

NOT FOR SALE

**“Our Dialogue”
— *Seventh Edition***

**the Religious Editor
Arab News
Jeddah**

apkar pk

Vol. 1 [A-F]

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Hadith —

***Indeed,
the creation of each one of you
is brought together in the mother's belly
for 40 days in the form of a drop of sperm,
then he is a germ cell for a like period,
then an embryonic lump for a like period,
then there is sent to him the angel
who blows the breath of life into him
& who is commanded about four matters:
to write down his means of livelihood,
his life span, his actions
and whether happy or unhappy***

***By Allah,
other than whom there is no God,
one of you may behave like the people of paradise
until there is but an arm's length between him and it,
and that which has been written overtakes him
and so he behaves like the people of hell fire
and thus he enters it;
and one of you behaves like the people of hell fire
until there is but an arm's length between him and it,
and that which has been written overtakes him
and so he behaves like the people of paradise
and thus he enters it."***

(Related by Al Bukhari & Muslim.)

“Our Dialogue” — advice & consent

• Publishing 'Dialogue' answers in book form

Has “Our Dialogue” been published in book form?

I have mentioned that such publication requires an extensive editing work if it is to be done properly. What I mean is that questions should be sorted out according to subject and related ones should be consolidated in a more comprehensive way. This will mean some expansion of certain answers so that they treat the subject rather than the specific case the reader puts. It will also mean grouping together various answers so that the treatment of the subject is more complete. I pray God to enable me to undertake this task at some point in the future.

Meanwhile, I do not permit any publication, which is intended to generate financial profit, without my prior agreement. Those who had produced compilations seeking no profit, but aiming only to make such answers known to people, who may need them, are generous with their effort. May God bless them and reward them. I hope that God will also grant me a share of that reward.

“Our Dialogue” was compiled and printed by some people at their own initiative. I have not had any role in that. They state that copies may be obtained from apkar pk (Muhammad Arif), 404 Qamar House, M. A. Jinnah Road, Karachi - 74000 [Telephone Work/Home 92•21•231 24 95 — Roaming].

Knowing that readers have put majorities of questions to me from the countries of the subcontinent, I realize that if “Our Dialogue” were made available in Urdu, it would serve a good purpose. Therefore, I have no objection, in principle, to its translation into Urdu. [Added: One such compilation in the form of the books called *Islami Tarze Fikr* is also being offered by apkar pk for the benefit of those who prefer that the material be presented to them in their national language. A Sindhi version of these books called *Islami Soch Jo Andaz* is also obtainable.]

[From: Adil Salahi Arab News, Saudi Arabia's First English Language Daily]

apkar pk & “*Our Dialogue*”

Let me introduce apkar pk. Well, apkar is simply an abbreviation from Allied Promoters Karachi, the company I organize, while the suffix pk stands for Pakistan. And under this brand name, we present a series of publications such as you hold in your hand.

A friend, Ateed Riaz, has been involved in copying and gratuitously circulating pages from Adil Salahi’s religious columns of the Jeddah-based paper, Arab News. I was also favored with these pages, and finding them very interesting and deeply thought provoking, decided to start compiling the columns. In 1989, and a hundred pages later, I showed the result of this exercise to some friends, who were very enthusiastic in their response.

We felt that such a compilation would serve as a useful and handy guide for anyone keen to learn more about the ways of Islam, but who could not get convincing answers from accessible Ulema. Several friends even offered to help with the printing of such a book, and the first version of this work, comprising just 125 pages, emerged under the title “A Question and Answer Session, the Religious Editor, Arab News, Jeddah.” This was our beginning.

Encouraged with the response to our first book, I continued with this compiling work and brought out an enhanced version of the same book under the title, “Our Dialogue,” named after the title of the original columns appearing in Arab News, Jeddah. (These columns are now called “Discourse.”) Yet another volume, “Our Dialogue — Volume IV,” contained further selections from the religious columns which have appeared in Arab News, Jeddah up to July 2003. A handy version based on selected quotations from these books — entitled ‘Our Dialogue in a Nutshell’ is also available for those readers who are too busy for voluminous reading. In 1996, a compilation covering ‘Pilgrimage’ was issued and since that year through fine work by Br. Abdus Salam Salami, an Urdu version is also being provided under the title of “Islami Tarze Fikr”. A second volume of “Islami Tarze Fikr” — translated by Br. Kaleem Chughtai — has since been launched in 1999. Since 1998, through initiative of Br. Noor Ahmad Memon, a Sindhi translation of ‘Islami Tarze Fikr’ has been presented under the title of ‘Islami Soch Jo Andaz’.

Alhamdulillah, the scope has been enlarged and improved since, and a consolidated, improved and revised version of all the previous issues of “Our Dialogue” is now presented to you in four Volumes under the title of “Our Dialogue — Seventh Edition”.

Much thought and effort have gone into the body of works presented in the “Our Dialogue” series. All this would come to naught except for the enlightenment provided through the original material presented by Adil Salahi under his worthy columns ‘Islam in Perspective’ in Arab News, Jeddah. We are also deeply indebted to a host of supporters from our very inception. Valued advice and kind assistance has come in varied and special ways from people who are too many to enumerate, but without whose help, this series of books could certainly not have been presented. [A list of supporters is appended on p.7, but we may have missed out to mention some.] May Allah in His Mercy accept the efforts of all of us.

Tasbahoona Alal Khair

Muhammad Arif

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November 2005

Answers to questions in

“Our Dialogue”

are provided by more than one scholar
and edited by

Adil Salahi

Arab News Jeddah, K.S.A.



***There is a main rule in Islamic Law
that a particular regulation,
which is made for a particular reason
is enforced only when that reason
is clearly in evidence***

***“Our Dialogue”
— Seventh Edition***

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Colleagues At My Office & the Members of My Family

AND MANY MORE WHOSE NAMES ARE NOT MENTIONED

*** They Had All Suffered Cancer And Have Preceded Us To Their Final Abode.
May Allah In His Infinite Mercy Reward Them Plentiful. Amen**

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Questions on religious matters may be sent to the following address, which will be forwarded to the appropriate channel for reply and clarification.

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Abdul Qadir Al-Jilani: A Short Biography Of

Would you please give us a short biography of Abdul Qadir Al-Jilani and his contribution to Islam? In our country, people believe that he memorized the Qur'an when he was still a fetus. Is this true?

Much is said about Abdul Qadir Al-Jilani who is still revered by millions of Muslims throughout the world. However, much of what is being said about him is absolutely nonsense. As a scholar and dedicated worker of Islam, Abdul Qadir Al-Jilani would not approve of anything extraordinary being said about him. An example of which is that which the questioner has provided. That Abdul Qadir Al-Jilani had memorized the Qur'an while still a fetus is a claim that cannot stand to the shortest of serious examinations. Nevertheless, we know that Allah is powerful to accomplish any purpose. If he wanted Abdul Qadir to memorize the Qur'an before he was born, He would certainly have enabled him to do so. But Allah has a purpose and a wisdom behind any action He takes. What purpose would be served by giving Abdul Qadir Al-Jilani, or indeed any other human being, that accomplishment before birth? Besides, how can one prove such a claim? Abdul Qadir Al-Jilani himself did not make it. Then how can anyone say that this was the case? And then why would this be needed? Would Abdul Qadir Al-Jilani have been able to talk to other fetuses in their mothers' wombs and explain to them the Qur'an? The fact is that such nonsense reflects badly on anyone who repeats it and indeed on the man himself. Many people who are aware of the true concepts of Islam adopt a very suspicious attitude to anyone around whom such myth is woven. No one does Abdul Qadir Al-Jilani any good service by claiming for him any of the miraculous acts that he is said to have accomplished. Abdul Qadir Al-Jilani was not a prophet. If Allah works out a miracle through him, he had no choice in it and he could not have determined its happening. Allah works such miracles when He chooses and for a purpose He determines.

Therefore, before we begin to read about Abdul Qadir Al-Jilani, we have to put out of our minds any notion about his being a human being of a superior type. To do justice to Sheikh Abdul Qadir, I have referred to the invaluable work of Sheikh Abu Al-Hassan Ali Al-Hassani Nadwi, which is given the title of Saviors of Islamic Spirits. He devotes a chapter in the first volume to the life and work of Sheikh Abdul Qadir Al-Jilani. Here is a brief summary of what Sheikh Abu Al-Hassan has written.

Abdul Qadir was born in Jilan, which is also known as Vailam, in the Northwest of Iran, south of the Caspian Sea. He was an Arab by descent, but belonged to Iran by migration of his ancestors. In the year 488 A. H., when he was about 18, he went to Baghdad. Although inclined to penance and cultivation of religious observances from an early age, Abdul Qadir addressed himself whole-heartedly to the acquisition of education under the most reputed teachers of the time such as Ibn Aqeel, Al-Baqillani and At-Tabrizi, turned to mysticism and was guided in its tenets and practices by Sheikh Abu Al-Kheir Al-Dabas and Mubarak ibn Ali.

After completing his education of religious sciences, Abdul Qadir began his career as a teacher in the seminary of his teacher Mubarak ibn Ali Al-Makhrami. He soon acquired great fame and people flocked from all areas of Baghdad to listen to his sermons. Ibn Qudama, a famous Hanbali scholar, records that he had not seen a man more reverent for his piety and religious learning than Abdul Qadir. The king and his ministers attended his sermons along with the rank and file. Abdul Qadir Al-

Jilani himself was always modest, humble and unpretentious. He often left his work to attend to the needs of a child, a destitute or a slave girl. Never evading the company of the poor, he even washed their clothes or performed similar personal services for them. He never stood up in the honor of any person of high rank. If he got information that the Caliph would be visiting him, he deliberately went inside his house so that he might not have to stand up to welcome him. He used to come out of the house after the Caliph had seated himself in the mosque. Abdul Qadir never paid back such a courtesy call.

Those who have seen Abdul Qadir Al-Jilani have paid a glowing tribute to his moral excellence and large-heartedness, modesty and hospitality, generosity and goodness of the heart. Held in such high esteem by the people, Abdul Qadir Al-Jilani showed great respect to his elders, met the youngsters with a good grace, was always the first to salute those whom he met, and hailed the poor courteously.

Two great scholars, each of whom came later to be known as Sheikh Al-Islam, Izzuddin ibn Abdul Salan and Ibn Taimiyah are of the view that Abdul Qadir's work was miraculous, but his miracle of miracles was filling the hearts of the despaired and the broken-hearted with faith, hope and enthusiasm. He infused a breath of new life, zeal and self-confidence into countless persons through his power of speech and the spiritual power of his heart. He was, in truth, a blessing for the world of Islam for he renovated and revived the true content of the faith and tapped the sources of moral spiritual strength for a religious renaissance.

Abdul Qadir Al-Jilani was a follower of the Hanbali school of thought and he endeavored to root out innovations and deviations from the orthodox faith and practices. Because of his forceful defense of the need to follow the Sunnah strictly, scholars of Hadith and their disciples came to be held in high esteem by the masses.

Abdul Qadir used to hold classes on daily basis teaching the Qur'an, the Hadith and Fiqh, and explaining the differences between various schools of thought in Islam. The classes were held in the morning and evening, while Abdul Qadir Al-Jilani recited or listened to the recitation of the Qur'an after the mid-day prayers. Thereafter, he dictated his rulings on religious or legal questions referred to him. His rulings, or fatwahs, generally followed the Shaf'ie and Hanbali schools of thought.

Following the example of the Prophet, his companions and successors and great past scholars, Abdul Qadir Al-Jilani touched on the current problems of his days, analyzed the reasons for the miseries and maladies of the people and provided answers to their doubts and deficiencies. Along with this, his sincerity and earnest zeal for the welfare of the people fired his enthusiasm and enhanced his appeal to people's hearts.

The forces of worldliness had become so strong during Abdul Qadir's time and the entire social and economical life of the community appeared to be woven into the context of the prevailing political situation that people had developed a tendency to rely on kings and the noble elite for the realization of their worldly ends. Abdul Qadir tried hard to drive it home to the people that only Allah could bring them benefit and spare them harm. He stressed that all worship should be addressed to Allah alone. No false object of worship could be entertained. In one of his speeches, he explained this meaning by saying: "You put your trust in your own self, in others, in your wealth, in your rites and customs, in your trade and business, or in your rulers; but in whatever object you place your reliance, it becomes, to say the truth, your object of worship. If you fear someone or expect harm or favor from him, or else you deem him as your intercessor with Allah, then he is the object of worship for you."

Abdul Qadir Al-Jilani did not preserve his admonition to ordinary people alone. He fearlessly performed the duty of enjoining what is right and forbidding what is wrong.

This is a duty incumbent on all the Muslims, particular their scholars. Therefore, whenever Abdul Qadir considered it necessary, he publicly denounced actions of even the highest government officials. He bitterly criticized faults of the great ones without the slightest consideration for their power or position. Ibn Katheer, the highly renowned commentator on the Qur'an, highlights this fact, saying of Abdul Qadir: "He admonished all — the caliphs, viziers, kings, jurists, elite and the laity — to adopt the righteous course and to forsake what Allah has forbidden. He openly and unsparingly criticized everyone to his face. He used to denounce the authorities sternly if they appointed anyone to public office who was known for his cruelty, heavy-handedness or tyranny. He never cared for anyone if he saw the commands of Allah being overstepped."

He also criticized other scholars and jurists for paying too much attention to the concerns of this world and who were prepared to accept office or be in the entourage of the rulers. He held such scholars and jurists responsible for the waywardness of the kings and ruling chiefs.

The moral and spiritual excellence of Abdul Qadir Al-Jilani, his unflinching devotion to Allah's cause, the effectiveness of his sermons, the inspiring and regenerating influence exercised by him over the people in his own time, and the upright character and moral rectitude of those who have had an opportunity to be instructed by him, mark him as one of the most eminent workers for the Islamic cause. His inspiring brought about his greatest achievement and impressive teachings, which made thousands of people, turn away from the lust of power and wealth and his ability to inculcate the true spirit of faith through self-correction and purification of the soul. In short, his was a striking example of the innate power of Islam to produce a true spirit of religion, love of Allah and moral righteousness in an age of crass materialism. Abdul Qadir Al-Jilani died at the age of 90, in the year 561 A. H.

This brief account of the life and work of Abdul Qadir Al-Jilani gives a totally different picture of this eminent scholar from that held by numerous people who think of him as a man of physical miracles. I even heard from some people that Abdul Qadir Al-Jilani used to fly over the heads of those attending his circle in the mosque. Such stories are absolute rubbish and they do not do any service to Sheikh Abdul Qadir or his cause. Sheikh Abdul Qadir was a dedicated worker for the cause of Islam and we would do well if we follow his example by purging all traces of impurity of faith and mistaken concepts from our hearts and minds. May Allah have mercy on Abdul Qadir and reward him for his dedicated efforts.

Ablution: Cleaning Children & the Need For Ablution

If I am cleaning my four-year-old son after he has been to the bathroom and I wash his private parts or touch some impurity, do I have to renew my ablutions when I want to offer my prayers?

No, touching an impurity requires only that the impurity be removed by washing with water the part of the body that comes in contact with the impurity. Washing off an impurity means that it should leave no trace or color. So, when you have cleaned your son, all you need to do is to wash off any impurity that you might have touched and wash your hands thoroughly.

Ablution: Concept Behind It

Islam establishes some kind of link between worship and other legislation. Washing some parts of our bodies as we do in ablution or having a full bath as we do in grand ablution are not merely meant for physical cleanliness. This is an attempt to unite

the cleanliness of the body with the purification of the soul in the same act of worship, which a believer addresses to his Lord.

Ablution: Contact With the Opposite Sex Including the Wife

1. Schools of thought differ on the point of whether ablution is invalidated as a result of coming in contact with a member of the opposite sex. Therefore, if a person has to walk in a crowd, particularly in tawaf, where there is always the possibility of such a contact, should one make his intention as he performs his ablution on that particular occasion that he is following the Hanafi school of thought?

2. If a man touches or comes into physical contact with his wife or another woman, does this invalidate his ablution?

3. When one is doing tawaf with his wife, it is very likely that they may touch each other. The ablution is invalidated if they are followers of Shaf'ie school of thought. Is it permissible for them to intend doing the tawaf according to another school of thought? Please comment.

1. There is no rigidity in Islam about following a particular school of thought. Indeed, it is very rare that a person follows a single school of thought. Most people imagine that they do, but in practical life, they can hardly prove that. Let me explain.

A person who has learned enough about Fiqh and how rulings on different matters are made is required to look at the evidence supporting any ruling made by any scholar on a particular question. He compares the evidence and determines which opinion is supported by better and stronger evidence. He then follows that ruling. This means that he may be following the Shaf'ie school of thought in respect of certain practices, and the Hanafi school of thought on a number of other issues, while he follows Imam Malik in certain matters and Imam Ahmad ibn Hanbal in others. He may go further than that and follow other leading scholars and imams on other questions. There is nothing to stop him from doing so as long as he is able to determine for himself the reason which makes him follow one imam on a particular question and another in a different matter.

A lay person who has very little knowledge of Fiqh is sometimes thought to be the person who follows a single school of thought all the time. This is wrong. He may follow that school of thought in his worship, particularly prayers, because he learns these in childhood according to a particular school of thought. But when it comes to other matters, he goes to a scholar to ask about the rulings governing different questions. When the scholar answers him, he does not begin to ask the scholar in which book he read that ruling and whether it conforms to the Hanafi or Shaf'ie school of thought. He simply trusts his judgment, because he knows that he is an expert.

Let us take this particular question on ablution. If a layman who believes himself to be a follower of the Shaf'ie school of thought comes in contact with a woman during tawaf, he feels unable to interrupt his tawaf for a fresh ablution. He continues and then tries to find a scholar. When he puts the question to that scholar, the latter reassures him that his tawaf is valid. He tells him to go ahead and offer his prayers in the normal way. If the man is somewhat rigid, the scholar will try to reassure him saying that a casual contact is different from a deliberate contact, which stirs up certain feelings. Here the scholar is giving him the ruling of another school of thought. The layman does not inquire about that. He accepts the ruling and is happy with the outcome.

The situation is comparable to that of a person who wants to build a house. He goes to an architect and tells him to draw him a plan with certain specifications. When the architect has done so, the man does not ask him how he has determined the strength of the pillars and in which book of architecture he read that a particular number of pillars going so much deep into the ground will be able to support a building of the height he wants. He simply accepts the judgment, because he is an expert, in the same way as the scholar is an expert concerning religious rulings.

When we ask whether any person follows a particular school of thought rigidly, we might find some people doing so. These are scholars in their own right, and they have consciously chosen to follow a particular school of thought, because they believe that the method of construction and deduction of rulings it follows is the best.

2. According to the Shafie school of thought, any touch or physical contact between a man and a woman he is eligible to marry, including his wife, invalidates ablution when their skins get into touch. If either has a cover over the place where the contact is made, then this ruling does not apply. Other schools of thought do not agree.

The Hanafi School does not consider such contact as enough to invalidate any ablution. There are further details in other schools of thought distinguishing one sort of contact from another. When the touch is an accidental or a normal touch, then there is no question that the ablution remains valid. If the touch is accompanied by sexual thoughts or arouses feelings of a certain type, then it does invalidate ablution. It is certainly better to follow a middle course. I am, therefore, more inclined to say that normal everyday contact between a man and his wife does not invalidate ablution.

[Added: There should be no physical contact between a man and a woman he is eligible to marry, other than his wife, in any case - ablution or no ablution.]

3. The best way out of this difficulty to which the reader refers is to study the opinion of all schools of thought on this point and their evidence in support of their respective views. When one does that, he may very likely conclude that a different opinion is more strongly supported. It is not right to take the opinion of a different school of thought only because it is convenient.

On this point I support the view which considers ablution invalidated on touching a woman if the contact is accompanied with a feeling of desire. If there is no feeling related to the sexual desire, then the contact does not invalidate ablution.

Ablution: Dosing Off & Sleep

During the bus ride taking us from Mina to the Ka'abah for the tawaf of Ifadah, one or two of us might have dosed off because of tiredness. They went to the Ka'abah directly, without having a fresh ablution. Is this correct?

When you are on a bus, in the sitting position, and you dose off, then your ablution, or wudhu is not invalidated, because there is no possibility that you may inadvertently make a discharge of wind that would invalidate your ablution. Therefore, those people were all right to go to the Ka'abah and do their tawaf of Ifadah. They need not worry about the validity of their tawaf or their prayer, provided, of course, their ablutions were not invalidated in some other way.

Ablution: Grand Ablution [Ghusl] & Normal Ablution Before It

Is it obligatory to start the grand ablution with a normal ablution, or a shower is sufficient?

Grand ablution, which involves taking a bath or a shower in which all one's body must be washed, is required to remove the state of ceremonial impurity. This applies after the ejaculation of semen when accompanied by desire arousal, and it applies to women at the end of a monthly period, or the end of postnatal discharge.

It is recommended to start the process with an ordinary ablution, i.e. wudhu, but if one does not do so, and still washes all one's body, this is perfectly acceptable and incorporates the wudhu as well.

Ablution: Grand Ablution By Women — Undoing Their Hair

You have mentioned that a woman need not undo her hair when she takes a bath for purification. How does she do it then?

If a woman wears her hair long and she has plaits, it is going to take her quite a long time to undo her hair, wash it, dry it and redo it. Therefore, she is given the concession of taking a bath to remove ceremonial impurity without having to undo her hair. Lady Ayesha has made this quite clear in an authentic Hadith.

What a woman should do in this case is to take three handfuls of water and to rub with them her head making sure of wetting the root area of her hair. She then washes the rest of her body and that is all she needs to do for her purification. Inevitably, part of her hair will remain dry. This is the purpose of the concession given in this case.

Ablution: Grand Ablution By Women

Could you please explain how a woman should conduct her grand ablution, or ghusl? Is taking a shower sufficient? May I also ask whether it is permissible to perform one's ablution or wudhu when one is totally undressed?

The ghusl or grand ablution requires washing all one's body with water. But Islam always makes things easy, so that we could comply with God's order without having too much trouble. Since some women have long hair, which they make in plaits or a time-consuming style, they are not required to undo their hair. What a woman needs to do is to take a handful of water and rub her head with her hand. She does this three times before pouring water over the rest of her body. It is also recommended to start by doing the normal ablution, or wudhu. It is important to wash all one's body. Therefore, a shower is a very good way of performing the ghusl. It is also good enough to have a dip in a swimming pool, a river or the sea, if one is able to do so without exposing her body to strangers.

If a person is taking a bath it is appropriate to perform the ordinary ablution, or wudhu, without having any clothes on. This is true in our modern houses where one is completely alone in one's bathroom.

Ablution: Grand Ablution For Ceremonial Impurity [Janabah]

Could you please advise whether it is obligatory to remove the state of ceremonial impurity immediately after one gets into it? This becomes extremely difficult in the case of newly weds or for any person who has involuntary urine discharge.

The state of ceremonial impurity, or Janabah, occurs as a result of ejaculation, whether involuntary, as in the case of a wet dream, or deliberate, or as a result of sexual intercourse. To remove it, one has to have a full bath, washing his head and every part of his body with water. So, a shower, without soap is sufficient. It is not

possible to offer prayers while a person is in a state of ceremonial impurity. Therefore, it is strongly recommended to remove that state by taking a shower or a bath immediately. If that is delayed, then one simply does not do well, but there is nothing sinful in it, unless it causes him to miss an obligatory prayer.

If one happens to get into this state two or three times a day, it may not be easy for him to have so many showers. Therefore, he should make sure that removing that state is easy before one gets into it.

If it happens two or three times, without taking a shower in between then one shower would remove it all. Suppose a person goes to sleep after he had prayed Fajr, and on waking up he discovers that he has had a wet dream. He realizes that he must leave home immediately because he is late for work. That is appropriate, if he knows that he will come back before Asr time and he will be able to have his shower and pray Dhuhr on arrival. Similarly, if one has more than one intercourse with his wife during the night, he can have one shower for all. He is recommended, however, to have an ablution, or wudhu', in between.

Involuntary discharge of urine is an illness, which can be treated. For the purposes of prayer, however, one should make sure that the urine does not fall on his clothes or his body. [A urinal discharge does not cause ceremonial impurity and needs washing of the affected areas of the body only.] What he should do is to tie a polyethylene bag with a piece of cotton or tissue paper in it. When he wants to have ablution and pray, he replaces it with a clean one and has his ablution. He needs to have a fresh ablution only for every prayer, repeating the same method for cleanliness.

Ablution: Grand Ablution Includes Ablution?

After one has had a bath, is it necessary to have ablution for performing prayers?

If one takes a bath for a religious reason, such as a grand ablution to remove the state of ceremonial impurity, or Janabah, or the Friday bath, or for the Eid, then his bath or shower includes ablution, or wudhu.

If it is an ordinary bath, or shower, for cleanliness, or freshening up, then it does not include the wudhu. You will need to perform the ablution in this case in order to pray.

Ablution: Grand Ablution Instead Of Ablution

If time and circumstances permit, is it better to take a shower or ghusl instead of having ablution in order to get ready for prayer? What is the proper way of doing the ghusl when it is due?

No, it is not preferable to go beyond what God requires of us, even though it is of the same nature. What God wants us to do in order to have the purification for prayer is to wash our faces and hands up to our elbows, wet part of our heads and wash our feet. The Prophet, peace be upon him, has taught us to add a few things to that by way of recommendation. It is the proper attitude to do what is required and not to add to it. The question here is not one of time and availability of water, etc. It is a matter of worship and in worship we do only what God has bidden us. We do not add anything to it.

If one is taking a shower for cleanliness, one washes all the parts of his body, which he is required to wash for ablution. Nevertheless, such a shower does not count as ablution because it is taken for a different reason. If one needs to have ablution,

when having a shower, one should make the intention to do that and then go over the parts he washes for ablution as he normally does. In other words, he has to separate the two actions so that intentions are not confused together.

Ghushl is the Arabic term for grand ablution. It involves the washing of one's head and body completely with water. Since this is an act of purification taken for a religious purpose, it is deemed to include ablution. It certainly may be done under the shower. Now it may be asked what is the difference between this and an ordinary shower. The answer is in the purpose for which each one is taken and the intention formed at the time when it is started.

Ghushl must be taken after intercourse, a wet dream, ejaculation with desire, and after the menstruation period or postnatal discharge. It is very strongly recommended on Friday to the extent that some leading scholars consider it obligatory. It is also recommended for the Eid and many other occasions. It is very simple to do. We are encouraged to start it with ablution, after which a person takes water with his hand and goes with it through his hair, rubbing it against the skin of his head. When he has done that three times, he pours water over the rest of his body. A shower is a very good way of taking ghushl or grand ablution, but one must make sure that all of one's body is properly washed.

Ablution: Grand Ablution With Pants On

Some people insist on having their pants on when they take a bath for grand ablution. Is this correct?

When we take a bath as a religious requirement, such as to remove the state of ceremonial impurity or on a Friday, we should make sure of properly washing every part of our bodies. At the same time, when a Muslim takes a bath, he should not allow his private parts and the area close to them to be seen by anyone. If one is taking a bath in the type of bathroom, which we have nowadays in our houses, there is no need to keep one's pants on while taking a bath. Indeed, it is better to remove them, in order to make sure that every part of one's body is properly washed. On the other hand, if one is doing his grand ablution by a dip into the sea or a swimming pool, or indeed having a bath outdoors, he must make sure that he is properly screened. Otherwise, he may wear something to prevent himself being seen.

Ablution: Hair Coloring & Its Affect On Ablution

You also mentioned that a woman may use hair coloring, but does that not affect her ablutions like using nail enamel?

Hair dye or color is different from nail enamel, because enamel forms a layer over the nail that prevents water from reaching it. A color does not form such a layer. If a woman colors her hands with henna, for example, her hand may be red, but when she washes her hands, they become wet and water certainly reaches her skin.

Ablution: In the Bathrooms & Bismillah

I have learned that it is not proper to mention God's name when one goes to the bathroom. What to do when one wants to perform the ablution, starting by saying Bismillah?

As you said, it is not appropriate to mention God's name when one is in the bathroom. If you are doing the ablution there, then do not mention God's name. You can think of the words, without uttering them. The ablution is valid without saying any prayer or phrases of praise of God. As long as one formulates the proper intention to perform the ablution and fulfill its requirements, his ablution is perfectly valid.

Ablution: In the Bathrooms & Supplication

Is it appropriate to start ablution with the name of Allah if one is doing it in the bathroom where there is a toilet?

No, that is not appropriate. Mentioning the name of Allah in the bathroom is wrong. People obviously need to do the ablution in the bathrooms and they have learned that many supplications are recommended when they wash different part of their body as part of their ablution. What I would like to say is that the Prophet, peace be upon him, has recommended none of these supplications. There is nothing authentic about them. It is true that every action of a Muslims is recommended to start with 'Bismillah' which means 'In the name of Allah'. But even then, one should not say this phrase in a bathroom where there is a toilet. It is sufficient if he is only conscious of that [in his heart] without giving his consciousness any vocal or verbal expression.

Ablution: Invalidation — Certain Misgivings

By how many ways is ablution invalidated? Does touching a non-Muslim or touching a woman intentionally invalidate ablution?

Everything that is discharged through one's private parts, whether wind, fluid or solid invalidates ablution. It is well known that a discharge of semen requires a full bath or grand ablution. But everything else that is discharged through either private part requires a fresh ablution, i.e. wudhu before one can offer prayers.

Sound sleep is also a cause to invalidate ablution. Some scholars are of the opinion that a mere sleep is sufficient cause to require a new ablution, while the majority of scholars suggest that if a person sleeps while seated in a position which makes any release of wind impossible, his ablution is not invalidated.

Loss of consciousness is another reason for fresh ablution before prayer. It does not matter whether this is caused by drunkenness, medicine, or by natural causes.

Similarly, a temporary loss of mental powers through madness is also a cause, which invalidates ablution.

Finally, touching one's genital organ with one's hand [skin to skin] invalidates ablution. There are Hadiths to support what we have said regarding each of these causes. Limitation of space prevents me from quoting them in detail. They are readily available in any book of Fiqh or Hadith.

There are certain actions, which some people think to be reasons for having a fresh ablution. It is appropriate to mention them briefly, emphasizing that they do not invalidate ablution.

The first is touching a woman, skin to skin. Some scholars find this as enough reason to invalidate ablution, the majority are of the opinion that such touching is not the type referred to in the Qur'an as requiring ablution. They consider the Qur'anic statement to mean sexual contact.

Secondly, bleeding from any part of the body with the exception of menstruation. It does not matter whether it is extensive or little bleeding or whether it is through an injury or through one's nose. Nor does vomiting or eating camel meat invalidate ablution. The same can be said of loud laughter during prayer and giving a dead person a final wash.

There is no evidence to support that these are the actions, which invalidate ablution.

If someone doubts whether his ablution has been invalidated or not, scholars tell him that it has not been invalidated unless he is certain that it has been. In other words, he must be sure that he has done any of the invalidating actions mentioned above to require a new ablution before he prays.

Ablution: Invalidation — Real Or Imaginary Complaint

1. I am a 17-year-old boy who wishes to do the pilgrimage, but a physical problem has given me much worry. Although I clean myself properly after going to the toilet, I sometimes find urine stains on my underwear. This happens one or two hours after urination. I am troubled by what could happen if I am in my Ihram garments. Can I wear my underwear during consecration?

2. I suffer because my ablution is frequently invalidated as a result of wind. I am often unable to complete my prayer with the same ablution. With Friday prayers the problem is acute, because I often find myself leaving the mosque to have a fresh ablution. Sometimes I ignore the condition, hoping that God will accept my prayers, as He surely knows my condition. I will be grateful for your advice.

1. I have serious doubts about the genuineness of this complaint. The reader is only 17, an age associated with the desire to do everything right. Many religious young people are troubled by this desire in a way that opens the door to obsession. Some people imagine that they frequently invalidate their ablution by discharging wind, when it is all only imaginary. They reach the stage where they often interrupt their prayer to go and have a fresh ablution, only to do it again and again. I met young men who complained that often they start their prayer four or five times before they manage to go through it without invalidating their ablution. The effective treatment for such people has been to get the obsessive person to understand first that he should not deem wind to have been discharged without a clear sign of sound or smell. Often the help of a trusted adult is very useful. The adult encourages him by being close to him when he prays, and practically preventing him from repeating the prayer, unless the ablution has clearly been invalidated. When the young man has done this for a few days, he finds the complaint has disappeared.

The case the reader is asking about has a different sign, which is physical. He says he frequently changes his underwear because of these stains. The stain could either be new or old. Therefore, he should check his underwear before wearing it to make sure of any stains on it. He should know that when he washes his private parts with water, the water leaves some faint traces which become more yellowish every time. Hence, the stain the reader may see afterward could be the result of the water with which he washed himself. If he thinks that it is a urine stain, he should first be sure that he dripped some urine over his underwear. This can only be certain if he felt some wetness first, because the couple of drops he thinks he discharged are sufficient to cause that wetness. If he feels it, he should check immediately to make sure of any drops. If he does that, I think he will always find that there is no dripping.

What he should understand is the rule that doubt cannot remove certainty. Only a certainty can remove an earlier certainty. How does this rule work in his case? He first performs ablution. This is a certainty, which enables him to pray. Ablution is invalidated if one goes to the toilet or discharges anything from his private parts. So the invalidation of the certainty of ablution depends on a certainty of having urinated or discharged winds or stools. This certainty is not established by the stain, which could have more than one cause. Therefore he needs to check for wetness, and if it happens to see the drops causing it. If there is no wetness, then he has not dripped, and his ablution remains valid.

Often people who have this complaint are too shy to discuss it with relatives or friends, or even with a doctor. But they need to discuss it with a scholar and be open about it. This is the reason I have given it such space. Such matters are no cause for shame. They need to be treated, and the treatment is proper counseling, unless there is a real physical condition, which should be dealt with by a medical doctor.

Having said that, people who complain of incontinence or similar problems with wind need not worry about their condition. They are allowed to wear something that stops the urine from dripping on their clothes or the floor of the mosque. They should have ablution for every prayer. They pray despite having discharged wind or drops of urine. When they go on pilgrimage, they wear underwear and they do not have to compensate for that, because this is caused by a condition beyond their control.

2. There is one of two possibilities for your condition. It is either a pathological condition, which means that you have an illness, or it is a case of obsession. There can be no other explanation. You will need to deal with either possibility in a proper manner so that you can rid yourself of an unnecessary problem.

The first possibility, i.e. the discharge of wind involuntarily is caused by some illness, is perhaps less probable. The well-known remedy to deal with such a condition, however, is to take charcoal tablets inexpensive and available without prescription from any pharmacy. You may like to consult a doctor.

However, the other possibility is more likely. You may have developed this obsession that you are unable to hold on to your ablution, as a result of your keenness to do your worship in a perfect manner. The situation is not uncommon among people who are very conscientious in their attitude to their worship. The Prophet, peace be upon him, has warned us against this because of the problems such a situation creates. He has also advised that we should try to control the situation.

The first step to deal with such an obsession is to determine that one should not allow it to control him. Then one supplicates for God's help in dealing with it. Thirdly, one should understand that religious matters are not determined on the basis of doubt, but on the basis of certainty. For certain, when you stand up to do your prayer, you have done your ablution. Then your ablution can be invalidated with a certain action such as going to the toilet [and easing yourself] or discharging wind. The proof of the latter is either with its sound or smell. If you smell nothing and have not heard the wind being discharged [and you have not willfully released wind without any sound], then no discharge has occurred. Besides, wind cannot normally be discharged if one is sitting upright. Its release requires a different posture. Thus, if you are sitting properly in the mosque, listening to the sermon, and you feel something which causes you to suspect that a wind discharge has taken place, you must confirm this with either sense — hearing or smelling. If you have no confirmation of either type, then there is no certainty to supersede the certainty of your having done your ablution. You continue to listen to the sermon and do the prayer when it is called. When you have applied this method for a few days you will find that it disappears completely.

Ablution: Involuntary Discharge

If a couple of drops of semen are involuntarily discharged after urination, does the person concerned have to have a bath to cleanse himself before he can pray?

The semen discharge that causes the case of ceremonial impurity, or Janabah, is that coupled with sexual arousal. This includes intercourse, sexual foreplay, masturbation, a wet dream or any similar situation. If the discharge is a result of any of these then one must take a bath or a shower, ensuring that all his body is washed

with water. On the other hand, a discharge of semen that does not result from sexual arousal does not carry that requirement. This means that no obligation of taking a shower applies. But then this is a very rare case, unless it is the result of an illness or a functional disorder.

It is important to realize that not every white fluid discharged through the penis is semen. Apart from semen and urine, one may discharge madhiy and wadiy. The first is a white fluid that is discharged when thinking about sex or during foreplay, but it is more common with women. Sometimes one does not feel the discharge and becomes aware of it only when it drops on one's skin or one's clothes. It is impure, and if it touches one's body it should be washed off, while if it drops on clothes, it should be removed with water. Wadiy on the other hand is a thick, white fluid that is discharged after urination. Again it is impure and it is treated in the same way as urine. In other words, one should wash the place of discharge with water. It does not require a bath or shower. Perhaps this is the type of discharge the reader is asking about.

Ablution: Male Doctors Examining Women Patients

When a doctor examines his women patients, he unavoidably touches patients of the opposite sex. Does this invalidate his ablution?

Scholars differ as to whether skin-to-skin contact with a person of the opposite sex invalidates ablution, or wudhu. All agree that such contact between a man and a woman whom he cannot marry, such as his mother, daughter, sister, etc. has no effect on his ablution. As for other women, including his wife, the stricter view is that any such contact renders the ablution invalid, even when the contact is unintentional. The extreme opposite view is that no casual contact with anyone invalidates ablution. In between there are different views.

The view I feel to be more accurate is that such casual contact invalidates wudhu if it is associated with feelings of sexual nature. Casual contact, such as when giving something to a woman, does not invalidate ablution. [During Tawaf casual contact between husband and wife is essential and in fact such contacts with other women are not infrequent either. No body says that a fresh ablution becomes necessary.] But deliberate contact, particularly when extended, as in the case when a man shakes hands with a woman and continues to hold her hand longer than normal, requires a fresh ablution.

Ablution: Nail Polish — the Use Of

It is said that ablution is not valid if a woman wears nail polish. At the same time, it is said that ablution is valid if one wipes over one's stockings, instead of washing one's feet. If I apply my nail-polish after I take my grand ablution at the end of my menstrual period, why must I remove it before renewing my ablution, if I do not have to remove my stockings for the same ablution?

The analogy you have drawn may sound logical. There seems to be a case for comparison. However, matters of worship are not decided on the basis of logical arguments. In our worship, we follow the Prophet's guidance. Whatever he says we must follow. That is because he is the messenger who is infallible in matters of faith and worship. On one or two occasions, he suggested certain things, which were not the best course of action in their relevant situations. But these were matters, which have nothing to do with religion. As far as Allah's message is concerned, he conveyed that to us complete and intact. Everything he said to us is correct. Moreover, it is how Allah wants us to worship Him. With regard to prayer, the Prophet, peace be upon him, instructs us; 'Pray as you have seen me pray.' When he went to pilgrimage, he

said: 'Learn from me your rituals.' Therefore, we do not determine our actions in matters of worship on the basis of logical analogy, but on the basis of what we have learned from the Prophet, peace be upon him. [Added; Islam prohibits prostration or kissing of stones which is termed as idol-worshipping. Yet, during pilgrimage, we are directed to kiss the Black Stone.]

In the case of ablution, when any substance covers any spot of the parts of the body that we need to wash and it prevents water from reaching the skin, then ablution is invalid because it remains incomplete. Therefore, if the nail polish you use prevents water from reaching your nails, it spoils your ablution. Sometimes people use a certain red liquid to heal their cuts or wounds. This takes a long time to wash away, but it does not effect the validity of ablution, [Added: Use of henna, for instance, does not invalidate ablution.] since it does not prevent water from reaching the skin. As for wiping over socks or stockings, we know that the Prophet, peace be upon him, once did that. Hence, it is permissible. But it applies to socks and shoes only, not to any other part of the body. For example, we cannot wipe over gloves or over our sleeves in order not to wash our hands. If we do that, then our ablution is not valid.

Ablution: Nothing Embarrassing About It

A friend of mine goes to a non-Muslim school. He wants to offer his prayers there, but he has a problem of wind discharge and he is embarrassed to do the ablutions at school.

I am not sure whether it is the wind problem or the embarrassment of being seen doing the ablution that causes this young man to postpone his prayers till he gets home. Most probably it is the latter. Hence, he should try hard to adopt the proper attitude of feeling proud to be a Muslim. Once he feels that and realizes that his faith, based on God's absolute oneness, is superior to any other religion, he will find no problem with doing the ablution or offering his prayer in public place, where he is seen by non-Muslim. In fact, when he does that a couple of times, all embarrassment will have disappeared, particularly when he realizes that people of other religions respect him for being religious and mindful of his religious duties.

Ablution: Oil On Skin & Ablution

If I use some oils to protect my skin from drying. Should these oils be removed before ablution?

If the oil you apply is of the type, which prevents water from reaching your skin, then you have to remove it for ablution. However, most oils are eventually absorbed and or dried out. Perhaps the best thing to do is to have ablution before you apply the oil, which may enable you to have your first prayer without having to have a fresh ablution. By the time the next prayer is due, the oil would have been absorbed or dried.

Ablution: Purification — Men's & Women's

1. Is it true that splashing water is all that is needed to obtain purification from madi?
2. Is it necessary for a woman to have a full shower or bath before she prays, if she has had a vaginal discharge, which may happen at any time of the day without a particular cause?

1. Madi is one of the fluids a man may discharge. All such fluids, with the exception of semen, have the same treatment as urine. They are impure and the place at which they are discharged should at least be dried.

This applies only if the discharge did not fall on any close area or spot, in which case it must be washed.

Indeed, washing is the proper method of purification in all these cases. It goes without saying, however, that in the case of semen, purification requires a full shower.

2. Having a full shower for purification is necessary for a woman only at the end of her menstrual period and after the discharge of postnatal blood has stopped. It is also obligatory for both man and woman after sexual contact, which involves even partial penetration. For a man, it is obligatory after ejaculation, whether deliberate or voluntary, as in the case of a wet dream.

When we have learned this, the simple answer to your question is that a discharge of the type you have described does not require a full shower. It should be treated, however, in the same way as urine, in the sense that it invalidates ablution. Purification must be carried out first, by washing the place with water. If it has fallen on any part of your clothes, or your body, the spot where it has fallen should also be washed. When you have carried out this, you only need to have a new ablution in order to be able to offer your prayers.

However, if a woman is in doubt as to whether this discharge is the beginning or end of menses, she has to ascertain the fact first since the difference in ruling is total. If the discharge is white in color, there is no doubt that it does not require a full shower. A simple ablution is sufficient.

Ablution: Purity Derived Is Not Physical

Muslim tries to keep himself always pure, performing ablution whenever needed. What should he do if he has to shake hands with a non-Muslim, or with someone who is Muslim only in name? Should he refrain from doing so to maintain purity?

The purity that ablution gives is a mental one, to allow a Muslim to offer prayers and do some other acts of worship. It is not physical purity that removes anything tangible. The Prophet, peace be upon him, was asked whether a believer gets impure, and he said that no believer, man or woman, becomes impure. If you have had your ablutions and needed to shake hands with a non-Muslim or with a Muslim who is not in the Purity State, your ablution remains valid and you can go ahead and offer your prayer in the normal way.

Ablution: Shaking Hands With Those In A State Of Impurity

Muslim tries to keep himself always pure, performing ablution whenever needed. What should he do if he has to shake hands with a non-Muslim, or with someone who is Muslim only in name? Should he refrain from doing so to maintain purity?

The purity that ablution gives is a mental one, to allow a Muslim to offer prayers and do some other acts of worship. It is not physical purity that removes anything tangible. The Prophet, peace be upon him, was asked whether a believer gets impure, and he said that no believer, man or woman, becomes impure.

If you have had your ablutions and needed to shake hands with a non-Muslim or with a Muslim who is not in the Purity State, your ablution remains valid and you can go ahead and offer your prayer in the normal way.

Ablution: Smoking & Invalidation

Does smoking invalidate ablution?

Smoking is forbidden in Islam. There is no doubt about that. This is due to the fact that it is very harmful to the smoker and those who are in close proximity to him. It causes many fatal and highly serious diseases. As such it could only have one verdict from the Islamic point of view, which is a verdict of absolute prohibition.

While this means that while a Muslim should never smoke tobacco, it does not affect ablution.

Ablution: Toilet Paper — the Use Of

Is it sufficient to use toilet paper after urinating, if the washroom where water is available is unclean?

If trying to use the water is likely to cause getting dirty clothes, or you are not sure whether there is an impurity in the area, then it is far better not to use it. Cleaning oneself with toilet paper after passing water is sufficient.

Ablution: Touching Private Parts

Could you please quote a Hadith in support of your claim that the touching of one's private parts invalidates ablution? What if this happens as one is drying him after having had ghusl?

It is the view of most scholars that to touch one's private parts, skin to skin, invalidates ablution. Their view is based on the Hadith by a companion of the Prophet, Yassrah bint Safwan, who stated that she has heard the Prophet, peace be upon him, saying: 'He who touches his private parts must not pray until he has performed ablution'. [Related by Al-Bukhari, Muslim, Malik, Al-Shaf'ie, Ahmad as well as others]. Another Hadith related by Ahmad quotes the Prophet, peace be upon him, as saying: 'Any man who touches his private parts should perform ablution and any woman who touches her private parts should have ablution.'

In the light of these Hadiths, if you touch your private parts, when you are drying yourself after having had grand ablution, you need to perform ablution, i.e. Wudhu, before you pray.

Ablution: Undressing After Ablution

If one happens to undress, does he need to do his ablution again?

No. Being undressed when one is alone does not render ablution invalid. In fact, when we take a bath, we have ablution and we are totally undressed. Why should the case be different otherwise?

Ablution: Wiping Over Socks — Clarification

I have read an answer to a question about wiping over one's socks with one's wet hand instead of washing our feet when we perform the ablution or wudhu. The scholar who has given the answer to this question makes it clear that it is permissible only when three conditions are met. Otherwise it is unacceptable. The three conditions are: 1) the socks must be thick so as to prevent water penetration; 2) they must stay in place without support; and 3) one should be able to walk without shoes for a reasonable distance without tearing them. Even if all three conditions are met, he says,

scholars differ with some of them not allowing wiping at all. Please comment.

Thank you for sending me the full answer so that I could see the reasoning and the evidence cited. When I read such views I immediately remember the statement of Imam Al-Hasan Al-Basri who died in 110 AH and belonged to the Tabieen generation that followed that of the Prophet's companions. He was a great imam whose students included one with the name Abu Hanifah. Al-Hasan says: 'True scholarship, or Fiqah, is evidenced by an easy ruling given by a reliable scholar. Strictness can be mastered by anyone.' This is a case of unnecessary strictness that has no supporting evidence. The writer relies on the words of scholars whom he does not name. Those whom he quotes do not cite any evidence, and they are of no great standing. Hence, we need to look for reliable evidence before giving a ruling. In order to do so without taking too much space I will quote what one of the most highly respected scholars of our times has written on this subject. This is Sheikh Sayyid Sabiq who writes in his priceless book *Fiqh Al-Sunnah*.

'Wiping over socks is perfectly permissible, as it has been reported by many of the Prophet's companions. Abu Dawood, the great Hadith scholar says: 'Those who wiped over socks include Ali ibn Abi Talib, Ibn Massoud, Al-Bara' ibn Azib, Anas ibn Malik, Abu Umamah, Sahl ibn Sa'ad, Amr ibn Hurayth, Omar ibn Al-Khattab and Ibn Abbas.' It is also reported to have been done by Ammar, Bilal ibn Abdullah and Ibn Omar. In *Tahdheeb Al-Sunan* by Ibn Al-Qayyim, a leading Hanbali scholar, it is reported that Imam Ahmad ibn Hanbal stated the permissibility of wiping over socks. This is evidence of his fairness and fine scholarship, as he relies on these companions of the Prophet, peace be upon him, and clear analogy. There is little difference between socks and the khuff, which is an inner pair of shoes, to require a special verdict for socks. Indeed wiping over socks is agreed by the majority of scholars.

Other scholars approving it include Sufian Al-Thawri, Ibn Al-Mubarak, Ata', Al-Hasan and Saeed ibn Al-Musayyib. Abu Hanifah used not to approve wiping over thick socks, but he changed his view three or seven days before his death, and wiped over his thick socks when he was ill. He told his visitors that he did what he used to disapprove of. Al-Mugheerah ibn Shu'bah reports that 'the Prophet, peace be upon him, performed his ablutions wiping over his socks and sandals.' [Related by Ahmad, Al-Tirmithi and Ibn Majah]. It is also permissible to wipe over whatever covers the feet, such as bandages or other wrappings... If the socks or khuff have holes, they are still permissible to wipe over, as long as they are normally worn. Al-Thawri says: 'The Prophet's companions' khuffs were like those of other people, some of which have holes in them. Had it been restricted to wipe over them, it would have been reported.' I have very little to add to what this scholar has said. I would like to say that it is sufficient that a practice is authentically reported to have been done by such a number of the Prophet's companions to give it a verdict not only of permissibility, but rather of encouragement and desirability. To restrict it is unscholarly.

As for the conditions, they have not been quoted in any reliable source. Therefore, they should be discarded. There are simply no socks that will not be torn if used for walking without shoes.

Ablution: Wiping Over Socks

I read in an Islamic monthly magazine that when a Muslim does his ablution, i.e. 'wudhu', he may pass his wet hand over his footwear, only if it is made of leather. Wiping of socks made of cloth is not permissible. The writer supports his opinion by saying that according to Arabic literature,

the word "jawrab" which denotes socks, applies only to leather-made socks. Is this true?

2. Could you please explain how the ablution could be performed while one is wearing socks? A ruling issued by some scholars says that this is not permissible if the socks are made of cotton or nylon material, which has created some confusion. Please explain.

What I find strange is the definition the writer uses for the word 'jawrab'. It is certainly not true that it denotes only leather-made socks. According to one of the best Arabic dictionaries, it means 'feet wrapper'. There is no hint that it must be made of any particular materials.

Where the writer has probably got confused is the fact that the question of wiping feet covers is entered into books of Fiqh, or Islamic rulings, under the use of the 'khuff'. This is traditionally made of leather, but is different from socks. It is similar to shoes, although it is without heels. That scholars agree that this concession meant to make it easier for people to have ablution applies to all the types of footwear, which cover the area, which we normally wash when we have the ablution. That includes the whole feet up to the ankles. In operating this concession we rely on the Hadith which tells us that one of the Prophet's companions was helping him to do his ablution by pouring water for him. When that man got ready to pour water over the Prophet's feet, the Prophet, peace be upon him, motioned him that he did not need to have his feet washed, but wiping his socks was sufficient. He said: 'I have put them in when they were pure.' That meant that he wore his socks after having had ablution.

It is perhaps useful to mention the rule here that if you do your ablution in the morning, or indeed at any time during the day, then put on your socks or boots, you make the intention [not by words but by being conscious of what you intend to do] to avail yourself of this concession. If your ablution, or wudhu, gets invalidated afterward, you do not need to wash your feet anew when you have a new ablution. It is sufficient to wet your hand and pass your fingers over the top of your feet.

To pass one wet finger over a small area of each foot is adequate. You may avail yourself of this concession for 24 hours at a time, provided you do not take off your socks. If you take them off, after having used this concession, you need to have full ablution, including washing your feet, before using this concession again.

Many people find this concession very useful if they spend a long time at their place of work, where ablution facilities may not be available. This applies particularly in countries where Muslims are a minority or an immigrant community.

2. When we perform ablution, or wudhu, we have to wash our faces, hands up to the elbows and feet up to the ankles, as well as wiping our heads. However, a concession is given regarding the washing of our feet. This concession is based on the Hadith in which one of the companions of the Prophet, peace be upon him, was pouring water for him to have his ablutions. When he was due to wash his feet, the companion was about to help him with washing them, but the Prophet, peace be upon him, signaled him that it was not necessary. He wiped on his khuff, which was a type of shoes worn under the main shoes. The Prophet, peace be upon him, told his companion that he was doing that because 'I put them on after having had ablution.' Scholars apply this concession to men's socks and women's stockings.

This means that the necessary condition for using this concession is that one should have had a full ablution, or wudhu, before wearing his socks, or her stockings. If he needs to have a fresh ablution, he performs all the parts, but instead of washing his feet, he wipes with a couple of fingers over his socks from the top. He does not wipe the bottom of his feet. It is not necessary to wipe all the foot; it is sufficient to wet

one's hand and with one finger go over any part of the top of his foot once only. This process can be repeated every time one needs to have a fresh ablution for one full day, i.e. 24 hours.

Some scholars insist that socks made of cloth are not suitable for using this concession, because they are not waterproof. They may specify other conditions; such as the socks must have no holes. Such conditions are not really required, because they have no strong evidence to support them.

Ablution: Woman Seen Without Head-Cover & Her Ablution

If a woman goes out with head uncovered, does that invalidate her wudhu, or ablution?

A woman's wudhu or ablution is invalidated only in the normal way, by any genital discharge, touching the body of a man which arouses internal sensation, deep sleep, loss of consciousness, and touching one's private parts, skin to skin. It is not invalidated if men see her when she has not covered her head.

Abortion: Abnormal Pregnancy Confirmed & Abortion

Doctors have confirmed that a pregnant woman is bearing an abnormal baby. Is she allowed to have an abortion?

We cannot give a blanket ruling on such a question. It depends on the type and extent of the abnormality, and the stage of the pregnancy. Normally speaking, if the pregnancy constitutes some serious risk to the mother's life or health, then abortion is permissible. However, well-qualified doctors should determine this. The basis here is that an assured life, which is the mother's, is more important and entitled to be saved than a potential life, which is that of the unborn child.

If the embryo's abnormality is such that the child is certain to die in a short period after birth, then it may be permissible to abort. However, each case should be considered on the basis of accurate information, consulting both doctors and competent religious scholars. No ruling can be given on a hypothetical case.

Abortion: Blood Money For the Aborted Child

A family that had one normal child suffered the death of two children born later. Both died within a few months of birth, despite a gap of several years between them. This was due to a congenital disease. Because of this, the parents decided that they would not risk another birth. However, the mother got pregnant despite taking precautions. After long and heart-searching discussions, they aborted the pregnancy. Guided by her past experience, the woman felt that she could not go through another tragic experience. Her husband only acquiesced, fearing the worst for her mental and physical health. They now realize that they did something terribly wrong. What can they do now?

They should have asked before taking the decision, not afterwards. This is the proper Islamic attitude. When you have done a deed without knowing whether it is permissible or not, you will be left with the consequences, which could be very bad. God tells us: "***Ask those who are endowed with knowledge, if you do not know.***" [16: 43] But the asking should be in time, when there is a chance to avoid what is forbidden.

The couple in this case acted on their past experience, without sufficient recourse to God's ability and what He might have blessed them with. Having lost two children in

infancy, they did not look at the fact that they have one healthy child and that they could easily have another one. They predetermined that the causes that took away their two children will inevitably engulf the next one. This smacks of despair of God's mercy, and a Muslim must never entertain such despair. We must always trust to God's grace.

Besides, abortion is not permissible except where the continuation of the pregnancy constitutes serious risks to the mother. Only in this case the potential life of the fetus can be sacrificed to protect the real life of the mother. You will find scholars who will tell you that abortion is permissible in the first forty days or the first four months, but this view is disputed by many other scholars. It is also contrary to the view of contemporary scholars who have studied the issue from the combined perspective of Shariah and medicine. Such scholars are firmly of the view that abortion is forbidden from the time of conception, except for valid medical reasons. In this case, there is no such reason because the mother had already had one healthy child, which shows that she could have another.

Moreover, the couple should have known that losing a child in infancy would earn them great reward from God. In fact, authentic Hadiths mention that the child will on the Day of Judgment seek God's forgiveness for his parents and will take them by the hand to heaven. They should have known that God keeps in store handsome reward for His servants who bear with patience any hardship life throws at them. Had they decided to go ahead with the pregnancy, they would either have had a healthy child, and they would have had much happiness through its upbringing, or they would have had a repeat of the two tragic deaths. In this latter case, their patience and acceptance of God's will are sure to earn them great reward. They would have been rewarded in either eventuality.

By opting for abortion, they disobeyed God and showed their unwillingness to accept His will. The only way now is for both of them to repent and seek God's forgiveness. Compensation is also due, which is estimated at five percent of the blood money paid in the case of manslaughter. So, if the normal rate of blood money today is 100,000 Saudi Riyals, then in the case of abortion it is 5,000, and the parents will be deprived of their right to inherit it. So, it should be paid to other heirs, in this case the surviving brother of the aborted fetus.

Abortion: Done Deliberately Even Though At An Early Stage

A relative of mine underwent an abortion before she completed 40 days of pregnancy. That was the result of going through much pressure at the time. But both she and her husband have regretted what they did and they pray repeatedly for God's forgiveness. Is there any compensation to give?

Deliberate abortion is a very serious matter. Abortion is permissible only when the pregnancy, if continued, is likely to expose the life of the mother to serious risks. Other situations are treated according to circumstance. When there is no serious medical cause for terminating a pregnancy, then it must not be terminated. Poverty, lack of help, a large family, etc. are no grounds for taking a life that God has created.

Some scholars suggest that pregnancy termination is not forbidden, if done in the very early period, like in the case of our reader's cousin, but they have no solid evidence to support their view. They rely on the Hadith, which mentions that the soul is breathed into the fetus after 4 months of pregnancy, and consider this as the start of life. But their argument is weak and unsupported. Right from the moment of conception, a potential life has come into existence, and it is forbidden to terminate it except for medical reasons.

In the case we have here, repentance and seeking God's forgiveness is what the couple should do. Their repentance should be truly genuine and they must resolve not to revert to such an action again. Having said that, I should add that if the couple feel that they do not want to have children because of their difficult circumstances, they should resort to contraception. Once a pregnancy has taken place, it must not be terminated.

Abortion: Enlightened View & Atonement For Abortion

Please advise us on what should be done in the case of abortion already done, knowingly or unknowingly, within the first few weeks of pregnancy.

I do not understand how abortion can be done unknowingly. Abortion requires the intervention of a doctor or someone else to terminate a pregnancy. The pregnant woman would know that her pregnancy is being terminated. If she does not know and her husband or someone else arranges for it, then that person is guilty. The woman in this case is blameless.

Abortion is forbidden. Some scholars of old times mentioned that it is permissible within the first 120 days of conception. But as medical knowledge advanced, contemporary scholars are increasingly leaning to the view that abortion is forbidden from the very first day of conception. As a forbidden act, its commitment requires repentance and seeking God's forgiveness. The repentance must be genuine, coupled with a resolve not to do it again. It also incurs the payment of blood money, which in this case is known as Ghurrah, which varies according to the age of the pregnancy.

Abortion: On Medical Grounds

There are many genetic disorders for which currently no cure is available, but diagnosis is possible. Some of these disorders, when confirmed may require termination of pregnancy. What is your opinion on this important issue in the light of Islamic teachings? Can abortion be allowed on medical grounds?

In 1983, a conference was held in Kuwait in which specialized doctors of medicine and Islamic scholars took part. One of the most important subjects discussed was abortion. There was a great deal of discussion on the various aspects of abortion and when it can be considered appropriate.

From the findings of that conference it can be concluded that abortion is permissible if the continuation of pregnancy poses a real threat to the life of the mother. In this case, abortion can be performed at any stage during the pregnancy, and as soon as it is clear that termination of pregnancy is the only way to save the life of the mother.

As for other medical conditions, scholars differed a great deal on this issue. It is however, remarkable that the proceedings show that gynecologists and obstetricians who also have sound Islamic knowledge took a stronger attitude opposing abortion at any stage of the pregnancy. Scholars of Fiqh could find room for a more understandable attitude.

They gave different verdicts for different stages of the pregnancy. Most of them say that abortion is forbidden after 120 days of conception. Others say that this prohibition begins after 45 days. Both groups define the limit, which they favor on the basis of a certain Hadith. The one which speaks of 120 days, may be given in translation as follows:

“Indeed, the creation of each one of you is brought together in the mother's belly for 40 days in the form of a drop of sperm, then he is a germ-cell for a like period, then

an embryonic lump for a like period, then there is sent to him the angel who blows the breath of life into him and who is commanded about four matters: to write down his means of livelihood, his life span, his actions and whether happy or unhappy.

“By Allah, other than whom there is no God, one of you may behave like the people of paradise until there is but an arm's length between him and it, and that which has been written overtakes him and so he behaves like the people of hell fire and thus he enters it; and one of you behaves like the people of hell fire until there is but an arm's length between him and it, and that which has been written overtakes him and so he behaves like the people of paradise and thus he enters it.” [Related by Al Bukhari & Muslim.]

We note that the Prophet, peace be upon him, speaks of three stages of forty days each before spirit is blown into the embryo. It is on this basis that some scholars consider that abortion on medical grounds is permissible at this stage.

Accountability: Angels Recording Our Deeds — the Need For

I have read in my schoolbook that Allah has assigned two angels to each one of us who are called "writing angels". They record everything we do. My question is: Since Allah can see everything and knows everything, what need is there for angels to be on our shoulders to write down what we do? I may add that I am a ten-year-old student.

I will start my answer by giving you this example. Suppose you are playing a game with your friends who are all the same age group as you. Some indeed may be a little older than you may. Suppose again that the game itself is not suitable for those who are under 9 years of age, because they cannot get to learn it well. Now suppose that your 6-year-old brother comes over and sees you playing. He asks you imploringly to allow him to take part in the game. You will certainly try to persuade him that he cannot join you because the game is unsuitable for his young age. Nevertheless, he insists and asserts that he can play as perfectly as anyone can in the group. Your friends are bothered and want to get on with the game, but your brother persists and starts to behave improperly. Because you love your brother, you do not want to upset him. Since you are kind to your brother, you do not think of beating him up for interrupting you in this irritating fashion. What do you do?

It is very likely that you may invite him to try the game. You may even tell him what he needs to do in order to play it. You may request your friends to be patient with him a little so that he can have a full try. Soon afterward, he realizes that the game, which seemed so appealing to him when he saw you and your friends enjoying it, is not so enjoyable after all. He leaves you to get on with the game and goes to find a different sort of entertainment.

May I ask why did you allow your brother to have a go at a game when you were absolutely certain that he would not know how to play it? You may say that although you were absolutely certain of that fact, your brother would not accept it, therefore, you wanted to demonstrate to him that he couldn't play it. So, when he had a go at it, his attempt did not give you any information, which you did not know beforehand. It was useful, however, for your brother's sake. He was soon convinced that you were not denying him any share of your fun. That share was not there for him to take. But he could not have been convinced of that unless he tried it himself.

This example is similar in some ways to what you are asking about. Your question is that since Allah sees and knows everything, why He sends angels to write things down. Let me tell you that Allah knows everything before it happens. You were certain, in your example that your brother will not be able to play the game before you offered him a try. Your certainty was based on your knowledge of the game and

your knowledge of the ability of your brother. Allah has created us and has also created the universe around us. He knows everything fully well. He knows our abilities and us even before He creates us. He does not need to see our action in order to know them. He actually knows them before we start doing them. Yet, He sends to each one of us these two angels to record what we do. Since He does not need that record, there must be a different use for it.

You know that on the Day of Judgement, every one of us will be asked about his deeds. We will be rewarded for our good ones and punished for bad ones, unless Allah forgives us. When we stand in front of Allah on the Day of Judgement, He will tell us that we have done so and so. Some of us may think that they could escape punishment by a simple denial that they did any bad deeds. They will begin to swear in front of Allah that they did not do those bad things. Allah will then command the angels to produce those records. When we will see them, none of us will be able to deny anything. This means that the record is kept for us, not for Allah's sake. Allah does not need them, but we would be shown that everything is documented as it took place.

I may tell you that we do not know the nature of these records. They are certainly more than a simple description of the actions we do. The record may be in the form of a book supported by a panorama, which shows every action of ours, and how it was done. This is the reason why Allah tells us that when the record is opened, sinners will find a sense of fear, because they realize that it shows everything in full details. They cry out 'Doomed we are. What sort of record is this? It leaves out no major thing or minor detail. It takes down everything.'

You seem to be a little worried about the angels being on our shoulders. Remember that we do not know exactly the nature of the angels, except that they are made of light. We certainly do not feel their presence. But they are certainly with us, although we may not be carrying them physically on our shoulders. We know that angels have wings and it may be that they hover close to us so that they fulfill their task Allah has assigned to them. As you are well aware, angels do not disobey Allah. They do everything that He requires them to do.

These matters should not trouble you, because Allah has arranged the world in this way. You should be sure, however, that it is enough for every one of us to try his best to do what is good in this life. When we try that, concentrating our efforts on doing what Allah has ordered us to do and avoiding what He has forbidden us, then we shall have nothing to worry about on the Day of Judgement. We are certainly liable to commit mistakes, but if we also do good deeds, then Allah will erase our mistakes and reward us for our good deeds. He will then give us the utmost blessings of all: Admission into heaven. Let us pray that we are included among those on whom Allah bestows that blessing.

Accountability: Predestination, & Our Actions

I have read in a Hadith that when person is still a fetus in mother's womb, an angel is sent to write down his deeds, livelihood, and date of death and whether happy or wretched. This is confirmed in practice when a person may do good deeds throughout his life, but what was written for him may change his actions to bad ones just before his death, so that he will be among those to suffer in Hell. The reverse may also be true. Yet we appeal to God all the time to grant us what is good for our lives in this world and the next. How can we reconcile that?

The Hadith to which the reader has referred may be given in translation as follows:

'Indeed, the creation of each one of you is brought together in the mother's belly for 40 days in the form of a drop of sperm, then he is a germ-cell for a like period, then an embryonic lump for a like period, then there is sent to him the angel who blows the breath of life into him & who is commanded about four matters: to write down his means of livelihood, his life span, his actions and whether happy or unhappy

'By Allah, other than whom there is no God, one of you may behave like the people of paradise until there is but an arm's length between him and it, and that, which has been written overtakes him and so he behaves like the people of hell fire and thus he enters it; and one of you behaves like the people of hell fire until there is but an arm's length between him and it, and that, which has been written overtakes him and so he behaves like the people of paradise and thus he enters it.' [Related by Al Bukhari & Muslim.]

It is very important to understand Hadith according to the well-established Islamic principles about life and death, deeds and reward, predetermination and man's freedom. But what we have to understand first of all is the concept of God's will and His knowledge of every thing that takes place in the universe.

We know that God's will is absolute, unrestricted and cannot be frustrated by any power. When He wills something to take place, He only says to it, 'Be,' and it exists. In fact He does not need to say anything, but creation is described in this way in order to make it clearer to our minds. The moment God's will is directed to the creation of something, it comes into existence. Nothing stops it. He has willed to grant man freedom of choice over much of what is related to his life and how man conducts his affairs.

Thus, the freedom of choice exists beyond any shred of doubt. It takes effect whenever man takes a decision concerning any matter. We actually feel it when we decide on our actions regarding major and minor things, as well as when we are confused; unable to decide over the best solutions to a problem we face.

Accountability goes hand in hand with this freedom. This life is made a test for human beings so that they can prove what they deserve of reward or punishment, which determines whether they will be happy in the Hereafter or not. God states in the Qur'an, addressing the believers: "***This is Paradise; you have inherited it by virtue of your past deeds.***" [43: 72] This is a clear statement showing that there is no pre-judgment as to the final destination of any human being. That destination is determined by very person's actions in his life, made on the basis of his or her free choice. Hence, God orders us to do what we can in order to secure a happy ending in the Hereafter.

At the same time, God knows everything before it takes place. We have often said that, like His will, God's knowledge is absolute and unrestricted. Nothing comes into God's knowledge as a result of any event. He knows it before the event takes place.

Whatever took place a million years ago and what will happen a million years from now, is the same with regard to God's knowledge of them. Some people confuse this knowledge with pre-destination. They argue: since God knows beforehand what every person will do before that person does it, then He must have willed it so. This is a false argument. God has willed that each person shall have the freedom of choice and that freedom takes place according to man's decision. It is true that God knows what every person chooses even before he makes the choice, but there is no coercion in that matter.

It is the knowledge that the angel records when he, by God's command, breathes the spirit into the fetus. He writes what God knows, not what God wills that person to do.

There are areas, in which man has no choice; such as his being affected by natural forces, being subject to burn in fire, drown in water, be killed with a bullet that hits his heart or brain, etc. The angel does not record these areas because man has no control over them. What is recorded is what is subject to his free choice. One of these is his deed. In this matter, man is the one who makes the choice. Another in his means is livelihood, which is again subject to his choice and his effort.

If one sits at home doing nothing for a livelihood, he will get nothing. If he goes out to work and exerts his best efforts in improving his situation, he will get the immediate results of his reward. The same applies to his life duration. If he exposes himself to great risks, he is likely to die quickly. If he does the type of good acts, which the Prophet, peace be upon him, describes as prolonging life, such as kindness to relatives and dutifulness to parents, then God will give him extra years.

The end of this Hadith is often misunderstood, because some people may take it as a reference to what God had already written down to be the fate of a person in the Hereafter. God has not determined that fate for anyone. It is everyone's total sum of the working of his or her free choice and free will that determines their fate. Thus, it is the person himself who may change his or her course of action shortly before their death. He would have done good deeds throughout his life, but then one day he sinks into disbelief and takes actions that place him among those who will go to Hell. This is again his free choice. It is true that the angel recorded this before his birth, but that recording is based on his [exercise of] free choice.

This ending of the Hadith stresses the importance of being always on the watch for what may enhance our position in the Hereafter. We must never feel too secure as a result of having done well in our past life. We must continue to do so until we die. At the same time, we must never despair if we have done badly. Repentance and mending our ways, with sincerity and trust in God, will ensure our safety.

“They pray to Allah, ‘Our Lord, let not our hearts become perverse after You have once guided us aright; bestow upon us mercy from Yourself for You are the real Benefactor!’” [the Family Of Imran — “Al-Imran” 3: 8]

Accountability: Role Models’ Offence & the Acts Of Their Followers

Someone else, like a younger brother or a junior colleague takes a person who commits an offense as a role model. Is he liable to account for those who follow his example?

There are two principles that apply here. The first is that each person shall be responsible for his or her own actions. **“No one shall bear the burden of another,”** as the Qur’an states more than once. The other principle is that of bearing the responsibility for setting an example. The Prophet, peace be upon him, says: ‘Whoever sets a good example shall have its reward as well as the reward of every one who follows his suit until the Day of Judgement, without reducing their reward in any way; and whoever sets a bad example shall bear its sin together with the sin of all those who follow his suit until the Day of Judgement, without reducing their sin in any way.’

What this means is that the one who sets a bad example shall bear the burden of what he does and will be punished for every time someone else follows his bad example. But every one who follows him will also bear the blame for his own actions. The same applies in reverse with regard to setting a good example.

Accountability: Though Allah Determines Fate

Is it true that Allah determines the fate of a person when he is still in the womb? How about people who disobey Allah: Is it His intention for them to be disobedient?

As you are well aware, we are accountable to Allah for what we do in this life. He rewards us in accordance with our deeds. Hence, we choose our deeds, since we have been given such a free choice. If we were denied such a choice and if our actions were determined for us by Allah, then it would not fit with Allah's justice that we should be accountable for them.

There is some confusion in people's minds about this question. This confusion is compounded by a wrong understanding of some Hadiths like the following one: 'The creation of each one of you is gathered together in his mother's belly for forty days in the form of a seed, then he is a clot of blood for a like period. The angel is then sent to him to blow the breath of life into him. He is commanded to write down four matters: his means of livelihood, life-span, actions, and whether happy or unhappy.' [Related by Al-Bukhari and Muslim]. This writing down of these matters is not an imposition, except in such areas over which the man has no influence, such as duration of his life. When the angel writes a man's action, he simply documents that Allah has known long before the conception of that person in his mother's womb. We must not forget that Allah's knowledge is not increased as a result of any event of circumstances. He has known the number of human beings that would walk on earth, the fortune of each and every one of them, and the feelings of every single one of them at every moment of his or her life, long before the creation of Adam, the first human being. This is part of Allah's knowledge, but it is not predetermination, because Allah has created us with our free will and ability to choose. That ability must work within us. It is we who choose whether to obey Allah and disobey Him. Hence, we are accountable for our choices.

Adoption: A Mistake To Be Undone — How?

My wife once brought a one-month old child from a nursing home, and the child was registered in my name. She is now 6 years of age, and my own three children love her so much. We realize now that we have done a big mistake. What should we do now?

The important thing to know with regard to adoption is that what is forbidden is to make the child you bring up as your own son or daughter, giving them your family name and telling people that the child is your own. All that is false, because you know that the child is not your own, and that you are not a parent to him or her. At the same time, it is a great act of kindness to bring up a child who is abandoned or who has no family to look after it. If your wife has brought this girl from the nursing home because she [the child] has no family and your wife found it difficult to leave her without care, then you are doing an exemplary act of kindness.

However, you must not call the child as your own. You should not give her your surname, or enter her in the records as your own child. You should tell her that she does not belong to the family in name, but you continue to extend to her a kindly treatment, bringing her up as you bring up your other children. If you do not know her real surname, you should still make it clear to her that she does not belong to the family by blood. This will affect her rights of inheritance, and her attitude to your other children. If you have a son, she may marry him when they grow up. Whether they would want to do that or not is a different matter. I am only concerned with the requirement that she needs to know that her relationship with your family is the one of upbringing, and not as a blood tie.

Adoption: Adopted Name When Real Parents Are Not Known

A Muslim family adopted a child born to non-Muslim parents. At the time, the Muslim family gave her their name, but as she grew up the facts of her adoption were made known to her. She understands all the rules and requirements with regard to her position. Now her adopted parents are deceased, must she change her name? She does not want to do so because of all the problems involved. Besides, she does not know the names of her real parents.

As you are well aware, adoption is forbidden in Islam when it means that a child is considered to belong to a particular family when he or she does not. In non-Muslim countries, an adopted child is treated as the son or daughter of the adopting parents, with no difference to distinguish such a child from a biological son or daughter. This is not acceptable in Islam. However, if a family looks after an orphan and take care of him or her until they are teenagers or adults, that family receives rich reward from God. In this case, the child retains its original family name and does not adopt the name of the family bringing it up. This is all explained in the Qur'anic verse that states:

"Never has God endowed any man with two hearts in one body; and He has never made your wives whom you may have declared to be 'as unlawful to you as your mothers' bodies' truly your mothers, so, too, has He never made your adopted sons truly your sons. These are but words you utter with your mouths, whereas God speaks the truth. It is He alone who can show the right path. Call them [i.e. your adopted children] by their real fathers' names: this is more equitable in God's sight.

But if you do not know who their fathers were, call them your brethren in faith and your friends. You will incur no sin if you err in this respect, but only with regard to your deliberate action. God is indeed much forgiving, all-merciful." [The Clans — "Al-Ahzab" 33: 4-5]

You see from these verses that what is really forbidden is a deliberate attempt to make a child one's own, when that child belongs to other parents. The family in this case did not intend any such move, but perhaps needed to give the child their family name for easier dealings with official procedure. Since the child and the family know her situation, and no one claims real parentage, there is no deception or fraud involved. Since the child does not know the name of her real parents, she cannot now be called by her real father's name. She should be considered in the position of a sister in Islam to the family. She should treat the family name she was given as a favor given to her, and she does not have to change, but she should not claim belonging to the family by blood.

Adoption: Exceptional Circumstances

After successive pregnancy failures, a woman is told that her physical health does not permit another pregnancy. She has to live with this fact. As a result, she is frustrated and depressed. People have suggested to her to adopt a child, and some suggested that a relative who has several children might give her one to bring up. Could you please explain what Islam says about adoption?

The first thing I would like to say to this woman is that she should have a fresh look at her situation. Of course everyone would like to have their own children. But this is something we cannot do much about. It is God who decides what He will create. We can resort to medical methods and different techniques, but in the end, it is God who

creates. What we should realize is that He chooses for us what is best for us. We should accept His choice, believing that it is best for us.

Sometimes we feel that it is difficult to accept our situation. In this case a woman may feel that she is inferior or deprived of life's pleasure. She has to remember that although children can bring much pleasure and happiness to their parents, some of them are the source of great misery to their families. How could this woman tell that a child she might have will not be the source of continuous unhappiness for her?

Adoption means different things in different societies. In the West, it means that a family goes through certain arrangements to make a child who is born into a different family their own, giving that child their surname and making it legally theirs. They will then bring the child up as if it was born to them. In legal terms, it becomes the child of the adopting parents. This is not permissible in Islam, because it actually makes a fraudulent claim.

What is possible and earns great reward is to bring up an orphan child, without going through formal adoption. If a childless couple, or indeed any couple, bring up an orphan child, providing it with a caring home, education and comfortable living, this will earn them rich reward from God. But they must call the child after its own parents, not giving it their own surname, or claiming that it is their own when it is not. If that child is a relative, then this could bring greater reward. The case of taking a child that belongs to a relative and bringing it up, even though the child's parents are alive, is also possible. Such persons get the reward from God. But in all these situations, the child's identity should not be changed. God says in the Qur'an:

"He has never made your adopted sons truly your sons. This is only something you say by your mouths, whereas God speaks the absolute truth, and He guides to the right path. Call them by their real fathers' names: this is more equitable in the sight of God. If you do not know who their fathers were, then they are your brethren in faith and your friends." (Clans — "Al-Ahzab " 33: 4-5)

Adoption: Prohibited & Inheritance Through Will Only

1. Can a childless couple adopt a child? If so, will the child be entitled to inherit the property of the adopting couple?
2. You have stated in the past that adoption is not allowed in Islam. Could you please quote the relevant part of the Qur'an or Hadith which supports your statement. Unaware of this prohibition, some Muslims nevertheless do adopt children. In the case of a person who has adopted a child because he has none, is it permissible for him to give the child by will all his property? If he does, what is the position of his brothers and sisters and also his parents who may survive him?

1. I have spoken at length recently about adoption and made it absolutely clear that Islam does not allow it. It is forbidden in our faith. However, to bring up an orphan child is an act of charity, which will be highly rewarded. But this must not be by way of adoption as such. The person who looks after an orphan should not call him his own child. The child must retain his or her name and must be called after his or her father. [Added: it may be that the family who takes upon itself to bring up an orphan child does not know the parenthood. In that case the child must be treated as a brethren. This does not alter the status of the directive in Islam and the child cannot be called its own child.]

Since adoption is not allowed altogether, the question of inheritance does not arise. However, if someone raises an orphan child, he can leave him a portion of his

property by will. As you know, every person is allowed to bequeath by will up to one third of his property, but the beneficiaries of his will cannot include any of his heirs.

2, That adoption is forbidden in Islam is most certain. As you realize, all things are permissible unless they are ruled otherwise. The authority to forbid something belongs to Allah alone. When He forbids something, He either states the prohibition in the Qur'an or instructs His last messenger to declare it so. Today, we can only declare something forbidden if rulings of prohibition in the Qur'an and the Sunnah apply to it. Let us, therefore, look what the Qur'an says about adoption.

In verses 4 and 5 of Surah 33, entitled 'Al-Ahzab' or 'The Confederates' or 'The Clan' we read what may be rendered in translation as follows:

"He has never made your wives whom you have declared to be as unlawful to you as your mother's bodies truly your mothers, so, too, has He never made your adopted sons truly your sons. They are but figures of speech you utter with your mouths whereas Allah speaks the absolute truth. It is He alone who can show the right path. [As for your adopted children,] call them by their real fathers' names. This is most equitable in the sight of Allah. If you do not know who their fathers are, call them your brethren in faith and your friends."

This is a clear statement of prohibition. When Allah says that He has not made a particular relationship in a certain fashion, He means that He disapproves of that fashion. When Allah disapproves of something, He forbids it. Take the other example in this Qur'anic passage. Instead of divorcing their wives, some people try to punish them by making a marital relationship forbidden to them. One of them may say to his wife that she is to him like the body of his mother, meaning that she is unlawful to him. This is clearly forbidden in Islam. In Surah 58 entitled 'Al-Mujaadilah' or 'The Pleading', we have the details of what compensation a person who makes such a statement should provide in order to be forgiven. This prohibition, however, is expressed in this verse in the same way as that of adoption. Allah has not made the children we adopt truly our children. He further tells us to call them after their own real fathers' names. There can be no clearer statement of prohibition.

This is not to say that a Muslim family may not raise an orphan child or that a woman may not bring up her sister's children or a man may not look after his brother's infants. Indeed, such an action is highly rewarded by Allah. What is most important, however, is to keep the relationship clear and according to the fact. The children must be called after their own parents.

We have also the Prophet's Sunnah to confirm this prohibition. The Prophet, peace be upon him, had adopted Zaid ibn Harithah as his son before Islam. Zaid was known from that moment as 'Zaid ibn Muhammad'. However, when this Qur'anic verse was revealed, Zaid was called after his own father, Harithah. The Prophet, peace be upon him, continued to love Zaid and his children, especially Ussamah, very dearly.

The question of leaving one's property by will to one's adopted child is truly a separate matter. Islam establishes a system of inheritance, which is very detailed and fair to all. This system is an essential part of the overall Islamic economic system that ensures the division of property generation after generation. It takes into account the fact that according to Islam, a person is 'put in charge' of his property, which belongs to Allah. Therefore, it is Allah who decides how property is divided after death. Every one has heirs according to the Islamic system of inheritance. Depending on his own civil status, when a person dies, we have to determine who of his nearest relatives have survived him. We then can determine his heirs. There are several classes of heirs, or that it is more appropriate to say that there are two or

three lines of inheritance. The first class is the direct line of inheritance, which extends from parents and grandparents to children and grandchildren. Similarly, spouses left behind are of the same class of heirs. Each of these is given a share apportioned to him or her by Allah. No one can deny any heir his or her share. When some of these groups in the direct line of inheritance do not exist, as in the case of a person who dies without having any children, then the deceased's brothers and sisters may have shares of inheritance.

Another aspect of this Islamic system is the fact that one cannot either overrule or abuse or add to the system in any way. Thus, no one may disinherit any of his heirs under any circumstances. It is Allah alone who may disinherit them. Take for example the case of a Muslim father whose children are not Muslims. They are disinherited because the rule given to us by the Prophet, peace be upon him, states: 'The followers of two separate religions may not inherit one another.' This means that the reverse situation holds true. If the son is a Muslim and the father is a non-Muslim then the father cannot inherit his son. But it is not possible for a Muslim father to say to his disobedient Muslim son that he will disinherit him and make a will to this effect. Such a will is of no effect whatsoever.

Islam allows a Muslim to make a will to a particular person or persons, or for a particular purpose, in an amount which does not exceed one third of his property. This is made in order to allow a Muslim to provide for those of his relatives who are not his heirs and who may be in need of support, or to leave something for a charitable purpose, or to look after individuals who need to be looked after. Whatever the situation, a maximum of one third of his property may be bequeathed in this way.

However, no one of the heirs may be given anything by will. In other words, the share of any heir cannot be increased by will under any circumstances. When you take all these rules together, you will find that the Islamic system of inheritance is most fair. The example you have cited cannot be acceptable from the Islamic point of view. The adopted child is not a child in the real sense. The person who adopted her cannot leave her by will more than one third of his property. That is if he wants to give her the maximum possible. The rest of his property goes to his heirs. Since he is childless, his direct line of inheritance may extend to his widow, his parents, or grandparents, if any. These have their apportioned shares, which they must not exceed, such as one quarter of the property to his wife. The remainder goes to the nearest of his kinsfolk, namely his brothers and sisters who may share it out between them on the basis of one share for a sister and two shares for a brother.

Adoption: Prohibited In Islam

Adoption is forbidden in Islam. But according to authentic Hadiths related by Al-Bukhari, the Prophet, peace be upon him, adopted a son named Zaid. Please comment.

Both statements of the prohibition of adoption in Islam and the Prophet's adoption of Zaid are correct. The explanation of these two apparently contradictory facts lies in their chronological order.

Zaid ibn Harithah was a young child when fighters who raided the living quarters of his tribe when their men were out on their business kidnapped him. Zaid was sold as a slave and he ended up in Makkah when he was given as a gift by her uncle to Khadeejah, who later was married to Muhammad, her third husband. At that time, he was 25 years of age. Lady Khadeejah was a rich woman who married Muhammad; having learned much about his character which filled her with admiration. At that time, Muhammad was being carefully prepared by Allah for his forthcoming mission as the last prophet to be sent to mankind. Needless to say, neither he nor Khadeejah knew anything at that time. Prophet-hood came 15 years after his marriage.

Khadeejah made a gift of Zaid to her husband so that he would have a good servant.

Zaid's father was full of grief when he learned of what had happened to his son. He tried hard to find out where he was carried to. Perhaps, it was a few years before he learned that Zaid was in Makkah, a slave in one of its most distinguished households. He, therefore, traveled with his brother hoping to buy his son's freedom. When they spoke to Muhammad about Zaid, they requested him to agree to sell Zaid back to them and to accept a reasonable price for him. He made them a different offer saying: 'I will charge you nothing. If he prefers to stay with me, I will not part with anyone who prefers my company.' They said: 'This is indeed a very reasonable offer.' When Zaid was called in, Muhammad asked him whether he recognized the two men. On receiving an affirmative answer, Muhammad offered him the choice of going back or staying with him. Unhesitatingly, Zaid chose to stay with Muhammad saying to his father and his uncle, 'I have seen things of this man which make me keen never to part with him.' When Zaid made his choice, Muhammad took him by the hand and went to the Ka'abah where he addressed the people present saying to them: 'Bear witness that I have adopted Zaid as a son who will inherit me and I will inherit him.' Zaid's father was gratified and he went back home with his brother.

This is how the adoption of Zaid by the Prophet, peace be upon him, came to pass, long before he became a prophet. Ever since that day, Zaid was called in Makkah and everywhere else as 'Zaid ibn Muhammad.' This continued to be the case throughout the 13 years during which the Prophet, peace be upon him, preached his message in Makkah and in the early years of his stay in Madinah. It was later that the verses of the Qur'an which speak of adoption were revealed. These make it clear that adoption is prohibited and that every adopted son or daughter must be called after his or her real father. This automatically abrogated the adoption of Zaid who reverted to his original name, Zaid ibn Harithah, in compliance with Allah's orders.

The Prophet, peace be upon him, was very kind to Zaid through their association. He arranged Zaid's marriage to his own wet nurse Umm Ayman who gave birth to Zaid's son Ussamah, whom the Prophet, peace be upon him, loved very dearly. Later on, the Prophet, peace be upon him, married Zaid to his own cousin, Lady Zainab, who only accepted the marriage to please the Prophet, peace be upon him. The marriage was an unhappy one and Zaid reluctantly divorced Zainab. Allah Himself placed the seal of the prohibition when He instructed the Prophet, peace be upon him, to marry Zainab. Thus, the Prophet, peace be upon him, demonstrated practically the nullification of all adoption. Had adoption been of any significance, it would not have been possible that the Prophet, peace be upon him, marries a former wife of his former adopted son. The fact that the marriage took place and was specifically ordered by Allah left no doubt whatsoever that adoption is totally forbidden in Islam.

Adoption: Raising An Orphan & Adoption

1. The Prophet, peace be upon him, has spoken very highly of those who bring up orphans and said that they will be rewarded generously by Allah. Yet we see in society that orphans, particularly if they do not have known parents, are not accepted in the society, much less in homes. Fostering parents may feel it necessary to inform their family members about the origin or parents of the orphan they are fostering. A childless couple may wish to foster an orphan but pressure of society may cause them not to consider this option which could be very highly rewarding for both of them in terms of happiness in the life and grace of Allah on the Day of Judgement. Is it true to say that there is a gap between theory and practice; that what people have learned of Islamic values do not have much bearing on their behavior.

2. As there are many abandoned and orphan children in the world today, would it be permissible to keep one or two children and to raise them as Muslims?

1. This dichotomy between theory and practice is not peculiar to Muslims or Islamic society. It is indeed very common. Quite often people cannot live up to ideals they profess. You may sometimes want to point out to a friend that he needs to bring his practices in line with his beliefs, but you try to be gentle with him by putting your comments in a very general manner. You will find him immediately concurring with what you say. He may be even more enthusiastic and say clearly that if every one of us would care to implement about one quarter of his ideals, our society would improve tremendously. His enthusiasm may leave you no option but to refrain from pursuing the discussion, because you may fear that once you point out that his behavior is not quite in line with his beliefs, he would take your comments in bad taste. The dichotomy is a very real one. It is simply that people fail to live up to what they profess.

The fact that this is a common situation, which we may encounter in most countries, offers no consolation. Other communities and societies may accept this as a fact of life and try to live with it. As Muslims we may recognize it as a fact of life but that should not stop us working to change it. The change should aim at bringing practice in line with belief.

It is important to understand that this life of ours is merely a journey which can end up in either one of two widely different destinations. On the day of resurrection, we are judged by Allah on the basis of our actions in this life. If our actions do not match up to our professed beliefs, Allah will question us about this fact which we will not be able to justify by claiming ignorance of Islamic values. This is because we have been claiming that we truly believe in Islamic values, so the knowledge is there.

The dichotomy is a result of our failure to act on the basis of our knowledge. Hence, we will not be able to give any good answer to this question, which Allah will put to us about our failure. Prophet Muhammad, peace be upon him, has emphasized in every possible manner that Muslims must show that their beliefs are real and that they truly implement their religious teachings. He defines true faith as something that is 'deeply entrenched in our hearts and to which credence is given by action.' This means that a person cannot be a true believer unless his actions acquire the true colors of his faith.

In the example you have given, you have put your finger on something where social considerations are widely different from Islamic teachings. Allah tells us in the Qur'an to be kind to orphans. The Prophet, peace be upon him, has emphasized the high reward Allah has in store for those who take good care of orphans. Yet, people attach too much importance to lineage and family connections. An orphan whose parents are unknown is treated as if his abandonment by his parents is his own fault. While this attitude is quite common, it is by no means general. Some people certainly look at an abandoned child as totally blameless. His parents may have been guilty of a very serious offense, but he bears no responsibility for their offenses. He is to be treated as free of all kinds of guilt.

There are many couples who consider fostering an orphan or bringing up in order to earn Allah's reward. There is, however, an important point to consider in this connection. This relates to the adoption of an orphan child. As you may know, Islam does not approve of adoption, because it is based on a false attachment. While it is highly commendable to bring up an orphan child, it is forbidden to claim that child as yours. Perhaps the reluctance of Muslims to foster an orphan is due, in some measure, to that. I know of a couple who have decided to bring up an orphan girl.

They encountered a long list of red-tape obstacles before they could regularize her situation with them.

Whatever the reasons, we should look at the situation in a wider perspective. Every one of us should work hard within our community in order to ensure that people give practical credence to their beliefs. We have to tell them that Allah will not accept what they profess unless they practice what they preach. We should give every encouragement to those who are brave enough to defy the social norm in order to implement the religious value. By doing so, we help make our community more truly Islamic. That is a great task to which we should all contribute.

2. What we have to distinguish here is that raising a child is different from adopting it as one's own. Islam encourages looking after orphans, giving them caring homes and bringing them up as one's own children. Indeed this is a sure way of earning rich reward to offset one's sins. The Prophet, peace be upon him, says: 'Whoever brings up two girls and looks after them until they are adult, will be my companion in heaven like these [signaling with his two fingers to indicate the close companionship].' That applies whether the girls are one's own daughters or other girls. The Prophet, peace be upon him, uses the same gesture to indicate his close companionship in heaven with a person who takes care of an orphan child, boy or girl.

What is forbidden is to adopt a child as one's own child, giving her or him one's own family name, and stating in official papers that the child is his own son or daughter. This is deception, which is not allowed in Islam. The reason is that such action creates rights of inheritance, which do not belong to the adopted child, and bars certain marriages, which God has allowed. In short, there is much that is false in formal adoption that is practiced in other societies. Islam does not permit it. It wants Muslims to look after orphans and abandoned children, but to call them after their real parents if these are known. If these are unknown, they may be given any name, but must not come to be known as the children of the family that looks after them.

Adoption: Taking Orphans Into Family & Formal Adoption

It has always been my dear wish to take an orphan girl into my family, but the law in my country does not allow this except through formal adoption. My husband is opposed to this on grounds that adoption is un-Islamic. Is there a way out?

Islam encourages looking after orphans of both sexes. The Prophet, peace be upon him, mentions very high reward for people who take good care of orphans and bring them up as they would bring up their own children. However, formal adoption is not allowed in Islam. It is forbidden, as the Qur'an makes clear. You may refer for this purpose to Verses 4 and 5 of Surah 33, which make clear that God does not approve of anyone claiming a child as his own when that child is born to different parents.

“Allah has not put two hearts in a person's body nor has He made those wives of yours whom you divorce by Zihar [declaring them to be] your mothers, nor has He made your adopted sons your real sons. These are the things, which you utter from your mouths, but Allah says that which is based on the reality and He alone guides to the Right Way. Call your adopted sons after their father's names: this is more just in the sight of Allah. And if you do not know who their fathers are, then they are your brothers in faith and your friends. There is no blame on you if you say something unintentionally, but you will surely be to blame for what you say with the intention of your hearts. Allah is Forgiving and Merciful.” [Surah Al-Ahzab — “The Clans” 33: 4 & 5]

The verses include an order to call such children after their own parents. If their parents are unknown to us, then we treat them as brothers or sisters in Islam, but not as our own children.

Such are the Islamic rulings and they are clear in their import. What is strongly disapproved is the claim that a certain child is called after an adopting father, or given the name of the adopting family. This is a fraud, and Islam makes it unlawful. But this does not stop Muslims from looking after orphan children. In fact they are strongly recommended to do so. But they should let those children keep their own names.

Laws in different countries may make things very difficult for a family, which wants to look after a certain child. For example, I know the case of a family who wished to look after an orphan girl and was keen to stick to Islamic teachings. The difficulties they had to encounter were enormous. Their task was made pretty impossible. They had no option but to leave the country where they were living, and get the child registered as their own before returning to their place of living with that child. No longer did they have to face any bureaucratic rigidity of the type that makes life difficult. They informed the child of their true relation with her when she was able to understand. There was no difficulty in the matter. Do we blame them for doing what they did? They simply tried to overcome unreasonable difficulties and look after a child that had no one to look after. God will certainly reward them according to their intention. They had no desire to disobey God's rules. You may be able to approach the difficulty in your country in a different way. You may need to seek advice. A sympathetic government official may be able to understand the Islamic requirements and suggest to you a way of meeting them while taking an orphan girl to look after. But I encourage you to seek some way of carrying out your plan. May God reward you generously for it.

Adoption: Voluntary-care & Guardianship

You say that adoption is prohibited in Islam. But in English language, the word "adoption" means what you also say to be permitted in Islam, namely the bringing up of another person's child, and to educate and help that child. In my dictionary, the word is defined as: "to take voluntarily into any relationship, especially that of a son." The operative word here is "voluntarily." There is no sense of anything-legal taking place.

I have adopted children, and I believe I am bringing them up voluntarily. I have no wish to take away their names from them. Yet I had to go through the legal process of adopting them because without the right sort of papers I would not be able to bring them up and care for them. I would have had to abandon them. I have my work here [in the Kingdom] and I could not have brought these children with me unless they have my name on their passports. To get such passports for them, there is no way other than to go through a lengthy legal process overseas. While I do not disagree with the logic of your reply on adoption, may I point out that you define it in an excessively legalistic way, whereas in English it merely means the voluntary bringing up of children who are not one's own. I am saying this because I realize that simple misunderstanding may often be the cause of major disputes.

I am grateful for bringing up this question which has great practical importance. Let me first sort out the linguistic aspect. In the dictionary I have on my computer, which is a Webster dictionary, the word 'adoption' is shown to have six meanings. The one mentioned by my reader is the third one. The two that precede it are '1. To choose or take and use, as one's own: to adopt a nickname. 2. To take and rear [the child of

others] as one's own child, especially by a formal legal act.' These two meanings of the word are the ones, which are forbidden in Islam when it comes to adopting children. It is taking the child, whether he has known parents or not, from a hospital, or an orphanage, or an agency, giving the child one's own family name and claiming that he is one's own child. A legal process follows this, which can be very lengthy and complicated to ensure that the child is legally recognized as belonging to the adopting couple as its own.

On the other hand, people may take into their family an orphan child, or one who belongs to a very poor family, and bring it up, giving that child the sort of care and education they would give to their own children. They have no motive to do so other than to be kind to that child. They do not try to claim the child as their own, nor do they give it their own family name. That is a great act of charity, for which God rewards very generously.

My reader points out a practical problem when a family brings up an orphan child. That is the problem of mobility. If the family wants to travel, what would they do with the child in their care? In many countries, they would not be allowed to travel with the child, and many would not give the child a visa, along with the rest of the family. But it is not merely travel that may be an obstacle. There are similar problems that may have repercussions for both the child and the family. Legal adoption, as practiced in Western societies, would put an end to these problems once and for all, because it gives the family the facility to produce documents and papers which would show the child as belonging to that family.

I know a childless couple who were keen to do whatever they could to children who had no family. They were regular visitors to an orphanage in their hometown, where they helped the staff and looked after children. On one of their visits, they were introduced to a new child who was brought in after her grandmother had died, with both her parents having died earlier. They immediately fell in love with the child who also seemed to be fond with them. She would not let go of them. They sought permission of the orphanage authorities to take her home for a few days. Then it was emotionally impossible for them to take her back to the orphanage. They decided to bring her up themselves. The idea of legal adoption did not occur to them, because they knew that it was forbidden in Islam. They arranged for special entries in the government offices concerned that they were looking after the child, but that was the beginning of their troubles. Endless formalities at every step meant that they were always going to and from the government offices, seeking one permission to do this and another to do that. They tried hard with the authorities to find a formula where they could be left in peace to look after the child and give her the best upbringing they could, but that was not possible. What added to their problem was the fact that the man was not based in his own country, as he worked for an international company. When his problems mounted, he felt that the only alternative to abandoning the child was to adopt her formally and to have her added to his passport. When he did that, all his troubles came to an end.

This is the problem my reader is worried about, and is rightly so. Unfortunately it is not an easy problem to solve because legal provisions are meant to protect the interests of children who are in difficult situations. It is when a special case offers a better prospect for the child than [what] the legal provisions are prepared to grant that [child]; a problem seems exceedingly difficult. What is needed for legislators is to introduce a situation where a family can be recognized as the legal guardian of a child. With such status the family should be allowed to bring up the child without claiming it as its own. It has to have the freedom to look after the child properly with minimum interference from the authorities. Such interference should aim only to ensure that the child is actually cared for and not abused. If Muslim countries introduce such a position, it may make their social welfare system more complete.

Adultery: Effects On Marriage & Repentance

A husband discovered that his wife has had an extra marital relation. However, because of the fact that his children are young and in need of their mother, and because he believes his wife when she expresses genuine regret and vows that she would never do any similar offense, he wants to retain her. Could you please explain the status of the marriage under these conditions, and how to make the repentance acceptable to God?

The marriage is not affected by the adultery of either partner. The rule that operates in this connection is that what is forbidden cannot invalidate what is lawful. Marriage is the lawful state, and it cannot be invalidated by adultery, which is forbidden. So the husband need not have any worry about the validity of his marriage.

The husband is within his rights when he considers what to do with his wife. What is important from the Islamic point of view is that she should genuinely repent, because she has committed a very grievous sin. Proper repentance means genuine regret of committing the offense and a firm resolve not to repeat it. Without these two, repentance is not valid. Suppose a person drinks wine, and then he says that he repented. Yet when you ask him about his drinking, he says that it was enjoyable, or it was fun, or whatever, then he does not genuinely regret the offense. Again, if a chance offers itself and he would be ready to drink then he has not made the necessary resolve. In either case, the repentance is not the type specified by Islam as the one that erases past sins.

If the husband feels that his wife has genuinely repented her past error and that it is better for him and his children that the family stays together, then this is perfectly acceptable. However, he should do everything possible to help his wife so that she does not slip into sin again.

Adultery: God's Forgiveness & Marriage

I have had a love affair with a cousin during which we transgressed the limits of what is lawful. Without knowing what was going on between us, our parents agreed to our marriage, while my parents disagreed. They finally relented after much persuasion. My question is whether God's forgiveness is open to us after having committed such a grave sin? Can we escape His punishment for what we have been doing?

The first thing you should understand is that adultery is not merely a grave sin, but it can also preclude marriage altogether. An adulterer may not be married to a chaste woman, even though she and her family agree to the marriage. The same applies to an adulteress, who may not be married to a God-fearing man.

In the Qur'an God states this rule:

"An adulterer may not be married except to an adulteress or a non-believer, and an adulteress woman may not be married except to an adulterer or a non-believer. Forbidden is that to believers." [Light — "An-Noor" 24: 3]

So the first thing you and your cousin should do in order to be able to marry each other is to repent for your sin, pray for God's mercy and forgiveness, and resolve not to commit adultery at all in the future. What is encouraging in your letter is the fact that you realize that you have been so deep in the wrong and you wonder whether you can still earn God's forgiveness.

Let me tell you that God does not close the door to forgiveness as long as we believe in Him and do not associate any partners with Him. Addressing every human being,

He says in a Sacred, i.e. Qudsi, Hadith: 'If you come to Me with an earth load of sins, but associating no partners with Me, I come to you with an earth load of forgiveness.' So the gravity of the sin is no barrier to God's mercy, provided that the repentance is genuine and sincere, and also based on believing in God's oneness.

Moreover, repentance should be given credence, not only by avoiding committing the same sin again, but also by doing good deeds, such as giving money to the poor, night worship, doing the pilgrimage and the Umrah, voluntary fasting, helping people without looking for any reward from them. The more you do of voluntary good action, the greater your reward is. When your reward outweighs your sins, then God's forgiveness is assured. To encourage you on the way to genuine repentance, let me remind you that God credits every good action with at least 10 times its value, while He records against us only those forbidden actions we may commit, as they are worth. That makes earning God's forgiveness easy once a person is determined to achieve it.

Adultery: Punishing the Mother & the Baby

As a new Muslim I am confused about the severity of some Islamic punishments. One question that I could not have an answer for concerns the punishment of an adulteress, where the only proof is her being pregnant. Is the child considered innocent? If so, why should that child suffer the mother's punishment?

The severe punishments you are uneasy about are known as Hudood, which means that they are mandatory, determined by God, and cannot be reduced by anyone when the offense is proven according to Islamic requirements. These requirements are very strict and hard to obtain, which means that the punishments themselves are very rarely used. Their purpose is deterrence. Moreover, they are very small in number. Scholars differ as to which offences carry such mandatory punishments, with the highest number put at 7 only, while others saying that they are only 4. This last view is perhaps the more accurate number, making the mandatory punishments applicable only in cases of theft, adultery, false accusation of adultery against women without producing four witnesses in support, and making war against the Muslim State. When these punishments are applied in a community, they work wonders in achieving security for people, property, and reputation. To discuss this subject in detail requires much larger space than a newspaper could allocate. What you need is to look at this issue in specialized books, or to discuss them with a scholar.

The case you have cited is a point in favor of Islamic law. Islam does not permit that children should be punished for the sins of their parents. If a woman has been proved to commit adultery through voluntary confession or having four witnesses stating that they have seen the offence being committed, the punishment is applied. If it is suspected that she is pregnant, the punishment is delayed until she has given birth and the child is weaned. This is what the Prophet, peace be upon him, did with a woman who confessed her offence. He first tried to make her withdraw her confession, as required by Islam. When she insisted, he delayed her punishment until the child was weaned and she came to him carrying the child eating normal food and asking for the punishment to be inflicted on her.

Adultery: Punishment & Marriage

May I ask about the case when a man seduces a young woman to have intercourse with him: how are they to be punished? Is there any punishments for the girl's family, or her relatives who live in the same city? Should they try to get the man to marry the girl? Can she marry another person?

This involves an offense, which carries a specified punishment in addition to one for which the punishment is discretionary. It is stated in the Qur'an that the punishment for fornication or adultery between unmarried partners is 100 lashes and the enforcement of the punishment must take place in public. However, for such punishment to take place, the legal system in the country must be the Islamic system. Moreover, guilt must be established in accordance with Islamic requirements, which are very stringent indeed.

In the case of adultery, proof of guilt requires either a free confession or four witnesses to testify under oath that they have seen with their own eyes the offense being committed. It is not sufficient that they testify that the couple were in bed in a condition which makes it very reasonable to assume that adultery had taken place. In such matters Islam does not accept any subjective judgment by anyone. The testimony must be based on hard facts. If witnesses are found to testify to adultery but they have not seen that offense being committed then they incur the punishment of 'false accusation of adultery' which is 80 lashes and the deprivation of the right to testify on any matter whatsoever.

Having said that, I should add that only a government authority that is committed to the implementation of Islam as a whole may generally carry out Islamic punishments and the Islamic legal code as a whole. Hence, in this case, if the local government does not implement Islamic law, there is no way for the girl's family to seek its implementation. They need not be over concerned with that because the enforcement of punishments is not a serious issue.

If the man concerned has taken advantage of the girl and left her high and dry, the family must consider the option, which ensures least damage to the girl and her family. The less publicity given to the whole matter the better. What the family should do on the other hand is to review the whole situation in order to determine where they went wrong and made it easy for a man to seduce their daughter. They may discover that they had not given their daughter a solid Islamic education to protect her against any one who may try to take advantage of her tender years. As for the possibility of the girl marrying another man, there is no barrier to prevent that if the girl has repented of her slip and wishes to lead a virtuous type of life, in accordance with Islamic teachings and principles.

Alcohol: In Soft Drinks

I attach copies of two letters from the manufacturers of Coca-Cola and Pepsi-Cola, which clearly indicate that alcohol is a part of the basic formula of both of these drinks. In the light of this information, is it permissible for Muslims to consume these drinks?

Thank you for attaching copies of these two letters. I will begin by quoting the relevant parts. The manufacturers of Coca-Cola in Britain say in their letter: 'some of the flavors in our products are produced by an alcohol extraction of natural substances. However, the extremely small amount of alcohol involved in the process becomes insignificant in the beverage.'

Schweppes International, which produces Pepsi-Cola, says: 'Pepsi-Cola contains only a small amount of alcohol, which is present in order to dissolve the flavoring. The composition of the natural flavoring is confidential and it is only known to a few individuals of the Pepsi Headquarters in U.S.A.'

Both letters indicate clearly that alcohol is used in the preparation of these beverages. Hence, it is right to ask whether they remain permissible or not. In order to answer this question clearly, it is important to remind ourselves that what Allah has forbidden is what intoxicates, not a substance. No Qur'anic verse or Hadith

refers to alcohol as forbidden, but we have several Hadiths, in addition to the Qur'anic orders which make it clear that any drink that intoxicates is forbidden. The Prophet, peace be upon him, explains that when taking only a very large amount of a particular drink produces intoxication, then it is forbidden even to have a sip of it. The important thing is, then, to know whether a drink intoxicates or not.

Human experience shows that no one begins to feel any intoxication after drinking any amount of Coca-Cola or Pepsi-Cola. Besides, there is no indication whatsoever that any cola drink is habit-forming, or that the continuous consumption of that drink leads to dependence on it. If there was a sign of any of these or other aspects of intoxication, then we would have attributed that effect to the alcohol used in these beverages, and we would have concluded that they become forbidden as a result.

What is clear, therefore, is that the alcohol dissolves during the chemical interaction, which results in the production of a new substance. We have then to apply the Islamic rule which states that a change of substance may lead to changing its position with regard to permissibility or otherwise. This rule applies to all substances and all Muslim scholars universally agree on it. In this connection, I may mention that when any intoxicant drink is turned into vinegar as a result of a chemical process, it becomes permissible to use by Muslims. What we are using here is vinegar, not an intoxicant drink. If this applies to wine and other intoxicants which people may use in order to get drunk, then it certainly applies to other liquids and beverages. The thing in which we are interested here is the end product which human beings use. We do not start by classifying the ingredients or go further to identify the elements that are part of the makeup of every ingredient, because that would lead to the prohibition of numerous things that are perfectly permissible. In this regard, I may give the example of milk. If we were to consider the place at which it originates, we would have concluded that milk is forbidden to drink. There is no Muslim scholar who suggests that because there is a clear indication in the Qur'an that it is perfectly permissible and there are numerous reports that Prophet, peace be upon him, always enjoyed a drink of milk. Verse 66 Surah 16, entitled The Bee, may be translated as follows:

"In cattle too you have a lesson. We give you drink of that which is in their bellies between the bowels and the blood streams: pure milk, pleasant for those who drink it."

You note how Allah refers to the place at which the milk originates and the substance in-between where is produced, what is in the bowels and the blood streams. Such stuff is forbidden to consume, but the milk that results from their interaction, possibly with other ingredients, is perfectly permissible.

In the light of the fact that no amount of a pure Cola drink produces any sign of intoxication, we conclude that such beverages as Coca-Cola and Pepsi-Cola are permissible.

Alcohol: Misconcepts About the Curative Power Of Alcohol

Commentary By Dr. Muhammad Albar — Special to Arab News

Since antiquity, alcohol has been used not only as a social lubricant but also as a remedy for many different ailments and diseases ranging from insomnia and indigestion to heart attacks and as an anesthetic. The list of diseases for which alcohol was used as a remedy was indeed very long.

The Arabs of Jahiliyyah [pre-Islam] period used alcohol to boost courage and benevolence. The poet Hassan ibn Thabit Al Ansari before he embraced Islam said:

'When we drink liquor we become like kings [in our benevolence] and during fight we become lions who never waver or falter from confrontation.'

They also used it as a remedy for their ailments and diseases. The authentic narrators quote many Hadiths to show how the new converts tried to convince the Prophet, peace be upon him, that they used alcohol only as a remedy, and asked for his permission to continue doing so. The Prophet, peace be upon him, emphatically denied the benefits of liquor as a remedy and clearly mentioned it as a case of ailment and disease and not a remedy for any disease.

Muslim, Abu Dawood and Tirmithi narrate the following Hadith: A man called Tariq Al Joofi came to the Prophet, peace be upon him, and asked permission to consume liquor [alcohol]. The Prophet, peace be upon him, refused. The man said: 'I use it and prescribe it as a medicine.' The Prophet, peace be upon him, answered: 'It is no medicine. It is a disease and ailment.'

Another Hadith says that a man called Tariq ibn Swaid Al Hadrami came to the Prophet, peace be upon him, and said: 'O Messenger of God, in our land we have vineyards and we make wine and drink.' The Prophet, peace be upon him, said: 'Stop drinking.' The man proclaimed 'We use it as a remedy for the ill and diseased'. The Prophet, peace be upon him, said: 'It's no remedy. It is an illness itself.' Narrated by Muslim.

The people of Yemen, who came to the Prophet, peace be upon him, asked him to allow them to drink because they lived in a mountainous cold area, and they drank liquor to fight the cold weather and to help them in their hard jobs. The Prophet, peace be upon him, asked if that liquor [made from wheat] was intoxicating. The man, who spoke for the Yemeni delegation agreed. The Prophet, peace be upon him, said: 'Then you have to stop drinking.'

Abu Dawood narrated this Hadith: 'God has made for every illness a cure, but never seek your cure by things prohibited.' Al Bukhari narrated a similar Hadith in which the Prophet, peace be upon him, said: 'God didn't make your remedy in any of the things prohibited.' This shows that Arabs at the time of the Prophet, peace be upon him, were strong believers in the medicinal powers of liquor. However, the Prophet, peace be upon him, emphatically denied that power. Instead he repeatedly stated drinking liquor even in small quantities was a cause of illness and disease.

It is; therefore, quite strange to find that the great medieval Muslim physicians and philosophers like Abu Baker Al Razi and Ibn Sina commended the use of liquor in moderation to keep good health. What is even more astonishing is that highly esteemed men of religion like Ibn Katheer believed in the medicinal and health procuring powers of the intoxicating liquor. This misconception still persists though science and medicine have proved beyond doubt the fallacy of the medicinal powers of liquor. The modern scientific findings have also proved how baseless are the claims that alcohol heats the body and therefore is good remedy for cold weather, that it helps the digestion, and that it is a stimulant of the brain.

Imam Jaffer Al Sadiq, a descendant of the Prophet Muhammad, peace be upon him, was asked by a man suffering from severe bleeding piles to allow him to drink liquor as his physician prescribed it. The imam refused and said: 'God has never made your remedies in things that were prohibited.' He also rejected emphatically the suggestion to dissolve the ingredients of medicines in alcohol.

Ibn Al Qaim, one of the renowned jurists of the seventh century of Hijrah wrote many a chapter in his books to refute the arguments in favor of the medicinal uses of alcohol claimed by the physicians of his time. There is a saying to the effect that 'We are what we eat.' This is true to a great extent, as the food and drink we consume is

transformed in our bodies by the processes of anabolism into the cells of our bodies, and the processes of catabolism into the energy that we need to perform the functions of our life. Therefore it is no wonder, that alcohol when it enters the body, affect both the psyche and the soma badly.'

That was what Ibn Al Qaim was explaining to his contemporaries including the physicians of his age. He was denying emphatically the benefits of alcohol claimed by Al Razi and Ibn Sina and the whole medical profession in his days. At his time there was little proof of what he said except that it was clearly stated in the Prophet's sayings [Hadith]. Now we have ample evidence for what he was trying to prove. The ill effects of alcohol on both psyche and soma are well documented. They are taught in the schools of medicine all over the world.

The learned men of religion [jurists] agreed that liquor should never be used as a drug for medicine, or to quench the thirst. However, the jurists allowed the use of alcohol as a solvent of drugs provided that: [a] there is no other available drug which does not contain alcohol; [2] the amount of alcohol as a solvent is minute and does not cause drunkenness; and [c] it is prescribed by a competent Muslim physician.

Ibn Qudama Al Madgsi states this quite clearly in his book Mughai Al Muhtaj: 'The use of liquor as a remedy is prohibited in our religion. However, the use of drugs, which have been mixed with liquor as a solvent, is another matter. It is permissible to use that drug provided the liquor [alcohol] used is very small in quantity and provided that a competent good Muslim physician has prescribed it.'

The medical and pharmacological profession in the Muslim world are strongly called to replace the drugs containing alcohol with others which are alcohol-free. Most of the drugs containing alcohol found on the counter e.g. tonics; etc. could easily be replaced by alcohol-free drugs.

A ban could be imposed if the governments do agree.

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Alcohol: Physical Usage Through Cosmetics

Some of the substances, which a woman uses as part of her makeup, such as perfume, hair spray, anti-deodorants and facial and body powder, may contain alcohol. What should she do, if she wants to offer her prayer? Some women pray wearing their full make up, including lipstick. How far is this correct?

What seems to be the point at issue in the first part of your question is the fact that alcohol may be an ingredient of the substances used. It is well know that intoxicants, all of which are alcoholic drinks, are described as impure. The question is whether such impurity is imparted to other substances in which alcohol is an ingredient.

To answer, I would like to point out that the weightier opinion is that the impurity of alcohol is not physical. In other words, if alcohol is dropped on someone's clothes and then it dries up, the person concerned need not wash his clothes to remove the impurity. He may use them in prayer without having to wash them first.

Hence, if a man or a woman uses perfume or after-shave or anti-deodorant spray or any similar substance which includes alcohol, they need not worry about offering their prayer in the normal way just on account of having used such substances.

In matter of using makeup, Islamic rulings appear to take account of the fact that women need to use such substances more than men do. For example, it is not possible for a man to offer prayers, if he has used saffron over any part of his body. There is no such restriction on women. A man, however, may use saffron over his clothes and offer his prayers. The Prophet, peace be upon him, used to do that, because saffron gives clothes a better appearance.

If a woman wants to go to the mosque to offer her prayers, she may not go wearing perfume, unless its smell has disappeared. This restrictions is not made on account of the substance of perfume itself, but on the basis of the fact that its smell may attract attention to her. As you realize, when a Muslim woman goes out, she must dress in a way, which does not attract passers by. If she is praying at home alone or with a group of Muslim women, she may offer her prayer without removing her makeup first. If she removes some of her makeup, which stands out as particularly noticeable, such as lipstick, this is preferable according to some scholars.

Ali Ibn Abu Talib: Loving Him Does Not Warrant Arguments

Why was Ali ibn Abu Talib not chosen as the Caliph immediately after the Prophet, peace be upon him, when he was the most suitable person among the Prophet's companions? If you do not answer me this question, I will think that the Shias are more correct in their views than us.

Our reader states in his letter that he has asked several people on this but received no satisfactory answer. He also goes into a great length of describing the qualities of Ali, which, in his view, qualifies him as the best to assume the leadership of the Muslim community after the Prophet, peace be upon him.

The first thing I would like to say to this reader and others who dwell on such matters is that however much time we spend over past controversy, we cannot alter the facts of history. Nor can we truly find out the real intention behind an action done or a statement said by any one who lived in an earlier generation. Yet if we make judgements on people's characters on the basis of historical reports, God will ask us about these judgements and we expose ourselves to his punishment if our judgement is wrong. So what is the use of saying today who was better suited for this role or that role at any period of history?

The first Muslim community chose Abu Bakr to be the first Caliph after the Prophet, peace be upon him. That choice was unanimous. Is it not enough for us to remember the Hadith: 'My community cannot unanimously approve something wrong.' This means that since the Muslims in Madinah, who were the Prophet's companions, unanimously chose Abu Bakr, then he was the right choice. But suppose he was not, then who are we to judge those companions of the Prophet, peace be upon him, and their actions? Besides, what purpose would it serve?

Having said that, I wish to add that all Sunni Muslims love Ali ibn Abu Talib dearly. How could a Muslim refrain from loving such a great servant of Islam, when he was also a member of the Prophet's household and praised by the Prophet, peace be upon him, greatly? But to love him does not mean to engage into argument about whether he should have been this or that. Such matters cannot be influenced now by any argument. Hence, we do not engage in them.

Appearance: Beard & Hostility To Muslims In the West

I frequently visit a country where people with a beard, particularly Muslim foreigners, are suspected of involvement in terrorist activities, and are often subjected to harassment and what may be even worse. Is it permissible not

to wear a beard in this case? What if wearing a beard causes difficulties at work?

Wearing a beard is said by some scholars to be obligatory to Muslim men, but other scholars maintain that it is a Sunnah. This latter view is perhaps more weighty. If we accept the view that it is a Sunnah, then there is no obligation on a Muslim man to wear a beard and one can choose according to one's circumstances. Even if we consider it obligatory, the obligation is waived if compliance exposes a person to serious danger.

One must balance all considerations. There is certainly no virtue in unnecessarily exposing oneself to serious danger, as a result of maintaining what is essentially a Sunnah. If the case is true, it is permissible to try to avoid that danger by pretending that one does not belong to what exposes him to that danger.

Appearance: Beard & Making Things Too Difficult

May I ask how did Prophet Muhammad, peace be upon him, wear his beard and mustaches? Was it U or V shape? Or did it cover only his chin? Is there any minimum or maximum limit to the length of a beard?

May I begin by reminding you of what Allah tells us in the Qur'an about the Children of Israel and the sort of questions they put to him through Prophet Moses. Allah had commanded them to slaughter a cow. Had they treated that command with the seriousness it deserves and immediately slaughtered any cow, they would have fulfilled their duty.

They, however, put to him so many questions about what sort of cow they should slaughter, what color, how fit and what work it did, etc.

The result of their questioning was the limiting of their choice, time after time, until, when they realized that they had a full description, they discovered that there was only one cow in the whole community which answered that description. Its owner, a pious and God-fearing man whom Allah wanted to benefit by this situation, demanded a very high price for the cow and they had to pay it. The Prophet's comments: 'The Children of Israel made things difficult, so Allah made it more difficult for them.'

We say that Muslim men should wear a beard, because the Prophet, peace be upon him, has given instructions to that effect. Many scholars maintain that this is a duty, while others say that it is a Sunnah. Whichever ruling we take, it relates to wearing a beard.

At no time did the Prophet, peace be upon him, say that it should be a U or V-shaped, or indeed any other. Why should we make things difficult for ourselves; when He wants our faith to be easy to implement. Besides, if your face is of the long type, you cannot make your beard in U-shape.

Appearance: Beard Recommended & the Reason For It

1. Is it obligatory to keep beard? What are the conditions involved according to the Sunnah?
2. In a discussion, several of my friends insisted that wearing a beard is obligatory for Muslim men. I looked at the Hadiths they have quoted, but I find the word Sunnah frequently occurs in them. Could you please explain whether it is obligatory?
3. What is the size recommended for a man's beard in Islam?

1. To wear a beard is a Sunnah. The relevant order is one of several orders concerned with people's appearance. If we take these orders together, we realize that they are all meant as recommendations, not outlining obligations. There is no particular length one should have, but it should be reasonable and giving a pleasant appearance. I realize this is relative, and this is why the Prophet, peace be upon him, did not specify anything in this connection.

2. Wearing a beard is not obligatory, although it is mentioned in a few Hadiths. When we look at these, it clearly appears that they do not give an order, rather they state a recommendation. Moreover, the Prophet, peace be upon him, has made the reason clear in one of his Hadiths that mentions wearing a beard.

He wanted his community to be different in appearance from the idolaters. Therefore, he recommended them to trim their moustaches and wear their beards. The idolaters used to wear big moustaches, which the Prophet, peace be upon him, disliked to be associated with his community.

3. Muslim men are recommended to wear a beard and not to shave. The Prophet, peace be upon him, is reported to have said: 'Trim your mustaches and keep your beards.' This does not indicate any size that we may say has been recommended. However, most scholars agree that a beard should be of a reasonable length, which is neither too short so as to look like that of one who has not shaved for a few days, and not too long so as to be overgrown.

However, some people have recently come up with the idea that one should neither trim his beard or take off an overgrowth. This is insupportable, because the Hadith does not indicate that. Moreover, it is contrary to the Hadith, which tells us that we should take care of our hair. The Prophet, peace be upon him, has given us guidance which consistently indicates that we should always take care of our appearance, doing only what is suitable for a Muslim man with a serious approach to life. This means that a beard should always be of moderate length, as fits one's face. It should never be left to cover the larger part of one's face.

Appearance: Beauty Practices & Islamic Ruling

1. When I mention to my friends that doing the eyebrows is forbidden in Islam, they find it very strange and show great reluctance to accept it. When I tell them that it is permissible for a woman to cut her hair short, they refuse to accept, saying that this is forbidden, including arms or legs hair. Please explain.

2. Some people suggest that for a woman to darken her eyebrows with a pencil is forbidden in the same way as thinning her eyebrows. Please comment.

1. This question by a lady reader indicates how we sometimes take things for granted, and then we are shocked when we learn the Islamic rulings that relate to them. What is forbidden of make up practices is anything that seeks to change the way we have been created, unless what we do is meant to remove what is harmful. Thus the Prophet, peace be upon him, cursed women who thin their eyebrows, separate their teeth, add to their hair, and the women who help them do such things. He explains this by saying that these women "aim to appear pretty by altering God's creation." Needless to say that these practices may be fashionable in certain periods or certain communities, but not in others. Hence, the Prophet, peace be upon him, stated the reason why God curses such women, expelling them from His mercy, by stating the reason, which can be summarized as going out of one's way in order not merely to have a beautiful appearance, but to attract men's eyes. Thus, we may look

in the same light at other practices that have the same nature and are done for the same purpose, such as changing the color of one's skin, etc.

Having said this, we must qualify it with regard to cosmetic surgery that aim to correct certain defects in one's body, or to treat the effects of accidents, such as skin grafting after suffering burns. Moreover, even if one has some congenital defect that causes one some problems, either physical or psychological and it can be treated by cosmetic surgery, then such surgery is permissible. The aim here is to remove the cause of pain. Hence, the difference.

It is the tradition of certain Muslim communities that women should leave their hair uncut, allowing it to grow as long as it may. They think that for a woman to cut her hair is forbidden. What we must realize is that a verdict of prohibition requires evidence from the Qur'an or authentic Hadith. In the absence of such evidence, the practice concerned is permissible. This is based on two elements: 1] the rule that says that everything is permissible unless pronounced otherwise; and 2] the authority to forbid anything belongs to God alone. There is certainly nothing in the Qur'an to suggest that a woman must keep her hair long, or that cutting it short is forbidden. Moreover, I have never come across a Hadith to such effect. Nor have I heard it from anyone of my teachers. Moreover, women in many Muslim countries cut their hair short without provoking any objection by any scholar. What is voiced in certain Muslim communities on this point is cultural, and part of their social traditions. As such, it cannot be treated as religious.

2. Darkening one's eyebrows is not in any way similar to thinning them or changing their shape as women do these days. When a woman uses a cosmetic pencil for this purpose, the result is clear. There is no deception in what she does. [It is akin to the use of lipsticks by women.]

She does not change the way God has created her. She is only using some temporary coloring, and this is permissible, unless she does it with the intention of attracting men's eyes. In this case, it is the intention that makes the difference.

Appearance: Bindiya — the Use Of

Is it forbidden to keep 'bindi' i.e. adhesive sticker or colored enamel on our foreheads?

The general rule, which governs the use of such material, is that everything is lawful unless pronounced otherwise. There may be some rules, which restrict the use of certain items, and these rules may apply to other items by analogy. It is forbidden for a Muslim, for example, to wear clothes or to have an article of equipment, which bears a distinctive mark of unbelievers. I am not sure what this bindi looks like, but I can say that it is permissible in the first instance. However, if it is distinctive of women who follow some other religion like Buddhists or Hindus, it becomes forbidden. The prohibition does not come as a result of anything inherent in the article itself, but as a result of its being distinctive of non-Muslim women. [Added: If you are living in a society where there are both Muslim and non-Muslim women living and those non-Muslim women use 'bindi', then it will be forbidden for the Muslim women to wear 'bindi'. However, in a purely Muslim society, where a women is accepted and treated as a Muslim unless established otherwise, there should be no restriction on its use. However, one may still say that it is strongly discouraged.]

On the other hand, if this adhesive sticker or enamel is waterproof, then a Muslim woman who wears it cannot have a proper ablution. It prevents the water from reaching a part of her face, which should be washed. Since her ablution is

incomplete, her prayer will be invalid. In this case, the prohibition is a consequence of its effect on prayer.

To sum up, if this enamel or sticker is not distinctive of non-Muslim women, a Muslim woman may wear it provided she removes it when she wants to have ablution for prayer.

Appearance: Eyebrows — Thinning In A Situation Of Embarrassment

If a man with closed, thick eyebrows removes some hair to thin them; does he commit a sin?

The Prophet, peace be upon him, has cursed the woman who has her eyebrows plucked and the woman who plucks them for her. He also mentioned similar actions that women use to enhance their beauty. He described them as putting out a false appearance and changing God's creation. If this is the Islamic view for a woman, it applies more strongly to a man, for whom being handsome is of less importance than beauty is for a woman.

Where it may be permissible, however, is in the case where a particular aspect of one's appearance causes much embarrassment or problems for a particular person. In this case, that person is allowed to remove what causes such problems. Take the case where appearance makes a person too sensitive so as to sweat when he is in the presence of others, particularly strangers or persons in higher positions, feeling that all eyes are on him or her, and then to remove the cause is permissible.

Having said so, I should add that the proper thing is not to feel embarrassed about any aspect of one's appearance or features. What God has given us is good. But we cannot disregard that different people feel differently about certain things. Hence, the exemption in such cases is individual, and is measured in relation to the case itself.

Appearance: Eyebrows — Thinning Of

1. I have thick eyebrows that come all across my face, with no partition in the middle. Is it permissible for me to cut them in the middle, or to cut unwanted thick hair?
2. As a young man, I am much irritated by my very thick eyebrows, which have now joined, forming a single eyebrow stretching over both eyes. When I suggest that I should remove part of the hair, my mother objects saying that this is good only for girls. Please comment.
3. I heard from a friend that plucking of hair of eyebrows or facial hair is not allowed in Islam. May I ask whether it is prohibited or discouraged?
4. What does Islam say about the now very fashionable practice of thinning one's eyebrows?

1. Such a question is normally asked by a young woman but this time it is put by a young man who finds his thick hair a source of irritation. In normal situations we would give an answer that this is not permissible. The Prophet, peace be upon him, has made it clear that all types of changing one's appearance are not permissible. On eyebrow thinning, he curses the woman who undertakes the task and the one who requests it to be done for her. If this is not acceptable in the case of a woman, it is certainly less so for a man, because changing one's appearance is one way of changing God's creation, which is forbidden in Islam. In the Qur'an, God says about the unbelievers: "***In His stead, they invoke only lifeless symbols***", thus invoking none but a rebellious Satan, whom God has rejected, for he had said:

“Of Your servants I shall indeed take my due share, and shall certainly lead them astray, and fill them with vain desires; and I shall command them and they will slit the ears of cattle [in idolatrous sacrifice]; and I shall command them and they will corrupt God’s creation. But all who take Satan rather than God for their master do incur a manifest loss.” [Women — “An-Nis’a” 4: 117-119]

Here corrupting God’s creation is clearly shown to be part of Satan’s designs against humanity. The Prophet, peace be upon him, has warned against all aspects of such change, including removing or thinning eyebrows, trimming teeth, etc.

Having said that, a case may be made for a person who suffers from some abnormality in his or her appearance, which causes them much distress. If one has an abnormally thick hair in some part of one’s face, which makes that person subject to taunts, ridicule or other forms of irritation, and if this is seen to weigh heavily on such person, then this may be a case for relaxing the restriction. [Or there may be some part of the eyebrow that outgrows the rest so as to extend to the eyelashes and obstruct one’s sight, it may be permissible to clip only such extended eyebrows. This is not intended to bring some change in appearance.] However, this applies to individual cases. We cannot give a general ruling except to say that in such a case there may be room for permissibility, depending on the special circumstances of the case.

2. A woman who thins her eyebrows, or removes them totally or partly, in order to give herself a different appearance is strongly censured by the Prophet, peace be upon him. In fact Islam condemns any practice that gives a false appearance. Therefore, my advice to you is not to change the way you look, and to accept what God has given you.

Only in a case where something in one’s appearance is abnormal, giving the person concerned much bother that modification is acceptable. Thus, if a woman grows hair in some odd places, giving her a real problem and causing people to point her out with some unkind remarks, she may remove what causes her such hurt. You will note the difference between the two situations: when it is a question of a better appearance, it is condemned; but when it is a question of sparing oneself what hurts, it is permissible.

3. Thinning eyebrows or changing their shape is forbidden in Islam. The Prophet, peace be upon him, has cursed the woman who does it to other women and the one who requests such an action. The prohibition is emphasized if such an action is the practice of women who indulge in indecent conduct.

However, plucking of facial hair by a woman is permissible, particularly if the hair so plucked is considered unsightly.

It may be useful to point out another unacceptable practice, which relates to a woman’s appearance. This is the elongation of hair by using somebody else’s hair or artificial hair. Again, the Prophet, peace be upon him, curses the woman who does it and the one who requests it. This includes the usage of a wig to change one’s appearance.

4. You may be surprised to know that although this practice is fashionable, it was practiced at the time of the Prophet, peace be upon him, and he spoke clearly against it. He has included it in one of a number of Hadiths in which he spoke about different practices that are done for the sake of appearing more beautiful. These include thinning teeth and tying hair, or what we know today as wearing wigs. These Hadiths state: ‘The Prophet, peace be upon him, has cursed the woman who thins

another woman's eyebrows and the one who requests such thinning.' [Related by Abu Dawood]

'The Prophet, peace be upon him, has cursed the woman who ties false hair and the one who asks for her hair to be added to. The Prophet, peace be upon him, has cursed the woman who makes a tattoo to another and the one who asks for a tattoo; and the woman who thins another's teeth and the one who asks her to do so.' All these practices give false appearance and change God's creation. Hence they are strictly forbidden.

Appearance: Hair Dye — Black

Is it permissible to use black hair dye to cover one's gray hair? Does this apply to any particular age?

When the Prophet, peace be upon him, took over Makkah and its population surrendered, Abu Bakr, who was in his late fifties, brought his father to the Prophet, peace be upon him, so that he would declare his acceptance of Islam. Abu Bakr's father was very old; perhaps over 80 years of age, and his hair had gone all white. The Prophet, peace be upon him, instructed Abu Bakr to dye his father's hair and to avoid black dye. The reason for avoiding it is clear.

If a man of 80 or more appears with his hair all black, people will find his appearance ridiculous, because his face and all his features are those of an old man, while his hair is that of a young person. It is to avoid such a ridiculous situation that the Prophet, peace be upon him, made his instructions clear. Any dye other than black will be immediately recognized as a dye and no one will think ill of it. Otherwise there is no prohibition on black dye, except when it is used to deceive people. In this case, the intention behind its use makes it prohibited. There is no age limit as to when one may or may not use a certain dye.

Appearance: Hair Dye — the Use Of

In the past, you have mentioned that it is permissible for men to dye their hair, but you have not clarified the position regarding a black dye. Indeed, you have tended to make it permissible, when the Prophet's advice was clearly quoted to avoid "black". Would you please review the verdict with this clarification?

You seem to be clear in your mind that using a black hair dye is not allowed in Islam. I feel you are being too strict. It is true that the Prophet, peace be upon him, has recommended Henna and Katam as the best material to use when dyeing hair, but there is nothing specific in the Hadith about prohibiting or discouraging the use of black dyes, except in a particular incident to which I will be presently referring. Henna is a plant which can be used for hair dye and which imparts to the hair a reddish color. Apparently, it is beneficial to hair, because it is used in making shampoo. Katam is a similar stuff but it gives the hair a darker color which is nearly black but with a touch of red. Some of the companions of the Prophet, peace be upon him, used to dye their hair using either these dyes or different ones. Abu Bakr used both Henna and Katam, while Omar used Henna alone.

What is important to guard against when dyeing one's hair is that there should be no attempt to give oneself a false appearance. It happened during the days of Omar that a man got married to a girl who was much younger than him. Shortly after the marriage, she discovered that he had dyed his hair to appear much younger. Her parents complained to Omar who reproached the man for giving a false appearance and ruled the marriage null and void. But there is no other restriction on using a black dye. Az-Zuhri says: 'we used to dye our hair black when we had young faces.'

When wrinkles appeared and teeth dropped, we stopped.’ Some scholars say that using a black dye is permissible only during the time of war, because it gives an appearance of strength to the Muslim army. Other scholars say that it is permissible at all times.

The incident which has come as the source of some confusion took place at the time of the conquest of Mecca by the Prophet, peace be upon him. Abu Bakr brought his father to the Prophet, peace be upon him, to declare his adoption of Islam. Needless to say, Abu Bakr's father was an old man in his eighties. His hair had gone all gray, that you could not see a single black hair on his head. The Prophet, peace be upon him, gave instructions that his hair should be dyed, but he told his son ‘to avoid black’. Scholars agree that this instruction by the Prophet, peace be upon him, did not indicate any prohibition. It simply takes care of the old man's position. If he were to dye his hair black, his appearance would have been ridiculous. The point was to change the total whiteness of his hair with something respectable. I hope I have clarified this subject.

Appearance: Piercing Women's Face

Is it permissible to pierce any part of the face, such as the eyebrows or the lips?

I understand that the piercing is not just for the sake of piercing, but to wear some the modern articles of adornment. If it was just for piercing, then it is forbidden because it is akin to torture. It is not permissible to inflict torture on oneself or on others. The Prophet, peace be upon him, says: ‘There shall be no infliction of harm on oneself or others.’

Wearing little rings and other articles of adornment, which are generally called ‘piercing’, comes under a different heading, which is showing off. The Prophet, peace be upon him, warned against wearing clothes specially to be spoken about. Thus, any clothes that make one's appearance invite talk, or are meant to show off are not acceptable.

The Prophet, peace be upon him, says: ‘Anyone who wears a garment to show off, God will make him wear a garment of humiliation on the Day of Judgment.’ [Related by Ahmad, Abu Dawood, Al-Nasa’ie and Ibn Majah]. Such piercing and rings are meant in this light, and as such are unacceptable in Islam.

Appearance: Transplant — Hair

Is it permissible to resort to hair transplant in order to cover one's baldness? Some people suggest that since the removal of gray hair is forbidden, then treating baldness is also forbidden. Please comment.

Baldness is still incurable. There are some medications, which help to reduce hair loss, but it is not possible yet to make a person's hair grow after he has gone bald. The only way to cover baldness is either by hair transplant or wearing a wig. The latter is forbidden because it is fraudulent. It gives a false impression. The Prophet, peace be upon him, spoke strongly against women who add hair to their own in order to give a false impression of themselves, considering this as an aspect of acquiring charm and changing God's creation.

Yet the intention is an important aspect in all this. If a man feels he needs to have a hair transplant, the reason is clearly important. If he wants to give a false impression of himself or his age before making a marriage proposal, then it is forbidden for him to do so, or to do what is involved in such deception. On the other hand, if one is by nature very shy and his baldness causes him much annoyance or embarrassment as

he feels 'eyes stirring at him', then resorting to some means to reduce such embarrassment is permissible. If the only way is through hair transplant, then it is permissible.

As you see, we cannot give a blanket verdict to apply to each and every case. Intention behind an action is extremely important.

Appearance: Wig — For Baldness

1. A person lost his hair at a young age. This has caused him much embarrassment. As a result, he has been wearing a wig constantly for several years. Of late, someone has told him that it is forbidden to wear a wig and that his prayers are invalid. Is his prayer valid if he wears a wig after he has completed his ablution?

2. Is it permissible for a man to wear a wig to cover his baldness? Wigs are generally made of either natural hair or inorganic silicon fiber. Can we consider it in the same light as a cap? If it is permissible, how does a person wearing a wig wipe his head during ablution?

3. I have lost my hair and I am now totally bald. Is it permissible for a Muslim man to wear a wig to cover his baldness?

1. This question involves three separate points. The first is the one, which concerns the validity of this man's prayers while wearing wig. The answer to this point is that his prayers are valid. It is not right to attach the validity of prayers to something, which has no bearing on it. So, he should not worry about what has passed in this regard.

The second point concerns the wearing of a wig. This is something that Islam does not approve, for men or women. The Prophet, peace be upon him, has made it clear that wearing a wig is prohibited. He indeed cursed a woman who requests another to help her attach hair to her own hair, in order to give her a false appearance, and the one who gives such help. This area is an extension of the Islamic principle that falsehood is rejected. Wearing hair over one's own gives a false appearance and, therefore, is forbidden.

A woman asked the Prophet, peace be upon him, about her young daughter who lost much of her hair through an illness. She wished to know whether she was allowed to wear a wig. The Prophet, peace be upon him, made it clear to her that 'that' was not permissible.

If hair-transplant is felt by specialists to be successful, then we apply to it the same ruling, which concerns organ transplant. This is permissible as long as it is beneficial to the recipient, without adversely affecting the donor.

2. This question is normally dealt with in books on Islamic law under the general topic of the appearance of Muslim women and their makeup, etc. There is no difference among the schools of thought on this question, considering that a number of Hadiths have been authentically reported on the particular question of women adding to their hair something natural or artificial. These Hadiths leave no doubt that it is forbidden to affix anything to one's hair.

A young woman from the Ansar was about to be married, but she had suffered a great loss of hair due to illness. It was suggested that she might have affixed something to her hair. They inquired whether that was permissible, but the Prophet, peace be upon him, said: 'May God curse the woman who affixes and the one who seeks to have it affixed.' [Related by Al-Bukhari]

3. A woman told the Prophet, peace be upon him, that her daughter lost her hair and wished to use some other hair to cover her baldness. The Prophet, peace be upon him, told her not to do so, because it would mean a false appearance. In the case of a woman there is also the added element of looking more beautiful.

Needless to say, a bald woman looks very odd. Nevertheless, the Prophet, peace be upon him, made it clear that this was not acceptable from the Islamic point of view. It can only be similarly forbidden for a man to wear a wig in order to give himself a false appearance.

Appearance: Women's General Appearance

1. Is it permissible for a woman not to comply with her husband's wishes with regard to her appearance, if he asks her to wear make-up or to have her hair styled in a certain fashion?

2. Is there any clear instruction in the Qur'an or Hadith which requires Muslim women to cover their heads during their normal day-to-day activity?

3. Is it true that only married women may wear their hair short, if they so choose? Young girls, it is said, do not have this option. Their parents may not allow them to cut their hair.

1. Let us first of all be clear about the situation we are talking about. What the husband is requesting applies within the family home, when he is with his wife and children, not having a party at home where men and women mix together. If so, then a woman is strongly advised by the Prophet, peace be upon him, to make herself appealing to her husband. By doing so, she helps him feel completely satisfied with what he has at home. He does not look to others, wishing that his wife does the same as them. Also, a man is recommended not to neglect his appearance. While everyone likes to be relaxed at home, putting on the same dress day after day and totally neglecting one's appearance is bound to have a negative effect on one's partner. This applies in both cases. Indeed, it is a wise woman who takes care to dress well when her husband is about to come back from work.

Let us take the example of hairstyle. If a man comes home to find his wife wearing her home dress, having been in the kitchen all the time, with her hair dishelved, he is bound to compare her with other women he may see in the street, at the office or on television. He feels that there is something missing in his family life. If he likes his wife to wear her hair short and she refuses, he is bound to be upset. She may protest to him that it is un-Islamic for a woman to wear her hair short, as many people believe. This is in fact a mistaken notion. It is more traditional of certain societies. If a woman wears her hair short, she commits no offense, provided that she does not appear in front of men other than her husband, father, brothers or uncles. To assume that it is forbidden for a woman to cut her hair short is totally mistaken.

2. Verse 31 of Surah 24, entitled "Light" or "An-Noor" deals with what women may reveal and what they must hide. It states this instruction to believing women: ***"Let them draw their head coverings over their bosoms."*** What this instruction means is that a Muslim woman must have a head cover which she should draw over her bosom to cover her neck and chest. She should do that when she appears before men who are not related to her or rather men to whom she can be married.

In a Hadith, which I have quoted quite often [in these columns], the Prophet, peace be upon him, tells his sister-in-law, Asma' bint Abu Bakr: 'Asma', when a woman attains puberty, nothing may be seen of her except this and this.' [The Prophet, peace be upon him, pointed to his face and to the lower parts of his arms.]

You have here a clear instruction in the Qur'an and in the Hadith. With such conclusive evidence, no one may argue that covering her head is not required of a Muslim woman.

3. The whole notion of having one rule for married women with regard to how long they should wear their hair and another for unmarried women is absurd. Why should it be so? It is only traditional values in a particular society which make long hair more desirable for women. In another society, the reverse may be true. But this is not how things are determined in Islam. Islam sets rules to be implemented everywhere.

There is nothing to stop a woman from wearing her hair short, if she so desires. The same applies to young girls. The only thing that we must be careful about is that when women cut their hair, they should not appear before 'men' strangers. Indeed, this applies to all women regardless of how long they wear their hair.

Aqeeqah: Importance Of Aqeeqah

1. There is a tradition about shaving a newborn's hair after 7 or 40 days of birth, in addition to the Aqeeqah, which means sacrificing a sheep for the newborn child if it is a boy. Please clarify if these customs are correct.

2. I have some doubts about the rules of Aqeeqah, which I request you to clarify. It is said that on the 7th day of a child's birth, sacrifice should be made, the child should be given its name, and its head should be shaven. The first two are easy, but shaving the child's head seems to be very difficult. Could it be left till later?

3. What is the importance of Aqeeqah, and how to perform it?

1. What you term as tradition is indeed a Sunnah. It involves shaving the child's head and weighing its hair, and giving the equivalent of the weight in gold or silver to the poor. Needless to say, such charity is rewarding both to the family and the poor who receive the money. It is done on the seventh day of the birth, not the 40th.

As for the Aqeeqah, it is a sacrifice of one or two sheep, whether the child is a boy or a girl. The meat is served in a dinner organized for relatives, friends and neighbors, so that the community share in the happiness of one of its families.

2. Aqeeqah is the name people associate with the practices recommended after the birth of a child, whether boy or girl. Yet it originally means the slaughter of the sacrifice. The sacrifice of one or two sheep should be made, and the meat is used to give a dinner to neighbors, relatives and friends, so that the community would share in the joy of one of its families. This is recommended to be done on the 7th day of the child's birth, but it could be done at any suitable time, close to the child's birth.

The other practices are to give the child a name, remembering that choosing a good name is a duty of the father. It is also strongly recommended to shave the child's head and weigh its hair. Then an amount equivalent to the weight of the hair in gold or silver be given to the poor as a Sadaqah, or charity. Moreover, if the child is a boy, then he should be circumcised.

It is recommended that these be done on the seventh day, or around that time. Shaving the child's head is not difficult, although parents may think so. It may be easier if a hairdresser does it. If this is left much later, the child's hair would have grown and its weight in gold could be a large sum. Besides, shaving the head at this early age ensures that the child's hair is stronger. The charity adds to the blessings the child receives from God Almighty.

3. The Aqeeqah is a sacrifice that is offered after the birth of a baby. It is intended as a way for relatives and neighbors to share the joy of the family in which the child is born. It is offered on the seventh day of the child's birth, or as soon as possible after that. The father should slaughter one sheep or more and use the meat in providing a dinner for relatives, neighbors and friends.

Some scholars suggest that it should be one sheep if the child is a girl and two if it is a boy. But when we look at the Hadiths that speak of it, we realize that this differentiation has no sound basis. The sacrifice is the same for both boys and girls. It earns a great reward from God, and the guests are recommended to pray for the child and the parents. So, the parents get both reward and prayers, which makes the sacrifice strongly recommended on such occasions.

Aqeeqah: Is It Obligatory?

Is the Aqeeqah obligatory? What if a person cannot afford to buy the sheep to slaughter? How does it affect the child?

The Aqeeqah refers to a sacrifice given by a family on the occasion of the birth of a son or a daughter. One sheep is adequate for the Aqeeqah for either a girl or a boy. Relatives and neighbors are invited, because this is a joyous occasion to be shared with the immediate community. The Aqeeqah is a Sunnah, which means that it is strongly recommended. Its time is in the early days of the birth of the child. When we say it is strongly recommended, this means that it is not obligatory.

If a family cannot afford to sacrifice a sheep, then no blame is attached to it for failing to do so. ***"God does not charge a soul with more than it can reasonably undertake."*** This is the translation of a Qur'anic statement. A poor family that finds it difficult to make both ends meet is not expected to observe the Aqeeqah. The child will not be affected in any way for his parents' failure to observe a Sunnah, even when they can afford it.

Aqeeqah: Necessity & the Time Limit

Is Aqeeqah necessary for all Muslims? If so, does it have a time limit?

Aqeeqah is a Sunnah. When a child is born to a family, the father is strongly recommended by the Prophet, peace be upon him, to slaughter one or two sheep and to invite relatives and neighbors to a meal, in order to allow the community to share in the happy event. The Aqeeqah is recommended to be carried out shortly after the birth of a baby, preferably on the seventh day of his birth. It may be delayed for a week or two or perhaps a little longer. However, when it is delayed for a long time, the very purpose of it is lost.

Aqeeqah: the Purpose Of

When my son was seven days old, I gave him the name of Er-Rafi' and did the "Aqeeqah" on his behalf. Recently, a friend told me that this name was one of attributes to Allah, and I should change it. I did that, but a scholar in our community told me that I should do another 'Aqeeqah' for the other name. Is this true?

Let me say first that Er-Rafi' is an attribute of Allah, but it is not one of those which may be used only with Allah. If you had retained your son's name, that would have been appropriate. Now that you have changed it, your action itself is permissible. The opinion of the scholar who told you that you should have a fresh Aqeeqah for your son is perhaps mistaken. Aqeeqah is the slaughtering of one or two sheep to organize a party to which neighbors and relatives are invited so that they join in the celebration

of the new arrival and share in the joy of the family Allah has blessed with a son or daughter. Therefore, the Aqeeqah is offered for the child, not for the name. No fresh Aqeeqah is recommended in your case.

Arabic: Can Non-Muslims Teach Arabic?

In my village in India, a young woman who is not a Muslim was appointed by the government as a primary school teacher and was given the task of teaching Arabic, since she is a graduate of Arabic. Muslim parents have refused to allow her to teach their children the language of the Qur'an as they claim this is not allowed by Islam. Is this true?

It is examples like that, which strengthen my belief that the most important thing Muslims need these days is a good knowledge of Islam. You have here a situation where Muslim parents prefer their children not to learn Arabic because the teacher is a non-Muslim. From where did they get the notion that a teacher of Arabic must be a Muslim? I do not know. The notion is highly mistaken. It cannot be supported by any logical reason. These parents may think that because Arabic is the language of the Qur'an, it is sacred. There is no such thing as a sacred language. Indeed, Islam does not speak of anything as sacred or holy. These parents may think that an Arabic teacher will have to teach their children passages of the Qur'an. As a non-Muslim, their teacher is not allowed to read the Qur'an, or so they think. Little do they realize that Allah has addressed the Qur'an to non-believers on every occasion, so that they might listen to its argument and realize the truthfulness of its message. If we were to stop non-Muslims from listening to the Qur'an and learning its message, how do we expect them to have a favorable view of Islam?

Nor is there any evidence to support the view of these Muslim parents. Indeed, we have evidence to show the fallacy of their view. After the battle of Badr, the Muslims were left with 70 prisoners of war. The Prophet, peace be upon him, decided to allow their relatives to buy their freedom. However, to those prisoners of war who were able to read and write, he made the offer that they could buy their freedom by teaching ten Muslim children to read and write. Obviously those teachers were teaching Muslim children Arabic writing and reading. They worshipped idols and associated partners with Allah. They indeed were polytheists. But that did not stop the Prophet, peace be upon him, asking them to teach Muslim children their Arabic language. Some of these polytheists accepted the Prophet's offer and completed their task of teaching Muslim children writing and reading, and then they were set free. You may tell those Muslim parents in your village this example, to help them benefit by the services of the Arabic teacher. Otherwise, their children may not be able to learn Arabic.

Having said that, I realize that if the Arabic teacher in your village was a good scholar of Qur'an, he or she can be an infinitely better teacher. But if such a person is not available, let us make use of the facility, which is available.

Arabic: Is It A Divine Language?

Should Arabic be considered a divine language, being the language of the Qur'an and the Sunnah? Should it be made compulsory for all Muslims throughout the world? Is it true that Islamic scriptures cannot be understood properly except in Arabic?

No. Arabic is a human language. It is true that Allah has chosen it for His final message of mankind. Moreover, the Prophet, peace be upon him, expressed his Sunnah in Arabic, his mother tongue. But this is as far as it goes. Arabic is a language of human beings. That Allah has chosen a human language for His message is perfectly logical, because His message is meant for human beings.

As for making it compulsory for all Muslims, this is a rather complex question. It is Allah who has made us speak different languages. He says in the Qur'an that this is one of His signs which manifest the greatness of His creation. He puts it on the same level as other signs such as the creation of the heavens and the earth. He says:

"And of His signs are the creation of the heavens and the earth and the diversity of your tongues and your complexions. In all that there are signs for those who are endowed with knowledge." [Romans — "Ar-Rum " 30: 22].

What is required of every Muslim is to be able to read the Surah entitled "Al-Fatihah" and some other passages of the Qur'an in Arabic to enable him to offer his prayers.

However, it is to the advantage of every Muslim to understand Arabic, because that would enable him to have a better insight into his faith. There is no doubt that you will understand the Qur'an and the Sunnah better, if you know Arabic. This applies to any work, which you may be able to read in its original language or in translation. No translation could give an exact meaning of the original text because of the different associations and connotations of the words used in each language.

Athan: Change Of Wordings

Is it permissible to leave out the words that mean "prayers are better than sleeping" in the call to Fajr prayer? Are there any Hadiths in connection with this? Who inserted these phrases in the call to prayer?

A famous report suggests that when Bilal was taught the wording of the Athan on the instructions of the Prophet, peace be upon him, he inserted the phrase, "***Assalah khairun min annawm***" when he said the Athan for the Fajr prayer. The Prophet, peace be upon him, approved his action. If this report is true, then the inserted words were sanctioned by the Prophet, peace be upon him, and have become a Sunnah to be included in the call to Fajr prayer.

Abu Muhthurah, a companion of the Prophet, peace be upon him, who was a late comer to Islam, reports an authentic Hadith. He mentions that the Prophet, peace be upon him, taught him the words of the Athan and told him to go and make the call to prayer in Makkah. That was after the Battle of Hunain, which followed the conquest of Makkah. He mentions that the Prophet, peace be upon him, instructed him to say this phrase in the first call to Fajr prayer. An-Nasa'ie and Abu Dawood relate this Hadith.

There is no doubt, then, that the Prophet, peace be upon him, had sanctioned the inclusion of this phrase in the Athan of Fajr prayer and, as such, this phrase is part of the Athan. Indeed, Abu Muhthurah used to call the Athan in the presence of the Prophet, peace be upon him. He used to say this phrase twice in the first call to Fajr prayer. Leaving this phrase out deliberately in the Fajr prayer means that one declines to follow the Sunnah. That is not the attitude of a good Muslim. [Please read also: Prayers advanced on a rainy day.]

Athan: For the Newborn

1. Is there any authentic Hadith to confirm the desirability of the practice of calling the Athan at a short distance from the ear of a newborn baby?
2. It is a Sunnah to call the Azaan near a child's ear as the child is born. If it is not done, do the parents incur a sin?

Abu-Rafi, a companion of the Prophet, peace be upon him, reports: 'I saw the Prophet, peace be upon him, calling the 'Athan' close to the ear of Al-Hassan ibn Ali [the Prophet's grandson] when his mother Fatimah [the Prophet's daughter] gave

birth to him.' [Related by Abu Dawood, Ahmad, At-Tirmithi and others]. You see there is a Hadith, which is related by quite a few of the best-known scholars.

There is another Hadith reported by Ibn Abbas, which gives further support to this one. This means that the practice is recommended. If someone does not do it, he misses reward from Allah for not practicing what is recommended. However, he violates no principle of Islam.

2. When we describe something as a Sunnah, we mean that it is recommended in Islam. And if it is recommended, its omission is not sinful. A sin is committed when one fails to implement a duty or deliberately does what is prohibited.

In this case, it is recommended, or a Sunnah, that the child's father or someone else who is closely related to the child should say the phrases of the Azaan, or call to prayer, close to the child's head shortly after the child is born. This ensures that the first words the child hears are the phrases of the Azaan, which glorify God and assert His oneness and the truth of the message of Prophet Muhammad, peace be upon him.

Athan: Laws Prohibiting Use Of Loudspeakers

In some non-Muslim countries, law prohibits the use of loudspeakers. How can Muslims in these countries make their call for prayer?

Muslims in these countries should abide by the law of their country. Islam does not encourage civil strife or conflict with authorities.

Moreover, there is no requirement in Islam that requires the call to prayer to be through loudspeakers. At the time of the Prophet, the call to prayer was made by Bilal or other companions of the Prophet, peace be upon him, who used to climb on the rooftop of the mosque and make the call to prayer by word of mouth. They did not employ any device, which was likely to make their voice heard over a longer distance. The use of loudspeakers in Muslim countries was introduced only recently, when cities became densely populated and a call to prayer was heard only in the immediate vicinity of the mosque. However, if there are certain factors, which prevent the use of a loudspeaker, it should not be used. No one will be accountable to Allah for not using a loudspeaker to make the call to prayer. If the call to prayer is made in the mosque, it is well and good.

It is perfectly in order, however, that the Muslim community in a particular country or city should approach the authorities for a permission to use loudspeakers in mosques to make their call to prayer. If their request receives a good response, and permission is granted to them they may go ahead and use loudspeakers. If not, they can continue to call for prayer without this additional device.

Athan: Without Ablution

Can one call the Athan without having had ablution first?

Athan, or the call to prayer, is part of Zikr, or the remembrance of Allah. For any type of this remembrance, it is preferable or recommended to have ablution. However, if a person calls the Athan without having had ablution, the Athan is valid and he has not violated any Islamic rule. The Athan is not part of prayer itself, because if a person offers his prayer after its time has fallen due, without making the Athan or hearing it called, his prayer is valid. He needs ablution for his prayer, but not for the Athan, which is the announcement that the prayer has fallen due.

Aulia: A Status Or A Title

I have read in a book published in India that God may give some of his special servants a position which enables them to give any order for anything and their orders will be immediately implemented. This has happened with so many people in the past. In commenting on this, a leading authority is quoted to have said that those highly honored servants of God would prefer nevertheless not to use this power and to limit themselves instead to saying, "In God's name". Thus, they emphasize that things happen by God's will, not theirs. Please comment.

Let me first of all remind my readers that whatever claim is made concerning the religion of Islam must be supported by proper evidence from the Qur'an or the Hadith. Otherwise, it simply cannot be accepted. We simply cannot take the word of any person, no matter what position or honor he commands, unless such authentic and clear evidence supports it. This is only logical because God has not left it to human beings to develop their concepts of faith, nor has He stopped at giving them broad guidelines so that they can formulate their essential beliefs. He has sent them a messenger with a clear message; contained in a book that God Himself has guaranteed to preserve intact.

Everything in that book is of absolute clarity and further supported by explanations made by God's messenger who was known even in his youth as "The Trustworthy". The messenger had called on people to believe in the faith as it is laid down in the Qur'an. The central point in that passage is the Oneness of God and that He admits no partnership with others, be they human beings, angels or other creatures. Moreover, the requirement to accept the faith and implement it in one's life is the same to all beings, men and women alike. This means that God has made the same requirement of us all, and made us equally susceptible to accepting the faith preached by His messenger.

People may vary in their degree of faith, but this difference is largely of their own making. Some excel in their willingness to do their duties and strive to earn more reward through doing what is recommended, or, to use the Islamic terminology, Sunnah. Such people are certainly given rich rewards by God. The reward is preserved mainly for the life to come, but some of its aspects may be granted in this life. This could be in the form of being honored by other people. You always find that those who come in contact with them love those who are dedicated believers. But we must be clear in our minds that this comes as a natural process. A person who is dedicated to obeying Allah does not make this dedication public. He simply goes about the fulfillment of his duties and adding what is recommended to him without any publicity. However, this dedication reflects on him and his behavior, making him a likable person. The more you know of him the better you like him.

Such a person with strong faith and determined dedication to God's cause is known as "Wali" with a plural as "Aulia" which means a friend or ally of God. This is a status, not a title. We do not confer such a title on any person at all. It is a status, which God recognizes. It is a status normally associated with readiness to sacrifice what is precious to serve God's cause. Therefore, a Wali could be a scholar, but he could also be an ordinary person, probably with limited knowledge, but with a strong faith and confirmed dedication. This applies to men and women alike. We may recognize such a Wali and may not. He himself may not recognize it. Indeed, he is hardly likely to ever think of himself as such, because he realizes that this is a position of honor conferred by God. It is true that he aspires to achieve such a status, but a good believer normally thinks himself unlikely to merit such a status.

As I say, God honors such people. The honor may take the form of bringing about something miraculous to benefit a particular person or a community. This is what is known as "karamah", or an act of honor granted to such a wali. But this takes place by God's will, not by that person's desire. It takes place when he does not expect it, although he may pray hard for it. His prayer would be in general terms, such as praying for a group of people to be rescued from danger. How the rescue will come about, he cannot tell.

God may respond and rescue those people without any intervening action on their part. The rescue takes place by God's will and in the way He determines. To do something miraculous or supernatural is easy for God. When He wills something to happen, He needs only to say to it, "Be", and it is there.

Now the extract from the book you have sent me claims that such Aulia are given the authority to will anything to be and it happens.

I tell you in the most unequivocal of terms that this is absurd. It is an assumption that those people are given an authority, which belongs solely to Allah Himself. There is simply no evidence from the Qur'an or the Sunnah to support this claim. Nor can there be any logical argument to support it.

Moreover, Islamic history shows clearly that those who had the greatest status as dedicated believers were not given such a power. We have not heard of anyone of the Prophet's companions, or those who succeeded them, having been given such a power. Nor indeed was this granted to any of the great servants of Islam, whether scholars, fighters, etc. It is claimed that those who are given such an authority do not use it, as a gesture of deference to God's authority.

But this is ridiculous, because a believer who is given some sort of authority or power should use it for the benefit of the Muslim community. Besides, is it possible that such a privilege is given to a single person in the Muslim world and he decides not to use it to relieve the plight of Muslims in such places as Somalia, Bosnia, Kashmir, Philippines or Palestine? Why not? Is it a privilege he uses for his own benefit? That would bring him down in status to the position of a selfish person.

Moreover, how would we know that a person has been granted such a privilege? The book tells us that those who are given the privilege do not use it. From where, then, do we derive the knowledge that they have it? We have nothing mentioned in the Qur'an or Hadith about any person being given such a privilege.

If he keeps quiet about it and does not use it, then where does the information come from? Do you not see that there is something suspicious about the whole claim? Let me tell you that if any person, regardless of his position, makes the claim that God has given him such a privilege, then he is a liar. As I have explained, when God grants someone or a group of people an honor causing something miraculous to happen to them or to others through them, the event will have all the mark of being an accomplishment of God's will. It comes in a way, which is least expected by us. If it happens and someone claims that it is an honor granted to him, then he is a liar. If other people claim it for him, then he should stop them. If he does not then he is allowing his ego to express itself. That is not the attitude of a wali, or a friend of God.

Besides, how would any person attain such a privilege? By strenuous worship? Definitely not. By fighting for God's cause? How, when we know that the Muslims lost many battles and countless martyrs? I tell you clearly that this claim is no more than an illusion. Whoever makes such a claim for himself is a liar. We doubt whether he actually believes in God. If it is claimed for other people, then the claimant simply betrays his ignorance.

Aulia: Miraculous Powers

In the India-Pak region people visit tombs of holy men (Aulia) whom they believe to have personal or spiritual powers called 'karamats'. People who visit these tombs believe that those who are buried in them can give relief or remedy of physical or spiritual illness, or can accomplish other things as well. Is this correct from the Islamic point of view? I found no such practices in the Arabian world, apart from the fact that people visit the Prophet's tomb in Madinah.

Islam does not recognize any powers, miraculous or otherwise, to any dead person, no matter how good or 'holy' he was in his life. For one thing, we cannot judge any person fully. It is only Allah who judges people according to what He knows of their intentions and their actions. No human being can pretend to know the intentions of another. As you realize, it is easy to have wicked intentions behind some action which appears to be good.

Apart from this, the Prophet, peace be upon him, has stated unequivocally that when we die we lose our power to do anything. He says: When a human being dies, all his actions come to an end, except in one of three ways: a continuous act of charity, or a contribution to knowledge which benefits mankind, or a good child who prays for him. Reading his statements of the Prophet, one is bound to realize that no dead man can relieve or cure an ill person, or be indeed of any benefit to him, apart from the first two ways, which the Prophet, peace be upon him, spelled out.

We derive our teachings from the Prophet, not from any other source. This is what Islam requires of us. No one can add to what the Prophet, peace be upon him, has conveyed to us as Allah's message to mankind. Any addition is thus rejected. I am afraid visits to tombs of 'holy' men with the aim of asking them to exercise their assumed powers is not part of Islam. They cannot be of any benefit whatsoever. All this is innovation, which cannot be condoned.

When we go to Madinah, we visit the Prophet's Mosque. This is because praying in the Prophet's Mosque earns us for every prayer we offer there the reward of 1,000 prayer offered elsewhere, apart from the Grand Mosque in Makkah.

We also greet the Prophet, peace be upon him, in his grave, acknowledging that he has conveyed to us Allah's message and given us sound advice. We also pray Allah that the Prophet, peace be upon him, may intercede on our behalf on the Day of Judgement. We do not ask or pray the Prophet, peace be upon him, to cure our illnesses, because he cannot. Only Allah can cure such illnesses or answer our prayers, whatever they are. I strongly recommend you to forget all about 'holy' men and their special powers, for they have none.

Ayat-ul-Kursi: A Verse With Attributes Of Allah & Principles Of Islam

In the name of God, the Merciful, the Beneficent.

“Allah: there is no deity save Him, the Ever-Living, the Eternal Master of all: Neither slumber nor sleep overtakes Him. His is all that is in the heavens and all that is on earth. Who is there that can intercede with Him except by His permission? He knows all that lies open before men and all that is hidden from them, whereas they cannot attain to anything of His knowledge save such as He wills. His throne extends over the heavens and the earth, and the preservation of both does not weary Him. He is the Most High, the Most Great.”

[the Cow, "Al-Baqarah" 2:256] Commentary by Sayyid Qutb — Translated & Edited by Adil Salahi

Every attribute of Allah contained in this verse outlines a basic principle of the clear Islamic concept of Allah and represents a cornerstone of the clear Islamic constitution.

Allah: there is no deity save Him. This decisive statement of the Oneness of Allah leaves no room for any sort of deviation or confusion of the sort which crept into earlier religions, such as the concept of trinity which church councils invented after the time of Jesus, peace be upon him. There can no longer be any confusion, which colored pagan philosophies, which leaned toward the concept of the Oneness of Allah, adding to it, some legendary concepts. The ancient Egyptians believed at one time in the Oneness of Allah, but then confused it by considering that the sun represented Allah, and alleged that there were a number of junior gods who were happy to fulfill His bidding.

The uncompromising principle of the absolute Oneness of Allah provides the foundation of the philosophy of Islam, and the basis for the formulation of the Islamic way of life. The concept lays down that both submission and worship must be offered to Allah alone. No man should submit to anyone other than Him. Allah alone is to be obeyed, and His pleasure is the one to be sought. From this concept, we also derive the principle that the authority to legislate belongs to Allah alone. No one else may lay down laws for man. Whatever law people enact must be derived from Allah's law. From this concept alone, we derive the principle that all values must be approved by Allah. No value has any significance unless it is approved by Allah. No situation, tradition or regime has any validity or legitimacy if it contravenes Allah's constitution. The same applies to all feelings generated within man or practical methods for application in human life, which have any relevance to the meaning and significance of the principle of the Oneness of Allah.

The Ever-Living, the Eternal Master of all. When Allah is described as Alive or Ever-Living, the description refers to a self-sustaining life which is not derived from any outside source as in the case with the lives of creatures which are granted them by the Creator. Hence, Allah is the only one, which can be so described as "Ever-Living." Moreover it is the sort of eternal life which neither starts nor ends at any point in time. It is totally divorced from the concept of time, which is always attached to the lives of creatures, which run for limited periods, starting at one point in time and ending at another. Again this aspect of life of Allah is applicable only to Him. Moreover, His life is unrestricted by any of the qualifications or characteristics with which people define life. For there is nothing and no one similar to Allah. Hence, His is a life, which is absolute. All legendary concepts about Him are thus invalidated.

The other attribute given here is translated as: The Eternal Master of all means that He has the power over all creation. It also means that the lives of everything that exist are sustained by Him. Hence, nothing can take shape or come into existence unless He supports it. This is the exact opposite of the notion advanced by Aristotle, the most distinguished of Greek philosophers, who suggested that Allah does not give any thought to any of His creation, because He is too grand and sublime to think of anyone other than Himself. Aristotle thought that as he severed all relations between Allah and His creation he has made Allah more sublime and more exalted. Unlike this negative concept, the Islamic concept of the Divine Being is a positive one. It is based on the principle that Allah actively sustains everything, and that nothing can exist or survive except by His will and permission. This concept makes the conscience of every Muslim, his life and existence, as well as the existence of everything around him directly related to Allah who conducts all affairs according to His wisdom and planning. This provides the motive for man to conduct his own life

according to the constitution drawn by Allah in His wisdom and according to His planning. He thus derives his own values and standards from that constitution and he watches Allah as he applies these values and standards.

Neither slumber nor sleep overtakes Him. This statement reassures that Allah sustains everything. Its mode of expression helps our human intellect to appreciate the principle that Allah, for all time, is the master of everything and everyone that lives. At the same time, this statement expresses the basic fact that Allah is unlike anything: Nothing and no one has any similarity to Him. It states that no light or deep sleep can overtake Him, in any form or situation.

When we consider the fact that Allah is the active Master of the universe who controls everything in it, large or small, all the time and in every situation, we are bound to feel how awesome this fact is, especially when we try to imagine, limited as our imagination is, what this vast universe contains of creatures and events. We can only perceive that all these creatures and events are directly controlled by Allah, and are subject to His planning, only in a very, very limited way. Nevertheless, our attempt to visualizing it is bound to make us feel dizzy with amazement. It also gives us endless assurance.

His is all that is in the heavens and all that is on earth. His ownership is total and absolute. It is subject to no restrictions or qualifications or partnerships in any form. This is again a principle of the Oneness of the Divine Being. Allah, the One is the only One who is Ever-Living, Eternal Master and Owner of all. This negates any sharing or partnership, which can be imagined by people. It is also useful in the formulation of the meaning of ownership in our own world. When we consider that real ownership of everything in this Universe is Allah's, we are saying in effect, that people do not own anything initially. They are put in charge of what they have by the Original Single Owner who owns everything. Hence, they must abide by the conditions stipulated by the owner who has given them their charge and explained in His Divine Law. They are not supposed to contravene these conditions, or else, their ownership which originates with the covenant which puts them in charge of what they have, becomes invalid. Whatever they do becomes invalid and must be repelled by those who believe in Allah. Here we find Islamic philosophy formulating Islamic legislation and giving shape to the practical life which Islam establishes. When Allah states in the Qur'an: His is all that is in the heavens and all that is on earth, He does not merely state a basic fact of faith, He is also establishing a basic concept of constitution. He lays down for human life and the nature of relations, which it creates.

From another point of view, when a person genuinely feels that Allah is the true owner of all that is in the heavens and all that is on earth, and that he himself does not actually own anything of what he is said to own, but that the true owner is the One who owns the universe, when he feels that whatever he has is lent to him for a limited period; after which its true owner will claim it back; when he truly feels all this he is bound to be less greedy and less keen to add to his wealth by any means. He is bound to be more content with what he has, and more generous to others with whatever he possesses. He is bound to feel happy whether he is rich or poor. He will not feel envious of others because they own more than he does, and will not feel any grudge against them as a result of that.

Who is there who can intercede with Him except by His permission? This is another attribute of Allah, which delineates the two positions of the Master and the servant. All creatures stand in the position of servants to the Divine Being and they never try to exceed that position. They stand humble in front of Him, unable to say anything or to intercede for anyone unless they have the permission to do so. When they are permitted, they do whatever they are allowed to do within the limits allowed them. Some of them are certainly better than what others get and some attain higher grades

with Allah, but they all stop at the limits, which no servant of Allah is allowed to exceed.

The general impression here is one of submissive respect to Allah in His great Majesty. This impression is further enhanced by the mode of expression used here, which is a mode of rhetoric question, implying that this is something that cannot take place. For who is it that can intercede with Allah unless he has prior permission to do so?

When we appreciate this fact, we are bound to feel the vulgar absurdity of all the deviant concepts advanced by those who came at different times after Allah's messengers, confusing the concept of godhead with the concept of servitude to Allah. Some of them allege that He has a partner who shares His authority, either on the basis of being His son or on some other basis. Others allege that He has equal partners who intercede with Him and that He necessarily accepts their intercession. Still others allege that He has human deputies who derive their authority from being His relatives. To say that such concepts are absurd is certainly an understatement. When we consider the Islamic concept of the relation between Allah and His servants, such ideas and concepts cannot be entertained for a moment in any way or form.

Such is the clarity, which distinguishes the Islamic concept. It leaves no room for confusion or ambiguity. Allah is God, the absolute. His servants are His servants. There is no way that the nature of Allah can be confused with the nature of His servants.

As far as the relationship between the servant and their Lord, the mercy his Lord shows to him and His closeness to him and the compassion and support He gives him, all this is stated clearly by Islam. Moreover, it establishes this fact in the heart of the believer to enable him to enjoy its blessings without any need for confusing the nature of the Lordship of Allah and the nature of servitude of man.

He knows all that lies open before men and all that is hidden from them, whereas they cannot attain to anything of his knowledge save such as He wills. Both concepts of this statement contribute to the elaborate concept of Allah a Muslim should have, and define his own position toward his Lord. Allah knows everything, which lies open before men, and everything, which remains hidden from them. In short, His knowledge is absolute and most detailed of everything in their world. It includes their present and whatever remained unknown to them in the past and whatever will remain unknown to them in future. We cannot think of a better expression to indicate the totality of Allah's knowledge. As far as human beings are concerned, they know nothing except what Allah allows them to know.

This part of the fact expressed in this statement, i.e. Allah's total knowledge of what people know and what is beyond their knowledge, is bound to shake man when he thinks that at every moment he stands in full view of his Lord who knows everything about him. He knows what man conceals in the same way as He knows what man chooses to make known. His knowledge of what man knows is the same as His knowledge of what man does not know. Moreover, He knows the past and the present as well as the future of which man knows nothing. One has only to contemplate this to be overwhelmed by awe as he realizes that his Lord knows his innermost soul. This should prompt any intelligent person to submit himself to the One who knows everything in its reality.

The second part of this statement which indicates that men can only know what Allah wills them to know is worth deliberate consideration, especially in our age when the discoveries of science in a small area of life, and in a little corner of the universe, have fancied people and left them dazzled. They cannot attain to anything His

knowledge save such as He wills. He is the only one who knows everything. Moreover, His knowledge is total, perfect and absolute. Out of His grace, He makes part of His knowledge available to His servants, in fulfillment of His true promise: We will indeed show them some of our signs in the horizon and within themselves so that they will come to know that this [message] is the truth. They themselves, however, forget this fact and allow themselves to be fascinated and dazzled by what Allah reveals to them of His knowledge, whether it is part of the laws of nature which Allah has set, or being made aware of a certain part of what Allah has previously kept for Himself. This or that dazzles them, so that they forget the original permission, which enabled them to have their knowledge. They neither remember nor show any gratitude. On the contrary, they become arrogant and may reject the truth and disbelieve in Allah.

Allah has granted man knowledge ever since He decided to appoint him as vicegerent on earth. He also promised to show him some of His signs in the horizon and in people's own constitution. His promise always comes true. He has indeed fulfilled His promise to man and revealed to him, day after day, generation after generation, in a curve which goes up almost all the time, some of the forces and capabilities and the laws of nature which man needs for the fulfillment of his mission on earth, so that he can attain the highest degree of excellence allowed him in his well-defined journey.

Just as Allah has allowed man to know this, and revealed it to him, He has also kept from him certain secrets, which he does not need for his mission on earth. He has kept hidden from him the secret of life, which remains absolutely impregnable. All human attempts to find out the secret remain nothing more than groping in the dark. Allah has also kept hidden from man the secret of the next moment. This is something that man will never attain. The curtain drawn over it are too thick for man to be ever able to lift. Occasionally, by special permission from Allah, a flash opens up from behind the curtains to an individual heart before they are drawn again. Man remains in his position and within his limits. Many secrets are kept hidden from man. Indeed, everything that is not related to man's mission on earth remains unknown to him. After all, the earth is just a small little planet floating in space like a particle of dust.

Man, nevertheless, allows himself to be dazzled by the limited knowledge which has been given him by Allah's permission, is so fascinated and conceited as to think himself a god on earth and to deny the existence of Allah who has created the universe. In this twentieth century, however, scientists are beginning to show a certain measure of humility, recognizing that they have been granted only a very little amount of knowledge. We still have, however, a group of ignorant people who are happy to think that they have opened up all the gates of knowledge.

His throne extends over the heavens and the earth, and the preservation of both does not weary Him. Here we have another example of the unique Qur'anic style which expresses an abstract idea by means of a physical image to enable the idea to be well absorbed and thoroughly understood. Arabic word which is used here for "the throne", is the literal translation of the word "seat" or "chair". The two are synonymous where they refer to the seat of kingdom. If Allah's throne extends over the heavens and the earth, His authority must extend over them. This is the abstract idea stated here, but we have a fuller grasp of it because it is expressed in a physical image. The same applies to the next expression: And the preservation of both does not weary Him. The point here is to express Allah's absolute power. It is given through his physical image of lack of any effort or trouble in the preservation of the heavens and the earth so that the notion becomes much more tangible and, consequently, better appreciated.

We need not go into any aspect of the controversy which has arisen about such expressions in the Qur'an. We need only to understand the Qur'anic style and mode of expression. Furthermore, we need not borrow anything of Western or alien philosophies which prevented some of us from appreciating the simplicity and clarity of the Qur'an.

It is pertinent to add here that I could not find any authentic traditions, which define exactly the meaning of the "chair" and the "throne". Hence, I prefer not to add anything to what I have just said.

He is the Most High, the Most Great. These two final attributes of Allah expressed in this verse delineate a certain truth, which is imparted to the human heart. The truth is that Allah [glorified be He] is the Most High and the Most Great of all beings. The mode of expression here adds the connotation that these two attributes belong to Allah alone. We are not told here merely that Allah is High and Great, but we are told that He is "the Most High, the Most Great" in order to understand that He has none to share with Him these two attributes.

Highness and Greatness belong to Allah in their totality. None of His servants aspire to achieve such a position but will be humiliated by Allah, and made to suffer grave punishment and endless humiliation in the Hereafter. Furthermore, Allah says: ***"As for that happy life in the Hereafter, we grant it only to those who do not seek to exalt themselves on earth, or yearn to spread corruption."*** He also describes Pharaoh in connection with his destruction that he used to think of himself as "uniquely high".

No matter how great, or high man becomes, he remains a servant of Allah the Most High, the Most Great. When this fact is firmly established in man's heart, it ensures that he remains a servant of Allah and protects himself against pride, conceit and transgression. He will continue to fear Allah and be in awe of His power and His majesty. He will know his place in relation to Allah and will think twice before he shows any arrogance in his dealings with fellow creatures. The matter is then not merely one of belief, but also one of action and behavior.

Ayesha: False Accusation & Details Of the Story As Told By Her

In the Name of God, the Merciful, the Beneficent

"Those who concocted the falsehood were a band from among you. Do not regard it as bad for you; indeed it is good for you. Each one of them shall bear what he has earned of sin; and awesome suffering awaits the one who took on himself the lead among them."

[Light, "Al-Noor" 24: 11] Commentary by Sayyid Qutb — Translated & Edited by Adil Salahi

The verse refers to the false accusation that was made against the Prophet's wife, Ayesha and makes it clear that liars concocted the whole story. Here are the details of the story as told by the pure and chaste lady at the center of this painful episode.

"Every time the Prophet, peace be upon him, went abroad he made a toss among his wives to decide which of them should accompany him. At the time of Al-Mustalaq expedition, the toss favored me and I traveled with him. At the time, women did not eat much, which meant that they were slim and light. When my transport was prepared for me, I would sit in my howdah, which would then be lifted onto the camel's back. When they had secured it, the camel driver would march with it.

"When the Prophet, peace be upon him, had done his business on that expedition and was on his way back, he encamped one night at a spot not very far from

Madinah. He stayed there only part of the night before the call to march was again made. People started to get ready and in the meantime I went out to relieve myself. I was wearing a necklace, and I did not feel it drop off me before I returned. Back in the camp I felt for my necklace and, realizing that it was gone, I looked for it there, but could not find it. People were just about to move. I therefore went quickly back to that particular spot and searched for my necklace until I found it.

“In the meantime, the people who prepared my camel finished their task and took up the howdah, thinking that I was inside, and lifted it onto the camel’s back and secured it. It did not occur to them that I was not inside. They therefore led the camel away. When I came back to where we had encamped, there was no one to be seen. The army had marched. I, therefore, tied my dress round my body and lay down. I realized that when I was missed, someone would come back for me. I soon fell asleep.

“Safwan ibn Al-Muattal of the tribe of Sulaym was traveling behind the army. He was apparently delayed by some business and did not spend that night in the camp. When he noticed someone lying down, he came toward me. He recognized me since he used to see me before we were ordered to wear veils. He said: *Inna lillahi wa inna ilayhi rajioon*, “We all belong to God and to Him we shall return.” I woke up when I heard him. I did not answer him when he asked me why I had been left behind. However, he made his camel sit down and asked me to ride it, which I did. He led the camel seeking to catch up with the army. Nobody missed me before they had stopped to rest. When everybody had sat down to relax, Safwan appeared, leading his camel, on which I was riding. This prompted those people to invent the story of falsehood. The whole army was troubled with it, but I heard nothing.”

It is worth noting here that when Abdullah ibn Ubayy saw Ayesha approaching, he inquired who she was. When he was told that she was Ayesha, he said: “Your Prophet’s wife has spent the whole night with a man, and now she turns up with him leading her camel!” This statement gave rise to the falsehood that was spread about Ayesha. Ayesha’s narrative continues:

“Shortly after our arrival in Madinah, I felt very ill. Nobody told me anything about what was going on. The Prophet, peace be upon him, and my parents heard the story, but they did not mention anything to me. However, I felt that the Prophet, peace be upon him, was not as kind to me during this illness of mine as he used to be. When he came in, he would ask my mother who was nursing me: “How is that woman of yours?” He said nothing else. I was distressed and requested his permission to be nursed in my parents’ home. He agreed. I went there and heard nothing. I was ill for 20-odd nights before I began to get better.

“Unlike other people, we, the Arabs, did not have toilets in our homes. To us, they were disgusting. What we used to do was to go out at night, somewhere outside Madinah where we would relieve ourselves. Women went only at night. One night I went out with Umm Mistah [Abu Bakr’s cousin].

“She asked me: “Have you not heard the story?” When I asked her what story, she recounted to me what the people of falsehood said about me. I swear I could not relieve myself that night. I went back and cried bitterly until I felt that crying would break me down. I said to my mother: “May God forgive you. People said what they said about me, and you mentioned nothing to me.”

“My mother said: “Calm down, child. Any pretty woman married to a man who loves her will always be envied, especially if she shares him with other wives.”

“I said: “Glory be to God. That people should repeat this sort of thing!” I cried bitterly throughout that night till morning, without a moment’s sleep.

“The Prophet, peace be upon him, called Ali ibn Abu Talib and Ussamah ibn Zaid to consult them about divorcing me. Ussamah, who felt that I was innocent, said: “Messenger of God, she is your wife and you have experienced nothing bad from her. This story is a blatant lie.”

“Ali said: “Messenger of God, God imposed no restriction on you in matrimonial matters. There are many women besides her. If you would see fit to ask her maid, she would tell you the truth.” The Prophet, peace be upon him, called in my maid, Bareerah, and asked her whether she had seen anything suspicious. Bareerah said: “By Him who sent you with the message of truth, there is nothing I take against her other than, being so young, she would doze off and let the hens eat the dough I had made to bake.”

“The Prophet, peace be upon him, addressed the Muslims in the mosque when I was still unaware of the whole matter. He said: “I have seen nothing evil from my wife. Those people are also involving a man from whom I have seen no evil. He never entered my wives’ rooms except in my presence.

“Sa’ad ibn Muadh, the Aws leader, said: “Messenger of God, if these men belong to the Aws, our tribe, we will spare you their trouble. If, on the other hand, they belong to our brethren the Khazraj, you have only to give us your command.”

“Sa’ad ibn Ubaidah, the leader of the Khazraj, who enjoyed a good reputation, allowed his tribal feelings to get the better of him this time and said to Sa’ad ibn Muadh: “By God, you shall not kill them. You are saying this only because you know that they are of the Khazraj.”

“Usayd ibn Hudayr, a cousin of Sa’ad ibn Muadh, said to Sa’ad ibn Ubaidah: “You are no more than a hypocrite defending other hypocrites.” People who belonged to both tribes were very angry and were about to fight. The Prophet, peace be upon him, was still on the pulpit and he tried hard to cool them down, until finally he succeeded.

“I continued to cry for the rest of the day. I could not sleep. Next morning both my parents were with me — I had spent two nights and a day crying hard. My tears never stopped. Both of them felt that my crying would break my heart. While we were in that condition, a woman from the Ansar came to me and started to cry with me.

“Shortly afterwards the Prophet, peace be upon him, came and sat down. He had not sat in my room ever since the rumor started. For a whole month he received no revelations concerning me. When he sat down, he praised and glorified God before going on to say: “Ayesha, people have been talking, as you are now well aware. If you are innocent, God will make your innocence known. If, however, you have committed a sin, then you should seek God’s forgiveness and repent. If a servant of God admits her sin and repents, God will forgive her.”

“When the Prophet, peace be upon him, finished, my tears dried up completely and I turned to my father and said: “Answer the Prophet, peace be upon him.” He said: “By God, I do not know what to say to God’s Messenger, peace be upon him.”

“I then said to my mother: “Answer the Prophet, peace be upon him.” She said: “I do not know what to say to God’s Messenger, peace be upon him.”

“I was still a young girl, and I did not read much of the Qur’an. However, I said: I know that you all have heard this story repeated again and again until you now believe it. If I tell you that I am innocent, and God knows that I am, you will not believe me. If, on the other hand, I admit something when God knows that I am innocent of it, you will believe me. I know no comparable situation to yours except

that of Yousuf's father [I tried to remember Yaqoob's name but I could not] when he said: "I will be calmly patient and I will seek God's help against your claims." I then turned round and lay on my bed. I knew that I was innocent and that God would make my innocence known. It did not occur to me for a moment, however, that God would reveal a passage of the Qur'an concerning me. I felt myself too humble for God to include my case in His revelations. All I hoped for was that the Prophet, peace be upon him, should see something in his dream to prove my innocence. Before the Prophet, peace be upon him, left us, however, and before anyone left the house, God's revelations started. The Prophet, peace be upon him, was covered with his own robe, and a pillow was placed under his head. When I saw that, I felt no worry or fear. I was certain of my innocence, and I knew that God, limitless as He is in His glory, would not be unjust to me. As for my parents — well, by Him Who holds Ayesha's soul in His hand, while they waited for the Prophet, peace be upon him, to come back to himself, they could have died for fear that Divine revelations might confirm what people said. Then it was all over. The Prophet, peace be upon him, sat up, with his sweat looking like pearls on a wet day. As he wiped his forehead, he said: "Ayesha, I have good news for you. God has declared your innocence." I said: "Praise be to God."

"The Prophet, peace be upon him, received revelations from on high, declaring Ayesha's innocence. This declaration takes up 10 verses, 11-20, of Surah 24: Light — "An-Noor". When the Prophet, peace be upon him, received them, he said to his wife: "Ayesha, I have good news for you. God has declared your innocence." She said: "Praise be to God." The account goes further.

"My mother said to me: 'Rise and go to God's messenger, peace be upon him.' I said 'no, I am not rising, and I am not praising anyone other than God who has declared my innocence. 'God revealed the passage starting with: *Those who concocted the falsehood were a band from among you,*' in ten verses. When God thus declared my innocence, Abu Bakr, who used to support Mistah ibn Athathah considering that he was a poor relation of his, said: 'By God, I will never again give Mistah any assistance, after what he has said about Ayesha.' But God then revealed the verse that says: 'Let not those of you who have been graced with God's favor and ample means resolve by oath not to help those who are near of kin, the needy and those who have left their homes for the sake of God. But let them pardon and forbear. Do you not desire that God should forgive you your sins? God is indeed much-forgiving, merciful.' Abu Bakr said 'yes, indeed. I do hope that God will forgive me my sins.' He then resumed his support of Mistah, saying: 'I will never stop my assistance to him.'

"Ayesha further mentions that the Prophet, peace be upon him, had asked another of his wives, Zainab bint Jahsh, about me. She said 'Messenger of God wants to protect my hearing and sight. By God, I have seen from her nothing but good.' She was the one among the Prophet's wives who used to vie with me for a favorite position with the Prophet, peace be upon him. God has thus protected her through her keen sense of piety. Her sister, Hammah, however, continued to speak, as though to enhance her position. She was thus involved with those who circulated the falsehood story. "This account tells us how the Prophet, peace be upon him, and his household, Abu Bakr and his family, as well as Safwan ibn Al-Muattal, and the entire Muslim community lived in such a suffocating atmosphere, suffering much mental pain because of the circulating false rumors."

It is hard to imagine this particularly difficult period in the Prophet's life when his beloved wife, Ayesha, young and particularly sensitive as she was, endured such profound pain. Ayesha, pure, kind, innocent, and experiencing only clear thoughts and clear conscience, faces an accusation about her most valued qualities. She, Abu Bakr's daughter who enjoyed the most noble and moral upbringing, was accused with regard to her honor. The wife of Muhammad ibn Abdullah, who belonged to the

noble clan of Hashim, faced an accusation concerning her honesty. The wife enjoying the great love of her husband was charged with being unfaithful; the girl brought up according to Islamic values from her very early age was accused of being false to her faith. And Ayesha was none other than the wife of God's messenger, peace be upon him!

Such accusations are leveled at her when she is innocent, unaware, taking no precautions, as she expects no harm. Hence, she finds nothing to prove her innocence except to hope for help from God Almighty. Her dearest wish is that the Prophet, peace be upon him, should have a dream showing her to be innocent. But revelations slacken for a whole month, and this is for a definite purpose known to God alone. Hence, she continues to suffer.

Can we imagine her, much weakened by her illness, when she received the shocking news from Mistah's mother? She suffers a recurrence of her fever. In her grief, she says to her mother: "Glory be to God. That people should repeat this sort of thing!" A different version of the story quotes her as saying to her mother: "Does my father know of this?" Her mother tells her that he does, and she goes on: "And God's messenger?" Again her mother answers in the affirmative.

Great indeed was her pain when she heard the Prophet, peace be upon him, in whom she believed and her husband who she loved saying to her: "People have been talking, as you are now well aware. If you are innocent, God will make your innocence known. If, however, you have committed a sin, then you should seek God's forgiveness and repent. If a servant of God admits her sin and repents, God will forgive her." Hearing these words, she realized that he was uncertain of her innocence, and he could not make a judgment about the accusation leveled at her. God has not yet told him the fact of which she herself was certain but had no means of proving, i.e. that she was absolutely innocent. She was aware that although she had a favorite position in his great heart, she now stood uncertain.

Consider the position of Abu Bakr, a man endowed with great sensitivity and a noble heart, feeling the painful sting of an accusation aimed at his daughter, married to his most intimate friend who was none other than the Prophet, peace be upon him, in whom he unhesitatingly believed, as he closely knew him to be genuine and truthful. Strong and pain enduring as he was, he lets out an expression of his writhing pain and the thoughts troubling him: "We were never accused of such a thing in the days of ignorance. Are we to accept such a charge under Islam?" His sick and much-tormented daughter says to him: "Answer the Prophet!" Dejected and forlorn, he said: "By God, I do not know what to say to God's Messenger, peace be on him."

His wife, Umm Rawman, tries to put up a strong face in front of her daughter who was crying herself to the heart-breaking point, and says to her: "Calm down, child. Any pretty woman married to a man who loves her will always be envied, especially if she shares him with other wives." But her fortitude collapses when her daughter says to her: "Answer the Prophet, peace be upon him." Like her husband before her, she said: "By God, I do not know what to say to God's Messenger, peace be on him."

And then, Safwan ibn Al-Muattal, a good believer who lays down his life to fight for God's cause, is accused of being unfaithful to the Prophet, peace be upon him. Thus, the accusation touches on his honor, honesty, and faith. A God-fearing companion of the Prophet, peace be upon him, was falsely accused of being untrue to everything the Prophet's companions held dear. Yet he is certain of his innocence. When he is faced with this false accusation, he says: "All praise be to God. By God I have never taken a dress off a female's shoulder." When he heard that Hassan ibn Thabit was one of those who repeated the accusation, he hit him on his head with his sword, almost killing him. He knew that it was forbidden for him to hit a fellow Muslim, but his pain was unbearable when he faced this false accusation.

Let us consider how Muhammad, peace be upon him, God's messenger and the man at the pinnacle of the Hashemite clan, the noblest in Arabia, found himself subject to an accusation that involved none other than Ayesha, the woman who occupied a special place in his heart as his most beloved wife. It was an accusation that meant that the most private place in his home, which was the source of purity, was not pure. The Prophet, peace be upon him, who was very keen to guard sanctity in his community, was faced with an accusation that showed that the sanctity of his own household was violated. God's messenger, who was protected against all harms, was shown through this accusation to have no protection from God!

With this accusation leveled at Ayesha [may God be pleased with her], the Prophet, peace be upon him, encounters an accusation that runs against his personal honor and against every thing that is dear to an Arab, and to a Prophet, peace be upon him. Yet the accusation is made, and becomes a subject of conversation in Madinah for one whole month, and he has no means to put an end to it. For a definite purpose of His own, God let this falsehood circulate for a whole month, revealing nothing to set the record straight and put the facts as they were. Muhammad, the man, suffers all that a human being experiences in such a hard situation. Shame and heart-felt pain were part of what he endured. But he also suffered from the absence of the light that always illuminated his way, i.e. revelation. Doubt crept into his heart, despite the numerous indications that confirmed his wife's innocence. Yet he lacked clear certainty as the rumors continued to circulate in Madinah. His loving heart was tormented by doubt, which he could not clear because he was, after all, a human being who experienced all human feelings. He was a man who could not entertain the thought that his bed could be stained. Once the seed of doubt creeps into a man's heart, it becomes difficult to remove without clear and decisive evidence.

Alone, he finds this whole burden too heavy. Therefore, he sends for Ussamah ibn Zaid, a young man who had a position close to his heart [as Ussamah was the son of the man the Prophet, peace be upon him, had adopted as his own son in pre-Islamic days]. He also sends for Ali ibn Abi Talib, his trusted cousin. He consulted them both about this very private matter. Ali, the Prophet's close relative, was keenly aware of the difficulty of the situation and the pain, worry and doubt experienced by the Prophet, his cousin who had brought him up. Hence, he tells him that God had not restricted him in matters of marriage. He also advises that the Prophet, peace be upon him, should ask the maid, so that he would get some reassurance. Ussamah, on the other hand, realized how compassionate the Prophet, peace be upon him, felt toward his wife, and how troubling to him was the thought of leaving her. He, therefore, stressed what he knew of her certain purity and the fact that those who circulated the rumor were indeed liars.

In his eagerness to establish the truth, and in his continued worry, Muhammad, the man, derived some support from the statement of Ussamah and the maid's report. He spoke to the people in the mosque, reproaching those who did not respect his honor, spoke ill of his wife and accused a man who was known to be virtuous and with no blemish on his character. This led to friction between the Aws and the Khazraj, culminating in mutual accusations and verbal abuse. All took place in the Prophet's presence, which gives us a picture of the atmosphere that prevailed in the Muslim community during that very strange period. It was a time when the sanctity of the Muslim leadership was breached. The Prophet, peace be upon him, was further hurt by the absence of the light which he always expected to illuminate his way. Therefore, he goes to Ayesha, telling her of people's talk and asking her for a clear statement that could bring him relief.

At this point when the Prophet's pain was at its most acute, his Lord turned to him with compassion. Revelations were bestowed from on high, making Ayesha's innocence absolutely clear. Thus, the noble household of the Prophet, peace be upon him, was free of blame. The hypocrites who had circulated this falsehood were

exposed. The proper way of dealing with such a serious matter is outlined for the Muslim community.

Referring to this passage of the Qur'an that was revealed to deal with her case, Ayesha says: "I knew that I was innocent and that God would make my innocence known. It did not occur to me for a moment, however, that God would reveal a passage of the Qur'an concerning me. I felt myself too humble for God to include my case in His revelations. All I hoped for was that the Prophet, peace be upon him, should see something in his dream to prove my innocence."

But the question was not merely that of Ayesha and her personal status. It touched on the Prophet, his personality and his role in the Muslim community. It indeed touched on his relation with his Lord and his message. The falsehood story was not aimed at Ayesha as a person. It aimed to undermine the entire faith of Islam, by casting doubts about the Prophet, peace be upon him, sent by God to deliver this message. For this reason, a whole passage of the Qur'an was revealed to provide a final verdict about this invented falsehood. Thus, the Qur'an directs the Muslim camp in the raging battle, revealing the divine wisdom behind all developments.

It was not merely one or a few individuals that circulated the story. On the contrary, they were a 'band' or a group working for a particular objective. Abdullah ibn Ubayy was not the only one who fabricated the story. Rather, he was the one who took the lead and did the larger part in the affair. He simply represented the band of the Jews or the hypocrites who felt unable to fight Islam in an open engagement. Therefore, they sought to hide behind the pretense that they were Muslims. They felt that this would enable them to scheme in secret against Islam.

This false story was one of their worst schemes which was so successful that some Muslims were deceived and a few of them, like Hamnah bint Jahsh, Hassan ibn Thabit and Mistah ibn Athathah repeated the story. The real culprits, however, were that band headed by Abdullah ibn Ubayy, a canny schemer who operated behind the scene, saying nothing in public that might have incriminated him. He simply whispered into the ears of those whom he trusted never to testify against him. The scheme was so subtle that the false rumors continued to circulate for a whole month in Madinah, the purest society on earth at the time.

The Qur'anic passage opens with stating this fact so as to make clear the enormity of the event and the fact that it was perpetrated by a band of people engaged in wicked scheming against Islam. The Surah, however, quickly reassures the Muslim community that the eventual outcome of the event would not harm them: "Do not regard it as bad for you; indeed it is good for you."

Good indeed it was because it exposed those who schemed against Islam, targeting the Prophet, peace be upon him, himself and his family. It also showed the Muslim community the importance of prohibiting the accusation of other people of adultery, and prescribing a severe punishment for such false accusations. The event also clearly showed the dangers that threaten the Muslim community if people were to casually accuse chaste female believers who might behave unwittingly. Once this begins, it never stops. Indeed, it can increase at such a scale that it will eventually touch the noblest leadership. The result is that the Muslim community will lose all values that provide protection against such a state of affairs. Moreover, it is good for the Muslim community that God outlines for it how best to deal with such an affair.

As for the pain suffered by the Prophet, peace be upon him, his household and the Muslim community in general, it is all part of the test they had to go through in order to learn from experience.

Those who got involved in circulating and repeating the false story will bear their fair shares of sin, according to what they did or said: "Each one of them shall bear what he has earned of sin." Each will be taken to account by God for what they perpetrated. Vile indeed is that, because it is a sin that incurs punishment both in this world and in the life to come. Furthermore, "awesome suffering awaits the one who took on himself the lead among them," to match his role in this ghastly business.

The one "who took the lead" and masterminded the whole affair was Abdullah ibn Ubayy ibn Salool, the chief of the hypocrites who was consistently the worst schemer against Islam. He knew how to choose his moment, which could have had devastating effect, had not God foiled all his schemes. In His grace, God preserved His faith, protected His messenger and looked after the Muslim community. One report suggests that when Safwan ibn Al-Muattal, leading Ayesha's howdah, passed by him and a group of his people, Abdullah ibn Ubayy asked: "Who was that?" People said: "Ayesha." He said: "By God! She has not been safe from him, nor was he safe from her." He further exclaimed: "Your Prophet's wife has passed the night with a man until the morning, then he comes leading her!"

That was a wicked remark, which he repeated in various ways through his band of hypocrites. They employed such wicked means that Madinah was full of this incredible story for a whole month, despite all indications and evidence that confirmed its falsehood. Yet many were the Muslims who spoke about it in a casual manner, and it became a topic of discussion for a month, when it should have been dismissed right away.

Ayesha: Marriage Of the Prophet With Ayesha & Her Age

I have been asked numerous times about the Prophet's marriage with Ayesha and her age at the time. Could you please throw some light on this issue, and explain the reasons why this marriage took place at such an early age?

Yes, this question will inevitably be raised time after time, particularly with the steadily increasing attacks against Islam and against the Prophet, peace be upon him, personally. Yet there is nothing in Islam, or in the character and behavior of Muhammad, peace be upon him, God's last messenger to mankind that we need to apologize for, or feel embarrassed about. However, some discussion of his marriage to Ayesha and her age at the time of their marriage is needed in order to show that there was nothing wrong in all that.

The most commonly quoted report suggests that Ayesha was only six years of age when the Prophet, peace be upon him, proposed to her, and their actual marriage took place when she was nine. People tend to take this as an established fact. But when we examine this report and take into consideration all factors and related reports, we find that this report does not stand to even elementary scrutiny.

The first thing we have to understand is that the Arabian society at the time of the Prophet, peace be upon him, was largely illiterate, with very few people able to read and write. There was no particular calendar used for dating major events, let alone the births and deaths of people. We read for example that the Prophet, peace be upon him, was born in the year of the elephant, which was the year when an Abyssinian commander went from Yemen to Makkah at the head of a large army with the aim of destroying the Ka'abah. A large elephant marched in front of the army. Hence, the name given to the event and the year.

Reports of people's ages in Arabia at the time of the Prophet, peace be upon him, are often confused, and always uncertain. For example, the common idea of the Prophet's age at the time of his first marriage to Khadeejah is said to be 25, while she

was 40. However, in the most reliable biography of the Prophet, peace be upon him, written by Ibn Hisham, which gives him that age, we have two additional reports, one putting his age at 30 and the other at 21. There is simply no way we can determine with any degree of accuracy which of the three figures indicating the Prophet's age is the correct one. Khadeejah's age is also subject to speculation with different reports saying that she was 35 and 25. One report by Ibn Abbas, the Prophet's cousin who was one of the most authoritative scholars among the Prophet's companions, says that both the Prophet, peace be upon him, and his wife were 28 at the time of their marriage. Considering that Khadeejah gave the Prophet, peace be upon him, six children, there is no way she could have been 40 at the time of their marriage, which is the most common report. She must have been much younger, and the report that she was 28 or 25 seems far more reasonable.

The Prophet, peace be upon him, did not marry anyone else while Khadeejah was alive, and he lived with her for 25 years. When she died and he was facing great pressure, a woman companion of his suggested that he should get married, so that he would have companionship and comfort at home, after a long day of preaching his message. She suggested either a virgin, Ayesha, or a previously married woman, Sawdah. The Prophet, peace be upon him, told her to go with his proposal to both of them.

The idea behind a new marriage was to give the Prophet, peace be upon him, companionship and comfort, and yet those who suggest that Ayesha was six at the time want us to believe that the woman who wanted the Prophet, peace be upon him, to get married would suggest to him a girl of 6 to marry! That is some companionship! I wonder whether she meant companionship to him or to his youngest daughter who was older than Ayesha, if we accept this report.

But then we cannot take the matter on logical factors alone. We have to have some other basis. Consider then that in Ibn Ishaq's biography of the Prophet, peace be upon him, which is the basis and most accurate of all biographies, we have a list of the early Muslims, who accepted Islam in the very early days of the Islamic message. He lists about 50 people and this list includes the names of Abu Bakr's two daughters, Asma, and Ayesha, adding that she was young at the time. On that list, Ayesha comes at number 20, but let us not attach any importance to this order. We will only take the fact that all these were Muslims before the message of Islam was in its fifth year, because in that year the first immigration to Abyssinia took place, when many of those included in this list were among the immigrants. So, at that time, in year 5 or earlier, Ayesha was young but old enough to be listed among people accepting a new faith. What age do we give her? Surely it cannot be said that she was 2 or 4 or 5, and still be included in such a list of illustrious names. Otherwise, all children born to the other 50 people on the list would have been mentioned. She must have been old enough to make an informed decision of the serious magnitude of changing or accepting a religion. To me, she could not have been less than 10 or 8, if people would insist on making her younger.

We now need to find out how long after that her marriage took place. Well, we know that the marriage took place after the Prophet, peace be upon him, and his companions had settled in Madinah, which means year 13 or 14 of the beginning of Islamic revelations. Simple arithmetic shows that she could not have been less than 14 when she was named to the Prophet, peace be upon him, as a possible wife, or less than 17 when he married her, with the stronger possibility that she was even older, perhaps 19.

Then someone might ask why the Prophet, peace be upon him, would marry a young woman of that age when he was 53 or 54? In order to understand such issues we need to remember that we cannot apply our own social norms to a different society, even though we live at the same time. Thus, American social norms may not be

applied in Africa, Malaysia or Japan, nor can the social norms of any of these societies be applied in the other. At that time in Arabia, people did not consider age difference between man and wife to be of great significance. Take the case of Omar ibn Al-Khattab and his daughter Hafsa. When she was divorced, Omar suggested to Abu Bakr, who was at least 10 years older than him, to marry her. The age difference in that marriage, had it taken place, would have been nothing less than 30 years, and Omar thought that it would have been a great and welcome match. When Abu Bakr was slow in answering Omar's suggestion, Omar offered her to Osman, who was only a few years younger than him. But Osman had a reason for not marrying her, and then the Prophet, peace be upon him, married her. He was about the same age as Abu Bakr or slightly older. The age gap counted for nothing at the time.

B

Backbiting: Need For Honest Testimony

It is well known that Islam forbids backbiting. What if a person happens to be dishonest or a petty thief? Should not people be warned of the fact, so that they be on their guard when they deal with him? Similarly, should not people in the neighborhood be warned that certain individuals of the wrong types of character have moved into their area?

Backbiting is certainly one of the actions Islam forbids. Its effect on individuals and communities is all there to see. It creates ill feelings and mistrust. Moreover, it betrays a cowardly attitude, as the backbiter takes the opportunity of the absence of another person in order to speak ill of him, giving other people a bad picture of him. Had he been speaking the truth, he would not have chosen to speak of him in such terms when he is away. He actually acknowledges that he does not have the courage to face him with similar statements. Indeed, I do not have to dwell on the evils of backbiting and how they affects society. Those are well known to everyone. I only wish to add that backbiting also gives a bad image of the backbiter himself.

However, there are cases when pointing out the faults of another person is permissible. Suppose that people come to you to ask for information about a man that you know intimately. They tell you that he has proposed to marry their daughter, or to go into business partnership with them. In such a case, you have to give them all the information, which is likely to influence their decision one way or the other. You must point out the faults you know of that person in order to make an honest testimony. For example, if you know him to be stingy or hot tempered or negligent of his family duties, you must tell them of all that because these are qualities which influence a decision on accepting a proposal of marriage. If you know from your long association with that person, that, for example, he had entered into a business partnership with others and the business collapsed and there was some suspicion about his honesty, or his handling of the affairs of the business, or that he did not have a sound business sense, you must tell that to the inquirers. In such cases, you are not indulging in backbiting; you are simply acting as a witness who must give an honest testimony.

There are, however, certain things to take into account when you are called upon to give such information. The first thing is that you give it only to the people who need it. You must not publicize it. The second is that you give only the information, which is necessary. Thirdly, you must be very objective. You must not allow your own prejudice to either exaggerate or make little of what you know. Fourthly, you should give the information in the least offensive way. You should use the words that give a clear idea of the man and his standing and that are not too personal. That is not backbiting by any measure.

Backbiting: Secret Reports By Seniors

I am asked by my boss to give an assessment of my subordinate's attitude and performance. Does this constitute backbiting?

When you are asked for an assessment of the attitude and work of other employees under your supervision, you are simply being considered a witness of character and attitude to work. As this report aims to assess the person and his suitability for the work he is employed for, your reply is not backbiting, but a testimony which you are called upon to make in all honesty. However, you should confine yourself in such an answer to the facts you know trying hard not to jeopardize the position of the person concerned. You should give him, or her, in their absence your fullest support without hiding flaws that are of material effect in reaching a judgement as fits the issue in question.

The support you may give is by pointing out their good points and what makes them suitable for the jobs they are doing.

Backbiting: Unjust Or Justified Backbiting

In an article in the series ‘Guidance from the Prophet’, Mr. Salahi quotes a Hadith in which a reference is made to a person “who unjustly backbites another.” This has raised the question in my mind over ‘what may constitute justified backbiting?’ To carry the point further is “just” backbiting permissible?

The Hadith to which you refer is the one, which quotes the Prophet, peace be upon him, as saying: “Servants of God! God has removed restrictions [which may lead to sin], except in the case of a person who indulges in unjustly backbiting another. It is he who finds himself in a difficult position and leads himself to destruction.” The Hadith is much longer than that and it relates the Prophet’s answers to questions put to him by a large number of Bedouins who were once in Madinah.

In order to understand what is backbiting, we quote the Hadith, which states: “To backbite is to mention your brother [in his absence] in a way, which is offensive to him.” All backbiting in this sense is forbidden. There can be no excuses, which allow a person to speak ill of another in his absence. This is totally contrary to Islamic moral standards.

There are, however, two degrees of backbiting. The lesser one is when what is said is true. That means a person speaks ill of another, but confines himself to speaking the truth. That is forbidden, because a Muslim is required to protect his brother in his absence. If he knows something about him, which does not conform to Islamic manners and moral standards, he should not publicize that or make fun of him in his absence.

The worst degree of backbiting is when what is said is untrue. That means that a person speaks ill of another, knowing that what he is saying is a lie. That is the case to which the Prophet, peace be upon him, was probably referring to in the quoted Hadith. This is certainly a grave sin, which leads to self-destruction.

As you see, there is no case of “just” backbiting, which may be treated as halal. There are simply two degrees of a forbidden practice, which means that the punishment for one is greater than that for the other.

There is an exception, however, in the case of a person being asked to testify about another, whom he knows well, either in a court of law or in ordinary situation. The most common case of these is that when someone comes to you and says that one of your close friends have made a proposal of marriage to his daughter. He wants to make sure that he is the right person to have as a son-in-law. You have, then, to give him an honest opinion, pointing out the good and bad sides of his character. Someone may come to you and ask about one of your friends, saying that they have discussed the possibility of entering together into a business enterprise and he

wants to know whether he is the right person to do business with. He obviously wants to know about his honesty and his expertise as a businessman. Again, you have to give him your honest opinion, according to what you know of your friend. This means that you will speak in a way, which your friend may not like. That is not considered backbiting. That is giving a testimony, which must be truthful.

Ba'it: Pledge Of Loyalty To Spiritual Leaders

In a book entitled "Saviors of Islamic spirit" by Abul-Hassan Ali Nadwi, the practice of taking a pledge of loyalty, or Ba'it is mentioned in the chapter on Sheikh Abdul Qadir Jilani as something that follows "the procedure and technique" of the Prophet. In one of your answers you said that it was not the practice of the Prophet, peace be upon him, to take such a pledge. Could you please explain the contradiction? My brother argues that to achieve spiritual success one must take Ba'it and follow a spiritual guide. May I ask whether the Prophet, peace be upon him, did take an oath of allegiance from his followers to practice the tenets of Islam? If so, can this oath be compared to the Ba'it one takes to follow the teachings of Islam under a spiritual guide? May I also ask what is the difference between mysticism and asceticism?

It is often mentioned in books on the life of the Prophet, peace be upon him, and books of Hadith that a person might have come to the Prophet, peace be upon him, and spoken to him. The Prophet, peace be upon him, would explain to him the principles and basic facts of Islam. The man would then declare his acceptance of Islam and pledge to the Prophet, peace be upon him, that he is a Muslim. The phrase used here means that the newcomer to Islam would give a pledge or a word of honor or an affirmation that he would follow Islam. The phrase normally used in this connection practically means a pledge to be a Muslim.

The Prophet, peace be upon him, also took a special pledge from the Ansar, or the Muslims of Madinah, on two separate occasions. The first was similar to the pledge given by women when they became Muslims. The second known as "Ba'it al-Aqabah" actually assured the Prophet, peace be upon him, that the Ansar were ready to defend Islam with their lives, and fight any enemies that might raise an army to attack the Prophet, peace be upon him, or his followers.

It was confirmed that the Ansar would always be ready to come to the defense of the Prophet, willing to sacrifice their lives in order to protect Islam. At that particular moment, one of their members tried to make the import of that pledge clear in their minds.

He stopped and asked: "Do you know what you are pledging? You are actually affirming that you would support the Prophet, peace be upon him, through thick and thin, even if that would mean that your leaders would be killed and your property looted". They confirmed their readiness to make such a pledge with all that it entailed.

The Prophet, peace be upon him, also took a pledge, or Ba'it, from his companions just before he signed the peace agreement at Al-Hudaybiyah. The Prophet, peace be upon him, had marched from Madinah with fourteen hundred of his companions, lightly armed, aiming to go to Makkah to perform the Umrah. Just before arriving there, Quraish, the major Arab tribe residing in Makkah, made it clear that they would prevent them from entering the city with all their might.

There were negotiations and emissaries to discuss the situation. Then the Prophet, peace be upon him, sent his companions Uthman ibn Affan to the chiefs of Makkah

to make it clear to them that all that the Muslims wanted was to worship at the Ka'abah. Soon a rumor circulated that the peoples of Quraish killed Uthman. At that moment, the Prophet, peace be upon him, took a pledge from his companions to fight to the end. They all gave their pledges, knowing that it would mean fighting to the last breath. Their action is commended in Surah 48 of the Qur'an.

These were the pledges that the Prophet, peace be upon him, took from people on different occasions. We thus have the normal pledge which signifies little more than a solemn affirmation that a person has become a Muslim. There is also the pledge of the Ansar, which assured the Prophet, peace be upon him, that he had a solid base to move to. Lastly, the pledge at Al-Hudaybiyah was a pledge to fight to the end when Muslims were very heavily outnumbered.

None of these is similar to the Ba'it or pledges given to mystics or spiritual guides by their followers.

At no time was it reported that the Prophet, peace be upon him, took a pledge of loyalty or complete obedience from someone who had already been a Muslim for some time. The fact that a person accepted Islam as a faith meant that he would obey God and the Prophet, peace be upon him, in all matters. That is the import of the second part of the declaration that any person makes when he becomes a Muslim. The declaration is known as the "Shahadah", and it states, "I bear witness that there is no deity save God and that Muhammad is God's messenger." Obedience to God cannot be put into practice without following the Prophet's guidance.

A pledge might have been given individually by one of the Prophet's companions after a serious slip. But that was always part of a declaration of repentance. It was simply a renewal of the first pledge and an affirmation that the repentant companion would resolve never to go back to his act of disobedience. The Prophet, peace be upon him, required no special formula at any time. He always advised his companions, who might have slipped, to repent and mend their ways. If any of them told that his offense was very serious, he renewed his pledge of obedience to emphasize that he has come back to the fold.

What mystics or Sufis require from their disciples is something totally different from what actually took place in the times of the Prophet, peace be upon him. They give themselves a position of a spiritual guide. The Ba'it or the pledge given to them is one of total obedience in all situations.

We have seen many of these disciples unable or unwilling to question any piece of instruction given to them by their guide or mentor. They blindly trust that what they are told is correct. Their obedience is felt by them to be all that is required of them to ensure admittance to heaven in the hereafter.

They believe that the short way to heaven is to follow their Sheikh, or Pir or mystic or whatever they call their spiritual guide. They do not even question the ability or the knowledge or the honesty or the behavior of their mentors. They simply accept the position of blind followers feeling that it is all that is required of them.

In this way, the disciples are practically abdicating their responsibility. God has made everyone of us responsible for his actions, making him the one who strives to gain admittance to heaven by following the Qur'anic teachings and the guidance provided by the Prophet; or the one who earns for himself the punishment of hell through hardened disobedience to God and His messenger. This is a position of honor God has given to every man and woman. By assigning that responsibility to a mentor or a spiritual guide, a person rejects the position of honor God has given him and adopts instead a position of blind following that is totally unbecoming of a thinking human being.

The Prophet, peace be upon him, did not recommend or suggest that such an action of following a spiritual guide is required, desirable or even acceptable. On the Day of Judgement, God asks us about following the Prophet, not about following a spiritual guide. Many of those who appoint themselves to such a position are probably unable to ensure their own salvation, let alone the salvation of others.

Many yield to the temptation of wealth or authority. How can they provide others with something they themselves lack? The only way to win God's pleasure and His acceptance of our work is by following the guidance provided by the Prophet Muhammad, peace be upon him, not by following anyone else.

You also ask about the difference between mysticism and asceticism. In the context we have been talking about, a person is a mystic if he seeks by contemplation or self-surrender to obtain union with or absorption into the deity, or if he believes in spiritual apprehension of truths beyond the understanding. This description applies to most Sufis. It is easy to understand why going deep into mysticism or Sufism can lead a person astray. If he begins to think of a union with the deity, then he certainly goes beyond Islamic concepts.

The Qur'an is always described by God Himself as plain and manifest. Why do we need to seek a hidden meaning for its words claiming that it requires a great deal of effort to uncover? Let me remind you that a Bedouin Arab might come to the Prophet, peace be upon him, and sit with him for an hour or so, when the Prophet, peace be upon him, would have explained to him the basics of Islam.

The Bedouin would then declare that he is a Muslim and might go to his people and explain to them his new faith. Many of them would respond to his call and adopt Islam. That might have represented all their Islamic education, and they would nevertheless be good Muslims and through conscientious following of the principles of Islam secure for themselves admittance into heaven.

Asceticism calls for severe abstinence and austerity. An ascetic person is one who practices severe self-discipline, and may retire into solitude for this purpose. This is also against Islam, because Islam wants its advocates to mix with people and call on them to correct their behavior and adopt what is certain to earn God's pleasure.

Bank Employees: Misgivings About Working In A Bank

1. Is it permissible for me to work as an accountant in a bank or an insurance company, or to work as an underwriter in the latter, or in any other capacity? 2. For a long while I have been troubled with the fact that I am deeply involved in interest due to the fact that I work in the investment department of a commercial bank. I have thought frequently about leaving my work, but with my qualifications and experience, it is not easy to get away from interest, particularly since most companies deal with banks and borrow or invest money in interest-based transactions. Even if I go into teaching, I can only teach mathematics or accountancy, and both have much to do with interest. I will be grateful for your advice.

2. Is it permissible to work for a bank, and to get a loan incurring interest?

The attitude expressed by my two readers is the one Islam aims to cultivate in its followers. When a person is involved in some sort of action, whether on a regular basis, as it is the case with these readers, or occasionally, as happens with all of us, that person must first find out whether that action is acceptable or not from the Islamic point of view. It is an attitude we must all cultivate that whatever we do must always aim at earning God's pleasure. We benefit both in this life and in the life to come when we make that aim our guiding principle because God is always pleased

with what is useful to His creatures. He has only commanded us to do what serves our own best interests and those of our fellow human beings. The Prophet, peace be upon him, says: "The dearest of all people to God are those who bring most benefit to His servants." When we try to conduct our lives in accordance with the laws He has enacted, we benefit both by being obedient and by the fact that what He has commanded us is meant to serve our best interests.

Another point which I would like to make clear at the outset is that we read in the Qur'an very strong condemnation of usury. The Prophet, peace be upon him, further emphasizes this in many pronouncements. Some people who tend to be strict often equate interest as it is practiced in the modern banking system with usury to the extent that they tend to see the one as synonymous with the other. When translating Islamic statements dealing with usury, they invariably use the word 'interest' for 'usury.' I feel that this view is rather too narrow.

There are undoubtedly similarities and differences between the two, which make it necessary that we deal with each of them separately. Before anybody jumps to any conclusion, I would like to make it clear that I think we are justified in saying that the similarities are sufficient to make us consider most interest-based transactions usurious in nature. Hence, they are forbidden. However, we still need to look at every type of banking transactions separately, in order to know whether we can say it is acceptable or not.

Both readers are worried about getting involved with interest when they do their jobs. They realize that interest is not lawful and they want to steer away from it. I may remind my readers here of the Hadith in which the Prophet, peace be upon him, emphasizes that God curses "the person who devours usury, the one who pays it, the writer of the contract between the two parties and those who act as witnesses to the contract." So the prohibition is very strict indeed. Moreover, it applies to the peripheries of the transaction as well as to its substance.

However, when we consider whether working in a bank is legitimate or not, we cannot slam a blanket ruling and say that all jobs a bank offers are forbidden, because some of them may not be. It really depends on the type of job one does, rather than the institution he works for. There are bank jobs, some of which are senior ones, which have little to do with earning or paying interest. We cannot pronounce these as forbidden. There is nothing in Islam to prevent a Muslim from working for a Christian, although the latter may firmly believe Jesus Christ to be the son of God, which is a great offense against God: to devour usury or to falsely allege that He has a son? What we say is that if a person works in a bank and his job does not involve conducting or facilitating interest transactions then it is permissible for him to hold such a job and his salary is perfectly legitimate to earn.

In modern banking, there is a variety of services that are permissible, while others are not within what is acceptable from the Islamic point of view. For example, depositing money to earn interest is not acceptable, because there is much akin to usury in such deposit accounts. On the other hand, deposits that are invested in commercial projects and earn a percentage of the profits made by such projects or incur a portion of the loss are lawful.

Moreover, if he is doing some job that involves interest merely to gain banking experience and his aim is to be able to develop an alternative system which is more in line with Islamic values and principles, then he is to be encouraged. He should leave his job when he has gained all the experience he needs.

On the other hand, if a person works in a bank only because this is the only job he could get, and he is certain that quitting means that he would be unemployed for a while, then we tell him that he should stay in his job and keep on the look-out for an

alternative. Once he has secured another job, which is more satisfactory from the Islamic point of view, he should leave immediately. There is no virtue in being unemployed or leaving one's family in need of what charity others may give.

The writer of the second letter is not particularly worried about having another job. He is highly educated, and knows that he can work as a teacher or an accountant. He is worried that such jobs also involve working with interest. He has a very valid point. The Qur'anic threat to believers to quit all dealings with usury wants that unless the system is abandoned, God and His messenger will declare war against them. This threat is not meant for individuals only, but also for communities and societies. The community, which operates a system of usury, will be at war with God and His messenger. That is a very serious threat indeed. Yet he is carrying things too far. A teacher of mathematics who teaches percentage and gives examples of how interest is calculated is not the same as one who works in a bank and is heavily involved in carrying through transactions that are interest-based. Nor is an accountant in a private company so much involved either, even when the company does not have any scruples about earning or paying interest. That part of his work which deals with interest will always represent a small part of his duties, unless he happens to work in a finance company which is probably worse than working for a bank.

If he is so troubled by the fact that he works for a commercial bank which does not implement the Islamic system; he should try to change his job. If he takes up a teaching or accounting job, God will reward him indeed for quitting his job in order to live in accordance with Islamic teachings. We may all be contaminated with the banking system that is based on interest, but many of us are not so heavily involved, and those are certainly in a better position than those who help to operate that system.

Working for an insurance company is not objectionable unless there are particular reasons to make it otherwise. What we are talking about here is how does the insurance company invest the money it receives from its customers as premiums. If it invests them in a usurious way then working for it is the same as working for a bank. If it invests them in legitimate businesses, then there is nothing wrong with working for it. Many people tend to think that insurance is forbidden. I have explained on several occasions that it is not.

2. Working for a bank operating within the capitalist system may involve you in approving, arranging or facilitating usurious transactions. If it does, then this work is forbidden.

The Prophet, peace be upon him, says: "God curses the person who charges usury, the one who pays it, the one who writes the contract between them, and the two witnesses to the contract." As you see from this Hadith, everyone who has a role to play in such deals commits a sin. A job that involves you in incurring a sin every working day is certainly something to avoid.

Having said that, I realize that not all jobs in a bank are directly related to usury. Banks offer other services, which may be fully legitimate. If one does such type of work, there is no harm in continuing that work.

On the other hand, if one is already employed in such a bank and realizes that he should leave it because of what it involves of usury, one should not leave until one has found another job, unless one can afford to do so. But if one is likely to leave one's dependents suffering real hardship if he leaves his job before finding a more suitable one, it is better to stay while trying as best as one can to find a better job.

Getting a bank loan that incurs interest is akin to usurious transactions that the Prophet, peace be upon him, clearly indicated to be forbidden. Therefore, one must

steer away from them. The only loan that has been ruled as permissible by many scholars of repute is the mortgage arrangement, in which you get a loan from a building society or a bank to buy a house for your own residence. This is permissible because it satisfies an important need and you receive more than the money advanced by the bank.

Bank Employees: Prayers At the Bank's Premises

Some magazine contained an article saying that the fact that a bank pays and receives interest on its loans and deposits makes it forbidden to pray there. How does a bank employee solve this problem? Some employees offer their prayers at the Bank while others are influenced by the statement that bank is a forbidden place for prayers.

If you are working for a bank which runs its business on usurious basis, and then you must try to get yourself moved to a job which does not involve much handling of usurious transactions. There are certain aspects to the work of any bank which may have very little to do with interest or usurious charges. If one does a job of this type, no blame may be attached to him. It is even better to try to find an alternative job, away from a usurious bank. One need not leave his job in the bank until one has another job lined up.

As for prayers within the bank premises, the Prophet, peace be upon him, says: "The whole earth has been made a prayer place and a source of purification for me." That obviously includes his followers in all generations. Every place on earth may be a prayer place for a Muslim. Similarly, every spring of water can be a source of purification. In the absence of water, we may resort to dry ablution [Tayammum], which uses clean dust for purification.

What the argument entails is that the actions done in a particular place may render it unfit for prayer. Such a view cannot be given haphazardly. It must be supported by firm evidence. The fact is that only the absence of purity in a particular place renders it unfit for prayer. If some impurity falls on a particular spot, we must not pray in that spot until the impurity has been removed. Here we are speaking of physical impurity. This does not apply to what may be considered mental impurity, such as forbidden practices.

There is no statement in the Qur'an or in the Hadith which suggests that the home or office of a moneylender is unfit for prayer. We may have to adopt a certain position towards people who are engaged in forbidden practices, but that is a different matter altogether.

Those who pray in the bank do better because they are keen to offer their prayers on time. To leave obligatory prayers, is certainly wrong.

Believers: Friendship With Non-Believers

Could you please explain the Qur'anic verse, which instructs Muslims in these words: "Take not unbelievers as your friends, and if you do so you are among them." In our present world, most Muslims have some sort of dealings with non-Muslims, and that action approaches friendship in the majority of cases, especially in countries where the Muslims are in minority. What is their position in the light of this Qur'anic injunction?

There is some confusion in the understanding of the Qur'anic verse which has come about from the translation of the term 'wali' which is rendered in the translation you have quoted as "friend". In fact the term "friend" is inadequate as a translation of the Arabic term. The term "friend" occurs in the Qur'an in verse 61 of Surah 24, entitled,

Light. Had Allah meant that we must not take unbelievers as friends, in the strict meaning of friendship, He would have used this particular term, *sadeeq*, but He has chosen to use a different term which has much wider connotations.

Translators of the Qur'an have found difficulty in rendering the meaning of the term *wali* as it occurs in the verse you have quoted and similar verses. It should be noted that in Islamic terminology, the same word is used for the person who acts for a woman in her marriage, giving the commitment to marry her away to her prospective husband. When the suitor accepts that commitment, the marriage is made. Such a person is normally her father, if he is alive and sane. If not, then her grandfather, brother, uncle, or even her adult son may act for her. In such a situation, we normally translate the term *wali* as "guardian".

As for the situation of dealing with unbelievers, translators of the Qur'an have tried to come to grips with this term by using in their translations words such as "allies, protectors, helpers, bosom friends, etc." One translator uses both "friends and allies" to denote the meaning. Without wishing to comment on these translations, I can say that perhaps the word "ally" is closer to the meaning of the Arabic term. What Allah forbids in our relations with non-believers is the forging of alliances, which have far reaching commitments that may take precedence over the implementation of certain provisions of our law.

With the difference in meaning explained, there is no question that friendship on social basis with unbelievers is acceptable, provided that these individuals are not actively hostile to Islam or to Muslims. A clear reference to this in the Qur'an is found in verses 8 and 9 of Surah 670, entitled The Examined One. These can be rendered in translation as follows:

"As for such [of the unbelievers] as do not fight against you on account of your faith, and neither drive you forth from your homelands, Allah does not forbid you to show them kindness and to behave towards them with full equity. Indeed, Allah loves those who act equitably. Allah only forbids you to choose for your allies those that fight against you because of your faith, and drive you forth from your homelands, or aid others in driving you forth. Those of you who choose such people for their allies are truly wrongdoers."
[One That Is To Be Examined — "Al-Mumtahanah" 60: 8-9]

Perhaps it is important to explain that the phrase "***Allah does not forbid you***" which occurs in the first of these two verses does not merely mean an absence of prohibition. It implies in this context, as commentators on the Qur'an explain, a positive encouragement to act towards them with kindness and equity. There are numerous Hadiths, which encourage Muslims to be kind to other religious communities, especially those who constitute minorities in the Muslim State. The strong emphasis placed on the need to behave towards them in this way has been heeded by Muslims throughout the ages. Minorities in the Muslim State have always enjoyed a fair and kind treatment by the Muslim majority.

On the personal level, there is nothing to stop any Muslim from forging a friendship with non-Muslims who harbor no ill intentions against Islam or its followers.

Believers: Thoughts Of Disbelief Creeping Into the Mind

A married lady who is known to be firm in her belief in Islam had a very disturbing experience. One night, as she was reflecting, she had thoughts of disbelief. She told herself that she became a disbeliever. A few minutes later, she banished those thoughts and was firm in her belief in Islam. She has been worried ever since about her status. She feels that her marriage became null and void the moment she had those thoughts of disbelief.

How could she remain married to her husband without telling him what happened? If a new marriage contract is needed, how could this be effected without people getting to know of what happened to her? In fact she does not want anybody to know that. Can a mistake like this invalidate marriage, when the person involved has immediately repented and sought God's forgiveness? Please comment.

It is often the case that we do things to our own detriment only because we do not know the exact Islamic position in the matter in question. We behave on the basis of insufficient information, and that could easily land us in trouble. Here the lady experienced some false thoughts and reflected in her mind on some false beliefs. When she came to senses, she was her own old self, a firm believer in God and His messenger. What does this constitute?

The Prophet, peace be upon him, says: "God has pardoned my community whatever thoughts people may entertain, unless they put these in practice." So, any one of us may think that if he could do this or that action, he would be much better off. What he might be thinking of may be a theft, a forgery, adultery or even a murder. But when he reflects for a moment, he turns to God for help and prays to Him to protect him from sin. Would any of these thoughts constitute a sinful action for which he is to be punished? It is part of God's mercy that he does not hold us to account for any of these thoughts.

Similarly, if one entertains some doubts about God, but soon afterward he or she reconfirms their belief in Him, attending to their prayers and other Islamic duties, those erroneous thoughts are not taken into account. In fact, the whole process tends to confirm one's belief in God. That is because when those thoughts were clear in his mind, he did not allow them to dwell for long. He sought to reconfirm his conviction in God's oneness and His control of the universe. That allows a firm belief.

This means that this lady does not have anything to worry about as a result of her experience. The fact that she was so disturbed by it confirms her as a good believer. However, my advice to her is to try to study Islam at greater depth. The more she studies, the better for her, as her faith will be stronger and she will banish any evil thoughts that may flash in her mind. Needless to say, her marriage was not affected.

Believers: Twenty Qualities Of Good Believers

Commentary By Adil Salahi — Arab News

After the Prophet, peace be upon him, overpowered the Quraish and regained Makkah in an almost bloodless conquest, all Arabia began to recognize his authority. Tribes from far and wide sent delegations to Madinah to establish good relations and declare allegiance. While the conflict with the Quraish, the major Arab tribe, was going on, other tribes adopted a policy of wait and see. They did not wish to be on the wrong side of the Quraish, fearing that should it be successful in their attempt to suppress Islam, they would suffer at their hands. Now that the Quraish resistance was at an end, and most, if not all, its people became Muslims, other tribes began to look at Islam on its merits. They recognized its truth. Since there was no history of conflict with the Muslim State, they were willing to accept Islam. The Prophet, peace be upon him, sent groups of his companions to many tribes advocating Islam and explaining its principles and values.

Delegations were arriving in Madinah either to confirm their positions of loyalty or to find out more about Islam. One such delegation was from the Azd tribe. One man in the delegation, Alqamah ibn Yazid reports:

I was one of seven men who were sent as a delegation from our tribe to the Prophet, peace be upon him. When we entered the mosque and spoke to him, he was pleased with our appearance. He asked us what we were. We said: "We are believers." The Prophet, peace be upon him, smiled and said: "Every statement must have a substance. What is the substance of your statement and your beliefs?" Our answer was: "Fifteen characteristics, five of which we were ordered to believe in by your messengers, and five we were ordered by them to implement, and five were part of our moral code, prior to Islam, which we still maintain unless you reject any of them." The Prophet, peace be upon him, asked: "What are the five in which my messengers have ordered you to believe?" We said: "They have ordered us to believe in God, His angels, His books, His messengers and in resurrection after death."

The Prophet, peace be upon him, asked: "What are the five that my messengers have ordered you to implement?" We said: "They have ordered us to declare that there is no deity other than God, to attend regularly to our prayers, to pay Zakah, fast in the month of Ramadhan and offer pilgrimage to the House if we are able to do so."

The Prophet, peace be upon him, then asked us: "And what are the five which you have adopted in pre-Islamic days?" Our answer was: "To be thankful in times of plenty and to be patient in times of trial, and to accept the turns of fate, and to show our commitment and dedication when we meet the enemy, and not to express pleasure at misfortunes befalling our enemy." The Prophet, peace be upon him, commented: "These people are wise and learned. Indeed, they are so wise that they approach the degree of prophets." He then said: "I am adding five more qualities so that you have 20 in all. If you are truly as you have described, then do not accumulate what you cannot eat; do not build houses you shall not use for living; do not compete for something you are leaving behind tomorrow; have fear of God, to whom you shall return and be accountable; and look forward to what you are certainly facing and that in which you shall remain for ever."

The dialogue between this delegation and the Prophet, peace be upon him, hardly needs any comment. It is clear that the delegation represented a community with a sound moral code. When the Prophet's emissaries advocated Islam among them, they were quick to respond positively to it. Their delegation meant to establish stronger contacts with the Prophet, peace be upon him, and to learn more about Islam and its principles.

The Prophet, peace be upon him, wished to push this tribe a step further on the ladder of strong faith. Hence, he added five more qualities to their 15 sound ones. These five concentrate on defining the aim of one's pursuit in life. It should always be geared toward gaining God's acceptance in the hereafter. Hence, the Prophet, peace be upon him, advises them not to try to accumulate wealth, or build houses and palaces they would not use. They must remember that there will come a day when they depart this life. On such a day, they will leave behind all that they have and go to God with nothing other than their faith and good deeds. Remembering the hereafter provides the strongest motive to do good and to avoid evil. It is in the hereafter that we have to account for our deeds before God. Since the hereafter represents an everlasting life in which our fate depends on what we do in this present life, then we must always try our best to improve our position there by keeping to what is right in this our first life.

Another delegation of believers was that of the tribe of Abd Al-Qays. The Prophet, peace be upon him, gave them a warm reception saying: "Welcome to you people. You will suffer neither humiliation nor regret." As they explained their situation, they had a request to make. They said: "Messenger of God! Our route to you passes by the idolaters of Mudar, and we cannot reach you safely except in the sacred months." This was a reference to the frequent, often unjustified, raids Arabian tribes were launching on others. Since this tribe's route passed by a tribe that was hostile to

them, they could only travel in the four Sacred Months when Arabian tribes refrained from fighting.

Because of this difficulty, the delegation had a request to make. They said to the Prophet: "Teach us some important things which would ensure our admittance into heaven if we implement them." "The Prophet, peace be upon him, said: "I command you to do four things and I forbid you four others. I command you to believe in God alone, declaring that there is no deity other than God, to attend regularly to prayers, to pay the Zakah, to fast in the month of Ramadhan, and to give one fifth of the spoils of war to the Islamic state." He also forbade them the use of four types of containers that they used to make intoxicant drinks.

Other reports of the visit of this delegation to Madinah suggest that drinking was very common among those people and they had a variety of drinks for which they used different methods and containers to brew. Their habit caused them much trouble. Hence the Prophet, peace be upon him, wanted to emphasize the need to abide by the Islamic code of conduct that forbids all drinking and all intoxicants.

Once the Prophet, peace be upon him, asked a delegation who came to him in Madinah representing a tribe how they defined themselves. They said: "We are indeed believers." The Prophet, peace be upon him, said: "Everything has a substance, so what do you define as the substance of your belief?" They said to him: "We have fifteen characteristics. Five we have been told by your representative to believe in, and five you have ordered us to do and five are among our traditions. We will maintain [them] unless you instruct us to the contrary."

The Prophet, peace be upon him, asked them about these. They told him that they believed in God, His angels, His revealed books, and His messengers and in resurrection after death. Those were the five beliefs taught to them by the Prophet's representatives. The ones he instructed them to do were the declaration that there is no deity save God, prayers, and Zakah, fasting in Ramadhan and pilgrimage. The five among their traditions were: To be grateful in time of plenty, to be patient in adversity, to accept God's will whatever it may be, to remain steadfast in battle and not to show pleasure when calamity befalls an enemy.

The Prophet, peace be upon him, commended them on these and added five more to make their total twenty. He said to them: If you are truly as you say, then do not amass what you cannot eat, or build what you do not reside in, nor compete in what you will soon abandon. Fear God to whom you shall return and work for what you will soon be facing."

Believers: Viewpoint Can Turn A Believer Into An Unbeliever
Commentary By Adil Salahi — Arab News

A Hadith reported by Zaid ibn Khalid Al-Juhani mentions: "God's Messenger, peace be upon him, led the congregational dawn prayer one day at Al-Hudaibiya after it had been raining at night. When he finished his prayers, he turned to people and said: "Do you know what your Lord has said?" They replied: "God and His Messenger know best," He said: "God says: Some of My servants are good believers this morning and some are unbelievers. A person that says, 'We have been sent rain by God's grace and mercy, believes in Me and disbelieves in the planet.' On the other hand, the one that says, 'We have had rain because this planet is on the ascendance', disbelieves in Me and believes in the planet? [Related by Al-Bukhari and Muslim, as well as others]

This Hadith refers to 28 planets, which are paired in the sense that when one of them goes down in the West, the other rises in the East. They are well known and complete

their turn of rise and descend once a year. People often associate rain with the going down of the wintry ones. This is the custom to which the Prophet, peace be upon him, refers in this Hadith in which he quotes God's word. When the text of a Hadith attributes a statement to God, it becomes a sacred, or Qudsi Hadith.

When we look at the text of the Hadith, we realize that the way people look at things and how they happen makes a fundamental difference to their status as believers or unbelievers. Here the Prophet, peace be upon him, refers to a particular habit, in which people attribute a rainfall to the rise or descent of a certain planet. Thus they make the movement of the planet, or the planet itself, the cause of the rainfall. If so, then the planet has a will of its own which determines the movement of clouds and the fall of rain. Since a believer attributes all that happens in the universe to God alone, attributing something like a rainfall to a planet, or to any cause, is an act of associating partners with God.

We have to make a fine distinction here. The Hadith speaks of a person saying the rain took place 'because this planet is on the ascendance'. If a person says instead, 'we had a rainfall when this planet was on the ascendance', there is nothing wrong with that. He is simply referring to the time of the rainfall, not attributing its cause to the planet and its movement.

What all this means is to stress the Islamic principle of attributing every thing that takes place in the universe to God and His will. When we have a rainfall, we say that it takes place by God's will and grace. When rain is scarce, we pray to God to send us rain. We do not look to any cause or factor, because we know that they all operate by God's will.

When we speak of God's will, we should always remember that it is free, unrestricted by anything. God may will whatever He determines at any time, and He brings it about as He wishes. The laws of nature are all subject to His will. He operates them as He pleases and He suspends or replaces them as He wishes. Nothing influences His decision. He has power over all things, and He always accomplishes His purpose as He pleases.

This means that we must never take anything for granted. We do not say that since this or that has taken place, then we expect the following consequences. Although such a statement may rely on what we have experienced of cause and effect, we must not attribute any result or event to any factor other than God's will. This was how the Prophet, peace be upon him, looked at all events.

Ayesha, the Prophet's wife, says: "When the Prophet, peace be upon him, saw a cloud that looked like bringing rain, he would be uneasy, going in and out, walking to and from, and his face would change color. When rain began to fall, he would be relaxed. Ayesha pointed this out to him once and asked him what troubled him. He said: "How would I know that it does not bring something different, like that described by God: '**When they beheld it as a dense cloud approaching their valleys**'. [Sandhills — "Al-Ahqaf" 46: 24]" [Related by Al-Bukhari, Al-Tirmithi and Al-Nassaie].

Here the Prophet, peace be upon him, is referring to the punishment God inflicted on the people of A'ad, an early community to whom Prophet Hood was sent but they rejected his message, despite the clear evidence that God gave them to prove that he preached the message of truth. Thus, they earned their punishment, which began with the sending of clouds that they mistook for an indication of rain. The verse which the Prophet, peace be upon him, quotes runs as follows:

When they beheld it as a dense cloud approaching their valleys, they exclaimed, 'This is but a heavy cloud which will bring us rain!' Nay, but it is the very thing which you sought to hasten: a wind bearing grievous

suffering, bound to destroy everything by its Lord's command! Then they were so utterly wiped out that nothing could be seen except their dwellings. Thus do we requite people lost in sin. [The Sandhills — "Al-Ahqaf" 46: 24-25]

The fact that the Prophet, peace be upon him, looked uneasy, or troubled when he saw clouds and his explanation that he could not tell whether the clouds brought in the prospect of rain or something totally different, confirms his firm belief that God's will is free. No one could tell for certain what may come in the wake of any event, not even a natural phenomenon which we see every day.

Therefore, we must always be on our guard, lest we incur God's displeasure and deserve His punishment. We must always pray to Him to forgive us our sins, and not to hold our shortcomings against us. If the Prophet, peace be upon him, worried at a natural development, because he could not tell what it heralded, then we have much less reason to be confident that it would bring only what is good and beneficial. We should trust God's grace and mercy, but we should try to earn that by being always mindful of our duties and keen to do what God has ordered.

Believers: What Makes One A Believer?

1. If a Muslim neither offers his prayers nor observes his other Islamic duties, but expresses instead his doubts about God's existence, and argues against Islamic teachings, claiming that Islam does not maintain equality between people, what should be his position in Islamic society? What should his wife do if she is a good Muslim?

2. Who comes under the definition of a Muslim? There are people who have Muslim names and say that they are Muslims because they have Muslim parents. They rarely, if at all, practice Islam. Others may attend to certain Islamic practices on occasions, such as those who offer their prayers only on Fridays, and perhaps in Ramadhan when they do fast. Please comment.

My objection to this question is the description of such a person as a Muslim. Islam is not a matter of birth or belonging to a family or a nation. We cannot describe a person as Muslim simply on the basis that he is born to Muslim parents or that he belongs to a Muslim tribe or community. Being a Muslim is a matter of conscious and free choice. A person is a Muslim because he chooses to believe in Islam and accepts its tenets [ideology] and beliefs. If someone asks what brings a person into the fold of Islam, the answer is the declaration that God is the only deity in the universe. He makes a conscious choice to believe in his religion. If he accepts Islam only because he is brought up as a Muslim, his faith remains deficient.

This person has been expressing doubts about basic Islamic beliefs. It is clear that he does not accept these. How is he to be considered a Muslim? The proper thing to do with him is to require him to come clean and own to his beliefs. If he says that he does not believe in God and His messenger, the Prophet Muhammad, peace be upon him, then he is not a Muslim.

His wife cannot remain married to him for a second after that. She should request the authorities to register the fact that her marriage is over on grounds of difference of religion. She is free to be married to another person after she completes her waiting period. During such a waiting period, if her husband declares his acceptance of Islam and makes a serious commitment to live as a Muslim, she may be reunited with him in marriage. If not, their separation is complete.

2. There should be a practical interpretation of beliefs. Otherwise, it will remain theoretical. Hence, the Prophet, peace be upon him, defines faith as: "Something that is well established in people's minds and hearts, and to which credence is given by

practice." So, faith cannot be treated as an academic theory or an abstract idea. Its practical effect has to be seen so that the claim of being a believer is seen to be true. Hence, Islam is embodied in statements and practices. The Prophet, peace be upon him, says: "Islam is built on five [pillars]: the declaration that there is no deity save God and Muhammad is His messenger, regular attendance to prayer, the payment of Zakah, the fasting in Ramadhan and pilgrimage to the Sacred House when a person is able to do so."

People who claim to be Muslims only because they have been born in Muslim families do not provide a practical proof of their claim. Yet, if they genuinely believe in the Oneness of God and the message of Muhammad, they are considered Muslims. If they do not go beyond that declaration, they are doing badly because of their negligence. They should be advised that their faith is not complete unless they attend to their Islamic duties.

On the other hand, we must not allow ourselves to assume the mantle of judges who pass judgment on people, claiming that certain people are true Muslims while others are not. If a person tells us that he is a Muslim, we take his statement at its face value. But if he does not confirm his statement by doing the duties God has imposed on Muslims, we advise him that he is exposing himself to the risk of God's punishment. Some of these people say that God is too merciful to punish them. They are not doing anything bad; they are simply not attending to their duties. This is a false argument.

A person who does not fulfill a duty God has imposed is certainly doing something bad. What is worse than the deliberate negligence of a duty God has imposed? Besides, a believer does not say that God will certainly forgive him. He certainly hopes for God's forgiveness, but he does not behave as though it is a certainty. He must always balance that hope with the fear that he might not be forgiven. That balance should provide a motivation for him to attend to his Islamic duties.

Believers & Non-Believers: Drawing Clear Distinction Between

The term "believers" and "non-believers" draw a clear distinction between people of this world. No one can deny the fact that God is One. He is the Lord of all human beings, whether they are Christians, Jews, Hindus or Muslims. His Oneness is recognized in all religions. Therefore, a human being who believes in God is a believer and only a person who does not believe in Him is a non-believer. May I ask why Muslims consider themselves as the only believers? The way Muslims behave makes it appear as if He is the Lord of no one else on earth. This sounds rather eccentric. There are surely among Muslims some bad people who do not follow the teachings of their religion. By merely becoming a Muslim, a person does not become a true believer. On the other hand, there are among non-believers some noble people who devote their lives to the welfare of mankind. These are righteous people by any standard. Do you agree? Or do you ignore purity, morality and righteousness among those who belong to any other conviction? Do you not agree that the Qur'an should be explained and interpreted by universal human virtues, not particularly what is acknowledged by Muslims only? Please do not misunderstand me. I have great respect for Islam, Prophet Muhammad and the Qur'an. If I lead a clean and straight life, deeply believing in God, and following my own religion, I see no reason why I should convert to Islam.

I appreciate the clarity and the honesty with which this letter has been written. I have chosen to publish it in full because it expresses the feelings of many an honest non-

Muslim who may be irritated by the thought that every virtue has to be Islamic in order to be acceptable to God. Hence the accusation of patronization of God that is sometime leveled at Muslims.

This question can only be sorted out if we go back to basic belief. The question of believing in God is inherent in human nature. However, it is an aspect of God's grace that we do not have to rely on this intrinsic tendency in our nature to formulate our concept of Him. He sent messengers and warners to educate mankind and teach them how to believe in God.

All these messengers emphasized God's Oneness and formulated the same concept of the Godhead, warning their people against associating partners with Him. Messengers were sent to all nations and communities.

God tells us in the Qur'an:

"You are but a warner; We have sent you as an announcer and a warner about the truth. There has been no community unless some warner has passed among them." [Creator — "Al-Fatir " 35: 23-4]

This means that there were numerous prophets, messengers and warners who explained to mankind how to conduct their lives in a way, which would be acceptable to God. There are about twenty-five of these mentioned by name in the Qur'an. However, God states in the Qur'an that He has mentioned some of His messengers to His Prophet Muhammad, while some He has chosen not to mention. Therefore, the great teachers of mankind who strove to establish faith among their communities and to lay down concepts of morality might have been prophets and even messengers. But we certainly cannot say with any degree of certainty, because God Himself can only state certainty about such matters. Since He has chosen not to tell us about those people and their status, we cannot say anything in this connection. We simply limit ourselves to the certain knowledge God has revealed in the Qur'an. We do respect those great teachers of mankind and what they have done.

However, God makes it clear that the Qur'an is His final message to mankind, and He undertakes to keep it intact for the rest of time. ***"We ourselves have sent down the reminder and We will indeed safeguard it."*** [Al-Hijr 15; 9] ***"It is for us to gather it and to cause it to be read [as it ought to be read]."*** [Resurrection — "Al-Qiyamah" 75; 17]

But God also tells us in the Qur'an that earlier messages suffered distortion and twisting of texts. This applies particularly to Torah and the Gospel. Therefore, although we believe that these two books were originally revealed by God to the great prophets, Moses and Jesus Christ, peace be upon them both, we also believe that any fundamental difference between either of them and the Qur'an is the result of willful distortion.

The very fact that God has sent so many messengers and prophets to mankind to teach them how to believe and conduct their lives makes it clear that it is from Him alone that we should derive our concepts of God, faith, the position of man and how he should believe in his Lord. The Qur'an denounces the pagan Arabs for having adopted the concept of polytheism, establishing for themselves so many deities whom they considered intermediaries between themselves and God. They did not reject God altogether, but felt that He was too great for them to put their address to Him directly. Therefore, they associated with Him partners whom they worshipped so that those partners could bring them nearer to God. That was totally unacceptable to Him.

When we speak of believing in God, we have to acknowledge the fact that in order to be true believers, we have to believe in Him in the way He likes. That is to say, the concept we formulate of God should be the one He Himself outlines.

This He did through the prophets and messengers He sent in all periods of history, up to the final messenger, Prophet Muhammad, peace be upon him. There can simply be no conflict between what every one of those messengers preached about God. It is true that there can be only one God. Different religions may offer different concepts of Him, but there can only be one true concept.

That is the one He Himself has laid down in His messages to mankind. Since these were subject to distortion, then that concept can only be derived from the message He guaranteed to keep intact, namely, Islam. Hence, true believers must reject any concept that is not in total agreement with the monotheistic concept of God stated clearly in the Qur'an. There can be no truth in any concept of duality, trinity or plurality of the Godhead.

The other part of your question tries to distinguish between a Muslim and being a believer. The Qur'an also makes this distinction. Reflect if you will, on the Qur'anic verse, which may be translated as follows:

"The desert Arabs say: We believe. Say: You have not believed, but say instead: We submit. Yet belief has not penetrated your hearts. If you obey God and His messenger, He will not slight you in any of your actions. God is much-forgiving, merciful." [Private Apartments — "Al-Hujurat " 49: 14]

The Arabic term used for the expression, "We submit," is "Aslamna," which is the verb used to indicate acceptance of Islam. As you are probably aware the term "Islam" means "submission to God." The Qur'anic verse thus distinguishes between submission, and Islam which is a practical attitude and having faith, or "iman" which indicates a conscious belief and a conceptual attitude. What the faith of Islam requires of all people is far more than the practical attitude. It is to have faith deeply entrenched in one's mind and heart.

It is true that some Muslims may not give, in their action and practices, full credence to their faith. Some may not even distinguish between what is forbidden and what is lawful. Some may have very little knowledge of right and wrong. The very fact that they were born into a Muslim family does not ensure their salvation. Islam requires of everyone to have a conscious belief in God, His Oneness and all His attributes. Therefore, true faith can only come through deep thinking, reflective study and conscious acceptance of the basic principles of faith. It then requires that everyone should conduct his or her life in accordance with Islamic teachings. Salvation can only be ensured through faith and action. Neither one is sufficient on its own.

There is no doubt that there are among the followers of other religions people of integrity, honesty, high caliber and serious morality. Even among the pagan Arabs there were some of these. The Prophet, peace be upon him, was asked: "Who are the best people?" He gave his questioners one answer after another, but those answers were not the one they sought. He then confirmed that they were asking about the different types of people. He then said to them: "The best of them in pre-Islamic days are the best after having accepted Islam; if they would learn it properly."

We cannot subject the Qur'an to different interpretations. We interpret it and explain it the way Prophet Muhammad, peace be upon him, has explained to us. Otherwise, we would be imposing our views on the Qur'an. This is not open to anyone to do.

C

Charity: Not A Favor Done By the Giver To the Recipient

In the name of God, the Merciful, the Beneficent

“The case of those who spend their wealth for the cause of Allah is like that of a grain, which brings forth seven ears, in every ear a hundred grains. Allah gives manifold increase to whom He wills. Allah is munificent, All-Knowing. They who spend their wealth for the cause of Allah and do not follow their spending by stressing their own benevolence and with injury (to others) shall have their reward with their Lord. They have nothing to fear, nor shall they grieve. A kind word with forgiveness is better than charity, followed by injury. Allah is free of all wants, clement. Believers! Do not render your charitable deeds worthless by boasting about your benevolence and causing injury to others, as does he, who spends his wealth only to show off and to be praised, while he believes neither in Allah nor in the Last Day. Such a person is like a smooth rock covered with earth. Then heavy rain falls on it and leaves it hard and bare. Such as these shall gain nothing from their works. Allah does not guide the non-believers. But those who give away their wealth out of a genuine desire to please Allah, and out of their own inner certainty are like a garden on a hillside. Heavy rain falls on it, and it yields up twice its normal produce. If no heavy rain falls on it, a slight drizzle (is sufficient). Allah sees all you do. Would any one of you wish to have a garden of palms and vines, through which rivers flow, then to be well advanced in age, while his children are weak; and then a fiery whirlwind smites it and leaves it all burned down? In this way Allah makes plain to you His revelations, so that you may reflect.”

[the Cow, “Al-Baqarah”: 2: 261-266] Commentary by Sayyid Qutb —
Translated & Edited by Adil Salahi.

This Qur'anic constitution does not start with imposing duties, but by encouragement and persuasion. It attempts to awaken inner feelings and reaction within man's whole being. It portrays an image of life, which is vivid, ever-increasing, yielding its endless gifts: that of plants, the gift of the land, or indeed the gift of Allah. Plants give much more than they take. Their yield and fruit are a great many times more than their seeds. This highly impressive image is given as something very similar to those who spend their wealth for the cause of Allah: The case of those who spend their wealth for the sake of Allah is like that of a grain which brings forth seven ears, in every ear a hundred grains.

The simple, immediate meaning of the expression here requires a simple arithmetic process which makes one grain yield seven hundreds. The vivid image provided here is, however, much more impressive and beautiful. Its effect on man's conscience is much more profound. It is an image of active life, nature at full sway, and a plant making its gift. Moreover, it is a scene of something miraculous in the realm of plants: a single grain bringing forth seven ears, with each ear containing one hundred grains.

As the procession of ever-growing life continues its march, the Qur'an directs man's conscience to give more and more. By doing so, it indeed gains.

It does not decrease: it increases. The process of giving and growing continues and it awakens more and more of man's feelings to appreciate the scene of plants and their yield. Allah increases His bounty many times over to whomever He wills, without any need for keeping accounts. He gives and gives of His limitless bounty and His infinite mercy: Allah is Munificent, All-Knowing. He is munificent: He does not stint His gifts, which are ever forthcoming. He also knows all, including people's intentions which He rewards. Nothing can escape Allah's knowledge.

But what sort of spending is made to grow and grow? And what sort of gift is rewarded with a manifold increase in this life and in the life to come? It is the kind of spending which elevates human feelings and keeps them pure. It is the one which does not hurt the feelings of others, and which is motivated by pure kindness and benevolence, and which seeks only Allah's pleasure: Those who spend their wealth for the cause of Allah and do not follow their spending by stressing their own benevolence and with injury [to others] shall have their reward with their Lord. They have nothing to fear, nor shall they grieve.

To boast about what one gives away is certainly abominable. No one talks boastfully about one's benevolence unless conceit, or a desire to humiliate the recipient of his bounty or to draw people's attention to himself motivates one. Hence, his generosity is not for the sake of Allah, but to win favors with people. Such motives and desires are alien to a pure heart of a true believer. Boasting makes charity an injury to both the giver and the recipient. It injures the giver as it awakens within him feelings of pride and conceit, as well as a desire to see his brother, the recipient, showing humbleness in his presence. It further injures him because it fills his heart with hypocrisy and drives him away from Allah. It is, on the other hand, an injury to the recipient as it makes him feel his humbleness. He then reacts with harboring a grudge and a desire for revenge.

Islam does not view spending for the cause of Allah as merely a means to provide food for the poor to eat. In the Islamic view, spending is a means to purify the soul of the giver and to elevate it. It is also a means to arouse within him his humanitarian feelings so that he feels the bond which unites him with his poor brother and reminds him of Allah's grace and His bounty, as well as the term upon which he was given Allah's bounty, namely, to enjoy it without extravagance or showiness, and to spend of it "for Allah's cause" without reluctance or boasting. Islam also views such spending as a consolation for the recipient and a cementation of his ties with his brother, the giver. It is also a means to overcome the weakness of the community as a whole, so that it is built on a solid foundation of mutual cooperation and security which brings to the fore its awareness that it is a single entity which has the same direction and the same duties. If those who are charitable will stress their benevolence and boast of it they ruin all this and make their spending a poisonous act and a fire, which consumes the unity of the society. Boastfulness, therefore, is an injury even when it is not accompanied by any other form of injury, whether verbal or physical. It is an injury because it ruins a good act, enhances grudges and tears the society apart.

A number of modern psychologists are of the view that the natural reaction to charity is future hostility. They claim that the one who takes charity is bound to feel inferior to the giver. His feeling of inferiority will continue to work on him, and he will then try to overcome it by harboring hostility toward the giver, especially if he believes that the giver wants him always to remember his kindness. This, in turn, enhances his distress at his inferiority, which then makes him hostile to the giver.

All this may be true of ignorant societies where Islam does not rule. This religion of ours has a different method of tackling this problem. It establishes first that whatever is in the hands of people belongs to Allah. Only those who do not know the direct and indirect reasons of wealth and earnings dispute this. Everything, which we have, is given us by the grace of Allah. We cannot possess any of it by our own means. For a single grain to exist, it is necessary for natural forces, such as the sun, the earth, water and air to play their respective roles. Man controls none of these forces. The same applies to the drop of water, the string from which cloth is made and indeed to everything. Hence, if a rich person gives something of this wealth in charity, he only gives away something, which belongs to Allah. If he does something good, he is only giving Allah a loan, which is repaid manifold. The needy person who stands at the other end is only a means through which the giver gets a reward, which is many times greater than what he gives. To stress this meaning in people's hearts and to discourage people from boasting and to encourage the needy to take their dues, Islam has laid down these moral values which we are discussing. Both the giver and the recipient eat of what has been provided by Allah. Those who give will receive their reward from Allah if they spend of Allah's money for Allah's cause, observing the moral code He has laid down for them, and bound by the terms of their covenant with Him. They have nothing to fear, for they will not be deprived of what has been given to them. Nor would they have to content with other people's grudges or with injustice. Nor shall they grieve for having to spend in this life, or over what happens to them in the Hereafter.

Charity is worthless if it is followed by injury inflicted by the giver on the recipient. It is far better to replace it by a kind word and a friendly feeling. A kind word helps fill people's hearts with pleasure and content. Forgiveness washes away grudges and replaces them with a feeling of friendship and brotherhood. Together they achieve the primary purpose of charity, namely, the purification of hearts and the strengthening of friendly feelings.

Charity is not a favor done by the giver to the recipient; it is a loan given to Allah. Hence, the statement is included with this comment: Allah is free of all wants, clement. He is in no need of charity followed by injury. A manifest of His clemency is given by the fact that He provides everything for His servants, but does not punish them for their ingratitude. Yet they are indebted to Him for their very existence, even before He gives them anything. People, then, should learn and try to treat each other with clemency. They must not be furious with, or inflict injury on, those to whom they have been charitable should they be ungrateful to them or should they do something wrong.

The Qur'an continues to remind people of the attributes of Allah which provide the perfect ideal for a Muslim with regard to his manners and moral values. He should work hard toward that ideal in order to achieve of it whatever his nature is capable of achievement.

The last three verses have given us an example of those who spend their wealth for the cause of Allah, without stressing their own benevolence or causing injury to others portrayed allegorically in a scene of vitreous life yielding its fruits with abundance, followed by a statement that Allah is in no need of charity followed by injury. When the impressions left by these verses are at their most vivid and their impact at its highest, the believers are instructed not to render their charitable acts invalid by boastfulness and injury. We are given here two remarkable scenes, which fit perfectly with the earlier one drawn from the world of agriculture. They describe the nature of spending purely for Allah's sake and the other type of charity followed by injury and boastfulness. This is in keeping with the Qur'anic method of putting the intended meaning in a scene, and showing the effect in a movement, and the whole idea in a vivid portrait which is full of life.

The first scene is made up of two contrasting images, with each containing details which fit perfectly with one another as far as the art of drawing is concerned. They are also perfectly fitting to the message the whole scene has been drawn to give the feelings and impressions it is intended to impart.

In the first image, we see the very hard heart: As does he who spends his wealth only to show off and be praised by others, while he believes neither in Allah nor in the Last Day. The gentle, pleasant and happy feelings faith imparts to man are unknown to that person who tries to cover his hard nature with a thin cover of hypocrisy. His masked heart is like a smooth rock covered with earth. It is a piece of stone which can never be fertile, covered with a thin layer of dust so that its hard nature is not immediately recognizable in the same way as hypocrisy covers the hard nature of a heart devoid of faith. Then heavy rain falls on it and leaves it hard and bare. When the dust is washed away by the rain, everyone recognizes the reality of the stone: bare, unfruitful, hard, barren. The same qualities apply to the person who spends his wealth only to show off and to gain praise. Nothing good results from his action and he can expect no reward.

The contrasting image of this scene is that of a heart full of faith, gentle and happy. It is the heart of a man who spends his wealth out of a genuine desire to please Allah. He is also motivated by his certainty, imparted to him by his faith, that good actions yield the best fruit. The heart of the believer is represented here by a fertile garden with deep soil, in contrast with the thin layer of dust on the smooth rock, which was the image given earlier for the hard heart of the non-believer. Two similes provide perfect harmony. When heavy rain falls it does not wash away the fertile soil as it did with the dust on that stone, it enhances its fertility and doubles its produce: Heavy rain falls on it, and it yields up twice its normal produce.

The heavy rain gives life to the soil in the same way as charity gives life to the heart of the believer to enable him to grow and strengthen his relationship with Allah. His wealth also increases and Allah gives him in abundance. Moreover, the life of the Muslim community is purified with such kind spending and it grows: If no rain falls on it, a slight drizzle [is sufficient]. Indeed, fertile soil needs only little water to give in abundance.

It is a complete scene with perfect contrast, and great harmony of details. It is shown with inimitable skill. It portrays every feeling and every thought with tangible indicators, and imparts its message to man effortlessly.

Since a scene is something which we see with our eyes, and since the whole matter in discussion depends on how Allah sees the real motives behind actions, it is concluded with this comment: Allah sees all you do.

The second scene shows the end brought about by boastfulness and injury. They totally destroy the good effects of charity at the time when the person concerned is powerless and helpless, unable to avert that destruction. This depressing result is depicted in a vivid image, which leaves strong impressions. Everything here is stormy, after a period of security and fertility. In essence and effect, an act of charity is likened in the physical world to a garden of palms and vines, through which rivers flow, bringing forth all kinds of fruits. It is a beautiful garden with fine trees and abundant fruits. So should a charity be in the life of the giver, the recipient and the community; it should be pleasant, beautiful, and blessed. It should help truth and it should promote life.

Who would wish to have such a garden, or such a good act, and then inflict on it uncalled for boastfulness and injury to destroy a garden. Who would do that at the moment when he is totally helpless to save it, and when his need for its fruits is at its most pressing. Then to be of an advanced age, while children are weak and then a

fiery whirlwind smites it and leaves it all burnt down. Who would wish to have that? Who would not try to avert such an end, having contemplated it? In this way, Allah makes plain to you His revelations, so that you may reflect.

The scene portrays first a case of happiness and enjoyment, beauty and splendor, before the fiery whirlwind utterly destroys it. The awesome impressions left by this remarkable scene leaves no room for any hesitation before the choice is made while it can be made, before the beautiful, fruitful garden is destroyed by the fire of the whirlwind.

The perfect harmony, which we inevitably notice in the drawing of every individual scene and the way it is presented, is not limited to individual scenes. It applies to all the scenes drawn in this passage which are all derived from the field of agriculture: a grain out of which grow seven ears; a smooth rock covered with earth before it is washed away by heavy rain; a garden on a hillside producing double its normal harvest; a garden of palms and vines, etc. It is a complete artistic exhibition, which also includes heavy rain, drizzle and a whirlwind.

Beyond all this lies an essential fact of an important relationship between man and the soil of the earth. It is the fact of the common origin, the common nature and the life common to both man and the soil. This life of both man and soil can also be utterly destroyed. All this we learn from the Qur'an, the perfect word of truth, revealed by the One who is Wise and who knows all.

Charity: Poor With Deceptive Look

In reality, we are needy people, but our sense of honor prevents us from asking others for help, although helping the needy is a requirement of Islam.

In the Qur'an, Allah praises those poor people who conduct themselves with honor giving the impression of being well off and who do not ask other people to give them anything of what they have. These people are praised in the middle of a passage, which encourages the Muslim community to be liberal with its money, giving to the poor and the needy and promises good reward for such charity. Furthermore, the believers are strongly encouraged to keep their charitable action secret, so as not to embarrass the recipients of charity. The praise comes in verse 273 of Surah 2 entitled, "The Cow".

“Those who are engaged so much in the cause of Allah that they cannot move about in the land to earn their livelihood and are, therefore, in straitened circumstances, especially deserve help. An ignorant person would suppose them to be well off because of their self-respect; you can know their real condition from their faces, for they are not the ones who would beg of people with importunity. And Allah will surely know whatever you will spend on them.”

Your attitude is certainly commendable. You have to remember that it is not permissible for a Muslim to beg, except in very limited cases. Once a man came to the Prophet, peace be upon him, asking him for charity. The Prophet, peace be upon him, asked him whether he had any article of clothing or furniture in his home. The man was very poor and he had a couple of articles, which could not fetch anything. The Prophet, peace be upon him, nevertheless asked him to bring them over. The Prophet, peace be upon him, asked his companions whether any of them would like to buy those two articles. One person bought them for a small amount. The Prophet, peace be upon him, divided the money in two halves, giving the man one half to buy food for his children. With the other, he told him to buy an ax and a rope. Then he told him to go to the nearby mountain and collect firewood. When he has made a

bundle, he should take it to the market and sell it. The man was to continue with this type of work for a fortnight, during which he should not come to see the Prophet, peace be upon him. At the end of this period, the man came wearing a new dress and told the Prophet, peace be upon him, that he has been able to save a little amount of money. The Prophet, peace be upon him, said: "It is far better for any one of you to take an ax and go to the mountain to collect firewood than to ask people for charity, whether they give him what he asks for or decline to give it."

Having said that, I should add that the Muslim community should look after the poor and needy people. The onus is on rich people to pay their Zakah and find deserving people to whom they should give it. This is indeed something, which should be undertaken by the Islamic State. When there is no central authority to collect Zakah and distribute it among its beneficiaries, then individual Muslims should pay their Zakah.

Charity: Through A Will

It is my intention to give my wife, by a will, a plot of land which I have bought so that she would give it away as a donation to pay the expenses of a small school for the children of our village. Is it appropriate?

What I find strange is that you wish to give the land to your wife by will and she will give it as a donation for the commendable purpose you have mentioned. Why should all this be in two steps, first your giving it to your wife, then she giving it away? Why do you not do it straightaway, mentioning in your will that this land goes to that particular purpose? This seems more logical and more acceptable. There are complications with the way you have chosen.

To start with, your wife is one of your heirs. As such, you may not give her by will anything over and above what Allah has apportioned to her. Even though your intention is that what she receives by will shall end up in other people's hands and for a different purpose than making it her property, taking this step is wrong because it places the possession of that land in her hands. This you cannot do. Other heirs may contest this will and the court of law will rule in their favor.

Secondly, from what you have said, it may be that the plot of land constitutes more than one third of your property. If the case is such, then you should not make a will that involves the whole of the land as it exceeds the maximum limit the Prophet, peace be upon him, has set for a will, namely, one third of what you own. If it is less than one third, then you can give it away for a charitable purpose such as a school in your village. You should, however, make a direct will to that effect, appointing a trustee to supervise the transfer and/or management of the land for that particular purpose.

Charity: When the Recipients Turn Ungrateful

We have two close relatives who are of limited means. We have been helping them regularly. Recently, however, we stopped giving them assistance because we learned that they were speaking ill of us. The point is that we would like to help them, but they seem to be extremely ungrateful. Are we supposed to continue to support them when they meet our generosity with ungratefulness? Is it possible to give Zakah money to an elder brother, to help him marry off his daughters?

To be kind to relatives is one of the essential requirements of Islamic manners. Islam stresses the need to foster ties of kinship in all sorts of ways. If one is of reasonable means and has close relatives, who suffered poverty, then the best way to strengthen one's ties with such relatives is to help them financially. Richer relatives may be

given gifts or may be visited every now and then in order to maintain a good relationship with them. With such an attitude, the normal response is to be grateful. Relatives who are visited are bound to be appreciative and those who receive gifts are bound to be thankful.

However, at times, you will find a relation who is ungrateful. This normally comes out of an attitude, which considers that receiving help from richer relatives is owing to one by right. Hence, any help which one receives is considered meager. Consequently, thanks which are due to the giver are substituted by gestures of ingratitude. What should be one's attitude in such a case?

The perfect answer comes from an authentic Hadith related by Muslim, Ahmad and others on the authority of Abu Hurairah who reports as follows. "A man came to the Prophet, peace be upon him, and said: Messenger of God, I have relatives whose kinship I try to foster while they never. I make one good turn after another toward them when they reply with bad turns. They speak ill of me and I take an attitude of forbearance. The Prophet, peace be upon him, said; "If what you say is true, it is as if you compel them to eat burning ashes. You will continue to have God's support against them as long as you continue with your attitude."

You appear to have had a similar experience to that of the man, who put the case to the Prophet, peace be upon him. As you see, the Prophet, peace be upon him, did not tell him to stop extending kind treatment to his relatives, despite their ingratitude. In fact, he recommends him to continue with his kind gestures. He consoles him, however, that their attitude is like one who is forced to eat burning ashes. Perhaps nothing is more painful to eat than that. One can imagine that it is very easy to choke when one tried to swallow ashes, which have cooled down. To try to eat burning ashes is far worse, in addition to its being extremely painful. The Prophet, peace be upon him, describes their attitude as such because they do not appreciate kind gestures. He further assures the man that he has God's support against his relatives if he continues with his attitude, trying always to maintain a good relationship with them and foster his ties of kinship, while they return his good gestures with bad ones.

A poor relative of Abu Bakr who used to receive regular financial support from him was once involved in spreading rumors against Abu Baker's daughter which was absolutely false. Abu Bakr decided to stop his financial support. God revealed a verse in the Qur'an, which encourages Abu Bakr and people like him to continue their kindness to their poor relatives. He puts to them the rhetoric question. "***Do you not love that God should forgive you?***" When Abu Bakr heard this verse he said: 'I indeed love that God forgives me.' He immediately reinstated his grant to his poor relative.

From all this, you realize that despite the wrong attitude of your two brothers, it is far better for you and more rewarding to continue to help them. Perhaps this is the best way to silence them. As for payment of your Zakah to them, it is possible to do so, if either of them qualifies a beneficiary of Zakah on account of being poor. You do not give him your Zakah in order to help him marrying of his daughters. This is not among the uses of Zakah money.

Charms: Biscuits With Surah For Improving Memory

My son who is aged 12 is in the initial stage of memorizing the Qur'an. A friend of mine suggested to me to give him biscuits to eat after writing on them the Surah 'Al-Fateha', or the Opening with saffron. I know the importance of this Surah, but I am at a loss to understand how can it be

used as energizer. To support his argument, my friend has shown me some religious books as reference. Your comments will be highly appreciated.

I am too at a loss to understand what your friend has suggested. You may ask your friend whether it is the biscuits, the saffron or the Surah, which helps the memorizing this way. Or is it perhaps the three together. Will the prescription work if you use the saffron to write on something other than biscuits? What if you write it with sugar or a mixture of spices? To my mind, this is an absolute absurdity. The Qur'an is not to be used in this way. It is far better for your son to start his session of memorization with reading the Surah Al-Fateha, to put him in the proper frame of mind for memorization. You may help him by a little prayer to Allah to help him. On the other hand, for any mental exercise, it helps if the boy is well nourished. This is not to say that he should eat before a session of memorization, but to have enough nourishment generally. Also it helps if he has enough recreation. In other words, you should not be too strict with your son, allowing him no time to play in order to attend to his lessons and memorization of the Qur'an. A boy at this age needs physical exercise and mental recreation.

You say that he showed you some books as reference, and you call these books religious. Let me tell you very briefly that not everything you read in a book, which the author or the readers claim to be a religious book, is correct. There is plenty of stuff claimed to be part of our religion which has no foundation whatsoever.

Therefore, when you find something contrary to common sense being claimed to be part of our religion, you should question it. Your questioning should be on the lines that you will need supporting evidence from the Qur'an or the authentic Hadith. If no such support is provided, then you hold it in doubt until you make sure of its correctness by asking a scholar who should be able to give you the religious argument for it. If he cannot give you supporting evidence or a sound argument, then he probably is not a well-read scholar. You then leave that thing altogether.

Charms: Curse Of Precious Stones

Is it true that diamonds and other precious stones should be bought only for personal use and this be determined on the basis of knowing one's exact date of birth. Some people suggest that if this is not taken into consideration, these precious stones may have a curse and bring bad luck to the wearer.

May I ask: What happens to a person who does not know her exact birth date, or indeed the year in which she was born? You may recall that until recently, the majority of people in large areas of the world did not have any official records of births and deaths. Before the turn of this century, such registration was not legally required in many Muslim countries. Tribal areas in Africa and Asia may have kept certain records, but these were hardly on the basis of days, dates, months and years. Women have always worn ornaments and have used precious stones for this purpose. If what you say is true, bad luck would have hit so many millions of people and that was sure to disrupt human life, as a whole. The fact is that there is no truth whatsoever in this superstition.

However, your question gives me the opportunity to state clearly that the time of birth has no significance whatsoever. I realize that people attach some importance to the time of birth which act can at times be very much exaggerated. Astrologers tell us that if they know the exact time of someone's birth, they can set up his or her horoscope and they can tell that person a great deal about his or her personality and future. They claim that by knowing the exact time of birth, they can calculate which star was rising and which was descending, and these movements indicate certain things for human beings. Besides, newspapers and magazines in most countries

have a horoscope column which tell people, who are born between certain dates, what to expect in the period immediately after the publication of that issue of the paper or magazine. Although most people read these for fun, some of them take them seriously.

From the Islamic point of view, we accept nothing of these claims. Indeed, the Prophet, peace be upon him, warns us against consulting any fortuneteller; regardless of the method he or she uses to tell us our fortunes. Moreover, the Prophet, peace be upon him, describes fortune tellers as liars, even when they happen to say the truth [i.e. fore-tell correctly.] That means that if a fortuneteller tells us something and it turns out to be as he had said he still is a liar because when he told it to us, he did not know it for certain. He was simply guessing. When a person tells us something, which is only guesswork, he must be a liar. Indeed the prohibition to fortunetellers including astrologers is very strict. To believe that someone may know the future is tantamount to disbelief in Allah, because it suggests that these people know something, which in fact is known only to Allah Himself.

May I also say that the idea of something having a curse is totally alien to Islamic thinking? Islam accepts nothing of the sort. Diamonds and precious stones do not have a will of their own. Nor indeed have they any power to cause any good or harm. They are lifeless objects. Therefore, they cannot bring us any good or bad luck. Anyone who suggests something of the sort, needs to have his mind examined.

Charms: Their Worth In Spreading Islam

You have spoken in the past about charms and pronounced them as a form of polytheism. However, in our homeland, we find that the great Sufis like Khawaja Moinuddin Chishtie, Nizamuddin Aulia and others spread Islam. These were, no doubt, the true believers in Allah and the Prophet Muhammad, peace be upon him. They adopted the way of Tareeka to spread Islam. When needy people came to them with their personal problems, they provided them with charms, explaining the facts that such charms contained verses from the Qur'an and the name of Allah. People found them effective and were influenced by the power of the name of Allah and the words of the Qur'an. As a result, they embraced Islam. Millions of people in our homeland owe the fact that they are Muslims to this method which induced their forefathers to embrace Islam. In view of the above, could you please explain to what extent is this correct? How could the ways of Tareeka and Sharee'ah concerning charms be reconciled?

I am not very familiar with the history of the spread of Islam in your part of the world. Indeed, you will find that this is a particularly weak area in the curricula of many institutes, which teach Islamic studies. However, I have recently asked an authority on this particular subject, Maulana Abul Hassan Ali Nadwi, and he tells me that Khawaja Moinuddin Chishtie was a dedicated servant of Islam who spread its message in all parts of India and that countless people embraced Islam through his efforts. He concentrated his efforts on teaching people to renounce the temptation of this world and concentrate on repentance and purification of their souls through night worship, fasting and devotion.

In volume II of his priceless book, *Saviors of Islamic Spirit*, Sheikh Nadwi devotes a very long chapter on Nizamuddin Aulia in which he illustrates the type of work undertaken by this [noble] guide [of Islam]. He quotes from the work of celebrated historians of that age, Ziauddin Barni that "Sheikh-ul-Islam Nizamuddin" encouraged the sinners to repent on their sins; and allowed all, the rich and the poor, the king and the slave, the learned and the illiterate, to cleanse their souls through his spiritual guidance. Everyone who pledged allegiance to the Sheikh considered

himself spiritually attached to him and gave up many of his vices. If anybody ever committed a sin, the Sheikh allowed him to offer penitence. Thus, all those who took the pledge to walk along the passage of purity were saved from many vices and were gradually led, through emulation of the Sheikh-ul-Islam, to prayers. Every man and woman, whether lean in years or bent with age, regularly offered obligatory prayers and vied with each other in the performance of voluntary devotions. From the city to Ghyaspur, people had made arrangements for the wayfarers to take rest and offer their prayers. Machinations of the devil were eschewed by the people who took more interest in ascertaining the number of rak'ahs performed on different occasions and the chapters of the Qur'an recited to them by their spiritual mentors. Numerous people have enthusiastically taken to memorize the Qur'an.

Sheikh Nadwi devotes 110 pages to the history of Nizamuddin Aulia. At no point, does he mention that Aulia resorted to giving charms to people in order to prove the message of Islam. Had he done so, he would not have achieved the great results with which he was blessed. That is because the writing, using or wearing of a charm is forbidden in Islam. Allah is in no need of proving the power of His name in such a primitive method. Indeed, His power is manifest to everyone who uses his mind. We can see its effects in everything around us.

The Qur'an is a cure, as Allah has described it. However, we do not get such benefits from the Qur'an by simply writing down some of its verses and attaching them to our clothes or to our bodies. The Qur'an cures us from doubts and gives us reassurance when we carefully contemplate the meaning of its verses and understand its message.

What those two learned gentlemen did was to concentrate on the purification of the soul through prayer and devotion. It is not difficult to understand why they had such a wide appeal. Such a devotion meets a real need in the constitution of human beings, the needs of the spirit. Moreover, the message of Islam gives the human mind a consistent and logical explanation of human existence and the purpose of human life. It helps men understand the nature of Allah, the world and their own nature. When you add this to the spiritual elevation advocated by the two Sheikhs, no wonder that the results of their efforts were tremendous.

I can say without hesitation, on the basis of what I have learned from Maulana Nadwi that there is no truth in what you say about the use of charms by these people. They appear to have acquired a good standard of knowledge of Islam. As such, they cannot challenge the Prophet's teachings and earn any favor with Allah. Devoted to the cause of Islam, as they were, they would have clearly abided by its teachings.

You speak of the variance between Tareeka and Sharee'ah, I can tell you that any Tareeka, or method which is not subject to the laws and rules of Sharee'ah is totally unacceptable. If a particular Tareeka allows the use of charms, then it is false and any one who follows it is plainly in error. Tareeka is simply a method of self-purification, devotion and renunciation of worldly temptation. All that must be governed by the rules of Islamic law. If it is not, then it indulges into excesses, which Islam rejects. When we realize that the Prophet Muhammad, peace be upon him, has forbidden the use of charms, then we have to reject them and reject any teacher who advocates their use. What we have to realize is that a great deal of distortion has crept into the teachings and heritage of people like Moinuddin Chishtie and Nizamuddin Aulia. For example, you have the celebration known as "Urs" organized annually at the grave of Khawaja Moinuddin Chishtie. Scholars of repute in your home country, such as Sheikh Nadwi, denounce these practices. We cannot blame Khawaja Moinuddin Chishtie for what generations of ignorant people have invented and continued to practice at his grave.

We blame those who have introduced such practices, because they are un-Islamic. We take from the teachings of any person only what is in total agreement with the Qur'an and Sunnah. Whatever does not seem to have sound basis in the Qur'an and the Sunnah, we simply ignore.

Charms: Used To Cast Spell Of Magic Or To Neutralize It

1. After a family dispute, a relative of ours threatened to place a charm to prevent the marriage of my younger sister. Several years have passed since then and she is still not married. What is worse, my mother has been going to an astrologer to try to break the spell she claims to have been placed on my sister. My brother and I have tried hard to persuade my mother that this is not acceptable in Islam, but she would not listen to our advice. This has delayed our own marriages. We have tried to take some action and threatened to stop writing home, but our mother is still continuing to see the astrologer and says that she will not stop until our sister gets married. What advice do you have for us? How should we deal with our relative?

2. A few months back, some members of my family died in a car accident. Investigation of the accident has proven that there was no mechanical fault, nor was there any carelessness or negligence on the part of the driver. It seemed that the driver could not turn the steering wheel and the gearbox was jammed and the brakes failed, leading to the accident. A later check up on the vehicle showed none of these faults. Some people suggest that this is the work of evil spirits or black magic. How does this explanation fit in the Islamic teachings? If it is true that such a spell or evil spirit could cause such an event, how can these be countered?

Allah has mentioned black magic in the Qur'an more than once. He mentions that two angels were sent down at the time of Prophet Sulaiman and taught black magic to some people who asked to learn it. The angels warned them that such learning will lead them to disbelieving in Allah. What they taught those people could achieve the results of bringing about an estrangement between a man and his wife. But Allah says in the Qur'an that those who learned black magic could not harm anyone with it "unless Allah so wills."

Allah also mentions black magic in the story of Prophet Moses and his encounter with Pharaoh. When Prophet Moses called on Pharaoh to relinquish his claim to being the lord of mankind and to believe in Allah as the only God in the universe, Pharaoh challenged him with his magicians. Moses accepted the challenge and people were gathered to see the combat; Moses invited them to demonstrate their powers and they threw their ropes and staffs, which appeared by magic as if they were snakes. Moses told them that all that they could master was magic, which had no reality. He threw his staff and by Allah's will it was transformed into a real giant snake, which swallowed what the magicians had produced. At that moment, the magicians realized that Moses had the backing of much superior power than theirs. They declared their belief in the Oneness of Allah, prostrating themselves in submission to His will.

Some people suggest that black magic could be brought about by charms, spells and certain invocations using hair or old bones and the like. I very much doubt that this is so. If a charm of any sort could bring about such bad effects as black magic is said to produce, then it should be possible to counter one charm with another. It would have been permissible in Islam to resort to wearing some charms in order to dispel the effect of others. But the Prophet, peace be upon him, has categorically forbidden wearing any charm of any sort and for any purpose. I am, therefore, more inclined to say that black magic does not operate with anything that has real substance. This is

not a mere personal opinion. I am guided by the Qur'anic statement describing what Pharaoh's magicians produced. When Moses invited them to produce their trick, their ropes and staffs, as Allah says: "***So appeared to him as if they were moving.***" In other words, it was all a mental trick. The staffs and ropes did not move, but Moses and all that gathered to witness the challenge thought so. Similarly, the magic taught by the two angels in the story of Solomon produced estrangement between man and his wife. This could easily be the result of a mental trick.

In his well-known book "In the Shade of the Qur'an", the late Sayyid Qutb writes: "Magic is the production of illusions, subject to a magician's desires. It does not offer any kind of new facts or alter the nature of things... Through it, one is capable of influencing other people's minds, causing them to think and act according to one's suggestions." He then states clearly that he is not prepared to go further than that in explaining what black magic is.

In the light of the foregoing, I do not think that the marriage of a woman can be delayed through black magic, especially when the magician does not even know who would propose to her. It is more likely that prospective suitors would think twice before making a proposal to this young woman, if it is rumored in her locality that she is under the spell of black magic.

Nor could the car accident mentioned by the second reader be caused by black magic, since magic may affect the mind of a human being but could not jam the brakes of a car or its steering wheel. I wonder whether the investigations of the car accident had looked into the possibility of the driver dying a natural death before the accident occurred. It may be that he lost the ability to move his hands and legs as he was in the throes of death, and thus lost control of the car and the accident happened.

Whatever the case may be in these two incidents, I am extremely reluctant to accept that they are the result of magic. Perhaps I should add that magic can be countered only by reading the Qur'an and seeking Allah's help and protection. Nothing else need or could be done to counter the effects of magic, if it happens at all. Most probably magic has disappeared. Pharaoh's magicians gave it up and submitted themselves to Allah and taught it to no one else. Had it been practiced on a wide scale, anyone who had a grudge against another would have gone to a magician to place a spell on his enemy, or kill him in an accident or in some other way which will ensure that he himself would escape punishment. The fact is that criminals find it necessary to commit crimes themselves, risking being caught and punished. If you look around you, you will find that an evil spirit possesses no one and no one falls victim to magic. Those who are said to be possessed may be suffering a mental illness, which can be treated by psychiatrists.

As for the Islamic view on magic, it is very clear-cut. It is forbidden for a Muslim to learn or practice magic. Indeed, when a person has learned magic, he is deemed to disbelieve in Allah. It is also forbidden to wear a charm in order to protect oneself against magic. Similarly, it is forbidden to go to an astrologer or fortune-teller or indeed anyone who claims to be able to talk to the jinn or influence their actions or put a magic spell on someone else or break a spell to release a person from its effects. The Prophet, peace be upon him, is quoted to have said: "A person who goes to an astrologer or a fortune-teller disbelieves in what has been revealed to Muhammad, peace be upon him."

On the basis of the above, my advice to the brothers who have written the first letter, is that they must make it clear to their mother and sister that they cannot in any way sanction or approve the mother's trips to the astrologer. She must stop and trust Allah to bring about what is best for her daughter. Most probably, the mother will not listen to words of sense. Therefore, they should exert whatever pressure they can

without offending their mother. For example, if they contribute to the finances of the family, they should obtain a promise by the mother not to go to the astrologer again if she wants their contributions to be continued. If that is taken very badly by the mother, then at least she should promise not to spend a single unit of what they pay into the family budget in order to pay the astrologer. Moreover, they should practically demonstrate that they do not believe that it is magic that has caused their sister not to get married. I strongly advise them to go ahead and marry themselves, without waiting for their sister. Why should they, when the Prophet, peace be upon him, encourages young people to get married? If this will create a problem within the family, then they should make it clear to their parents that their sister will not be the first girl to remain single and that they believe that the publicity that has surrounded her case is preventing her marriage. They should not suffer as a result.

As for the writer of the second letter, I strongly advise him not to pay any attention to hearsay. He should accept the accident as something that has happened by Allah's will. No one dies before his time. Let him remove from his mind any thought of magic being the cause of the accident.

Charms: Used To Get Rid Of the Effects Of Black Magic

Would you please let me know what view Islam takes of wearing charms? Many people believe in the bad effects of black magic and feel that a charm will enable them to get rid of its effects. How correct is that?

Black magic exists and it is mentioned in the Qur'an. But it is also mentioned that magicians can only make things seem to happen. There is no real substance to their work. In the encounter related in Qur'an between Moses and the magicians whom Pharaoh recruited to try to defeat Moses, those magicians were able to show that their staffs and ropes were turned into snakes. Allah states in the Qur'an, however: They were made to seem to him by the power of magic as if they were moving. The way this statement is phrased is a clear indication of the fact that a magician can only play on the imagination of people. There is no real substance to his work. When Moses threw his staff, Allah turned it into a real snake, which swallowed their ropes and staffs. When they realized that the snake was real, they prostrated themselves, declaring that they believed in Allah who had given Moses that power.

People are affected by what they imagine. It is quite possible for a person to think that he is ill and he will soon become ill. Hence, believing in magic can lead to certain real effects.

To practice black magic is categorically forbidden. Indeed, it is tantamount to rejecting Islam altogether. To try to learn black magic is also forbidden.

To wear a charm in order to protect oneself against black magic is not allowed in Islam. The Prophet, peace be upon him, prays that no one who wears a charm may enjoy the effect for which he has worn it. We know that the Prophet's prayers are always answered. Hence, if we want to protect ourselves against something, we should not wear a charm, because to wear will bring the opposite effect. This applies to all sorts of charms, be they in the form of natural precious stones or specifically made by certain people. Nothing of this is permissible.

If one wants to protect oneself and foil the attempts of anyone who resorts to black magic against him, he should read the Qur'an, particularly the last two Surahs. This is the Prophet's guidance and we should abide by his guidance.

Charms: Wearing Black Threads

Could you please explain whether wearing black threads around one's wrist or neck is permissible. Normally, some Qur'anic verses are read and blown on these threads to make them effective.

This is just another form of a charm or a talisman. All such articles are forbidden to wear. The Prophet, peace be upon him, describes them as a form of shirk, which means associating partners with God. As such, they are very strictly forbidden. Indeed, the Prophet, peace be upon him, has prayed to God not to grant the wishes for which a person wears such articles. So, they are self-defeating as well.

From another point of view, the Qur'an has been revealed so that we treat it as a code of living and implement it in our lives. It is meant neither for enchantment, nor for watch guard duties to protect us against physical harm. The Qur'an will certainly protect us against much more than physical harm if we learn its message and implement it in our lives. It will give us guidance that ensures that we do not go astray. But this requires a proper approach to the Qur'an, which is God's guidance to mankind.

Charms: With Verses From the Qur'an

Some people wear a charm or 'toughs' which contains some verses from the Qur'an, assuming that it protects them from other peoples' evil eyes and the designs of wicked people and devils. Some people attach charms to their children, newly constructed houses, cars and animals. Yet others believe it would improve their vocation and enrich them. What does Islam say to this practice?

It does not need a scholar to define for us the purpose of the revelation of the Qur'an. Anyone who knows anything about Islam will tell you that the Qur'an is a book which provides guidance for mankind so that they may follow Allah's instructions and build a happy human life. It is implicit in this definition that the Qur'an is meant for implementation. Allah has not sent down the Archangel Gabriel with His message, the Qur'an, so that Prophet Muhammad, peace be upon him, His last messenger, should convey it or recite it in melodious voice to enchant his audience, or to make of it a charm to wear in the hope of accomplishing a particular purpose. If we use Qur'anic verses in such a way, we are guilty of degrading Allah's words.

The thought behind using Qur'anic verses in charms for the purpose to which the question has referred to comes simply from the fact that people do believe that verses are Allah's words. Since Allah is able to accomplish any purpose He likes, then His words, - as people mistakenly think - must have a secret power of their own. That is a twisted argument. It is not the word used in a verse or the verse itself, which has a secret of its own. The Qur'an consists of words which we use everyday in our own language. The fact that these words occur in the Qur'an does not impart to them any special secret or power. The Qur'an brings out its power and its goodness when it is implemented in practical life. It is then and only then that people realize how much happier they become as a result of implementation of Allah's law. The words themselves and the ink with which they are written are not different from any other words or ink.

The Qur'an provides for us a code of practice. If we follow that code and implement it, we lead a happy life because that is the purpose of Allah's code. Moreover, we earn reward from Allah for carrying out His orders. If we turn away from such an implementation, reducing the Qur'an to a mere book through which we seek to have some blessings or the accomplishment of particular purposes, then we displease Allah and achieve nothing.

I can tell my readers in the clearest of ways that wearing a charm does not achieve the purpose for which it is worn. It does not matter what is written in it; wearing it is a sin for which the wearer must repent and seek Allah's forgiveness. Moreover, it is sure that the purpose for which it is worn will not be achieved.

That is due to the fact that We know for certain that Allah answers every prayer or supplication that the Prophet, peace be upon him, has made in the clearest and widest of fashion. Hence, the surest way of not getting what one aims for is to wear a charm for its accomplishment.

In some charms and amulets, Qur'anic verses are written. Some of those who write such amulets and charms ask the people to whom they give one to soak it in water until the ink [or saffron] has dissolved and then to drink it. That does not give him any blessing. It may give him a stomachache.

The Qur'an may be used in order to bring about a good effect. Allah describes the Qur'an as "*a cure for that which is in people's breasts.*" It is permissible to read the Qur'an and then make a supplication to Allah for any good purpose, whether it relates to the hereafter or to this life. Allah answers prayers at all times, but a prayer said after an act of worship, such as the recitation of the Qur'an, is more likely to be answered. Why should one need to use a charm when he can use Allah's power and the Qur'an, His words, in the manner approved by Him.

Children: Accountability & the Misjudgment Of Parents?

It is often said that the followers of any religion other than Islam will be questioned on the Day of Judgement for following that religion. A Buddhist may give such an answer: "I was born in a Buddhist family and surroundings, by Your will. My parents taught me the religion they were taught by their own parents and in which they themselves grew up, so I worshipped You with full faith and devotion according to what I have been taught by superiors, teachers and parents. It was not my choice to be born in that community or family, so where is my fault?" Please comment.

It is true that in the majority of cases, people tend to follow in matters of faith, the direction set for them by their parents and their communities. Indeed, the same argument was put to the Prophet, peace be upon him, by the idolaters of Makkah when he called on them to abandon the idolatrous practice they inherited from their forefathers and to accept the faith based on the Oneness of Allah. However, the Qur'an denounces them for making such an argument and rejects it altogether. It replies to them with another question: "*Say. What if your forefathers have been devoid of knowledge and had no guidance?*"

This brief Qur'anic answer is highly significant. It points out the course of action worthy of man, on whom Allah has bestowed the greatest honor of giving him an independent mind and granted him the intellectual faculty. This aspect of Allah's grace which distinguishes man from all His creation is not meant to be used only in improving man's material well-being and to be disregarded when a person chooses the faith to follow. We may accept the traditions and practices we inherit from our parents in all material things, but we constantly try to improve them and accept new ideas and new practices. Why should matters of faith be confined to what is inherited or what is socially acceptable?

Indeed, religion and spiritual matters are far more important to human well being than other human affairs.

However, the mind must have its own say in these. It is the consistent Islamic argument that when a human being uses his mind, free from traditional and social shackles, he is bound to accept the basic principle of the Oneness of Allah as the cornerstone of his faith. That will inevitably lead him to submit himself to Allah's will and this is the essence of the Islamic message. Someone may protest that a person born in a Muslim family has thus an advantage over others. The answer is that Islam requires everyone, even those born to Muslim parents, to accept its message on the basis of personal, free choice after deep thinking and serious questioning. When a person accepts Islam merely because he has been brought up in a Muslim family, he has not done his Islamic duty of proper thinking and deep questioning.

Moreover, Muslims are required to convey the message of Islam in the clearest and most lucid form to all people in the world. If they do not do so, they have not fulfilled their duty and they are accountable for their shortcomings. They bear the blame for all those who remain ignorant of the message of Islam throughout their lives.

Having said that, I must add that Allah is the fairest of all judges. He does not condemn any person to suffer in hell unjustly. When He determines the faith of any person on the Day of Judgement, He takes all factors into account. He then makes His judgment allowing His mercy to supersede His displeasure.

Children: Caring For the Financial Needs Of the Children Of A Widow

My husband's brothers and my nephews were taking care of the financial needs of my young children after his death. A few months back I got married again, but my late husband's brothers and my nephews stopped both my children's support. May I ask who should be looking after my children — my late husband's brothers and their children or my present husband?

It seems to me that both their uncles and your nephews were prepared to look after the financial needs of your children when it was clear to them that there was no one else to support them. But when you got married, they were ready to give the responsibility to someone else. If your husband is able and willing to look after your children, he will be doing a great act of kindness. He is not responsible under Islamic law to provide that support or to look after your children, but looking after them is a great act of kindness which will not go unrewarded by God. It is often the case that when a man marries a woman with young children from an earlier marriage, he looks after her children. That gives him satisfaction in this life, so the children grow to love him, and a general reward by God in the Hereafter.

The responsibility for looking after your children lies on their uncles, in the absence of any nearer relatives, such as a grandfather or a brother. However, you need to sort this out by talking to all parties concerned. If your present husband is willing to support them [and you may have touched upon this important aspect with him before marrying], well and good. If he is not, then their uncles should give them enough maintenance. Obviously your own financial needs are provided for by your husband, which reduces the burden on their uncles. It may be that you need to come to an agreement, which makes each party pay a share, so as to reduce the burden on each one of them.

Children: Custody Of Children — In the Case Of Divorce

1. I have been married for over 9 years and I have four children, the eldest of whom is a boy of 7. My relationship with my wife has not been particularly smooth. Having reflected on the matter for awhile I have come to the conclusion that divorce is inevitable. Who shall have the custody of our children? What do I have to do to keep my children in my custody?

2. A family I know is plagued by quarrels between husband and wife where, to my outsider's judgement, the husband is more at fault. What disturbs me is that the husband tries to use the couple's only child, a two-year old boy, as a pawn to force his point. He threatens his wife with divorce and with depriving her of access to the child, claiming that as a father he has all the rights, while she has none. He quotes from the Qur'an to support his point. Please comment.

1. Children's custody is defined by scholars as taking care of a young boy or girl, or one who is mentally irresponsible, and to look after it for its own benefit and to spare it what may cause it physical or mental harm until it is capable of looking after itself. Custody is a duty of adults and a right owed to the child, because neglecting a young child may cause its death or make it suffer irreparable damage.

Moreover, a child is in need of someone to take good care of it, look after it and bring it up. The child's mother has the right to its custody because the Prophet, peace be upon him, said to a mother of a young child: "You have more right to him." On the other hand, if there is no one other than the child's mother to take care of the child, the mother may be compelled to take it in her custody. If the mother declines and the child's grandmother agrees to take it, the mother's right is forfeited and the grandmother is given custody.

Needless to say that a child needs to be brought up in family, where both father and mother look after him. Should the couple separate and a young child is part of the family, the mother has a stronger claim to his custody, because she is better capable to look after him. She is more patient and kinder. Therefore, the mother takes him, unless there is a valid reason to prevent her from discharging her responsibility, or the child is able to choose between her and its father. The Prophet, peace be upon him, told one mother who complained to him that her divorcing husband wants to take the child away: "You have a stronger claim to the child, unless you get married." Omar divorced an Ansari woman after she had given him a son called Asim. One day Omar saw his son playing in the mosque, and he tried to take him away. The child's grandmother tried to prevent him, and they went with the dispute to Abu Bakr, who was the caliph. Both claimed him, but Abu Bakr ruled in the grandmother's favor. Omar did not dispute his ruling, although at the time he had a different view. When he became the ruler, he followed Abu Bakr's ruling and implemented it in other people's cases. One report suggests that Abu Bakr said to Omar: "A mother is kinder, more tender, and compassionate and far better for the child. She has a stronger claim unless she gets married."

Scholars have made a clear order of which relatives are given custody, giving priority to women, and starting with the child's mother, or grandmother, then the order goes to the child's father's mother, then to his full sister, then to his sister on his mother's side, then to the one on his father's side, and so on.

There are certain conditions for granting custody to any relative. The woman having custody must be of sound mind, having attained puberty, and able to bring the child up. She must also be a Muslim, unmarried to someone who is a stranger to the child. Moreover, the woman who has custody of a child is entitled to have maintenance while the child is in her custody, in addition to the expenses of bringing the child up which are naturally borne by the father. Custody lasts until the child is able to attend to his own needs such as cleaning himself, eating and dressing, etc. There is no specific age for this; what determines it is the actual ability of the child.

One school of thought rules that custody is over at the age of 7 for a boy and 9 for a girl, but a judge may extend custody beyond that if he determined that such an extension is in the child's interest. When custody is over, the child is given a choice

to join either his father or mother, unless they agree to some arrangement between them.

When a woman complained to the Prophet, peace be upon him, that her husband wanted to take their child away, the Prophet, peace be upon him, said to the child: "This is your father and this is your mother: You may take the hand of either of them." The child took his mother's hand. This was the Prophet's ruling which was followed by the early Muslim rulers and judges like Omar, Ali and Shareeh, may Allah be pleased with them. It is the one endorsed by the Shaf'ie and Hanbali schools of thought.

There is no statement in the Qur'an or the Sunnah which gives priority to one parent over the other when the child is able to make a choice. All scholars agree that the child's interest is paramount. Hence, the child should be given to the parent who is better able to protect the child and bring him up properly. Should the father be negligent, or unable to fulfill his duty properly, the mother is given priority.

The child's choice is of no consequence in this case. A report by Ibn Taimiyah mentions a case of a child given choice between parents. When the child indicated his preference to go with his father, the mother requested the judge to ask the child the reason for his preference. The child said: "My mother sends me to school every day, where the teacher is hard on us, while my father allows me to play with the kids." The judge ruled that the child should be given to his mother.

These are the main guidelines on the question of custody of young children, and which parent they join when they are able to make a choice.

The family laws in Muslim countries follow mainly the Islamic principles, with emphasis on what the predominant school of thought may prefer. Therefore, my advice to this reader is to try to keep his marriage so that both parents bring up his young children together. If he fails, he should always maintain an amicable arrangement with his divorcee with regard to looking after the children.

2. This man may quote whatever text he wants, but when he justifies his behavior by a quotation from the Qur'an, then there is only one of the two alternatives. It can be either that he does not know the meaning of what he is quoting or he is a liar who claims his own words as part of the Qur'an. Certainly there is nothing in the Qur'an to say that a mother has no right to her child and that all rights belong to the father who does what he wants. Besides, there is a clear injunction forbidding of causing harm to a mother on account of her child. This is sated in verse 233 of Surah 2.

["The [divorced] mothers shall suckle their children for two whole years, if the fathers desire the suckling to be completed. In that case the father of the child shall, in the fair known way, be responsible for their food and clothing. But none should be burdened with more than one can bear; neither the mother should be pressed unjustly [to accept unfair terms] just because he is the father. And the same responsibility for the maintenance of the mother develops upon the father of the child and his heir. There is no harm if they wean the child by mutual consent and consultation. Moreover, there is no harm if you choose to give your children suckle by a wet nurse, provided that you pay her fairly. Fear and know it well that whatever you do is in the sight of God." [the Cow — "Al-Baqarah" 2: 233]

Islam gives both parents equal rights with regard to their children, and when a marriage ends in divorce, both parents have the right of access to their children. In the case of divorce, the child stays with his mother, and the father has to support the child, until the child is fully independent with regard to doing its essential things, such as eating, dressing, cleaning and bathing.

This is normally reached at the age of 7 or 9. At this stage the child is given a choice to join either parent. The choice is by no means final. It may change as often as the child wants which means that the child may go to the mother in the morning and to the father in the evening. His financial support remains the duty of the father, who should provide for his living and education. So there is no question of the father being able to deprive the mother of her right of access to her child.

We are here speaking about what Islam says, but what people do may be a great deal different. This husband, for example, ill-treats his wife, abusing her verbally, physically and mentally. By contrast, Islam lays great emphasis on the duty of every man to treat his wife kindly. So, if a break takes place, the husband in this case may resort to some totally un-Islamic way to hurt his wife, paying little heed to what Islam says. Therefore, it is important that any step this lady takes should be well considered.

Children: Custody Of Children — the Order Of Preference

1. A man died in a car accident leaving behind his wife and a 6-year-old son. Should not the child's custody be given to his mother rather than the child's grandfather?

2. After the death of her husband, a young woman moved with her 5-year-old son to her maternal aunt's home, where she was brought up. Who should take care of the child and for how long can he stay with his mother, particularly if she gets married again?

1. In Islam, children's custody is always granted to women. The child's mother has the overall right of custody in the case of divorce. She forfeits her right only if she marries someone other than the child's father. The Prophet, peace be upon him, told a woman who asked him about her right to her child's custody: "You have this right as long as you do not marry again."

When the mother relinquishes or loses her right, the child's custody does not pass to the father; it goes to her mother, i.e. the child's maternal grandmother. If she is not alive or unable to look after the child, then custody is granted to the child's paternal grandmother. There is a list, which defines the order of relatives who take over the right of custody, but these are always women. If the child has none of these relatives, or they are unwilling to take custody of the child, then the right passes to the father.

This custody is mentioned normally in the case of divorce, because there may be conflicting claims. In the case of the death of child's father, the right of custody belongs to the mother. Only if she gets married her late husband's relatives may claim custody of the child.

In the case the reader is asking about, the mother has the paramount right to the child's custody. The child's grandfather should not be deprived of the chance to care for the child and share in his upbringing, but this should be done amicably, with no one trying to deny the other party's rights.

2. The child remains with the mother and his expenses are to be paid by his guardian, who in this case should be his grandfather or his paternal uncle, as the case may be. Where the child remains after he becomes independent is subject to his own desire. If he prefers to stay with his mother, then that should be the case.

If she gets married, then the person to take care of the child while he is still young is her own mother, i.e. the child's maternal grandmother, if she is alive. If not, then her late husband's mother. Such custody belongs to the nearest woman to the child, always preferring the child's mother's side.

If she gets married and her new husband is willing to take on the upbringing of the child, and his guardian agrees, then that is perfectly appropriate. What we have to understand is that Islam provides certain rules to explain responsibilities. If people agree to take upon more than their responsibility, then that is kindness, which should be encouraged in Islamic society.

Children: Custody Of Children & Courts' Rulings

In the case of divorce, young children stay with their mother until the age of 7, after which a boy is given a choice, but a girl is given to her father. Normally Saudi courts rule in favor of the father, regardless of his character or ability to support the children. May I ask why a girl is given to her father when she is much better off with her mother?

Before anyone can make a statement about the conduct of the courts in any particular country, one should make a survey of cases and the rulings made on them, study the social circumstances of both parents and how the ruling affects the children. Only when one has studied and analyzed such data, one can make an informed conclusion. Generalizations made on the basis of hearsay, or preconceptions, are often faulty. Saudi courts normally rule according to the Hanbali School of Fiqh, but they are not limited to it.

According to the Hanbali School, the custody of children belongs to the mother. If she forfeit s her right by marrying someone else, the right of custody is transferred to her mother. The right remains always with a woman relative of either parent, with the mother side having preference.

When the child is able to look after itself with regard to eating, dressing, and cleanliness, it is given a choice to be with either parent. The choice is not permanent. It can be changed at any time according to the child's free desire, and as often as the child wants. [Due counterbalance is given to the reasons leading to the child's request for change in the status of custody. There are reports of cases where the child wanted a change simply because one of the parents was more disciplined on the studies while the other was overly lenient to the liking of the child. The courts may deny requests in such a case.]

Access to the child is given to both parents on equal basis. This is the Islamic way. If there are violations by parents, with one of them denying the other their rights, this should be treated like any other violation of the Islamic law. It can be referred to the court, which will definitely rectify it.

Children: Equal Treatment — For Sons & Daughters

What does Islam say about the treatment of daughters? I am referring here to the numerous cases where daughters are badly treated and given a position inferior to that of their brothers. They are degraded in front of others, forced into marriages that they do not accept, thought of as a burden, and made to feel at every turn that their birth was an accident of bad-luck for the family.

Islam treats men and women equally. There are differences in Islamic rules that apply to men and women, but these are generally in favor of women, even when they appear to be the other way. This equality appears basically in the fact that men and women have the same duties and stand to earn the same reward for their good deeds, and incur the same punishment for their sins.

However, Islam recognizes that women are liable to be at the receiving end of ill treatment, abuse and other forms of injustice. It started in a community that treated

women as physically, mentally and intellectually inferior to men. Hence, the Qur'an, and the Prophet, peace be upon him, stress the equality of the two sexes in clear terms. The Qur'anic address always applies to men and women equally. At no instance is there any address to men only. Yet there are instances where women are addressed in the Qur'an on their own, with matters that apply to them only. We do not find in these any instance where women are told that their position is inferior or subordinate to that of men.

On the contrary, Islam stresses equality of treatment of sons and daughters. When a woman told the Prophet, peace be upon him, that her father forced her into a marriage with a cousin of his, hoping to achieve a better social position for himself, the Prophet, peace be upon him, made it clear that this was wrong and nullified the marriage. The woman then declared that she approved what her father had done, but she wanted to make clear to all Muslims that men have no power over women.

If a father marries his daughter to someone without her consent, a Muslim judge must nullify that marriage if she puts the case to him.

In treating our children, the Prophet, peace be upon him, makes clear that giving precedence to daughters is encouraged. This must remain within the overall requirement of equality. It is to redress the long entrenched outlook of treating girls as inferior. Moreover, the Prophet, peace be upon him, stresses the importance of taking good care of one's daughters. He says: "Whoever has two daughters and brings them up well, and treats them kindly, will be my companion in heaven, like these two [pointing with his two fingers]." His companions say that they understood that this also applies to a man with one daughter.

Numerous are the Hadiths that stress the importance of taking good care of women. The Prophet, peace be upon him, says: "Take good care of women." When he did his pilgrimage, he delivered a speech in which he outlined the basic principles of Islam. Kindness to women, particularly to one's wife, is emphatically stressed. On his deathbed, the Prophet, peace be upon him, kept repeating three injunctions of great importance. He said: "Attend to your prayers. Be kind to your slaves and never assign to them tasks that they cannot cope with. Fear God in your treatment of women."

As you see, from start to finish, in legislation and recommendation, Islam stresses women's equality with men and the need to be kind to them.

Children: Equal Treatment — Gifts To Some In Preference Over Others

1. May I seek a clarification of what you have mentioned previously of the necessity to make gifts to children equal. Does this mean that if a person divides his wealth among his children during his lifetime, he should divide it equally among his sons and daughters?

2. I am the eldest in a family of three sons and five daughters. Recently, when I went back home, I found that my father has transferred all his land to my two younger brothers. When I asked about my share he said that since I am earning a good salary in Saudi Arabia, he has deemed it fit to take this decision. He claims that I do not need a portion of the land. I feel aggrieved because I have the largest family with six children of my own. He suggested that if I give him a large amount of money, he will make the necessary change. I cannot afford that. Perhaps it is worth pointing out that my father inherited a part of the land and purchased the other part. May I ask how far is my father's action, which is supported by my mother, correct? Is there any possibility that I can have my share from my

grandfather's property? Do I have any right to a portion of what my father has bought? Is it open to parents to disown a son of theirs? What is the Islamic rule regarding division of property?

It is the duty of a father to bring up his children maintaining equality between them. This applies to everything that helps them through life, whether it is moral or material. It is not permissible for a father to show favoritism to one of his children. In some communities, sons are given preference over daughters. In Islam, this is not permissible. If a father provides his son with a good standard of education he is supposed to provide his daughter with a similar standard of education. Similarly, if a father gives a gift to one of his children, he should give similar gifts to the rest of his children, sons and daughters alike. Some people think that since the shares of inheritance differ between sons and daughters, gifts can also differ and they assign to their daughters only half of the gifts they give to their sons. This is a wrong approach, because the needs of children in life are equal. Moreover, they stand in the same relationship to their father. Therefore, total equality should be maintained between them. Gifts cannot be treated as inheritance because the death of a father places certain responsibilities on his sons but not on his daughters.

The Principle of equality relies on the following Hadith which we have often quoted in these columns: "An-Nu'man ibn Basheer reports that his father took him to the Prophet, peace be upon him, and said, 'Messenger of Allah, I have given this son of mine a slave as a gift and I wish you to witness that.' The Prophet, peace be upon him, asked him: 'Have you given everyone of your children a similar gift?' He said: 'No.' The Prophet, peace be upon him, said: 'Then seek for yourself some other witness because I do not witness injustice.'" [Related by Al-Bukhari and Muslim]. It is to be noted that the Prophet's question to his companion inquires whether he had given everyone of his children, not everyone of his sons, similar gifts. When we deduce a ruling on the basis of a Qur'anic verse or Hadith, we must bear in mind that every word included in such a statement is deliberately chosen to convey an intended meaning. The Qur'an, Allah's word, does not admit any deficiency or error. It is not possible to assume that anything has been missed out, overlooked or forgotten. Allah does not forget anything. Similarly, when the Prophet, peace be upon him, gives a ruling in a particular situation, he does so on the basis of revelation, which he receives from One High. Therefore, his statements must be treated as having been carefully considered. The fact that the Prophet, peace be upon him, has said to his companions, "Have you given everyone of your children similar gifts, means that the question applies to sons and daughters, since the term "children" includes both. Had it been the case that gifts should be treated in the same way as inheritance, the Prophet, peace be upon him, would have outlined that.

In the light of the above, the answer to your question is that if a person wants to divide his wealth among his children during his lifetime, he should treat his sons and daughters equally.

2. Let us first be clear about the legal technicality of the matter. Since your father is making this distribution of his property to his two sons, while he is alive and in possession of his mental powers, it is not open to you to challenge his action. If you go to a court of law, you stand no chance of gaining anything. You will end up with more bitterness and more friction in the family. Since the transfer is registered in the official records, you cannot challenge that transfer after the death of your father. So the legal aspect is better forgotten.

Most probably your father has meant well when he made his decision to transfer the ownership of his land to his two sons, leaving you out. He may have judged that after several years of work in Saudi Arabia, you will be better off than your brothers. Therefore, he might have thought that it would be only fair to your brothers if he

helped them a bit, by giving them the land, which they already cultivate. He might have also thought that your sisters are or will be married and they have no use of the land. He judged it fair to make this transfer. How right is he? Well, he is not right at all. I have often tackled the problem of equal treatment of children. I mentioned the authentic Hadith in which the Prophet, peace be upon him, gives a general order to all Muslims: "Fear Allah and treat your children fairly." In other words, he makes fair treatment of children part of being conscious of one's duty toward Allah and fearing Him.

We also have the authentic Hadith, which I have often quoted and which is related in several versions in the most authentic collections of Hadiths. Father of An-Nu'man ibn Basheer, a young companion of the Prophet, came to the Prophet, peace be upon him, and said, "I have given a slave as a gift to this son of mine and I would like you to witness that." The Prophet, peace be upon him, asked: "Have you given all your children similar gifts?" When the father answered in the negative, the Prophet, peace be upon him, said: "Seek some other witness for your deed, because I do not witness injustice." This Hadith is reported in several versions, with some adding that the Prophet, peace be upon him, told An-Nu'man's father when he confirmed that he had not given all his children similar gifts, "then take it back" and that Basheer did just that. In some versions the Prophet, peace be upon him, said to him: "This cannot be right. I do not witness anything which is not right."

This Hadith is absolutely clear. On its basis, many scholars have ruled that it is forbidden for a father to give a gift to some of his children in preference to others. If he does, then he must give the rest of them similar gifts. When he does so, he should give his daughters gifts, which are equal to what he has given his sons. This is different from inheritance in which a boy receives twice the share of a girl. It is also clear that Basheer, the man at the center of this report, understood the Prophet's instructions and acted on them. He took back the slave, which he had given to his young son.

Sa'ad ibn Ubada was a leading figure among the Ansar and he was very rich. One day, he divided all his wealth between his sons. After his death, his wife gave birth to a son. This took place during the reign of Abu Bakr. One morning Omar met Abu Bakr and said to him: "I spent a sleepless night on account of this new child of Sa'ad, because his father left him nothing." Abu Bakr said: "And so did I. Let us go to Qais ibn Sa'ad and speak to him about his brother." They went to Qais, himself a companion of the Prophet, peace be upon him, and a man of honor. When they spoke to him, Qais said: "As for what Sa'ad has done, I will never invalidate; but I would like the two of you to witness that my share is for my young brother."

This is indeed the type of understanding the great companions of the Prophet, peace be upon him, gathered from what he said to them on this subject. Both Omar and Abu Bakr spent a sleepless night on account of a boy who was born after his father's death. They wanted to witness justice not only to the boy but also to the father, who might have not been aware that his wife was pregnant when he divided his wealth. Maybe the division took place before the pregnancy even took place. That, however, does not deprive the young boy of his right to be treated equally with his brothers. Nor, indeed, will it deprive a girl of her right to such equal treatment. Qais's attitude is also highly significant. He did not object to what he was told by Abu Bakr and Omar. He did not argue that the division of the property took place a long time ago and that he and his brothers were entitled to what they received. He accepted what Abu Bakr and Omar told him as absolutely right. As a dutiful son, he wanted to honor his father's action. He said that he was not one to invalidate what his father had done, but he would take it upon himself to ensure justice to his brother, giving him all his share. By doing so, Qais did more than what was expected of him. But, then, Qais ibn Sa'ad was highly renowned for his generosity and benevolence.

You see how the companions of the Prophet, peace be upon him, understood this question and how they acted upon it. The scholars of this nation have also given the same ruling. Hence, it is not open to any Muslim to disobey Allah's messenger and prefer some of his children to others. Having explained that, I want to reply briefly to your other questions. Let me first of all tell you that you have no right to your father's land or to any part of it in the first instance. It is by virtue of your father's action that you become entitled to a fair share, on the same level as your brothers and sisters. If your father did not make this distribution, none of his children would be entitled to any portion of his property, as a right, as long as he lives. When he dies, each of his children, sons and daughters, will be entitled to their shares of inheritance [from any other property]. Nor do you have any right to your grandfathers' property. That was distributed among your grandfather's children according to the system of inheritance. As a grandson, you do not inherit anything from your grandfather. You inherit from your father.

As for parents disowning any son or daughter of theirs, this is not acceptable in Islam. It cannot be done. Nor can a father disinherit any of his children, or any of his heirs for that matter. The system of inheritance is laid down by Allah who has apportioned shares to each heir. No one may go beyond what Allah has laid down.

May I point out, however, that for your parents to threaten to disown, you suggest that you may have spoken a little harshly to them. Perhaps you criticized them in strong terms. Perhaps they expected you to be more cooperative. May I put it to you by way of advice that the example set by Qais ibn Sa'ad, the companion of the Prophet, peace be upon him, I have mentioned earlier, is something to be followed. What I am saying is not a duty incumbent on you but rather an advice that you should be more generous and more dutiful to your parents. If you relinquish your right in order to please your parents, and they feel happy with your generosity and if you do this to please them, hoping for a better reward from Allah, then be sure that better reward will be forthcoming in this life and in the life to come.

What worries me in this whole question is that at no point in your long letter did you mention the rights of your five sisters. As I have already said, when a parent, father or mother, gives one of his children a gift, he must give similar gifts to all of his children, sons and daughters. Why, then, has nobody bothered about the rights of your five sisters? May be, because they are already married. Or, may be, because women should not own land. Is this the tradition in your community? If so, then I tell you very clearly that this tradition cannot be accepted by Islam. If your parents want to do what is right, and to avoid disobeying Allah and His messenger, then your father must take back the land and again divide it among his eight children equally. Alternatively, he takes it back and does not distribute it now. After his death, each of his eight children will be entitled to a portion of it, as indeed to a portion of the rest of his property, on the basis of one share for each girl and two shares for each boy. Your mother is entitled to receive one eighth of your father's property.

Now that you know the Islamic verdict on this question, perhaps you should speak to your parents in a different light altogether. You should go and advocate the right of your sisters and advise them that their action constitutes disobedience to Allah and His messenger. You would not want them to face Allah on the Day of Judgement with that disobedience to account for.

Children: Equal Treatment — Maintaining Justice Amongst Children

I refer to what you have said about maintaining justice between one's children and the Hadith you have quoted. I wish to ask about how far are we required to look at every step in order to ensure complete justice. For example, if I give three of my children 5,000 riyals each to cover their pilgrimage expenses, should I give the same to my two younger children, or

is it sufficient that I cover their expenses? A relative of mine gave a piece of jewelry to each of his two daughters, and gave his sons a much smaller amount in cash: should he adjust this and give the others the same? May I also ask whether an elder brother who looks after the education of his younger siblings and bears their marriage expenses encroaches upon the rights of his children? Also, if a parent uses the cash his young children receive in gifts from other relatives to buy them clothes or other things they need, is he entitled to do so?

The Hadith that establishes the equal rights of children and the prohibition of favoring one or some of them with special gifts is well known. A man said to the Prophet, peace be upon him: "I have given this son of mine a slave as a present, and I would like you to witness that." The Prophet, peace be upon him, asked him whether he gave every child of his a similar gift. When the man answered in the negative, the Prophet, peace be upon him, said to him: "Find yourself someone else to witness it, because I do not witness injustice."

This is a highly authentic Hadith, reported in different versions, which are all related in the six main Hadith collections. As it is clear from the Hadith, the gift was a very special one, and highly valuable. It was not of the type parents normally give to their children. Hence the Prophet, peace be upon him, wanted to make sure that justice was made. As for the normal and daily expenses of children, they are bound to differ, particularly as they grow up and need to pursue different routes in life. What is required of parents is that they must not show favoritism so as to give one or more of their children more than the others. Within this framework, each child should be helped until he or she can stand on their own feet.

Let us take this example. In the education of one's children, one child may want to go to university, while another wants to do some vocational training and start a career. The first may need to study for four years, when the fees are high and he cannot contribute to his own expenses. The other may only finish his secondary education and join an institute or college for practical training lasting two years. The fees may be much less, and he can start work much earlier than his brother. The father need not pay the second son an amount in lieu of the extra expense he incurs in connection with his other son's education.

If you give your three sons their pilgrimage expenses, this is a special gift. You need to maintain justice between all your children, by allocating a similar amount to them. You may keep this with you until such time when they need to go to pilgrimage. If you are going to pilgrimage yourself and take your other children with you, bearing their expenses, you have given them what they are entitled to, even if what you spend on their pilgrimage is much smaller, because you gave them the same thing in kind. If you are speaking about covering their normal living expenses, then this is not enough, because you have done the same with the elder children and now you are giving them their pilgrimage expenses as a present.

As for giving girls jewelry, this is often done by parents who feel that their sons take a much larger portion of their expenses. To compensate their daughters, they provide them with such gifts. This is appropriate. On the other hand, if such jewelry is intended to help with the marriage expenses of their daughters, while they are helping their sons in some other way, this is again appropriate. What is not appropriate is favoritism.

You certainly have not jeopardized any rights of your children by looking after your younger brothers and sisters. What you are required to do is to provide your children with sound upbringing according to your means. You would have failed in your duty if you had not looked after your brothers and sisters. Moreover, it may be that God

has given you a much better life, and a greater income for so doing, which in turn benefits your children.

If a father needs to use his children's money to look after them, he may do so. If he has the means to cover their expenses, without resorting to such use, it is much better if he saves their money for them, or invests it.

Children: Father's Prolonged Absence & the Growing Children

I have been working in Saudi Arabia since 1980, having left my wife and children at home. All my four sons are grown up and pursuing higher studies. I have been encouraging them to seek more education so that they have the right opportunity to lead a successful life. I have been sending them extracts from the Qur'an and cuttings from Arab News and "Our Dialogue" in the hope that they improve their religious education. I have provided them with books on Islam, giving them strict instructions to read them. However, they have not been giving much attention to their Islamic duties. What is more, they do not treat their mother well. Indeed, they have shouted at her and ill-used her. What I would like to ask is how should I treat them. Should I kick them out of my house? If I keep them, do I share in their disobedience of Allah? Should I go back home or should I continue to press them to follow Islamic teachings?

It is certainly the responsibility of a father to teach his children their Islamic duties and to give them enough Islamic education to ensure that they understand the basic principles of Islam and know what Allah requires of them by way of duty. Unless he does that, he is accountable for this negligence. The Prophet, peace be upon him, teaches us that we should tell our children to attend to their prayers when they reach the age of seven. When they are ten, we would combine this with corporal punishment if they do not respond. Islam is keen that a child learns to pray when he is young, so that prayer comes naturally to him when it becomes a personal duty. Similarly a child is encouraged to fast in Ramadhan, either by fasting the odd days or part of the days, progressing slowly as he grows older, so that when he attains puberty and fasting becomes required of him, he does not find it so difficult.

What is a father's responsibility when his children are grown up? Should he punish them if they are negligent of their Islamic duties? If he does, what would be the family situation like if the son replies in kind and gives his father a beating? Islam recognizes this possibility and, therefore, does not impose on a parent more than what he can do without difficulty. Moreover, the principle of individual responsibility is central to Islamic thinking. When a person is required to fulfill certain duties, they are required of him alone. Nobody else is questionable about the fulfillment of his duties. It is not right that a father should agonize and worry if his son fails to attend to his Islamic duties. What he should do is to remind him of his duty now and then, in the best way which he thinks would bring the son around to see the importance of attending to his worship. Allah says in the Qur'an: "Bid members of your household to pray and persevere in that." So, what a man is required to do is to bid his family to do their duties. If they do not do as they are bid, he is not accountable for their failure.

Let me now move to another aspect of your question, namely, the treatment of parents by their children. It is well known that Islam requires every son and daughter to be dutiful to their parents, extending to them the kindest treatment possible. If a son fails to treat his parents kindly, he is guilty of disobedience to them as well as to Allah. There are several references in the Qur'an to kindness to parents as one of the most important duties of Islam. Indeed, failure to be dutiful to one's parents may deprive a person of his chance to be admitted into heaven. We note that, in several

references in the Qur'an, dutifulness to parents is placed next to believing in the Oneness of Allah as a universal duty. A Muslim is not allowed to utter any word of annoyance to his parents or to speak harshly to them. If a son hits his father or mother, he may not be forgiven by Allah unless his abused parent forgives him first.

Having said that, I will now turn to your specific question. Let me say first that I am not in a position to advise you on the practical scope, which you should or should not take. I do not know enough about your family situation to even start thinking of practical steps. What I can tell you is that if you can kick your sons out of your house in punishment for what they have done to their mother, you are, theoretically speaking, fully entitled to do so. You have done your duty by them, and brought them up to a stage where they can rely on themselves for their living. If you keep them in your house, on the other hand, you are not disobedient to Allah. Therefore, it is only you who can decide what is the best measure to be taken.

May I say, however, that your family circumstances are not ideal? You have been living away from home for nine years, leaving your wife to bring up four sons on her own at a stage when they are becoming young men. She might have been totally ill equipped for the task. It is indeed a task that requires close cooperation between both parents. You speak of giving your sons strict orders to read the books you have left them so as to enrich their Islamic education. You have been sending them cuttings and passages of the Qur'an. But you do not know whether they have complied with your orders or not. Indeed, the very thought of giving such strict orders at a distance and expecting your sons to follow these orders with diligence is rather naive. How can you expect that the temperament of youth could be restrained by a far away father who gives orders which may not seem to the recipients even remotely relevant. When you have sent your children these orders and bought them these books, you might have thought that you have done all you can to bring them up as good Muslims. You should have thought better and realized that bringing up young men requires much more than that.

I am not trying to justify your sons' attitude. To my mind, there can be no justification whatsoever for a son to verbally abuse his mother. What I am saying is that the split family atmosphere is not most conducive to proper upbringing of children. You have this problem on your hands and you have to deal with it. You ask whether you should go back home. How can I answer such a question? It is you who should decide on this, after weighing the pros and cons of both alternatives. What is important is that you should deal with the situation without delay. Perhaps you should start with a visit to your family where you can study the situation closely. If you feel that your presence there would remedy the situation, then you should think seriously of terminating your stay in Saudi Arabia and going back home. Such a visit cannot come too soon, at least from your wife's point of view.

Children: Growing Up Where Islam Does Not Exist

You have said that a child born into an unbelieving family must believe in Islam when he grows up into an adult and starts thinking. Otherwise, he is answerable for being a polytheist. Suppose that this child is born and grows up in a village where Islam simply does not exist. He lives all his life without being aware of Islam. Is he responsible for not becoming a Muslim?

It is the collective duty of the Muslim community throughout the world to convey the message of Islam to mankind and to make it clear to everyone that Allah had chosen Islam as a faith and a code of living for the human race. Therefore, everyone is required by Allah to believe in Oneness of Allah, the Supreme Being, and in the message of Prophet Muhammad, peace be upon him. If there are impediments put in

the way of the Muslim community to prevent it from discharging this duty, the community is expected to do everything in its power to remove these impediments.

It is the right of every human being to learn about Islam and to receive its message. If some people go through life without knowing about Islam or that they are required by Allah to believe in it, Allah will not hold them to account for not being Muslims. We have to remember that Allah is the most just of judges. Hence, He would not make any person accountable for not believing in something about which he knows nothing.

When we say that everyone is required to think and consider and choose his faith, we have in mind someone who has the means to know about different creeds and faiths and who has the ability to distinguish what is true from what is false. A person whom Allah has endowed with sound mind and given him education and opened to him the ways to learn about His message which is addressed to all mankind, is certainly responsible if he fails to make an intelligent choice or decides not to bother about the whole issue of faith and believing in Allah. It is such a person with whom we are concerned and whom we call upon to believe in the Oneness of Allah and in the message of Prophet Muhammad, peace be upon him.

Children: Illegitimate Child — Related Issues

If a couple begets a child illegitimately, what is to be done?

In a state in which Islamic law is applied, the pregnancy of an unmarried woman is an undeniable evidence of adultery [unless a case of rape has earlier been reported by the woman] which is punishable in Islam. The punishment is the same for both man and woman. No blame is attached to the child as the result of his parents' sin. Any person who is guilty of fornication or adultery should repent his or her sin and pray to Allah to forgive him or her. An order that applies to all sins is that the perpetrator should not publicize his action. This also applies in this case. If an adulterer confesses to his guilt or if four witnesses testify to having seen him doing it, the punishment described by Islam is enforceable.

However, if the couple get married when the pregnancy becomes evident, and try to keep their affair secret, they do well, especially if they repent having committed this sin. They may hope to be forgiven by Allah. If the father admits that the child is his own, his admission is accepted and he is not questioned with regard to the time of pregnancy and whether it was a legitimate one or not.

Children: Illegitimate Child — Rights Of the Child

May I ask the responsibilities of a man who has a child born to him by an illegitimate relationship? What are the rights of the child? Does the man have to marry the mother? If so, does she need her father's permission to marry him? What about financial support to the child and how far is the father responsible to provide Islamic education to the child?

When a Muslim commits a sin, particularly one, which is punishable by a specific punishment, he should not publicize what he has done. Publicity is an additional sin. If he makes a confession of what he had done, the punishment prescribed by Allah must be enforced. To make such a confession is permissible, but the Prophet, peace be upon him, teaches us that a person who commits a sin should not lift the mantle with which Allah has covered it. Therefore, a person who commits adultery should not publicize that. If he has a child born to him illegitimately and he marries the mother of the child, no one will ask him about the legitimacy of the child.

The relationship between an illegitimate child and his father is broken. That means that neither the child nor the father have any rights or duties toward each other. The two are like strangers. This means that the child does not have the right to be supported by the father, but equally the father cannot require the child to be dutiful to him.

However, the family relationship between the child and his mother is perfectly established and should be observed. The child has all the rights, which any child claims from his mother, and so does she from him. He inherits her and she inherits him in the normal way. He must be dutiful to her and she has to support him.

You ask whether a man should or must marry the mother of his illegitimate child. There is an important rule included in the Qur'an:

"An adulterous man may only marry an adulterous woman or one who associates partners with Allah; while an adulterous woman may only be married to an adulterous man or one who associates partners with Allah. This is forbidden to believers." [the Family of Imran — "Aale Imran" 3: 24]

Therefore, one may not marry a partner who practices adultery or takes it lightly. If a man or a woman is known to do so, it is not permissible for a Muslim to marry him or her. It is only when such a person repents of his or her past conduct and resolves not to do it again that he or she may be married to a Muslim. In the light of the foregoing, if the man has repented of his sin, he may marry the woman if she has also repented. If both feel that they have done wrong and they want to live a proper life, obeying Allah and his messenger, they may get married and the man is recommended to help the woman keep her error a secret and bring up the child normally.

The marriage of such a woman is the same as the marriage of any other woman. In Islam, she must have her father or guardian present at her marriage.

It is needless to say that every child is entitled to be given proper Islamic education. How else could the father expect the child to avoid the sin which he himself has been guilty of?

Children: Naming Children — Attributes Of God As Islamic Names

Is there anything wrong with the name Aziz-ur-Rahman? Some people say that both Aziz and Rahman are names of God and that one may not have two names of God as his own name. Should I change my name?

The name Rahman is a proper name that refers to God and may not be applied to anyone else. Aziz, on the other hand, is an attribute of God, which means "powerful, mighty, etc." However, the word has another shade of meaning, which is "dear, beloved, etc." Therefore, when the two words are used in combination as a name, they mean, "the one dear to God." As such, there is nothing wrong with the name and you do not need to change it.

Children: Naming Children — Haajirah Is Not An Arabic Name

Could you please tell me the meaning of the names Haajirah?

There is an Arabic word pronounced as ***Haajirah***, which means either 1] the woman who abandons a person temporarily or permanently, or 2] midday when the sun is at its highest. Hence, the noon prayer is sometimes described as the ***Haajirah*** prayer. To my knowledge, this word is not used as a name in Arabic.

Children: Naming Children — Is Change Of A Western Name Needed

My 13-year-old daughter's name, Julisha, has been criticized by our neighbors as being a Christian name. This has caused her much worry. Is it essential to change it according to Islam?

The Prophet, peace be upon him, did not change the name of any of his companions unless there was a very good reason for such a change. Generally speaking, the change was caused either by the name being symbolic of beliefs, which are contrary to Islam or its having a very bad meaning. For example, if a companion of the Prophet, peace be upon him, was called Abduluzza which meant that he was servant of the well known idol called Aluzza, the Prophet, peace be upon him, changed that name to Abdullah or Abdurrahman which meant that the person concerned was a servant of Allah or a servant of the Merciful, who is Allah.

I am not sure that the name "Julisha" has any strong association with the Christian faith, unless it is so in your part of the world. The name "Julia" is a well-known Christian name, but not "Julisha". Besides, is it a name so identifiable with Christianity, to the extent that the person who hears it would immediately say that the holder is a Christian girl? Apparently not, because if it was, you would have not given it to your daughter. On the other hand, is it a common name in your part of the world? If so, then it could be used by followers of different religions. In this case, you certainly need not change it. You should be guided in this respect by the Prophet's action, which shows that a change of name is needed when the name indicates or promotes beliefs other than those of Islam.

Children: Naming Children — Islamic Names

Is there anything such as Muslim or non-Muslim names? Names are taken on regional or language basis. Names used by Muslims today were used by people before Islam, such as David, Jacob, Abraham, etc. albeit they are used in their Arabic forms Dawood, Yaqoob and Ibrahim. These names are also used by Christians and Jews. In some countries, Christians use such names as Khalid, Khadija, etc., which are supposed to be Muslim names. Please comment.

It is a child's right, according to Islam, to be given a good name. If his father does not give him a good name, he can press his claim against his father on the Day of Judgement. In Islamic culture, names are chosen either on the basis of their meaning or their historical associations. If you call your child after someone who rendered great services to Islam, you want your son to remember that fact and to take that particular personality as an example to follow. If you admire that person and know his history, you will be telling your child about him as soon as he begins to understand. You try to make him love that person and follow his example.

Similarly, we use the names of prophets because they provide the perfect example for us to follow in submitting ourselves to Allah's will and dedicating our efforts and actions to the service of the Islamic cause. It is true that Christians and Jews call their children after their prophets, such as the ones whose names you have mentioned, but then those prophets also brought the message of Islam, i.e. submission to Allah, in its pure form. Therefore, they belong to our heritage.

It is also true that Christians and other religious minorities in a Muslim country use some names, which are used by Muslims. There are good reasons for that. In certain periods of history, using a certain variety of names may be particularly convenient. In Arab countries, which fell under European imperialism for a period of time, it was noticed that the European form of Christian names was used by these minorities. After independence, it became more common to use either the Arabic form of these

names or names derived from the culture of the country. That is a natural reflection of the state of the country.

When we say that a name is Islamic, we mean that either its historical associations or its meaning should be acceptable from the Islamic point of view. The names of the companions of the Prophets were used very widely, generation after generation. Therefore, they became distinctly Muslim names. Similarly, names of prophets are Islamic names, despite the fact that these prophets were sent with messages before Islam.

[Added: It is laid down by Allah. Refer if you will, Ayat 285 of Surah 2 the Cow — “Al-Baqarah” from the Qur’an, whose translation in English may be rendered as: ***The Messenger believeth in that which hath been revealed unto him from his Lord and [so do] the believers. Each one believeth in Allah and his Angels and His Scriptures and His messengers - making no distinction between any of His messengers - and they say: We hear, and we obey. [Grant us] Thy forgiveness, our Lord, Unto Thee is the journeying.***”]

Children: Naming Children — Some Specific Questions

1. I have named my granddaughter “Tahrim”, because it has a good meaning. Some people have objected to it. I should be grateful if you kindly enlighten me if there is anything wrong with this name.
2. People name their children as Muhammad. Is it right to do that? Is it not being disrespectful to the name? Kindly advise.
3. Is it obligatory when we give a name to a newborn child using one of God’s 99 names to precede the name with Abd-al, so as to say Abd Al-Samad, Abd Al-Raheem? Can we drop this part and call the child Samad or Raheem?
4. A person called his son Muhammad Saaduddin. This is the name entered in official documents. However, everyone in the family calls the boy Ikram, but someone told us that since this is a name of God, it couldn’t be used for people. Please comment.

1. A name remains with the person throughout his life. If it has a good meaning, it gives people good associations when they pronounce it. If it signifies high values, they expect the person to live up to these values. If on the other hand, it has unpleasant associations, it brings such associations to people’s minds when they pronounce it.

Before Islam, the Arabs cared not for what names they gave their children. Some of them went out to the desert when a child was born to them and called the newborn after the first animal they saw. Thus, they had names like fox, beetle, etc.

The Prophet, peace be upon him, also stressed the importance of giving one’s child a good name in order to give that child something to live up to when he grows up. If he is called after a hero, he will want to be a hero in his own right. If his name inspires him with certain values, he wants to translate them into practice. This is only natural as it appears from the following story.

A Bedouin came to Omar ibn Al Khattab and complained to him that his son was undutiful. Omar called in the son to question him. When Omar spoke to him, the son said that he had a question to ask the Caliph. On being given leave to put his question, the son asked Omar: “What rights have a son against his father?” Omar replied: “To select a good mother and to choose a good name for him and to teach him good marksmanship, swimming, horse riding and the Qur’an.” The son said to

Omar: “My mother was previously married to a slave, and my father called me “a beetle” and did not teach me any of the things you have mentioned. Turning to the father Omar said: “It is indeed you who have been negligent to your duties to him long before he neglected his duties toward you. In other words, the father reaped the consequences of being negligent of his duties toward his son.

As for the name you have chosen for your granddaughter, I must admit that this is the first time I hear this word used as a proper name. It is an Arabic word, but it is certainly not used by Arabs to name their daughters. It signifies “prohibition.” Since only bad things are prohibited, the term has unpleasant connotations. I would strongly recommend you to change this name as it is bound to have an adverse effect on your granddaughter. She may be bullied about it and other children may be unkind to her, on account of her name. I think that an Arab girl who may be given such a name will want to change it the moment she is able to. You may wish to consider sparing her that trouble and changing her name now.

2. The following Hadith, reported by Jabir ibn Abdullah, mentions an occasion and an unrelated question. “A young man from the Ansar had a son born to him, and he called him Muhammad. His people, Al-Ansar, said to him, ‘We will not call you after the Prophet, peace be upon him.’ We said, ‘A young man from the Ansar had a son born to him, and he called him Muhammad, but his people, Al-Ansar, said to him, ‘We will not call you after the Prophet, peace be upon him.’ He said, ‘The Ansar have done well. You may call your children by my name, but do not call yourselves by the same parental appellation I use.’” [Related by Al-Bukhari]

We need first to clarify the point about the names. The Arabs at the time, and most Arab countries today, call a person as the father of his eldest son. This is taken for granted, and it is used as a gesture of respect. The Prophet, peace be upon him, was often called by his companions as Abul-Qasim, after his eldest son who died in infancy. This is what the Hadith refers to when the Prophet, peace be upon him, tells his companions not to use his own parental appellation.

This means one should not call his first son Al-Qasim, so that he himself would not be called Abul-Qasim, and this would remain in all generations as another name of the Prophet, peace be upon him. In fact, when the man referred to in this Hadith called his son Muhammad, the Ansar objected because they would have had to call him Abu Muhammad, and they felt uneasy about this when the Prophet, peace be upon him, was still among them.

It should be added that this took place only a few weeks before the Prophet’s death. According to some reports, it was a month before the Prophet’s death. Therefore, we take the last statement of the Hadith as permitting using the Prophet’s name to call our children, but not to use his parental appellation, Abu Al-Qasim. Muslims have done this throughout history, with countless numbers being called Muhammad, but no one calls himself Abul-Qasim.

3. God has a name which is His own and used as a proper noun. This name is Allah, which refers to Him only. It does not refer to anyone else in any human usage. The rest of His names are attributes denoting His qualities. Some of these apply to Him only, while others may be also attributed to His creation. Samad, for example, means “one who has the final say in all matters and is obeyed without question.” This is an attribute of God, which does not apply to anyone of His creation. To call a child Samad is wrong and unfair to the child, because he could easily be bullied, ridiculed and taunted about his name. He can only be called Abd Al-Samad, which means “servant of the One to be obeyed.”

On the other hand, some of God’s attributes apply to some types of His creation, and man in particular. Attributes like compassion and mercy are of this type. Therefore, it

is possible to call a child Rauf or Raheem, or Mu'eed, which respectively mean, compassionate, merciful or returner.

4. Ikram is a root word in Arabic, which means generosity, or hospitality. It is not a name or an attribute of God. The divine attribute derived from this root is Kareem. It is perfectly appropriate to use that attribute in a boy's names, either on its own or as Abd Al-Kareem. As a root word, Ikram may be used as a name for either a boy or a girl. In Arab countries it is far more common to use it as a girl's name. It is rarely used for boys.

Children: Parents' Approach Toward Teaching Islamic Faith

I was brought up as a Christian, but then I did not really believe in Christianity. When my husband explained to me the full meaning of the basic Islamic concept of the Oneness of Allah, I gladly accepted Islam. However, because of the wide discrepancy between people's practices and what they profess to believe in, my husband and I feel that we should give our son a completely free choice. We will teach him about Islam but the choice to be Muslim or not should remain his. Some people object to our attitude and say that we should bring him up as a Muslim. Are we wrong to adopt this approach?

I appreciate what you are aiming at. You will be surprised to know that Islam has established the principle of free choice for everyone. It requires every single one of its followers to accept it as a matter of choice, not because he or she has Muslim parents. Those who go through life, practicing Islam as a religion simply because they have been brought up into it, not questioning its principles and not looking into other choices available to them before making an enlightened decision to be Muslims, are considered negligent of an important duty. A Muslim is expected to choose his religion by himself. So, what you want for your son is in line with what Islam wants for him.

Having said that, I must say that I do not think that your approach is right. Perhaps you have not explained it fully to me, but I can only be guided by the information supplied to me by my kind readers.

The main point is that every one of us has an inherent desire to know Allah and to believe in Him. This is part of our nature, which Allah has implanted within us when He created us. If you look at the world generally, and people in different countries and cultures, as well as different generations of people, you find that to believe in Allah is an important need of every human being. If a child grows up not having received enough knowledge about his Creator, he is likely to be influenced by different creeds. He may not be able to formulate a consistent concept of the Creator. This leads him to confusion and, may be, to error. Therefore, every Muslim has a duty to fulfill toward his children, to make them fully aware of the Islamic concepts and what it means to every individual to believe in Allah, His messenger and in the Day of Judgement. There should be no coercion or pressure on the child to accept Islam in a dogmatic way. What is important is to have an enlightened approach toward learning about the Islamic faith and its requirement. The choice is eventually the child's.

You speak of Muslims whose practices, when they go abroad, leave much to be desired. This is certainly unfortunate, but then Islam does not believe in coercion. If people deviate from the moral standards of Islam, they know what their deviation entails. But you must also be aware of the fact that numerous young men and women from Muslim countries go abroad to study and continue to observe Islamic teachings and principles without hesitation. The difference between these two sets of young

Muslims is largely due to the fact that one group has made an enlightened choice of Islam as a faith and a way of life while the other look at Islam as their inherited religion. What Islam requires of you is to bring up your child so as he or she could easily belong to the first group. He should be able to question things and make an enlightened choice. To do so, he must be fully aware of the facts of Islam. That is your role: To help him have that knowledge so that he can appreciate the benefits of Islam as a faith and the infinite good that results from adopting an Islamic way of life.

Children: Parents' Misdeeds & the Children's Suffering

In our part of the world people say that the children of people who were guilty of practices forbidden by God's law, such as corruption, theft, rape and murder, seem to suffer much. They experience misfortune, poverty, neglect, etc. According to the popular view, the suffering is only a natural consequence of the evil deeds of their parents. How far is this view acceptable?

I am sure that some examples could be quoted to prove this common belief. There are other examples to prove the reverse. Who commits more crimes against God's law than a dictator who does not care for human rights does? He treats his people like sheep, which he may kill for his food. Yet the children of dictators often live to enjoy vast wealth they get only because they were the children of a ruler who treated the whole country as his private farm.

There are other examples, which may be quoted as well. There are many cases of a father who might not hesitate to commit any forbidden thing when they would serve his interest. His children may grow up as God-fearing people who do their best to stick to what is permissible and refrain from anything forbidden. Where does this lead us? Only to the basic Islamic principle that each individual has his own status. No one's destiny is determined by his parents' beliefs or behavior. God provides chances to every individual to recognize His guidance and to follow it. People either take these chances or ignore them.

Those who ignore them suffer, while those who take them and follow God's guidance enjoy His blessing and reward. Having said that, I would like to add that those who resort to theft, corruption and murder normally do not bring up their children well. They are busy planning for their offenses or trying to escape punishment. Hence their children may have the wrong sort of upbringing.

They are either spoilt or neglected. In either situation they are likely to suffer. Their suffering is due to their parents' not looking after them properly. It is not a punishment for their fathers' deeds. That punishment is incurred upon the ones who committed those offenses, not their children. God says in the Qur'an: ***"No one shall bear the burden of another."*** This applies to children and parents as much as it applies to others.

Children: Parents' Responsibility For Children's Deeds

Are parents responsible for their children's bad deeds? People say that if something bad happens to their children in their young age that is caused by the parents' bad deeds, and if their children do not look after them in their old age, it is because of some deed they had done. Please comment.

There is a statement repeated three times in the Qur'an to provide maximum emphasis. It says: ***"No soul shall bear the burden of another."*** This applies to parents and children in as much as it applies to unrelated people. Hence, no one is made to suffer on account of another person's bad deeds. It does not fit with divine justice that a child comes to harm because his father has committed so many evil acts, or

that a parent receives ill treatment on account of his children's bad deeds. The proper thing which is enforced in this world and throughout the universe is that God, holds everyone to account for his or her own deeds.

Having said that, I should add that God may inflict punishment on some people in this life in order to make them an example so that others may take heed and refrain from willful disobedience. This means that they are made to suffer for their own deeds, and their suffering is limited to themselves.

In other words, if God decides to inflict punishment on someone, he does not make that suffering through evil befalling that person's children or parents. To do so does not fit in with God's justice.

Children: Parents' Responsibility In Upbringing

When parents are doing their best to follow divine guidance without deviation, trying to bring up their children as good believers, yet some of their children do not respond, preferring to follow erroneous ways, where would you say the parents have gone wrong? What should they do to change this situation?

I find this question strange coming from a Muslim who reads the Qur'an and appreciates what it says about guidance and faith. If you read Surah 111, which condemns Abu Lahaeb, the Prophet's uncle, can you say that the Prophet, peace be upon him, did not do enough to bring his uncle Abu Lahaeb into the Islamic fold? And when you read the story of the Prophet Noah and his son, who was an unbeliever, can you say that Noah was in the wrong at one point or another. The Qur'an tells us that Noah continued to advocate the divine message for 950 years, urging his people to believe, but only a few accepted his call and believed with him. Islam is very clear on this point: There is no family responsibility that requires parents to ensure that their children grow up as believers. It is not within their control. Addressing the Prophet, God says in the Qur'an:

"You cannot guide aright everyone whom you love, but it is God who guides him that wills [to be guided]; and He is fully aware of all who would let themselves be guided." [Story — "Al-Qasas" 28: 56]

Guidance to the right path begins with the individual who should take the first step to believe in God as the only deity in the universe. When the individual takes this step, God facilitates for him or her, the road to full guidance and makes it easier for them to follow it fully. With every step they take, God increases them in guidance, as He clearly states:

"As for those who follow guidance, He increases their [ability to follow His] guidance and causes them to grow in God-consciousness." [Muhammad 47: 17]

Parents' responsibility is to bring up their children properly, ensuring that they receive the right education, which should include religious education. They should know what to choose, so that either rigidity or extremism does not scare off the children. When the parents have done that, they should keep a watch on the behavior of their young children, providing them with the necessary guidance. When the children are teenagers, the parents' role is merely that of advice, counseling and guidance. They cannot force their children to be good believers. Belief is an individual's choice.

Children: Praying For Birth Of A Son Or A Daughter

May I ask whether it is permissible to seek medical advice and assistance in order to get a baby son. My wife and I differ on this issue, to the extent that she says it is not necessary to pray to God to give us a son. Her argument is that God knows what is best for us, and He will give us what is best.

Your wife's attitude suggests total acceptance of whatever God determines. This reflects a high degree of faith, on which she must be complemented. A person who accepts whatever comes from God is a good believer. May God make us all such good believers.

Having said that, I should add that there is nothing wrong with praying God to accomplish whatever purpose we have, provided that it does not constitute disobedience to God. Indeed, the Prophet, peace be upon him, describes praying to God to accomplish what we wish, desire or need as 'the essence of worship.' This is due to the fact that when we supplicate, seeking God's help in achieving our purpose, we acknowledge our weakness and His power. Therefore, He has promised to answer all sincere prayers. However, He either answers a prayer as it is, or by giving us something better for us, or He may defer granting our wish until the Day of Judgement when He gives us much more. He says in the Qur'an: "***Your Lord says, 'Pray Me and I will answer your prayers'.***" [the Believer — "Al-Mu'min" 40: 60]

This means there is nothing wrong with praying God to give us a son, or a daughter, or whatever else we wish and desire, provided always that we do not pray Him to give us anything He has forbidden. Nor is there anything wrong with taking measures to accomplish any legitimate purpose. Indeed, part of the system God has established in this life is to make effects attendant on their causes. He has made this as part of accomplishing His will. So, when we take measures to heat our home on a cold day, the effect that results from such measures, i.e. heating the house, is done by God's will, even though it is we who took the necessary measures, without which the house would have remained cold. If we give a newborn child the full course of vaccinations recommended by the health authorities, we give the child immunity against childhood diseases. This is done by God's will, although it is the mother who took the baby to the health center for vaccination, and a nurse gave him the necessary shots.

What we have to understand is that God's will is free, and although He has established the law of cause and effect, He is able to suspend it, or bring about some other law that influences the results of any particular cause. Whether He chooses to do so or not is entirely up to Him.

To relate this principle to the reader's question we say that it is perfectly permissible to take measures to have another child, and to increase the chances of making that child a boy, if such measures exist, provided that they do not contravene Islamic principles, teachings and values. However, to the best of my knowledge, no technique has been established to be effective in predestine the sex of any pregnancy that takes place naturally. Genetic engineering scientists continue to work on perfecting different techniques in the field of human reproduction, but predetermining the sex of a pregnancy is still a long way away. Besides there are many ethical issues involved. Hence, a Muslim is advised not to resort to such techniques until sufficient information is known about them so as to enable scholars to give them a ruling of permissibility or otherwise. In the meantime, my advice to my reader is to accept what God has given him. If he wants more children, he may certainly pray to God to give him as many as he wants, and of the sex he wishes, but apart from this he is advised to do nothing.

Children: Priorities In Educating & Sinking Qur'anic Education

I have been working in this country for several years and am preparing to leave. One thought which was always in my mind when I offered Friday prayer was the fact that I could not understand the Khutbah because I had not learned Arabic and did not receive Qur'anic education. It seems that our parents are prepared to send us to school for fifteen years or more to learn worldly things. Why do they not make us spend a year or two to learn Qur'an, and Arabic.

You have pinpointed a very important problem to which many of us pay very little attention, despite its seriousness. The roots of this problem are complex and its solution requires thoughtful action on the part of parents and communities.

Most parents realize that it is their responsibility to provide their children with a reasonable or good standard of education. It is true that some parents feel that formal schooling may not be particularly important, because they themselves did not have proper education. They take their children out of school in order to put them to work so that their wages will contribute to the finances of the family. We are not dealing with this aspect of the problem now. We are simply looking at the education of children who have spent many years at school until they go to university. These are the majority of our young generation, especially in Third World countries.

Most parents agree that the best thing they can get to their children in order to enable them face life problems without difficulty is good education. It is through education that their children can hopefully secure good jobs and make their mark in life. Parents try to choose the best school for their children, even if that would mean spending a substantial portion of the family income. In a country where the standards of education are notably high in non-government school, one mother was giving herself and her family an added burden by choosing to a private school, which charged high fees. In explanation she told me: "You can't do anything better with your money than spending it on your children's education. Let us face it, it is better to spend the money on their education than to leave it to them when you die." I do not dispute the validity of her argument. I am only giving this example to emphasize how important many of us see our children's education.

As you have said, most children spend at school twelve years or more to reach the university level. During this time, they are net spenders of the family income. Some of them may work during the summer holidays, but what they earn constitutes only a very small fraction of the family income. They also spend it on themselves. If they go to university, they are likely to spend three or four more years before they start to work. Some of them go even further in order to have a higher education.

Many families happily go through the arrangements and consider every time a child passes an examination an occasion to celebrate. If a child is successful in his education, he is considered to have secured his future. But has he?

However, if we look at school curricula in the majority of Arab [world] and [other] Islamic countries, we find that little attention is paid to religious education. While some respects of the faith of Islam are taught and selective readings of the Qur'an, may form part of the curriculum, there is little else to make the young identify themselves with Islam as a faith or with history of the Islamic nation. It is not unusual that school children are not required to sit in an exam in religious education. When school children consider what is required of them to pass their exams, it is not surprising that they should concentrate on mathematics, science or languages and neglect religious education. Moreover, what is taught of religion is approached in a purely academic way. School children cannot even associate what

they are taught about religion with their practical lives. More often than not, it is merely the aspects of worship that are taught in addition, perhaps, to a few more values. That sort of religious education has miserably failed in giving school children any insight into their faith.

Much of this sad state of affairs is due to the fact that after Muslim countries have gained their independence, they continued to implement the methods of education that they inherited from the colonial period. Modification has certainly been introduced especially with regard to how the history of the colonial era is taught. There may be more emphasis on nationalism. But the colonial rulers of Muslim countries were determined to weaken the sense of faith among Muslim population in the areas that they ruled. They realized that Islam nurtures a strong sense of opposition to un-Islamic colonial rule and they had to suppress it if they wanted their rule to continue as long as possible, and their interests to be realized after their departure.

That is indeed what is happening in the majority of Muslim countries. National rulers that were educated in the colonial tradition feel that the stability of the system of government, over which they preside can only be ensured if the same values are perpetuated. Therefore, they continued to reduce religious education to a very secondary degree. The result is that the new generations are not better informed about their Islamic faith than their fathers who were taught by the colonial rulers.

Islamic scholars have tried to counter this trend by organizing study circles in mosques to which they attract the young. Where such circles have been allowed to flourish, they made a great impact and their contribution was substantial. It is often the case that these circles do not provide religious education and teach Arabic language, but they also arrange for supplementary education in other subjects which are taught at government schools. In this way, children who attend these study circles have invariably fared much better even in their formal education than their classmates have. But in some Muslim countries, which writhe under dictatorial regimes, this type of supplementary education was not allowed to continue. As a result, the young have no proper means to know their religion well.

This state of affairs adds to the responsibility of parents. God will indeed question them about not providing their children with good religious education. Indeed, they should know better. If they are prepared to make sacrifices for their children's education so that they secure a good future, should they not look after their children's future life? Governments in Muslim countries must be made to feel the need to modify their educational system so as to cater properly for the religious needs. When children learn about their faith and receive at their schools a good standard of religious education, as it is the case in this county of ours, they grow up as better people. If this cannot be achieved easily, then parents should look for ways and means of supplementing their children's education either by taking it upon themselves to teach them their faith, or by providing private tuition. I realize that this may not be easy for all people, but all parents have their responsibility to prepare their children for their future life by helping them to grow up as good Muslims.

You prepare for the Hereafter by fulfilling your religious duties. Unless you know these duties well, you cannot fulfill them. When you do know them, you may be lax in their observation. But as years go by, you may tend to think more of the Hereafter. It is then when you should be very conscious of your religious duties and add to the fulfillment of what is obligatory something of the same nature, which is voluntary. Thus when you have offered your five daily obligatory prayers, you add to each one the Sunnah, which is prescribed by the Prophet, peace be upon him. In addition, you may spend some of your time in night worship. When you have fasted the month of Ramadhan, you may add to it a few days which you fast voluntary during the year. If you have done your pilgrimage, you may consider adding a voluntary pilgrimage or

Umrah. You also spend voluntarily in charity as much as you can. Furthermore, try to remain conscious of God in all situations. Be kind to others and discharge your duties toward your parents, neighbors and community. When you have done that, you have nothing to fear, your future life will be a happy one, God willing.

Children: Saving For the Future Of A Child

We have recently had a baby born to us. We have thought of opening a saving account in his name so that he would find money to help him with his life requirements when he grows up. There is no interest free banking in our country. Can we go ahead and open an account for him?

The idea of putting aside some money for the child is a very good one, because it provides the child with something at the start of his working life in due course.

However, if this is your first child, then you have to bear in mind that you would do the same for every child, boy or girl, you may have in future in order to maintain justice among your children. You may alternatively decide that this saving account is for your children, to be shared equally in due course, no matter how many you have eventually have.

The important point in this is that this account must not involve anything forbidden. Otherwise you would be starting your children on the wrong course. Interest is very similar to usury and God has forbidden usury in all shapes and forms.

Therefore, I would strongly urge you not to expose your child to this type of transaction at this stage when he does not have any say in the matter and does not have the ability to distinguish between what is lawful and what is not. My advice is that you should use for him an Islamic bank, which operates a scheme of saving that is acceptable from the Islamic point of view. A bank, which operates a profit-and-loss sharing account scheme, is acceptable.

You say that there is no such bank in your home country. You should try and keep the savings in such a bank even if it means that you keep them in a foreign country. However, this may be against the law in your country. If it is, you have to look for a scheme, which is Islamically acceptable. If you can find none, then you may try to invest the money with a businessman whom you can trust. Whatever you do, you must not expose your child to interest or any usurious transaction.

Children: Training Children To Fast In Ramadhan

Commentary By Adil Salahi — Arab News

Fasting becomes required as a duty when a boy or a girl attains puberty. Prior to that, it is not obligatory. This applies to all Islamic duties of worship. This is considered the age when a person can fulfill regular duties, such as prayers and fasting, because his or her sense of responsibility is deemed to have reached a sufficient stage of maturity.

It is well known that we are recommended to train our children to pray when they become seven years old. A Hadith of the Prophet, peace be upon him, directs us to tell our children to pray when they are seven and to use light corporal punishment for not praying when they are 10. The question arises whether the same applies in the case of fasting. The question, then, is: Are children to be encouraged, or indeed ordered to fast before they attain the age of puberty when it becomes obligatory to them?

Generally speaking, the best answer to a question like this is one that is provided by an authentic Hadith. In this respect, we have a Hadith related by Al-Bukhari on the authority of one of the youngest lady companions of the Prophet, peace be upon him, Al-Rubayie bint Muawwith. She reports: "The Prophet, peace be upon him, sent messengers to the villages of the Ansar on the morning of Ashura [i.e. 10th of Muharram] with the message. He who has started the day not fasting, let him finish his day. And he, who has started the day fasting, let him continue his fast. We used to fast that day afterward, and make our children fast as well. We would make them woolen toys. If a child cries of hunger, we gave it a toy to play with until it was time for ending the fast."

Before we begin commenting on the fasting of children, it is important to note that prior to making fasting obligatory during the month of Ramadhan, it was a duty for Muslims to fast on the tenth of Muharram. We have mentioned in the past the reason for choosing that day. We repeat here in brief that when the Prophet, peace be upon him, emigrated to Madinah, he found out that the Jews fasted on that day.

When he questioned them, they told him that they celebrated the anniversary of the event when God saved Moses from his enemies. The Prophet, peace be upon him, said that he and the Muslims have more in common with Moses and they were better entitled to celebrate that occasion. He ordered his companions to fast on that day. Although fasting on the tenth of Muharram is no longer obligatory since the obligation was transferred to fasting during the month of Ramadhan, it is still recommended as a Sunnah of the Prophet, peace be upon him.

It is perfectly clear from this Hadith that the Prophet's companions used to make their children fast. It is important to understand that fasting is not obligatory to children until they have attained the age of puberty. Most scholars agree, however, that children may be encouraged to fast, if they can bear the hardship of fasting. However, there are differences among scholars with regard to when to start the training of children to fast. Some of them suggest the age of seven or ten, as in the case of prayers. Others, like Ahmad ibn Hanbal, suggest beginning at ten, while other scholars mention the age of 12 as the starting point.

The Maliki scholars generally have a different view, which suggests that children need not be encouraged to fast. However, that is a view, which cannot be supported by valid evidence. I have already mentioned in the past that the Maliki school of thought considers "the practice of the people of Madinah" as a valid indicator of what is acceptable in Islam. Madinah was the cradle of Islamic society and most of the Prophet's companions lived there and continued to be there for a long time after the Prophet, peace be upon him, has molded life in Madinah in the proper. The fact that Islamic fashion makes its way of life in Madinah, an example of Islamic life. Hence, when something is a common practice among the people of Madinah, it must be based on sound Islamic teachings.

Al-Bukhari points out that the practice of the people of Madinah in this particular respect was to encourage children to fast. He relates that Omar, the second caliph, saw a man who was drunk during one day in Ramadhan. He rebuked him saying: "Confound you, how do you do this when our children are fasting?" He ordered him to be flogged.

This report suggests that it was common practice among the people of Madinah at the time of Omar, when Islamic practice was still perhaps at its purest, to encourage children to fast as a means of training. Omar's words to the drunken person suggest that it was common for young children to fast. He was certainly infuriated by seeing a drunken man during the day of Ramadhan. To drink on any day is, from the Islamic point of view, to commit a grave sin, which is punishable by flogging and exile. To do so during the day, in the month of Ramadhan, is to be doubly sinful, since the

negligence of the duty of fasting is a grave sin as well. However, we note that Omar did not allow his outrage to get the better of him by increasing the punishment of that man. He only punished him for drinking, the punishment of which consists of flogging [80 lashes] and a year in exile. Omar sent the man to Syria.

We have thus established that encouragement of young children to fast is the weightier opinion to which most scholars subscribe. According to the Hadith, which we have quoted, the children who were encouraged to fast at the time of the Prophet, peace be upon him, must have been very young, probably less than ten years of age.

This we can understand from the statement given by the Prophet's companion who reports this Hadith, when she says that mothers used to make soft toys in order to use them as a distraction to their children who might cry from hunger. Such a toy does not provide much distraction for an eleven or twelve year old. Those children who cried must have been younger than that.

Needless to say that encouraging a child to fast does not mean forcing him or her to fast throughout the month. That is neither wise nor necessary. Parents should approach the training of their children to fast in an easy, relaxed way, which makes fasting desirable to the child. Perhaps the encouragement to fast should be coupled with a reward which may be given at the end of the day and encouraging words by other members of the family which give the child a sense of joining the adults in the family. That is bound to make the hardship of fasting much easier to bear.

Moreover, a child may be encouraged to fast one or two days the first time around, perhaps when he is nine or 10. The number of days which he fasts may then be increased gradually so that when he attains the age of puberty, he finds fasting the whole month, from dawn to dusk, presenting no great difficulty. It is such an easy way which is characteristic of the Islamic approach to religious duties.

Christians: Bible & Its Position In Islam

How do we differentiate between the Qur'an and the Bible? Is the former revealed to Prophet Muhammad, peace be upon him, while the latter to Prophet Jesus? Is the Bible obligatory for Muslims to read? What is the concept of the Trinity? How do we consider the people who follow the true teachings of Prophet Jesus and neglect those of Prophet Muhammad? What is the minimum and maximum punishment of the people of hell?

The Bible is the term, which refers to the revelations, which should be held sacred by all Christians. It includes the Old Testament, or the Torah which was revealed to Prophet Moses, and the New Testament, or the Gospel, [or the Injeel, to use Islamic terminology] which was revealed to Prophet Jesus, peace be upon them both. Christians normally concentrate on the Gospel with particular emphasis on the four books known as Matthew, Mark, Luke and John. These books were either written or dictated by those people to whom they are attributed as they learned the teachings of Jesus Christ from his followers. They were not the exact words taught by Jesus himself.

The Qur'an is the book that includes the revelations of Prophet Muhammad, peace be upon him, as he received them from on high. It is written in the exact words of God taught to Prophet Muhammad, peace be upon him, by the Angel Gabriel. Moreover, it is guaranteed to remain intact, free from distortion. No one can give that guarantee other than God Himself. You will find no differences among copies of the Qur'an printed today or those written by scribes in any period of history, ever since it was revealed. God tells His messenger that He will guarantee that book will always remain intact, and will be available to people in its original form. The Qur'an is God's final

message to mankind. Hence it is important that it remains available to all people, as indeed it has been ever since its first revelation.

God tells us in the Qur'an that earlier books revealed from on high were distorted by priests and rabbis and also by other people. The starkest example of such distortion is the claim that God has a son, or that His son is Jesus. This is a wild claim for which there is no proof whatsoever, either in the teachings by Jesus, or indeed from any other source. We believe what God says of Himself in the Qur'an, His final message which will always remain true and free from distortion, that God has not begotten a son and will never have one. Hence, we reject that claim altogether without need to go into its details. Moreover, we accept that the Bible, in its Old and New Testaments, is true in its original form. Since we have no access to that form, we say that whatever in the Torah and the Gospel does not contradict any statement in the Qur'an is true, and whatever contradicts the Qur'an is false, as it is the result of distortion. Hence, the Bible is not obligatory for Muslims to read.

The concept of the Trinity is based on the belief in the union of three personalities [the Father, the Son and the Holy Ghost] in one Godhead, or the threefold personality of the Divine Being. This is an essential concept of today's Christianity which emphasizes that Jesus was son of God and that he and the Angel Gabriel were in union with God who is claimed to be the Father. This is a polytheist concept which could have never been preached by Jesus Christ, who was a noble prophet and a messenger of God ranked among the messengers of the firmest resolve which is the highest rank among prophets.

Since God has sent His final message to mankind, in the form of Qur'an, all people are required to believe in Prophet Muhammad, peace be upon him, as God's final messenger and to accept the Qur'an as God's final message. They are required to implement it in their lives. Those who do not, are not believers in the true sense of the word. They may believe in God, but they do not formulate the true concept of faith which He requires people to have. What He does with them on the Day of Judgement is His own business.

As far as we are concerned, we say that such people have not believed in what God wants us to believe. Hence, we cannot include them among true believers, because they do not believe in the message of Prophet Muhammad, peace be upon him.

I do not know whether a true copy of Torah or the Gospel, as they were revealed to Prophets Moses and Jesus, peace be upon them both, is in existence anywhere. Nor can I give an answer to the last part of this question, concerning the minimum and maximum punishment in hell. That is something which only God knows. However, there are descriptions in the Qur'an of the sort of punishment which those who are in hell will suffer. These are given in examples in a language, which we understand. They suggest unbearable suffering. The impression they give is sufficient for us to realize what will happen to the dwellers of hell. May God spare us all such punishment and forgive us our sins.

Christians: Muslims Insulting Their Religious Book, the Bible

Is a Muslim liable to punishment if he tears off the Bible during a quarrel with Christians?

A Muslim is required to treat the followers of other religion with respect. Although he does not agree with their practices or with their concepts, he must keep that disagreement within the limits, which do not cause them to be offended. Allah gives us an express order in the Qur'an not to abuse verbally the idols which disbelievers associate as partners with Allah. This is mentioned in verse 106 of Surah 6, which clarifies the reason for that prohibition, explaining that if we were to hurl verbal

abuse on their idols, they will retaliate with hurling verbal abuse on Allah Himself. Mistaken as their concepts are and idolatrous as their practices may be, every community considers their actions sound, wise and correct.

It is needless to say that this prohibition applies to everything that the followers of other religions consider as sacred.

With Christians and Jews, we certainly have a special relationship, they follow religions which have divine origins contained in revelations vouchsafed by Allah to His two great messengers, Moses and Jesus, peace be upon them both. Although we know that distortion has crept into the revelations contained in the Torah and the Gospel, they remain sacred to the followers of these two religions. If a Muslim tears off the Gospel or the Bible, he should not wonder at a retaliatory action which may involve tearing off the Qur'an. He would have invited such an action, which is bound to cause him great distress in addition to the fact that it is totally uncalled for. A Muslim must always remember the Prophet's definition of a strong person. He says: "A strong person is not the one who can overcome others physically, but the one who controls himself when angry."

You say about the punishment for such an action. Most offenses do not have specified punishment. It is left to a Muslim judge to determine the punishment in accordance with the teachings of the Qur'an and the Sunnah. If a Muslim is brought before an Islamic court for having torn off the Bible during a quarrel with a Christian, he is certain to be punished either by a fine or imprisonment or both, or indeed any other punishment the judge may decide.

Christians: Muslims Partaking In the Celebration Of Christmas

Some years ago I married an English girl who decided later to convert to Islam, without any pressure from me. We had then to move to Denmark where we have been living for the last few years. Needless to say, that has restricted our visiting my parents-in-law. It so happens that my wife and children visit her parents for two weeks at Christmas time. The parents accept the fact that their daughter has become a Muslim and respect Islamic teachings with regard to food and drink when she is with them, to the extent that we do not see pork or an alcoholic drink in their home during our visits. My wife gives them gifts at Christmas and they in return give her and my children presents at Christmas. I am thinking of telling my wife not to visit them next Christmas. Please advise.

A woman companion of the Prophet, peace be upon him, once told him that her mother had come to visit her, and that the mother was a non-believer who shared the pagan beliefs of the Arabs. She asked the Prophet, peace be upon him, whether it was appropriate for her to be kind and dutiful to her mother. The Prophet, peace be upon him, ordered her to be so.

You have been following the proper practice, which Islam urges by maintaining good relations with your wife's parents. From what you have said about their behavior, they seem to be broad-minded people who will not cause you, your wife or children any harm. You may maintain warm relations with them.

Nor is there any harm in giving them gifts on Christmas, because the Prophet, peace be upon him, did not instruct Muslims not to do so. On the contrary, giving non-believers presents on their festive occasions is encouraged as long as they behave in a proper manner toward Muslims and Islam. Your parents-in-law seem to fall in this category of people. If you feel uneasy about your children developing the habit of associating Christmas with festivity and good presents from their grandparents, then

perhaps you could suggest to your parents-in-law, in a gentle way that does not offend them, that you would prefer that they delay the gifts to your children until the new year, or some other occasion, such as Eid. You should try to make sure first that they will receive your suggestion without taking offense, and that they will be accommodating. If you determine that they may be offended at your suggestion, then it may be more advisable not to broach the subject at all. Instead, you can explain to your children that the gifts they receive at Christmas have no religious value. From what you tell me about your children and the way they cope with interfaith relationship, I feel that they will easily understand.

Christians: Muslims Putting Across Islamic View To Preachers

Over the last year or so, my family and I have been regularly visiting our Christian neighbors, on their insistence. They have taught us about their Bible, and the impact of their teaching on us is frightening. My wife and two children join them in prayer and go to church with them. I do not wish to deny being a party to it. Our neighbors have been so convincing and the thoughts of conversion to Christianity is not very far from our minds. May I put to you certain points, which have had a telling effect on us? Perhaps you could enlighten us on these, putting across the Islamic point of view. Please do not shirk away from your responsibility and give us your comments.

I have nothing to say against your Christian neighbors for trying to win you over to their faith. They have been doing what they believe to be right, and simply tried to persuade your family to follow the faith which they believe to be the right faith. No one may blame them for that.

I am taking the points raised by the reader in his letter, one by one, hoping that he will come to the conclusion that doubts have only crept into his mind because he has not had enough Islamic education to strengthen the faith he received from his parents. Had he gone to a scholar in his area and spoken to him about these points, he would have had satisfactory answers for all of them.

Before I take up his points, I would like to remind him that, to us, Muslims, Jesus and Muhammad, peace be upon them both, are brothers, as both of them were prophets chosen for the task of conveying God's message to mankind. As Muslims, we are required to believe in all of God's messengers and all prophets, making no distinction between them, and praising all of them for undertaking the task of guiding humanity along the right path. All the messages preached by all the prophets are essentially the same, based on the principle of the Oneness of God.

The divine faith has always been the same, ever since Adam was created and given the position of Prophethood. Every time a new prophet came, he confirmed the message of prophets before him. He told his people clearly that he was merely a servant of God, conveying the revelations vouchsafed to him. Even the prophet Jesus, son of Virgin Mary, said this most clearly, making it plain that he did not seek to change God's law, but to confirm it. On God's order, he relaxed certain things that were previously prohibited to the Israelites. Otherwise, he confirmed the divine law as outlined in the Old Testament. That Christians changed it later on is evident from the fact that they assigned a son to God, when Jesus made no claim to having any such relationship with God. In so doing, they borrowed a pagan concept, which is alien to the very basis of the divine faith. The first point mentioned by the reader is that "Jesus brought the dead to life, while the Prophet Muhammad, peace be upon him, executed people whom he considered to be wrongdoers." We must be clear about something. Life and death are matters determined by God alone. No one can bring the dead back to life or can cause death except God. It is true that Jesus Christ,

peace be upon him, did such an act, but he himself stated clearly that he only did it by God's will and permission. It was not something that he could accomplish on his own. It was a miracle granted to him by God.

The Prophet Muhammad, peace be upon him, did not classify people as wrongdoers on his own accord. Nor did he impose any punishment on any offender except the punishment God Himself has prescribed. Certain crimes merit the capital punishment and God has decreed that all perpetrators of such crimes shall be punished by death. Therefore, it is not open to anyone to change God's law or to reduce the punishment after it has been established beyond any doubts and in accordance with the requirements of the divine law that a crime has been committed. For example, the punishment for murder is death. When it has been confirmed that a person has committed murder, either by his own confession or by the testimony of the required witnesses, then no judge, ruler or prophet can change the prescribed punishment. It must be carried out [subject only to acceptance of blood money by the relations of the deceased; again as provided by God's law.]

You speak of the Prophet, peace be upon him, executing people he considered to be wrongdoers. What does that mean? Were they the perpetrators of crimes for which the death punishment has been prescribed by God? If so, then he was only carrying out God's orders and implementing His law. By the way, the same crimes are punishable by death in the Old Testament and there is no evidence that the Prophet Jesus, peace be upon him, had ever suggested that their punishment was relaxed. A murder is punishable by death in Judaism, Christianity and Islam. So is adultery, but the Jews and Christians of today do not want to know of that.

The second point concerns harboring wrong intentions and evil thoughts. The reader writes: "Jesus said, 'Even if you look at a woman with lust, your sin is as grave as adultery'. The Prophet Muhammad, peace be upon him, said that evil thoughts are not wrong and are permissible because God forgives them." Here the reader is attributing statements to Prophets Jesus Christ and Muhammad, peace be upon them both. I think it is only fair that when we attribute a statement to someone, we should quote the exact statement, not the way we understand it. In this way, we ensure that no twisting of the meaning takes place. The Prophet Muhammad, peace be upon him, never said that evil thoughts were not wrong, or they were permissible. What he said is that "God overlooks for my community what they contemplate until they proceed to do it." When you reflect on this statement, you find that it opens up an expanse of forgiveness. All human beings may contemplate wrong actions such as a self-indulgence here or there, taking away something that belongs to others when discovery is practically impossible, etc.

If they resist such thoughts and make sure that they do not do what they have contemplated, then they certainly merit forgiveness because they have been able to fight Satan and resist him. Consider that if Adam did not eat of the forbidden fruit in heaven, he would certainly not have been expelled from it.

That is because he would have been able to overcome the persuasion of Satan. This exactly is the meaning of the Prophet's statement. It encourages resistance to evil at every level. If God would have punished us for every thought that may occur to us, [we would have translated every evil thought into action as the hope of avoiding punishment would have been totally eliminated and] every single one of us would be condemned to everlasting suffering in the Hereafter. But God is far more compassionate than that. He forgives thoughts unless they materialize into action. Every civilized law does the same.

I admit that I find the comparison you have made rather strange. The Prophet Muhammad's statement speaks of thoughts, while the statement you have attributed to the Prophet Jesus refers to an action. You surely recall your own quotation, which

says, "If you look at a woman with lust". That is a deliberate, lustful gaze. It is an action, and one of the first things we learn in Islam is that we are accountable for what we do.

It may surprise you to know that the Prophet Muhammad, peace be upon him, has made a similar statement. He is quoted to have said: "The eyes commit adultery through gazing, and the hands commit adultery through forceful action, and the legs commit adultery through walking and the mouths commit adultery through kissing" [Related by Ahmad ibn Hanbal]. The Prophet's statement makes it clear that whatever action that may lead to adultery may also be described as such in relation to the human organ which is used for that action from the most preliminary aspect of sexual contact with anyone except with one's lawfully wedded wife.

The third point my reader makes is as follows: "At his dying moment, Jesus said, 'Father forgive them for they know not what they do'. The Prophet Muhammad, peace be upon him, cursed the Christians and the Jews on his deathbed." I have no argument to make on the first part of my reader's statement. What is attributed to the Prophet Jesus, peace be upon him, is only to be expected from one of God's messengers whom the Qur'an describes as the five "endowed with the strongest resolve." What is attributed to the Prophet Muhammad, peace be upon him, is blatant lie. On his deathbed, the Prophet Muhammad, peace be upon him, took care to remind his followers of their duty toward God and strongly emphasized that they must be good to vulnerable groups. He kept repeating: "Attend regularly to your prayers. Be kind to your slaves and do not ask them to do what is beyond their ability. Fear God in your treatment of women."

At one stage in his lifetime, the Prophet, peace be upon him, warned his followers against following the example of the Christians and the Jews, pointing out that God has rejected both communities for constructing places of worship at the graves of their saints and prophets. But perhaps, I should remind you at this point of an event in the life of the Prophet Muhammad, peace be upon him, when he went to Taif to try to win acceptance of his message from its people. That was at a time when, after ten years in Makkah, he felt that he was besieged with his small band of followers. He tried to expand the area of his message, so he went to Taif and spoke to its people.

They ill-treated him, insulted him and instigated children and slaves to chase him out of the city. They even stoned and humiliated him, and his feet were bleeding. He had to seek refuge in the garden of one of those who opposed his call. He sat under a tree and addressed a heartfelt prayer to God. An angel came to him and said that he needed only command him and he was ready to bring the mountains over them. The Prophet, peace be upon him, said: "No I hope that God will bring them from among their offspring people who would worship Him alone." I can tell you that for compassion and mercy, no one can ever match the Prophet Muhammad, peace be upon him.

The fourth point made by my reader is that "Jesus lived a sinless life, and did not marry, while Prophet Muhammad, peace be upon him, married several women and had sexual relationship with them." I really do not see the point in this statement.

I appreciate that the Prophet Jesus had a sinless life, and as a Muslim, I sincerely believe that the Prophet Jesus led a pure life and did not come close to sin at any time. But so did all the prophets, may God be pleased with them all. And so was the life of the Prophet Muhammad, peace be upon him, as well. What I find strange in my reader's point is that he implies that marriage is incompatible with purity from sin. He praises Jesus for leading a sinless life without marriage, and contrasts that with the marriage of the Prophet Muhammad, peace be upon him. But marriage is a legitimate practice that has been encouraged by God and by all the prophets, including Prophet Jesus. It is a duty of the two marriage partners to help each other

maintain their chastity by fulfilling their sexual desire in the legitimate way, within the confines of marriage. May I remind you that it is Christians who speak of marriage as "holy matrimony."

The argument my reader makes in his next point goes on like this: "Jesus said what goes in you does not defile [pollute] you, but what comes out of you defiles you [i.e. evil is from the heart]. The Prophet Muhammad, peace be upon him, preached and led emphasis on body cleanliness." I am not quite clear what is meant by the statement attributed to the Prophet Jesus, peace be upon him. If it is meant figuratively, then perhaps it means that deliberate evil actions must always be avoided. There is no doubt that they must be. This is what has been preached by all the prophets, starting with Adam and ending with Muhammad, may God's blessings be upon them all. Ablutions in Islam are simply physical actions, which are preliminary to spiritual ones such as prayers. Thus they bring a harmony of purity of both body and soul. But certainly they are not the most important part. Nor are they sufficient on their own. Therefore, it is the purity of man not the body which must be achieved. What quarrel anyone may have with that, I fail to understand.

My reader's next point is rather clearer. He says: "Jesus forgave the sinful prostitute and asked the man without any sin to cast the first stone, meaning that everyone sins but are not caught red-handed like the prostitute. Prophet Muhammad, peace be upon him, condemned the sinful to death." This is yet another example of how misinformed by reader is. Had he received proper and correct information, he most certainly would not have made these comparisons. It was an important aspect of the teachings of a great prophet like Jesus to remind the people that all human beings are liable to commit sins, trivial and grave. Before any of them should think too well of himself, he should remember his own mistakes and sins. That is why he invited the person without a sin to cast the first stone. But this did not mean that the prostitute was forgiven. It was not open to the Prophet Jesus to waive God's punishment.

It is again a falsehood to claim that the Prophet Muhammad, peace be upon him, condemned the sinful to death. I already quoted his Hadith advising sinners to seek the protection of the cover extended by God to all of us. We should trust in God's forgiveness and try to win it by good actions. As I have explained, it is not open to anyone to modify, amend or change God's legislation. Hence, if a punishable crime is committed and the perpetrator is identified in the proper legal manner that Islam prescribes which requires either free confession or a testimony by witnesses who have seen the action, then the punishment must be enforced. But then Islam does not require anyone to make a confession, nor does it require a witness to come forward to testify, except where the rights of other people have to be preserved. When a man came to the Prophet Muhammad, peace be upon him, to testify against an adulterer, the Prophet, peace be upon him, told him: "Shouldn't you have done better and covered him with your dress?"

My reader then moves to the question of marriage and how Christianity emphasized monogamy and the permanency of marriage, while Islam permits divorce and allows polygamy. I have a surprise for my reader. Polygamy used to be an acceptable practice among Christians until a couple of centuries ago.

Moreover, it is still practiced among the Christians in Africa. Missionaries who tried to spread Christianity among pagan tribes in Africa have been unable to persuade new converts that monogamy is the only acceptable practice. Hence, they turned a blind eye to the fact that many of these have remained polygamous even after declaring that they have become Christians.

I have often explained that both divorce and polygamy are allowed in Islam as solutions to insurmountable human and social problems. It is inconceivable that a

married couple who have not been able to achieve a tolerable degree of compatibility and who continue to quarrel with each other time and again, should be asked to live together, only because we do not want to give them a break clause in their marriage contract. It is because of the impracticability of the permanency of marriage that many Christian societies, particularly European and American societies have come to terms and they now put in clauses for divorce in their marriage contracts. Marriage remains a much more respectable and serious institution in all-Muslim communities.

I would have never thought that Christian and Muslim attitudes to marriage and divorce would ever be a reason to tempt a Muslim family to convert to Christianity. Perhaps it is in your case an additional factor of secondary importance. But when you consider the question in depth, you are bound to conclude that the Islamic way is far more practical, moral and likely to produce stable family relationships.

The reader then moves to aspects of the second life saying that the Prophet Jesus explained that "the soul will be made into the image and likeness of God, and it will have continuous ecstasy engulfed in the love of God. Islam on the other hand, speaks of giving each man sixty-nine wives with large almond-shaped eyes." He asks what does the soul have to do with wives in heaven? Will there be sexual pleasure for the soul? This is yet another point where words are taken out of context and certain aspects are stressed while others, far more important, are overlooked. At no time does the Qur'an mention that any person will have so many wives in heaven. Indeed, the term, "wife", is not used at all in connection with the pleasures of heaven.

Nor is there any mention of any figure. I am surprised indeed to learn of sixty-nine wives for each man, when the frequent figure that is normally mentioned in this connection is seventy. The Qur'an speaks of the believers having companions in heaven. It is true that they are described as having very beautiful eyes and they are like "treasured pearls", but there is not even the slightest hint that there is any sexual relationship with those. Indeed, many scholars have explained that the sexual desire is strongly connected to the need of pro-creation, which is a mark of the life of this world. In the Hereafter, the test to which man is expected will have to come to an end. Therefore, there will be no need for any new generation.

All human generations will have had their chance and they receive their reward or punishment in the Hereafter. The standard view, however, is that in heaven, the human soul will be reunited with its body form, free from any handicaps that encumbered them in this life.

My reader then refers to the creation of Jesus, and that it is mentioned in both the Bible and the Qur'an that he was born to Virgin Mary who had conceived him through no relationship with any man but with the Power of God. He asks, "Why did God choose a woman for the birth of Jesus, instead of bringing him into the world by some other means? Was Jesus right to claim that he was the son of God?"

As for the first part of this question, which relates to the method of creation chosen by God, we Muslims have learned that God "cannot be questioned about what he does". We try to understand the wisdom and the purpose of anything that God may have chosen, but if we cannot find a satisfactory answer, we accept this as part of the work of God's free will. Had God chosen another method, people would still ask why did He choose that one and not a different method. He is certainly able to choose the method He wants and produce the outcome He pleases.

As for the second part of this question, whether Jesus was right to claim that he was the son of God, you have first of all to prove that he made such a claim. The authenticity of the Gospel is a hotly debatable point. Do not forget that the earliest of the Gospels was written at least seventy years after God had gathered Jesus and

raised him to heaven. It is not open to anyone to claim that he is the son of God, because God simply does not beget children. Why should He? The idea of having two generations, or more, is intertwined with the facts of life and death. When death overcomes a human being, he would wish he has had children, not merely to bear his name, but to ensure the survival of the human kind. Do not forget that God is immortal. Why should He have a son? May I ask what is the main function of a "son of God"? Do you not find it singular that Christians assign the "lordship" to Jesus, when it belongs totally to God Himself? He is indeed the Lord of the Universe.

My reader then wonders why we use the phrase, "peace be upon him", when we mention the name of the Prophet Muhammad, peace be upon him. He asks whether the Prophet Muhammad, peace be upon him, stands in need of peace? The Christians, on the other hand, pray for peace from Jesus who is himself peace. They quote his words, "my peace I leave unto you." I will begin answering this point by mentioning to you that the Prophet Muhammad, peace be upon him, once heard a cousin of his referring to a woman who had just died as "having been relieved of her troubles". The Prophet, peace be upon him, spoke to that lady and said: "How do you know that she is now without a burden? I am God's messenger and I do not know what will happen to me." This is certainly a mark of humility on the part of the Prophet Muhammad, peace be upon him. He is told in the Qur'an that God has forgiven him any sins he might have committed or may yet commit in the remainder of his life. The peace comes from God the Creator. That is why we Muslims show our respect to the Prophet Muhammad, peace be upon him, and indeed to all prophets, by attaching the prayer "peace be upon him" whenever we mention any prophet. We attach it to the name of the Prophet Jesus, peace be upon him, as we do indeed with the Prophet Muhammad, peace be upon him.

My reader then moves on to the specific point of the Prophet's marriage with several women and says: "The Christians claim that the Prophet Muhammad, peace be upon him, had a weakness of the flesh [sex] and therefore married several widows under the pretext of looking after them. Is it because of this that he has permitted Muslim men to marry several wives? His point is best answered by historical facts. The Prophet, peace be upon him, married Lady Khadeejah, a woman who was considerably older than he is, when he was twenty-five years of age. For twenty-five years he had no other wife, nor was he ever seen or observed to have any leanings toward any woman. He never contemplated marrying another woman.

When Lady Khadeejah died, he was without a wife for sometime. All his later marriages came after he and his followers settled down in Madinah and established the Islamic State. I can tell you that most of these marriages had special reasons, some were legislative, some were political and others were humanitarian. He did not need to have a pretext for what he should do. Polygamy was widely practiced in Arabia. Indeed Islam limited this practice, allowing a man to have only four wives. If it was the Prophet, peace be upon him, who made legislation, and if the claim you have mentioned was true, he would certainly have made no restriction on polygamy. Moreover, if he had that weakness, would it have remained dormant when he was a young man and only surfaced when he was over fifty?

My reader mentions the practice of some older men marrying young wives and reflects on the tragic outcome of certain incidents. He feels that the Prophet, peace be upon him, should have foreseen such an abuse. I can tell him that the Prophet, peace be upon him, did not legislate matters, because the Legislator is God Himself. God, as you know, has perfect knowledge of all things, past, present and future. That He has permitted polygamy means that polygamy is good for human life in general although it is preferable for most people to have only one wife.

Abuse of legal permission is found in all human societies. That does not mean that such legal rights should be denied. We should try to ensure that a legal right is practiced properly. When it is not, then the offender should be punished.

The next point my reader makes is concerned with cleanliness after urination. He asks what about the urine that collects inside the body. He wonders whether God looks at a human being the way we humans look at each other.

I admit that I cannot see the point he is trying to make. Certainly harmful stuff may collect within the body, before it is discharged. If Islam wants its followers to clean themselves after such stuff is discharged, what is wrong in that? This applies to urine, stools, pus, blood etc. When it is within the body, there is no way to clean its place. God Himself has provided that facility. When it is discharged, the place of discharge has to be washed. What is wrong with that? If the reader is referring to ablutions, I have already explained that the physical purification is intertwined with the spiritual one.

My reader's last point concerns the similarity between the Qur'an and the Old Testament. He claims that the Qur'an is an identical copy of the Old Testament. I have already explained that God's message is one. The Prophet Moses, peace be upon him, preached the same message of the Oneness of God, as did other prophets, such as Ibrahim, Joseph, David, Jesus and Muhammad, peace be upon them all. Since the divine message provides legislation for people to follow, and since human beings are the same in all ages, certain legislation would be emphasized in one message after another, until the final message embodied in the Qur'an which God has guaranteed to preserve intact. As you realize, the Old Testament and the Torah underwent some distortion which touched even on very serious and important principles, such as the principle of resurrection, and reward which has been watered down in Judaism. But it is certainly untrue to claim that the Qur'an is an identical copy of the Old Testament. My reader needs only take out the two books and read them.

I have attempted to answer the points my reader raised very briefly, because I cannot afford to give a single reader so much space. He has not provided me with a full address or a telephone number to discuss the matter directly with him. I hope my comments are useful to him and I pray that God guides him and all of us to the path that is straightest.

Christians: Seasonal Gifts Offered For Christmas

I work in a European country, and in December the management of our company gives parcels to all employees to celebrate Christmas. These come in a box and include sweets, food and some Christmas items. Should I decline to accept such a gift in order not to take part in the celebration of Christmas?

If you decline to receive the gift, you put yourself in an unnecessarily difficult position with your employers. Your action will be taken as a sign of ill will, which is certainly not entertained by you. No amount of explanation will remove the ill feeling that results from such a decline, because the Company is not asking you to celebrate Christmas. They are celebrating it by showing some goodwill to their staff. Besides they will not question you whether you use the gift on Christmas day or on some other day.

You can easily take the gift and donate it to a charity or give the food to some poor person. In this way, you put the gift to a good use, without offending your employer or putting yourself in a difficult position. [What would be your reaction if the Company were to hand you a check as a Christmas gift?]

Computers: Character Animation — Is It Permitted?

After my graduation in computer science, I want to be a professional game developer. However, I have heard that in Islam, picture and music are not allowed. In computer games, there is character animation where figures and characters are not drawn by hand, but are generated by using mathematics. The same is often the case with the music sound. Do these fall in the same prohibited categories? Is it permissible for me to pursue my interest in a professional way?

The prohibition on pictures and images clearly stated by the Prophet, peace be upon him, apply to such pictures as are intended to be similar to God's creation. This includes statues, 3-D-imaging, and other works of art where the artist aims to produce a life-like image. There is a case well known when a famous sculptor was so much enthralled in his work that on completion of a statue, he ordered it to speak. When it would not, he broke it with an axe. This is the sort of work the Prophet, peace be upon him, refers to when he says of such artists. They want to produce the like of God's creation. Nothing of this applies to our modern pictures, whether taken by camera or generated by computers.

Moreover, numerous scholars of the highest repute agree that photography is not included in the Prophet's condemnation of making images. Photography is no more than a printout of a reflection with a lens in the same way as a mirror, which is practically a lens, reflects our images. No one suggests looking in the mirror is forbidden. Forbidden music is that which instigates obscene or sinful thoughts, or is associated with evil thoughts or beliefs, such as devil worship. Music played as game background is very different from that, and it is mostly monotonous. Unless the game has some obscenities or evil thoughts, it is hardly likely to generate such thoughts.

Computers: Games — Are They Inappropriate?

I am convinced that computer games are not appropriate for a Muslim young person because 1) they waste a lot of time. 2) They may contain un-Islamic ideas as they are made by non-Muslims. 3) They may have a negative effect on health through fixing one's eyes so intensely on the monitor. 4) They stop people from thinking about some beneficial ways to use their leisure time. Please comment.

I would first like to say that I am impressed by my young reader's arguments — who has also chosen to remain anonymous — and by his choice of the word "inappropriate" to describe computer games and time that is wasted in playing them. Some people may go as far as saying that playing such games is forbidden, giving the same reasons, but we cannot do that. This is because only God has the authority of forbidding anything. To start with, everything is permissible unless we have a statement or a basis to make it forbidden. Hence, we refrain from saying to anything that it is forbidden until we are certain of the basis on which we establish such a view.

That computer games waste a lot of time is a fact. Many are the young people who spend hours on end playing them. This may lead to neglecting essential duties, such as attending to one's studies or one's work. Or they may lead a Muslim to neglect his prayers, or giving them a secondary position. Islam is keen that Muslims use their time beneficially.

The Prophet, peace be upon him, tells us that one of the first things we have to account for on the Day of Judgement is the use of our time. He also says: "Two blessings in which many people have a raw deal are health and spare time." This

Hadith means that people abuse these two blessings, causing themselves ill health by their actions and wasting their spare time without trying to do something which benefits them either in this life or in the life to come. Thus they are unjust to themselves by wasting these two blessings.

Having said that, I should add that Islam does not forbid that people should have some fun. The Prophet, peace be upon him, also says: "Give your hearts and minds some relaxation every now and then, for when hearts are tired out they become blind." If one finds relaxation in computer games, then he may play them, provided he does not allow such games to dominate his time.

As for the fact that these games are generally made by non-Muslims, this does not affect the ruling. If a game is made by a Muslim and contains some un-Islamic ideas, it is unacceptable. So we have to look at each game independently and consider its contents. It may be acceptable or may not be acceptable, regardless of its source.

Corrupt Setup: Bribery To Get One's Right

I was shocked to read your answer to a reader justifying the payment of a bribe to get something to which the payer is already entitled. How can you justify this when it is clearly forbidden to give a bribe or to receive it? If you make such a statement in the West, people will immediately say that you are at fault.

There is no doubt that bribery is a grave sin, which invites God's curse to the one who takes it as well as the one who pays it. A person who facilitates bribery, as a go-between, also receives strong censure for his behavior. But all this applies when a person pays a bribe to an official so that he is able to circumvent the law, or deprive others of their rights, or to get a privilege that is unlawful to him. In such a case, he commits a grave sin, and the one who receives the bribe is also guilty of the same transgression.

What I wrote about was something totally different. It is a case of an official denying a person his right, unless he receives some payment in return. This is normally the case in many countries, many of which are Muslim. Such corruption is indeed widespread. The result is much injustice and people failing to have what is perfectly legitimate and sometimes absolutely necessary.

Take the case of a person who wants to have a permit to build a house for his family. The matter should be easy once certain formalities are completed. The man completes the formalities but finds the permission delayed time after time, because he would not pay the official concerned. If corruption is widespread, then no amount of complaint will get him his building permission unless he pays the bribery demanded. Should he refuse to pay, he and his family will be deprived of a home, to which they are entitled. If he tries to sell the land on which he wants to build, its price is terribly reduced because he has no planning permission. Can we say to such a person that if he pays under duress, he is committing the same offense as one that bribes to get something unlawful?

Of course, the way to stamp out corruption is to resist it. But this is not enough on its own. What is needed is a government drive to put an end to it. But failing that, what are people to do in order to get what is rightfully theirs?

When a person is coerced to pay for what is rightfully his, he is not paying a bribe in the true sense. He is only paying to free himself from an injustice. This is legitimate according to many eminent scholars.

My reader mentions Western countries where this would be unacceptable. You can't say all Western countries are free from this evil. Maybe it is not as widespread as in the Third World countries. I admit that in certain Western countries individuals are able to obtain what is their right under the law without resorting to unlawful means. By and large it is under dictatorship that corruption flourishes, and when ordinary citizens are unable to obtain their rights, they may do so if they have to fork out some payments to official who exploit their position in order to obtain people's money unlawfully.

Corrupt Setup: Bribery vis-a-vis Coercion

In my country, corruption has become so widespread among government officials that it is almost impossible to obtain one's rights without having to pay some official or another. In some cases, people have to pay government officials just to be allowed to carry on with their business, which is legitimate and allowed by the government. If the official is not paid, he creates untold problems. Scholars in our locality say that paying such bribes is permissible. Please comment.

There is no doubt that bribery is forbidden. The Prophet, peace be upon him, curses the one who pays bribery and the one who receives it. We have, however, to be clear about what constitutes bribery. The Concise Oxford Dictionary defines it as: "Money, etc. offered to procure [often illegal or dishonest] action or decision in favor of the giver." This is indeed the sense of the Arabic word "Rashwah" which the Prophet, peace be upon him, has used in the Hadith which invokes Allah's curse on both the briber and the bribed. The reason is that through bribe the giver gains an unfair advantage. The practice is, therefore, an unjust one since it causes another person to be deprived of his rights. Moreover, the recipient of a bribe uses his position in order to give unfair advantage to the giver. [Be it just the fact that the giver gets his perfectly legitimate work done - out of his proper turn. Thus, another person's turn is delayed and the giver obtains an unfair advantage. This is equally unacceptable.] This is corruption if any action deserves the description of being corrupt.

What you are speaking about, however, is something different. A government official makes use of his position in order to procure for him something, which he cannot otherwise get. Moreover, what he is receiving is paid to him by people against their will. Had the matter been left to them, they would not have paid him a single halalah [one hundredth of a Riyal]. Therefore, we cannot describe it as paying bribery. One is actually paying a penalty or a fine, for nothing wrong one has done, but simply to be allowed to carry on with one's legitimate business.

Keeping that in view, I would say that if you are absolutely certain that what you are doing is absolutely legitimate and you are not seeking to have unfair advantage and you are paying that official simply to avoid whatever trouble he can cause you, then it is not forbidden to pay him. If you can do without payment, it is all the better, but if you cannot get your right without giving a "sweetener", as the expression goes, then you have no option.

Some scholars take a stricter view and say that when we pay such officials, we are actually encouraging them to use their position unfairly. If many of us stand up to them and refuse to pay them, then they will not be able to demand payment. This is certainly true, but we are often in a position where we cannot do anything about our immediate situation. [We submit to coercion.] We should try hard to stop such a practice, but until we are able to do so, we may have occasionally to play the game as it is.

Corrupt Setup: Contractual Privileges Or Bribes?

A supervisory team that works for a consulting firm is charged with the task of supervising a project being built in the outskirts of a city. It is the duty of the team to make sure that the building work is carried out to the standards required by the ministry. According to the terms of the agreement, the contractor is supposed to provide the supervisory team with certain items, including safe drinking water. Instead, the contractor has agreed with the team to pay them a lump sum and they would provide their own water. The actual sum paid is far in excess of the cost of even bottled mineral water. Would this be considered a bribe? If so, and some members of the team have accepted it unaware of the fact, what should they do to compensate for this grave sin? Moreover, some members use the vehicles of the contractor on their trips to the city or to perform pilgrimage or Umrah. Sometimes they claim for the repairs they have to do to the vehicle on such trips. The contractor is happy to provide all this, because he cannot afford to alienate the supervisory team.

Members of the supervisory team should consider themselves to be in a position of trust. They are doing a job on behalf of the government to make sure that the contractor, who has agreed with the government to execute a particular project in a particular fashion, fulfills his obligations as required by the contract. In order to be honest to their trust and to fulfill their obligations, the supervisory team must consider themselves government agents. As such, they should beware of anything that may reduce, even in the slightest, their ability to give sound advice to the government or to make sure that the terms and condition of their agreement with the contractor is fulfilled in the most perfect of manners. Hence, they must not allow themselves to get into a position of being indebted to the contractor. They should take from the contractor such items as its agreement with the government allows. If they take something extra, which raises even the slightest suspicion that they would give sound advice to the government then they must refrain from it. Their judgement must not be colored by any person's interest whatsoever. In practical terms, they should not receive any favors from the contractor.

Having said that, I should perhaps add that it is possible to imagine a situation where the supervisory team can have some sort of advantage if they forgo certain rights, which are provided for them under the agreement, but the advantage they receive is also of benefit to the contractor. In such a situation, when the benefit is mutual, the verdict on providing that particular privilege may be different. Let us take the example of safe drinking water. This term in the agreement may be interpreted as providing bottled mineral water in such quantities as would amply cover the needs of the supervisory team. It may be that the contractor prefers that members of the team provide their own water so that the contractor saves him the trouble of buying the water and transporting it to the site. If the contractor agrees with the supervisory team to make a payment on compensation for that water, then the supervisors are free to take this money and have their own water. If one or all of them decide to buy cheaper [and yet safe] water, then this is up to them.

However, you have mentioned that the amount paid by the contractor is far in excess of any imaginable estimate for the cost of this water, even if it is the bottled mineral type. Here members of the supervisory team must ask themselves why this contractor is making such a generous payment. Is it to win favor with them so that they may overlook certain things? If so, then they should either reject the money insisting on having only the actual cost of water, or let the contractor provide the water, no matter what problems he may encounter in providing it. If we suppose that the cost of water is SR 50 per month, but the contract pays SR 60 or 70, then it may

be a matter of his convenience in not having to make all those arrangements for uninterrupted supply. However, on the other hand if he pays SR 500 to each person, then the contractor must have some objective toward making such a payment. It can hardly be an honest, straightforward objective. After all the supervisory teams are the government's agents. Such payment is highly suspicious. It is a fact of life that no one pays something for nothing. The contractor must expect some returns for what he pays the supervisory team. This is bound to be in the possibility, or in the hope that they would overlook certain violations of the terms of the agreement. If so, and the supervisory team do overlook them, then they have accepted a bribe and they have not been honest to their trust as agents of the government.

You speak of the use of vehicles of the contractors by members of the supervisory team, which could include their travel to perform the pilgrimage or the Umrah. It is difficult for me to say outright whether this is permissible from the Islamic point of view or not. However, if the contractor provides these vehicles as a gesture of goodwill, not expecting anything in return, then it is perfectly permissible for the supervisors to make use of them. Provided that they are absolutely certain that such facility does not become, even in their subconscious, a favor which they owe to the contractor and which they are expected to return in one way or another. For such a situation to be realized, probably the vehicle should be moving normally between the site and those areas, and the use of the vehicles by the supervisors does not represent an extra cost to the contract. In such a situation, using the vehicles by the supervisor can be considered as no more than accepting an invitation in the normal course of events. On the other hand, the contractor may need to make special arrangements every time one of the supervisors uses a vehicle to go on a trip. And the contractor does not really wish to provide such a vehicle but feels it necessary because he wants to win the goodwill of the supervisors, then we could construe the situation as one of using one's position in order to compel others to meet one's needs. The use of the vehicles becomes forbidden to take as something, which the owner is too shy to prevent. In this latter case, the situation is one of using one's position to get a privilege to which one has no claim.

A third possibility is that the contractor feels that he needs to rely on the good intentions of the supervisors and cannot afford their ill feelings. Therefore, the contractor provides them with services, which are not required of him by the terms and conditions of the contract. Although the supervisors may not have claimed these privileges, nor did they ask for them, yet the contractor provides them as a means to buy their goodwill. In such a case, it is forbidden for them to accept. The reason is that the contractor could not have given these privileges, had he no use for the goodwill of the supervisors. We can compare this with a case that took place at the time of the Prophet, peace be upon him.

The Prophet, peace be upon him, sent one of this companions to collect Zakah from people living in distant areas. When the man completed his trip after an absence of some weeks, he paid into the treasury what he collected of Zakah. As he did that, he put aside certain things, which he said belonged to him, as the people he met on his trip had given to him as gifts. When the Prophet, peace be upon him, heard of this, he was angry. He addressed his companions in the mosque, saying: "How is it that I send some one to fulfill a particular task and he comes back and says this belongs to you and this has been given to me as gift. Let him stay in his home and find out whether anyone would give him any gifts."

The objection that the Prophet, peace be upon him, raised was due to the fact that people had given the gifts to this man, simply because he was appointed to do a certain task. No gifts would have come his way, had he not been assigned that task to fulfill. The man did not ask for the gifts, nor perhaps did he hope for them. They were simply given to him. Those who gave the gift simply had some intention behind

making these gifts which was only to win favor with the appointee of the Prophet, peace be upon him.

In short, I would counsel the members of this supervisory team not to accept the privileges offered them by the contractor, unless they are absolutely certain that their acceptance would in no way affect their performance of their duties.

Corrupt Setup: Following Bad Example In Bribery & Corruption

In our part of the world there is so much corruption that it is practically impossible for anyone to get even what one is clearly entitled to without bribing the officials. This goes on all the time among the non-Muslim majority. The Muslim minority has always refrained from such practices. This has led to their deprivation. They are seldom able to rise in government hierarchy and they are economically underprivileged. Would it be permissible for Muslims in these circumstances to do like others in order to improve their status? [On the other hand, we see even the Muslim majority indulging in such practices.]

You may be aware that at the dawn of Islam, the Muslim armies were able to liberate vast areas of the world from tyrannical governments. Invariably, the Muslim armies were fighting against much superior forces. Yet neither greater numbers nor better armament could stem the Islamic tide. When we consider the reasons for such great victories, we find a revealing statement by Omar ibn Al-Khattab, the second caliph, when he was bidding farewell to one of his commanders who was at the head of an army dispatched to fight against the forces of the Persian Empire.

In his farewell advice, Omar stressed the importance that the commander and his army should always watch their actions and commit nothing that Islam does not approve. He told him: "Muslims are granted victory on account of their enemy's disobedience to God. Should we be at the same level of disobedience as they are, we would be no match to them."

I think you have your answer in this statement. If Muslims were to follow the same corrupt practices as others, what would distinguish them? How can they prove, even to themselves, that Islam is the religion of the truth which makes it imperative that every one should have their rights?

If Muslims were to take bribes and facilitate the business of only those who are ready to pay the larger bribe, how can they stand in prayer and address God by saying: "You alone do we worship and from You alone do we seek support." Would it not be true to say then that their actions belie their statements?

They would be worshipping money, putting it in the same position as God because they would be ready to abandon every principle in order to get money. They would also be seeking support from those who wield power in their society, not relying on God's support. For Muslims to do that is totally unacceptable.

Some people may try to justify resorting to such practices on account of its being the only way for Muslims to acquire wealth, influence and power. But this is a very shortsighted view. For one thing, they are talking about this life only when Islam always relates this present life to the life Hereafter and considers that only when we take the latter into account we have a proper perspective. This is certainly the right attitude to adopt. What use are power, influence and wealth if we are to lose our values and come on the Day of Judgement to stand in front of God carrying a long record of bribery and corruption?

Moreover, whatever we gain in this life will definitely be short-lived. Whatever comes through corrupt practices is bound to go in the same way as it came. A person may get money if he takes bribes, and he may be able to buy the silence or consent of his superiors by giving them a slice of what he gets. But there will always be someone who wishes him ill, and tries to take his position either by acquiring greater wealth and power through the same practices or by other means.

Many a corrupt official was made a scapegoat for the whole system, which may be corrupt to the core. These systems must always portray an image of doing something against corruption. They normally get rid of the weaker in their midst, or those whose corruption has become public knowledge. What would the Muslim community be gaining if it joins the corrupt system for petty gains?

Besides, Islam never accepts the motto that the end justifies means. In this case, giving the Muslim community or individuals power and influence would be cited as the reason for doing away with important Islamic values and principles. Indeed Islam wants its followers to always show that their principles and values determine their behavior even when they may work to their apparent or immediate disadvantage. In the end things will be put to right and adherence to principles and values will prove to be very much in favor of the Muslims in the long-term.

What we must always remember is that Islam is a practical religion. It does not set ideals that relate to a superior type of life in an ideal world, which has no real substance. Islam lays down principles that must be applied by human beings in human life. That is the only way to ensure happiness of human beings in this world and in the life to come.

Muslims who are able to do without power and influence because they would not sacrifice their values for a financial gain enjoy a kind of happiness here in this life which no corrupt official will ever experience. Do we want to deprive Muslims of that? If we do, we will only be doing Muslims a great disservice.

Corrupt Setup: Observing Islamic Practices In Such A Setup

We come from a country, which has been suffering from the ill effects of un-Islamic, corrupt rule for quite a long time. Bribery, forgery, false records of account, levies imposed by tax men which go straight into their own pockets, high unemployment, poor wages in relation to living expenses are the order of the day. Middle-class businessmen find themselves facing a tough choice of either taking part in such practices or be condemned to failure of business. The majority of them have tried to carry out some sort of compromise. They offer their prayers, fast in Ramadhan, and pay Zakah and attend regularly to their worship, while at the same time they cheat the government in taxes, pay bribes to government officers, try to sell their products by making false claims, take loans on interest, etc. They argue that they are sure of being forgiven by Allah who knows their intentions and their situation. If they were to present correct records, pay government taxes and follow the letter of the law, they will be left with very little of their profit and they cannot make ends meet. They would remain poor and the rich would soon crush them. They further claim that they only take loans on interest in the starting period of their business. When they have reached a reasonable measure of prosperity, they would stop that. I should be grateful for your comments.

It is very easy either to condemn this situation and the practices of businessmen in your country or try to find justification for it. But it is wrong to do either. The

situation, which you have described at length, is not unique to your own country. It is applicable to many countries in the Third world, many of which are Muslim countries.

The state of affairs normally comes in the wake of a set-up where the government's need to establish its authority leads it to commit certain excesses and replace government officials with their own men who are chosen on the basis of loyalty rather than competence. These also commit excesses of their own and that leads their subordinates to also commit further excesses. On the other hand, mismanagement of the economy leads to inflation and rising prices. Corrupt officials want to have more money and follow path of self-glorification. In order to win favor with these people, or at least to guard themselves against their unjust practices, people try to appease them with bribes. Further bribes are also paid to their superiors and evil spreads until it is so common in society that it is practiced openly.

In such a situation, there will always be much injustice as well as suffering by people who are not in a position to either receive or pay bribes. Unemployment will rise and so will the cost of living. A substantial section of society will not be able to make ends meet. Hence the question whether it is permissible for a person in a dire need to resort to such practices which will help him earn a living for himself and his family.

This is not an easy question at all. However, many scholars have pronounced judgment, which tells everyone that a wrong situation like this does not permit people to indulge in sinful practices. The Prophet, peace be upon him, says that Allah curses both the one who accepts a bribe and the one who pays it. A scholar will always abide by this Hadith and give judgment on bribery in accordance with it. But then it is easy to say that all bribery is forbidden, while the situation itself is very difficult. Not all bribes given in a corrupt society are presented in order to win an undeserved favor. It is very often the case in many societies that people have to pay bribes in order to get what is rightfully and legally theirs. Sometimes, a totally innocuous case such as division of inheritance among the heirs of a deceased person will remain on the desk of a government official for many months because he refuses to deal with it unless he is paid something to give it the official seal which he is in the first place employed to do. This is certainly a bribe but it is paid only to overcome an unfair attitude by a government official who is negligent of his duties. On the other hand, tax inspectors may go to a businessman, expecting that he will present them with false accounts and that he will be paying them something in order that they pass his accounts as correct. If the businessman is a good believer who fears Allah and presents correct accounts, he will be held in suspicion by the inspectors. When they realize that no bribe is offered to them, they try to create problems for him and accuse him of falsifying his records. They may be very nasty and they may try to land him into trouble. Should he or should he not pay them something to let them accept his correct accounts? The normal answer given by a scholar to this question is that one should try every possible means not to digress from Islamic teachings. Some people may retort that this is easier said than done. It may be so, but no scholar will tell you that indulging in any practice, which is clearly forbidden in Islam, can be condoned under any circumstances. This is due to the fact that the authority to forbid something belongs to Allah. No one will pronounce lawful something that Allah has judged to be unlawful.

Moreover, when we allow ourselves to indulge in forbidden practices, we get used to them. We, in fact, help establish their roots more firmly in society. It is certainly wrong to try to justify one's action by the argument that everybody does the same. In certain systems, the majority of officials in high positions practices embezzlement of funds or cutting a slice of the government income to oneself. Employees in more junior positions may emulate their seniors and justify their own action by saying that the top employees are doing the same. That is no argument to justify any unlawful

earnings. Two wrongs cannot make right. The crime of a superior employee does not justify that of a junior one. What is needed is a firm stand against all corruption. Only if we demonstrate our resolve to lead an honest, straightforward life will the corrupt have second thoughts about their corruption. Moreover, that firm stand must be motivated by a general resolve to go back to Islamic life. Only through such a return can the eradication of corruption be assured.

Scholars are simply maintaining a consistent stand when they give such answers. It is certainly true that acquiescing in even a small part of it cannot beat corruption. Stamping out corruption needs a firm, unhesitating stand against it, which combats all its aspects?

Having said that, I should perhaps add that Allah does not deal in the same way with someone who gives a bribe in order to gain something which is unlawful to him and another who pays a government official some money in order to ensure that he gets his right, especially when he is desperate for it. The two are not the same. In the first case, the aim is to get something to which one is not entitled, and for which one employs unlawful means. In the second case, one is paying in order to overcome injustice and to secure one's right.

Similarly, there is a world of difference between a businessman who presents false accounts and bribes government officials so that they sign them as correct and one who presents correct accounts and finds himself forced to pay the same government officials to accept them. The first one will gain something unlawful, while the other is fighting injustice. While this argument is logical it cannot be used in order to justify all practices you have mentioned.

As for obtaining loans on interest, that is something that no scholar will condone. Islam cannot be applied piecemeal. It must be taken in its totality. No businessman can argue that he will accept or pay interest only in the first few years of his business, until he has established himself. The fact is that when he resorts to such loans and pays such interest, and he finds that it enables him to achieve profits more easily, he will try to find fresh justification for every loan he obtains. The proper Islamic method is to refrain from this practice right from the beginning. When one refrains from an unlawful practice only because it is forbidden, Allah will bless his work and give him prosperity.

Creation: Adam — Was Adam the First Man On Earth?

Verse 30 of Surah 2 of the Qur'an, tells us that when God informed the angels of His intention to place a vicegerent on earth, the angels exclaimed: ***“Will you place therein one who will make mischief and shed blood?”*** As we learn from the Qur'an, the angels could not know anything other than what God has taught them. How could they ask such a question, if there were no creatures on earth before Adam?

Your question is valid. Certainly the angels could not know unless God had imparted to them the information, or they might have witnessed something taking place. When they described mankind as creature who are likely to make mischief and shed blood, their knowledge could only have come through either of these two methods. It may be that there were on earth creatures similar to mankind who perpetrated the same sort of mischief and shed blood as human beings do. On the other hand, God might have informed the angels of the nature of His new creation. Whichever may be the case, the question put by the angels relies on confirmed information.

There is nothing in Islamic teachings, which excludes the possibility of some other type of creation having populated the earth prior to the creation of man. Nor do we need to exclude the possibility of other species of creation living in other planets in

our own solar system or in other solar systems or other galaxies. The universe is so vast that our minds cannot envisage how far its outer limits are. When we speak of stars being millions of light years away from us, we are talking in astronomical figures, which are not easy to imagine. It is only to be expected that God, the Creator, may have placed many other types of creation in different planets and stars. That indeed fits with His greatness. That we know nothing about them is only due to our limited knowledge. If it so happens that in future, we may come in contact with any such creatures, that should only strengthen our faith in God, the Creator of all worlds.

Creation: Astronomy — Life On Other Planets

I am interested in astronomy and I read much about other planets, stars and galaxies, their formation and the possibility of life on any of them. May I ask what does Islam say about such possibility, or should we not pursue such avenue at all?

You may pursue your interest as far as you wish. The Qur'an repeatedly invites us to study and try to explore the universe, because such study is bound to strengthen our faith.

As we learn more about the universe we are bound to recognize that it could not have come to existence by mere coincidence, as atheist scientists claim. We will learn that it is created by God who continues to control it and conduct its affairs. The more we know about the universe, the greater our faith in God and His power. God says in the Qur'an:

"In time, We will make them see Our signs in the utmost horizons [of the universe] and within themselves, so that it will become clear to them that this [revelation] is indeed the truth. Is it not enough that your Lord is witness to everything?" [Expounded — "Ham Mim Sajdah " 41: 53]

As for life on other planets or in other galaxies, the Qur'an does not tell us much about that. However, it only fits with God's system of creation and His power that there should be other forms of life on other planets and in other solar systems and galaxies.

If we get to know about these we will be most amazed at the extent of God's power. On the other hand, if we assume that our planet earth is the only one in the universe, which supports life, we only betray our ignorance.

Creation: Big Bang — the Right Approach

Articles and books have been published postulating about the "big bang" as the probable origin of the universe some 10 billion years ago. It will be appreciated if you could share with us some thoughts about how religion in general, and Islam in particular, views such a scientific research being pursued in an attempt to approve this theory.

I am not particularly familiar with this theory, or its details. I have watched a television program about it and read an article, but I am not in a position to speak about it in any depth. What I would like to say about it, however, is that whether it is proved to be true or false, it should not affect our view of religion in any way. Allah could have brought about such a "Big Bang" to create the universe, if He wanted to do so. He could certainly have created the universe in some other manner. Whichever way He adopted to create the universe testifies to His limitless ability and overall control of the universe and everything in it.

Where scientists reach the limits of their research, they are seen making attempt to make such a theory a basis to negate or cast suspicion on what Islam says about creation. If the universe came into being as a result of a Big Bang does that mean that the bang happened by itself, without any cause? Or does it mean that Allah caused it? If the latter, well and good. If they opt for the first answer, saying that the bang just happened by itself without a cause, we will ask for a proof. We will say: Was there anything before the bang took place? Did it happen by a collision of physical entities, electric charges or other sources of energy? If so, where did these come from? Who gave them their existence? Such a line of questioning will inevitably lead us to decide our starting point.

Are we seeking an explanation for the existence of the universe in total isolation of the concept of Allah's existence? In other words, does scientific research want to prove that life could have come about without any need for a creator? If so, then we are simply not interested in such an endeavor. Let scientists do what they like, they will never be able to come up with any logical explanation that can be proven to be true and at the same time negate Allah's role altogether. If Muslim scientists find enough evidence to suggest that the Big Bang Theory explains how the universe came into existence, they would relate that to Allah and His power. They would say that Allah has created the universe by causing a big bang to take place and they would then carry on with their investigations. Their research may lead them to great discoveries, but that does not negate Allah's role.

The problem with scientists' research in the West is that it seeks to provide a theory, which can be used as an alternative to the fact that the universe is Allah's creation. As a result, scientists go far astray. Moreover, they can produce no theory, which can stand the test of time. Take for example the theory of Charles Darwin on the origin of species. There is nothing that an Islamic scholar or a man of religion can find wrong with the observations about the gradation of species and that one species leads to the next which is slightly higher. They noted that the gradation is observable in the plant kingdom as well as in the animal kingdom. They have also mentioned that there seems to be two un-bridgeable gaps, one between the highest plant species and the lowest animal type of life and the other between the highest animals which are closest to man and man himself. Their view is that it is Allah who has willed the system of creation to be such. Such a gradation proves His great ability to anyone who reflects on what Allah has placed in the universe. Muslim scientists have also spoken about the fine balance, which we find in nature, and how no species is allowed to multiply in great numbers so as to swarm the planet or dominate the universe. They attributed all that to the great hand of the Supreme Lord. This is the logical explanation, which uses natural phenomena as a proof of the greatest fact of all, namely, Allah's existence, His Godhood and Lordship.

What the West did with Darwin's theory was something different. Scientists tried to show that the great observations of Darwin indicate that there is a process of natural selection, which is set in motion and continues to operate forever. Hence, that process provided for them a platform to announce their atheism and agnosticism and reject Allah's role altogether. They could not explain how the process of natural selection operates. Is it subject to the physical phenomenon that exists in the universe? What made all species acquire the ability to adapt themselves to such phenomena? As for the two gaps, Western scientists who took over from Darwin tried to explain them away by saying that these were two missing links. They have not come up with any explanation why these links have been and continue to be missing? If the process of natural selection is self-supporting and ensures its own continuity, why has it not tried to bridge these two gaps? Why does the missing link continue to be missing at those particular two points? In all this, we find an arbitrary attempt to replace religion with science, making of it a new god to which submission is required, even though it involves believing in some inexplicable phenomena. Such

scientists say that their alternative is more logical and reasonable, but they cannot use it to explain everything that needs explanation. If scientists want to carry their research a step further than studying what is available in the universe so as to explain its existence, they must come up with a complete explanation that can be proved throughout with facts that cannot be challenged. If science is to replace religion, it should offer something, which is complete, true, verifiable, unchangeable and absolute.

But we will not be interested if scientists say to us: This is what we can prove now. Take it for the present as correct, and if we come up tomorrow with something that is more reasonable or for which we can provide better evidence, you take that instead of what we have offered you now. We do not want a Big Bang Theory to replace Darwin's theory, leaving as many un-answered questions as its predecessor does. On the other hand, we welcome the Big Bang Theory and all other scientific research when offered in the right approach. It then can tell us more about our planet and the universe in which we live and how Allah brought it all into existence and continues to control it all.

Creation: Darwin's Theory Of Evolution

During a discussion, a friend of mine claimed that human beings came from apes (Darwin's theory of evolution). This led to a heated argument and a scar on our friendship. May I ask who were the first human beings on earth? Whom did they worship and who was their god?

The theory of evolution has two basic flaws. It observes in fine details the gradation of species from one-cell organisms up to the chimpanzee and man, who the theory considers to be the next in line. Advocates of the evolution theory have admitted this and sought to explain by speaking about a "missing link". The other basic flaw in this theory is that it cannot be proven in any scientifically acceptable way. Its argument is rather didactic. It makes a huge jump from scientific observation to theorization about life and existence. Thus, it imposes its theory on scientific findings. Perhaps it is appropriate to state here that Muslim scientists have observed the gradation of species, not only in the animal world but also in the world of plants. They referred to the fact that there is a very fine line, which separated one species from the next. They also observed that there are two huge gaps: The one, which separates the highest from the lowest, i.e. the chimpanzee from man. However, Muslim scientists did not seek to impose any arbitrary theory of life on their findings. They simply attributed this gradation to its appropriate cause, the will of Allah, the Creator of all.

As Muslims, we recognize only one source for the formulation of our concepts of life and the role of man. That source is divine revelations. We know that Allah has revealed the Qur'an, His last message, through the angel Gabriel to His last messenger, Prophet Muhammad, peace be upon him. Allah has also guaranteed that the Qur'an which contains His message, will remain intact, free from distortion, for the rest of time. Therefore, we must refer to the Qur'an for the formulation of our concepts of life and creation. We know that the knowledge contained in the Qur'an is factual, because it comes from the Creator whose knowledge is limitless and absolute. We cannot, therefore, abandon this factual source of knowledge, preferring it to a scientific theory, which is liable to amendment or improvement, as even its most outspoken advocates admit. On the basis of information Allah has given us in the Qur'an, we state without hesitation that human life on earth started with Adam, peace be upon him, who was created of clay and Allah breathed of His spirit into him. Therefore, man is the result of a combination of clay and spirit. He came into existence as a result of Allah's will when He decided to appoint a vice regent on earth. How did Allah breathe His spirit into Adam whom He made of clay and when did all this happen are details which He has not chosen to give us. Therefore, we need not concern ourselves with these for two reasons: First, we have no means of

finding out the answers with any degree of certainty because the only source which can give us such information, namely, Allah [limitless He is in His glory] has chosen not to tell us. Second, our knowledge of such details will not be of any help to us in the fulfillment of our task, which is given to us by Allah, namely, the building of human life on earth. Had such information been of benefit to us in this regard, Allah would not have withheld it.

You ask about the God worshipped by the first human beings. There has always been obviously one God, Allah. Adam was a prophet who taught his children how to worship Allah alone. The Unitarian faith existed as long ago as man himself. What professors of comparative religion in Western universities assert about the development of religious beliefs is totally untrue. They claim that man started with primitive concepts of God and worshipped forces of nature and represented them with idols and totters, etc. Later, as man developed, his beliefs also developed and he started to believe in a small number of deities, who were then reduced to two before the concept of monotheism evolved. All this is contrary to what Allah tells us in the Qur'an. Allah gave Adam, the first man on earth; the message based on the Oneness of Allah. His children continued to worship Allah alone for many generations before deviation crept into their faith. Therefore, Allah sent them prophets and messengers to call on them to revert to the Unitarian faith. They made such a return at the time of Prophet Noah, when the group of believers who survived the flood with Noah, started a new social order. Other returns were achieved by other prophets in different communities. This message was given its complete and final form in the Qur'an revealed to Prophet Muhammad, peace be upon him, Allah's last messenger.

Creation: Eve — the Way Allah Created Eve

We all know that God has created the Prophet Adam, and presumably he created Eve in the same way. Why, then, the scholars say that Eve was created from Adam's left rib? Does it look natural? Medical science rejects such an assumption. Can you interpret it in a logical way? That would be very helpful for all of us.

The first thing that I would like to say about this question is that when something relates to God's power or how He does whatever He wishes to do, or how He creates, then we should accept what is stated in the Qur'an or in an authentic Hadith without any reservation.

We know that God has power over all things, and he is able to accomplish His purpose easily, and without difficulty. We know, for example, that man was created from clay and then God breathed of His soul into him. God certainly could have created man from some other substance, or without using any substance whatsoever. There is no limit to God's ability.

What we also know is that whatever God decides, or whatever method of creation He adopts, it must have a definite purpose known to Him. Therefore, we do not question that purpose of the method employed.

There is certainly a report, which suggests that, the first woman, Eve was created from Adam's left rib. This report, however, cannot be described as highly authentic. But even if it was, we need not have any problem in accepting it, because God must have a purpose, for choosing to create Eve in this way. God's will is not subject to medical science, or indeed to any science whatsoever.

What science does is to observe God's creation and try to define laws that apply to God's creation. Hence, it cannot impose its findings on how God works or creates.

On the other hand, we have some highly authentic Hadiths, which speak that women generally have been created from a rib. These could be interpreted as referring to the creation of the first woman. They could also mean that such a method of creation reflects itself in the nature of women generally. The most complete version of these Hadiths is the one, which may be translated as follows: "Take good care of woman, for they have been created from a rib. The most prominently crooked part of a rib is its top part. If you were to try to straighten it, you will inevitably break it, but if you leave it alone, it remains crooked. Therefore, take good care of women." [Related by Al-Bukhari]

It is evident that the description here is figurative. The Prophet's purpose is to remind men everywhere and in all generations that they must take good care of women, whether they are their wives, mothers, sisters or daughters. The Prophet, peace be upon him, also refers to a certain waywardness in women's nature. This is present in almost all women and it requires some careful handling in order to ensure that life continues happily. It is as if the Prophet, peace be upon him, is telling men not to try to impose their will rigidly over women, because that may lead to a break-up of the family home. In another version of this Hadith, related by Muslim, the Prophet, peace be upon him, explains that "to break while trying to straighten crookedness is to divorce one's wife." Therefore, men must be tolerant and must take good care of their women. God will certainly reward those among us who act on the Prophet's advice.

Creation: Extra-Terrestrial Life That NASA Speaks Of

The United States Space Agency, NASA, speaks of extra-terrestrial life, which may be encountered away from our universe. Is this true? What does Islam say about life in outer space?

What space programs are speaking about at the present stage is exploration of the solar system, which is a small part of our galaxy. As you realize, the earth is only one planet in our solar system, which has a number of planets such as Venus, Mars and Saturn. Some of these planets have moons of their own, in the same way as the earth has its moon. Distance between these planets extends to millions of miles. Nevertheless, the whole solar system is only a small portion of the galaxy. The universe includes millions and millions of galaxies, each one of them having millions of suns and solar systems. When we imagine such a vast existence, we can speak of outer space. But outer space is part of the one universe, which includes all these galaxies.

When you imagine such an almost endless universe, you can easily conclude that it is possible to have life in other parts of it. Indeed, it is only a manifestation of the greatness of Allah and His power of creation that life be present in other planets and solar systems in a variety of forms. Allah has not chosen to tell us about these forms of life because such knowledge would not benefit us in the fulfillment of the task He has assigned to us, namely, to build human life on earth. Moreover, it may be very difficult for us to imagine the existence of other types of life, since we do not have a chance to know them at a close distance.

Creation: Man & the Universe & How It All Began

In a recent discussion with a number of non-Muslim colleagues, certain questions were raised on which I hope you can provide us with some information. How did life begin? What is the original substance of life? How

and when was man made? How was the universe formed? What is the end of the world? What is the position of man in the whole system of creation?

As human beings, our knowledge is either derived from our experience which includes the experience of our past generations as recorded and passed on to us, or the exercise of our mental and physical power, or from what Allah has chosen to tell us. It is important to realize that our knowledge is neither perfect nor complete. Since much of it is the result of experience, it is subject to numerous factors, which could limit, modify or distort it. The domain within which we can exercise our power is vast indeed, and the result is that our knowledge can be right and extensive. Nevertheless, it cannot attain perfection. Perfection belongs only to Allah.

In the Qur'an, references abound to what is termed as "Ghayb". This is an Arabic term, which refers to what is withheld from human beings. It covers a vast area of existence, as well as the working of numerous forces in the universe. It also includes the world, which we feel to be definitely in existence, although we cannot perceive it. As believers, we realize that Allah has chosen not to let us into the secrets of this 'Ghayb' because the knowledge of such secrets will not help us in the fulfillment of the role Allah has assigned to us when He created us and gave us the earth as our field of operation.

Hence, when we find ourselves facing something that we cannot fathom, we do not try to provide for it an explanation for which we have no solid basis. We accept that it belongs to what has been withheld from us. We recognize that it is fully known to Allah and that He has kept its knowledge [away] from us because it is not necessary for us in the carrying out of our task.

Some of the points you raise belong to that realm. As such, I am not one to venture any hypothetical explanation for them. I simply tell you what Allah has chosen to tell us about them. Besides that, I have nothing to say.

What we can say about the beginning of life is that life is part of Allah's creation. The whole universe is also created by Allah. It is, then, conceivable that there was a time when the universe did not exist, because Allah had not created it yet. Allah Himself has existed all along, even before the beginning of time. All His essential attributes, including creation, have also been in existence with Him. As He existed, He has been the Creator. He might have created a different universe before the one that exists now. All that is something that we cannot know for certain. All that we need to know is that when Allah wishes to create something, He only need to give His command for it to be, and it exists. This applies to any small matter, in the same degree as it applies to the universe as a whole. I simply do not know how the universe was formed. Scientists may have their theories, some of which may be nearer to the truth than others. From the Islamic point of view, we simply say that the universe was formed by Allah's will and according to His commands.

Similarly, life began when Allah willed that it should begin. You ask about the original substance of life. If your question relates to human beings, we take what the Qur'an says about this. The first human being to come into existence was Prophet Adam, peace be upon him. Allah tells us in the Qur'an that He made Adam of clay and then He breathed into him of His own spirit. Human life is, then, made of the combination of the clay and the spirit. Scientists say that human existence on earth is a recent development. It may be so. There might have been some other creatures of men living on earth, and these could have been of a primitive variety of men.

That does not contradict what I have just mentioned about the combination of clay and spirit in the making of man. We simply cannot specify a date for the beginning of human existence. Nor can we say anything about the timing when the clay was combined with the spirit by Allah's order.

Allah tells us in the Qur'an that we will be raised for a second life after we have died. Therefore, we have no doubt that there will be another life after this one. It only stands to reason that human beings, which have been given the ability to choose what they do and provided with guidance to show them the right path, should be held to account for what they do in this life. That will entail punishment or reward. This will take place in our second life.

You ask about the end of the world. There are references in the Qur'an to the heavens being rent asunder, or breaking up. That may be a reference to the end of the world. There is also a Surah in the Qur'an which speaks of a particular quake which will shake up the whole earth and to bring out into the open all that it is burdened with. But the life will certainly come to an end when a particular event shall take place. The Qur'an tells us that this takes place at the blowing of a particular trumpet. Knowledge of that trumpet and how and when it is blown is part of what Allah has chosen to withhold from us. What we know, because Allah tells us of it, is that when the trumpet is sounded, all living creatures on and in the earth will be stunned and become lifeless. When the trumpet is sounded again, they will be raised back to life.

According to the Qur'an, man is made the master of the earth. Human beings form a species different from animals, jinn and angels. While Satans are disobedient to Allah, angels do His bidding without any hesitation. Man can choose to do either. Hence, he is accountable for what he chooses to do. He has been placed in charge of the earth and required to build it. By building the earth, we mean building a happy human life, following Allah's guidance as explained by the prophets and messengers sent by Allah.

I realize that my answer may not satisfy your non-Muslim friends. However, in these matters, we cannot go beyond what Allah has chosen to reveal to us. If we do, we run the risk of being grossly mistaken.

Creation: Universe — Aliens & Dinosaurs

What does the Qur'an say about other creatures, i.e. aliens, on other planets? According to the Qur'an, did dinosaurs exist?

The Qur'an is not a book of history, biology, astronomy, or science of any specialty. It is a book of faith, devoted to explaining this faith and putting in place a code of law for human life. It certainly refers to certain aspects of the universe, but does not attempt to give a full picture of what exists, or what lived in the past. When it refers to scientific facts, it does so in as much as these serve its purpose of making the divine faith clear to people.

What we can say on the basis of the Qur'an is that life could be present in other parts of the universe. Whether it is the same type of life as ours, or a totally different type, we cannot tell. But it is to be expected that there are numerous other types of life in different parts of the universe. It would not serve any purpose for us to learn about these. Indeed even if we were told of them, we may not be able to understand what they are like, because our thoughts and imagination are limited to what we experience in our own world. Take for example the jinn whom God tells us about. They are created out of fire while we originate from the earth clay. We cannot imagine the substance they are made of, or their nature, because it is beyond what we know.

As for dinosaurs, the Qur'an does not mention them. They apparently existed according to the scientific evidence we have.

Creation: Universe — the Beginning Of Universe

There must have been a time when there was no universe. Can we call this the 'zero' point with regard to existence?

Islam certainly encourages reflection on the creation of the universe and its inhabitants. Numerous are the Qur'anic verses which invite human beings to contemplate their own creation and the creation of the world around them.

To give just one example, God says in the Qur'an:

“In the earth are many signs for people with certainty of belief, and so also within your own selves; would you not see?” [Winnowing Winds — “Az-Zariat” 51: 20-21].

So your reflection and questioning is commendable, because it leads to stronger faith.

However, the line of questioning you have taken has a basic weakness in the sense that it considers time as we know it to apply throughout the universe, when it does not. Any scientist would speak about a day on Venus or Mercury being much shorter than our days of 24 hours.

By the same token, days on other planets within our solar system are much longer, because these planets take much longer to complete a full turn as they go in their orbits. You may appreciate that the days and seasons we experience are the result of the earth going in its orbit round the sun once a year, and its revolving on its axis once every 24 hours. Now why should this phenomenon of days and nights on the one hand and seasons and years on the other apply to the whole universe when it is so accidental to the earth and its position in relation to the sun?

The point here is that we cannot apply time in this very narrow acceptance to the whole universe or the Creator of the universe. There was a time when the earth and the solar system were not in existence. Hence, there was no time of days and years. Indeed there was a time when the whole universe, with all its vast galaxies, was not in existence. Then God created all that. How, when and why are questions to which we may be unable to find easy answers. We know, however, that this whole universe could not have come about by itself or by coincidence, as atheists want us to believe.

God has been there before the start of time? This may sound difficult to understand, because we cannot separate the two notions of existence and life on the one hand and time on the other.

God is the Eternal in the sense that time does not apply to Him, and He has been there before any beginning. Again this may be incomprehensible, but this is because our minds are finite and God is The Infinite. Hence our mind is unable to visualize this. As the English poet, John Dryden, says: "How can finite reach infinity?"

When we start to apply our thinking to the nature of God, we find some questions that cannot have easy answers. Yet the fact that there must be a Creator who has made all the universe and determined its laws and set them into operation remains so powerfully imprinted in our minds. Hence we should concentrate on God's attributes, rather than His nature. We know, for example, that He is the Creator and we say that He has created everything in the universe.

We know that He is Eternal, and we say that He continues in existence permanently and there will not be a time when He is not controlling the universe. I hope I have been able to set your thinking on the right lines.

D

Dajjal A Person, An Entity Or A Civilization

I have heard and read myself about the different signs of the Day of Judgment, one of which is the appearance of the one-eyed Dajjal. My understanding of Dajjal is that he will be a person, may be a leader. But some people told me that in their view Dajjal wouldn't be a person but an entity, like a country or an army that will create havoc in the world. I am really confused, because if he were a person, every believer would be able to recognize him easily. On the other hand, if it is an entity, then only a true believer would recognize it, or at least believers would have to think hard, try to make sense out of certain things, use their knowledge to the fullest extent in order to judge better. Am I right? Could you please shed some light on this matter?

The title Dajjal means, deceiver, or the one who is given to deception that it is his main characteristic. He is out to deceive people, knowing that he is presenting falsehood as true. There are several Hadiths describing him and his behavior. One of these mentions that he will govern for forty days and that some of these days will be very long, to the extent that one is like a week, and one like a month while another day is like a year. Different Hadiths make it clear that it will not be difficult for a true believer to recognize the truth of this Dajjal, who would claim to be Jesus Christ on his second mission. We are further told that a believer would see the fact that he is an unbeliever written on his forehead.

All this suggests that he is a person, but some scholars say that it could be an entity, or even a way of life. Some people have even suggested that the present Western civilization could be this Impostor. More recently, some people are suggesting that the US represent this Impostor. Much of the description we have for the Impostor applies to this materialistic civilization, with its great lure attracting people from every corner of the world. It has certainly caused millions to move away from faith.

Whether it is a person or an entity, believers would know the Impostor for its reality. Moreover, there is always a lure trying to seduce people and turn them away from God. There is also a one-sided view of things, always giving support to evil and falsehood. Therefore, we should always be on our guard and make sure to maintain the path of true faith. Besides, the case of the Impostor, or the Dajjal, belongs to an area where our knowledge is limited. We cannot ascertain whether it is a person or a situation until it comes. Therefore, the best way is to be diligent, maintain a good grasp of our faith, and follow its teachings, praying God to strengthen our faith so that we are immune to any false lure.

Day Of Judgement: About the Events Preceding the Day

1. I have heard different reports about the time preceding the Day of Judgment, with one saying that the whole world would be corrupt and people would not remember God at all. The other report says that the Prophet Jesus would come again and kill the Imposter and establish an

Islamic state. Which is true? If the first one is the correct answer, then one may argue that Islam is ultimately a failure?

2. Is it a sign of the Day of Judgment that Muslims today are turned against one another, helping unbelievers against their own brethren, caring little for the betterment of Muslim communities and indulging in the pleasures of this world, etc.?

1. There is no conflict between the two reports, which you have heard. But before I explain how this is so, I would like to say that many of the Hadiths that speak of future events, particularly those relating to the Day of Judgement and its signs and the events that precede it are not at the highest level of authenticity. Some of them are of the grade of Sahih, or authentic, and some are Hasan, or acceptable, while others are poor in authenticity. Moreover, many accept a figurative interpretation.

The two reports should be read as speaking of events that occur in succession. The earth would be first full of corruption that people would be so used to it that they do not even think about God or their religious duties. When things reach this stage and the impostor arrives to try to remove all goodness from human life, the second coming of the Prophet Jesus Christ takes place. He would gather around him some believers who would be dedicated to the cause of the divine faith. He fights the impostor and kills him to establish a world order based on the divine faith in its final form, i.e. complete human submission to God alone, which is the essence of Islam.

Islam is certainly not a failure. It is always victorious. Its victory is seen every day in the behavior of many a Muslim who disdains all temptations, forsaking wealth, position, power and other worldly values for God's sake. Its ultimate victory is seen when such people are of sufficient numbers to organize the life of their community on the basis of Islamic values. This has happened many times in history and will continue to happen again and again until the end of human life on earth.

2. It is in the nature of Islam that it gives strength and dignity to a community that truly believes in it and is committed to its implementation in day-to-day life. When a community takes Islam only as a religion it inherited from its forefathers, or reduces it to a set of rituals it may or may not observe, then Islam does not impart its true nature to such a community. God says in the Qur'an:

"If you support God, then God will certainly support you and steady your feet." [Muhammad 47: 7]

When the Qur'an speaks of believers supporting God, it implies supporting His cause by implementing His message and advocating it, making it known to people and calling on them to accept it. This is a basic duty of every Muslim, and it applies at the individual and community levels alike.

It should be pointed out that the verb used in the Arabic text for 'support' also connotes 'giving victory,' Thus, when we give such support to God's message, He will give us support in every way, including victory against our enemies, in war and peace. Moreover, the final phrase in the quoted verse, which says that God will 'steady your feet' has also military connotations, implying support in case of war. The same expression is used in the Qur'an in reference to the duty the angels were assigned in the Battle of Badr, the first major military encounter between Muslims and unbelievers. This clearly indicates that our weakness today and the problems we have are the result of our abandoning the Islamic faith, and turning away from it. When people do that, God leaves them to their own devices, until they realize that they cannot have true power and dignity except through Islam.

This is in a nutshell the present situation of Muslims. As for its being a sign of the Day of Judgement, I am afraid we cannot say so, because this situation may be repeated time after time in human history. What we need to do in order to get rid of our miserable situation today is to start a true revision of our present situation with the aim of starting a genuine Islamic revival that is free from ignorant extremism and rigidity. It should be a revival that brings back Islam in its true nature: Tolerant, caring, compassionate and easy to implement.

Day Of Judgement: Bridge To Hell

Religious preachers in my country often mention a bridge which they describe as sharper than the edge of a sword. They claim that everyone will be required to cross it on the Day of Judgement. The pious will pass without difficulty, while the non-believers will fall off it into hell. Please comment.

Allah tells us in the Qur'an that every single person shall come close to hell. He says:

"Every one of you will come within sight of it: this is with your Lord a decree that must be fulfilled. We shall then save [from hell] those who have been God-fearing: but We shall leave in it the evildoers, on their knees." [Mary — "Mariam" 19: 71-72].

There are several Hadiths which mention "the bridge to hell". While one-report mentions that this bridge is as sharp as the edge of a sword, the more authentic ones do not mention that particular aspect. These authentic Hadiths mention that believers will cross it as quickly as a wink, or lightning, or wind, or fast horses. What determines their speed is the quality of their deeds in this world. Those with the best deeds are the first and the fastest to cross it. In a Hadith reported by Abdullah ibn Massoud, the Prophet, peace be upon him, is quoted as saying: "They [i.e. believers] are told to save themselves according to their light [which is given them in proportion to their good deeds]. Some of them will pass as quickly as a wink, some as wind, some as birds, some as fast horses and some like the people running. The last of them is a man who has no more light than the size of his large toes, and who stumbles over the bridge. In one version of this Hadith, this last person is reported to turn to Allah and ask Him why has He made his crossing so slow. Allah will answer him: ***"It is your deeds that have made you slow."*** It is needless to say that the non-believers will not be able to cross this bridge.

Day Of Judgement: Signs & Indications

Are there any signs and indications of the approach of the Day of Judgement? Could you please outline them?

There are very clear statements in the Qur'an concerning the day of resurrection. The first is its timing is known only to God who keeps it to Himself:

"They question you concerning the hour and when it will come. Say: 'Its knowledge belongs to my Lord. He alone will reveal it at its appointed time.'" [Heights — "Al-A'araf" 7: 187]

We also know that it will arrive suddenly. ***"It will overtake you without warning."***

We are told in the Qur'an that it will be preceded by strange happenings in the universe. One of these is that a walking creature will come out of the earth, which will speak to people. This is a true piece of information mentioned in Verse 82 of Surah 27, entitled 'The Ants.' We do not know exactly what sort of creature this will be but it must be something like animals, because the word used to denote it is

normally used to refer to walking animals. Since God has not given us any more information about this creature, we do not venture to say any more. We only say that we believe the Qur'anic statement as it is, knowing that God is able to do what He pleases in the manner and fashion He chooses.

Another indication which the Qur'an has mentioned is the release of Gog and Magog after the collapse of the wall which separates them from us. We do not know who are Gog and Magog, or where their land lies, or where the wall is. If we manage to identify these on the basis of research and linking various sorts of evidence and we come up with a conclusion which is not contrary to the Qur'an, we accept it. Otherwise, we accept the Qur'anic statement in its generality.

There are other indication, which have been outlined in authentic Hadiths, such as true knowledge becomes scanty, while ignorance becomes widespread. Drinking intoxicants and adultery becomes commonplace. Women become greater in number than men, and honesty becomes a rare commodity in human society. Social standards become inconsistent, and lowly people rise in society. The impostor will make his appearance when he will delude a great many people. None but the true believers will be able to recognize that he is an impostor. The Second Coming of Jesus, the Messiah, will then follow, and he will certainly support the message of God's final Prophet, Muhammad, peace be upon him.

Day Of Judgement: the Last Hour

Commentary By Adil Salahi — Arab News

On many occasions, the Prophet, peace be upon him, warned his companions and Muslims in following generations, about the Day of Judgement and emphasized the need to be well prepared for it. This is the day when everyone will be held accountable for whatever they had done or said in their lives. Everyone will be judged on the same basis, by the same criterion, and his or her destiny will be known. God may pardon whomever He wills, and He certainly forgives a countless number of people much of their sins. Whoever is so forgiven will end up in Heaven, while those who are not will end up in Hell. The basic element that earns forgiveness is belief in God. Those who do not believe in Him or associate with Him other deities forfeit their claims to forgiveness, because their basic sin is too grave to merit forgiveness.

Since resurrection and the Day of Judgement are so strongly emphasized in Islam, the Prophet's companions were keen to ask him about it whenever an occasion arose.

The central point in this discussion is about knowledge of the Last Hour, which is another name for the Day of Judgement. The Prophet, peace be upon him, was asked this question many times. In the Qur'an, he is instructed to say that only God knows its time:

"They ask you about the Last Hour: "When will it come to pass?" Say: "Knowledge of it rests with my Lord alone. None but He will reveal it at its appointed time. It will weigh heavily on the heavens and the Earth; and it will not fall on you except suddenly." They will ask you further as if you yourself persistently inquire about it. Say: "Knowledge of it rests with God alone, though most people remain unaware." [Heights — "Al-A'araf" 7: 187]

Yet people will always ask, and the answer will remain the same. This is something that God has chosen not to reveal to us. Hence, we need not ask about it. Therefore, the Prophet, peace be upon him, always diverted the question to alert us to something closely related to it.

To us, what is important is the time of death, because after we die, we cannot alter what we did in this life, or earn further reward, except in the three specified ways of a continuous charity, a useful contribution to knowledge and prayer by our children. The Prophet's answers when he was asked about the Last Hour were always in this vein, reminding his interlocutors of their approaching death. The Prophet's answer alerts them to the fact that after death; it would not matter to anyone when human life is brought to an end, because their own hour had already come.

Day Of Judgement: Uniting Of Married Couples & Those Who Remarry

It is said that married couples who earn God's pleasure will be united again in the life to come. What happens if a woman who has lost her first husband is married to another and all three are obedient to God and keen to do their duty in this life? With which of her husbands would a woman be united?

I prefer not to go into the details of what things will be like on the Day of Judgement, and which people will receive what treatment. These are matters that God determines. We know that God will be most kind to those who have been obedient in this life and who try to abide by God's orders and instructions. His kindness knows no limit. His grace will be shown to everyone who is good. Therefore, if a woman had married in this life two husbands, both of whom she loved and with both of whom she was happy, God is certain to have all three of them satisfied and happy in the life to come.

It is important to realize in this respect that the sexual desire is very much a matter of this life, not of the life to come. This desire is closely related to the instinct of survival and ensures the continuity of the human race. In the life to come, this is not required. People would have an everlasting life. They do not need to procreate, because the test of the human race will have been over. In these circumstances, it is not difficult to envisage that a woman who had two husbands will be in heaven with both of them, and all three will be bound by a feeling of close relationship as obedient servants to God. On the Day of Judgement, the believers will have been purged of any ill feelings they may have toward others.

Death: Body & Soul

Is it true that the body of a dead person hears what we tell to that person until the body is buried? Are the souls of dead people kept in a particular place until the Day of Judgment? Do people meet after their death, so that a son would know his parents and be with them?

After death, souls are in what is called "the life in the barzakh", which is a status in between this life and the second life that begins on the Day of Judgement. We do not know the details of this life and how it is conducted, but it is a life where no actions are done, and no reward is administered. We only know that the people who have done well in this life, being devout and doing what God requires them to do will be in a happy state, while determined sinners will suffer what is termed as the "torment in the grave." Whether people will be united with their loved ones after death, before the Day of Judgement, is unknown, but they certainly do so in heaven.

Death: Body & Throes Of Death With Departure Of the Spirit

What sort of pain is associated with death: how does it start and how long does it last? Will the angels of death be visible to us and do they show us the place to which we will be taken? Is it necessary to recite the "Kalimah" to a dying person? Why do we apply honey to his lips? Does the spirit hear

or see people after a person has died? Does it feel pain if the body is moved or touched? Does the pain vary from one person to another?

As you are aware, man is made of the combination of spirit and body. As long as they are united, he is alive. Once the spirit departs from the body, that human being dies. What causes this separation is Allah's will, since He has given each one of us a specific life duration, at the end of which we die. It is to be expected that the departure of the spirit from the body may be associated with pain, which is different from the pain one experiences during an illness. No one, however, can describe this pain, since those who die do not return to this life. We have a Hadith from which we infer that the experience of this separation varies according to whether or not the dying person is a believer. Abu Hurairah quotes the Prophet, peace be upon him, as saying: "When a believer is about to die, the angels come to him with a white sheet of silk and say: Come out, good soul, well pleased and well pleasing to a world of mercy and roses and to meet a Lord who is not displeased. It comes out with an odor, which is more pleasant than musk. The angels hand him over one to the other until they get him to the door of heaven where its angels say: What a pleasant smell has come to you from earth. They bring him over to meet the spirits of believers who are more joyful to meet him than any one of you when he meets a dear relative who has come back after a long absence. When a disbeliever is about to die, the angels who administer torture come to him with rugs and say: Come out, you spirit, displeased to receive divine punishment. It comes out smelling like a most rotten corpse and they take it to the earth gate where the angels say: What a rotten soul. Then they throw him with the spirits of disbelievers. Related by Al Nasa'ie, and by Muslim in an abridged form.

Let me point out, however, that suffering extreme anguish at the time of death is not indicative of any judgment on the person concerned. It must never be assumed that a person who dies a very calm and peaceful death is in a position of favor, or that a person who suffers much anguish is in a position of disfavor. The Prophet, peace be upon him, himself endured much pain at the time of his death. This has made Lady Ayesha say: "I do not envy anyone a peaceful death after having seen what God's Messenger, peace be upon him, has endured" [Related by Al Bukhari].

We certainly try to get a dying person to say the "Kalimah", or repeat the declaration that he or she believes in the Oneness of Allah and in the message of Muhammad, peace be upon him. As for putting honey on the lips of a dying person, this is something that I know nothing of. As for the rest of your questions, I think the best answer is to quote you this authentic Hadith: "Anas quotes the Prophet, peace be upon him, as saying: When a deceased person is placed in his grave and his relatives and friends leave, he hears the sound of their shoes. Two angels come to him and sit him up and question him. They ask him: What was your view of this man, Muhammad? If the person was a believer, he would say: I bear witness that he is Allah's servant and Messenger. They say to him: Look at your position, which you would have had in hell, Allah, has replaced it for you with a position in heaven. He sees both positions. When a disbeliever or a hypocrite is asked what used to be his view of Prophet Muhammad, peace be upon him, he would answer: I do not know. I used to say what other people said. The two angels say to him: May you never know and never tell. He is then struck with an iron hammer in between his ears. He makes a cry which is heard by all creatures with the exception of human beings and jinn." [Related by Al-Bukhari and Muslim]

As for the question whether a deceased person feels pain, the answer is that the body loses its senses after the spirit departs.

Death: Burial — Delayed But For How Long?

1. If a mother dies in one's home country while the son is working abroad, how long may the burial be delayed to wait for the son's arrival? You may wish to take into consideration that, in some cases, to obtain leave and a return visa may take a few days.

2. If a foreign worker dies, how soon should he be buried? Is it appropriate for the employer to delay burial until he receives the consent of the worker's parents or next of kin? Does this not intervene the rule, which specifies a time limit for burial?

1. The general rule is that the earlier the burial takes place the better it is for the deceased, the family and all concerned. It is important to realize that death signifies the transfer of a person from one world and one life to another. This means that when the spirit departs from the body, it moves to the world of spirits, of which we know nothing other than what God has chosen to inform us. Only the lifeless body of the deceased person remains, which is bound to decay unless it is buried. No one wishes to allow the body of a dear relative to change and start to decay for any whimsical reason.

There may be a need to delay burial in certain situations. Suppose a post-mortem is needed to establish the cause of death and ascertain that there was no crime committed to bring about the death of the deceased. In this case, it is perfectly appropriate to delay the burial until the post-mortem has been carried out and the tests needed have been completed.

The reason the reader has mentioned does not constitute a valid reason for delaying the burial. It is merely an emotional situation coupled with social tradition. From the Islamic point of view, if a few people attend the funeral and the Janazah prayer is offered for the deceased, that is all that need be done. The son, if abroad, may offer the Janazah prayer in his own place of residence, making his intention to offer it in absentia, or what we may call 'Salat-ul-Ghayb'. He may also pray for the mother's forgiveness at the place where he is living. God accepts whatever prayer he says, for his mother, if He so wills, and its reward is credited to her by God's grace. The only thing that remains is that the son cannot attend the funeral in person. That is not necessary from the Islamic point of view.

Moreover, it may be more sorrowful for him that he should be delaying the burial, and then to travel all the way home to see the body of his mother. It may be kinder to him that the burial should take place in his absence. Dutifulness to his mother is not demonstrated by attending her funeral when there is a great distance separating him from the place of her death. It is demonstrated by what he does after her death to increase her reward.

It is a non-Muslim tradition, particularly Western that a funeral is arranged a few days after the death, to allow friends and relatives to attend it. Muslims must not do that. If they do, they prefer non-Islamic traditions to Islamic ones. That is not right.

2. Let me first of all say that there is no time limit for burial. Islam does not say that a dead person should be buried within a particular number of hours or days after the death has occurred. Having said that, it is well known that it is more appropriate from the Islamic point of view to bury a person as soon as possible after his death. Burial is not to be delayed unnecessarily. When it is feared that the body of a deceased person could begin to decompose, preparation for burial should be started with maximum speed. On the other hand, if there is a valid reason for a delay in burial, then this is acceptable. Such delay may be necessary if a crime is suspected.

A coroner may require a postmortem to be carried out in order to determine the cause of death. This will inevitably delay burial, but this is certainly acceptable.

In the case you have mentioned, the employer may have felt that the relatives of the deceased worker may wish to have the body returned to the worker's home country for burial there. From the Islamic point of view, it is undesirable that a person be sent from one country to another for burial. [Or, for that matter, from one town in the same country to another town.] Even when a Muslim dies in a non-Muslim area, it is perfectly appropriate for him to be buried there. There is no need for him to be taken away to a Muslim country. The whole earth belongs to Allah and wherever we are buried, He resurrects us on the Day of Judgement.

Death: Burial — Speedy Funeral

Is it necessary to speed up the preparation for burial, or can the body be kept at home for some time to allow people who are coming from distant places to attend the funeral?

It is a well known tradition throughout the Muslim world that when a person dies, arrangements for his funeral and burial start without delay. If the death occurs in the morning, the deceased is often taken to the mosque for prayer at the time of Dhuhr or Asr. If he dies in the evening, he is sure to be buried before midday the following day. And this is considered a gesture of doing what is right for the deceased person.

There is a Hadith to support this attitude. Al-Bukhari relates on the authority of Abu Hurairah, who quotes the Prophet, peace be upon him, as saying: "Speed up the funeral; if it is one of a good person, you are only taking that person to a good prospect. If otherwise, then he is no more than an evil you are putting off your shoulders." Some scholars understand this Hadith as an instructions to walk fast when taking the body to be buried, while others take it to mean speeding up the preparations for prayer and burial. This latter view is supported by other Hadiths. The first one is related by At-Tabarani on the authority of Abdullah ibn Omar who says: "I heard Allah's messenger, peace be upon him, say: When anyone of you dies, do not keep his body. Be speedy when taking him to his grave." Another Hadith related by Abu-Dawood quotes the Prophet, peace be upon him, as saying: "It is not right that the corpse of a Muslim is kept at home with his family."

Death: Burial — the Time Limit

If a foreign worker dies, how soon should he be buried? Is it appropriate for the employer to delay burial till he receives the consent of the worker's parents or next of kin? Does this not contravene the rule, which specifies a time limit for burial? Is it appropriate to ship a body out to one's home country for burial?

Let me first of all say that there is no time limit for burial. Islam does not say that a dead person should be buried within a particular number of hours or days after the death has occurred. Having said that, it is well known that it is more appropriate from the Islamic point of view to bury a person as soon as possible after his death. Burial is not to be delayed unnecessarily. When it is feared that the body of a deceased person could begin to decompose, preparation for burial should be started with maximum speed. On the other hand, if there is a valid reason for a delay of burial, then this is acceptable. Such delay may be necessary if a crime is suspected. A coroner may require a postmortem to be carried out in order to determine the cause of death. This will inevitably delay burial, but this is certainly acceptable. It is not acceptable, on the other hand, to delay burial in order to wait for someone to join the funeral. Such considerations are of little value from the Islamic outlook.

In the case you have mentioned, the employer may have felt that the relatives of the deceased worker may wish to have the body returned to the worker's home country for burial there. From the Islamic point of view, it is undesirable that a dead person is sent from one country [or from one town] to another for burial. Even when a Muslim dies in a non-Muslim area, it is perfectly appropriate for him to be buried there. There is no need for him to be taken away to a Muslim country. The whole earth belongs to Allah and wherever we are buried, He resurrects us on the Day of Judgement.

Death: Burial — Woman Whose Faith Was Not Known

When an Indian woman died there was a dispute about her religion. Muslims in the area insisted that she was a Muslim and wanted to have her buried. Hindus claimed that she belonged to their faith and they wanted to have her body cremated. Is there any way to ascertain the faith of a deceased person?

Faith and beliefs are questions of the mind. You cannot tell from looking at a person whether he belongs to the Islamic, Christian, Hindu faith or whether he is an atheist or an agnostic. There is simply no physical mark to indicate that. If this is true of a living person whom you can question about his faith or whose practices can be watched to determine whether he is a believer or not, it is certainly more true of a dead person with whom you cannot have any interaction. You cannot look for any mark on that person's body to know his religion.

I am at a loss to understand how such an issue arises only when a woman dies and only in connection with her burial. How is it that the deceased came to be the subject of dispute among the living? Was she known to offer her prayers and to attend to her other religious duties? If so, then surely many people would have known that and the matter would be easily resolved. Or has the dispute arisen because the woman simply did not know or did not care about religion? This sounds more like it.

Without wishing to make any judgment, the way a person is buried does not change anything about his faith or his standing on the Day of Judgement. What is more important is that no serious dispute should be allowed to develop between two communities over the issue. I hope the matter has been amicably resolved.

Death: Condolence For the Deceased

You have mentioned in the past that it is not proper that the relatives of a deceased person stay at a particular house or place for people to come and offer their condolences. In a book on Hadith I have read that when the news of the martyrdom of Zaid ibn Harithah and Jaffer ibn Abu Talib reached Madinah, the Prophet, peace be upon him, sat in the mosque and grief could be seen in his face. Muhammad Ali commenting on this Hadith says: "To sit in some place so that people may come and express their sympathy with and console the bereaved family, is, therefore, in accordance with the Prophet's practice." Please clarify.

The Hadith you have quoted mentions only that the Prophet, peace be upon him, sat in the mosque, but there is no mention in the Hadith itself that he sat there for the purpose of receiving condolences by his companions. We cannot conclude from that Hadith anything more than the fact that, on receiving the sorry news of the death of his commanders, the Prophet, peace be upon him, announced that to his companions and made himself available. He sat in the mosque, feeling very sad. It was only natural that his companions, particularly those, who were close to him, should come to find out whether he was planning anything to support the Muslim

army, which suffered a defeat. Again, it is natural that those who arrived in the mosque should offer their condolences to the Prophet, peace be upon him. This is exactly what I have said, that the offering of condolences should be left to the time when we meet the relatives of the deceased [which may be immediately upon hearing the news of the death].

Had the Prophet, peace be upon him, encouraged, or even permitted, the organizing of any type of function, or the assembly of the relatives in a particular place for people to come at a particular time to offer their condolences, as happens in many Muslim societies these days, these practices would have been followed each time one of the Muslims in Madinah died. It would have been reported to us, particularly since a good number of the Prophet's companions died in wars or in time of peace in those ten years when he founded the Muslim State in Madinah.

Muhammad Ali has based his conclusion on this single incident, which does not suggest what he has concluded. May I ask whether this Muhammad Ali is the same as the Qadiani person who has translated the Qur'an? If so, then you should not take what he says because he is not a proper source from which to learn about Islam.

Death: Dead Persons — Contact With

A man is suffering a sense of great loss after his wife's death. Someone has told him that he knows a way that would enable him to talk face to face with his deceased wife. I have been trying to persuade him that this is wrong and unacceptable. But his sense of loss is such that he would do anything to be in contact again with his deceased wife. Please comment.

What we have to understand is that death is only a stage in a person's life, leading to the life hereafter. It occurs when the spirit departs from the body holding it. It is the union of the body and spirit that gives us our present existence, subject always to God's will. When the spirit departs from the body, this causes death.

The body is buried, while the spirit goes to its Lord. How, where and by what means? We know nothing of this. No one does. We only know what is stated in the Qur'an, and what is mentioned in authentic Hadiths. Anyone who claims otherwise is a liar. In the Qur'an God says:

"They ask you about the spirit. Say, 'knowledge of the spirit belongs to my Lord. You have been given but scanty knowledge.'" [Children of Israel "Bani Israel" 17: 85]

This settles the matter completely. This person who claims ability to contact the dead is actually saying that he has been given certain knowledge which can only be imparted by God. Since knowledge of the spirit belongs only to God, the only way to learn it is through revelation or inspiration. So this person is claiming to receive that from God. Such a claim is akin to claiming prophet-hood. We know that Prophet Muhammad, peace be upon him, was the last prophet God will ever send to mankind. It would be against the express statements of the Qur'an to suggest that a later person receives such knowledge. It is well known that no revelation is vouchsafed to any human being after Prophet Muhammad, peace be upon him.

Even though the person concerned does not claim prophet-hood, he still claims to have contact with a realm that is known to God alone. How does he do that? It is only through lying and exploiting other people's sorrow. My advice to the man who is so sad at his wife's death is to try to improve her status by offering the pilgrimage or the Umrah on her behalf, giving money to charity and reading the Qur'an and praying God to credit her with the reward of such actions. In this way, he feels that he is contacting her through God Himself. His sorrow will ease as he begins to feel that she

is with God, and that her position is, God willing, better than the one she departed from in this life.

Death: From Here To Eternity

What is the Islamic view regarding the phase in which a human being passes between his death and the day of resurrection? Do we meet and recognize our relatives and children on the day of resurrection? What will our age be like?

Every human being knows that his existence is related to the presence of a "spirit" which makes all the difference between life and death. When a human being dies, his spirit departs from his body. The body remains as it is, but it has no life. A dead person cannot move, speak, see, feel or think. If he belongs to a Muslim family, he is buried. In other communities and faiths, something else is done. He may be cremated, thrown in the sea, or left to be eaten by the birds. Nothing of this affects his spirit because it has already departed from his body.

The question arises here: what is the spirit? How do we define it? What is its nature? It is useful to relate here that at the time of the Prophet, peace be upon him, the polytheists in Makkah thought of trying to establish whether the Prophet, peace be upon him, was truly a messenger of Allah or not. They sent a delegation to the Jews in Madinah to meet with their senior rabbis. They thought that the Jews, having a sacred book and being monotheists, may be able to give them some information by which they could determine whether what the Prophet, peace be upon him, said was right. The Jews suggested to them to put to the Prophet, peace be upon him, questions on three topics. If he gave them satisfactory answers on all of them, they would know that he was only a messenger of Allah. One of these topics was the spirit. The Prophet, peace be upon him, prayed to Allah to give him answers to all three questions. Answer in details to one of the questions is given in the Surah entitled "The Cave." It relates to the histories of the group of young men who took refuge in a cave to hide away from their people who were polytheists. The second question concerns Thul-Qarnain, a man who traveled far and wide and was able to establish justice and monotheism. As far as the third question, which was on spirit, was concerned, the answer is given in a single verse in the Surah, entitled "The Night Journey" or "Al-Isr'a' ". It may be rendered in translation as follows: ***"They question you about the spirit. Say: [knowledge of] the spirit belongs to my Lord, and you have been given but scanty knowledge."***

It is clear from this verse that Allah has chosen not to impart to us any detailed knowledge of the spirit. He has chosen to keep that to Himself. That establishes two points: that we do not need such knowledge of the spirit in order to fulfill the task entrusted to us of building human life on earth. Had it been necessary for us to acquire that knowledge, Allah would have not withheld it from us.

The other point is that since Allah has withheld such knowledge from us, hard as we may pursue it, we will not end up with the truth about it. There have been so many thinkers and philosophers in all ages who belong to all nations and all civilizations, and who have tried to know what the spirit is and what its nature is like. Some of them have come with different concepts and ideas. None of them, however, stands up to close examination. Some of their concepts are absurd that one wonders how can a man of any degree of intelligence come out with such a concept. Others have large and apparent flaws. None is truly convincing. Muslim scholars, on the other hand, have from one generation to another maintained that since Allah has not given us such knowledge, we do not waste our time pursuing it, because all our attempts will lead us nowhere.

Having explained that knowledge of the spirit and its nature have not been given to us by Allah, I should add that we have certain hints in the Qur'an and by the Prophet, peace be upon him which give us some impression of the life of the spirit. One such example is the Qur'anic statement that martyrs who sacrifice their lives for the cause of Islam are not to be considered as dead; they are **"alive with their Lord, and are given provisions."** The Prophet, peace be upon him, likens the spirit of people to "soldiers in ranks: those of whom come to know one another establish intimacy and those who are unfamiliar with one another are hostile." This statement is understood to explain how believers get on easily with one another and soon establish intimacy.

Since we do not know a great deal about the world of the spirit, it is difficult for us to explain in detail what happens to the spirit after it departs from the body and until the day of resurrection. We know, however, that the Prophet, peace be upon him, has taught us to pray Allah to spare us suffering in the grave. He himself used that prayer, although he knew Allah would not expose him to such suffering. He did so in order to teach us what to say in our prayer. This prayer, however, tells us that some people are punished and tormented in their graves. It is reported that the Prophet, peace be upon him, has described the grave as either "a piece of the garden of heaven or a pit of fire." This description shows that some people, i.e. good believers, will be happy in their graves, while others, the disbelievers, have much to suffer. It is needless to say that this suffering is not physical. The body of a buried person will soon decompose. One who is cremated is reduced to ashes. Nevertheless, the torment referred to by the Prophet, peace be upon him, as being suffered by the dead people in their graves is real and applies to all those people whose actions in life make them liable to such punishment. It is reasonable, therefore, to assume that this torment is spiritual, rather than physical.

When the resurrection takes place, every spirit is reunited with its body. We are raised in the same state in which we were at the point of death. We will face the reckoning on the Day of Judgement, when our actions are either credited for us or recorded against us. If our good actions are weightier, we are given our book of account in our right hands. That in it is a signal of Allah's pleasure with us and we feel so elated that we want to show our book to all around us. Those who are given their books of account in their left hands, realize that they are doomed. They wish they had never been given anything.

The question may be asked here: How does the spirit recognize the body after it has decomposed, been cremated or even eaten by birds? This is all related to the very concept of resurrection. As Muslims, we believe that every human being will be raised to life again and that all human beings in all generations will be gathered together on the Day of Judgement. What has happened to the dead body of each person does not constitute a major point of worry for us, because we know that Allah is able to accomplish His will and do whatever He wants. It is sufficient for us to know that it is only through His ability that we have been created the first time. That is how we have been brought into this life after we are nothing. Can anyone of us imagine what sort of life did he have before his mother produced the egg which was fertilized by the sperm of his father and the conception led to the pregnancy which culminated in his birth? This creation is indeed enough proof to us that He who has created us in the first instance is able to bring us back to life after we die. That He brings us back to life in the same state, which witnessed the end of our first life, constitutes no difficulty to Him.

As for recognizing our relatives and friends, we certainly do. In the Qur'an, Allah tells us that on the Day of Judgement, every one is preoccupied with his own fate. He runs away from his parents, brothers, sisters and children. He will not run away from them if he does not recognize them.

As for our age in Hereafter, I can refer to the Hadith when an elderly woman companion of the Prophet, peace be upon him, asked him to pray to Allah to admit her in heaven. The Prophet, peace be upon him, joked with her and said: "No elderly woman is admitted into heaven." The Prophet, peace be upon him, said this in jest, and we have to explain here that the Prophet, peace be upon him, always said the truth, whether he spoke seriously or in jest. Tears sprang to the woman's eyes, because she was elderly. The Prophet, peace be upon him, smiled and explained that this does not mean that all elderly women will be turned away from heaven. Certainly good women, of all ages, will be in heaven. The Prophet, peace be upon him, told her that every woman who goes to heaven will be back in her prime, as a youthful girl, full of vigor.

Death: From Hunger

I have been asked to put this question to you: While Allah has promised to feed each and everyone born in this world, why do hundreds and thousands of people die of starvation in Africa and other parts of the world? What about their promised provision?

Yes, Allah has guaranteed that every living creature will have his, her or its provisions. He says in the Qur'an: "***Every living thing on earth will have its provisions given by Allah.***" [Hood 11: 6]. But what does this promise mean? Does it mean that what is assigned to every creature will come to that creature wherever he is and whether he works or not? To believe so is to be exceedingly naive. With the population of the world now exceeding five thousand million, it will take a planet, which is hundreds of times bigger than ours to provide all these people with their sustenance, let alone what animals and other creatures will need. Besides, what would be the point to provide all these creatures with their sustenance if they do not need to work for it? The least that can be said is that it would transform human beings to lazy creatures that expect to be fed without making an effort. The whole purpose of human existence, which is building human civilization on earth, would be totally negated. But Allah tells us in the Qur'an, referring to the earth that He "***has apportioned in it provisions [for its living beings].***" How can we link the two aspects together?

The Islamic view is that Allah has given the earth the potential, enough agricultural and animal resources to feed all those who live on it comfortably. People need to work in order to get what the earth can give. Everyone realizes this. If we were to leave fertile lands without proper cultivation, irrigation and general agricultural attention, we will make of them either barren land or land which produces wild plants, most of that are inedible. When a farmer takes good care of his fields, pulling out the weeds, using proper fertilizers, using good seeds and ensuring adequate irrigation, he gets a good harvest. He is able to sell his produce to his fellow countrymen or export it abroad. The same applies to every aspect of agriculture and animal resources. British fishermen, for example, are renowned for the way they preserve their fisheries to ensure continuous supply of fish throughout the year. Other countries, which do not follow a similar pattern, have their fishing resources depleted or at least experience sharp seasonal fluctuations in their catch of fish.

We often hear that the population explosion will bring an unparalleled disaster for mankind. Predictions that the earth will not be able to support those who live on it are heard very often. Such predictions are shortsighted. They are similar to predictions that were made two centuries ago, when the population on earth was perhaps one fifth of what it is today. At that time, people tended to think that the earth would not be able to support many more human beings. How was it able to support five times that number? The fact is that man has been able to tap more resources by using new discoveries, such as electrical power and innovative

methods. I am not suggesting that population increase should continue unchecked, but I am saying that the earth has far more untapped resources than what human beings now utilize. For this reason, man can enjoy a far greater degree of affluence, if only he would care to tap these resources and put them to proper use.

Let us consider the following two examples. When the population of Egypt was in the region of 15 million, in the late forties and early fifties, the country's agricultural produce was sufficient to feed its entire people comfortably. Now, the same agricultural land has to feed more than treble that population. Although Egypt has the Nile running the whole length of the country, it relies for its agriculture on a very narrow valley extending all the way from its southern borders to Cairo and on the Nile delta. Yet the Nile waters can be used to reclaim vast desert areas. Besides, Egypt has a wealth of underground water. There have been some attempts to reclaim desert land particularly in Sinai, which has now good agricultural produce in certain areas. Moreover, a fantastic project of drawing Nile water to irrigate Sinai desert land has already started to pay good dividends. Much more can be done in this area and Egypt can easily treble or quadruple its agricultural produce.

Until recently, Sudan was considered a country with enormous agricultural and animal resources. It has abundant water resources in the Nile and the Blue Nile provides an easy, cheap method of irrigation. Only recently there were projects which aimed at making Sudan the breadbasket of the Arab world. Nevertheless, now why Sudan suffers this miserable state of affairs is not for the lack of resources, but the mismanagement of these resources. There are many more examples like this.

If we add to such examples causes like ill-advised policies, based on wrong priorities, dictatorial governments which allow corruption to spread, wide-scale mismanagement and the work of these forces which want to preserve the present situation which concentrates wealth in the hands of the few, you have an unfailling prescription for continued poverty in potentially rich countries.

If we look at the world situation, we find far too many situations where potentials are not realized and people continue to suffer as a result. What we conclude from this is that Allah has given us the means to feed ourselves properly, but we have not used those means in the right way to benefit by the potentials. The fault is with man and not with Allah. Many people ask why does Allah allow people to perish of starvation in Ethiopia? If we look at the situation in Ethiopia over the last sixty years, we find that the Marxist dictatorship of Mengistu has replaced the miserable dictatorship of the former emperor. It is the policies of these governments that had brought Ethiopia to the point of collapse. It may be asked why people should be left to suffer if the government is not following proper policies. The answer is that the people are also responsible for allowing such a government to continue without trying hard enough to either cause the government to reform its policies or bring in a different sort of government.

Islam does not only make it an essential part of man's role on earth to realize the potentials of the planet on which man lives, but also to ensure fair distribution of wealth. Its system which regulates the use of agricultural produce, the break up of wealth through inheritance, help to the poor through the Zakah system, are just few aspects of the Islamic system which bring about justice for all and guarantees everyone a decent standard of living when it is properly implemented. Man, however, must work to implement the Islamic way of life. Otherwise, injustice will continue and man's suffering will be perpetuated. Without hard work man cannot expect to reap any fruits. We cannot blame Allah for our lack of efforts. He has given us the means to increase human wealth, but we have to utilize those means. Unless we do that, the present ills of human society will continue.

Death: Graves — In Mosques

In Islam, it is forbidden to have graves in mosques. Please comment on the status of the Prophet's mosque where he is buried.

The Prophet, peace be upon him, was not buried in his mosque. He was buried in the place where he died, as happened with earlier prophets. After his death, his companions were discussing where to bury him, and Abu Bakr told them that he heard the Prophet, peace be upon him, saying: "Wherever a prophet died he was buried." Therefore, his grave was dug at the spot where he died, in his wife's, Ayesha's room. His home was adjacent to the mosque, not inside it. Thus, there is no question as to the legitimacy of what was done. It was perfectly appropriate, and according to the Prophet's own instructions.

The Prophet's mosque has been enlarged time after time. Its enlargement has been mostly to the side of his homes. Moreover, his grave is enclosed in the building where it has been. Nobody sees it, and there is a wall between it and the worshippers, wherever they happen to be. As such, there is no problem with this. It is perfectly appropriate.

Death: Graves — Not A Matter Of Grave Importance

Where are the graves of the Prophet Adam and Caliph Ali? I heard that Ali's grave, which is said to be in Iraq, is not the true one. What happened to Ali's body after he was murdered? Is the grave of Mother Eve in Jeddah real or fictitious? Is there any religious significance in keeping a fictitious grave?

I do not think any human being could say with even the faintest chance of accuracy where the grave of Prophet Adam is. We should not forget that the Prophet Adam was the first human being on earth. It was unlikely that his immediate children and grandchildren could keep a record of his burial place and that record should remain intact until the present time. Since Ali was the fourth caliph, it was to be expected that his burial place should be noted.

Ali was assassinated in Iraq and, in conformity with Islamic teachings, he must have been buried in the closest graveyard to where he was murdered. That was in the town of Kufa in Iraq. Whether we know the exact spot of his burial or not is probably debatable. But what would it signify if we knew it or not? We know, for example, that Caliph Osman was buried in Al-Baq'ie, but the exact spot of his burial place, and those of many of the Prophet's companions, cannot be identified with any degree of accuracy. Why should we bother about identifying these graves? Those were people who served Islam to the best of their ability. Their reward is with the Lord, and they are sure to have it on the Day of Judgement. That reward does not include people paying homage to them by visiting their graves.

As for the grave of Mother Eve, what we have said about Adam's grave applies to her grave too. There is certainly no significance whatsoever in keeping a fictitious grave, or a real one for that matter.

Death: Graves — Torment In the Grave Without Accountability

1. If accountability is to take place on the Day of Judgement, why has the Prophet, peace be upon him, taught his companions to seek refuge with God from the torment of the grave? Is it a punishment given without accountability?

2. Since Arabic has only two tenses, past and present, all references to the hereafter and the Day of Judgment are made in the present tense. This

means that when a person dies, he or she immediately goes to either heaven or hell. This means that the reward or punishment they receive will be immediate. as we do not have reference to it in the Qur'an and this also means that the common notion about torment in the grave is inaccurate. I think that when a person is dead his or her spirit is no longer confined to their bodies. The spirit would be immediately facing God. Actions of the person concerned would have been immediately reviewed. Since time does not apply there, it is difficult to imagine how this happens. Hence God describes it in the Qur'an in a way which we can understand. Please comment.

1. One of the supplications the Prophet, peace be upon him, taught to his companions and his followers is to seek refuge with God against the torment in the grave. This is an established fact. Certain people will be subjected to this torment, although what nature it will take is not given in detail. In Verse 46 of Surah 40, the situation of the people of Pharaoh is described, and they are said to be

***“Brought before the fire morning and evening, and on the day the hour strikes, [an order will be given] ‘Put the people of Pharaoh to the severest punishment’.*”**[the Believers — “Mu'min” 40: 46]

It is clear from this verse that the ***“bringing before the fire”*** takes place repeatedly, every morning and every evening until the Day of Judgement, or the day ***“when the hour strikes”*** when the actual punishment is meted out. This is then, one aspect of the torment that is given before the resurrection on the Day of Judgement. It is actually viewing the punishment, rather than experiencing it.

Is this a punishment inflicted before the reckoning? We need to understand that the reckoning is not made to establish whether a person is a non-believer, a hardened sinner or an obedient servant of God. God knows the outcome of everyone's test in this life. He does not need to wait until the Day of Judgement to do the reckoning and establish status of anyone. The reckoning is for the benefit of people who will be made to see all their deeds they did in this life and to realize their situation. They will then realize that if they are punished, it is because of their own deeds, and if they are forgiven and admitted to heaven, [it is Allah's grace.]

2. The reader starts with a false premise. While Arabic may be said to have two tenses, past and present, it expresses the future very clearly by adding a modal to the present. There are two modals, “Sa” for the immediate future and “Sawfa” for the distant future. Thus, to say that the hereafter starts immediately on one's death is a misconception. It starts with a day when all creation will be gathered together. This means that there is a time gap between one's death and resurrection for the hereafter.

While torment in the grave is not mentioned in these words in the Qur'an, there are clear references to it. One such reference occurs in verse 46 of Surah 40, which speaks about the people of Pharaoh and states:

“They are brought by the fire morning and evening; then when the Last Hour occurs, [it shall be said:] Place the people of Pharaoh in the most severe torment.” [the Believers — “Mu'min” 40: 46]

The verse clearly provides for a sequence of actions: the bringing of those people before the fire twice a day; then their entry in hell where the worst place is reserved for them.

Now how does all this occur and what sort of time applies there, we do not know. But we take what the Qur'an says about the Hereafter at face value and believe in it without hesitation. Why should we bother ourselves with its being a mental picture drawn in a way that is possible for us to understand or as a reality described in real terms? This affects the truth of the Hereafter in no way. If we believe in God, we take His word, i.e. the Qur'an, as it is and believe in it as it is expressed.

Death: Graves — Visiting Graves & Reading Qur'an At the Graves

1. What is the Islamic view of visiting the graves of relatives to pray Allah to make the soul of the deceased rest in peace? People also visit the tombs of saints, thinking that such visits will make Allah fulfill their requests with promptness. How far should we differentiate between a visit to graves expecting the deceased to be of help to us and a visit without any such expectations?

2. Some people visit the graves of Aulia and on the day of Eid, they visit their parents, graves, where they recite Surah Ya'Sin. Please comment.

1. Visiting graves is recommended if it is for the purpose of expressing dutifulness to deceased parents or to remind oneself of the inevitability of death so that one can prepare for the hour when he is no longer able to do anything to improve his situation in the life to come. The Prophet, peace be upon him, describes death as a silent preacher because when people remember death they remember that they have to do well in this life in order that they ensure a happy future in the hereafter. Visiting the graves of parents is recommended as evidence of dutifulness, at least once a year. [Added: These visits should not be related to a particular date only, e.g. death anniversaries, etc.] Such visits are rewarded by Allah in the same way as other aspects of dutifulness are.

I hope I have made the purpose of visiting graves very clear. We have to remember that the deceased can not benefit the living. Indeed, it is the other way round. The living can pray Allah to have mercy on those who have died and Allah may answer such prayers. In this respect, the living can benefit the dead. The dead, however, cannot benefit the living. This applies to all people no matter how good and devoted they are during their lifetime on earth. The Prophet, peace be upon him, says that "a human being" is unable to do anything after his death. The description "human being" applies both to saintly people and those who are weaker in faith. He says: "When a human being dies, all his actions come to an absolute end, except in one of three ways: a continuous act of charity, a useful contribution to knowledge and a dutiful child who prays for him."

Moreover, it is not for us to classify dead people as saints or non-saints. Who are we to judge people, especially those with whom we have had no contact, because they may have died before we were born? Some people may have the appearance of being dedicated to the service of Allah. But how can we judge their intentions? And if we cannot judge those who we know, how can we judge those whom we have not known? As you realize, a person may do a good action, but he may not be rewarded for it because his intention was not as good as the act itself. An example of this type may be given. When a rich person donates several thousands for a charitable purpose in the hope that it will be said of him that he has given a very generous donation then his reward is that reputation which he will inevitably earn. Someone who is less rich and makes a little donation for a charitable purpose, keeping the whole thing secret will be rewarded much more generously by Allah. The reason is that the second person has made his donation only for the purpose of pleasing Allah and earning reward from Him.

As you have said, people do visit the tombs of persons whom they call saints in the hope that they would have their wishes through such visits. Now who will fulfill these wishes? Is it the deceased person in his grave? If the answer is in the affirmative, then we tell that person that he has done a gross error. He has attributed to a dead person powers which he does not have. Moreover, he has appealed to him instead of appealing to Allah for the accomplishment of his purpose. In effect, he has associated the dead person with Allah as a partner. Some people say that they know that the deceased person does not do anything by himself in his grave, but he can appeal to Allah on our behalf. This is absolute rubbish. It makes the dead person an intermediary between Allah and His creation. Allah has said so many times in the Qur'an that he accepts no partners. If people associate partners with Him He abandons those people to those partners to sort their affairs with them the way they like. Eventually they are the losers because the partners they associate with Allah are of no use to them. It is for this reason that we say time and again that such visits to the graves of deceased people in the hope that the visit will be of use in the fulfillment of the visitor's wishes is an act of polytheism. It is needless to say that it is absolutely forbidden.

To sum up, we must not confuse visiting graves in order to remind ourselves of death and the need to be better servants of Allah or to show dutifulness to our deceased parents on the one hand and visiting the so-called saints in the hope that they will be of use to us, helping in the fulfillment of our wishes on the other. The first action is recommended while the second is forbidden, as it is a polytheistic act.

2. Visiting graves and graveyards is recommended because it reminds us of the Day of Judgement and encourages us to do well in this life so that we may achieve the great prize of admission to heaven in the life to come. Praying God to have mercy on the deceased and to forgive them their sins is highly encouraged, particularly if they are close relatives. Therefore, visiting the graves of one's parents and other relatives on the day of Eid or other days and praying for them is an act worthy of praise. On the other hand, reading the Qur'an and praying God to credit the reward of one's recitation to a dead relative or friend is acceptable, according to the weightier view. But such reading is better done at home or in a mosque or any other place. It should not be done by the side of the grave.

Where we have a problem, and a serious one at that, is with visiting the graves of those who are described as *Auliy'a*. What people do on such visits is highly questionable. They appeal to the dead to intercede with God on their behalf, or they ask them to bring them some good favor, as if they were living and having a special position with God. All this is forbidden and incurs God's displeasure, as it elevates those dead people to the rank of partnership with God, when God has no partners. This is certainly forbidden.

Death: Graves — Women Visiting

May I refer to an earlier answer by you when you suggested that women are allowed to visit graves? If the Hadith you have quoted is authentic, and then it shall supersede earlier sayings by the Prophet Muhammad, peace be upon him, concerning the same subject. Could you please include the full text of the Hadith reported by Lady Ayesha and comment further on the subject.

The relevant part of the Hadith, which I have quoted, mentions that Lady Ayesha was questioned on her return from visiting the grave of her brother about the Prophet's prohibition on visiting graves. She answered: "Yes, he did prohibit that, but he later encouraged visiting them." Before mentioning the full text of the Hadith, let me mention two authentic Hadiths on this subject. The first is reported by Buraydah, a companion of the Prophet, who quotes him as saying: "I had ordered you not to visit

graves, now I say: Visit them; and I did prohibit you to keep sacrificial meat for more than three days, now I say: Keep what you wish; etc." [Related by Muslim]. This Hadith is clear that an early prohibition has been abrogated. Scholars suggest that in the early years of Islam, the Prophet, peace be upon him, was keen to restrict every action which had even the slightest connotation of associating partners with Allah. Because people used to do various rituals at graveyards, the Prophet, peace be upon him, wanted them to get used to accepting death as a natural thing, determined by Allah, and which does not justify any wailing or the performance of any rituals. In the case of sacrificial meat, the early prohibition encouraged the distribution of meat at a time when the circumstances of the Muslims were hard and things scarce. When the Muslim state became richer, the Prophet, peace be upon him, allowed people to keep what they wished of the meat of animals they had sacrificed.

The second Hadith is that which encourages visiting graveyards. Abu-Hurairah reports that the Prophet, peace be upon him, "visited his mother's grave and wept until everyone around him was in tears. He then said: I sought my Lord's permission to pray Him to forgive her, but this permission was not given me. I also sought His permission to visit her grave, and He has permitted me. Visit graves, because such visits remind you of death." [Related by Muslim].

Some of the scholars do maintain that women are not allowed to visit graves. In support of their view, they cite the Hadith which prevents women from following funerals and the one which quotes the Prophet, peace be upon him, as saying: "Allah curses the women who visit graves frequently and the ones who pray at them and put lanterns at them" [Related by Abu-Dawood and An-Nasa'ie]. Al-Qurtobi, a renowned scholar, explains that this curse is limited to those who carry the habit of visiting graves to excess. This is clearly indicated by the way the Arabic text of this Hadith is phrased. He suggests that the reasons for such a curse may be that such frequent visits may lead a woman to abandon her duties, or cause her to dress improperly or she may often wail at the grave, etc. If she visits graves and does not do any of these things, then that is appropriate because both men and women need to remember death.

A larger number of scholars, however, are of the view that visiting graves is permitted for women. In support of their view, they cite the Hadith of Lady Ayesha, which is related by Al-Hakim on the authority of Abdullah ibn Maulaikah, who saw her coming back from visit to the grave of her brother, Abdurrahman. He asked her: "Had not the Prophet, peace be upon him, prohibited this?" She said: "Yes, he had prohibited it, but he later encouraged visiting them [graves]." There is nothing in this Hadith to suggest that this permission applies to men only. Indeed, we have an authentic Hadith, which may be quoted in support of this view. Anas ibn Malik, a companion of the Prophet, reports: "The Prophet, peace be upon him, passed by a woman crying at a grave. He said to her: Fear Allah and be patient. She said: Leave me alone, for you have not had a calamity like mine and you have not known him. She was subsequently told that she was talking to the Prophet, peace be upon him. She went to him at his place where she found no doorkeepers. She said: "I did not know you.' He said: Real patience is that shown at the first shock" [Related by Al-Bukhari]. The evidence in this Hadith is that the Prophet, peace be upon him, saw a woman visiting a grave and he did not prohibit her from doing so. Nor did he suggest to his companions who were with him that her action was wrong. Indeed, he approved of it. Such approval is sufficient to consider the action of the women, i.e. visiting the grave of a close relative, permissible.

Death: Graveyard — At Al Baq'ie

Whenever we visit the Prophet's mosque in Madinah and the graveyard of Al Baq'ie, we are directed to more than one place as the burial place of Fatimah, the Prophet's daughter. Please comment.

When people point to different spots at the burial place of Fatimah, or any particular companion of the Prophet, that is understandable. As you realize the Sunnah which was certainly followed at the time of the Prophet, peace be upon him, is to make a grave very simple and to make its mark also simple. There is no prestige in making a great tomb for any deceased person. Simple graves are bound to be lost with the passage of time. Later generations will at best be able to point to a particular area as having been the burial place of any particular person.

May I ask why is it so important to know the exact spot where a particular person is buried? If it is to visit his or her grave, and to pray Allah to have mercy on that person, this can be done equally well whether we know the exact spot or not. If one stands at the entrance of the graveyard and prays Allah to have mercy on all those who are buried there, it is perfectly all right. If he wants to mention them one by one, that is again appropriate. He is certainly rewarded for visiting the graveyard and for praying Allah to have mercy on those buried there. This is all we need do.

Death: Graveyards — Dwellers Greeted But They Do Not Hear You

According to some Hadiths, it is recommended to greet the dead when one visits or passes by a graveyard. At the same time, Allah states in the Qur'an that those who are in their graves cannot hear. Please explain.

The Qur'anic verse which you have referred to is correct. It tells the Prophet, peace be upon him:

"You certainly cannot make those who are in the graves hear you." [Creator — "Al-Fatir: 35: 22]

This is a statement of fact, which tells us that those who are dead cannot hear what we say; whether we address them directly or we are talking to each other.

At the same time, we are recommended to offer a greeting to the dwellers of a graveyard that are actually dead. When we enter a graveyard or pass it by, we are recommended to say: "You believers, the dwellers of this place, peace be to you. You are gone ahead of us and we shall certainly join you, Allah willing. I pray to grant both you and us security and peace."

If you examine this Hadith carefully, you are bound to come to the conclusion that it is meant as a reminder to us. First of all, we state that those dwellers in the grave were believers and this means that even the most pious of believers will certainly die. We then state that we shall join them because Allah has made it inevitable that every human being dies. This is followed by a prayer of peace and security to those who are gone and to us.

In practical terms, this is a reminder to ourselves to work hard in obedience to Allah before we are overtaken by death. A Muslim should always remember death because it is a warning. The Prophet, peace be upon him, says that Allah has given us two warnings: the Qur'an and death.

The fact that we use this form of reminding ourselves of the Day of Judgement does not mean that the dead will hear us. They certainly do not since Allah states this in the Qur'an. Allah, however, may pass on to them what we have said so that their souls, wherever they are, may reply to our greeting.

Death: Graveyards — Headstone On Graves

Is it permissible to have a headstone placed on a grave on which the name of the person buried is written together with some information about him?

Some people are strongly opposed to it, but if the purpose is simply for identification, could it be wrong? Please comment.

It is perfectly permissible to place a distinctive mark on a headstone on a grave so as to make it easy to identify. Ibn Majah relates a Hadith on the authority of Anas that tells us "the Prophet, peace be upon him, placed a piece of rock as a distinctive sign on the grave of Uthman ibn Mazoon." There are other reports that suggest that placing such a mark is perfectly acceptable. Since we are encouraged to visit the graves of our relatives, we should be able to identify them, and this can only be done if there is a distinctive mark, preferably with the name of the deceased written on it.

It should be remembered that Islam does not encourage building anything over a grave. It prefers that graves be very simple, rising no more than a foot to the ground level. A grave should not be built with any material, but should be made of the same ground it is in. It is raised so that it would be known that it is a grave.

Death: Graveyards — Time Range For Their Alternate Use

A portion of land next to the graveyard in our town is made a car park, but people suggest that the area was formerly part of the graveyard. Could it be used for such a purpose?

The scholars agree that a grave is the property of the deceased for as long as his remains are in it. If the deceased's flesh and bones have dissolved, the area of the grave could be used for any useful purpose.

This means that if the area of the car park was used for burying the dead a long time ago, and no one was buried there for the last 20 years or so, its use as a car park is legitimate.

Death: Grief — A Grieving Daughter's Suffering

I still keenly feel the loss of my mother who died 10 months ago. I am often in tears mourning her. Since she is buried in a grave near our house, I often go there to sit near the grave and talk to her. Can she hear me? I am told that crying hurts her. People also say that when a person dies, he forgets about living. Is this true?

That you so keenly feel the loss of your mother is understandable, particularly if you were so close to her when she was alive. The important point is that your sense of loss must not develop into a protest to God's will. As long as you accept that death occurs by the will of God and that we have to accept it without protest, feeling your grief is perfectly understandable.

When the Prophet's last son died, he was in tears, and he said: "An eye may be tearful, and a heart may be full of grief, and we are certainly sad to have to lose you, Ibrahim."

That your tears would hurt your deceased mother is not true. How would they when she has no way of knowing that you are in tears for her loss? But what you should guard against is lamenting her departure with wails and words, which may not be acceptable from the Islamic point of view. Such wailing and lamenting is forbidden because it goes beyond the expression of sorrow to saying things that are often untrue, in addition to putting up a show that does not fit with the concept of accepting God's will.

There is no harm in visiting the grave of your mother, provided that you do not make a scene of your sorrow. If you 'talk to her', as you do, then I have to tell you that she

cannot hear what you say. God says in the Qur'an: ***"You cannot make those in the graves hear what you say."***

What you should do is to pray to God as often as possible for your mother, and appeal to Him to have mercy on your mother and to forgive her whatever mistakes she might have done during her life, and to give her a higher position in heaven. When you do that, you will feel that you are doing something to benefit her.

The Prophet, peace be upon him, says: "When a human being dies, all his [or her] actions come to an end, except in one of three ways: A continuing act of charity, or a useful contribution to knowledge, or a dutiful child who prays to God for him." You may also benefit your mother by offering the Umrah or pilgrimage, or giving Sadaqah, or by reading the Qur'an and requesting to credit the reward of your recitation to her.

We know that all the dead will be resurrected on the Day of Judgement when they will have to account for what they have done in this life, and on the basis of that reckoning their fate is determined. May God grant you the ability to bear your loss with fortitude and to do what benefits your mother.

Death: Grief — Expressions Of Sorrow That Displease God

Back home people organize functions after the death of a person. They also mark the anniversary of the death each year. Are such practices allowed in Islam?

A Muslim accepts the death of a person who is dear to him as an act of God's will, and he resigns himself to missing that person, hoping that he or she will receive God's forgiveness and be admitted to heaven. He prays for the deceased person' and requests God to forgive him or her and to bestow His mercy on them, and he may offer the pilgrimage, or Umrah, and pay money to poor people or to charities on their behalf. All this is acceptable and is bound to benefit the deceased.

The functions you mentioned at anniversaries or after certain days of the death of a person are of no value. Indeed they may be less than valuable if they included practices or statements that displease God, such as saying words or sentences that imply some sort of objection to God's will. An example of that is when people say that a certain person has died too early, or before he completed his life, or that he has left young children with no one to care for them.

Death: Grief — Following the Example Of the Prophet

Commentary By Adil Salahi — Arab News

Perhaps the worst bereavement that anyone may experience is the loss of a child. God has made the relation between parent and child the closest of all relations. A parent's love is pure, uncontaminated with any desire for gain or self-interest. Moreover, a child represents its parents' hopes for the future. Hence, when a child dies, its parents feel the loss very keenly.

Although the relationship is mutual, and children feel very close to their parents, particularly when young, depending on their parents for everything in life, children do not feel the loss of their parents as keenly as the parents do in the reverse situation. Perhaps this is due to the fact that normal progress leads us to expect that the older generation departs from life earlier than the younger one. Hence, a child's death upsets the norms. But in fact there is no set norm when it comes to death. People die at all ages, for a variety of causes.

The Prophet, peace be upon him, suffered bereavements of all types. He lost his father before he was born, and his mother when he was six years of age. He also lost his grandfather at the age of eight. He lost his most loving wife, Khadeejah, when he was 50, and another of his later wives, Zainab who had the title of Umm Al-Masakeen, which means "The Mother of the Needy", in Madinah. He also lost his two sons, Al-Qasim and Abdullah, before he began to receive God's revelations, and lost his two daughters, Ruqayyah and Umm Kulsoom, in his early years in Madinah. In all these situations, he grieved as a loving father or husband would grieve. But he accepted the fact that God determines death and we have to accept it with patience. Feeling sad at the loss of a dear relative or close friend is perfectly acceptable, as long as one does not wail or show physical panic or protest. We have to trust to God's wisdom in all situations.

All the Prophet's children were by his first wife Khadeejah, except for a boy born to Maria, the Coptic maid sent to him as a gift by Al-Muqawqis, the ruler of Egypt. This was late in the Prophet's life, when he was approaching 60 years of age. He called the boy Ibrahim, after the Ibrahim, the first grandfather of the Arabs. In line with the Arabian practice, the boy was given to a wet nurse to look after him in his early years. She was called Umm Sayf, the wife of a blacksmith called Abu Sayf. A wet nurse normally kept the child and breast-fed him for two years.

Anas ibn Malik reports: "One day I followed the Prophet, peace be upon him, as he aimed to visit Abu Sayf. As we arrived he was using his bellows to keep the fire going, and the house was full of smoke. I went ahead of the Prophet, peace be upon him, and told Abu Sayf to hold his fire as the Prophet, peace be upon him, was coming. He did so. When the Prophet, peace be upon him, arrived, he asked for his son. He took him and held him close, kissing and smelling him, and he said whatever prayers he wished to say. I saw the child as life almost departed from him with the Prophet, peace be upon him, holding him. The Prophet's eyes were tearful, and he said: 'the eye is tearful, the heart is full of grief, but we only say what will please God, our Lord. We are certainly grieved for losing you, Ibrahim.'" [Related by Al-Bukhari, Muslim and Abu Dawood]. In one version of this Hadith it is reported that Abd Al-Rahman ibn Auf said to the Prophet, peace be upon him, as he saw him weeping: "'And you cry, God's Messenger!' The Prophet, peace be upon him, said: 'Ibn Auf! It is an expression of compassion.'"

This report shows the Prophet, peace be upon him, in his role as a father. He is a most loving and caring father, about to lose his youngest child. He is sad and sorrowful, but he does not forget for a moment that God determines death, and that we have no option but to accept God's will, whatever it happens to be. Ibrahim is said to have lived only 17 or 18 months.

We can better feel the Prophet's sorrow on this occasion when we remember that he loved young children, and played with them. Abu Qatadah Al-Sulami reports: "The Prophet, peace be upon him, prayed carrying Umama bint Zainab, his daughter: When he was standing he carried her, but when he prostrated himself, he put her on the floor." [Related by Al-Bukhari, Muslim, Ahmad, Abu Dawood and Al-Nasa'ie]. Another version of this Hadith quotes Abu Qatadah as saying: "I saw the Prophet, peace be upon him, leading a congregational prayer while carrying on his shoulder Umama bint Abi Al-Aas, whose mother was his daughter Zainab. When he bowed in Ruku', he put her on the floor, and when he arose from prostration, he carried her." [Related by Muslim]. We also know that the Prophet, peace be upon him, sought his grandchildren to hold them and look after them. Abu Hurairah reports: "I was with God's Messenger, peace be upon him, in one of the markets in Madinah, and when he left I went with him. When he reached the yard in front of Fatimah's place, he called out to Al-Hasan ibn Ali, saying: 'O, Cutie! O, Cutie!' But no one answered him. He then left and went to Ayesha's place. As he was there, Al-Hasan came to him. I

thought that his mother had detained him so that she could give him his beads to wear in his neck. When he came over the Prophet, peace be upon him, hugged him and he hugged the Prophet, peace be upon him, who then said: 'My Lord! I love him, so please love him and love everyone who loves him.' He repeated this three times." [Related by Al-Bukhari and Muslim].

Here we see the Prophet, peace be upon him, going especially to his daughter's home to see her son. When the child comes over to him, he hugs him. This is a normal behavior of a grandfather cuddling his grandson. But the Prophet, peace be upon him, adds a prayer that expresses his passion for his grandchildren. He prays that God would not only love the child, but also that He would love everyone who loves him. This is a prayer that could include every Muslim until the end of human life on earth, because Muslims love the Prophet, peace be upon him, and members of his household. They love most dearly those whom the Prophet, peace be upon him, loved most. Since this Hadith, and others similar to it, clearly state that the Prophet, peace be upon him, loved Al-Hasan, we certainly love him and view him with reverence, hoping that we will receive some of the benefit of the Prophet's prayer.

Another Hadith that describes how the Prophet, peace be upon him, felt toward this grandson of his mentions that Al-Hasan was with the Prophet, peace be upon him, once as he was standing on the pulpit addressing his companions. Al-Hasan would move toward the people and then come back to his grandfather. The Prophet, peace be upon him, then remarked: "This son of mine is a master. May be God will wish to bring peace between two great groups of Muslims through him." [Related by Al-Bukhari, Abu Dawood, Al-Nasa'ie and Al-Tirmithi]

What the Prophet, peace be upon him, mentioned came true. After the trouble that engulfed the Muslim state and the Battle of Siffin between Ali and Mu'awiah, Al-Hasan was chosen as caliph, but matters were not settled properly. Rather than try to impose his rule by force, risking another battle between Muslims, Al-Hasan relinquished his post and allowed Mu'awiah to become caliph. That year is called in Muslim history, The Year of Unity.

Death: Grief — Loss Of A Child

I lost my 20-year-old sister in a kitchen fire. Although it has been sometime since her death, my father is still unable to overcome his grief. He still cries a lot and wants to use the money he had saved for her wedding in order to build a mosque. What do you think we should do in order to overcome his grief?

The loss of a child is very difficult to appreciate by others. No matter how much you feel the loss of your sister, it is totally different for your parents. While such loss is very grave when the son or daughter is still a young child, it is felt much more keenly when they die in their prime, as in this case. I am not surprised that your father is in such grief.

A scholar of high repute who lost his daughter in a case of political assassination wrote that it took him four years to mention her name.

All this is natural and the acute feeling differs from one person to another. As long as this is confined to feelings, there is no harm in that. Crying provides an outlet for one's grief and helps overcome the negative effects of suppressed feelings.

You need not argue with your father about these expressions. What you need to do is to help him to channel his grief into something positive connected with his deceased daughter.

The idea of building a mosque with the money he had earmarked for her is good if it does not affect his other commitments. Starting the project and being positively involved in its execution could be very beneficial for him. If the mosque is built in a village where there is urgent need for it, the reward could be greater.

What also helps is to remind your father that when one accepts any calamity with resignation, and bears its effects with patience, God increases his reward for it. In order to help him to do that, you should remind him that in many cases like this, death is the better alternative for the deceased. If you compare death in a fire with surviving with extensive burns, death may be easier to bear.

In such a situation, one could feel God's mercy in the death of a loved one. You also say that your father is always reading the Qur'an. You may suggest to him that when he finishes his recitation, he should dedicate the reward to his departed daughter. Gradually, he may come to think of her being admitted to heaven and he will join her there, God willing.

Death: Grief — Mourning

When a member of the family dies, what sort of mourning is allowed?

Different societies have different customs and traditions associated with death in the family. In non-Islamic societies, there are visible signs of mourning which are supposed to convey grief. People, especially women, should wear black for a certain period, according to the degree of their relation with the deceased. Men may wear a black tie, etc. In certain communities, death is marked by loud crying and tearing of clothes, etc. All this is forbidden in Islam. This does not preclude that people may grieve for their deceased and they may express their grief with shedding tears. This sort of crying must not be accompanied by wailing. That is un-Islamic.

The maximum period of mourning for a woman is three days, if the deceased is a very close relation to her, but not her husband. In other words, mourning for a deceased father, son or brother may be only over a period of three days, after that, she must show her acceptance of Allah's verdict.

We have a report of two cases of the Prophet's wives, Umm Habibah and Zainab. The first lost her father, Abu Sufian, and the other lost her brother. After three days, in each case, each of them requested perfume to wear. Both of them said that they had no desire whatsoever to wear perfume, but they had heard the Prophet, peace be upon him, saying: "It is not lawful for a woman who believes in Allah and the Day of Judgement to be in mourning for any deceased person for over three nights, except for her husband when the period of mourning is four months and ten days." As you realize, this is the length of the waiting period of a widow. During her waiting period, she must not wear make-up.

Death: Grief — State Of Depression

Recently a member of my family died, which left me thinking about death all the time. I am always in a sad state. May I ask you what does Islam say about depression and negative thoughts? Since God says that this life is a test for us, and since He listens to our prayers, what is the status of a prayer to Him to protect us from such a test? How does one increase one's trust in God? Can prayers change destiny? Does a person incur God's anger if he is sad all the time?

There are two aspects to your problem: Medical and spiritual or religious. The medical is depression, which is one of the top three diseases that affect people in the world today. It is rapidly increasing and is predicted to overtake all other diseases

soon. Hence, it must not be overlooked, or treated casually. The World Health Organization maintains that psychological or mental diseases are treatable and curable, just like physical diseases. Moreover, it is normal that people could develop depression after some personal misfortune. Therefore, it is important that you should see a competent doctor or a psychiatrist for your condition. Normally, depression is treated with anti-depressant medicaments, and personal sessions, or by one of the two methods. A competent doctor would be careful with anti-depressants, because some of them are habit-forming. In your case, you may need them for a limited period, not exceeding a few weeks or months.

The religious aspect is well known. What you have written at length shows that you do know all that I can say on this. This life is a test and we need to prove ourselves. One important aspect of that is to accept God's will whatever it brings us, and to realize that whatever comes from God is for our benefit and happiness. If one keeps these ideas in front of one's eyes, they are bound to give him satisfaction and contentment in all situations. But this may be easier said than done, because depression affects the spirits and the mind. Hence, it is important to always think of the positive aspects in one's life. Anyone of us can think of a long list of positives if we only reflect a little and compare our situation with that of people who are less privileged. This is why the Prophet, peace be upon him, teaches us to think of those who are below us, rather than those who are above us. If we follow his advice, we will recognize God's favors and be thankful to Him for them.

What I can tell you is that reading the Qur'an more frequently is always helpful in dispelling momentary depression. If you have the combination of an anti-depressant, positive thinking and reading the Qur'an, your condition will, God willing, show marked and quick improvement. It is certainly appropriate to pray to God for protection against failure in the test He puts for us. We may appeal to Him for help so that we are able to pass this test. There is nothing wrong with that. [Added: Those who are not Arabic literate, need to also study the meaning of the Qur'an as they read the Qur'an.]

In order to increase one's trust in God, it is important to accept what comes from Him. We attribute everything in our lives to Him. A person who is made redundant feels very unhappy. But if he has proper trust in God, he knows that his sustenance is not made by the job he does, or the company employing him; rather, his job or company is only the means by which he gets what God has given him. If he loses his job, it is only because God has changed this means, and he should trust that God would give him a new opening. If he does, relying on God all the time, he will soon be earning what may be better than what he lost. [When one door closes we are often engaged with looking at the closed door so intensely that we tend to overlook other doors that open for us.]

Prayer can change things for us. God says in the Qur'an: ***"Your Lord says: Pray to Me and I will respond to you."*** This is a promise, and God never fails in His promises.

A feeling of sadness does not incur God's anger. What incurs it is a feeling of discontentment. When one is always grumbling, moaning his misfortunes, thinking that he does not get what he deserves, etc. this is evidence of lack of faith. One should always remember the verse that says:

"Should you try to count God's blessings, you will never be able to compute them. Yet man is persistent in wrongdoing, stubbornly ungrateful." (Ibrahim — "Ibrahim" 14: 34)

This inability to compute God's blessings applies to every one of us. None of us, regardless of any misfortunes that befall him or her, will ever be able to compute the

blessing God gives him or her throughout their lives. Therefore, we should stress these, rather than the misfortunes that befall us.

Death: Helping the Deceased

My father is dead. What can I do to help him? Can I say prayers for him or read the Qur'an? Do I give charity on his behalf or perform the Umrah or pilgrimage on his behalf? Can I read the Qur'an at his grave? People are giving all sorts of answers. Please answer because I have heard that after death only 3 things continue to benefit the dead: good children, beneficial knowledge and lasting charity.

What the reader finishes with is absolutely correct. The Prophet, peace be upon him, says: "When a human being dies, all his actions come to an end except in one of three ways: a continuing act of charity, a useful contribution to knowledge and a dutiful child who prays for him." This is how a person may increase his own reward after his death. If he arranges some act of charity, which continues after his death, he would receive reward for that. Such an act may take the form of an endowment, or providing a facility for the poor that would last for a long time after his death. Useful knowledge also has this continuing feature. Hence, the Prophet, peace be upon him, mentions it in the three ways. Dutiful children are also a means of earning reward after one's death. It is the parents who bring up the child and impress on him the need to be good and dutiful. Hence, although the child is praying for the parent, the action is in a way a reward for the parent's own action.

But other people could benefit their beloved ones who have already departed from this life in other ways. Generally speaking, any act of worship, which could be done by proxy, may be offered on behalf of the deceased. This is mainly true in the case of the pilgrimage and the Umrah. The Prophet, peace be upon him, was asked by one of his companions if she could offer the pilgrimage on behalf of her deceased father. He asked her: "Would you have paid his debt, had he left an unsettled debt?" When she answered in the affirmative, the Prophet, peace be upon him, said: "A debt owed to God has a greater claim for settlement."

The same applies to Zakah and charitable donation. You may pay any Zakah your father might have left unpaid. And you may pay any charity and ask God to credit the reward to your deceased father or mother. This would give them the reward and you will earn a reward from God for being both charitable and dutiful. You may also read the Qur'an on your parents' behalf and pray to God to credit the reward for your recitation to your parents, or either of them.

Acts of worship that cannot be done by proxy may not be offered on behalf of a deceased person. According to most scholars, prayer and fasting cannot be done by proxy.

Death: In Infancy

You have in the past quoted a Hadith, which states that children who die in their infancy try to get their parents admitted into heaven. May I ask how about parents who deliberately kill their children, either through abortion or some other way? Also what about the children of non-Muslim parents?

I have mentioned some of the Hadiths, which clearly state that those who die in infancy will be of great help to their parents on the Day of Judgement. One Hadith suggests that such children will look for their parents among the masses of human beings who are all gathered on the Day of Judgement. When they find them they will

lead them by the hand until they get them into heaven. They will entreat Allah on their behalf and will say to Him that their parents were deprived of the happiness and pleasure of having them when they were young. The children want their parents to have that happiness in the life to come.

Another Hadith mentions that when children who die in their childhood are commanded to go into heaven, they will stop at its gate and make loud noises. They will protest that they will not enter until they have their parents with them [because whatever of pleasure of being together that either of them missed in this life was for no fault of theirs]. Allah will bestow His grace on both parents and children and order all of them to enter heaven together.

These Hadiths which speak of the Day of Judgement are to be understood within the general framework of the fundamental Islamic principles. A non-believer cannot be admitted into heaven, because Allah has so willed that heaven will be the abode of those who believe in Him. Therefore, even if a non-believer loses a child or more in infancy, his children would not be able to earn him reprieve. The children themselves will not be accountable, since they have died before they reached the age of accountability.

Similarly, if a parent has killed a child of his, the two will stand in front of Allah to judge between them. They will be opponents, since the child will have a grievance against the parent who had killed him. We know that Allah is the most Gracious and Merciful. But we also know that He does not allow the right of anyone of His servants to be wasted. Hence, He will judge between child and parent and will pass His fair judgment.

Death: Life After Death

Could you please explain what happens to believers and non-believers when they die?

Death is a stage, which occurs when the spirit departs from the body to make it lifeless. As Muslims, we believe in the resurrection when the body and the spirit will be reunited in the hereafter. This life is a stage for action, but the life to come after the resurrection is a stage of reward. Human beings will either be in pure happiness or in total misery. It is part of the basic Islamic beliefs that after resurrection, we will account for our deeds and we will be judged accordingly. Those on whom Allah bestows His mercy will be in heaven, while those who are denied it will abide in hell, the place of absolute misery. It is also clearly stated by the Prophet, peace be upon him, that the deeds of even the best person will not be enough to send him to heaven without Allah's grace. Allah's grace is guaranteed by none other than Allah Himself to those who believe in Him and do well in their lives.

However, the time between a person's death and resurrection is an intermediate stage of life of "barzakh" which means intermediate stage. Relying on authentic Hadiths, scholars mention that angels are sent to people in their graves to question them about their beliefs.

In a Hadith related by Imam Ahmad, the Prophet, peace be upon him, tells us that when a believer is buried, his prayers sit over his head, fasting to his right, Zakah to his left and other good deeds are positioned below his feet. Each prevent any harm from coming to him from that direction. He is then sat up and asked about his view of Prophet Muhammad, peace be upon him. A believer will say: "Muhammad, peace be upon him, I believe that he was Allah's messenger who came with the message of the truth from Allah." He is then reassured of his fate by the questioning angels and his place is pointed out to him. A wide expanse is opened to him in his grave and he is given light. His body is then returned to its state.

The Hadith mentions the opposite of all this in the case of a non-believer. At the end, we are told that his grave is made too narrow for him that his ribs almost crack. That is the hard life mentioned in the Qur'an

All this applies to people who are buried, cremated, drowned or eaten up by wild beasts. It is easy for Allah to resurrect these in the same way as He resurrects those who are buried.

Death: Marital Status After the Wife's Death

People say that when one's wife dies, the marriage no longer exists. Face uncovered? Some people say that it is not permissible. Please comment.

From the legal point of view, the marriage is over when either spouse dies. Yet this does not negate the relationship that existed between the couple. It remains permissible for the husband to see the body of his deceased wife, or for the wife to see her deceased husband. In fact, he may wash her in preparation for burial, if no women are available to undertake the task.

Death: Misguidance By Satan In the Grave

Is it a fact that Satan tries to lead us astray while we are alive, putting all sort of temptation in our way. Is it true that he will also try to misguide us in the grave, when the angels question us about what we had done in this life?

It is certain that the Prophet, peace be upon him, has described the grave as either a garden of heaven, or a pit of fire. A person who has gone through life trying to do every good thing that Allah has ordered us to do, and seeking to win Allah's pleasure by voluntarily doing much of what we are recommended to do, will find his grave a garden of heaven, because Allah's reward to him starts there. The grave will be a pit of fire for anyone who has gone through life disobeying Allah in every respect, totally rejecting to acknowledge the Oneness of Allah and the message of the Prophet, peace be upon him. To determine which type a person will have, the angels question him. If his answers are satisfactory, he will enjoy his stay in the grave. If not, he is made to taste the fire there. How all this is done is something beyond our perception. We do not attempt to give it any particular shape or form, because it does not affect in any way our acceptability of faith or our discharge of our duties in this life. What we also know from the Prophet's guidance is that this life is a test, which comes to end at death. When we die, we cannot influence the outcome of our test. The Prophet, peace be upon him, has pointed out three ways through which the reward of any dead person may be increased. These are: "A continuing act of charity, a useful contribution to knowledge and a good child who prays for his deceased father [parent]."

When the angels question us after we die, we are not continuing with our test. That test has been completed when the curtain of death has fallen on us. We are no longer on life's stage. We cannot influence the outcome. Hence, Satan has no sway on us. What happens, however, is that a person who has managed in this life to resist the temptation of Satan and maintain his way of obedience to Allah will be able to give the right answers to the angels. The questions he is asked have been put to him repeatedly, in one form or another in his life and he has always given the right answers to them. There is no reason why he cannot give the same answers to the angels when they question him.

On the other hand, a person who does not give the right answers to that questionnaire is one who has not been used to giving such answers in this life. When the angel asks him: "Who is your Lord? What is your religion?" he is unable to give

the answers he used to give in this life. He gives the parrot like answers, which fit in with the practical attitudes he used to adopt when he was alive. If it were his practice to follow his desires making of them a lord to be worshipped, he would answer that his desire was his Lord. Giving such an answer is not because of misguidance by Satan in the grave, but the result of being misguided in this life. It is here and now that we go through this test. It is here and now that the result is determined. What we face after we die is simply the record of what we have done here and all that is based on that record.

Death: Non-Muslim Participating In A Muslim's Funeral

When a colleague of mine died recently, I went to his funeral. When the body was taken into a mosque for prayer, I stayed outside, being a non-Muslim. But when the Janazah prayer for the deceased was over and the procession gathered, some of my colleagues came to me and said that it was inappropriate for me to be in the funeral procession. I was very offended. I come from a country with a sizable Muslim population, where Muslims and non-Muslims participate in each other's family occasions, such as weddings, bereavements, etc. I have never known that if I show my respect to a deceased colleague and attend his funeral, I would be violating social or religious customs. Please comment.

I am sorry you had to go through this experience, which must have hurt you. But I would ask you to overlook it as the action of some overzealous people who do not know their religion. Once a funeral passed by the Prophet, peace be upon him, and he stood up in respect. He was told that it was the funeral of a Jew. He said: "Is he not a human being?"

It should be explained that the Prophet, peace be upon him, was fully aware that the passing funeral was that of a non-Muslim. Had the deceased been a Muslim, his body would have been brought to the Prophet's Mosque for Janazah prayer.

Islam requires maintaining good relations with our non-Muslim neighbors and friends. The Prophet, peace be upon him, urged his followers to show them every kindness. This is part of our faith. To suggest that they cannot express sympathy when we have a distressing occasion, or delight on our happy occasions, is to be unkind to them. This is totally against the Prophet's tradition. There was absolutely nothing wrong with your action, going to the funeral and waiting outside the mosque while the prayer was being held.

Death: On A Particular Day & Forgiveness By Coincidence

A woman, who led a life that paid no attention to religious teachings, used to drink and was even thought of as a prostitute, died on the 27th Ramadhan. Some people argued that because of this she may be forgiven all her sins, as her death occurred on a night of grace in a month which is full of grace. However, the community did not allow her body to be buried in the Muslim graveyard. She was buried in the public ground. Please comment.

That this woman may be forgiven all her sins is a possibility, which only God determines. It is not for any human being to decide whether this will happen or not. What we know for certain is that God may forgive anyone any amount of sins. He says in the Qur'an: "**God indeed forgives all sin.**" For any person to be forgiven, what is needed is genuine repentance and a resolve not to go back to sinning ways. If a person does that with honesty and sincerity, and he or she prays to God for forgiveness, then God may forgive him or her. God certainly knows whether a person

is genuine in his repentance or not. He has promised forgiveness to those who repent sincerely. God always fulfills His promises.

So, if this woman had repented and turned to God with sincerity seeking His forgiveness, He may well forgive her. That her sins were numerous and of the cardinal type are no barrier to His forgiveness provided her repentance was genuine indeed.

On the other hand, the timing of her death, on its own, is no reason for forgiveness. It is true that the night of 27 Ramadhan is likely to coincide with the night of power which is described in the Qur'an as better than one thousand months, but dying on that night is of no significance, unless the person who dies then has been making the best use of the night by following the Prophet's advice and spending his time in worship. It is our actions, which determine our position, not the circumstances of our death or birth.

Death: On Hearing Of the Death Of A Non-Muslim Friend

What should one say or read on hearing of the death of a non-Muslim friend?

You may say: "To God belongs what He gives, and to Him belongs what He takes. We all belong to God and to Him we all return." You may also offer condolences to his family and help with whatever you can. You may also attend the funeral, but not the service held in a church or a temple.

Death: Predetermined By Allah — the Proper Sense

Can we say that those who died in communal riots met their death as predetermined by Allah? If not, why?

Of course Allah has predetermined these deaths. Indeed, every death is so predetermined. How else can you describe a man's death in car accident, or by drowning, or in a fire? I feel that the word "predetermined" does not seem to carry its proper sense to you. When we say that a death is predetermined, it does not mean that Allah has caused the events leading to it. Allah does not cause the car accident, which kills a driver. Indeed, one of the two drivers causes the accident by making a serious mistake. Allah, as a result, predetermines the death of anyone who is killed, in the sense that He has willed that those people die at the particular moment. Allah determines every person's life span, when he is still a fetus in his mother's belly.

Allah also knows how every person is to meet his or her death. He does not, however, intervene to cause an accident, fire or a disturbance. It is people who do that and their actions lead to their natural results. Allah has set natural phenomena in operation. He has made fire burn almost all types of objects. He has enabled water to drown a person who swallows it and does not swim. When a person is burned, Allah does not cause his burning, except in the sense that He has given the fire the quality of burning. He does not pick a person up and throw him in the fire to cause his death. When that person happens to be in the midst of fire, he is burnt. Allah has determined his life span and has known the cause of his death.

Death: Questioning the Cremated After Death

It is authentically reported that when a person is buried after death, angels come to question him about his faith. How does this occur if the deceased has been cremated, drowned or fed to the vultures?

You seem to accept that angels may ask a person who is dead and buried and he may answer them. Perhaps you find it easy to imagine the possibility of the deceased person's spirit being returned to his body to face this questioning. But can anyone tell us how this happens? If you think about it very carefully, you will inevitably end up saying that it is something Allah does, and it is easy for Him, because He is able to accomplish His purpose, whatever it is. Fine, the same applies to a person whose body is cremated, drowned, eaten up by wild beasts or birds of prey. Why should it be any different? It is easy for Allah to reassemble that person and give him his spirit back to answer questions, if a return of the spirit is necessary for the purpose.

The simple answer is that we do not know how all this happens. It is a matter about which Allah has chosen not to give us details. With respect to any such matter, we simply accept the Qur'anic statement or the Hadith which we may have established to be authentic as it is. We simply accept it at its face value. We know that Allah is able to accomplish His purpose. He will certainly do it and it is undoubtedly easy for him. Why should the questioning of a deceased person be more difficult if he has been drowned than if he is simply buried? If the body of a deceased person has been cremated, it is still easy for Allah to bring him back to life. Why should it be any more difficult than his creation in the first place? There remain the ashes of his body. What was he before he came to life in the first place? A male sperm and a female egg? What was he before his mother produced the same egg, or before the male sperm was produced in his father's body? We need only think about the creation of man to accept everything that the Prophet, peace be upon him, has told us about what takes place after the end of this life of ours as correct. We may not be able to imagine it, but we know that it is certainly easy for Allah. If so, then there is no difficulty in getting the angel to question a deceased person whose corpse has been cremated or eaten up by fish, beast or bird of prey.

Death: Recitation For A Deceased

If one recites a Surah or passage of the Qur'an and finishes with supplication to Allah to forgive a deceased relative, is his action correct or not? Two Islamic magazines published in India have given opposite views on this issue. What is the best way of doing something to benefit a deceased relative?

If you finish your recitation of the Qur'an with supplication, that is perfectly in order. A prayer or supplication may accompany any act of worship. If you mention a deceased relative in your prayer, requesting Allah to forgive him and to admit him into heaven, then such a prayer is answered. You may do this at any time, even during your obligatory prayers, or after you have finished them, during a day of fasting, or just before you finished your fast or when you worship at night, or indeed at any other time. Obviously, when you have offered an act of worship, whether it is obligatory or voluntary, then your prayer stands a better chance of being answered, because it follows a good action on your part. As for prayer for a deceased person, we do that in the special prayer known as Janazah, which follows the death of a person, just before the deceased is buried. We can continue to pray for him or her at any time. Evidence supporting this may be drawn from the Hadith in which the Prophet, peace be upon him, is quoted to have said: "When a human being dies, all his actions come to an end, except in one of three ways: a continuing act of charity, a useful contribution to knowledge and a dutiful child who prays for him."

The disagreement in these two magazines you have mentioned may not be on whether supplication for a deceased person is appropriate or not, but on the particular case of praying Allah to pass on the reward of your recitation of the Qur'an to him.

This is something over which scholars have different views. Therefore, if a person does it, we should not object to his action. Indeed, we hope that Allah may accept his prayer and reward the deceased person.

You can be of benefit to a deceased person by praying for him, giving Sadaqah and asking Allah to reward it to him, etc. If he did not do the pilgrimage in his life, you may do it on his behalf. You can pray Allah as often as possible to forgive him and admit him into heaven.

Death: Rewards & Grades

You mentioned in an earlier answer that a dead parent benefits by his child's prayer, and that a parent's position may be upgraded. How could this happen when before the Day of Resurrection the dead are in the intermediate stage of the barzakh? Does it mean that the soul would have already reached heaven? How can a person do something for his deceased relative? What actions can a parent or a son do to increase the reward of their dear departed ones?

When questions about what happens after death are concerned, I do not like to embark on detailed discussion. I prefer to limit myself to the obvious meaning of what is mentioned in the Qur'an, or what the Prophet, peace be upon him, has told us. We should accept this without asking too many questions about method and form. The fact is that we cannot comprehend the nature of the life to come within the terms of our present life. The two are totally different.

Of course, there is a time gap between people's death and the Day of Resurrection. This is what is termed as the barzakh, which literally means a gap in between two things. As far as life is concerned, this is the intermediate stage. However, when people are questioned in the grave about their actions, they learn something about the outcome of their test in this life.

The Hadith, which tells people about the improvement in their prospects as a result of a child's prayer, means that they are told of this.

How and in what way, we certainly do not know. Needless to say, a child's prayer is one of the three ways that people may have reward added to their credit after their death. The other two methods are a continuous act of charity and a useful contribution to knowledge.

We may benefit the dead by offering Zakah and charity on their behalf, and by doing the pilgrimage or the Umrah and dedicating its reward to them.

We may also read the Qur'an, and request God to credit them with the reward of our reading. Any act of worship that may be done by proxy can also be offered on behalf of a deceased person.

Death: Sudden Death — Implications Of

Does sudden death indicate anything concerning the person who dies, as he might not have a chance to seek God's forgiveness for his sins? Did the Prophet, peace be upon him, pray for refuge from sudden death?

Everyone of us is exposed to death at any moment. Death could come gradually, as happens with many people who attain to old age, or it could come quickly or suddenly, as in an accident or in a case of cardiac arrest. It does not indicate to us anything concerning the destiny of the person concerned. If it comes to a good believer who is always keen to abide by the divine rules and Islamic values, such a

person is always well prepared to meet God. On the other hand, a person may suffer a long illness, and doctors may indicate to him that his life expectancy is no more than a few months, but he may still not take advantage of the warning so as to stop his erring ways.

The Prophet, peace be upon him, did pray seeking shelter with God from death coming all of a sudden, but this does not mean that it lowers one's standing with God. It is only because of the problems that arise from such sudden death, and the terrible sense of bereavement the person's relatives would endure. What is important to realize is that we should always remember to seek God's forgiveness of our sins.

Death: Sudden Death — Is It Really Ever Unexpected?

A person who meets sudden death, as in a car accident or from cardiac arrest, does not have a chance to pray for forgiveness.

A Muslim is always aware of the inevitability of death, realizing that it comes at any moment, without warning. Hence, he always tries to be ready to meet his Lord, should his death come suddenly. You always find good Muslims praying for forgiveness all the time, after every prayer, and in between prayers. This is what the Prophet, peace be upon him, has taught us.

Hence, to a Muslim, there is really no case of death that is unexpected. When you know that your time may be called up at any moment, you will be ready, trying always to do what you can to increase your good deeds, and praying always for forgiveness of any slips.

Death: Things To Do — After A Death In the Family

What should a dying person, if in his senses, do? What should anybody attending him do? What should the family of the deceased do? When the death occurs, what prayer is offered? Must the deceased be buried in a specified graveyard, or could he be buried in a residential area? What are the duties of the family of the deceased before and after burial?

If death approaches and the person is able to speak, he should say the declaration that he believes in the Oneness of Allah. This is the one known as "the Kalimah" in many Muslim countries. If he says it by himself, well and good. If not, then anyone who is attending him should try to get him to say it. If the dying person is unable to speak, he may make the declaration mentally. If you are attending a dying person, you must not insist on him saying the declaration, because he may be in pain or may not be in full control of his powers. Insistence may cause him to say something unbecoming. If he did it once, that is well and good. You do not try to make him say it again unless he speaks of other things. In this case, you say the declaration again to him, implying that he should say it, so that his last word be the declaration. Although some scholars are of the view that the full declaration is to be prompted to the dying person, most of them say that it is sufficient to prompt him to say: "There is no deity save Allah."

It is recommended to make him lie down facing the Qiblah [which should be as he is turned to his right].

It is also recommended to read the Surah entitled "Ya'Seen" in front of a dying person, not after his death. When the death is confirmed, his eyes should be closed and he should be covered. His family should immediately start preparing for his burial. He should be washed and wrapped before offering the special prayer for the deceased [i.e. Janazah prayer] and burying him. His debts should be paid off as soon

as possible from his own property. If he dies insolvent, his debts may be paid from the Zakah funds of the Muslim community.

His family should show patience and pray Allah to reward him for their acceptance of His will with patience and perseverance. The Prophet, peace be upon him, recommends us to say this supplication when we suffer the death of a close relative: "To Allah we belong and to Him we return. My Lord, reward me for my tragedy and compensate me with better than I have lost." [Related by Ahmad and Muslim].

It is recommended to inform the deceased's relatives and friends of his death. It is permissible to weep for his loss, without shouting or wailing. No woman may wear mourning clothes for any relative for more than three days. The only exception is her husband for whom she may be in mourning dress throughout her mourning period, which lasts four months and ten days, unless she is pregnant when it lasts until her delivery.

Preparing for burial starts with washing the deceased which is a duty incumbent upon the Muslim community. If some of them fulfill it, the others are released of their duty. If none of them washes the body of a deceased Muslim, all of them incur a sin. Washing is with water. It is sufficient to wash the deceased once, but is more preferable to wash his or her body three times with soap and water. If any impurity has fallen on the body of the deceased, it should be removed first. Only those who are needed for the washing should attend and they do not publicize any secret they may find out. The deceased should be undressed but his private parts should remain covered during washing. When the washing is finished, the body is dried with a clean dress or cloth other than his wrappers. Some perfumes are used before the body is wrapped in full. It should be noted here that a fighter who is killed in battle by non-believers need not be washed. He is to be wrapped in his own clothes and buried.

It is a community duty to have the deceased person wrapped in clean dresses or clothes, preferably white in color. It is recommended to have three layers for a deceased man and five for a deceased woman. Silk may not be used to wrap a deceased man with, but it is permissible as wrapper for a deceased woman. Although most scholars discourage that.

Prayer for the deceased [i.e. Janazah prayer] is preferably led by his nearest relative. Prayer for the deceased consist of four glorifications of Allah, i.e. takbeer, with the imam only saying "Allahu Akbar" loudly. After the first one, the imam and everybody else, reads AL-Fatihah. After the second one, we read the greeting to the Prophet, peace be upon him, which we normally say in the second part of Tashahhud in ordinary prayers. After the third one, we offer a supplication on behalf of the deceased praying Allah to forgive him all his sins and to admit him into heaven. After the fourth, we have a general supplication for all Muslims.

The deceased is then taken for burial. People should walk quietly without reading anything loudly, even though it may be from the Qur'an or glorification of Allah. The grave should be deep enough to prevent any bad smell coming out and to stop animals digging the body up. It is recommended that when the grave is filled up, it should be elevated from the ground by not more than 25 to 30 cm, so that it is known to be a grave. Elevating it higher is not permissible. It is by far preferable to bury Muslims in graveyards, although it is permissible to bury a dead person at home. Following the Prophet's Sunnah is more preferable. He ordered the burial of his companions in the graveyard known as "Al Baqee".

Offering condolences to the family of the deceased is recommended. It is discouraged for the relatives of the deceased to stay at a particular place to accept condolences. These should be offered when the relatives are met.

It is also recommended to visit graves and graveyards. When you arrive at the grave of a deceased relative, you stand at the head of the grave and pray for the dead person. Most scholars agree that it is also permissible for women to visit graves, but they are forbidden from wailing and crying loudly.

Death: Things To Do — To Benefit the Deceased Parents

Could you please explain what are the best things that one may do to benefit one's departed mother, or father, after their death?

There are several things one may do to benefit a departed parent. The simplest thing that is available to everyone at all times is to pray for our parents and dead relatives. God tells us in the Qur'an, that we should always pray for them saying: "Our Lord, have mercy on them as they have brought me up when I was young." This brings the association that a person is most indulgent of, and compassionate to, a young child, overlooking naughty behavior and allowing love and compassion to determine his responses. When God, with His infinite grace and limitless mercy, looks at people and weighs their deeds from the same angle, He forgives them all their sins. This is exactly what every one of us needs in order to be certain of a happy new life in heaven.

Perhaps the best thing that one may do on behalf of one's deceased parents is to offer the pilgrimage or the Umrah on their behalf. It is well known that a goodly pilgrimage, which is free of sin and misbehavior, is rewarded with the forgiveness of all past sins. So, when you offer the pilgrimage on behalf of your deceased mother, or father, God grants them forgiveness of all their sins. Needless to say, you need to offer the pilgrimage on behalf of one of them at a time. You cannot do it on behalf of both at the same time. You may also give money to charity, i.e. Sadaqah, on their behalf. If this is of the continuing type, then you ensure a continuous reward for them. You may also read the Qur'an, and request God to credit the reward of your recitation to your parents.

All such actions ensure a better reward for one's parents. The Prophet, peace be upon him, mentions that a dead person may find that his position in heaven is upgraded. Such a person addresses a question to God Almighty asking him how come that his position is so improved, and the answer given to that person is: "This increase is due to your child's prayer for you."

When we die, we are unable to perform any action. No one may hear what the living are saying, or know what they are doing. God says to the Prophet: "***You cannot make those already in the graves hear what you say.***" [Creator — "Al-Fatir " 35: 22]

Although the reader is asking about the time before burial, yet even then, the same applies.

Death: Things To Do & Traditional Practices After A Person's Death

1. People who come from certain countries observe certain traditions after the death of someone in the community. For example, after the burial, a few dozen people assemble in the deceased's home where they take part in reading the Qur'an in full, each reading a part, and having food. Similar observations are made on the third day, and every Thursday for several weeks, and on the 40th day, with food being placed in the middle. Are these observations Islamic?

2. Could you please discuss the practice of holding functions after certain numbers of days of someone's death, and on its anniversary, to read the Qur'an, with each person reading one para so that they all would read it

complete in a matter of an hour or so. They then do some supplication and request God to credit the reward for their recitation to the deceased.

3. In our part of the world, when a person dies, particularly in old age, his family follows a number of traditions such as bring a number of people from a local Qur'anic school to read the Qur'an near his grave. They take turns in order to maintain a 24 hour Qur'anic recitation until the following Friday. The deceased's family believes that by so doing, they prevent the angels from questioning their relatives in the grave until Friday when Allah forgives him. The reciters are well catered for with food and drink and clothes, and given some money at the end of their task. Other duties are also fulfilled at particular intervals, such as the third, tenth and fortieth days of the death of the person concerned. If the deceased has some married sons, their fathers-in-law are duty bound to bring clothes to all member of the deceased person's family. Every Thursday and on anniversaries of the death of the person concerned, his more dutiful children serve food to a number of poor people who are called in to recite the Qur'an on his behalf. Could you please comment on these traditions?

4. People who come from certain countries observe certain traditions after the death of someone in the community. For example, after the burial, a few dozen people assemble in the deceased's home where they take part in reading the Qur'an in full, each reading a part, and having food. Similar observations are made on the third day, and every Thursday for several weeks, and on the 40th day, with food being placed in the middle. Are these observations Islamic?

5. On third, seventh, [tenth] fifteenth or fortieth days of the death of a person, some sort of gathering is held and passages of the Qur'an are recited and meals served. When you explain to the people that such gatherings are not part of the teachings of Islam, they ask why should it be against Islam when only the Qur'an is being recited there.

1. Unfortunately such traditions have become common in many Muslim countries, with some variations here or there. They are mixed with Islamic practices, which are simple and straightforward. For example, Islam encourages neighbors to look after the deceased's family, sparing them the need to cook or buy food, in the immediate period after their bereavement.

It also requires neighbors, relatives, friends and the community at large to offer their condolences to the deceased's family, visiting them in the first three days and when meeting them later. As many people as are feasible should take part in the funeral, offering prayers for the deceased. Afterward, the family of the deceased should be looked after, with their affairs put on a reasonably sound footing.

Unfortunately, these requirements have come to be associated with observations that may appear to be caring and sympathetic, but are sometimes a burden to the family. There is no requirement or recommendation to read the Qur'an in full after the burial, but we may, or indeed should pray God to bestow His mercy on the deceased and forgive him or her their sins. Nothing of the traditional observations you have mentioned on the particular days, whether Thursdays or 3rd, 10th or 40th day is recommended or encouraged by Islam. They are all deviation from Islamic practice.

A relative may wish to gift the reward of a Qur'anic recitation to the deceased, or may offer the pilgrimage or the Umrah or a charitable donation, i.e. Sadaqah, to the deceased. To do so, he does such an action with the clear intention that he is doing it on the deceased's behalf and praying God to credit its reward to the deceased. This

can be done at any time, and in whatever measure the person doing it finds reasonable.

A recitation of the Qur'an could be one page, or one Surah, or more; it does not have to be the whole of the Qur'an. A charity could be very small or generous, according to the person's means. Such actions may be done at any time, not necessarily on particular days or anniversaries.

2. It is agreed by the majority of scholars that any act of worship that could be done by proxy, such as the pilgrimage, the Umrah and the payment of Zakah and charity, could be done on behalf of a deceased person, whether he requests it before his death or not. Reading the Qur'an, or a part of it, is one such act. So, in principle, if one recites a Surah or a passage of the Qur'an and prays to God to credit the reward of his recitation to his parents, they earn that reward and he earns a reward for being so dutiful. This does not need to be the whole of the Qur'an, but any reading, short or long would do.

Having said that, I wish to add that the occasions people mark after a person's death are not an Islamic practice. There is nothing to be associated with any Thursday after the death, or 3rd, 7th, 10th or 40th day, or the anniversary of the death. Such markings are borrowed from other cultures or religions. The Prophet, peace be upon him, never suggested or recommended such markings, and they were not done by any of the Prophet's companions or their successors. Hence, it is a Bid'ah practice, or deviation, that we should remove from our lives.

3. I have given a detailed answer on what actions may be of benefit to a deceased person, when performed by his relatives. I said that Allah may well credit to the deceased person the reward of any Sadaqah or charitable donation or recitation of the Qur'an or pilgrimage made on his behalf. Allah also answers any supplication by living people to forgive the dead person and bestow His mercy on him. However, all that should be spontaneous, done with sincerity of purpose and purity of intention. It must have the right motivation and the proper method of Islamic worship. Thus, to gather students or teachers of the local Qur'anic school to recite the Qur'an for the deceased and then to reward them financially is not acceptable. To imagine that people can prevent the angels from accomplishing a task Allah has assigned to them is totally mistaken. To give financial reward to a person in return for his recitation of the Qur'an for any purpose is not permissible. Indeed it is forbidden to both the reciter and the one who employs him to do so. The reciter may not receive wages for his recitation and the other person commits an offense by hiring him for that purpose.

Having weekly, monthly or 40-day or yearly anniversaries, when you perform certain tasks, is also an innovation. Although the tasks performed are aspects of Islamic worship, it is not permissible to institutionalize them in the way they have been in your area. As you realize, these traditions place a financial burden on relatives, but they do not earn them any reward in return. It is far better for the relatives of a deceased person to pray Allah to forgive him as often as they wish, without conforming to any social traditions associating such an action with a passage of so many days or years after his death. All these habits you have mentioned are totally unacceptable and completely un-Islamic.

4. There is nothing special that happens to the deceased or his relatives on these days. If you examine the origins of such practices, you will find that they date to pre-Islamic days, especially that of the fortieth day. Moreover, they have been borrowed from the traditions of people whose view of death is totally different from that of Islam. While most philosophies consider death to be the end of human life, Islam considers death a prelude to a different type of life. Hence, if the deceased was a good believer, his death is not something that we should be sorry for. In Islam, the

proper practice is to offer condolences to the relatives of the deceased and to pray for the deceased's forgiveness. Why a practice which relies on the reading of the Qur'an be against Islam is very simple. Islam is a religion that has been revealed by Allah. The Prophet, peace be upon him, conveyed it to us complete. Nothing can be added to what the Prophet, peace be upon him, has taught us, especially in matters of worship. Therefore, when we introduce something into Islamic practices, especially one that relates to worship, we are putting ourselves in a position to complement what the Prophet, peace be upon him, has done. This is totally unacceptable.

5. Unfortunately such traditions have become common in many Muslim countries, with some variations here or there. They are mixed with Islamic practices, which are simple and straightforward. For example, Islam encourages neighbors to look after the deceased's family, sparing them the need to cook or buy food, in the immediate period after their bereavement. It also requires neighbors, relatives, friends and the community at large to offer their condolences to the deceased's family, visiting them in the first three days and when meeting them later. As many people, as it is feasible should take part in the funeral, offering prayers for the deceased. Afterward, the family of the deceased should be looked after, with their affairs put on a reasonably sound footing.

Unfortunately, these requirements have come to be associated with observations that may appear to be caring and sympathetic, but are sometimes a burden to the family. There is no requirement or recommendation to read the Qur'an in full after the burial, but we may, or indeed should pray God to bestow His mercy on the deceased and forgive him or her their sins. Nothing of the traditional observations you have mentioned on the particular days, whether Thursdays or 3rd, 10th or 40th day is recommended or encouraged by Islam. They are all deviation from Islamic practice. A relative may wish to gift the reward of a Qur'anic recitation to the deceased, or may offer the pilgrimage or the Umrah or a charitable donation, i.e. Sadaqah, to the deceased. To do so, he does such an action with the clear intention that he is doing it on the deceased's behalf and praying God to credit its reward to the deceased. This can be done at any time, and in whatever measure the person doing it finds reasonable. A recitation of the Qur'an could be one page, or one Surah, or more; it does not have to be the whole of the Qur'an. A charity could be very small or generous, according to the person's means. Such actions may be done at any time, not necessarily on particular days or anniversaries.

Death: Traveling Overseas Upon Death Of Dear Ones

A person living in the US visits his ailing, very old father in Bangladesh as frequently as he can. How often should he make such visits? In case the father dies shortly after one of these visits, can the son pray for his deceased father without having to travel to Bangladesh, particularly because he cannot leave his wife on her own?

The Islamic rule with regard to any duty is that expressed in the last verse of Surah the Cow — Al-Baqarah 2: ***"God does not charge a soul with more than it can undertake."*** This person can judge for himself the reasonable frequency of visiting his ailing father. Indeed, he should consider whether visiting his father is the best way of showing his dutifulness.

It may be that rather than spending his money on costly air tickets, he can make his father's life much more comfortable by sending him the money to improve his living conditions, or to buy medicines, or to provide him with good care. It may be that for the price of one ticket he can hire him a nurse for one year. That would be a better way of using the money and demonstrating dutifulness. Should the father die, his burial must not be delayed to wait for his son to attend. In fact, his son need not

attend. He can pray the Janazah prayer for his father wherever he happens to be, and frequently pray to God to have mercy on him. He may also offer the pilgrimage on his behalf if the father did not offer it in his lifetime, or spend whatever he can in charity on behalf of his father. All these are better acts of dutifulness than attending his father's funeral.

Death: Wailing & How It Affects the Dead Persons

In a Hadith the Prophet, peace be upon him, says that a dead person is tortured by his relatives' wailing for him. Ayesha rejects this Hadith saying that no one suffers as a result of the action of another. Please clarify.

What Ayesha said is correct. No one will ever bear responsibility for the action of another. This is divine justice summed up in short statement in the Qur'an, which is repeated several times. Since a dead person has no say in how his relatives conduct themselves after he has died; it is impossible that God would hold him responsible for them.

What the Hadith means is that the dead person will be informed by God of what his people do, and their excessive grief, or their wailing saddens him.

This is the sort of torment that the Hadith refers to. It is not a torment God inflicts on him as a result of their action. To suggest so is contrary to divine justice.

Death: Washing the Dead — Reasons For

What is the reason for washing a dead person before burying him, when we know that the process of decomposition starts with death?

When a person dies and he is prepared for burial, all his body is washed, in the same way as a living person washes his body to remove the state of ceremonial impurity. Death marks the end of the stage of our life on earth, and the beginning of another state, which leads to life in the hereafter. The departure from this life is thus marked by an act of symbolic purification.

The decomposition that takes place is a process, which will eventually be reversed as we are resurrected. Therefore, the symbolic gesture of purification is useful because it marks an end to a stage of life where purification is necessary before any act of worship. It signifies that one is approaching the next stage without any lingering impurity.

Death: Washing the Dead Spouse

According to an Urdu weekly published in Lucknow, the husband of a deceased woman cannot give her a bath. This is because their marriage is annulled on the death of either spouse, which deprives the other of all rights acquired through marriage. The only concession is that he can see her face. I had earlier read that Ali bathed the body of his wife Fatimah, the Prophet's daughter, while Abu Bakr, the first caliph was given a bath by his wife. Could you please clarify this point?

That a marriage comes to an end on death of either partner may be technically correct. But this is only a technicality, which does not deprive either party of the results of their having been married. By extension one can say that every relationship ends with death. As for the point you are asking about, it is the normal practice that another woman washes the body of a deceased woman. However, it is permissible for either spouse to wash the other in preparation for burial. Moreover, if a woman dies and there is no woman in the locality who is willing to give her the

final bath, it is certainly far better that she should be washed in that case by her husband.

I suppose that the author of that piece you read in the Urdu magazine has based his point of view totally on a very small technical point. He made a deduction which may cause an unnecessary inconvenience and which is in conflict with what the companions of the Prophet, peace be upon him, did.

Death: When A Pregnant Woman Dies

How should a woman be buried if she is pregnant? Should the embryo be taken out and buried separately?

If the pregnancy is well-advanced and there is a chance that the child is still alive at the time of the mother's death, an emergency operation should be carried out to have the child out and keep it alive, if possible.

If the child is known to have died with the mother, they are buried without any operation to separate them. The same is the case when the pregnancy is in its early or middle stages, when the embryo has no chance of survival if it is separated. This continues to be the case up to 26-28 weeks of pregnancy.

Human experience shows that any premature delivery, up to this period of pregnancy cannot survive, even with the best care available. Therefore, within this period of pregnancy, no attempt need to be made to deliver the embryo after the mother has died. Delivery is sought only when there is a reasonable chance of the child's survival.

Death: When Death Seems Near

1. In some Muslim communities, when someone is very sick or dying, people sit beside him and read some verses from the Qur'an. Does this benefit the sick or dying person? May I also ask whether crying loudly near a deceased person is bad for him [the deceased]? A scholar in my community says it must be avoided. Please comment.

2. When my husband's colleague had a stroke, relatives and friends kept his wife's company, reading the Qur'an, and supplicating to God, until he died a few days later. May I ask if there are any specific Surahs or supplications to say at such a time?

1. When someone is felt to be dying, it is recommended that his relatives or friends or other people sit nearby and read the Qur'an, particularly Surah 36, entitled Ya'Seen. He or she should be prompted [not coerced, lest some ungrateful words are uttered] to say the sentence "*La ilaha illa Allah*" which means, "here is no deity save Allah". If he says it once, we should not urge him to say it again, unless he says something else, then we try to make him say that sentence again, so that it is the last thing he says in his life. Reading the Qur'an helps the dying person by reminding him of Allah and the hereafter. If he is conscious and can understand what is being read, he finds it easier to go through the difficulty he is facing. If he says the declaration of the Oneness of Allah as the last thing he says in his life, then he has a great chance to find that his sins are forgiven.

It is strongly discouraged to cry loudly or wail for a dying person. Needless to say, the dead person is not responsible for what others do to express their grief. In other words, if his women relatives wail after they realize that he has died, he is not punished for what they do. It is they who bear the responsibility for their action. Having said that, I must add that it is very important that a Muslim accepts what

Allah has willed with resignation and submission. People are certainly grieved by the death of their close relatives, but their grief can be expressed in silent crying, praising Allah and declaring submission to his will, supplicating for the deceased to be forgiven, praying that he is admitted into heaven. Wailing is not the mark of submission to Allah's will. If anything, it is more of a protest and a Muslim does not protest against Allah's will.

2. If a person is ill and able to speak and give instructions, he is reminded that he should seek God's forgiveness, repent of his sins, repay anything that he owes to anyone, whether material or not, and write a will if he has not done so.

If he is dying, people could sit by his bedside, trying to get him to say, ***"There is no deity other than God,"*** and make it the last thing he says. If the person concerned speaks to request something, then he or she should be told to say that sentence again. People should not gather around him, or ask him to say anything other than this simple sentence, making it the last thing he utters. One of them should recite Surah 36, Ya Sin, and the first Surah, Al-Fatihah. People should ensure that he is comfortable and give him little sips of water to wet his lips and throat. When it becomes certain that death has occurred, he should be turned toward the Qiblah, his eyes closed and his lower jaw tied. People should request God to forgive him and he should be prepared for burial as soon as possible, after offering the prayer or Janazah for the deceased.

Death: When Does the 'Hereafter' Commence?

Since Arabic has only two tenses, past and present, all references to the Hereafter and the Day of Judgment are made in the present tense. This means that when a person dies, he or she immediately goes to either heaven or hell. This means that the reward or punishments they receive are immediate. It also means that the common notion about torment in the grave is inaccurate. That we find no reference to it in the Qur'an strongly supports the view. I think that when a person dies, his or her spirit is no longer confined to their bodies. The spirit would be immediately facing God. Actions of the person concerned would have been immediately reviewed. Since time does not apply there, it is difficult to imagine how this happens. Hence God describes it in the Qur'an in a way that we can understand. Please comment.

The reader starts with a false premise. While Arabic may be said to have two tenses, past and present, it expresses the future very clearly by adding a modal to the present. There are two modals, for the immediate future and for the distant future. Thus, to say that the hereafter starts immediately on one's death is a misconception. It starts with a day when all creation will be gathered together. This means that there is a time gap between one's death and resurrection for the Hereafter.

While torment in the grave is not mentioned in these words in the Qur'an, there are clear references to it. One such reference occurs in verse 46 of Surah 40, which speaks about the people of Pharaoh and states:

"They are brought by the fire morning and evening; then when the Last Hour occurs, it shall be said:] Place the people of Pharaoh in the most severe torment." [the Believer — "Al-Mu'min" 40: 46]

The verse clearly provides for a sequence of actions: the bringing of those people before the fire twice a day; then their entry in hell where the worst place is reserved for them.

Now how all this occur and what sort of time applies there, we do not know. But we take what the Qur'an says about the Hereafter at face value and believe in it without hesitation. Why should we bother ourselves with its being a mental picture drawn in a way that is possible for us to understand, for it is a reality described in real terms? This affects the truth of the Hereafter in no way. If we believe in God, we take His word, i.e. the Qur'an, as it is and believe in it as it is expressed.

Death: Wishing For Early Death

Is it wrong to pray for early death?

It is wrong to pray for early death. This life is a period when a person can increase his reward. How can one tell that his early death will ensure going to heaven? Let me tell you this Hadith which explains the Islamic attitude.

Two of the companions of the Prophet, peace be upon him, were close friends. One of them died a martyr in one of the battles he fought under the Prophet's command. The other lived for a year after his friend.

A third friend saw them both in a dream comfortably settled in heaven, but the one who died later was in a better position than his friend, the martyr was. Puzzled, this friend went to the Prophet, peace be upon him, and related his dream to him, then he asked: "How can the non-martyr be ahead of the martyr in heaven?" The Prophet's reply is very significant. He said: "Had he not prayed 6,000 rak'ahs more and fasted the month of Ramadhan?" What he meant was that in the extra year he lived, the second man offered his five obligatory prayers every day, which make up 6018 rak'ahs in a lunar year.

This is not counting any Sunnah or Witr he also offered. He also fasted an extra month of Ramadhan. The reward of his deeds in this extra year lifted him above his martyr friend in heaven. If the case is such, why should anyone pray for early death? If his life is difficult, persevering earns him a great reward.

Death: Women Taking Part In Funeral

Can a woman take part in carrying the body of a dead man if there are only three men to carry it?

We tend always to give women a very restricted role when Islam has given them an equal role in life and recognized their work as very important to human society. Hence there is no difference between the duties required of men and women in worship, except for a few minor points, which are necessitated by the physical or social conditions of both sexes.

In attending to the burial of a dead person, it is preferable that men attend to the washing of the body of a dead man and women attend to those of women. But where this is not possible a husband may wash the body of his deceased wife.

In matters of burial, we have the case of Abu Tharr, the companion of the Prophet, peace be upon him, who died in a place where he was all alone with his wife and a servant. He recognized that he was dying and he gave instructions to his wife to do what is necessary for his burial except for digging of his grave. He told her to put his body by the roadside and wait until some travelers arrived. She was to tell them of the identity of the deceased and request them to help in burying him. She did so, and some travelers soon passed by and dismounted to bury Abu Tharr as he wished.

More recently, when Hassan Al-Banna, the founder of the Egyptian revivalist movement known as the 'Muslim Brotherhood' was assassinated by the agents of the government, no one was allowed to attend his funeral. His body was taken from his

home to the graveyard, carried by his father and the women in his family. Let me tell you that the father in this case was a scholar of high repute who had done a great job in indexing and explaining the Hadith collection known as 'Al-Masnad' by Imam Ahmad ibn Hanbal.

The simple answer to your question is that when there is unavoidable need for someone to do something in connection with a funeral, they may do it within the limits of that need.

Dress Code: Carrying Things Bearing God's Name Or Verses

I have just come back from Malaysia where some ladies informed me on seeing my necklace which bears my name in Arabic, that they were told not to wear theirs because Arabic is the language of the Qur'an. Wearing such a necklace with Arabic writing and then going about to attend a normal routine counts as an insult to Islam. I promised to write to you for advice and communicate your answer to them.

2. We may carry a variety of things that bear God's name or the Kalimah, or verses of the Qur'an, such as Saudi bank notes, papers, books and jewelry. Some of these articles may drop on the floor, or we may have our wallets in our back pockets, or we may have to go to the toilet. Is it appropriate to carry these with us, as there is no other place to leave them?

1. Arabic writing and Arabic characters are the same as those of any other language. The fact that Allah has chosen to reveal His messages to mankind in Arabic does not impart any sanctity to the language itself or the way it is written. You may be aware that there have been over the centuries some people who advocated beliefs and ideologies, which are totally un-Islamic. There have been and still are people who call for discarding Islam altogether from the life of the Arabs. They express all this in Arabic and they have published books in Arabic, which violates every aspect of the Islamic faith. If the Arabic language had the sanctity some people suggest, Allah would have made it impossible for those people to express their blasphemous views in this language. While the idea that Arabic writing is sacred continues to be held by well meaning people, it is unfortunate that some of us tend to give too much importance to forms and appearances, while forgetting about substance.

From another point of view, an action is considered to be an insult if it is meant to belittle or degrade the person or the idea to which it is addressed. When a lady wears a necklace bearing her name she is simply wearing a piece of jewelry which has a shape she likes. The thought of insulting anyone or anything does not even occur to her. Hence, it is perfectly permissible for a woman to wear such a necklace and go about her business in the normal way.

However, if the inscription on the necklace includes Allah's name, then the lady should not wear that necklace when she goes to the bathroom. She either takes it off, or, if she cannot, she keeps it under her clothes.

2. As long as one does not intentionally do something disrespectful to God, His name or revelations, then he is all right. When you put your money in your wallet and put it in your back pocket, you are only safeguarding your money and putting it in the most convenient place. There is nothing wrong with that. If it drops on the floor, you do not do it intentionally to place God's name there. The opposite is true, you would rather prevent its fall.

The same is with jewelry one wears. A woman with a pendant bearing God's name does not commit an offense when she goes to the toilet, because she has nowhere to

put her jewelry safely. [If she has a place to put that piece of jewelry safely, like when she is at home, then she should do so.]

Dress Code: Gold — Men Wearing A Gold Watch

I have always hoped to buy an expensive watch, but now I realize that it has 18-carat gold in it, as well as stainless steel. I know that it is not permissible for men to wear an article made of gold or silk. Does this apply to such a watch?

The simple answer is that I cannot tell you unless I know more about the watch and what is the gold component in it. However, there is a Hadith that should be our guide in any such matter: "Abandon anything that raises doubt in your mind, opting always for what gives you no doubt." Since the watch you want to buy gives you some doubt, it is better, from the religious point of view, not to buy it.

It is infinitely better to stick with what is undoubtedly permissible, or halal. When you do that, going against something you have always wished to have, God will give you reward, if He so pleases, which will be much better for you than any watch.

Dress Code: Gold — Men Wearing White Gold

Is it forbidden for a Muslim man to carry anything made of gold or of silk? The other day I was told that silver too is forbidden, but the so-called "white gold" is allowed. I tried to refute both points without success. It seems that some people do not realize that "white gold" is just as much gold as the "yellow" variety. The hard metal in yellow gold is copper, while in white gold it can be nickel or palladium or platinum. In other words, white gold can be considerably more expensive than yellow gold of the same carat. Please comment.

I agree with you entirely about white and yellow gold. They are both the same with regard to what is permissible and what is forbidden. It is not the color, which matters, but the substance. Since it is gold, then it is forbidden for men to wear. But wearing is the key point. As far as jewelry is concerned, a man is forbidden to wear what is made of gold or any jewelry in which gold constitutes a considerable portion. As for silk, wearing garments made of silk is forbidden, but it is not forbidden to carry either article or to buy it, since they are permissible for women. If you are going home on vacation and you want to buy an article of jewelry for your wife or your mother or sister, then it is perfectly legitimate to do so and to carry it home with you.

As for jewelry for men, it is permissible for a Muslim man to wear a silver ring or to have his sword, or gun or helmet or belt of similar articles adorned with silver. But other articles are not permissible to adorn, even with silver. As for gold, nothing is permissible unless required by necessity, such as tooth fillings.

Perhaps the person who told you that silver articles are also forbidden for men has confused jewelry with other articles. It may be useful to point out here that it is forbidden for men and women alike to eat or drink in plates or glasses or cups made of gold or silver.

The Prophet, peace be upon him, says: "Do not drink in utensils made of gold or silver and do not eat in plates made of either. Such articles are for them in this life and for you in the life to come" [related by Al-Bukhari]. What the Prophet, peace be upon him, means is that such articles may be used by non-believers in this life, but in the life to come it is only the believers who will enjoy using them, as the non-believers will be suffering in hell. The Prophet, peace be upon him, is also quoted as

saying: "A person who drinks in a cup made of silver drags the fire of hell into his tummy" [Related by Al-Bukhari]. It is also forbidden to have cups, plates or other utensils made of silver or gold or to order them to be made. Again this is applicable to both men and women. The reason for this prohibition is that it is evidence of squandering one's money and showing off.

Dress Code: Gold — Women Wearing Gold On the Feet?

Is it permissible for a Woman to wear gold in her feet?

The Prophet, peace be upon him, made wearing gold permissible for Muslim women, forbidden for Muslim men. Whether gold jewelry is worn as necklace, pendant or bracelet or in other ways, it is permissible.

However, if a woman wears a gold bracelet in her leg, to show that she has abundance of jewelry, in front of less fortunate women, then her behavior may be extremely questionable. This is determined by her intention as known to God.

Dress Code: Hijab — Age At Which It Applies To Women

1. If a girl attains puberty at a very early age, say, nine or 11 years, should she maintain Hijab when she is with her male cousins? If she travels to a foreign country, could she wait until she has finished primary school before she wears a scarf? Perhaps I should add that this will cause her considerable social embarrassment. I will be grateful for your advice.

2. I am a 14-year old girl. Is it compulsory for me to cover my hair and face when I go out?

Some girls attain puberty at an early age, such as 10 or 11. It is not improbable that a girl may reach puberty when she is nine, but these cases are rare. If the girl has this misfortune, she should accept her situation as something that Allah has given her and she should not overburden herself with its effects. We must not forget when we look at this question, that when a girl attains puberty, even at an early age, her mental development runs in parallel with her physical development. Therefore, she is normally ahead of other girls, mentally.

Islam requires Muslim girls who have attained puberty to cover themselves when they appear in public, making sure that all their bodies are well covered with the exception of their faces and the lower parts of their hands, up to the wrists. As you see, this ruling does not relate the action required to a particular age. It relates to a stage of development. Whether that stage is reached at an early or late age is immaterial. Therefore, any girl who attains puberty must cover her head and body. Her schooling is not a factor to be considered. The only factor is her physical development.

I appreciate the embarrassment such a young girl may have when she is in a foreign country and she appears to be totally different from her classmates. I am afraid I cannot change the ruling, nor can any one on earth [have an authority to do that]. This is a ruling of Islam which is a religion revealed by Allah, and Allah alone is the one who decides what rulings to give. Now, if a girl in this situation does not abide by Islamic rules, she is plainly in error. Her parents have to explain to her what Islam requires of her and they should persuade her to fulfill these requirements. Needless to say, it is wrong to use physical force to make any one abide by Islamic rules. When any person disobeys Allah, we would always advise him or her to stop being disobedient and to repent and start implementing Allah's law. We should do our best to help such a young girl overcome her social embarrassment. That should help her fulfill her duty.

2. When a Muslim attains puberty, regardless of his or her exact age at the time, such a Muslim is required to observe all Islamic duties, such as prayer, fasting, the payment of Zakah and doing the pilgrimage when the condition of ability is met.

In the same way they should implement the requirements of the dress code, which in the case of a Muslim woman is to cover all her body with the exception of her face and hands. Some girls attain puberty early, may be when they are 13, or even 12, while others do not attain it until they are 15 or even older. In each case the mark when Islamic obligations apply is the attainment of puberty.

Dress Code: Hijab — Covering the Face — A Detailed View

May I request you to clarify in detail the question of women's veil? I am studying to be a doctor, and I find that having to cover my face all the time is extremely impractical. I know that you have mentioned that a woman need not cover her face and her hands up to the wrist when she goes out in public but I have seen many people in my home country, Pakistan, insist on the requirement that a woman must cover her face. The late Abul Ala Maudoodi has discussed this issue at length with a decisive conclusion that a woman must cover her face in public. So do many scholars in my home country and also people who are members of various Islamic groups. I would be grateful for a full discussion on this question.

Before I discuss this question, I would like to make the following quotations from leading scholars of different schools of thought.

Imam Al Shaf'ie included the whole basis of his school of thought in his scholarly work entitled, *Al-Umm*. In this book he says: "All [of] a woman's body is awrah with the exception of the lower part of her hands and her face. The top of her feet is also awrah." It is well known that awrah is an Islamic term which refers to the parts of the body which must be covered at all times. Ibn Rushd, a leading Maliki scholar says: "The great majority of scholars agree that all of a woman's body is awrah, with the exception of her face and the lower part of her hands. However, Imam Abu Hanifah considers that her feet are not part of her awrah."

The main book, which records the view of the Hanbali school of thought, is that known as *Al-Mughni*, written by Ibn Qudhamah. It is indeed the book to which reference is made generally when we want to know the Hanbali view. In this book, Ibn Qudhamah writes: "All [of] a woman's body is awrah, with the exception of her face. As for the lower part of her hands, we have two different views." This means that the Hanbali school of thought includes scholars who consider that the hands, and we are here talking about the lower part of the hands up to the wrist — must be covered, and other scholars belonging to the same school of thought who are of the view that a woman may leave that part of her hands uncovered.

Imam Ibn Hazm who was the one to put the Thahiri school of thought on solid foundation comments on an authentic Hadith as follows: "We see in this Hadith that Ibn Abbas saw women's hands in the presence of God's Messenger, peace be upon him. This means that it is correct to say that the hands and face of a woman are not awrah. The rest of her body is obligatory for her to cover."

Imam Al Tabari, a leading scholar and commentator on the Qur'an of the second century of the Islamic era says: "The strongest and most accurate view is that which says that the exclusion [i.e. from what needs to be covered] refers to the face and the lower part of the hands up to the wrist. Also included are kohl, rings, bracelets and make-up [i.e. on the face and hands]. We say that this is the strongest and most accurate view because all scholars are unanimous that everyone who needs to pray

must cover the awrah in his or her prayer. A woman may reveal her face and the lower part of her hands in her prayer while she must cover the rest of her body. What is not part of awrah is not forbidden to reveal."

I have made these quotations to show that what I have repeatedly said about the proper dress of a Muslim woman is not a personal view, which I have invented. This is the view to which leading scholars in all four schools of thought, as well as leading commentators on the Qur'an, subscribe. Indeed, the evidence supporting this view is overwhelming. This report, to which Ibn Hazm refers mentions that a woman with red cheeks put a question to the Prophet, peace be upon him, and he explained her query. How could the Prophet's companion reporting this Hadith know that she had red cheeks if her face was covered? The reporter says "I saw the women with their hands putting jewelry [which was given in charity] in Bilal's robe." This means that the reporter saw the women's faces and their hands. The Prophet, peace be upon him, did not tell them anything about the way they appeared.

Another Hadith reported by Sahl ibn Sa'ad, a companion of the Prophet, mentions that a woman came to the Prophet, peace be upon him, and said: "Messenger of God, I have come to make of myself a gift to you." The Prophet, peace be upon him, gazed at her, looking her up and down, before lowering his head. He made no answer. When she saw that he did not make any comment on her offer, she sat down. Another version mentions that a companion of the Prophet, peace be upon him, asked him to marry her to him. He had nothing to offer in dower. The Prophet, peace be upon him, said to him: "Seek some dower, even though it may be an iron ring." The man eventually married her. The question here is: Had the woman been wearing a veil, why would the Prophet, peace be upon him, gaze at her, looking her up and down?

Those who claim that covering a woman's face is obligatory quote a Hadith which mentions that a woman called Umm Khalad came to the Prophet, peace be upon him, wearing a veil and inquiring about her son who was killed in an expedition with the Prophet, peace be upon him. Some of the Prophet's companions asked her: "You have come to inquire about your son, wearing a veil?" The good woman said: "If I have lost my son, I certainly have not lost my modesty."

But what does this report signify? If the veil was required as an obligation of worship, would the Prophet's companions have wondered at this woman who came wearing a veil? Certainly not. Their surprise indicates that there was no requirement, which encouraged women to wear a veil when they want to go out in public. That was simply a God-fearing woman with a keen sense of modesty. If a modest woman wants to wear a veil, no one would stop her. But to say that it is obligatory for all women has no solid basis.

Perhaps the clearest report which tells us how women used to go out in public at the time of the Prophet, peace be upon him, is one related by Muslim — which makes it highly authentic — of an event that took place after the Prophet's farewell pilgrimage. In other words, it gives a final verdict. This report runs as follows: "Sabeehah bint Al Harith [a companion of the Prophet] was pregnant when her husband died and she became a widow. A few days later, she gave birth to her child. Soon afterward she made herself up in case a proposal of marriage would come her way. A man named Abu As-Sanabel came to visit her. Wondering at her condition, he said: How come that you are wearing make-up? It seems as if you are keen to get married. By God, you are not allowed to marry before the lapse of four months and ten days."

Sabeeh reports: "When he said that to me, I changed my clothes when the evening approached and went to see God's Messenger, peace be upon him. I asked him about that and he told me that my waiting period was over when I gave birth to my child. He said that I could marry if I wanted."

Here we find a woman wearing make-up on her face and hands, and visited by Abu As-Sanabel, who was not closely related to her. He may have been a man of her clan, but certainly was not a brother or an uncle of hers. He objected to her behavior, but she made certain by putting the matter to the Prophet, peace be upon him, who did not object to anything she did.

The sum-up of the views of the great scholars we have quoted and these reports and Hadiths which we have mentioned is that the Islamic society is one which does not confine women in their homes in the way the advocates of the veil imagine. Indeed, it appears to us that it was a society where women went about their business freely, and they could meet men and talk to them, recognized by their faces, which were not covered. I say this and I have the greatest respect for Maulana Maudoodi. He was certainly entitled to his views, but his view on this subject does not have the support of the better evidence. He relies on his interpretation of Verse 59 of Surah 33, which my reader has quoted at length. I do not think that the verse is concerned with covering women's faces at all.

These days some people make a great issue of covering women's faces. What I would like to say concerning this is that those people are entitled to their view, but they should not make it the central issue of Islamic society, because it is not. They should at least respect the view of the majority of scholars who are in agreement, as we have shown, that a Muslim woman need not cover her face or the lower part of her hands up to the wrist when she goes out in public.

Dress Code: Hijab — Covering the Face

1. My wife and I have recently become Muslims. On visiting Madinah recently, my wife was told by a door attendant at the Prophet's Mosque that she must cover her face. He quoted the Qur'anic verse, which may be rendered in translation; "Prophet, tell your wives and daughters and believing women to wear their outer garments over themselves [Added: some Ulema in the Indo-Pak have translated as 'over their faces'.]" He told us that it was obligatory for a woman to cover her face. However, we read in a translation of a book written by M. N. Albani that for a woman to cover her face is preferable but not obligatory. Please comment.

2. May I point out some statements given in the answers by you, which do not seem to tally with each other. They concern the way Muslim women should dress in public. At one point, you say that a woman's dress must not be an attraction and that its colors should not be such as will attract the attention of other people. This is perfectly understandable. However, you have said on several occasions that a woman's face need not be covered. In my humble view, both dress and face can be highly attractive. Indeed, the face can be much more so. I request clarification.

3. Time and again readers have asked you how a Muslim woman should be dressed in public and your answer has always been that it is proper for her not to cover her face. My wife holds the opposite view. She has drawn my attention to a report by Lady Ayesha, the Prophet's wife who says in her account of the story of falsehood, "I veiled my face with my head-cover at once..." May I ask why did she cover her face? Was it in obedience to a divine order, or because of her modesty or fright, or because that covering was a local tradition? You stated that a Muslim woman may appear in public without covering her face. Could you, then, please explain the meaning of Verse 59 in Surah 33? Please explain the difference between Sater and Hijab.

1. Sheikh Albani is one of the leading authorities on Hadith in the Muslim world today. I know him personally and I can assure you that he does not hesitate to say what he believes to be the truth and to support it with evidence from the Qur'an and Hadith. Like every human being, he may make mistakes. In this particular instance, he is certainly right. He has written a book on the type of dress a Muslim woman should wear in particular. The book is well researched and the style is clear and easily understood.

As for what the door attendant told you, I am afraid he has given the Qur'anic verse, he quoted to you, a meaning to fit his own view. I have no doubt that he means well, and that he does not recognize his mistake. The verse he quotes demands Muslim women to lengthen their dresses so that they are distinguished from other women. The type of dress with which it is concerned is the normal dress a woman wears. That dress cannot be made to cover her head, her face and her body. What the Qur'anic verse tells Muslim women is not to have their dresses short. They should lengthen them so as to cover their legs right down to their ankles. I have often quoted the Hadith which states that Asma', the Prophet's sister-in-law, once entered his home wearing a dress made of transparent material. The Prophet, peace be upon him, said to her: "Asma' when a woman attains puberty, nothing should be seen of her body except this and this [pointing to his face and forearms]." The way this Hadith is phrased means that the face and forearms of a woman may be seen by others. This clearly means that it is not at all obligatory for Muslim women to cover their faces. No one may force a Muslim, woman or man, to do something Allah has not imposed.

2. I must admit that the question of whether a Muslim woman should cover her face or not is a thorny one, not because we do not have clear instructions by the Prophet, peace be upon him, about it, but because people choose to take inflexible stands on it.

However, it is not up to any person to impose on another something, which Allah has not required of him as a duty. There may be all the right arguments supporting the view that what is advocated by some people is of benefit to the individual and the community. But the fact that Allah has not chosen to make it compulsory means that no one can make it so. Any Muslim who chooses not to do it violates no rule or principle of Islam.

Having considered the question of women's dress in all its aspects and having read all the arguments supporting the view that a woman must cover her face, I can state categorically, without any equivocation, that Muslim women are not required by their religion to cover their faces. That is my clear belief and I can say that this is what I have learned from great and famous scholars, past and contemporary.

When we describe the dress of a Muslim woman and outline what is required, we also state clearly that the dress itself must not be eye-catching. The very concept of propriety, which must always be observed by Muslim women, makes it clear that the outfit of a Muslim woman must not be eye-catching. In other words, when she passes by, she should not make other people's faces turn to look at her.

You are confusing this requirement with a woman having an attractive face. It is the simple fact that she cannot do anything about how Allah has created her. If she is attractive she should thank Allah for that. But we do not read anywhere in Islamic teachings that a woman with an attractive face must cover her face. What we read is that a Muslim woman should maintain the normal Islamic standards of propriety. Whether she is attractive or not, the fact that she maintains these standards is sufficient to ensure that she is treated with respect and that people recognize that there is a virtuous woman who implements a profound faith. May I say that there are some women who look more attractive when they cover their head than when they put

their headdress off. Could we say to such women that they should not cover their heads? It is not the attraction, which makes the rule. The rule is there to be implemented by all women. They should not take a positive action in order to attract men to look at them. That is what is meant by having a dress, which is not eye-catching. But a woman's face is the one, which Allah gave her. She must not wear makeup when she goes out in public so that she does not positively attract the attention of others. Similarly, she does not wear an eye-catching dress. When she has observed the rules, that is all that is required of her. I hope this clarification is satisfactory.

3. This question crops up so regularly that I feel that I have no choice but to discuss it every now and then. I am taking it up anew this time to reply to several readers who have raised it, giving only the two above examples, hoping that those of my readers who have no quarrels with me about it will understand that the nature of the question makes it imperative that I give it a full treatment every now and then.

The report of Lady Ayesha speaks of her covering her face with her head cover. The term used in the Arabic text, "Jibab", means: "Shirt, a piece of clothing which a woman uses to cover her head and chest, a wide dress of a woman, or head-cover." It is indeed the same word, which is used in the verse quoted in the second letter. That verse may be translated as follows:

"Prophet, enjoin your wives, your daughters and women believers to draw their clothes around them. That is more proper, so that they may be recognized and not be molested." [the Clans — "Al-Ahzab" 33: 59]

The point is that a Muslim woman will be recognized by the fact that she is totally dressed and people realize that they have to respect her and dare not molest her. The verse does not suggest in any way that her head-cover or shirt or clothing or whatever meaning we give to the word "Jibab", should be used to cover her face.

As for the Lady Ayesha and the way she used her garment to cover her face, we must not forget that Lady Ayesha was one of the Prophet's wives for whom certain exceptional rules apply. These rules do not apply to any other woman. For example, the Prophet's wives were not allowed to marry any person after the Prophet, not because they are described in the Qur'an as "Mothers of the Believers", but because they were married to the most noble of Allah's servants. They were indeed mothers of the believers, but that position did not allow them to appear in front of people in the same way as a mother appears before her sons. Another special rule is that their reward for their good deeds is doubled, and the punishment of any cardinal sin committed by any one of them -- Allah forbid that any of them should commit such a sin -- is also doubled. Another rule, which applies to them alone, is that they speak to people from behind a screen. That is the reason why Lady Ayesha covered her face when the Prophet's companion, Safwan Ibn Al-Muattal, approached. We cannot conclude from this particular incident any rule, which applies to all Muslim women.

My first questioner says that his wife subscribes to the view which is different from mine, requiring Muslim women to cover their faces. I realize that this is the view advocated by a number of scholars. I should explain that I have not invented this view. The majority of Muslim scholars, ever since the time of the Prophet, including leading authorities in the four major schools of thought, have recorded this view. Many of them comment on Verse 31 in Surah Light "An-Noor" 24, which is incidentally the verse stating the nature of dress of Muslim women in public, and they explain that a Muslim woman may reveal her face and the lower part of her hands, up to the wrists. In translation this verse may read:

"Enjoin believing women to turn their eyes away from temptation and to preserve their chastity; to cover their adornment [except such as is normally displayed]; to draw their head-covering over their bosoms, etc."

It is the meaning of the term "adornment" that needs explanation. Al Jassas, a leading authority in the Hanafi school of thought, says: 'Our scholars say that this denotes the woman's face and lower hands'. Al-Qurtobi, a leading Maliki scholar, says: "Since the normal case is that a woman's face and lower part of her hands are revealed by the force of habit and for worship, as this is the case in prayer and pilgrimage, then it is appropriate to say that the exemption here applies to them." Al Kharzin, a Shaf'ie commentator on the Qur'an quotes early authorities as saying that the exemption applies to a woman's face and hands. Ibn Qudhamah, a most prominent Hanbali authority says: The whole body of a woman must be covered except her face. With respect to her hands too, there are two views." Furthermore, Imam Ibn Hazm says: "The part of woman's body which must be covered is the whole of it except her face and the lower part of her hands."

Having quoted all these authorities from the four major schools of thought, as well as Imam Ibn Hazm, I have little to add except to say that this is not a personal view of mine. Far be it from me to advocate anything other than what I believe to be supported by the weightier evidence. I do respect scholars who maintain a different view because I believe that they also assert what they believe to be true. However, I feel that their argument is weaker and their evidence suspect. There are numerous Hadiths and reports from the time of the Prophet, peace be upon him, which confirm that women at that time did not cover their faces in normal situations. Before I quote any of these, however, let me refer to Verse 30 in Surah 24 which requires Muslim men to ***"lower their gaze"***, or to give it a clearer translation, to ***"turn away from temptation"***. Let me ask my first reader and his wife: If all Muslim women at the time of the Prophet, peace be upon him, covered all their bodies, including their faces, why should Muslim men be required to turn their faces away, or to lower their gaze? What would they be looking at if there was nothing to look at any way?

Now consider this report: "A woman came to the Prophet, peace be upon him, and said: 'Messenger of Allah, I have come to make of myself a gift to you'. The Prophet, peace be upon him, looked at her and sized her up then looked down, [i.e. he did not answer her]. When she realized that he did not wish to say anything, she sat down." Another version of this report says that one of the Prophet's companions proposed to her but he had nothing to give her as dower, or mahr. The Prophet, peace be upon him, told him to give her anything, even an iron ring. He then married her". The point here is that Prophet, peace be upon him, looked at her and sized her up. If she was totally covered, why would he look at her in this way?

Jabir Ibn Abdullah quotes the Prophet, peace be upon him, as saying: "If any of you sees a woman and likes her, let him go to his wife, because that is enough to satisfy him. If he is unmarried let him remember what Allah says: "Let those who cannot afford to marry live in continence until Allah shall enrich them with his bounty." Again let me ask: Why did the Prophet, peace be upon him, give such instruction without warning Muslim men against looking at women in this way?

A young companion of the Prophet, Al Fadhl Ibn Abbas was riding behind him when a woman stopped the Prophet, peace be upon him, to put some questions to him. Al Fadhl looked at her and she looked at him. The Prophet, peace be upon him, turned Al Fadhl's face the other way..." Here we have a man looking at a woman and Prophet, peace be upon him, does not even tell him not to look at her. The fact that he turned his face away with his hand does not mean more than the gesture itself. It cannot be interpreted as requiring the woman to cover her face.

The term "Sater" is a very general one, meaning, "cover". "Hijab" has come to mean, over the years, the veil. However, in many books on Islam and in a number of Muslim countries, the word means no more than the Islamic dress of women, which is supposed to cover all their bodies with the exception of their faces and their hands up to the wrists.

Dress Code: Hijab — Covering the Head In Public

Is it explicitly stated in the Qur'an that women must cover their hair in public? If so, in which Surah and in what verse?

The simple answer is yes. Verse 31 of Surah 24, entitled "Light", or "An-Noor", deals specifically with how women should appear in public and which groups of relatives are exempted from the general rule that governs women's dress. They may reveal their adornment in the presence of their husbands, fathers, fathers-in-law, sons, sons-in-law, brothers, nephews, other women, etc. The same verse includes the order that women ***"must draw their head-covering which should be of ample length to be used to cover their bosom"***, in case her dress is of such style as to reveal a part of her bosom. If her dress or blouse covers her bosom and is not tight, then it is good enough. But that does not mean that a woman does not cover her hair in such a case. Your question is phrased in such a way that it suggests that unless you have a Qur'anic statement giving a specific order, you would not accept the ruling known to everyone in this particular case.

As you know, God's message has been conveyed to us by the Prophet Muhammad, peace be upon him, and the fact that we are Muslims means that we believe in the Prophet Muhammad, peace be upon him, as God's messenger. This is indeed the testimony we make when we declare that we are Muslims, believing that "there is no deity save God, and that Muhammad, peace be upon him, is God's messenger." God Himself defines the relationship of total obedience to Him. God says:

"Take whatever the messenger gives you and refrain from whatever he forbids you." [Exile — "Al-Hashr " 59: 7]

There are several Hadiths, which make it abundantly clear that a woman must cover her head when she goes out in public. If there was no Qur'anic statement to this effect, then these Hadiths are sufficient to make the order an obligation which must be fulfilled.

Dress Code: Hijab — Interpretations Differ

1. May I request you to clarify in detail the question of women's veil? I am studying to be a doctor, and I find that having to cover my face all the time is extremely impractical. I know that you have mentioned that a woman need not cover her face and her hands up to the wrist when she goes out in public but I have seen many people in my home country, Pakistan, insist on the requirement that a woman must cover her face. The late Abul Ala Maudoodi has discussed this issue at length with a decisive conclusion that a woman must cover her face in public. So do many scholars in my home country and also people who are members of various Islamic groups. I would be grateful for a full discussion on this question.

2. Why is there a difference among scholars about the Hijab requirements, with some saying that a woman need not cover her face and hands while others say that a woman commits a grave sin if she does not cover these parts of her body? Are the first 'groups of contemporary thought,' while the

others are extremists? Why is it that we are required to show our faces and hands in the pilgrimage and the Umrah? Kindly explain.

3. I have tried to persuade my women relatives in Pakistan to cover their heads, but none of them has accepted my arguments. They insist that this was applicable to the Prophet's wives only. They also say that to cover one's head in Pakistan is to draw more attention, which a Muslim woman should not do. Could you explain what is the punishment Islam prescribes for a woman going out with her head uncovered? Could you also advise me how to make it crystal clear to them that Islam wants Muslim women to cover their heads when they go out?

1. Before I discuss this question, I would like to make the following quotations from leading scholars of different schools of thought.

Imam Al Shaf'ie included the whole basis of his school of thought in his scholarly work entitled, *Al-Umm*. In this book he says: "All [of] a woman's body is awrah with the exception of the lower part of her hands and her face. The top of her feet is also awrah." It is well known that awrah is an Islamic term which refers to the parts of the body which must be covered at all times. Ibn Rushd, a leading Maliki scholar says: "The great majority of scholars agree that all of a woman's body is awrah, with the exception of her face and the lower part of her hands. However, Imam Abu Hanifah considers that her feet are not part of her awrah."

The main book, which records the view of the Hanbali school of thought, is that known as *Al-Mughni*, written by Ibn Qudhamah. It is indeed the book to which reference is made generally when we want to know the Hanbali view. In this book, Ibn Qudhamah writes: "All [of] a woman's body is awrah, with the exception of her face. As for the lower part of her hands, we have two different views." This means that the Hanbali school of thought includes scholars who consider that the hands, and we are here talking about the lower part of the hands up to the wrist — must be covered, and other scholars belonging to the same school of thought who are of the view that a woman may leave that part of her hands uncovered.

Imam Ibn Hazm who was the one to put the Thahiri school of thought on solid foundation comments on an authentic Hadith as follows: "We see in this Hadith that Ibn Abbas saw women's hands in the presence of God's Messenger, peace be upon him. This means that it is correct to say that the hands and face of a woman are not awrah. The rest of her body is obligatory for her to cover."

Imam Al Tabari, a leading scholar and commentator on the Qur'an of the second century of the Islamic era says: "The strongest and most accurate view is that which says that the exclusion [i.e. from what needs to be covered] refers to the face and the lower part of the hands up to the wrist. Also included are kohl, rings, bracelets and make-up [i.e. on the face and hands]. We say that this is the strongest and most accurate view because all scholars are unanimous that everyone who needs to pray must cover the awrah in his or her prayer. A woman may reveal her face and the lower part of her hands in her prayer while she must cover the rest of her body. What is not part of awrah is not forbidden to reveal."

I have made these quotations to show that what I have repeatedly said about the proper dress of a Muslim woman is not a personal view, which I have invented. This is the view to which leading scholars in all four schools of thought, as well as leading commentators on the Qur'an, subscribe. Indeed, the evidence supporting this view is overwhelming. This report, to which Ibn Hazm refers mentions that a woman with red cheeks put a question to the Prophet, peace be upon him, and he explained her query. How could the Prophet's companion reporting this Hadith know that she had red cheeks if her face was covered? The reporter says "I saw the women with their

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But what does this report signify? If the veil was required as an obligation of worship, would the Prophet's companions have wondered at this woman who came wearing a veil? Certainly not. Their surprise indicates that there was no requirement, which encouraged women to wear a veil when they want to go out in public. That was simply a God-fearing woman with a keen sense of modesty. If a modest woman wants to wear a veil, no one would stop her. But to say that it is obligatory for all women has no solid basis.

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Here we find a woman wearing make-up on her face and hands, and visited by Abu As-Sanabel, who was not closely related to her. He may have been a man of her clan, but certainly was not a brother or an uncle of hers. He objected to her behavior, but she made certain by putting the matter to the Prophet, peace be upon him, who did not object to anything she did.

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certainly entitled to his views, but his view on this subject does not have the support of the better evidence. He relies on his interpretation of Verse 59 of Surah 33, which my reader has quoted at length. I do not think that the verse is concerned with covering women's faces at all.

These days some people make a great issue of covering women's faces. What I would like to say concerning this is that those people are entitled to their view, but they should not make it the central issue of Islamic society, because it is not. They should at least respect the view of the majority of scholars who are in agreement, as we have shown, that a Muslim woman need not cover her face or the lower part of her hands up to the wrist when she goes out in public.

2. Scholars may differ on any question, depending on their understanding of texts. Thus, a text in the Qur'an may be understood in more than one way. What makes a particular way more acceptable is the existence of supporting evidence in the Hadith. But then you have to look at the Hadith in its context. If a scholar knows a Hadith while another scholar is unaware of it, this may lead to divergent opinions. If we take a simple example: the Shaf'ie school of Fiqh considers it obligatory to follow the right order when washing the parts of the body that are required to be washed in ablution. The right order is that in which they are mentioned in the Qur'an. This school relies on the Hadith, which quotes the Prophet, peace be upon him, as saying: "Start with what is mentioned first by God." The Hanafi school of Fiqh does not consider the right order obligatory. It is clear that this Hadith was not known to its founder scholars, or was rated as lacking in authenticity.

With regard to the question of women's dress code, the difference between those who insist on covering the face and hands and those that say this is not required is the result of their different understanding of the texts. It is not a matter of being modern or extreme. It is merely a question of understanding, encouraged or supported by social background. For example, you find that the view that women must cover their faces and hands prevails in Saudi Arabia and Yemen much more widely than you find it in Egypt, Iraq and Syria, or in North Africa.

On the other hand, there is no question of the view that women's faces and hands need not be covered is influenced by contemporary thought. You find this view expressed in the major works of all schools of Fiqh. Indeed, it is the standard view in practically all schools.

I am afraid the more restrictive view reflects rigidity in understanding certain texts. Such rigidity is due to the lack of a wider vision that takes all texts and other evidence into consideration. Take for example the Qur'anic verse which addresses the Prophet, peace be upon him, in person:

"No other women shall henceforth be lawful to you, nor are you to replace any of them with other wives, even though their beauty should please you greatly." [the Clans — "Al-Ahzab" 33: 52]

This verse makes it clear to the Prophet, peace be upon him, that he is not allowed to have a new wife other than those he was married to. It means that it was revealed very late in the Prophet's life. Yet it says to him 'even though their beauty should please you greatly.' How could the Prophet, peace be upon him, have found a woman's beauty pleasing if she had her face and hands covered, in addition to covering the rest of her body? This verse is not directly related to the question of women's dress, which explains why it is seldom quoted in this context. But it clearly states something about the way Muslim women appeared at the time of the Prophet, peace be upon him.

3. This point does not really bear much argument. The order that describes women's dress is included in verse 31 of Surah 24, which states, "***And let them [i.e. women believers] draw their head-coverings over their bosoms.***" This means that a head cover is the normal dress for a Muslim woman. Besides, she should bring it down so as to cover the top opening of her shirt or dress so as nothing of her bosom is left uncovered. When there is an injunction in the Qur'an, no one may say anything to contradict it.

Some people may seek any excuse in order to justify their lack of adherence to Islamic teaching. This is the wrong attitude. It is better for a person to acknowledge that he or she falls short of fulfilling Islamic duties than to try to negate the duty itself. A woman who does not wear proper Islamic dress when she goes out should not try to justify her action by any excuses. It is better for her to say that she hopes to be able to fulfill her duty in the near future. Meanwhile she seeks God's forgiveness for her shortcomings.

As for our attitude towards such women, it should be one of continued love and friendship. We should remind them of their duty every now and then, and encourage them to fulfil it. However, their falling short of perfect Islamic behavior should be no reason to boycott them, because in this case we lose influence with them, and leave them to succumb to unhealthy influences. Moreover, we should remember that falling short in one's duty does not make a person unfit to be friend. God may well forgive them. Indeed we should pray Him to forgive them and to give them the strength to fulfil His orders as best as they can.

Dress Code: Hijab — Is It Obligatory?

You have said more than once, that women are allowed to go out with their faces and hands uncovered. If so, may I ask whether Saudi women wear the veil that covers their faces and gloves to cover their hands on the basis of tradition?

This column is intended to answer questions in the light of Islam. It is not intended to go into the reasons and motives of people's actions and their background. When we want to arrive at the Islamic ruling concerning any action, we have to look at evidence from the Qur'an, and the Sunnah. We must also realize that everything is permissible, or halal, unless we have clear evidence to make it otherwise. Such evidence comes in the form of a statement either in the Qur'an or in the authentic Sunnah. No other evidence is admissible as a basis for a ruling.

The veil, which normally signifies a dress code that requires women to cover their faces and hands, in addition to the rest of their bodies, is not limited to Saudi women. It is seen almost everywhere, including European and American countries. Moreover, most Saudi women do not conform to the veil when they travel abroad. Women who wear the veil do so either out of conviction that it is an Islamic requirement, or they are compelled to wear it by the force of tradition or family pressure. There is no doubt that some scholars today maintain that it is obligatory. However, these are a small number compared to the vast majority of scholars in the Muslim world who maintain that neither the face nor the hands are included in the parts of her body that a woman must cover.

Why do we have such a divergence of views? The answer is simple. The scholars who support the veil maintain a very restrictive reading of the Qur'anic statement that deals with women's appearance, which occurs in verse 31 of Surah 24. Scholars have always differed on numerous questions, and their differences did not cause any problems.

What we need to understand is that when such differences occur, a person needs to know the basis of each point of view and choose the one, which he finds better founded on more solid evidence. When we speak about the veil, i.e. a woman covering her face in public, we find no clear-cut statement in the Qur'an, or the Sunnah to support it. On the other hand, we find much clearer evidence to confirm the other view that a woman should cover all her body, with the exception of her face and hands, when she goes out or in the presence of men whom she can marry.

Dress Code: Hijab — Islamic Duties & Social Pressures

Social and cultural pressures are such that women in our society do not cover their hair. Those who do have been associated with trends imported from Iran. I have no wish that I or my wife is associated with any group or sect. Will I be less of a Muslim if I disallow my wife to cover her hair when we return home? I will be grateful for your advice, since the subject is creating a rift between my wife and myself.

It is true that Muslim communities have ignored over the years some of the Islamic practices which are in favor of different social and cultural traditions. In some Asian Muslim countries, the requirements of Islamic dress for women continued to be unobserved, generation after generation. When you go to these countries and you speak to Muslims there, you feel as if they have not heard of the Islamic requirements that women should cover their heads. But this is by no means limited to this particular aspect or to Asian countries. In some places, certain traditions and social customs continued to prevail in Muslim communities although Islam prohibits, or at least frowns at them. Yet the Islamic requirements and duties are the same throughout the world and they are required of every individual. As you realize, every Muslim, man or woman, is accountable for his or her deeds. He or she has to answer to Allah directly on the Day of Judgement. Hence, everyone is required to learn what duties Islam expects of him or her to fulfill. Those who do not inquire about these put themselves into a very difficult position, because ignorance of the law is not an acceptable justification for breaking it. Allah has made our duties known to us through the Prophet, peace be upon him. He has revealed the Qur'an and guaranteed that it will be preserved intact so that Muslims can have easy access to it and learn their duties properly.

On the other hand, it is not uncommon for a community or society to change their practices once a trend begins to take place, particularly if that trend is associated with a sustained information campaign. Let me give you an example. The major fashion houses in Europe are able to bring out every few years a complete change of what is socially acceptable and what is unacceptable in respect of women's dress. In the 1960s these fashion houses started the trend of mini-skirts and were able to spread it through sustained aggressive marketing, to the extent that it was practically impossible for any woman in the west to buy a ready-to-wear knee-length skirt. The miniskirt was able to find its way into a number of Muslim countries where it became a familiar sight in large cities, although the social and moral opposition to it was much stronger in these countries. In the mid-seventies, the same fashion houses scrapped the miniskirts and reverted to longer dresses. The result of their effort was a continued acceptance of very short dresses in many communities.

To give an example in the opposite trend, we need only to look at Egypt, a naturally devout Muslim country. In the fifties and sixties of this century, you could walk for days on end in the streets of Cairo and Alexandria without meeting a single woman wearing proper Islamic dress which covered her head, arms and legs. Today, more than half of Egyptian women in Cairo and other cities conform conscientiously to the requirements of Islamic dress, without giving any appearance of a uniform, national type. The sum-up of both examples is that it is possible to change social and cultural

traditions, without being equipped with the force of law, as in the case of Iran. What is needed for such a change is, as I have already mentioned, a sustained information effort and a number of individuals to take the lead and make their presence felt.

It is of utmost importance, therefore, that scholars and those who are well read in Islamic teachings, make a determined effort to change the social practices and traditions in their communities, which are in conflict with Islamic teachings. I believe that if scholars in your community make such an effort, and find good response by young men and women, without bringing their case to a stage of polarization, then the proper Islamic dress will gradually find its way into your community. It will be only a few years before it takes hold and becomes the accepted norm. What we have to remember in such a situation is that a change is required by Allah Himself. He has revealed His message to us so that we put it in practice. If we were to continue with our social traditions which are contrary to Islam, while giving lip service to Islamic teachings and limiting our knowledge of the Qur'an to occasional recitation at social functions, then we are guilty of turning our back on the Qur'an. We will find it very difficult to account for such a negligent attitude on the day when Allah gathers us to His presence and requires every one of us to account for his or her attitudes and actions.

Your community is required, collectively and individually to change its tradition so that Muslim women are dressed as Islam requires. This means that your whole community is jointly and severally responsible for bringing about such a change. In other words, every individual in that community bears a share of that responsibility. How can this be achieved, unless a few of your number rise up to the occasion and start a social trend?

It seems to me from the drift of your letter that your wife is willing to play such a leading role, and that perhaps there are other women in the community who have started to do so. You, on the other hand, find it too much of a burden to help her take such a lead. Well, I can tell you that you are putting yourself in a very difficult position and assuming an authority, which does not belong to you. It is better that you should know what you and your wife can or cannot do so that you may be on your guard.

It is not permissible for you to instruct your wife not to cover her head, or to disallow her to cover it. You may not even try to persuade her to do so. If she wants to do her Islamic duty, you cannot put your foot down against it. If you, nevertheless, do that and ask her not to cover her head, she would not be doing anything wrong if she ignores your instructions. Indeed, she should ignore them. If she obeys you, she is not free of blame. She cannot try to justify her attitude in front of Allah, on the Day of Judgement, by saying that she only obeyed you as a Muslim woman should obey her husband. The operative rule in this case is that "no creature may be obeyed in what constitutes disobedience to Allah". Exposing her head in public constitutes such a disobedience. Hence, she may not obey you in that.

As an educated person, you should speak out when you go home that Islamic dress is not imported from Iran and is not a mark of what is wrongly termed as "fundamentalism". Islamic dress is Islamic and it applies to all Muslim women. Those who wear it are virtuous, God-fearing, obedient Muslim women. They should be respected and congratulated on their efforts.

Having said that, my advice to you is to adopt a more understanding attitude. You should cooperate with your wife so that your family life is free of tension and pressure and the like. You should try to understand each other's point of view. You should indeed help her lead a proper Islamic life.

You ask a pointed question, saying: "Am I less of a Muslim for doing so and so?" This is a question that I simply cannot answer. Who am I to judge you or anyone else? You may be a much better Muslim than me and [better] than many others who make extravagant claims that they follow Islamic teachings conscientiously. It is Allah alone who judges people. He knows perfectly well their motives, intentions and attitudes. His judgment of them is made on the basis of His perfect knowledge. That does not stop me, however, from telling you that if you prevent your wife from wearing Islamic dress, you do something very grave. You assume an authority, which does not belong to you. You should be careful lest you incur Allah's displeasure for that. But even if you do that, you should continue to attend to your other Islamic duties. Indeed, you should show much stronger determination to fulfill your Islamic duties and to other voluntary actions, such as giving much in Sadaqah, and pray Allah for forgiveness. As we are all liable to sins, we should remember to do more good actions in the hope that they will help bring us Allah's forgiveness. For He says in the Qur'an: **"Indeed, good deeds annul bad ones."** [11: 114].

One last word: do not allow this tension to cause your separation from your good wife. She is only trying to lead an Islamic life. Indeed, she should have looked up to you for support. If you do split, you may regret your decision for the rest of your life. Therefore, do not be hasty and always look at the good side in your wife's character.

Dress Code: Hijab — When Abaya & Scarf Attracts Attention

My intention is that after I perform the pilgrimage this year I should wear the full Abaya and scarf even when I return to my home country. My husband is against this. Please advise.

The best type of dress for a woman is the one that is very common in her place of residence, provided that it conforms to Islamic rules. If it does not, then Muslim women should modify it so as to meet Islamic requirements. This means that if the Abaya and scarf will attract attention to you, then they will be doing the opposite of what is required in Islamic dress. If your husband's objection is on this account, then he is absolutely right. If he has some other reason, it will be an added one to change your mind.

Moreover, there is nothing special about the Abaya. It is a style suited to hot climate and meets Islamic requirements.

Dress Code: Men's Islamic Dress

Is there any type of clothes or dress that we can describe as Islamic in as far as men are concerned? Is there any harm if a Muslim wears a shirt, tie and a pair of trousers?

All Muslim scholars agree that a Muslim man must always cover the part of his body, which is described as "awrah". This term denotes "what is unbecoming, shameful or indecent to reveal." A substantial body of Muslim scholars are of the view that a man's awrah extends from the waistline down to the knees, with the knees not included.

However, other scholars are of the view that a man's awrah is limited to his genitals and back passage. This is perhaps the more accurate view, supported by the stronger evidence.

Any type of dress, which covers the awrah proper and is not seen as something, that could lead to indecent behavior and is not an imitation of clothing that is distinctive of non-believers is permissible to wear. Thus there is no harm in wearing the clothes you have described. Some rigid people claim at times that wearing a shirt and tie

imitates non-believers. This is not true because such clothes are the normal dress for large communities in the Muslim world.

Muslims must also guard against wearing anything that is considered a mark of pride or arrogance. Whatever conveys an air of arrogance is forbidden to wear.

Dress Code: Purdah Or An Islamic Dress

Why is it obligatory that women should wear Purdah? Is it true that they have to wear it in front of men of their own age group? What about their relatives or other men?

The Purdah is the name of a special dress, which prevails in certain Muslim countries. It fulfills the requirements of Islamic dress, but it is not the only type to do so. In other Muslim areas, the Purdah is not known, but Muslim women there have a little different type of dress which also fulfills the requirements outlined by Islam. What every Muslim woman should do is not to appear before any man who is neither her husband nor a relative to whom she may not be married unless she wears something which meets the requirements of Islam. She has to cover all her body, from head to foot, with the exception of her face and the lower part of her hands, i.e. below the wrists. Her dress must be modest, somewhat loose so as not to describe the shape of her body. It is also important that her dress must not be transparent or eye catching. It should not be an imitation of the dress distinctive of non-believing women. Anything that meets these requirements is appropriate.

There is no distinction between men of her own age group or other men. She must wear her Islamic dress in front of all people: young, middle-aged or elderly men. The only exceptions are her father, her brother, paternal and maternal uncles, nephews, her father-in-law, and men who have the same sort of relationship with her through breast-feeding.

Dress Code: Salat & Dress Code For Imam

Recently a very well known preacher who has written several books on Islamic matters visited our workplace when we were about to offer our Zuhr prayer. Just as our regular imam was about to start the prayer, this gentleman stopped him, saying that he could not lead the prayer wearing a shirt and trousers. Is it inappropriate to lead the prayers wearing such clothes?

What this gentleman has done is very reprehensible. What would he have done if he had arrived in your mosque after the prayer had started? Would he have joined the prayer, or would he have waited until the congregation was over and prayed alone? If he would have joined the prayer, that would be an admission that the prayer is valid, as indeed it is. In this case, why would he stop the imam who was about to start a valid prayer? If he would have waited until you would have finished, then that would be tantamount to saying that your prayer is not valid, and he has no reason whatsoever to say that.

There is no particular type of clothing, which is suitable for prayer, and another type, which is not. What is required in prayer is to wear something that covers the awrah, or the area of the body, which one is not allowed to reveal before other people. For a man, this is the area between the waistline and one's knees, according to most scholars. However, there is a different, but well supported view that this area is limited to the genitals. This means that a man may pray covering only awrah, and his prayer is valid. He is actually recommended to wear proper and clean clothes.

There is no particular type of Islamic dress. The Prophet, peace be upon him, did not recommend any such dress. The clothes he used to wear were of the type common in his society, and Muslims and non-Muslims wore these alike. I recall that a learned scholar was told once that he was wearing the clothes of European Christians, as he was wearing a suit and a tie. He answered that the person who objected to him was wearing the clothes of the pagan Arabs, as the robe he was wearing were the same as used by the non-believers in Arabia.

For the gentleman to stop the imam in this harsh and rude fashion is contrary to Islamic manners. God says to the Prophet, peace be upon him:

“It is by God’s grace that you deal gently with your followers. Had you been harsh and hard of heart, they would indeed have broken away from you. Pardon them then, and pray that they be forgiven [by God.]” [the Family of Imran — “Aale Imran” 3: 159]

These instructions apply to every Muslim in dealing with other people, even those who are not Muslims. Needless to say, the gentleman in question did not take the instructions contained in this verse into consideration when he behaved in the manner you have described.

Dress Code: Silk Garments — Men Wearing Material Similar To Silk

In the north eastern part of our sub-continent, people wear a particular type of clothing in winter woven from the thread made out of cocoon of a worm called Endi. The process of obtaining the thread is the same as that of obtaining silk thread from the silkworm. Unlike silk, Endi cloth is worn by men and women as winter clothing for all natives, rich and poor. We have been told that we cannot pray wearing Endi clothes unless the material is mixed with a large percentage of cotton. Please comment.

Whoever has given you this ruling is certainly mistaken. Islam does not forbid the wearing of material woven with the thread made by any type of worm with the exception of silk which is forbidden to men only. The analogy with silk on the basis of how the material is woven or obtained does not hold. This is due to the fact that when the Prophet, peace be upon him, wanted to make the ruling concerning silk clear, he took silk in one hand and gold in the other and said: "These two are forbidden for the men of any nation, permissible for women." It is highly significant that the Prophet, peace be upon him, started his statement by saying: "these two". This means that the ruling applies to those two particular substances. It cannot be extended to a third substance, because of the definitive nature of the Prophet's statement. What we should realize is that the Prophet, peace be upon him, was able to express any new thought he wanted to convey. His words were always precise and his meaning clear. Therefore, if any substance was to be added to gold and silk with regard to their permissibility or prohibition, the Prophet, peace be upon him, would have pointed it out. He could have said silk and similar materials, or silk and material that is obtained from similar worms. But he chose to say "these two substances," which means that the ruling applies only to them.

In the same vein, there are metals which can be used for jewelry and which perhaps are more expensive than gold, such as platinum. Wearing a platinum ring is not forbidden for a Muslim man although it may be more expensive. [Similarly, white gold is forbidden for Muslim men to wear because the ruling is for gold, without reference to its color.]

Dress Code: Silk Garments — Men Wearing Silk Neckties

I am aware of the fact that silk was prohibited by the Prophet, peace be upon him, for Muslim men, but may I ask to what extent does this

prohibition apply? Is wearing a silk tie also forbidden, when most ties all over the world declare that they are made of pure silk. Surely today wearing a silk tie is accessible to people in all social strata. Please comment.

Holding silk in one hand and gold in the other hand, the Prophet, peace be upon him, said: "These two are forbidden for the men of my community, permissible for women." As he did not give us the reason for these two verdicts, the prohibition applies in all situations and for all time. We certainly can make some assumptions or venture some explanations for these rulings, but we will then be liable to make an error. When a ruling by the Prophet, peace be upon him, is not explained as based on a particular cause, that ruling remains valid for all time in all situations. This is the case in this Hadith, which forbids gold and silk for Muslim men.

We need to know, however, that the prohibition applies to pure, natural silk. If the textile industry is able to produce a type of material that is very much like silk, but [not natural silk and] is manufactured by machines, then this is not the silk God has forbidden. It is lawful to use by men.

Scholars have also said that it is permissible to use silk at the bottom of one's robes or clothes, so that a robe becomes more suitable for heavy duty. They mention that it should be close to the breadth of a man's hand. Some scholars today apply this concession to the necktie and suggest that it is permissible to wear a necktie. The analogy seems appropriate, although not all scholars agree with it. I personally feel that it is infinitely better to steer away from it [any gray area], as much as one can. There are excellent neckties made of other materials. We should always prefer these.

Dress Code: Silk Garments — Not Permissible For Men

I was given a silk tie and a suit as a gift, and I have worn them on several occasions. Is the prohibition on wearing silk total? Can it be relaxed in the case of a tie?

We have a ruling by the Prophet, peace be upon him, which is very clear and does not admit any argument. He held a piece of gold in one hand and a piece of silk in the other, and said: "These two are permissible for my women followers, forbidden for men." With such a definitive statement by none other than the Prophet, no one can suggest otherwise. Hence, you find no disagreement among scholars that gold and silk are forbidden for Muslim men.

Having said that, scholars of the past have spoken about having a sword with a handle that includes gold. They said that this is permissible. They also mention that it is permissible to have the bottom end of a robe, where the material is turned inside, made of silk, because it makes the robe or garment more durable. They say that it should not be wider than a man's palm. On this basis some contemporary scholars express the view that a tie made of silk is permissible. I am not keen on this view. I believe that to refrain from wearing gold and silk altogether is the appropriate course of action for Muslim men.

What to do if one is given such articles as a gift? The Prophet, peace be upon him, once received suits made of fancy material and he sent one to Omar as a gift. Omar was perturbed because of an earlier incident. He went hurriedly to the Prophet, peace be upon him, and said: "Messenger of God! You sent me this suit and you had told me in the past that such suits are only worn by a person devoid of good manners." The Prophet, peace be upon him, said to him: "I did not send it to you to wear. I only sent it to you so that you may give it away." Needless to say, the Prophet, peace be upon him, did not want Omar to give it as a gift to a Muslim, but rather he would give it to someone who could wear it.

If a person used to wear a gold ring or a silk garment and seeks God's forgiveness, he should declare his repentance before God, and refrain from doing so completely.

Dress Code: Suggesting Men's Particular Fashions As Sunnah

What is the right Sunnah regarding men's clothing? Is it like what some Sheikhs wear, or like what people in Afghanistan wear?

I am not aware that there is any Sunnah describing a particular fashion of what men should wear. There are certain requirements of covering those parts of one's body, which must be covered. Men are not permitted to wear silk and they may not wear clothes, which suggest arrogance.

Apart from these and similar well-known requirements, Muslims may wear any comfortable and practical type of clothes. What the Prophet, peace be upon him, used to wear was the sort of robes Arabs normally wore. He had not mentioned that all Muslims should wear the same sort of fashion. A minority of people sometimes suggest a particular fashion as Sunnah, but they have no strong basis for their argument.

Dress Code: Wearing Precious Stones

Does Islam permit the wearing of stones on one's fingers or body? Is there any reference to this in the Qur'an or the Hadith?

I am not sure what you mean by wearing stones. If you mean precious stones such as sapphire, emerald or ruby, then this is permissible, unless they are worn to boast of one's wealth.

If stones are used as a sort of charm to prevent harm or to bring benefit, then wearing them is forbidden. It is an act of associating partners with God, or shirk. The Hadith which relates to this is in the form of a prayer: "Whoever wears a charm, may God not grant him his purpose", i.e. the purpose for which he has worn it.

Dress Code: Western Dresses & Indecent Dresses

Some people who are engaged in Islamic propagation work surest that Islam forbids wearing Western-type clothes. Please comment.

Those people who speak about the prohibition of certain types of clothes should know better. What is forbidden to wear is any garment, which does not cover the "awrah," which is the part of the body that must not be revealed before any person. When those people say that a suit or time and shirt are forbidden to wear they forget that these are not worn by Westerners only. Muslims wear them in many countries where they are considered ordinary dress. How can these be forbidden?

Having said that, I would like to add that Islam has not made any special requirements with regard to clothes, either for men or women. What it requires is that the awrah must be covered, and that Muslim women should wear wide garments that are not eye-catching, too tight or transparent. These clothes should cover the whole of a woman's body with the exception of their faces and hands. It also makes it clear that silk garments are forbidden to wear by men. But the style of clothes is not a question to which Islam attaches any importance. When Islam moved into new areas, its ethnic people who adopted Islam continued to wear the types of clothes they used to wear previously. No one ever suggested that they should wear what the Arabs used to wear.

Dress Code: Women Dressed Up Seductively

The Prophet, peace be upon him, is quoted to have condemned the women who, "Although clothed, are yet naked, seducing and being seduced, their hairstyle is like the tilted humps of camels. These will not enter paradise nor will its fragrance even reach them, although its fragrance reaches a very great distance." Could you please explain why is this particular hairstyle censured by the Prophet?

It is not merely a specific hairstyle that is censured by the Prophet, peace be upon him. It is the fact that a woman tries to attract the attention of other people when she goes out or appears in public. This is what is meant by the description by the Prophet, peace be upon him, of such women as "clothed are yet naked."

They certainly wear clothes, but their attire is meant to be attractive, or even seductive. In this way, they help promote indecency in society.

As you are well aware, a Muslim woman should dress in a decent and modest fashion. Her dress should cover all her body with the exception of her face and forearms. When a woman reveals any other part of her body in front of men, she violates Islamic teachings.

Dress Code: Women In Front Of In-laws

Could you please explain the importance of Purdah in Islam? What is the ruling concerning the Purdah in the case of aunts, cousin-sisters and sisters-in-law? Does their married status make any difference as to how they should appear? People seem to have different view, but what is the correct one?

The Purdah is the name of a type of dress, which is used by the Muslim women in the Indian Subcontinent. Therefore, we cannot say that Islam gives a particular ruling with regard to the Purdah. Whether they use the Purdah or some other type of dress is immaterial, as long as the requirements themselves are met.

A Muslim woman is required to wear a wide dress when she is in the company or presence of any man who is lawful to be married to her and her dress must cover all her body. However, she is not required to have her face or the lower part of her arms, i.e. from the wrist downward, covered when she goes out. Moreover, she must not choose transparent or eye-catching material or colors for outer garments. Her dress must not imitate the dress of non-believers either. These rulings apply to all Muslim women, whether married or not.

You ask about the status of certain relatives. The rule, which requires the Islamic dress to be worn, is that of the degree of relationship. If a relative is lawful for a woman to marry, then she should appear before him in full Islamic dress. If she cannot marry him, as in the case of nephews, paternal or maternal uncles, then an aunt appears before her nephews as she would in front of her father or brother. If the blockage of the marriage between them is the result of a marital relationship, then that blockage is disregarded.

Thus a woman should maintain her full Islamic dress in front of her brother-in-law. I do not understand what is meant by the term "a cousin-sister". If it refers to cousins of the first degree, then the same rule applies.

Dress Code: Women In Old Age

My mother feels that since she has passed the childbearing age, she is exempt from the strict rules of Islamic dress. She particularly feels that she is no longer required to cover her hair. Is this opinion correct or not? I personally think that the Hadith, which explains the part of our bodies, which we must cover, includes women in her age group. She is willing to start covering her head if that is required of her. May I add that she does dress modestly?

Perhaps your mother is referring [not to a Hadith but] to verse 60 of Surah 24 "Light" or An-Noor which states:

"As for elderly women who are unlikely to be married, no blame on them if they lay aside their clothing without displaying anything attractive. But to abstain from that is better for them. Allah hears all and knows all." [Light — "An-Noor" 24: 60]

It is important to know the full meaning of this verse. First of all, it speaks of elderly women whom no man would normally think of marrying in normal circumstances. It does not speak of women who have simply passed the childbearing age. Very few women give birth to children after the age of 45. At that age, a woman may still be sought in marriage.

The verse speaks of clothes, not the head cover. The majority of commentators of the Qur'an and leading scholars agree that what is meant here is the outer dress with which women are commanded to cover their bodies. The relaxation simply allows a woman not to have a top dress, which covers all her body, provided, however, that by so doing she does not reveal any part of her body, which is required to cover, like all Muslim women. An elderly woman may not reveal that before her own relatives. What this relaxation gives her is to appear in front of men in her ordinary clothes, without having to put on a topcoat or dress. So, provided that an elderly woman dresses modestly and does not use anything attractive, she may appear in front of men without a top dress.

We have to note here that the Qur'anic verse follows this relaxation with a statement which points out that it is much more preferable for elderly women not to use this relaxation. It says, to abstain from that is better for them. The significance is obvious. As for using cosmetics, this remains within the well-known restrictions, that the cosmetic used must not change a woman's appearance and must not be noticeable. It should be only intended to improve one's appearance without being eye-catching.

One or two scholars express the opinion which supports your mother's view, namely, that a woman who has attained to such an old age may put her head cover aside. On reflection, this opinion does not appear to be weighty. We have to remember also that if a woman uncovers her hair during prayers, her prayers are invalid, whether she is young or old, of marriageable age or not.

May I advise that you should try to persuade your mother gradually that when she covers her hair she does what the overwhelming majority of Islamic scholars agree that she should do.

Dress Code: Women Wearing Loose Pants & Shirts

May I ask whether wearing loose pants and a shirt comes under the permissible type of clothing for women?

Islam does not prescribe any type of clothes, because every community uses a type that is most suitable for its circumstances. Normally people wear what is convenient for them to do their work comfortably in the type of climate they have. Hence, you find that traditional African clothes are very loose, and most Africans, men and women, use a head cover made of light material so that they do not expose their heads to the sun, without leaving space between the head and the cover. On the other hand, people in cold climate wear hats that leave such space, because the air that fills the space reduces the effect of the cold weather and keeps their heads warm.

Recognizing these facts, Islam does not impose a certain type of dress for either men or women. It simply makes certain requirements that should be met whatever be the type of clothing people wear. Thus, a woman's dress must not be too tight so as to reveal her figure, and not eye-catching. It also must cover all her body with the exception of her face and hands. When these conditions are met, any type of clothes is acceptable. If a woman wants to wear pants or trousers, she may do so, provided that they are not too tight. A shirt is normally loose enough to meet Islamic requirements. Therefore, the type the reader asks about seems to be all right for Muslim women. Some people suggest that trousers are men's clothing and, therefore, must not be worn by women because it is not permissible for women to imitate men in their clothing or for men to imitate women.

While it is true that such imitation is not allowed, in many societies trousers are worn by both sexes, without any suggestion that they belong to either sex in particular. Therefore, in such a situation they are acceptable.

Dress Code: Women Wearing Tight Clothes

Could you please explain whether it is permissible for a woman to wear tight clothes, clearly displaying her figure, in front of her close relatives? How about wearing them outside, underneath the Abaya?

A woman may wear such clothes in front of her husband and young children, when they are in the privacy of their own home. Wearing such clothes in front of her father, brothers, uncles and nephews is not acceptable. As you know, a woman appearing in such clothes invites sexual thoughts in men's minds. To do so with her close relatives is serious, because when such thoughts are connected with her, they become incestuous. If such relatives do not connect their sexual thoughts with her, they are still troubled by them. Hence, Islam insists on women maintaining its standards of decency in all situations.

If a woman wears such clothes underneath a garment that meets the Islamic standards for appearing in public and people who look at her cannot see what she is wearing underneath, then this is permissible. The clothes themselves are not forbidden to wear. It is how a woman appears before others that may be permissible or not, as the case may be.

Dress Code: Women Working & the Pressures Of Society

In some countries, particularly those experiencing high inflation, women find themselves obliged to go out to work. It is often the case, however, that such Muslim women find it difficult to observe Islamic requirements in dress because of pressures from different sources. How should a woman behave in such circumstances? Could you suggest the type of professions, which are most suitable for Muslim women, when going out to work is their only option? Is it not better for a Muslim housewife to economize as much

as she can rather than work in these circumstances? How about working abroad?

This letter raises one of the real problems, which affect many Muslim countries. Inflation has grossly aggravated the economic difficulties prevailing in several countries, particularly where it continues to rise unchecked, and wages do not rise in similar proportion. A head of the family, who has been earning enough to ensure a decent standard of living for his family a few years ago, has helplessly watched his income dwindle in real terms to the extent that he is unable to meet the basic needs of his wife and children. His wife, who has been fulfilling the most important role of looking after their children, has gradually come to the conclusion that she must go out to work in order to add some extra income. This state of affairs plays havoc with the lives of people. It does not affect a single family or a small section of society; it affects all. Most importantly, it affects the poor who soon find themselves in a desperate situation, unable to earn enough to feed their children.

My reader asks whether it is preferable that women should economize as hard as they can rather than go out to work. In many cases the choice does not exist. First of all we are assuming that employment is available for women who want to work and they can have it if they want it. We are also assuming that most, if not all, women are in situations that allow them to work. I realize that this does not apply in many cases. Some women cannot find work even if they most eagerly want it, while others cannot go out to work because they have to look after their young children. When a woman is able to work, and she has an offer of employment, should she consider the alternative of economizing hard? I say that the alternative may not exist. Inflation can soon deny her that choice. She realizes that unless she goes out to work, her family will sink further and further down the social ladder. For many people, this is not easy to accept if it can be prevented at all.

The ideal solution is that which provides a well considered economic policy which tries to make use of all resources of the country and make use of the talents and skills of all people in society as to increase the productivity of the country and make basic commodities available in abundance. This is by no means an idealistic solution. It is a real one, although governments are rarely willing to consider it, because it takes a great deal of effort to implement. Moreover, where corruption exists, it is sure to block it. The point is that most of the economic problems of the world are the result of mal-distribution of wealth at the local, national and international levels. In those societies where inflation has more or less ruined the economy of the country, you will still find that a small minority of people are enjoying the benefits of the greater share of the country's wealth. Their wealth increases more and more and they get fatter and fatter because they can easily exploit the situation to their own interest, in total disregard to the interest of the community. Moreover, powerful nations, like American and Western European nations, are not willing to provide more than derisory aid, while they watch the gap between themselves and the rest of the world continue to increase.

The Islamic system is geared to reduce this mal-distribution of wealth wherever it exists. When Islam is the way of life in a country, the community will soon benefit by its implementation in ensuring that there will be no section of society, which endures a standard of living below the line of subsistence. If there is such a section in a particular society, then that society does not implement Islam properly. When Islam has been implemented for a longer period, it ensures a decent standard of living for all. When Islam is implemented over a wide area, i.e. in a number of countries, its benefits will be apparent to all. If all humanity were to follow the Islamic way of life, it will enjoy a high standard of living and poverty will be non-existent. That is because Islam ensures fair distribution of wealth.

However, in the present world, we have real problems like the one our reader has raised. Women must go out to work in order to help with the finances of the family and they endure social pressures, which force them to abandon certain Islamic practices. The appearances of certain working women is perhaps one of the most immediate problems working women have to face. It is important to realize that social pressure can be very hard on women. When a woman is desperate to work in order to help her family and when she is told that she has to work in uniform or appear in a certain way which does not observe Islamic standards, she finds herself in an unenviable situation.

The pressures may be too hard. Once again, I say that it is the responsibility of the governments to ensure that those women of their population who want to work can do so observing Islamic values. Many governments do not do so. The responsibility remains that of the individual.

It is not possible for me or any human being to tell a woman in such a situation that she is allowed to forego her Islamic dress. No human being can change a requirement made by Islam because requirements have the authority of Allah. We must state to individuals, men and women, that "no creature may be obeyed in what constitutes disobedience to Allah." Therefore, if the employer of a Muslim woman requires her to dress like a Western woman, she should not obey him. It is indeed wrong for the employer to make such a request. Those women who succumb to the pressure should always seek Allah's forgiveness. I counsel them to maintain their Islamic values and continue to offer their Islamic duties in the same way as good Muslim women throughout the world. Let them remember the Qur'anic verse, which tells every Muslim: "Be God fearing as much as you can." This means that when circumstances force a Muslim to be in breach of Islamic standards and values, he should try his best to limit his breach to the narrowest possible area and the shortest possible time. In practical terms, woman [in such a situation] should first of all, try to find alternative work where she can observe Islamic standards without any pressure. Secondly, if she cannot find such alternate employment, she should consider leaving work altogether. However, if she cannot, because she has children to feed and there is no other wage earner in the family, or if she is in similar difficult circumstances, she should declare her objection to being forced to violate Islamic values. Moreover, the fact that she has to dress in a certain fashion at her place of work should not give her a license to carry on with that violation elsewhere. In other words, she should confine the requirements of work to her workplace. If she is obliged to dress in a certain fashion while working, once she finishes her work, she should wear her Islamic dress. She must not carry the violation home or to the rest of her social life.

If a woman wants to travel abroad to work, she must also observe Islamic standards and requirements. For example, Islam requires that a woman does not travel alone, or stay in a foreign place alone. Therefore, when a woman wants to go to work abroad, she must be accompanied by her husband or a close relative that she cannot marry. If she is certain that she can do that, there is no objection to her travel abroad to work.

Dress Code: Women Working In A Non-Muslim Country

How should a Muslim woman carry herself in this twentieth century when times and requirements have changed a great deal? Sometimes it is very difficult for a woman to adhere to Islamic standards, particularly when she is working in a non-Muslim country. Please comment.

A Muslim woman should carry herself according to Islamic principles and values in all ages and centuries. It is not up to any individual or human authority to change Islamic laws or Islamic values. When Allah has made it clear that He wants Muslim

women to cover their bodies, with the exception of their faces and their forearms. He made it clear that His rule applies to all Muslim women at all times and all places. No one can say that there may come a time when these requirements may be relaxed. Who can decide that? A ruler? A community? A society? An individual? No one has the authority to change what Allah has legislated.

Sometimes we tend to think that our age is totally different and far removed from other ages. If women have to work these days, we may think that they never had to work in previous Islamic periods. This is not correct. Even in the early Islamic periods, say, under the Abbasid caliphate, Muslim women were working. Some of them had shops which they ran themselves and some worked in the fields. If a community is Islamic in outlook, Muslim women can easily work and abide by Islamic rules.

The implementation of Allah's law must be based in the first instance on submission to Him. This is indeed the very meaning of Islam. When man has shown his obedience, he may use his mind to identify as much as he can, Allah's purpose behind his commandment or prohibition, whether this purpose is stated by Allah or not, understood by human intellect or not. It must be remembered however, that Allah, not man, is the final arbiter on whether something should be included in His law. Man becoming the final arbiter on Allah's legislation does not fit in with the Godhood of Allah or the submission of man.

Having said that, I have to point out that ultimately, every individual decides how he or she complies with Allah's orders. Allah is certainly aware of the circumstances of every single one of us and the pressures to which every one is subject. He rewards every one, as he or she deserves.

Durood: Standing Up For Recitation

In our part of the world, people argue a great deal whether it is better to be standing up or seated when we pray Allah to grant peace and blessings to Prophet Muhammad. Which position is the correct one?

It is of little consequence whether you are standing up or seated when you make such a prayer. Allah commands us to remember and glorify Him when we are standing up, seated or lying down. It is perfectly acceptable to read the Qur'an in any of these positions. Therefore, it is acceptable to request Allah to grant his blessings to the Prophet, peace be upon him, in any position [so long as the request is addressed to Allah only]. Moreover, why should this matter be the subject of argument among Muslims? And why do they allow it to divide them the way you describe? [Why should Muslims prefer one position to the other? Why should Muslims change their position especially when requesting Allah to grant his blessings to the Prophet; shifting from the position they are in? When all positions are equally acceptable, the change or preference of one position over the other is something alien and that would make it unacceptable.]

All of us love the Prophet, peace be upon him, and know that Allah wants us to follow his example. Indeed, that is the proper demonstration of loving him. We do not demonstrate our love for him by quarreling over a matter of detail, but we do show our love by following his guidance.

Durood: the Best Form

What is the best form of blessing the Prophet? How many times should it be said every day? What do you think of the book called *Dala'il Al-Khairat*, a collection of "Duroods".

I have on several occasions warned against using Dala'il Al-Khairat because it includes phrases and things that are totally unacceptable from the Islamic point of view. I repeat my advice to all not to use this book on any occasion.

To bless the Prophet, peace be upon him, or, to use the Islamic term, to ask Allah to grant him peace and blessings, is required of a Muslim. There is no minimum or maximum of times, which should be met. It is perfectly sufficient to say, "Salla Allahu alayhi wa aalehee wa sallam", when his name is mentioned. It is, on the other hand, also appropriate to remind oneself that the Prophet, peace be upon him, has delivered his message intact and given us good counsel and showed us the way to earn Allah's pleasure. Moreover, the form, which we use in the last part of our regular prayer requesting Allah to grant peace and blessings to the Prophet, peace be upon him, and his household as he did to Ibrahim and his household is known to be the best form in this regard. Using it outside prayer is perfectly appropriate.

Durood: Views On Durood Taj & the Like

Please find enclosed herewith a photocopy of a page from a booklet called Durood Taj, which is read by not quite all people in the Indo-Pak region. Some people object to it as it contains the following Arabic expression "Dafei Al Balaa", saying that this is an attribute of God and could not be used with reference to anyone else. Please comment.

The Arabic term "Dafei" is a verbal noun from verb Dafa', which means to prevent, repel or push back. As such it is not by itself an attribute of God, but when it is used in conjunction with objects, which only can prevent, then the whole phrase of sentence, can be used only with reference to God.

The photocopy, which you have sent me describes Prophet Muhammad, peace be upon him, as the one who prevents or repels catastrophe, epidemics, famine, disease and pain. Now, this is a description of the Prophet, which he never claimed for himself, nor does the Qur'an mention, nor have we any report, authentic or unauthentic, that any companion of the Prophet, have ever used. If you ask why those people and generations did not use such descriptions in relation to the Prophet, the answer is clear. They understood Islam well and were keen to do everything in their power to please God and the Prophet, peace be upon him. They realized that the only one to prevent disease, epidemic, disaster, famine or pain is God. Hence, something that only God can do cannot be attributed to Prophet, peace be upon him, or any one else. If it is, then the person who attributes it to other than God takes himself completely out of the fold of Islam and plunges headlong into polytheism. I can tell you most clearly and emphatically the Prophet, peace be upon him, cannot be happy with people who say such words about him. Had he heard those people, he would certainly have taken them to task and told them to desist. How could he approve of people attributing to him certain qualities of God?

I will give you the example of a close companion of the Prophet, Ali ibn Abu Talib, who was also the Prophet' cousin and son-in-law. When Ali was the ruler of the Islamic state, i.e. the caliph, there were some groups who were trying to sow discord in the Muslim ranks. Some of those infiltrated Ali's own army and started to spread some ideas, which were alien to Islamic principles and teachings. One of these was brought to Ali for judgement because he claimed that Ali was God Himself. When Ali heard the man's claim, he was very angry. In line with Islamic justice, he offered the man the chance to withdraw his false claims. When the man insisted, Ali ordered his execution.

The Prophet, peace be upon him, would not be any less upset at people describing him as having powers, which belong only to God. Certainly, the words, which occur in the little page that you have sent me, are in this category. Any Muslim in reference

to Prophet Muhammad, peace be upon him, may not use them. If they are, the person who uses them is ascribing divinity to someone other than God. As such, he takes himself outside the realm of Islam altogether.

There is much exaggeration in what is termed as “Durood”. Such exaggerations are unacceptable from the Islamic point of view. I, therefore, strongly advise my brothers to confine their worship and Thikr to what has been made a binding duty on Muslims, such as prayers, or reciting the Qur’an or what has been authentically reported to us as having been done by the Prophet, peace be upon him. These “Duroods” do not fall in this category at all.

E

Eclipse: Prayers During Solar Eclipse

Could you please explain why we have a special prayer during solar or moon eclipse, or similar celestial events. May I draw your attention to that in our part of the world people hold to some beliefs which, most probably, have been borrowed from Hinduism and other religions. Women in particular, especially when pregnant, have to observe numerous restrictions. They refuse to accept that these are un-Islamic, saying that since there is a special prayer during the eclipse, then it must be harmful and they do not wish to take a chance. Could you please confirm whether such beliefs have any basis in Islamic teachings?

During the time of the Prophet, peace be upon him, there was an eclipse shortly after the death of his third son, Ibrahim. People started to say that the eclipse was in mourning for Ibrahim. The Prophet, peace be upon him, corrected them saying: "The sun and the moon are two of God's signs and creatures. They are never eclipsed because of the death or the life of anyone." Thus he made it clear that there is absolutely no connection between these natural phenomena and events that may happen to people. Unfortunately, people in some parts of the world come up with ideas that have no sound basis. In some parts of the world, pregnant women are told to lie in bed, on their backs, throughout the period of the eclipse. If they lie on one side, they are told that the baby will be born with a folded ear. They could not use a knife for anything, and are not allowed to eat. The list of restrictions is endless, and each restriction is explained in a similar fashion. Thus if a pregnant woman scratches her body, the baby will be born with a permanent scar.

All these ideas are superstitions that have absolutely no basis. When told of them, a good believing woman will be wise to deliberately do the opposite, i.e. use a knife, eat fruit, lie on her side deliberately folding her ears, and she should declare that she is doing so because she does not believe in superstitions. She believes in God alone and trusts in His protection. She is also well advised to offer the special prayer recommended by the Prophet, peace be upon him.

Yes, the Prophet, peace be upon him, recommended a special prayer, which is preferably offered in congregation. It is a long prayer, consisting of two rak'ah, with two Rukus each and two prostrations. When the Prophet, peace be upon him, led this prayer, he read a very long passage of the Qur'an in each rak'ah and made each Ruku and each prostration almost as long. Needless to say, during Ruku and prostration, he praised and glorified God. Thus, engaging in such a long prayer during a celestial event confirms our belief that God is in absolute control of the universe, including any event that is unusual or unfamiliar. We attribute the event to God and His power, not to anything else. When we do so, the thought of any harm caused by it is driven away from our minds, as we know that everything operates by God's will.

It is true that looking at the sun during the eclipse is harmful to our eyes, and if we want to view it, we should wear special protective lenses. But this is not due to the eclipse. Looking directly at the sun is harmful at all times. We simply cannot do it in

normal days because its light is too powerful for our eyes. During the eclipse, its light is significantly reduced, but its rays remain the same. Therefore, if we look directly at the sun with our naked eyes, we take a clear risk that its ultra-violet and infrared rays might affect our eyesight. There are no evil powers associated with the eclipse. It is all under God's control.

Eclipse: Women & Their Pregnancy

Could you please explain whether it is true that the solar and lunar eclipse could have a very harmful effect on pregnant women or their unborn children? Back home, a pregnant woman is told to observe a very strict system, such as staying in a dark room, not doing any housework, or eating, although she may drink water. She cannot use a knife or scissors, etc.

All this is superstition that has nothing to do with Islam. The Prophet, peace be upon him, says that the eclipse is a phenomenon that God has created. It does not happen for any human being's birth or death. He has taught us to offer a certain prayer during the eclipse, which is very special in its form and length.

This prayer is two Rak'ahs but each Rak'ah doubles up on the number of standing up to recite the Qur'an and the bowing position, i.e. Rukoo, and the recitation of the Qur'an in each standing up position should be long, as should be the glorification of God when we bow and when prostrating ourselves. This prayer is strongly recommended to both men and women, whether pregnant or not. Nothing of the restrictions you have mentioned applies. It is all stupid superstition.

Eid-Al-Azha: Physical Restrictions During Dhul Hijjah

In my home country, a person who intends to offer the sacrifice at the time of the Eid observes some restrictions such as refraining from cutting his hair or clipping his nails until the sacrifice is made. Please comment.

It is recommended for a person who has made his clear intention to offer the sacrifice to observe these restrictions from the beginning of the month of Dhul Hijjah until the sacrifice is made. He is simply required not to take anything off his hair or body. Hence, the restrictions are not to cut his hair or clip his nails.

If he makes his intention after the beginning of the month, he begins to observe these restrictions from that time. Should he violate these rules, deliberately or out of forgetfulness, he prays for God's forgiveness. He does not have to make any compensation.

Eid-Al-Azha: Sacrifice — Accidental Death Of the Animal

Last year, I intended to sacrifice a sheep on the Eid day. However, after buying the sheep, it got electrocuted through coming in contact with a live electric wire and was killed within two minutes. Do I have to sacrifice another sheep in place of it?

A sacrifice on Eid day is strongly recommended. When we do the sacrifice and give some of its meat to poor people and make presents of some of it to relatives and friends, retaining a portion to ourselves, we earn reward from Allah.

The Prophet, peace be upon him, says: "Actions are but intentions," and this means that when you intend to do something good, you are rewarded for your intentions. When you carry it out, your reward is increased. Now you intended to make the sacrifice and bought the sheep and brought it home, ready to make the sacrifice

when it falls due. The fact that it was killed makes its meat forbidden to eat and you cannot sacrifice it. However, Allah rewards you for your intention and for the money you have spent. It is not necessary to buy another sheep, since the occasion has lapsed and it is, in the first place, a recommendation - not an obligation. However, if you had bought and sacrificed another sheep, you would have earned greater reward from Allah. When you did not, it was perfectly in order.

Now it is better that you wait till next Eid, when you do another sacrifice, if you so wish.

Eid-al-Azha: Sacrifice — At Place Of Residence Or Back Home

People are recommended to sacrifice a sheep on the occasion of the Eid of Sacrifice, if they can afford it. Should this be done in one's own home country, or one's place of residence?

The sacrifice is offered as a Sunnah, by people who are not doing the pilgrimage. They are recommended to give one third of it to the poor, and one-third as gifts to neighbors and relatives, keeping one-third for their own families.

As such, it is better done where one actually lives. However, if one is working in a country like Saudi Arabia, while people in his own hometown are generally poorer, then it is perfectly appropriate to ask someone there to do the sacrifice on one's behalf. Its purpose may be better served in this way.

Eid-Al-Azha: Sacrifice — Encouraged But Not Obligatory

1. If one is financially well off, should he sacrifice one sheep for every member of his family?
2. I heard someone insisting that the sacrifice on the day of the Eid-al-Azha is obligatory for people of sufficient means. Is this true?

1. Sacrifice on Eid day is strongly recommended. It is not obligatory. Therefore, it cannot be considered as an obligation on the head of the family or any of its members. However, it remains very strongly encouraged. The minimum that one may sacrifice is one sheep for himself and his dependents. If he sacrifices more, his reward is greater. Obviously, the sacrificial meat should be used in the way recommended by the Prophet, peace be upon him. The best division is for one to keep one third for one's family and give one third in gifts to relatives and neighbors, and give the third gift to the poor. If one is sacrificing more than one sheep, and he wants to increase the portion he gives to the poor, his reward is greater.

2. Whoever said this is mistaken. The sacrifice is obligatory only for people who are doing the pilgrimage in the Tamattu' or the Qiran methods. Other pilgrims and Muslims generally are recommended to do the sacrifice, which means that it is a Sunnah. Not only so, but the Sunnah is deemed to have been fulfilled if one offers the sacrifice once in his lifetime. But if he does it every year, all the better.

Since the sacrifice is meant to help the poor and to strengthen good relations with neighbors and relatives, it is a very beneficial act of worship. This is the reason why it is so popular in Muslim societies.

Eid-Al-Azha: Sacrifice — Personal View Or the Message Of Islam

1. I am sending you a copy of an article published in a Pakistani newspaper [the Nation on April 17, 1997], questioning the practice of sacrifice on the day of Eid by non-pilgrims. I will be grateful for your comments.

2. A letter to the Editor of the “Times of India” comments on the idea of a scholar named Idris Ahmad who is quoted as saying: “Islam does not attribute any sanctity to the sacrifice of animals, it only requires sacrifice of the inner-self. The flesh and blood of the sacrificed animals will never reach God, and killing His creatures can only sadden Him.” The writer of the letter says that he and his family considered the issue carefully and decided “not to perform the mandatory task of killing any animal,” but instead they spend the day in prayer and meditation. “This is both the true message of the festival and the true message of Islam,” he adds. Please comment.

The article you have sent me is excerpts from a book entitled “Qur’anic and non-Qur’anic Islam” by a retired army officer, Nazir Ahmad.

May I say that anyone may write a book, and if he finds a publisher or if he is willing to take the risk of publishing it himself, his ideas and thought may find their way to thousand of readers. However when we write about Islam we should be careful not to overstep the limits of what we may or may not question.

The book seems to question many practices, but the excerpts published by the *Nation* on 17 April 1997 concentrate mainly on the sacrifice by pilgrims and non-pilgrims.

There are some sound ideas in what the author says, but others betray confusion between what is done as a practice or on basis of tradition and what Islam requires. Before one discusses all the ideas, one should refer to the whole book, which is not available to me. However, since these excerpts have appeared as single article, we need to clarify certain issues.

The author is correct when he says that there is no indication in the Qur’an of a requirement to sacrifice for non-pilgrims. The sacrifice on the Eid day is a Sunnah, not obligation, for those who are not on pilgrimage. For pilgrims, it is a duty if they opt for the Tamattu’ or Qiran method. If they choose the Ifraad method, then it is recommended. He derides the importance attached to the sacrifice by non-pilgrims, but if what he says about people’s attitude is true, then that is a tradition, not Islamic ideas. He should have made sure of his grounds first.

He also speaks of the practice of slaughtering the sacrifice in Makkah and Mina, questions its wisdom and suggests that it would be better to have it done in other parts of the world. In this he is in direct conflict with the proper practice outlined by the Prophet, peace be upon him, who taught us how to do the pilgrimage. No one has the authority to alter or amend what the Prophet, peace be upon him, has ordered. He casts doubt on the capacity of the slaughter houses in Mina and Makkah to cope with the large number of sacrifices that need to be slaughtered, but he makes the error of suggesting that all the sacrifice must be done within three days which is not true.

The problem with such writing is that a person may read the Qur’an and find that it does not speak about a certain issue. He concludes that it is not an Islamic practice and attacks it, calling for its amendment or abolition.

He forgets that the Prophet, peace be upon him, has taught us how to do about fulfilling the requirements of the Qur’an. For example, the Qur’an does not speak about the number of prayers we must offer every day, or how to offer them. It is the Prophet, peace be upon him, who has told us all that and said: “Pray like you have seen me offering my prayers.”

We cannot choose any other form of prayer, or any number other than outlined by the Prophet, peace be upon him. If we do then we are not Muslims. Similarly, in pilgrimage, the Prophet, peace be upon him, told his companions, and all generations of his followers: "Learn from me your rituals." When we hear this, then we cannot take anything from Mr. Ahmad or anyone else which is not in line with what the Prophet, peace be upon hi, did or told us to do.

2. May I say first of all that I am unhappy when any one gives an opinion and says that it is the opinion of Islam. He or she thus imposes his or her own understanding on the Islamic faith as a whole. The writer of this letter to the Times of India has decided that the true message of the Eid of sacrifice and Islam is to spend the day in prayer and meditation. What is the basis of his view? Where does he find in the Qur'an and the Sunnah that this is the message of the Eid day? In fact the opposite is true. The Eid is a festive occasion, which is meant to enhance social ties among the Muslim community. If everyone is spending the day in prayer and meditation, when can they meet each other in an atmosphere of social festivity?

There are several inaccuracies in his short letter. The first is his description of the sacrifice as "mandatory task" which suggests that it is obligatory. It is not. It is recommended, or a Sunnah. In other words, if a head of a family decides to offer the sacrifice once only in his lifetime, he has discharged the Sunnah once. He will not be asked by God on the Day of Judgement why he did not do it every year, because God does not question us about things He has not made binding on us. Secondly the purpose of the sacrifice is not to kill an animal, but to bring a smile to the faces of family and friends as well as poor people. The recommendations is to retain one part, about a third, of the meat for one's family, to send one third to the poor. This is a beneficial act of charity, which does not omit one's family and relatives. It is a gesture of participation in the community and looking after it.

There is the point of killing an animal, which some people find difficult to understand. We must remember that it is God who has created the universe and all creatures. It is He who has made different species dependent on others for food in what is termed by scientists "the food chain". He is not saddened when a shark eats a fish, or when a large fish eats a smaller ones, or when a lion eats a deer. Had He wished this not to happen, He would have created different species, which depend for their food on something different.

The Qur'anic verse which is quoted in the letter is also inaccurate. The verse may be translated as:

"Their flesh will never reach God, nor will their blood. What reaches Him is your God-consciousness." [Pilgrimage — "Hajj" 22: 37]

So the second part of the verse as quoted in the paper does not exist anywhere in the Qur'an or the Sunnah. What the verse means is that God does not benefit by the sacrifice, but what He is pleased with is the fact that people are conscious of Him and follow His message. He gains nothing by their worship; indeed they are the ones to benefit by these, but He is pleased with their piety and rewards them generously for it.

Eid-e-Milad-Un-Nabi: Celebration Of Birthday Of the Prophet

In many Muslim countries, the Prophet's birthday is celebrated with functions, which include chanting slogans and poems. Since some scholars participate in these functions, it is assumed that they are appropriate. Please comment.

Neither the Prophet, peace be upon him, nor any of his companions celebrated or marked his birthday in any way or manner. Hence, we cannot attribute any particular significance to such an occasion. What we have to remember is that our religion, as conveyed to us by the Prophet, is complete. Nothing can be added to it. Allah Himself says in the Qur'an that He has completed and perfected our religion for us. If Allah has perfected something, it cannot be made "more perfect" by man through any additions or amendment. The question is simple and straightforward. If the Prophet, peace be upon him, and his companions considered celebrating the Prophet's birthday to be part of our worship, then why did they not do it? They cannot be accused of any omission, since the Prophet, peace be upon him, conveyed Allah's message complete to us. His companions were keen to fulfill every obligation and recommendation he pointed out to them. Since none of them celebrated the Prophet's birthday, it follows then that it has no particular significance.

Those scholars who take part in such activities either do this in order to keep traditional practices, or they are not scholars at all. If they know that such celebrations are not part of Islamic worship, then they should try to enlighten people, not simply do what the people like them to do? Otherwise, they would not have fulfilled their trust. If their knowledge is incomplete, we should seek guidance from learned scholars.

Eid-e-Milad-Un-Nabi: Significance Of Birthday Of the Prophet

The month of Rabi Ul-Awwal, which is the third month of the lunar year, has a special significance for Muslims. According to the more authentic reports, Prophet Muhammad, peace be upon him, ibn Abdullah was born in that month... His birth signaled a new stage in human history, since he was destined to be the man who would receive and convey Allah's final message to mankind. With him the process of divine revelation was to reach its climax, for it was through Muhammad, peace be upon him, that we received the Qur'an which provided a complete and final constitution for human life on earth. Allah has taken it upon Himself to preserve the Qur'an intact in order that all human generations should have the same divine guidance.

The occasion of the birth of the Prophet, peace be upon him, was, then, a great one. Yet we do not celebrate his birth in any formal or ritual manner. This is because we have received our religion of Islam from Allah through Prophet Muhammad, peace be upon him. Allah has given us our religion complete, and by doing so, He has perfected the grace He has bestowed on us, as He expressly tells us in the Qur'an:

"This day I have completed your religion for you and perfected My grace on you and have chosen Islam to be your religion." [Table Spread — "Al-Ma'idah" 5: 3]

What is complete and perfect can admit no addition. The Prophet, peace be upon him, did not celebrate his birthday, nor did he ever hint that its celebration was of any religious significance. His companions, who provided the perfect model of how Islam should be practiced, did not celebrate it either. Hence, we cannot make of the Prophet's birthday a religious occasion.

It is always important; however, to remember the Prophet, peace be upon him, and give him the love and respect he deserves. He was the means through which we received Allah's guidance. Equally important was the fact that he provided for us the perfect example of how to live in accordance with that guidance. Every thought, every feeling and every deed he had or did was conceived within the framework of the guidance Allah chose for man. Every utterance or statement he made had the single aim of getting people to know Allah's guidance and put it into practice. Nothing gave him greater happiness than the acceptance of Islam by a new person. He personally

did not gain anything from that. His only gain was that another human being had seen the light.

Ever since the Prophet, peace be upon him, realized what role Allah had chosen for him, he dedicated himself totally to the task in hand. He did not hesitate to take any risk, speak to any person, undertake any action or spend any amount of money in service of his cause. He did not aspire to any of the luxuries of this life. He lived the life of a poor man. When he was the sole master of the whole of Arabia, he prayed: "My Lord, let me live a poor man, and die a poor man, and resurrect me on the Day of Judgement with the poor."

The Qur'an describes the Prophet, peace be upon him, as "kind and benevolent to the believers." His kindness and benevolence was unequalled. They were also shown, in equal measure, to all believers. He would go himself to a family in order to propose to them that they marry their daughter to a poor man of his companions, knowing that the man stood little chance of being accepted should he go by himself.

He would lay the body of a dead young man of his companions in his grave and pray Allah to be pleased with him because the young man did not have any relatives in the Muslim community. His companions were unanimous in describing the great care he showed to the weak among his companions. We are told that any young child was able to take him by the hand wherever it wanted. He would not leave it until he had done for it whatever it wanted.

He enjoyed the love of his companions and followers to a degree, which defied any comparison. They laid their lives at his fingertip. They did not make him forget his modesty at any moment. He continued to remind them that he was simply "the son of a Makkan woman who used to eat dried meat."

Yet his anger was great indeed when anyone tried to usurp a right which belonged to Allah.

He recognized the great favor Allah bestowed on him by choosing him to convey His last message to mankind. When he conquered Makkah, an almost bloodless conquest which represented his greatest victory, he entered the holy city with his head as low as possible, in gratitude to Allah for that favor.

The Prophet, peace be upon him, was a great statesman and a shrewd military commander. He was also the perfect model of modesty, kindness and compassion. He conveyed his message complete and perfect. He has left with us divine guidance, which ensures that we do not sink into error. He, then, deserves our whole love.

How should we love the Prophet? He has indeed given us guidance even on this question. He tells us: "No one of you is a true believer until I am dearer to him than himself, his money, children and all people." His great companion, Omar, once said to him: "Messenger of Allah, you are dearer to me than everything else with the exception of myself." The Prophet, peace be upon him, said: "No, Omar! You must love me more than you love yourself." Omar said: "I do love you more than I love everything else, including myself." The Prophet, peace be upon him, said: "Now you have got it, Omar," meaning true faith.

This is not a simple thing, easily achieved. It is something, which requires a great effort and a perfect understanding of Islam and the position of the Prophet, peace be upon him. Moreover, it requires us to overcome our natural and deeply seated love of ourselves in order to obey the Prophet, peace be upon him, in every small matter as we obey him in the more serious affairs.

Epidemics: Apparently Conflicting Hadiths

There seems to be an element of contradiction in two Hadiths. One of these tells us to keep away from a person who suffers leprosy, lest we contact the disease. The other says that no disease can be communicated. I should be grateful for explanation.

Scholars have explained the Hadith which states that no such communication exists as meaning that a disease does not spread by a power of its own. When a person contracts a disease, this happens through God's will. It is He who has set the laws of nature in operation, and among these laws are the ones which apply to the spread of germs and viruses and how they are transmitted from one sick person to another, either through contact or vectors, etc.

Other Hadiths show clearly that one should keep away from a person who has contracted a communicable disease. You have referred to the Hadith that mentioned the case of a person who has leprosy. It tells us to run away from such a person as we run away from a lion.

Other Hadiths suggest the adoption of certain measures in order to try to control an epidemic. The Prophet, peace be upon him, tells us that if we hear that a certain area is attacked by plague, we should not enter it. If we are already in it, we should not leave it. The Hadith applies to all highly communicable diseases. The communication of diseases, however, does not happen by a power, which the disease has as its own. Otherwise, the disease would have been contracted by conveyance in the village or city where it has spread. That does not happen in actual fact. Contracting a disease takes place as a result of God's will, which has given certain germs and viruses the power to spread in certain ways. Hence, it is attributed to God, not to the germ or virus.

Epidemics: Punishment From God

I read in a newspaper an article by a scholar saying that the plague was a punishment from God which afflicted the Israelites to the extent that seventy thousand people died on one day. He suggests that the spread of the plague may be avoided by reading the Surah entitled "Ya'Seen". Please comment.

The term 'plague' may be used to denote the disease, which is commonly known by this name and of which there was an outbreak in India in September 1994. It may also refer to any epidemic with serious consequences. The disease known as the 'plague' can spread very rapidly and it may lead to death very quickly, unless proper measures are taken to confine it to the affected area and proper medical help is given straight away to those who contract it. The Children of Israel were subjected at various times to different forms of punishment from God, but I very much doubt the accuracy of the report you have sent me.

On the other hand there is reference in the Qur'an to various forms of affliction that Pharaoh and his people were made to suffer, and these were in a sense forms of 'plague.' This may be given in translation as follows:

"They said to Moses: 'Whatever miracle you may work to confound us, we will not believe in you.' So We plagued them with floods and locusts, with lice and frogs, and with blood. All these were clear miracles, yet they scorned them, for they were a wicked people. And when each plague smote them, they said: 'Moses, pray to your Lord for us; invoke the promise He has made you. If you lift the plague from us, we will believe in you and let the Israelites go with you.' But when We had lifted the plague from them and the appointed time

had come, they broke their promise. So We took vengeance on them and drowned them in the sea, for they had denied Our signs and gave no heed to them. [the Heights — "Al-A'araf" 7: 132-136]

On the basis of these verses you could say that Pharaoh and his people suffered plagues as punishment from God, but there is no reference to the well-known disease, the plague, being one of the forms of punishment they suffered.

Having said that I would like to add that God may decide to punish any people for their transgression by any method He chooses. He may use any of His creatures as a tool to inflict that punishment. In that sense all His creation are His armies, which He could use to accomplish any purpose of His. He says in the Qur'an, which may be rendered in translation as under::

"To God belongs the legions of the heavens and the earth. God is mighty and wise." [Victory — "Al-Fath" 48: 7]

Certainly epidemics may be part of the weaponry He may use to accomplish His purpose.

I do not agree with the suggestion that avoidance of the plague can be achieved by reading a Surah of the Qur'an and offering any worship before supplicating to God to spare us any form of hardship. The avoidance of disease is best achieved by following the recognized forms of protection scientists and doctors outline for us. That is how the laws of nature God has set in operation work.

Evil Eye: Envious People & Their Evil Eye

Whenever our four-month-old son cries a little more than usual or runs a mild temperature, my wife says that this is the result of an evil eye cast by some of our relatives who may have admired him during a visit. I find it difficult to believe this could be true.

It is true that an evil eye could cause problems. The Prophet, peace be upon him, is quoted as saying: "An [evil] eye can make a thick rope go through a needle hole." Some people are so envious that a desire to see other people deprived of what they have is very strong in their minds. Such people look at others, who enjoy one aspect or another of Allah's grace, with an evil eye. The great majority of people are not like that. There is no need, therefore, to be unduly worried about relatives who admire your child or speak highly of them. If you feel unduly worried about this, it could destroy your social life. [It is a good practice to praise Allah when someone is admiring your child — by saying 'Masha'Allah'.]

The Prophet, peace be upon him, has taught us what to do in order to seek Allah's protection for our children. You can pray to Him in these words: "It is by Allah's complete words that I seek protection against the evil perpetrated by His creatures." Another prayer, which you may repeat for your child is: "I seek protection for you with Allah's complete words against every devil and evil and against every evil eye."

Moreover, if you read the last two Surahs of the Qur'an, "Al-Falaq", or the Daybreak, and "An-Nas", or Men, you protect him from evil eyes and from harm caused by other people, you can always be certain that these prayers are answered because they undoubtedly are.

Evil Spirits: Do Evil Spirits & Ghosts Exist

Are there ghosts or evil spirits hovering over our heads? Can they cause us harm at will?

Ghosts are an invention of the human imagination. They have no substance, and they do not have anything to do with us. They simply do not exist.

God has given us some information about the jinn, a type of creature given the same measure of free will as human beings. They are required to believe in the divine message given to Prophet Muhammad, peace be upon him, as they were required to believe in the message given to Prophet Moses, peace be upon him. Like humans, most of them do not believe. Those of them who believe are good ones, and those who turn away from faith are bad ones, or Satans.

Their world is different from ours. They do not harm us as we do not harm them. We cannot see them, although they see us.

Excellence: Building An Image Of Excellence

People who engage in certain competitive professions often try to give an image of excellence about themselves and their work. They feel that it is necessary for their business. What does Islam say to that?

The first thing to remember in this connection is that Islam does not approve of telling lies for any reason except in a very small number of well-known cases. On the other hand, Islam stresses the importance of honesty in all dealings. Therefore, whether a person works in trade or practices a particular profession, he must keep within these two main guidelines: Maintain honesty and refrain from lying. If one observes these two principles, then one may advertise his work or profession, if he deems it important for his success.

A practicing lawyer may, for example, offer his services to the public stating that he is a professor of law in a particular university. If he actually occupies such a post then there is no harm in stating the fact to the public. If, on the other hand, he states that he wins nine out of every ten cases he undertakes, he must be very careful, because if his rate of success is only eight out of ten, then he is guilty of falsehood.

Many professions have developed codes of ethics, which they require every new member of the profession to abide by. Islam has a general code of ethics, which it requires all Muslims to observe. Therefore, if a Muslim professional abides by the Islamic code of ethics in addition to that of his profession, he will be all right.

Expressions: Alhamdulillah, Insha'Allah & Masha'Allah

When should the expressions "Insha'Allah", "Masha'Allah" and "Alhamdulillah" be used? Is it required or recommended to say 'Masha'Allah' when saying anything positive or complimenting someone? It seems as if some people's conversation consists of virtually these words only. Please comment.

Alhamdulillah means simply "praise be to Allah". It can be used in all situations to praise Allah for anything or any event.

Insha'Allah means "Allah willing". Therefore it is said when someone expects to do something or promises to do it or when he hopes that something will be realized. It may be used when talking of the future as some may say "When we are in November, Allah willing, I hope to ..."

Masha'Allah means "whatever Allah wills". It is chiefly used as an expression of admiration or glorifying Allah for anything with which one is pleased. It is also usable in conditional sense, meaning, "whatever Allah wills, will be realized."

This word is indeed a phrase of three Arabic words, which means: “Whatever God’s will”. This implies that God’s will is done whatever it is. Hence, it is good Islamic practice to say it when one recognizes something in which God’s ability is evident. However, the very question suggests that it refers to the practice of some people with whom the phrase has become a habit, a mere thoughtless rejoinder in ordinary conversation. If so, then such a practice is not encouraged or recommended.

If some people use these phrases frequently, they should be commended for that. They simply relate anything in life to the will of Allah, which is perfectly acceptable.

Expressions: Sadaq Allah Al-Azeem

The sentence, Sadaq Allah Al-Azeem, means “God Almighty speaks the truth.” It is normally said at the end of any Qur’anic recitation except in prayer.

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Faith: Essentials Of

In the name of God, the Merciful, the Beneficent

“The messenger believes in what has been revealed to him by his Lord, and so do the believers. Each one of them believes in Allah, and His angels, and His books, and His messengers: We make no distinction between any of His messengers; and they say: We hear and we obey. Grant us Your forgiveness, our Lord; to You we shall all return.”

(the Cow, “Al-Baqarah” 2: 285] Commentary by Sayyid Qutb — Translated & Edited by Adil Salahi.

This is a description of the community, which accurately represents the true nature of faith. Every such community is honored by Allah as He groups it together with His messenger, peace be upon him, in sharing the sublime quality of faith. This is an honor, which the community of believers appreciate because it has the proper understanding of the great role of the messenger and his unique position. It knows to what position Allah has elevated it as He grouped it with the messenger as sharing a common quality, and to express that in a single verse of His glorious revelation: The messenger believes in what has been revealed to him by his Lord, and so do the believers.

The Prophet's belief in Allah's revelations to him is based on the fact that his pure heart directly receives divine revelations. He has a direct contact with the truth, which takes shape within himself naturally, without any effort on his part, and without need for any tool or medium. This is a standard of faith, which defies description. No one can describe it except the one who has experienced it, and the description cannot be truly appreciated except by a person who has also experienced it. Hence, the honor, which Allah bestows on His servants who believe in Him as He groups them together with His messenger in sharing the quality of faith, becomes clear. It is needless to say that the effect faith produces on Allah's messenger is at a far higher level than its effect on anyone else.

What is the nature of this faith and what are its limits? The answer is outlined in the verse itself: Each one of them believes in Allah, and His angels, and His Books, and His messengers: We make no distinction between any of His messengers, and they say: We hear and we obey. Grant us Your forgiveness, our Lord; to You we shall all return. It is the sort of complete faith, which is suitable to this nation which has inherited the divine faith and is entrusted with the divine message till the Day of Judgement. It is a nation with roots going far back in history, and which continues the procession of the faithful, led by Allah's messenger as it moves along from time immemorial. It is the faith, which divides humanity from the first to the last human being into two groups: the believers who constitute the party of Allah and the non-believers who constitute the party of Satan. There can exist no other group at any time.

Each one of them believes in Allah. From the Islamic point of view, to believe in Allah provides the foundation for the general outlook, the code which governs life, morals,

the economic system as well as every activity of the believers in all spheres of life. To believe in Allah means to accept that He alone has the qualities of Godhead and Lordship over the Universe, and He alone should be worshipped. This means that He has the ultimate authority over man's conscience and behavior in all affairs. He has no partners in either Godhead or Lordship, which means that none shares His attributes of creation and governance of the Universe. None has any say in the way life goes on; none provides anything for anyone; none can harm or benefit anyone. Nothing big or small takes place anywhere in the Universe without His will.

None may be His partner in being worshipped by people. This applies to both the worship represented in rituals and the worship represented in submission to His authority. Worship may be offered to Allah alone. Again, obedience belongs only to Allah and to anyone who implements His instructions and legislation, deriving his authority thereby from Allah, the source of all authority.

An essential of this faith is, then that power over people's conscience and their behavior belongs to Allah alone. This means that the only valid legislation, moral values, social and economic systems and regulations can be derived only from the One who has absolute authority, Allah. Man then becomes free of all authority other than that of Allah, unrestrained by anything except the limits Allah has laid down. None can have power over Him without sanction from Allah.

And His angels. To believe in Allah's angels is part of believing in the imperceptible. Believing in the imperceptible releases man from the limits of the physical world to which animals are restricted. He is then free to receive his knowledge from what lies beyond the physical world of the animals, declaring his unique, human qualities. At the same time this satisfies man's natural aspiration to the unknown, which lies beyond his physical senses as he, by nature, feels its existence. Unless such natural aspirations are satisfied through faith in the reality of the imperceptible, as given to him by Allah, man goes into the excesses of inventing legends and superstitions to satisfy this natural inclination, or else, he would suffer confusion and imbalance.

When man believes in the angels, he believes in a reality, which he cannot fathom with his own physical and mental abilities. Man has, however, a natural aspiration to know at least a part of the realities of the world of the imperceptible. Hence, Allah who has created man and who knows man's inclinations and aspirations and what is suitable to man has willed, out of His grace, to give man some information about imperceptible realities and to help him to understand that knowledge in order to spare him that vain effort which man is bound to exert in order to gain that sort of knowledge without which he cannot rest assured. This is confirmed by the fact that those who have tried to rebel against their nature and deny the world of the imperceptible altogether have been possessed by ridiculous superstitions or have suffered mental imbalance or various forms of psychological perversity.

Moreover, to believe in the angels and to believe in the realities of the imperceptible, which have been stated to us by Allah, enhances man's understanding of the Universe. Hence, the believer does not restrict the Universe only to that small world within which his senses operate. He also has the pleasure of feeling that those faithful spirits are around him, share his faith in his Lord, pray to Allah to forgive him, and help him to do what is good, by Allah's permission. This gives him the reassurance he needs. Moreover, there is the element of knowing this reality, which is, in itself, part of the grace Allah bestows on those who believe in Him and in His angels.

And His Books and His messengers: We make no distinction between any of His messengers: This is the logical correlative of believing in Allah as required by Islam. To believe in Allah necessitates that one believes that everything, which has come from Allah, is correct. It also necessitates that all messengers Allah has sent have

been truthful, and that the basis of their messages as explained in the books revealed to them is the same. A logical consequence of that is the fact that there can be no distinction between Allah's messengers in the deep conscience of any Muslim. Every one of them came with the message of Islam [i.e. submission to Allah] in one form or another as was suitable to the circumstances of the people to whom he was sent. This continued to be the case until Muhammad, peace be upon him, the last of the Prophets, conveyed the final version of the same faith. This last version, i.e. Islam remains valid for all succeeding generations until the Day of Judgement.

In this way, the nation of Islam becomes the heir of the heritage of all Allah's messages, and the custodian of the divine faith on earth. The Muslims feel that they have been assigned a great role on this earth, which they continue to play until the Day of Judgement. They are charged with the custody of the most valuable and the greatest matter given to humanity throughout its history. They have been chosen to raise Allah's banner to the conclusion of all other banners. They raise it high in order to counter all other creeds and philosophies advocated by the people of ignorance in all generations and places and giving them all sorts of names such as nationalism, patriotism, racism, Zionism, Christian domination, colonialism, imperialism, atheism, etc. Faith, the most precious and useful human heritage is a wealth of light and guidance, confidence and reassurance, happiness and satisfaction, knowledge and certainty. Any human heart devoid of faith is bound to be overwhelmed by worry and darkness, doubts and suspicions, misery and suffering. Its only fate is to grope aimlessly in the dark, not knowing where to put its foot as it moves along in the depressing mode in which it throws itself.

People who have been given sensitive and lively hearts and were keen on gaining knowledge and certainty but were deprived of the sustenance, happiness and light provided by faith have depressed their agony most passionately in different generations and places. Those on the other hand who have been similarly deprived but have been given insensitive hearts have not been troubled by any desire to gain knowledge. Those lead a life similar to that of animals. They eat and enjoy themselves in a fashion similar to that of animals. They fight like animals and they attack their prey like beasts. They tyrannize and show their ruthlessness and spread corruption on earth. They live their lives and go away followed by curses from Allah and from human beings.

The societies which have been deprived of that grace are miserable societies though they may be affluent, empty though they may have no shortage of products, worried though they may enjoy freedom, security and peace. In our world of today we have a living example of this sort of society which cannot be denied except by one who denies what he feels and sees.

Those who believe in Allah and His angels and His Books and His messengers declare their obedience and submission to their Lord. They know that to Him they shall return, and they seek His forgiveness of any fault of theirs: They say: We hear and we obey. Grant us Your forgiveness, our Lord; to You we shall all return.

These words portray the most vivid picture of the meaning of believing in Allah and His angels and His Books and His messengers. Faith can thus be clearly seen in the believer's obedience of every commandment, which he receives, from Allah. This is a practical demonstration of the acknowledgment by the believer that Allah is the only Master of the Universe, and that His is the only valid order in every sphere of life. No submission to Allah's will can be true without obedience of Allah's commandments and implementation of the code of living He has laid down. No faith is genuine if those who pretend to be faithful turn their backs on Allah's legislation relating to any matter in their lives, be it of great or secondary importance, or if they derive their concepts of morals, economics or politics from any source other than Allah. True

faith is that which is entrenched deeply in peoples' hearts and to which credence is lent by their actions.

Obedience is coupled by a feeling that one is not doing enough to thank Allah for His grace, and is not doing one's duty as one should. This feeling necessitates the appeal for Allah's mercy to overlook one's failures and shortcomings: Grant us Your forgiveness, our Lord.

Forgiveness is sought only after true submission to Allah and the declaration of one's intention to obey Him without any hesitation or reluctance. It is also followed by the certainty that one shall certainly return to Allah. His will is done both in this life and in the Hereafter. His word is final in every matter and in every respect. No one can escape from Him unless he seeks shelter with Him. No power can prevent destiny, and no one can stop Allah's will. His punishment can be evaded only through His mercy and forgiveness: To You we shall all return.

As we have already mentioned, this statement incorporates a declaration of belief in the Day of Judgement, which is, according to Islamic philosophy, one of the essentials of faith in Allah. The Islamic standpoint is that Allah has created man in order to put him in charge of this earth on the basis of a covenant made in clear terms and affects every human activity on earth. He has created man and given him this life before giving him his reward at the end of this test.

Hence, to believe in the Day of Judgement and in reward and punishment on that day, is one of the essentials of the Islamic faith. It has a profound effect on shaping the conscience of every Muslim and regulating his behavior, as well as his evaluation of actions and results in this life. He follows the path of obedience to Allah, working for the cause of good, maintaining the path of truth whether it brings him happiness or suffering, gain or loss, victory or defeat in this life, and whether it ensures his safety or causes his death and martyrdom. The only reward he is after is that of the Hereafter, when he has passed this test. He maintains his stand on the side of obedience to Allah and the truth even when he finds that the whole world stands in opposition to him, threatening him with sufferings and death. He feels that he is dealing with Allah, implementing his side of the covenant he has made with Him, and waiting reward in the Hereafter.

The basic characteristic of the Islamic faith is that of a great unity outlined in this short verse: to believe in Allah and His angels, and to believe in all His Books and messengers without making any distinction between those messengers, and to obey Allah always believing in the Day of Reckoning and Judgment.

Faith: False Concepts — Verdict Putting An End To False Beliefs

There should be a clear verdict requiring the demolishing of all tombs and shrines, because they serve as breeding grounds for false beliefs and crimes. Moreover, it must never be allowed that people should be given a category like Sufi, Pir, Baba, Aulia, Dastgeer, etc. Such people should not utilize the name of God and the Prophet, peace be upon him, in order to build up their earning establishments. It is necessary that Muslims should believe that only God can bring them any benefit or cause them any harm. Please comment.

Such a verdict exists. It does not require any scholar, imam, or Islamic university or research establishment to come to any new conclusion on the matters you have mentioned. The Prophet, peace be upon him, has taught us that graves should be simple, and that they should not be allowed to rise more than 20-25 cm above the ground. They should be made of mud, and no structure should be built over them. Therefore, all that people do to erect tombs and make splendid graves, building them

with marble or stones and placing ornaments, may be of silver or gold, is prohibited. The simplicity of graves is a requirement, which is calculated to prevent any glorification of any dead person whatsoever. That people nevertheless build tombs and make shrines over the graves of certain people runs totally against Islamic teachings. What you have said about such places becoming breeding grounds for false beliefs, as well as crimes, is certainly correct. People go to such places and appeal to the dwellers of those graves to act as intermediaries with God on their behalf. Such a practice can only be described as associating partners with God. When a dead person is asked to intermedate with God, he is considered to be God's partner. That cannot be accepted from a Muslim. The custodians of such places try to deceive people in order to get money. That is criminal.

Again all the categories you have mentioned of Sufis, Pirs, etc. have no position whatsoever in Islam. Some of these use titles which have been mentioned in the Qur'an or the Hadith. But then, such titles are not used in the right sense. Take, for example, the title "wali" which is the singular of "Aulia". This refers to any person who is dedicated to the cause of Islam. But other people cannot confer this title on any person. It is indeed not used as a title at all, either in the Qur'an or the Hadith, but as an adjective. The adjective can only be used by God who knows people's intentions and what is in their hearts. Therefore, we cannot confer it on any person. Anyone, who claims such a title and seeks to have some privileges as a result, is guilty of exploiting Islam for his own interests. My advice to all my readers, if they see any person claiming such a position of privilege, is that they should have nothing to do with him. If they follow him, they are likely to go astray.

It is true that no one can bring any person any benefit or cause him any harm, except in as much as God had decreed. The Prophet, peace be upon him, explains this in a Hadith that sums up for us where to seek what we need, and who can give us benefit. Abdullah ibn Abbas, the Prophet's cousin reports: "One day I was riding behind the Prophet, peace be upon him, [on the same mount] and he said to me: Young man, I shall teach you some words of advice: Be mindful of God, and God will protect you. Be mindful of God, and you will find Him in front of you. If you ask, then ask of God. If you seek help, then seek God's help. Know that if the whole nation were to gather together to benefit you with anything, they would benefit you only with something that God has already assigned to you, and if they gather together to harm you with anything, they would harm you only with something God has already determined for you." [Related by At-Tirmithi]. This Hadith tells it all. Whatever happens to us can only happen because God wants it to happen.

Faith: Following the Prophet Or Someone Else

Is it proper to say that one follows an Imam, such as the founder of any of the four major schools of thought or should we say that we follow the Prophet Muhammad, peace be upon him. May I also ask about the meaning of the Verses 166-167 of Surah 2 and whether they apply to following the four imams?

As Muslims, we follow God's Messenger, the Prophet Muhammad, peace be upon him. This is what is required of every one of us. Only by following the Prophet Muhammad, peace be upon him, can we redeem ourselves on the Day of Judgement. No one will be asked on that day which school of thought he had followed, but he will be asked whether he had followed the Prophet Muhammad, peace be upon him, or not.

The great scholars who founded the four schools of thought, and indeed those who contributed to each one of these four schools, as well as other great scholars who had their own methods and made their own rulings, either in line with those schools or

independently, were merely helping ordinary people follow the Prophet Muhammad, peace be upon him. They did not bring anything new, nor did they devise something that was at variance with the Prophet's guidance. Far be it from any of them to do so. Their aim was one, but their methods differed. They had their methods of deduction and their measures of value, which they assigned to each piece of evidence that concerned any aspect of legislation. We do them wrong if we claim that they made their rulings, as they considered fit. No one of them ever claimed to do so. They simply studied the Qur'an and the Hadith, as well as the practical Sunnah and the great legacy of scholarship they received from the time of the Prophet, peace be upon him, up to their own time. They balanced opposing considerations and considered people's interests and how best to serve these, since the purpose of the Islamic law is to ensure that people's best interests are properly served.

The two Qur'anic verses to which you have referred may be translated as follows:

"Those who have been followed would dissociate themselves from those who followed them, when they have seen the punishment and felt that all relations would be cut off. Those who followed them would say: "If only we had one more chance so that we dissociate ourselves from them, as they have dissociated themselves from us. Thus God will show them the fruits of their deeds as nothing but regrets. They will have no way out of the fire."
[the Cow — "Al-Baqarah" 2: 166-167]

These verses do not speak of every type of following. Most certainly they do not refer to following any Muslim scholar, let alone the noble scholars who founded the schools of thought. These verses speak of people who follow others that lead them astray. This applies, for example, to following a political or social leader who adopts a course of action, which is contrary to Islamic teachings. He will thus lead his people to ruin because when they follow him they displease God. They will be acting against the Prophet's guidance.

Faith: Forbidding What Is Permissible Is Usurping God's Authority

I am told that it is forbidden in Islam to talk to a person from the opposite sex. Could you please confirm whether this is true or not.

It is a very serious matter to say that something is forbidden when it is not, or to make permissible what God has forbidden. In Islam the authority to forbid anything belongs to God alone. No one else is empowered to forbid anything. What the Prophet, peace be upon him, has mentioned to be forbidden is also prohibited by God, but the prohibition is communicated to us through the Prophet, peace be upon him. Anyone, who claims to have the authority to make things forbidden, or to permit what God has prohibited, actually usurps God's authority.

Another very important rule in Islam is that prohibition must be made clear by Qur'anic or Hadith text. All things are permissible unless there is a clear evidence of prohibition. So, we need not provide evidence in order to rule that something is permissible.

We can only say that there is no evidence to make it forbidden. The person who claims that something is forbidden is the one who must provide evidence in support of his claim.

There are hundreds of Hadiths, which mention that women talked to the Prophet, peace be upon him, and asked him questions. In some of these Hadiths you find a husband sending his wife to ask the Prophet, peace be upon him, about something he wants to know. Also, there are numerous reports about the Prophet's companions talking to women.

There is a famous report about the woman who objected to Omar when he wanted to restrict dowries to a maximum limit, which was equal to what the Prophet, peace be upon him, paid in dowry.

When she objected, he realized his mistake and said that she was right.

Indeed, Islamic society does not support the view of segregation. Women were present in practically all functions during the time of the Prophet, peace be upon him, and his rightly guided successors, even in war.

Faith: Freedom Of Belief

In a recent discussion concerning Prophet Sulaiman and the Queen of Sheba, you referred to a threat of Prophet Sulaiman to expel her and her people from their own land. The justification for this threat of the use of force seems to be simply the difference of religion between Prophet Sulaiman and the queen. You have pointed out that there are many lessons to learn from a study of this episode. However, some of these lessons do not appear to be positive. I do not believe that any of the great religions of the world condones the use of force as a means of religious conversion. It is hard to look kindly on those who resort to this. Could you please comment on whether the use of such conversion tactics today might be deemed acceptable?

The short answer to your question is decidedly no. It is not acceptable to use force in order to compel people to hold any belief or religion, no matter what justification may be given for such use of force. This applies today, in our modern world, which we like to consider civilized, and it applies to all ages. Islam declares clearly in the Qur'an:

"Compulsion is inadmissible in matters of faith." [the Cow — "Al Baqarah" 2: 256].

With this clear order given in the Qur'an, we know the reason why Islamic history has been distinguished for tolerance, freedom of belief and absence of compulsion. Not only so, but we claim that the same message of freedom of belief was preached by all prophets and messengers, beginning with Adam and ending with Muhammad [peace be upon them all].

We, Muslims, believe that Sulaiman was a prophet sent by God to the Children of Israel. Even though the Jews refer to him as King Solomon, he and his noble father are mentioned in several clear references in the Qur'an among the prophets that preached the message of the Oneness of God. Hence, King Solomon could not have been guilty of using force, or even the threat of force, to compel people to convert to his faith. Far be it from a prophet sent by Allah, Merciful Allah, to employ such tactics.

When we consider the story of Sulaiman with the Queen of Sheba as mentioned in the Qur'an, we find that the threat by Sulaiman to use force was in no way related to the queen's faith or his desire that she should convert to his religion. To comment on the story as related in the Qur'an and give a full explanation of its events will take much more space than can be allowed to a single question. I will, therefore, refer only the relevant passages. The reader may wish to refer to the story as related in Surah 27, entitled, "The Ants", or, "An-Naml".

The first we learn in the story about the Queen of Sheba and the fact that she and her people worshipped the sun is when the bird known as the hoopoe explains his long

absence to the Prophet Sulaiman, who is described in the Qur'an as being able to communicate in the language of the birds. The hoopoe states that he went to Sheba and saw the queen there and her people worshipping the sun in place of God. Sulaiman states first that he is not going to take action on the basis of the hoopoe's statement until he has verified it. He said: **"We shall see whether you have been truthful or are a liar."** [the Ants — "An-Naml" 27: 27]. Sulaiman then sent the hoopoe back to Sheba with a letter, giving him instructions to bring a reply.

Sulaiman's letter is indicative of his likely course of action. For its contents, we have the Queen's statement when she calls in her advisers to consider the letter and their reply. She says: **"Councilmen, a gracious letter has been delivered to me. It is from Sulaiman and it reads: In the name of God, the Merciful, the Beneficent. Do not exalt yourselves above me but come to me in submission."** [the Ants — "An-Naml" 27: 31]

There are three points to be emphasized about this letter. Firstly, its description as "gracious" by the queen herself. She did not feel threatened by the letter, but she realized that its delivery by a hoopoe, which dropped it to her personally, was of a serious nature. Secondly, the letter emphasizes the qualities of beneficence, compassion and mercy as attributes of God. Thirdly, it requires that the queen and her advisers should go to Sulaiman committing themselves not to go to war against him. So, the letter highlighted differences of faith and required the queen to pay a visit to Sulaiman for a peaceful dialogue. The queen understood it as a political gesture, and she was well aware of Sulaiman's power. Therefore, she wanted to test Sulaiman's attitude with a political ploy. She declared to her advisers: **"I am sending them a gift and shall be watching for what reply my emissaries bring back."** [the Ants — "An-Naml" 27: 35].

It was at this point that Sulaiman took a very strong attitude and threatened to use force. When he received the queen's reply he declared that **"what God has bestowed on me is far better than what He has given you. Yet, it is you who seem happy with your gift."** He then commands the hoopoe to carry back his new message warning them that he will march to them **"with armies they can never resist. We shall expel them from it, humiliate it and condemn it."** [the Ants — "An-Naml" 27: 37]. Commentators also mention that when Sulaiman received the Queen of Sheba's emissaries, he put on a great show to give them a very clear impression of his great wealth and far superior power.

Let us now consider the threat he made. From the angle of religious beliefs, there is no hint whatsoever in the whole account given in the Qur'an of the dealings between Sulaiman and the Queen of Sheba and their subsequent encounter that she or anyone else was forced to accept Sulaiman's faith. The threat to drive them from their land is largely a political stance. His initial condition was that the queen and her chiefs should come to him in submission. When they used delaying tactics and tried to win his approval with a gift, he issued a threat. In his threatening words, as reported accurately in the Qur'an, there is nothing to suggest that they could avoid expulsion only by adopting his religion.

It is important to explain the serious attitude the divine faith adapts with regard to political power. This attitude is made clearest in Islam, and it is clear from this account of the events that took place between Sulaiman and the Queen of Sheba that it also applied then.

It is well known that the faithful and the prophets are certainly the ones whose example should be followed by believers, and they are required to convey the message of the Oneness of God to all the people. They should call on them to believe that there is no deity save God. However, it is often the case that political power makes of itself a barrier between its subjects and learning about the divine faith. In the case of the Queen of Sheba, her people worshipped the sun because she did so.

That was accepted as the true religion because the queen and her chiefs and nobles worshipped the sun.

There was no way Sulaiman could address her people and inform them about the divine faith, and at the same time they would feel free to follow it unless agreement to freedom of speech and belief was achieved between Sulaiman and the Queen. That was the thing he required when he wanted them to come to him "in submission".

It is worthy to note that Dr. Irving, who produced the first American translation of the Qur'an, translates Sulaiman's first letter as follows: ***"In the name of God, the Mercygiving, the Merciful. Do not act haughtily toward me, and come to me committed to [live at] peace."***

So, when the queen's reply was to send him a gift, he realized that she was employing political tactics in the hope that he would let her continue in the same way as before. She would still rule, having gained his friendship, and she would continue to lead her people in their pagan faith. That meant that Sulaiman would abandon his role, as a prophet required to convey God's message to people. That was not to be. Hence, he threatened to remove her and her chiefs, and drive them out of their land humiliated so that he could address the people directly and call on them to believe in God. Whether they would do so or not is a matter of personal choice. There would be no compulsion to make an individual feel forced to adopt the monotheistic faith.

The expulsion of the queen from her land would have been a fitting punishment for her depriving the people of the chance to listen to God's message and the freedom to adopt it if they wanted to do so. Thus, the deprivation of power would be a fitting punishment for using that power to turn people away from the divine faith.

What I am saying is confirmed by every statement in the rest of the story, and by the tactics employed by Sulaiman when the queen finally arrives in his capital. She was his guest, staying in his palace and she continued in her worship of the sun. He did not impose on her an obligation not to continue with her practices, but he declared that he himself had submitted himself to God.

We are told that Sulaiman had her throne fetched from Sheba to his palace and ordered his assistants to make changes in that throne to disguise it in order to test whether she would know it. That was a big test for the queen, because she could not figure out how the throne was carried to Sulaiman's palace when it was safely lying in her own palace back in Yemen.

Her final conversion to Sulaiman's faith came as a result of his explanation of the monotheistic faith and his demonstration of how God provides guidance and gives His servants the means to utilize all resources in order to improve the quality of their lives and achieve happiness in this world and in the life to come. He had ordered a structure to be built of glass with water running underneath. He then asked her to go in, and she did not for a moment doubt that he asked her to go through the water. She pulled her dress up in order to walk along in the water, but he told her that it was all made of glass. She recognized the truthfulness of every word Sulaiman had said to her, and declared that she submitted herself to God.

This is a translation of the last three verses in the story, after her arrival in Sulaiman's palace and just when she was shown her disguised throne:

"When she came, she was asked: 'Is your throne like this?' She replied, 'It looks as though it were the same.' [Sulaiman] said: 'Before her we were endowed with knowledge, and before her we surrendered to the Lord'. What she had been worshipping instead of God distracted her; she belonged to disbelieving folk. She was bidden to enter the palace, and when she saw it

she thought it was a pool of water, and [tucked up her skirt and] bared her legs. He said: 'It is a palace paved with glass.' She said, 'My Lord, how I have wronged myself. Now I submit with Sulaiman to God, the Lord of the Universe.' [the Ant — “An-Naml” 27: 42-44]

The question of faith and its acceptance by any human being is very much related to a personal experience leading to a moment when an individual, indeed every individual, realizes with all clarity that all the basic principles of the divine faith are true and that he or she must adopt that faith in order to be at peace with himself or herself, and with the universe at large.

To the Queen of Sheba, a powerful queen in her own land, that moment came when she saw some aspects of far superior power that could not have been achieved by human beings at that time without God's help in revealing some of the secrets of the universe.

Recognizing that Sulaiman did not use his extra power to tyrannize or to subjugate other people, but ruled in all fairness and declared his own position as an obedient servant of God who submitted himself totally to the Lord of the universe, she felt that his was the right faith, and the way of life that goes with it is certain to bring happiness to her as a queen and to her people as well. Hence, she took the right step and accepted the divine faith. No force was used to bring her round, and no use of force was even threatened to compel her to make that choice.

Faith: Hiding Faith

When I was working in my country, away from my hometown, where Muslims are in minority, I had to rent a room with a non-Muslim family. I felt I could not tell them my faith, because the least they would have done was to turn me out. It would have been very difficult for me to find accommodation. I had to hide the fact that I am a Muslim throughout my stay with them. Was my action wrong?

Necessities are measured by their particular circumstances. It is permissible for a Muslim to hide his faith when he is in a situation where he may be in danger if it is known that he is a Muslim. In your circumstances, you are the best judge on what to do in order to be safe and to have a reasonable living. I understand that you were in very difficult circumstances, but the degree of difficulty and the alternatives available to you are something that I cannot judge properly without much more detailed information.

If it was easy for you to seek accommodation with a Muslim family, even though it may be further away in the city, the situation would not then be one of emergency. If that was not possible, then a less difficult arrangement might still have been found. It is all a matter of weighing up alternatives. What you should do now is to seek God's forgiveness and to be more determined to own up to the fact that you believe in Islam.

Faith: Killing Unbelievers & Their Right To Practice Their Beliefs

Is it really Islamic to kill unbelievers? Should not all people be allowed to practice what they believe in?

Under Islam, all people are free to practice whatever beliefs they have. Islam does not allow Muslims to kill unbelievers who do not fight Islam. It is only when they launch an aggression against Islam or Muslims that we should fight them.

If you look at what is happening in the world today, you find that Muslims are at the receiving end of aggression in different places, particularly in Palestine, Iraq, Chechnya and Afghanistan. When Muslims fight back, they are only repelling aggression. Still, when Muslims fight, they must abide by Islamic rules, never killing anyone who is not engaged in the fight against them. Thus, they must not kill or injure innocent people or passers by.

Faith: Resurrection Means Being Back To Life In Both Body & Soul

Could you please clarify how we are resurrected on the Day of Judgement? Is it only the soul that is resurrected, or are people called up body and soul to come out of their graves?

Although the thought of resurrection after being dead for hundreds, if not thousands, of years seems to our minds difficult to understand and envisage, it is by no means beyond our power of comprehension. When we believe in Allah as the All-Powerful, Absolute Creator, then we understand that there is nothing, which can be said to lie beyond His power. Although many non-believers refuse to believe in Allah over this particular issue of resurrection, a careful logical examination of what is involved in creation and resurrection is bound to make the concept of resurrection much easier to accept. When we think of our own creation, we cannot but accept that it is the work of a wise Creator whose work is perfect. We need not go back to the origin of man. We only have to look at how every new baby is born and how that baby develops from conception to birth. What makes those infinitesimal sperm and egg especially equipped for bringing into existence a human being? If we say it is the genes, which they have, then who has made those genes? Neither sperm nor egg has been there before a certain point in time. How did they get their qualities? What made them equipped to meet, be fertilized and start the process of pregnancy and childbirth? Because of the familiarity of this process to man, it may seem natural. Natural it certainly is, but it is also miraculous. It is an indication of the power of the Creator.

The Creator Who gives us life when we come into the world is certainly to bring us back to life on the Day of Judgement. This second process of resurrection is much simpler than our first creation.

Resurrection, according to Islam, brings us back to life in body and soul. Numerous verses in the Qur'an and many Hadiths indicate this. The Prophet, peace be upon him, likens the resurrection to awakening from sleep. Addressing his people, he says: "By Allah, you shall die as you go to sleep, and you shall be resurrected as you wake up again." The Prophet, peace be upon him, here draws an analogy which is given in the Qur'an, making sleep a special form of death. Resurrection is, therefore, no more than a special form of awakening. When we wake up, we have both body and soul. Similarly, when we are resurrected, we shall have both our bodies and souls.

Read carefully these verses from Surah 36, "Ya Seen". You will find that they clearly indicate resurrection of body and soul.

"Is man, then, not aware that it is We who create him out of a mere drop of sperm, whereupon he shows himself endowed with the power to think and to argue? And now he coins for Us a simile and remains oblivious of how he himself was created. And so he says: 'Who could give life to bones that have crumbled to dust?' Say: 'He who brought them into being in the first instance will give them life once again, seeing that He has full knowledge of every act of creation. He who produces for you fire out of the green trees so that you kindle your fires therewith'." [Ya Si'n 36: 77-80]

In these verses we have a clear assertion that bones will be resurrected and put back together. That is a reference to the resurrection of the body. It is useful to think about

the example given by Allah of making the green, water-containing plants into fuel. Nowadays, we know a great deal about how this process is made. It can be accomplished in a variety of ways, such as desiccation or man-made carbonization, which gives us coal, or by slow, subterranean process of decomposition into oil or coal. In whichever way it is completed, the green tree becomes a source of energy, which can be used in a variety of ways to bring things into being. Yet when trees die, they first decompose and become part of the soil. When we dig we do not notice that there has been a tree in that place sometime in the past. Yet it remains there and it goes through a long process of decomposition in order to become a new source of energy. That is the work of Allah who can do everything with perfect ease. It is also with perfect ease that He resurrects us, body and soul, for judgment.

Faith: Worship Practices, Ingenious Teachings Or Revelations

In every religion, worship practices have been established by some genius religious people. This is also true in the case of Islam. We do not have any detailed instructions regarding the way we should pray, but the Prophet Muhammad, peace be upon him, has taught us that. On what grounds, then do we say that the prayer or worship of a non-Muslim will not be accepted by Allah? May I also ask on what basis do we reject the theory of reincarnation? According to that theory, the reward or punishment of deeds in this life will determine the nature of our next life. This provides a good explanation for the differences in the standard of living, wealth, health and intellectual status of people. Please comment. It has been felt that when a religious discussion is felt to be inconclusive, we close the chapter by saying that there is some sort of interest known to Allah in a particular situation or that we are being tested by Allah. I hope to have an enlightening answer to my question.

It may be true that some religions were established by people of genius who looked into the situation prevailing in their community and felt that there was a pressing need for radical reforms. This might have led to the establishment of a certain code of ethics, which could have developed, into some sort of religious belief. This is true of any creed or sect established after the advent of Islam. That is because the line of prophet-hood ended with the Prophet Muhammad, peace be upon him. We may look differently at religions, which go back in time to well before the birth of Prophet Muhammad, peace be upon him, and the beginning of his message. Allah tells us in the Qur'an that He had sent prophets and messengers to other nations. He has named 25 of these, and told Prophet Muhammad, peace be upon him, that He has chosen not to tell him of other prophets and messengers. He also states in the Qur'an that no nation or community has been that was not favored with a warner who called on them to believe in Allah and follow His guidance. Therefore, the major religions that preceded Islam and about which the Qur'an remains silent, such as Buddhism, might have had a divine origin, and their founders might have been prophets sent by Allah. We simply cannot be certain of that because Allah has chosen not to tell us.

From what Allah has told us about the distortion that has crept into the messages of earlier prophets, we can say that such distortion was so extensive in some very early messages that it changed their character. Hence, Allah has chosen not to tell us about these, because such information would not serve any purpose. However, Allah has guaranteed to preserve the message of Islam, embodied in the Qur'an, and to make it immune to distortion of any type. The Qur'an remains in its original form, and it will remain so as long as human life continues, because it is the final message from Allah to mankind.

If you are asked what makes any person a Muslim, you are bound to answer that to be a Muslim, a human being must believe that there is no deity save Allah and that

Muhammad, peace be upon him, is Allah's messenger. That basic belief puts the Prophet Muhammad, peace be upon him, in a unique position, different from that of any reformer, or genius person who cares about the ills of society. In simple terms, he receives a message from Allah and conveys it to mankind, adding nothing to it and omitting nothing from it. His message is embodied in the revelations he receives from Allah. These revelations could either be in word and meaning, as is the case with the Qur'an which is Allah's word revealed to Prophet Muhammad, peace be upon him, and preserved as it has been revealed, without any change, amendment or modification; or he may receive revelations given to him in meaning which he expressed in his own words which took the form of the Hadith and the Sunnah. Therefore, when the Prophet Muhammad, peace be upon him, gives us any instructions regarding our faith, these instructions are part of the revelations he has received from Allah and we are bound to obey him in order to earn Allah's pleasure. Reflect, if you will, on the following Qur'anic verses:

"This fellow man of yours [meaning Prophet] has not gone astray, nor is he deluded, and neither does he speak out of his own desire; that which he conveys to you is but a divine inspiration with which he is inspired." [the Star — "An-Najm" 53L 2-4]

Addressing the Prophet, Allah says in the Qur'an:

"Upon you have We bestowed from on high this reminder [meaning the Qur'an] so that you may make clear to mankind all that has ever been thus bestowed upon them and that they may reflect." [Bee — "An-Nahl" 16: 44]

"Whatever the messenger gives you, take it; and whatever he forbids you, refrain from it." [Exile — "Al-Hashr" 59: 7]

These and similar verses make it absolutely clear that whatever the Prophet, peace be upon him, has taught us in respect of our religion originates from Allah. He added nothing on his own initiative. When it comes to matters of this world, the Prophet, peace be upon him, has clearly stated that his opinion does not carry any divine or religious authority. He often acted on the advice of his companions, particularly when the question in hand relied more on human experience. This means that when the Prophet, peace be upon him, has shown us how to pray, his instruction was part of the revelations he received from Allah. We, therefore, cannot introduce any modification or amendment to the way we pray. We cannot say that this is part of the Prophet's ingenuity. Intelligence and genius simply do not come into this. What the Prophet, peace be upon him, has taught us concerning the faith of Islam is part of the divine message which must be preserved in the original form.

When we consider the teachings of other religions, we must look at these in the light of what Allah has revealed to His last messenger, Prophet Muhammad, peace be upon him. That is because Allah wants His final message to be the guide for mankind, for the rest of time. We cannot place ourselves in a position of judgment on what Allah may or may not accept. Far be it from us to make any such claim. No one can interfere with Allah's will or with what He determines or accepts. Our reference, therefore, must remain what Allah has revealed to the Prophet Muhammad, peace be upon him. He says in the Qur'an:

"The only true religion in the sight of Allah is man's self surrender to Him." [the Family Of Imran — "Aale Imran" 3: 19]

He also says:

"If anyone goes in search of a religion other than self-surrender to Allah, it will never be accepted from him, and in the life to come he shall be among the lost." [the Family Of Imran — "Aale Imran" 3: 85]

It is also to be noted in both verses, the term used in the original Arabic text for "self-surrender to Allah" is "Islam". This is due to the fact that the concept of self-surrender to Allah is the essence of the religion of Islam. Indeed, the word Islam means self-surrender. Since the message of Prophet Muhammad, peace be upon him, is the final message which is based on this concept, then his way is the only one which is guaranteed to be acceptable to Allah.

The concept of reincarnation is unacceptable from the Islamic point of view. When a human being is born, he comes into this life as pure, unencumbered with any past, or with the misdeeds of any previous life or former person. He does not shoulder any burden of any type. This life of ours cannot be seen as a first life in one case and a second life in another. We do not reap in this life the fruits of what we did in any previous life. We simply do not know about such previous life. We know that this life of ours is a test which determines our future in a life to come, in a world totally different from ours.

It is true that people have different fortunes and lead different types of life. Some are tested with wealth and power, while others are tested with poverty and weakness. This fits with the design Allah has chosen for this world of ours. This design creates situations, which are perpetrated or perpetuated by people's practices. It is because human beings turn their backs on Allah's guidance that they suffer a great deal of the injustice that prevails in this world. Had they implemented Allah's guidance, social justice would have been easily achieved. It is the injustice that is practiced by some and accepted by others that leads to much suffering. That injustice and suffering are part of what human beings do in this world.

It is a fact that this life of ours is a test. But that should not be taken as the answer to every question. It should be taken as an incentive to pass this test by working for the implementation of Islam and the consequent betterment of the quality of human life. Similarly, we do not attribute any situation to an interest of Allah. What Allah has placed in this world is meant to serve the interests of human beings. Allah certainly has a purpose of His own with regard to the design of creation, but we attribute to that purpose things that are in the overall design of the universe and creation.

Faith: Worship, Reward, Injustice, Forgiveness & Credits

I have a friend who, as a young man, is a model of good behavior. He is God-fearing, and dutiful to his parents, keen to help others and hard-working. He is trusting and he feels that by doing good, he and his family will lead a happy life. One aspect of what he did to try and help his parents was to persuade a friend he had known for a short period of time to find a job for his father. They agreed to pay the man a sum of money which, to them, was large and could only be provided with much difficulty. However, he managed to raise the amount because they felt that a job for the father will ease the family's circumstances. The man took the money and disappeared. This has left a terrible effect on my friend. His attention to his Islamic duties seems to weaken. He asks why should one bother about being good, if a bad person can deprive a poor family of their limited resources and then obtain forgiveness later in life by repenting or going on pilgrimage? Please comment.

Your friend seems to be in confusion about a number of issues. The first thing is that of expecting immediate reward for his good behavior and his attending to his

religious duties. Moreover, he wants a reward in a particular form, namely, protection from the scheming of others. Since this man whom he trusted and gave the money to find a job for his father was a bad person, then Allah should have revealed to your friend the nature of that person and what he had been scheming. This is what your friend expects, although neither you nor he has put that idea so clearly. This is unfortunately true of many people. Since they offer their prayers and fast and pay their Zakah, they expect full protection against any evil perpetrated by other people and against any harm caused by natural phenomena. This is totally wrong.

Look at the history of the Prophet, peace be upon him, himself. There never was and there never could be a human being more perfect in behavior than the Prophet Muhammad, peace be upon him, himself. His conduct provides an example for every one of us to emulate, not only to attain a high standard of perfection but also to earn the pleasure of Allah. Nevertheless, the Prophet, peace be upon him, himself was subjected to much harm by the non-believers in Makkah. Allah protected him from the non-believers who tried to kill him because Allah wanted him to complete his task of conveying His message. Otherwise, the Prophet, peace be upon him, suffered much harm at the hands of the non-believers in Makkah, the Jews and the hypocrites in Madinah and others as well. When you consider what the Prophet, peace be upon him, had suffered, you will find that losing an amount of money, large as it may be, is only a trivial matter.

Your friend should ask himself from a very practical point of view. If Allah were to protect every well-behaved believer against the designs of others, how would the good distinguish themselves from the bad in this life? How will it be known that a particular person is corrupt or harbors ill intentions? We must not forget that this life is a test for every one of us. We have to make sure that we pass this test successfully. Having provided us with enough guidance to show us the way to follow in order to pass this test and earn His reward in the hereafter, Allah leaves us alone to face this life with all its problems and difficulties.

The loss of money as a result of deception by another person is only an aspect of the difficulties that we may encounter. If any of us loses a large amount of money as a result of deception by another person, would that mean that Allah has abandoned us, or that He does not take good care of us?

Let us remember here that if we follow the guidance Allah has provided for us through His messenger, we only benefit ourselves. Allah does not benefit by our worship. Nor our disobedience would harm Him in any way. He says in a Hadith-e-Qudsi: "My servants, you will not attain harming Me as to harm Me, and you will not attain benefiting Me so as to benefit Me. My servants, were the first of you and the last of you, the human of you and the jinn of you to be as pious as the most pious heart of any one man of you, that would not increase My kingdom in anything. My servants, were the first of you and the last of you, the human of you and the jinn of you to be as wicked as the most wicked heart of any one man of you, that would not decrease My kingdom in anything. My servants, were the first of you and the last of you, the human of you and the jinn of you, to rise up in one place and make a request to Me, and were I to give everyone what he requested, that would not decrease what I have, anymore than a needle decreases the sea if it is put into it." [Related by Muslim, At-Tirmithi and Ibn Majah]

Since our worship does not benefit Allah, why does He make it a duty, which we are bound to fulfill? The answer is that our worship benefits us in making us better people. You speak of your friend as a man of exemplary conduct. In your detailed letter it appears very clearly that he is so because he is a good believer and he attends to his Islamic duties. He has made the error of trusting a bad person, but that error may be committed by anyone of us. [It has not been disclosed what

necessitated advance payment of a large sum of money for procurement of a job. It is assumed that the deal was not dubious.]

It seems to me that the problem with your friend is not so much the loss of his money, but the possibility that the person who defrauded him can get away with it by simply repenting what he did or going to pilgrimage or doing some good action. This is not so. The sins we may commit are of two types. They are either an aggression against what is due to Allah or an aggression against what is due to other people. When we are resurrected on the Day of Judgement, every one of us faces the reckoning. We will have certainly committed numerous offenses against the rights of Allah or the rights of other human beings. What is due to Allah, He may forgive readily if the person concerned has earned his forgiveness through genuine repentance and through good action that he had made subsequently in this life. Thus, a person might have spent 10 or 15 or 30 years without offering a single prayer or fasting a day in Ramadhan. If he has genuinely repented of all that and began to attend to his duties but he died before he could attend properly to his Islamic duties, Allah may forgive him all that he had committed or neglected in the past.

But a person, who comes on the Day of Judgement having done injustice to one person and stolen the property of another and got away with what was due to a third, will not find forgiveness so readily available. Allah will not forgive him those rights of other people simply because he turned to Him in repentance. Allah first asks the people who have claims against that person whether they are willing to forgive him or not. Allah does not write off the claims or the rights of people against any person unless they themselves consent. Every one of us will be free to state whether he forgives what is owed to him by another person. If your friend states on the Day of Judgement that he does not forgive his defaulter, Allah will take away the credit of some of the good deeds that person had done in his life and credit them to your friend until he is satisfied.

In other words, if a person cheats or commits injustice against another or backbites him or injures him in any way, he will give him of his good deeds on the Day of Judgement unless he is satisfied. If that person's good deeds are exhausted and the person who is entitled for compensation is not yet satisfied, then Allah will take away some of the sins he had made and add them to his defrauder or his opponent, until the scales are shown to be right and the aggrieved person receives his full compensation. Needless to say that this is a very tough prospect for anyone who has treated other people unfairly. To lose one's good deeds when one is in need of every little credit he can have is not the position anyone of us would wish to face. Therefore, when a person repents of his past deeds, he should try to identify anyone whom he had wronged and try to make amends. If he had got away with some money owed to him, he should return that.

It may happen that a person has genuinely repented and that he is unable to return to other people the rights he owes to them. Allah may wish to forgive him, but Allah does not abandon what is due to other people he had wronged. On the Day of Judgement, Allah takes over compensating those people for the wrong they had suffered. Suppose that Allah wants to forgive the person who had wronged your friend. On the Day of Judgement, Allah will ask your friend to forgive him and He will credit your friend with as much reward as he wishes until he is fully satisfied. Therefore, the money he has lost in this world will be translated into enhancing his position on the Day of Judgement. Why should any of us be so aggrieved at what someone else has done to him when he faces this prospect of absolute justice on the Day of Judgement? If he neglects his Islamic duties or changes his good behavior, he is only adding a new injury to himself and he is the only loser.

Fasting: Brushing Teeth Or Using Miswak During Fasting

A miswak is a short stick, which is taken from the branches of a particular tree, known as 'Arak'. When the outer skin is removed it can be used as a toothbrush. Normally it is used without any toothpaste. It apparently has good cleansing effects on the teeth. The use of such a miswak is recommended during ablution and before prayer.

To use a miswak or a toothbrush when one is fasting is permissible. However, when one uses toothpaste, one puts oneself unnecessarily in a position, which could spoil one's fasting. When one rinses his mouth, he needs to do that thoroughly, not as he does normally in ablution. Therefore, there is really a danger of swallowing something involuntarily. That is enough to render his fasting invalid for the day. From another point of view, it is discouraged to use a miswak or toothbrush after midday on any fasting day. The Prophet, peace be upon him, mentions that the smell of the mouth of a person who is fasting is "better, in Allah's view, than the smell of musk." When he uses a miswak or a toothbrush, he spoils that smell. This is the reason why it is discouraged. But it does not invalidate his fasting if he does not swallow anything of the water with which he rinses his mouth or washes out the toothpaste.

Fasting: Command On Its Nature & Purpose

In Qur'an we read:

In the Name Of God, the Beneficent, the Merciful

"Believers, fasting is decreed for you as it was decreed for those before you, so that you may remain God-fearing. (Fast) a certain number of days. But whoever of you is ill, or on a journey, (shall fast instead the same) number of days later on. Those who find fasting a strain too hard to bear may compensate for it by the feeding of a needy person. He who does good of his own account does himself good thereby; for to fast is to do yourselves good, if you but knew it." (the Cow — "Al-Baqarah" 2: 183-4).

I am personally not inclined to relate religious duties and directives, especially in matters of worship, to their apparent physical advantages. The underlying purpose of all such duties and directives is to equip man adequately to fulfill his role in this life and to prepare him for the achievement of the standard of perfection designed for him in the hereafter. Nevertheless, I do not deny any benefit, which we may observe or scientists may discover to result from the fulfillment of such religious duties and directives. It goes without saying that Allah takes into consideration the physical constitution of man before He lays down his duties for him. We must not, however, relate our religious duties solely to what our human knowledge discovers. Our knowledge is, after all, limited and cannot comprehend fully the divine wisdom behind everything that relates to man and his education and training, let alone comprehend everything that relates to the universe.

Allah realizes that man requires help and motivation in order to respond to duty and fulfill it regardless of its benefits. It takes time for man to get used to a certain duty and to be convinced of its wisdom. Hence, the decree of fasting starts with the address made to the believers, which reminds them of their essential quality, that is, they believe in Allah. They are then told that fasting has always been a duty required of the believers in all religions. Its principal aim is their education and training so that they acquire a high standard of sensitivity and purity and that the fear of Allah is well established in them: ***"Believers, fasting is decreed for you as it was decreed for those before you, so that you may remain God-fearing."***

The fear of Allah, then, is the great aim of fasting, which looms large before our eyes. As the believers fulfill this duty, in total obedience to Allah and in pursuit of His pleasure, they feel the quality of fearing Allah to be a life within them. This is indeed the quality, which guards their hearts against spoiling their fast by indulging in sin, even if it is of the type, which only passes through the mind. Those who are addressed by the Qur'an are fully aware of the value Allah attaches to this quality of fearing Allah and being conscious of it. Its acquirement is something for which they yearn. Fasting is a tool with which it is achieved, or, we may say, a way which leads to it. Hence, the Qur'an raises it before them as a noble objective which they try to achieve through fasting.

They are then told that fasting is prescribed only for a certain number of days. It is not to be practiced every day in their lives. Exempted from it, however, are the ill, until they have recovered, and the traveling, until they have settled: ***"Fast a certain number of days. But whoever of you is ill, or on a journey, shall fast instead the same number of days later on."***

Taken at its face value, the statement concerning the exemption of the ill and the travelers is general, unrestricted. Hence any illness or journey is a good reason for exemption from fasting, provided that compensation is made when the case which justifies the exemption no longer obtains. This is my understanding of this general, unqualified Qur'anic statement. Moreover, it is more in line with the Islamic concept of relieving the strain and causing no hardship. The exemption is not related to the severity of the illness or the hardship of the journey; it is related to sickness and traveling generally. The purpose of the exemption is that it is Allah's wish to make things easy, not hard, for men.

There may be some considerations known to Allah and unknown to man in these two cases. There may be some hardships which may not immediately appear to us or we may tend to overlook. Since Allah has not attached this exemption to any particular reason, we refrain from making any judgment concerning it. We obey any statement Allah has made, even if its wisdom does not appear immediately to us. What is certain is that there is a wisdom behind it, although we may not necessarily recognize it.

Some people may fear that such an opinion may cause people to be lax or to neglect their worship duties for any reason. Indeed, this is what has prompted Islamic scholars to adopt a stricter attitude and to lay down conditions. This argument, however, does not justify, in my opinion, attaching any restrictions to an unqualified statement made by Allah. Islam does not compel people to be obedient. Its method is to implant in them the fear of Allah so that they obey Him. The acquirement of the quality of fearing Allah is the particular aim of this type of worship. He who tries to make use of certain concessions made by Allah in order to evade fulfilling a duty is, in the first place, devoid of goodness. With such an attitude, the aim behind the religious duty cannot be fulfilled. We must not forget that Islam is a religion laid down by Allah, not man-made. Allah knows best that this religion achieves a perfect balance between the relaxation of certain duties and strict adherence to duty. A certain exemption or concession may serve a certain interest which cannot be served otherwise. Indeed, this must be the case. Hence, the Prophet, peace be upon him, has ordered Muslims to make use of the concessions and exemptions Allah has allowed them.

If it so happens that people, in a particular generation, have become corrupt, their reform cannot be achieved through an extra strict application of Allah's rules, but through their education and motivation to acquire the quality of fearing Allah. If a strict application of the rules which govern human transactions may be used as a deterrent or as a means to prevent evil when corruption spreads, the same cannot be applied to matters of worship. Worship is a relationship between man and his Lord

which has no direct effect on the interests of human beings, in the same way as the rules governing human transactions have. Appearances in matters of worship are irrelevant, unless worship is based on fearing Allah. If this quality is present, no one would try to evade a duty or utilize a concession except when he is fully satisfied that making use of it is preferable, in obedience to Allah, in the particular case in which he finds himself. A strict application of the rules, which govern, acts of worship generally, or a tendency to restrict the exemptions which have not been qualified originally, may cause some people to refrain from using them when they need them. Moreover, it has little effect in checking those who want to be evasive. It is far better to handle matters in whatever way Allah has made clear to us. He has far more wisdom than [what may be apparent from] His rules which lay down duties or relax them.

As for the exemption from fasting in cases of illness, it appears to me that the exemption applies to every case, which may be reasonably described as illness, regardless of its nature or intensity. It is compulsory for anyone who makes use of this exemption to compensate for the days of Ramadhan, which he does not fast because of illness, or traveling. Each day is compensated for by fasting one day at any time during the year. The weightier opinion is that there is no need to fast on consecutive days when one fasts in compensation for the days he did not in Ramadhan.

Fasting: Commencing Fast In A State Of Ceremonial Impurity

You have mentioned that a person in the state of Janabah may fast, even if he delays having his grand ablution until after dawn break. Is it true that a person fasting must have his grand ablution not later than midday?

You have quoted me correctly. If a person wakes up in the morning of a day of fasting and finds himself in the state of ceremonial impurity i.e. Janabah, his fasting remains valid. He needs only to have his grand ablution, i.e. ghusl. The same applies if he gets into the state of ceremonial impurity during the night and delays having a shower to remove it. That does not invalidate his fasting. Obviously, he may miss Fajr prayer if he delays having a bath.

That such a person should take his shower before midday is preferable, but if he does not, the delay does not invalidate his fast. The preference here is only to take care of his prayers. Otherwise, his fast remains valid. While missing a prayer does not invalidate fasting, it is strongly censurable. The two acts of worship are treated separately, but missing either one is an act that should not be done by a Muslim.

Fasting: Compensation — Confusion

Verse 184 of Surah Al Baqarah [2: 184] allows certain compensation for not fasting when one is able to fast. This makes 'fasting' a matter of choice. The following verse requires compensation by fasting later, if one is compelled by illness or travel not to fast in Ramadhan. There seems to be a conflict here. Kindly elaborate.

There is absolutely no contradiction here between the two verses to which the reader refers. Let us first of all render in English these two verses and the one that comes before them in order to bear them in mind as we discuss the point in question.

“Believers, fasting is decreed for you as it was decreed for those before you, so that you may be God-fearing. [Fast] on a certain number of days. But whoever of you is ill or on a journey shall fast instead the same number of days later on. Those who find ‘fasting’ a strain too hard to bear may compensate for it by feeding a needy person. He who does good of his own

account does himself good thereby. To fast is better for you, if you only knew it. It was in the month of Ramadhan that the Qur'an was revealed; a guidance for mankind and a self-evident proof of that guidance and a standard to distinguish right from wrong. Therefore, whoever of you is present in that month shall fast throughout the month; but he who is ill or on a journey shall fast instead the same number of days later on. God desires that you have ease. He does no desire that you be afflicted with hardship. You are, however, required to complete the necessary number of days and to extol and glorify God for having guided you aright and to tender your thanks. [the Cow — "Al-Baqarah" 2: 183-185]

The first of these 3 verses is concerned with the duty of fasting in general, making clear that fasting is part of God's faith in its previous forms as well as in its final Islamic form. With regard to the second verse, the late Sayyid Qutb writes in his invaluable book, *In the Shade of the Qur'an*:

"Fasting was made obligatory for Muslims at some time during the second year of Hijrah, the emigration from Makkah to Madinah shortly before the ordinance of Jihad, or striving for God's cause. As a new duty, fasting is at first hard for the Muslims to observe. Those who found it strenuous were, therefore, exempted and were required instead to feed one needy person for every day they missed of Ramadhan. A general recommendation to feed the needy was then made, either as a voluntary act in itself or by feeding more than the minimum number of needy people in lieu of fasting.

"This was followed by the recommendation that apart from cases of illness or travel, fasting would be more beneficial and preferable despite the hardship or discomfort it might cause. There is here an obvious element of education and training of will power to enable Muslims to make the effort to fast.

"These recommendations were a step forward of the exemption for non-Traveling healthy people and making fasting in the month of Ramadhan obligatory, as given in verse 185. The concession remained valid for elderly people who find fasting in Ramadhan too strenuous and are not expected to be able to fast at a later date.

"This verse 185, established fasting in Ramadhan as obligatory for all healthy non-Traveling Muslims, with no concessions except for the elderly, as pointed out above. With the exception of the sick or those on a journey, it has thus become binding on all Muslims who either see the new moon of the lunar month of Ramadhan themselves, or learn of it by any other reliable means, to observe the fast in Ramadhan. To complete a whole month, sick people or those on a journey are required to make up for days missed in Ramadhan by fasting an equal number of days at a later date in the year."

This clearly means that the concession given to healthy Muslims in the second verse, which remained in force for sometime, was later withdrawn.

That concession made it possible to compensate for non-fasting by feeding a needy person two meals for every day of fasting one misses. Such compensation is no longer available except in the case of elderly people who are too weak to fast or those who have a chronic illness and who are unlikely to recover. It is also open to the pregnant and breastfeeding women in certain situations.

Fasting: Compensation — the Right Course

When compensating for not fasting, we are required to feed one poor person two meals for each day. Can we feed two poor persons one meal each?

Compensating for not fasting during Ramadhan is normally by fasting a day instead. Feeding a poor person is acceptable as an alternative only when such compensation by fasting is impossible, either because the person concerned is too old or has a chronic illness that is unlikely to be cured. In this case, for each day of not fasting, the compensation is to feed one poor person two meals.

Giving one meal each to two poor persons is not right because the relevant Qur'anic verse [2: 184] uses the singular form.

Fasting: Concession Of Not Fasting

At times, I get very severe pain in my neck which needs analgesic tablets to relieve because I suffer from cervical spondylitis. It happened once or twice in the month of Ramadhan that the pain was so severe that I could not bear it any longer and broke my fast to take the tablets. Should I still feed one poor person for breaking my fast? What procedure should I follow if it happens again? Perhaps I should add that I get such severe pain two or three times a month.

It is important that a Muslim should know enough of Islamic teachings to enable him fulfill his duties in the proper manner without accidentally invalidating any duty he is fulfilling. To do this, he needs to study a few Islamic principles and learn the regulations, which govern each of the main duties of Islam, particularly those, which have a practical aspect. There are certain matters, which you can fulfill once you know the Islamic position on them. Once you learn that it is forbidden to steal, lie, backbite, give a false testimony, drink intoxicants, you can refrain from doing any of these vices immediately, without any need to learn anything more concerning them. It is needless to say that if you undertake a more detailed study of the Islamic principles, you will be able to understand how Islam views every aspect of human activity, but that is not particularly essential to implement such teachings of Islam which relate to these particular aspects.

On the other hand, it is not enough that you learn that it is your duty to pray, pay Zakah, fast or do the pilgrimage. In each one of these, you have to make a further study in order to know when or how you have to fulfill any of these duties. Moreover, you should learn what things to avoid in order not to render your efforts null and void. How can any Muslim offer a valid prayer, if he does not know that he has to have ablution before it and to stand up facing the direction which leads from his spot to the Ka'abah in Makkah and that he should offer five prayers every day and that each one of them has its time range during which it must be offered? How can one fast properly if he does not know that it is during the month of Ramadhan that fasting is a duty, or that he should start this fasting at dawn and finish at sunset?

Fasting in the month of Ramadhan is one of the main Islamic duties. Every Muslim who is able to do so must fast every day of the month of Ramadhan from dawn to dusk, during which hours he may not eat or drink or have sex with his wife. Allah knows that people may go through certain conditions when they cannot fulfill the duties of fasting or when its fulfillment presents considerable hardship. Therefore, he has allowed people who may have such conditions not to fast on those days when fasting becomes too hard, outlining the conditions for doing so, requiring them at the same time to compensate by fasting later in the year an equal number of days to those days of Ramadhan during which they could not fast. This means that the idea of compensating for non-fasting in Ramadhan is acceptable while such an idea is not acceptable in another major Islamic duty, namely, prayers. It is not open to any person to decide that he is unable to offer prayers at this particular time and he will offer it at a later time. This principle is acceptable in fasting on certain conditions. Moreover, the compensation is of duration similar to the concession. If a person does

not fast two days in Ramadhan for valid reasons, he has to compensate for them by fasting two days [sometime] later. There is no punishment and no need for doing an additional duty by way of atonement.

The situations which allow or require a Muslim not to fast during the month of Ramadhan are illness, traveling and, for women only, being pregnant, breast-feeding and having menstrual or postnatal period. There are certain details for each of these conditions.

When people know about the concession of not fasting when one is ill or traveling, they assume that the illness must be of the severe variety and the travel must be of the very tiring variety to qualify the ill person or the traveler to make use of this concession. This is not right. Allah has stated this condition in the Qur'an in the most general of terms. Therefore, any situation which people normally describe, as illness is all that is needed for a person to make use of Allah's concession. The only thing required of him is to compensate after Ramadhan is over by fasting one day for each day of non-fasting in Ramadhan. It is not necessary that those compensatory days be offered consecutively. Compensatory fasting may be taken at any time during the rest of the year until the next month of Ramadhan is due.

Exemption from fasting during illness or travel is a concession of which all Muslims may avail themselves. If they fast, then their fasting is valid, although it is perhaps more preferable they should avail themselves of the concession. In the case of a woman in her menstruation or her postnatal period, non-fasting is mandatory. If she fasts, her fasting is not acceptable. Indeed, she puts herself in a difficult position if she does. Compensation by fasting a similar number of days would still be required in these cases.

As for a woman who is pregnant or who is breast-feeding, she may not fast if she fears for her health or [for the health of] her baby. I will come to the compensation she has to offer in a little while. My reader asks about feeding a poor person? This is a compensation, for not fasting, which was required of Muslims in the very early days of Islam when fasting was not obligatory. A Muslim could then choose not to fast, but to feed a poor person instead. Ever since the second year of the Prophet's settlement in Madinah, fasting in the month of Ramadhan became obligatory on all Muslims who are able to undertake this duty. It is no longer a matter of choice between fasting and feeding a poor person. However, if a person is in such a condition that makes him unable to fast in Ramadhan and unable to fast later, what can he do? The answer is that compensation by feeding a poor person is operative in this case. For each day of Ramadhan, he should give every poor person two meals of the average type he has in his home normally. He may, if he so wishes, give the poor person the cost of that meal in cash, according to a number of eminent scholars. The persons to whom this opinion remains valid are: 1] a very old man or woman who can no longer bear the difficulty of fasting from dawn to dusk; 2] a person who is chronically ill and has little hope of recovery; and 3] a woman who is pregnant or breast-feeding, particularly one who finds herself pregnant this year, breast-feeding next year, pregnant again the following year and breast-feeding the year after that. She is thus in a similar situation to a person who is chronically ill. In all these cases, compensation may be offered by way of feeding a poor person for one day [two meals] in place of each missed day of fasting.

In this condition which my reader has put to me, this last method of compensation does not apply. When he has this pain which he says he has two or three times each month, he may go ahead and have his pain killer tablet. What he is required to do is to fast one day in compensation for each day of non-fasting in Ramadhan.

Fasting: Early Suhoor

Could you please explain whether it is permissible to take the Suhoor meal on a fasting day between midnight and 3 a.m. instead of the prescribed time, as many people do. They feel that this is easier for them since they have to go to work in the morning.

There is no prescribed time for the meal one should take in preparation for a day of fasting. However, the Prophet, peace be upon him, has recommended us to take this meal as late as possible, shortly before the start of fasting. Needless to say, this reduces the hardship that is inevitably involved in fasting. Moreover, it helps to have the perfect start of the day, with the dawn prayer following shortly after having this meal. Thus, one attends to both acts of worship in the best possible way.

Unfortunately many people prefer to stay up late at night in Ramadhan, and when they want to go to sleep, they take a meal to help them with their fasting. They finish a couple of hours before dawn prayer and they go to bed. In the majority of cases they fail to wake up for dawn or Fajr prayer. This is definitely wrong, and they should adopt the other way, which is the one recommended by the Prophet, peace be upon him.

Fasting: Expatriates Visiting Home During Ramadhan

When expatriates travel home at the end of Ramadhan and rejoin their families, they are at great stress to keep up the fasting. Is there any exemption for them that allows them not to fast on arrival and to compensate for that later?

Fasting is meant to be hard. It is certainly not an easy thing. It involves abstention from the most desirable things in life, food, drink and sex. Yet it earns great reward from God, who says in a Qudsi, or sacred, Hadith: "All actions done by a human being belong to him, except for fasting which is done purely for My sake, and I reward it accordingly." This is a great promise by the One who is the Most Generous and Most Compassionate. When we consider that a proper fasting month ensures the forgiveness of all past sins, the reward is great indeed. Hence, we put up with any hardship or inconvenience which fasting involves, because we covet that great prize, forgiveness.

It is obviously harder to maintain fasting for a young man who meets his wife after an absence of several months or a year. But then, Islamic fasting is not meant as a torture. Hence, God has allowed us to have normal family relations at night, in the same way as he has allowed us to eat and drink between sunset and dawn. So, a young man who finds himself in such a situation should take precautions, so that he may be able to maintain his fasting. He can absent himself from home during the day, until the end of the fasting day is near. He will be able then to be with his family. Moreover, it is only a couple of days before the month is over. Seeking an exemption in such circumstances betrays a weakness which fasting is meant to overcome. No exemption may be given in such a situation. The onus is on the individual to seek the arrangements that could enable him to fast and be with his family in the way allowed in the fasting month.

***Fasting: Extending Beyond Sunset — Discouraged Or Forbidden
Commentary By Adil Salahi — Arab News***

It is well known in Islamic worship that when we have fulfilled a duty, as it is required of us, we may voluntarily add more of the same duty. When we have offered the five daily prayers, we may volunteer to pray even more. We may pray what the

Prophet, peace be upon him, has recommended us before or after each one of the five obligatory prayers. This is known as Sunnah. We may also volunteer more than that, especially at night, and we may choose to make our prayer long, reciting long passages from the Qur'an in each rak'ah. We do this because we hope to be rewarded generously by God.

Pilgrimage is made obligatory to every Muslim once in his life. After having done the obligatory pilgrimage, one may volunteer to do the pilgrimage again. Every time, he receives the reward of being forgiven all his past sins. Similarly, when one has paid the amount of Zakah he is required to pay, having calculated it according to the required percentage, one may voluntarily pay more in charity, giving the poor or the needy or other beneficiaries of Zakah, when the need arises.

The Prophet, peace be upon him, approved all this in verbal statements and in practical examples. The Prophet, peace be upon him, used to do more of worship than what was required. He used to pray for long hours at night; give in charity as much as he could and add more of other types of worship. He refers to voluntary worship in a Hadith which mentions that a Bedouin asked him once what obligatory worship he must do, inquiring about all types of worship, one by one. In answer to his question about prayer, the Prophet, peace be upon him, said that the obligatory part was "the five daily prayers, unless you wish to do more voluntarily." With regard to fasting, the Prophet, peace be upon him, answered that the obligatory part was "the month of Ramadhan, unless you wish to do more voluntarily." When the man finished his questioning, asking about all aspects of worship, he said to the Prophet, peace be upon him: "By Him who sent you with the message of truth, I shall volunteer nothing. I will confine myself to what is obligatory." When the man had gone, the Prophet, peace be upon him, said that 'he shall prosper if he keeps his word.'

It is clear from this Hadith that the principle of voluntary worship is both acceptable and applicable to all types of Islamic worship. As far as voluntary fasting is concerned, we would like to mention here briefly that the Prophet, peace be upon him, has recommended us to fast voluntarily six days a year starting from Shawwal. [Also recommended are] three days in the middle of every lunar month. And he has told us that if we want to fast more, we may fast on Mondays and Thursdays of every week. And that the best and most complete method of voluntary fasting was that done by Prophet David, who fasted on alternate days throughout the year. All this voluntary fasting is made in terms of quantity. We may fast a small or large number of days, beginning always at dawn and finishing always at sunset.

The question arises about a voluntary increase in the quality of fasting, which may take the form of extending one's fast beyond sunset, right into the second day, and perhaps continuing into a third day without a break. This is termed as "extended fasting". It is authentically reported that the Prophet, peace be upon him, used to do this. Hence, it was not surprising that some of his companions wanted to do the same. Similarly, devout people may wish to do this as an act of self-denial in pursuit of God's pleasure. It is important to know what Islam says with regard to this type of extended fasting.

An authentic Hadith reported by Anas quotes the Prophet, peace be upon him, as saying to his companions, and, by extension, to all Muslims: "Do not practice extended fasting." They said: "But you do so." He said: "I am not like any of you. I am given food and drink." Al-Bukhari relates this Hadith in several versions, with different chains of reporters. This emphasizes the fact that it is highly authentic. For our purposes, it is useful to quote one or two other versions. Abu Saeed Al-Khudri, a companion of the Prophet, reports that he heard the Prophet, peace be upon him, saying: "Do not resort to extended fasting. If any of you want to extend his fast, he may do so until dawn." They said: "But you, Messenger of God, do extend your fast."

He said: "I am unlike you. I spend my night being fed and given drink." Another version reported by Ayesha states that God's messenger has prohibited extended fasting as a gesture of compassion toward his followers. When they mentioned that he himself used to extend his fast, he answered: "I am unlike you. I am given food and drink by my Lord."

It is absolutely clear from all these versions that extended fasting which means that a person continues his fast through the night into the second day is met with disapproval by the Prophet, peace be upon him. The fact that he did so is acceptable as a special privilege to him only. How he was given food and drink, and at what time, are matters that have not been defined clearly in these Hadiths. Scholars suggest that this may have been during the night, when a person who is fasting may eat and drink. What he used to be given must have been something to help him overcome the feelings of hunger and thirst and to give him physical strength so that he could continue fasting. It could not have been food and drink of the type we eat and drink. Otherwise, he would not be extending his fast.

The reasons for the Prophet's disapproval of extended fasting is that it is much too hard for anyone. The point, which is emphasized in fasting, is voluntary abstention from satisfying the most essential natural needs of one's body. It is not meant as an exercise in affliction. To extend fasting for another day is to afflict oneself with something that God does not require of us. Hence, the Prophet, peace be upon him, wanted to make that absolutely clear, pointing out that in his own special case, extended fasting was not an affliction of the same sort, because he was given something to help him overcome the effects of such a long fast.

The question is whether extended fasting is strongly discouraged on the basis of these Hadiths or it is forbidden. Some scholars are of the opinion that it is strongly discouraged or reprehensible, while the overwhelming majority maintain that it is forbidden. This is clearly stated by Ibn Hazm and the Thahiri school of thought. In the other schools of thought the view that it is prohibited is the stronger one, especially in the cases of the Shaf'ie and the Maliki schools. According to Imam Ahmad, the founder of the Hanbali school of thought, it is permissible to extend fasting till dawn, but not into the following day. Scholars have different opinions about whether continuing one's fast till dawn constitutes a form of the extended fasting of which the quoted Hadiths speak.

It is perhaps more accurate to say that at sunset fasting is finished. Whether one eats and drinks or not is immaterial — he is no longer fasting. This means that to abstain from eating is no more than tormenting oneself and that is forbidden in Islam. Even when fasting is extended till dawn, which is not prohibited according to the above quoted Hadith, it applies only to a person who can bear it without difficulty. If he finds it difficult, then it is prohibited in his case.

Those scholars who argue that extended fasting is only discouraged rely in some of their arguments on a Hadith that tells us that the companions of the Prophet, peace be upon him, did not respond very quickly to the Prophet's disapproval of extended fasting. Therefore, he bid them extend their fast with him fasting the first and second days. Then the moon of Shawwal was sighted. The Prophet, peace be upon him, said to them: "Had it been delayed, I would have caused you to continue fasting." Abu Hurairah, the reporter of this Hadith, mentions that this the Prophet, peace be upon him, has intended as a punishment to them for their slow response. Those scholars argue that had it been forbidden to extend fasting into the second day, the Prophet, peace be upon him, would not have bid his companions to do it. It is clear, however, that he did so as a punishment. Hence, it must not be taken as approval. If you punish your child for something naughty he does, your punishment does not mean that you approve of his action, even when the punishment takes the form of allowing him to indulge in that naughty thing until he suffers its consequences.

In short, extended fasting is prohibited and does not add to one's worship of fasting, since at sunset fasting is over, whether one eats and drinks or not. This is based on the Prophet's Hadith: "When the night comes down from this end and the day departs from that end, a fasting person has finished his fast."

Fasting: For Forty Days

In some parts of India, some people observe fasting for forty days. I read in some religious books that it is discouraged. Some people argue, however, that it is perfectly permissible. [Please comment.]

The Prophet, peace be upon him, left nothing of importance to us in our worship or in matters of faith, generally, without telling us about it. If there were some things, which bring us nearer to Allah, he has certainly pointed them out. When we follow his example, we follow the most perfect man who ever lived. Moreover, he did nothing of his own accord. Everything that he told us about our faith was revealed to him by Allah. His revelations include the Qur'an and the Hadith. The first is expressed in Allah's own words, while the second in his own expression of what Allah has revealed to him.

We know that the Prophet, peace be upon him, did not fast a whole month at any time except the month of Ramadhan. In other months, he fasted on some days and did not fast on others. He also encouraged us to fast on certain days. What the Prophet, peace be upon him, has taught us is the correct thing and what he has omitted is not part of our faith. We notice that in all his teachings about voluntary fasting, he has not recommended us to fast more than three days consecutively. He recommended to fast on the middle days, i.e. 13, 14 and 15 of lunar months. He also spoke about fasting on Mondays and Thursdays and when he was pressed by one or two of his companions about more voluntary fasting, he said that the maximum was that practiced by Prophet David which was to fast on alternate days.

Taking all his teachings together, I would say that fasting for forty days consecutively is discouraged. Voluntary fasting, on the other hand, is encouraged according to the Prophet's teachings and on the basis named by him.

Fasting: Free Iftar In Ramadhan

Many mosques offer a free meal at the end of the day of fasting in Ramadhan. Some of our friends are of the view that those of us who are able to look after themselves should not go and partake of such meals. They say that they are meant for those who cannot afford to have a decent meal at the end of their fasting day. Others say that such generous gifts are given to all people and there is no harm if those who are able to look after themselves partake of such free meals. Please comment.

I understand the argument put forward by those who say that people who are able to look after themselves should not attend such donated Iftar, or fast-ending meal. It is a question of leaving the donated food to people who are more deserving than they are. Yet the people who provide such free Iftar simply seek reward from God. The Prophet, peace be upon him, has explained that God grants a rich reward to anyone who gives a meal to a fasting person. He did not specify that such a person has to be poor or unable to find something to eat. It is simply the invitation and the hospitality one shows to a fasting friend or relative, which earns the reward. When the Prophet, peace be upon him, explained this he wanted to encourage people to share their food with others on fasting days.

This increases their feeling of unity in worship. Hence, when you invite some relatives and friends to an Iftar meal in your home, you do not merely receive their

thanks and a warmer relationship with them; you also get a reward from God similar to their reward for fasting.

The people who donate money to provide with Iftar service in mosques do so in order to earn such reward from God. This will be theirs regardless of the financial status of those who attend their invitation.

As to the question whether to attend such Iftar or not when one is able to look after himself and his family, the answer is relative. If you live in a country where those who are in real poverty are numerous, then it is better not to go to such Iftar, so as to give a chance to people who are poorer to benefit by it. On the other hand, if what is offered is plentiful and anyone who comes will be looked after and will have his meal, then there is no harm in attending.

Fasting: Good Practices For Fasting Recommended By the Prophet Commentary By Adil Salahi — Arab News

The Prophet, peace be upon him, recommended certain practices to follow when we fast. We are outlining these in brief:

1. *Suhoor*: It is unanimously agreed throughout the Muslim world that a meal before one starts his day of fasting is of great benefit, as it makes fasting easier, particularly in overcoming the effects of hunger toward the end of the day. However, if one chooses not to have a meal, no blame is attached to him. Anas quotes the Prophet, peace be upon him, as saying: "Have a meal before you fast, for Suhoor is blessed." [Related by Al-Bukhari and Muslim]. Al-Miqdam ibn Maadikarib reports that the Prophet, peace be upon him, has said: "Have Suhoor, for it is a blessed nourishing meal." [Related by Al-Nasa'ie]. In both pronouncements, the Prophet, peace be upon him, describes this meal as blessed. This is because it helps the fasting person to be active and reduces the burden of fasting.

This means that having Suhoor is a Sunnah, which is fulfilled whether one has a full meal or a light snack. Indeed, even if one takes only a drink of water it is deemed as done. Abu Saeed Al-Khudri quotes the Prophet, peace be upon him, as saying: "Suhoor is a blessing. Therefore, do not omit it, even if you only have a drink of water. God and the angels pray for those who have Suhoor." [Related by Ahmad].

One may take Suhoor at any time from midnight till the break of dawn, although it is preferable that it is delayed. Zayd ibn Thabit, a learned companion of the Prophet, reports: "We used to take Suhoor with God's Messenger before offering our dawn prayers." Zayd was asked how much time was between the two, and he answered: "As much as it would take to recite fifty verses of the Qur'an." [Related by Al-Bukhari and Muslim] Amr ibn Maymoon said that the Prophet's companions used to be the first to break their fast at the end of the day and the last to have Suhoor." [Related by Al-Bayhaqi].

If one is in doubt whether dawn has broken or not, one may continue to eat and drink until one is certain. Action may not be taken on the basis of doubt. God has allowed us to eat and drink until we are certain of the break of dawn, not until we suspect that it is due. He says in the Qur'an:

"Eat and drink until you can see the white streak of dawn against the blackness of the night. Then resume the fast till nightfall." [The Cow — "Al-Baqarah" 2: 187]

A man said to Abdullah ibn Abbas, the Prophet's cousin who was a scholar of high repute: "I may be having my Suhoor when I start having doubts that dawn is due. If

this happens, I stop eating." Ibn Abbas replied: "Eat if you doubt until you are certain." Ahmad ibn Hanbal, the founder of the Hanbali school of Fiqh, says: "If one is unsure whether dawn is due, he goes on eating until he is certain."

2. Early Finish: We are strongly recommended to finish our fast immediately when we are certain that the sun has set. Sahl ibn Sa'ad quotes the Prophet, peace be upon him, as saying: "People will continue to be well as long as they finish their fast immediately after sunset." [Related by Al-Bukhari and Muslim]. It is strongly recommended to start with a few dates, an odd number of them, and if not then to start with a drink of water. Anas reports that the Prophet, peace be upon him, used to end his fast with eating a few dates before offering Maghrib prayers. If no dates were available, he would have a few sips of water." [Related by Abu Dawood and others]. Sulaiman ibn Amr quotes the Prophet, peace be upon him, as saying: "If one of you is fasting, let him end his fast by eating a few dates, and if dates are not available, then let him drink some water. Water purifies." [Related by Ahmad and Al-Tirmithi]. This Hadith suggests that it is preferable to end one's fast in this way before offering Maghrib prayers. When one has finished praying, one may have his meal, unless the food is already served when he starts with eating. Anas quotes the Prophet, peace be upon him, as saying: "If your evening meal is served, then start by eating before offering Maghrib. Do not hasten to pray before eating." [Related by Al-Bukhari and Muslim].

3. A Short Prayer Before Ending the Fast: Abdullah ibn Amr quotes the Prophet, peace be upon him, as saying: "As a fasting person is about to end his fast, he is certain to have a prayer answered." [Related by Ibn Majah]. Abdullah used to pray at fast-breaking time: "My Lord! I appeal to you with your mercy which encompasses all to forgive me." It is also authentically reported that the Prophet, peace be upon him, used to repeat this prayer: "Thirst is quenched; the veins are watered and the reward is certain, God willing." He is also reported to say: "My Lord! For your sake I have fasted and with your provisions I end my fast." Al-Tirmithi relates that the Prophet, peace be upon him, said: "Three types of person are certain to have their prayers answered: a fasting person until he ends his fast, and a just ruler, and an oppressed person."

4. Refraining From Anything, Which Conflicts With Fasting: Fasting is one of the main acts of worship in Islam. God has decreed fasting for us as an exercise of self-discipline, which helps us, form good habits. It is essential, therefore, to guard against anything, which is in conflict with fasting so that we gain its benefits and attain the quality of God-fearing people, which is the aim of this act of worship. God says in the Qur'an:

"Believers, fasting is decreed for you as it was decreed for those before you, so that you may be God-fearing." [the Cow — "Al-Baqarah" 2: 183]

Fasting is not merely an abstention from eating and drinking. It is an abstention from anything, which God has forbidden. Abu Hurairah quotes the Prophet, peace be upon him, as saying: "Fasting is not merely to go without food and drink; fasting is to abstain from idle talk and obscene language. If anyone calls you bad names or insults you, answer him by saying: 'I am fasting, I am fasting.'" [Related by Ibn Khuzaymah and others]. It is also authentically reported on the authority of Abu Hurairah that the Prophet, peace be upon him, has said: "God does not need him who continues to indulge in telling lies and cheating to abstain from food and drink." This means that God will not accept such a person's fasting. The Prophet, peace be upon him, also says: "Many a fasting person will reap nothing but hunger, and many a night worshipper will reap nothing but staying up late." [Related by Al-Nasa'ie and others].

5. Using A Toothbrush: A fasting person is recommended to clean his teeth with the traditional toothbrush, i.e. miswak, which is a stick taken from the Arak tree. No toothpaste is used with such tooth stick. It may be used at any time throughout the day. It is also perfectly permissible to use an ordinary toothbrush, but without toothpaste, during the day of fasting.

6. Charity & Recitation Of the Qur'an: To give to charity and to recite the Qur'an are two actions encouraged at all times, but they are especially recommended in Ramadhan. Al-Bukhari relates on the authority of Ibn Abbas: "God's Messenger used to be the most generous of people. He was at his most generous in Ramadhan when Gabriel, the angel, used to come to him every night and they recited the Qur'an in turn. During that time, the Prophet, peace be upon him, used to be more charitable than unrestrained wind."

7. Voluntary Night Worship Especially During the Last Ten Days: Al-Bukhari and Muslim relate on the authority of Ayesha, the Prophet's wife.: "When the last ten days of Ramadhan began, the Prophet, peace be upon him, used to spend the whole night in worship, awaken the other members of his household for night worship, and exercise a high degree of self-control." The last expression is understood to mean that he did not have sex in the last ten days of Ramadhan. Muslim also relates: "The Prophet, peace be upon him, used to exercise more effort in worship during the last ten days of Ramadhan than at any other time."

Fasting: In Muharram

What is the significance of fasting on the 9th and 10th of Muharram

When the Prophet, peace be upon him, settled in Madinah, there was a large Jewish community there. He noticed that the Jews fasted on the 10th of Muharram. He asked them the purpose of their fasting. They said that that was the date when Allah saved the Prophet Moses from a great danger. The Prophet, peace be upon him, said that he [and the Muslims] were closer to Moses than the Jews. He fasted that day. He continued to fast on the 10th of Muharram as a voluntary worship until the year when he passed away. That year he said: "If I live till next year, I will fast on the 9th of Muharram". This meant that he would be fasting on the 9th and 10th of that month. Most probably the reason for this was that he wanted to distinguish his fasting in Muharram from that of the Jews, although the reason for fasting is the same.

Perhaps I should add that fasting in Muharram has nothing to do with the events that led to the martyrdom of Al-Hussein, the grandson of the Prophet, peace be upon him. That was an event that took place at a time when nothing could be added to our religion or our practices.

Fasting: In Polar Areas

There is quite a considerable Muslim population in the polar areas where the night extends for six months followed by a day of similar duration. Crews of merchant navy go through these areas, and some Muslims among them are at a loss how to observe prayer and fasting. Please advise.

Only at the point of the north or south poles does the night and day extend to such a long period that the whole year consists of one day and one night. As you move away from the points of the pole, the situation changes with shorter days and nights until you come to the temperate climate. However, there are towns in Northern Europe, particularly in Norway, where you may find the Midsummer Day extending to 22 days or more, and the midwinter night being of similar duration. In these situation, Muslims who find themselves in these areas should estimate the times of prayer and

observe prayer and fasting, so that they fast a reasonable day and observe five prayers in a 24 hour day.

This ruling is based on the Hadith in which the Prophet, peace be upon him, mentions that the Impostor “will rule for forty days: One like a week, and one like a month and one like a year.” When he was asked whether it would be sufficient to offer 5 prayers only on the day which is as long as a year, the Prophet, peace be upon him, answered: “No. You should estimate an appropriate measure to offer your prayers.” The proper estimation for the towns and cities in these areas is to take the length of their average day and the timings of prayers on that day. They could follow that estimate throughout the period when the time is abnormal. Crews of merchant navy may have a similar estimate.

Fasting: In Tough Conditions

I understand that only illness and travel exempt a person from fasting in Ramadhan. A question has been raised by a factory worker who is working in the kiln (furnace) area of a cement factory where the inside temperature is extremely high. He must drink water frequently while he is on the job. Otherwise, the consequences to his health may be very serious. What relief is he eligible for, as a special case, in the light of the Hadith, which tells us that no compensation is acceptable for not fasting?

What you have mentioned about the compensation for not fasting in Ramadhan is correct. The Prophet, peace be upon him, says that a person who deliberately does not fast on one day in Ramadhan cannot compensate for his deliberate disobedience to Allah even if he would fast for the rest of his life. This is due to the fact that the omission was deliberate. As such, it constitutes defiance and a challenge to Allah.

The only two reasons, which exempt any particular person from fasting in Ramadhan, are sickness and travel. A traveler may choose not to fast in Ramadhan while he is on his journey, and an ill person need not fast. In both cases, however, a compensation is required in the form of fasting a similar number of days to the ones a person did not fast. The compensation is made at any time during the following year, after the traveler has returned and the sick person has recovered. When a person fasts in compensation, he is not required to fast on consecutive days. He may fast one or two days at a time. The total number must be equivalent to the days he did not fast in Ramadhan.

The case of people who work in tough condition is frequently raised. What we have to understand is that Allah does not want to afflict us. Nor is it pleasing to Him that we should suffer enormous hardship. Scholars have said that in tough conditions a person may be exempted from fasting, with a compensation required on the same lines as that for the sick person or traveler, if he can manage that. If he has to work every single day of the year, in the same tough conditions, the compensation may be given in the form of feeding a poor person two meals for each day of not fasting.

The important point in this case is, therefore, to define what constitutes "tough conditions." What we are speaking of here is not that the work is physically difficult, because many people can endure fasting in such conditions. If we were to open the door very wide in this area, then every single person goes through some difficult days at work. Is he then allowed not to fast? The answer is decidedly 'No.' we are speaking of physical conditions which make fasting pretty impossible. The case you have mentioned most probably qualifies as an example. Nevertheless, the relief must be treated on an individual basis. In the same sort of conditions, two persons may have different degrees of tolerance. One may be able to fast and the other may not be able. Hence, each case must be treated on its own.

A person who is working in conditions which may qualify, as tough should do the following. He starts, on the first day of Ramadhan fasting. When he reaches a point when he no longer can tolerate the conditions, which he is in, he ends his fast. But if he manages to go through the first day fasting till sunset, then he should come the following day fasting. If he manages to fast three days with tolerable difficulty, then he should continue and fast the whole month. If fasting, however, has a clear adverse effects on him, he must end his fast and compensate by fasting at a later time. If he takes one or two days at a time off work, he fasts on these days. As I say, if compensation is to be made, then it must be in the form of fasting a similar number of days, whenever that is possible. If again fasting is not possible, then compensation can take the form of feeding a poor person.

A person in such a situation may also think of taking his annual leave in Ramadhan. If this is practical, then it provides him with a chance of fulfilling Allah's orders in a relaxed way.

Perhaps I should add a word that in Muslim country, a case like the one you have mentioned should be treated as a case for the factory and its workers. The labor force should discuss the conditions of work with the management before the approach of Ramadhan. Options may be considered, such as doing the work at night only, or reducing work hours so as to allow people to fast, or closing the factory altogether in Ramadhan. If any of these options is practical, it should be put into effect. When the management helps the work force to fulfill their religious duties, the benefit is mutual. An Islamic government will look into such a matter favorably. No one in an Islamic society should hesitate in providing a good and practicable solution for such a problem.

Having said that, I realize that fasting is an individual duty and every person should deal with it according to his own situation. A person whose work makes it absolutely necessary for him to have a frequent intake of water, because of the immense heat at the place of work, cannot endure fasting for 15 or 16 hours each day, especially if he spends six or seven hours in such a place. I have outlined the solution at the individual level, but a solution at the level of the factory as a whole may be quite possible. It should not be overlooked.

Fasting: Intercourse During the Day Of Ramadhan

What does Islam say about sexual intercourse between man and wife during the day of fasting? If this is prohibited, what is the penalty? And if the penalty is paid, does it compensate for the sin?

What is forbidden for us during the day of fasting is to eat, drink and have sex. All these become permissible when the day ends at sunset. It is certainly a grave sin to have intercourse with one's wife during the day of fasting. It does not only invalidate the fast, but it also means committing a sin for which a heavy penalty is applicable.

Before the abolishing of slavery, the penalty was to free a slave. Since this is not available now, the alternative penalties are applicable. Hence, a man who commits this sin must fast two consecutive months. In addition, he must compensate for the day he invalidated by fasting a day instead.

This means that he fasts 60 consecutive days in penalty, and one day in compensation. If the person concerned is too weak to fast, then he must feed 60 poor people, two meals each, of the average meal he and his family normally take.

This is applicable whether the intercourse is done deliberately during a day of Ramadhan, or if the man has forgotten that he is fasting. Some scholars require the woman to pay the same penalty, but many are those who say that she does not incur

the penalty. They universally agree that if the man forces his wife while she resists, then she does not incur any penalty, but she has to fast a day instead of the one spoiled by the intercourse.

When a sin is committed, which carries a specific penalty and the penalty is given, the sin is totally compensated for, and the person concerned will not be questioned about it on the Day of Judgment. Therefore, if a man who has had intercourse with his wife during the day of Ramadhan pays the penalty and compensation, i.e. he fasts 61 days, his sin is forgiven — God willing.

If the man has pressurized his wife into this, then she need not do any compensation other than fast one day in place of the day of Ramadhan she spoiled by her intercourse. Some scholars are of the view that she need only do that in any case.

Fasting: Jumm'atul-Wida — the Significance Of

Does the last Friday in the month of Ramadhan have any particular significance? In our part of the world, people celebrate this Friday with a special sermon and the distribution of sweets. Please comment.

No particular significance is associated with the last Friday in Ramadhan. It is true the day is marked in a special fashion in certain communities, but there is nothing in the Qur'an or the Sunnah to support this. However, every Friday is an important day to Muslims, since it includes an hour when supplication and prayers are answered. When this is combined with the worship of fasting, every Friday in Ramadhan has double blessing. A Muslim who is fasting well, observing all the requirements of fasting is bound to feel the effects of this blessed worship as he is closer to being God-fearing than on other days in the year. As he is fasting, he is in a worship, which Allah describes as unique. When these two blessings are combined, then one is closer to Allah. His supplication and prayer is certain to be answered. He should make good use of the occasion. But that should not mean that the occasion should be marked in a special way. It need not be.

Fasting: On Fridays

Some scholars in our country suggest that fasting on Fridays, other than in Ramadhan, is inappropriate. Is this correct?

What is discouraged in relation to voluntary worship, including prayer and voluntary fasting on Friday is to single out Friday for the purpose. Thus, it is discouraged to fast voluntarily on Fridays, unless you also fast either on Thursday preceding it or the Saturday following it. Similarly, it is discouraged to single out Friday night for night worship, unless you join it to either the night preceding or the one following it. This applies in normal situations.

If there is a good reason for singling out Friday for fasting, then it becomes appropriate.

Suppose that a man could not fast during Ramadhan, he may have fallen ill. He has a hard job to do, which makes fasting exceedingly difficult. His rest day is Friday. In this case, it is perfectly in order for him to fast on Fridays in order to compensate for the days he did not fast in Ramadhan.

Fasting: On the 15th Of Sh'aban

What is the significance of fasting on the 15th of Sh'aban? I am told that we should fast on 14th and 15th of that month. Please comment.

There is no special significance attached to 15th of Sh'aban, nor is it recommended to fast. People think that the night preceding it has special significance and that they are well advised to perform night worship, or Tahajjud, on that night, but this is not correct. It is based on an unauthentic Hadith that does not even recommend any action to be taken. Nor is it correct to say that fasting should be done on 14th and 15th of Sh'aban in particular. What is recommended is something else.

In fact the three middle days of every lunar month, i.e. 13, 14 and 15 are recommended for fasting, and these are known as the "white days" because the moon is at its brightest on these days. But this is not the reason for fasting. Fasting three days a month gives the reward of fasting the whole month, as a good deed is always rewarded with ten times its value. Thus, if a person is in the habit of fasting on these three days, or indeed any other three days, every month, he receives the reward of fasting all the year round.

Fasting: Pledged Or Voluntary — Missed

I intended to fast every Monday. What should I do when I am in the period, or if I forget or I am ill, or during Ramadhan?

I am not clear what you mean by "intended" because the relevant word in Arabic is used differently in different places. In some Muslim countries, the word is used to express an actual "pledge", which is referred to in Arabic as Nadhr. This normally takes the form of a commitment to do something for God's sake.

It may or may not be connected to a particular event taking place. This is binding and must be done, unless the commitment is to do something forbidden. People normally do this thinking that it is a means to achieve certain purposes they have. But in fact, it is not a good thing to do. It is much better to pray to God to fulfill the wish we have, appealing to Him for help. In the Qur'an we are advised: "**Ask God to give you our of His grace.**" We must remember that God does not need our fasting, prayer, charity or any type of worship. What we do of worship is for our own benefit. We are better people for the worship we offer. But the worship signifies our firm belief in God, and He rewards us for such belief and for compliance with His orders. Still when a person makes such a pledge it must be done. If this is what you mean by your intention, then you must fast every Monday. When you cannot, because of illness or your period, you compensate for it in the same way as you compensate for not fasting in Ramadhan during your period.

In other words, you fast on other days after you have recovered or finished your period. The fact that it is not a Monday is of no consequence, because your pledge is the fasting. As for Ramadhan, you do not need to compensate, because you will be fasting every Monday. If this pledge commits you for the length of your life and you get old when fasting becomes very hard for you, you compensate for fasting by feeding a poor person two meals for each day.

On the other hand, the word "intended" may be taken in its Arabic meaning, which is a mere intention, or directing one's mind to something, like when you says: "I aim to finish this piece of work by 3 o'clock." In this case, you are not obliged to fulfill that intention. You can change your mind. As such, if you carry on with your intention, you do not need to compensate for not doing it at anytime for any reason.

Fasting: Pregnancy, Beast-Feeding & Other Situations For Fasting

1. Recently my husband heard a teacher saying that a pregnant woman may avail herself of the concessions not to fast in Ramadhan only if she fears for her health. If she fears for her baby and does not fast, she is required not only to compensate by fasting a day for a day, but also for

feeding ten poor people as well. This seems to me a very stringent measure while the case may be a genuine worry for the well being of an unborn baby. Please comment.

2. My wife was pregnant when Ramadhan approached. She was poorly in health most of the time, and a doctor advised her not to fast, as fasting was not good for her health. How and when does she compensate for her missed fasting?

3. I could not fast during the last two years because I was pregnant first and then I was breast-feeding my child. On doctors' advice, I felt that I should not fast. How should I compensate for non-fasting?

1. There is certainly some mistake, either by the teacher or by your husband. No scholar mentions a compensation of feeding ten poor people for a day of fasting when the fasting is not observed. When the compensation of feeding is required for any purpose, it takes only feeding one poor person two meals for every day when the duty of fasting was not observed for a legitimate reason. So it could be a mistake of reporting on your husband's part. Or the teacher could have confused the requirement of feeding ten poor people in atonement of an oath that has not been honored, with the requirement of feeding one for not fasting.

Be that as it may, scholars have different views on what a pregnant or breast-feeding woman need do in compensation for not fasting during Ramadhan on account of her respective situation. The differences are the result of how scholars view the situation of these women.

If you take their condition as similar to that of an ill person, then you come up with a requirement that differs from that defined by a scholar who considers the condition as similar to that of a person who is too weak to fast.

If we take the case of a pregnant woman similar to that caused by illness, then she is required to fast a day for a day when she has given birth and regained her strength. While on the other hand, if we consider her case similar to that of a person weakened by old age and unable to fast then the requirement is that she should compensate by feeding one poor person for each day when she does not fast.

Some scholars find her situation having similarity to both conditions and require the compensation required of both. Considering all views, it is perhaps more valid to say that the initial requirement of compensation that applies to a woman who does not fast because of pregnancy or breast-feeding is that she should fast a similar number of days after Ramadhan is over and she is in a position to do so.

However, a woman may find herself pregnant this year and breast feeding next year, then pregnant again the following year, then breast feeding the year after that. She may not find herself able to fast for several consecutive years. In such a situation, she may take advantage of compensating by feeding one poor person two meals for each day she has not fasted. It is not necessary to feed the same poor person. She may feed any number of persons, provided she keeps a proper count and ensures that for each day she feeds one poor person two meals.

I hope I have clarified the question for you. You will appreciate that there is nothing stringent about such a requirement. Indeed the concession given by God to those who are traveling and those who are unwell, including pregnant and breast feeding women and elderly people which exempts them from fasting and replaces it with appropriate compensation has a clear purpose outlined by God in the Qur'an: ***"God wishes to make things easy for you and He does not want to afflict you."***

It is human beings who make things difficult and hard to follow, while God wishes to make them easy.

2. Pregnancy and breast-feeding may represent considerable strain for a woman. Fasting also may affect some people considerably, particularly those who are weak or having to cope with much strain. Hence, Islam allows women who are pregnant or breast-feeding not to fast in Ramadhan. Should a reliable doctor advise a pregnant woman not to fast, then she should surely act on his advice in order not to bear considerable strain, which may affect her health or the health of her baby.

There are two types of compensation for not fasting as a result of a valid exemption. These are 1] fasting at a later date, one day for each day, which a person does not fast in Ramadhan. 2] Feeding a poor person two meals for each day missed. The first type is the one to be followed in all cases where it is possible, such as a person who travels in Ramadhan and avails of the concession for travelers. He fasts after the month is over when he is no longer a traveler. The other type is for a person who is chronically ill, or an old person who finds fasting too much of a strain. A pregnant or breastfeeding woman may make compensation in this way, particularly if her general health is not very sound.

She may also do that if she does not fast one year for pregnancy and the following year for breastfeeding, and then again for pregnancy, etc. That makes her miss several months of fasting. Compensation by fasting may become a heavy burden for her, particularly if she ends up having to fast for several months. She may compensate by feeding a poor person, or several poor persons, two meals per person for each day missed. The meals should be of average type she eats at home.

3. Women often find themselves in the situation where they are pregnant one year and breast-feeding the next year. If this carries on for a few years during the reproductive period in a woman's life, it is likely she will not be able to fast for several years. If she is required to make up for all this in fasting, she will find herself with a very heavy load of compensation, that she may not be able to manage.

Since Islam is both practical and easy to implement, God has allowed women in such a situation to resort to the other method of compensation, which is to feed a poor person two meals for each day of non-fasting.

This means that the lady reader should make this sort of compensation, feeding a poor person for sixty days, or sixty poor persons for one day, or any combination of the two. This is subject to the proviso always that for each day, she gives one poor person two meals of the average type her family gets in normal time.

Fasting: Shawwal — Compensatory Fasting & Voluntary Fasting

When I came to my new home in Canada I found that people have two different views on whether a woman can make up for her fasting in Ramadhan by fasting the six days in Shawwal. Could you please explain whether such fasting counts double, making up the missed fast and adding the six voluntary days.

The short answer is that these are two different fasts and cannot be combined. You have to remember that the Hadith that encourages fasting six days after Ramadhan tells us that fasting these six days, which are not specified to allow us to choose them according to what suits us best, make up the fasting so as to earn the reward of fasting the whole year.

The Hadith says: "Anyone who fasts the month of Ramadhan and follows it with six days from Shawwal will have the reward for fasting the whole year." This is based on

the fact that God rewards every good deed with ten times its value. Thus for the month of Ramadhan you receive the reward of fasting ten months, and for the six days you get the reward of fasting sixty days, which are the equivalent of two more months. This makes up a year.

It is useful to add here that although the majority of people take the Hadith to mean fasting six days during the month of Shawwal, some scholars point out that it speaks of "six days from Shawwal" which means "beginning from Shawwal but not necessarily in it." This means that they can be offered anytime during the year up to the following Ramadhan.

When a woman fasts to make up the month of Ramadhan, she is completing her compulsory fasting, and on completing the month, she will have the reward for fasting ten months. The fast does not count as double. The above explanation makes better understanding, especially in the case of Muslim women who would have a very limited room for maneuver if they wish to fast the six days.

They have first to make up the compulsory fasting, which means that a woman will need to fast six or seven days, probably eight in compensation. Then if she wants to add six days this makes up 13 days. She will also have a new period when she cannot fast. This brings the number to 20 days, and if you count out the three days of Eid as inconvenient to fast, this leaves her only 7 days for rest in practically two months of fasting. This is going to be very difficult. Hence the interpretation that this voluntary fast can be anytime during the next 11 months makes things much easier for women.

Fasting: Shawwal — Six Days In Or From Shawwal

1. After the completion of fasting in Ramadhan, is it obligatory to observe the fast for six days in the month of Shawwal?

2. If a woman wishes to fast 6 days in the month of Shawwal, as recommended by the Prophet, peace be upon him, should she first complete her Ramadhan fasting? If so, this means that she should fast 12 days in this month, which may not be very convenient.

1. No, but it is recommended to fast six days after the end of Ramadhan, provided we do not begin with the first day of Shawwal which is the day of Eid. The recommendation is particularly significant. As you know, Allah rewards a good deed with at least ten times its value. Therefore, when you fast the month of Ramadhan, you have the reward of fasting ten months. If you follow that with fasting for six days, then you have the reward of fast for sixty days, which is equivalent to two months. This means that your reward is equivalent to that of fasting of the whole year. If you do this year after year, then Allah stores for you the reward of fasting throughout your life.

2. The first fasting a woman does after Ramadhan should be the compensatory fast in lieu of the days she did not fast in Ramadhan because of her periods. When she has finished this obligatory fast, she may do any voluntary fasting she does. The six days recommended by the Prophet, peace be upon him; need not be offered in the month of Shawwal. The Prophet's Hadith may be understood as indicating the start of the time range. The Prophet, peace be upon him, does not say that these six days should be "in Shawwal," rather he says: "from Shawwal", which indicates a time range beginning with that month. This means that we have the next eleven months to complete this recommended fast. If you look carefully at the Hadith, which makes this recommendation, you realize that this is the meaning intended by the Prophet, peace be upon him.

Fasting: Sleeping Through the Day In Ramadhan

Some people just sleep through the days in Ramadhan and feel no effects of fasting. Please comment.

If we sleep most of the day in Ramadhan, we are like deserters who flee from battle. There is nothing to combat when we are asleep, not even our feeling of hunger and thirst. When we wake up late in the day, it will be only a short while before we enjoy a full meal with several courses, numerous dishes, etc. While it is true that a person who does this fulfills, technically speaking, the basic requirements of fasting, namely, to abstain from eating and drinking during the day, he does not actually go through the experience of fasting.

Fasting: Swimming While Fasting

Is it permissible for a fasting person to have a bath or to swim in a pool or river where there is a chance of water entering his ear or nose, etc.?

If you are asked to define Islamic fasting, you are likely to say that it is a deliberate abstention from eating, drinking, and sex, every day during the month of Ramadhan from dawn till sunset. If this is a correct definition which it is - if we add to it that such a deliberate abstention is undertaken in obedience to Allah and fulfillment of His order - then anything that constitutes a breach of any restriction which fasting involves will render your fast invalid. Therefore, in order to know whether a particular action invalidates your fasting or not, we have to make sure whether it constitutes such a breach. When you swim, it is true that there is a chance of having a drop of water getting in your ear or nose, but does it constitute drinking? On the other hand, can the use of nasal, eye or eardrops be considered a form of drinking? Obviously not. Hence, such use does not invalidate fasting. Similarly, the use of nasal or mouth inhaler, of the type normally used by people who have asthma is perfectly appropriate for a fasting person.

Fasting: Tasting Food While Cooking During Fasting

I have read that a fasting woman is allowed to taste the food that she cooks for her husband if he is of the type who gets very angry if the taste is not right. If this is true, is it permissible for a fasting mother to taste the food she prepares for her infant?

Let us first be clear about what we are talking about. Eating is different from tasting. You do not need to eat a mouthful or a spoonful of something and swallow it in order to determine its taste. If a woman takes a spoonful of her cooking, chews it and swallows it, she spoils her fast. Whether she does it in order to avoid a row with her husband who may be very difficult to please when it comes to food, or for any other reason, the verdict remains the same. What she does in this case is eating which is forbidden during fasting.

However, it is not necessary for any person to swallow something in order to find out its taste. It is with the front part of one's tongue that one finds out how something tastes. If a woman puts a small piece of her cooking in her mouth in order to feel its taste with her tongue, without allowing it to reach her throat, before bringing it out, her fast remains valid. However, scholars agree that this should be done only when there is real need for it, as in the case when a woman's husband can be very troublesome over his food. A woman should try to make her husband more understanding when it comes to cooking while fasting.

The need to taste an infant's food is less pressing, since it is possible to feel the temperature of the food with the back of one's hand. It is also possible to determine

how sweet or salty the food is, by following the right recipe. But if the tasting is done as I have explained, it does not invalidate fasting. The thing to watch out for is whether the woman feels the taste in her throat. If she does, she has invalidated her fast.

Fasting: Travel, Umrah, Lunar Month & the Count Of Days

1. If I am traveling to Makkah for Umrah in the month of Ramadhan, should I continue fasting or not?

2. After having completed twenty-eight days of fasting, a person traveled to another country where he found that there were two more days to fast. Should he join the people there in fasting these two days or should he stop after completing thirty days.

3. Last year, I started Ramadhan when I was on vacation to India. In the middle of Ramadhan I traveled back to Saudi Arabia. I finished fasting when it was declared that Eid had begun. That meant that I only fasted twenty-eight days. What should I do?

1. The Umrah has nothing to do with fasting in Ramadhan. These are two separate considerations. Any travel in Ramadhan allows a person to avail himself of the concession given by Allah not to observe the fast. He or she compensates for not fasting by fasting a similar number or days to those on which he did not fast in Ramadhan, once he is back from his travel. That the travel is undertaken to perform Umrah does not restrict that concession in any way.

Perhaps it should be pointed out that the concessions not to fast when one is traveling allows a person to choose whether to fast or not to fast. It is authentically reported that the Prophet, peace be upon him, traveled with a number of his companions in Ramadhan. Some of them continued to fast while others availed themselves of the concession and did not fast. Neither group reproached the other for its choice. If you feel like fasting on such a journey and you are confident that fasting will not impose a too heavy burden on you, you may go on and fast. If you choose to avail yourself of the concession, you are perfectly entitled to do so.

2. Differences occur in the beginning and ending of Ramadhan, as indeed with every lunar month. Generally speaking, a lunar month starts when the new moon has been sighted. A new moon can only be sighted if it happens to be in the sky for at least a few minutes after the sun has set. The longer it stays, the greater the chance of it being sighted because the increased darkness makes it more visible. The new moon cannot be sighted on the same night throughout the world, due to differences in timings and geographical locations. But it should be possible to sight it anywhere in the world within a period of twenty-four hours. Therefore, differences of one day in the beginning of the month of Ramadhan, or indeed the beginning of any lunar month, are acceptable. When the differences run into two days, and sometimes into three days as happens from time to time, then there are mistakes in sighting the new moon. If one country starts Ramadhan two days before another, then one of them has started a day too early, or the other has started a day too late. Such mistakes do not affect the validity of fasting, because God accepts the action of any community in such matters as correct, provided that the community has taken the necessary steps to confirm the sighting of the new moon.

Nowadays, with the advances that have been achieved in astronomy and other fields of science, it is possible to calculate the possibility of sighting the new moon anywhere in the world well in advance. Therefore, a combined procedure of sighting the new moon with the naked eye and benefiting by such calculations should be adopted in order to make absolutely certain that the moon is sighted when it is born. This will preclude any possibility of mistakes.

Be that as it may, the fact that there continues to be differences of two or three days between two different countries in beginning the month of Ramadhan and ending it creates problems for people who travel in Ramadhan from one country to another. When a person encounters such a difficulty, he should try to make sure which sighting of the moon is more accurate. Suppose that a person started Ramadhan in a country, which relies only on sighting the moon with the naked eye and pays no attention to the scientific calculation of the birth of the new moon. He then travels to a country, which makes use of such scientific calculation and discovers that Ramadhan there started two days later. When he has completed thirty days of fasting, there is still one more day of Ramadhan in the country where he happens to be. Since this country takes both methods into consideration, then its timings are more accurate. Therefore, he follows the country, which takes both methods and the fact that he completes his fasting into thirty-one days means he had one extra day of voluntary fasting.

3. On the other hand, if his travel means that he has fasted only twenty-eight days when the Eid is celebrated in the country where he is finishing his Ramadhan, then he ends his fasting with the people of that country. He makes up by fasting another day later. That day may be the second day of Eid if he chooses, or he may leave it until later.

If a traveler is absolutely certain that the beginning of his fast was accurate, and when he has completed thirty days, there is still a day more to fast in the country where he happens to be, he should not fast that day. He does not publicize the fact that he is not fasting, because that leads to unnecessary trouble. To be absolutely certain he would have either sighted the moon himself, or relied on an announcement of its sighting that is in full agreement with scientific calculation. The reason why we tell him not to fast is that his fasting is accurate. There is no possibility of a mistake. Moreover, the Prophet, peace be upon him, tells us that Ramadhan can only be either twenty-nine or thirty days. Since he has completed thirty days, the following day is Eid and it is forbidden to fast on Eid day.

Fasting: Voluntary Fasting — Detailed Comments
Commentary By Adil Salahi — Arab News

When Ramadhan is over, a unique season of worship comes to an end. For a whole month we fast from dawn to dusk, willingly depriving ourselves of eating and drinking when our bodies have been crying for want of both food and drink. It is this element of willing obedience and compliance with an order that is in conflict with our basic needs that gives fasting its unique place among all acts of worship. To fast in the month of Ramadhan is compulsory to every Muslim who has attained the age of puberty. We know, however, that we can offer voluntarily more of any type of obligatory worship. Such voluntary worship earns very high reward

Since fasting is such a great act of worship that God singles it out for a special reward which is measured only by God's kindness and generosity, some people may wonder that the surest way of earning admission into heaven is to fast voluntarily, as frequently as possible. What if someone is able to fast day after day and year after year? To such a question we reply that it is against the guidance of the Prophet, peace be upon him. We have a Hadith in which the Prophet, peace be upon him, reproaches Abdullah ibn Amr for fasting continuously for long periods. In fact, the Prophet, peace be upon him, speaks against such fasting on more than one occasion. His own guidance was that he himself used to fast some days and not to fast on others. The maximum of voluntary fasting was to fast on alternate days. He described this as the best one can achieve since it was the practice of Prophet David, peace be upon him.

Having said that, it is important to know which days are recommended to fast. The first thing that comes to mind here is that the Prophet, peace be upon him, recommends us to fast six days after the end of Ramadhan. We obviously cannot fast on the Eid day. The prohibition is for several reasons, one of which is that fasting on Eid day could be seen as an extension of Ramadhan, when no one can add to Ramadhan any extra days. Although most scholars agree that the six recommended days should be in the month of Shawwal, some scholars argue that this is not necessary. The reason why six days have been chosen is that the general rule for the rewarding of good actions gives every such action 10 times its worth. Hence, if one fasts the month of Ramadhan, he is rewarded for fasting 10 months. Six more days of fasting earn the reward of fasting sixty days or two more months. That makes up for the whole year.

The Prophet, peace be upon him, also recommends us to fast three days of each month. Again the reason for choosing only three days is the multiplicity of reward by ten times the value of the action. Thus, three days earn the reward for fasting the whole month, and if one keeps up this habit, he is rewarded for fasting the whole year. Scholars have different preferences for which days of the month to fast. Some suggest that the beginning of the month is better, some the end, while others suggest that one day in every ten is more appropriate.

If one makes these three days the middle days of the month, starting with the thirteenth, he fulfils another recommendation by the Prophet, peace be upon him, who speaks favorably of fasting the three “white” days. The middle days of the month are considered to be the “white” days because the night is made light by the moon which is seen in its fullness.

The fact is that any three days in the month will earn the same reward. The only proviso that can be given in this context is that one should not choose Friday for fasting unless he joins it with fasting either the preceding Thursday or the following Saturday. Muhammad ibn Abbad reports that he asked Jabir, a companion of the Prophet, whether the Prophet, peace be upon him, spoke against fasting on Friday, and he answered in the affirmative. [Related by Al-Bukhari]. Juwairiyah bint Al-Harith, one of the Prophet’s wives, reports that the Prophet, peace be upon him, once entered her home on a Friday on which she was fasting. He asked her: “Were you fasting yesterday?” She answered in the negative. He asked her then whether she intended to fast the following day and she again answered in the negative. He told her that in this case she should end her fast without completing the day.” The reason is that Friday is normally a day of rest and festivity. Hence, it should not be singled out for voluntary fasting.

There are also suggestions that fasting on Mondays and Thursdays is recommended. This view is based on some reports that quote the Prophet, peace be upon him, as recommending that. This may be the case, but the Prophet, peace be upon him, used to fast voluntarily on any day. Apart from singling out Friday in the preceding fashion, any day of voluntary fasting is a praiseworthy act of worship. The Prophet, peace be upon him, fasted on all days. One of his companions suggested that any time he wished to see the Prophet, peace be upon him, fasting, he saw him doing so. That obviously means on different occasions. Moreover, Ayesha answers a question on whether the Prophet, peace be upon him, selected any particular day for fasting, and she answered in the negative. He used to fast on any day in the week.

At no time did the Prophet, peace be upon him, fast a whole month voluntarily. The only month he fasted from beginning to end was Ramadhan. This was to make certain that no one could ever suggest that the Prophet, peace be upon him, could recommend fasting any particular month. Yet, the Prophet, peace be upon him, used to increase the number of days he fasted voluntarily in the month of Sh’aban, which immediately precedes Ramadhan. Perhaps this was to prepare himself for the

approaching fasting month. There are certain reports, which suggest that the Prophet, peace be upon him, fasted the whole month of Shaman, but these are not authentic. It may be that the Prophet, peace be upon him, fasted many days in Sh'aban which could have been interpreted by one or two of his companions as fasting the whole month. Indeed, that was not the case.

There are special occasions on which we are recommended to fast. One such occasion is fasting on the tenth of Muharram. This was the day when the Muslims were required to fast before God made fasting in Ramadhan obligatory to all Muslims. Fasting on that particular day is thus made a matter of choice. Similarly, fasting on the day of Arafat that precedes immediately the day of the Eid of Sacrifice, is also recommended, except for those who are doing the pilgrimage. It was on that day during his pilgrimage that the Prophet, peace be upon him, made certain that all his companions saw that he was not fasting. Apart from these two, no special occasions are recommended for fasting. That includes fasting on the 27th of Rajab, the 15th of Sh'aban and on the Prophet's birthday. None of these days is recommended to fast.

Voluntary fasting earns reward and we should encourage each other to fast voluntarily, in accordance with the Sunnah of the Prophet, peace be upon him. Perhaps three days every month is the ideal, since it gives us the reward of fasts the whole year round.

Fasting: Voluntary Fasting & Invitation To Food On That Day
Commentary By Adil Salahi — Arab News

One of the companions was better known by his nickname Abu Qursafah, following the Arab custom of calling a man as the father of his eldest son. He is rarely mentioned by his own name, which is Jandarah ibn Khayshanah. We learn something of Abu Qursafah's piety from the following report related by Al-Bukhari in Al-Adab Al-Mufrad on the authority of Bilal ibn Ka'ab, who says: "Ibrahim ibn Adham, Abd al-Aziz ibn Qarir, Moosa ibn Yasar and myself visited Yahya ibn Hassan in his village. He served us with food, but Moosa did not eat because he was fasting. Yahya said: 'A companion of the Prophet, peace be upon him, from the Kinanah called Abu Qursafah led us in prayer in this mosque for 40 years, and he always fasted on alternate days. A son was born to my father, and he invited him to a meal on his day of fasting. He came and broke his fast.' Ibrahim stood up and covered him with his own coat. Moosa then ate."

This report shows that it is not only appropriate, but also desirable that a person who is fasting voluntarily should end his fast if he is invited to a function, or indeed if he is with a group of people and their host offers them food. It is wrong to stay fasting when the others are eating. This means that acknowledging his host's kindness and returning it by eating takes precedence over continuing one's voluntary fast.

There is no doubt that the person concerned will gain a reward from God for his intention to fast, and will also be rewarded for his friendly manner to his host. This is the reason why Abu Qursafah, a companion of the Prophet, peace be upon him, who used to fast on alternate days, shared in the meal when he was invited to dine on his fasting day.

Fasting: Voluntary Fasting & Its Frequency
Commentary By Adil Salahi — Arab News

We learn from a Hadith that speaks about the Prophet's advice to Abdullah about his voluntary fasting. He apparently fasted very frequently. The Prophet, peace be upon him, wanted him to take things easy, but he felt that he could do more. There are

several versions of this discussion, but they all agree that the Prophet, peace be upon him, suggested to him to fast only three days every month, but he kept asking to be allowed more. Thus the Prophet, peace be upon him, suggested five days, then seven, nine, and eleven but Abdullah wanted to fast more. The Prophet, peace be upon him, then said: “No one can do better than the Prophet David who used to fast on alternate days.” Abdullah ibn Amr did this, and continued to do so until he became an old man, when he regretted not acting on the Prophet’s advice. He still observed what he committed himself to do in the presence of the Prophet, peace be upon him.

Fasting: Voluntary Fasting & When May It Be Discontinued
Commentary By Adil Salahi — Arab News

Every time fasting is mentioned, the great reward God bestows on us for it is highlighted. We have often mentioned the Hadith in which the Prophet, peace be upon him, quotes God as saying: “Every action done by a human being belongs to him except fasting: it belongs to Me and I give reward for it accordingly.” Mentioned in this way, the reward is much greater than we can imagine. It is promised by the One whose generosity knows no limits the One who assigns a reward for even the slightest and most trivial of good actions. He gives for each action at least 10 times its worth and multiplying that to 700 times and even well beyond that when He so wills. The reward for fasting is, however, measured by a different yardstick. It is an action that admits no hypocrisy. Hence, its reward is measured by God’s generosity.

Recognizing this, every good Muslim may try to win some additional reward by voluntary fasting. We have already spoken about people who tried to fast voluntarily day after day. The Prophet’s advice to them was to take matters easily and fast only a small number of days, perhaps three or five each month. The upper limit the Prophet, peace be upon him, has placed on voluntary fasting is to fast on alternate days. However, voluntary fasting may present some difficulties because when a person fasts he imposes on himself a system, which is at variance with that of those who are around him. He may find himself in the middle of a social function where he will be the odd one out. Or he may have to entertain an unexpected guest, or he may have to attend to an emergency, and in all these situations his continued fasting may present some sort of embarrassment. Is it possible for him to break his fast before the day is over? If he does, is it necessary for him to compensate for that day by fasting a day instead?

To answer these questions and other related ones, we may quote a Hadith related by Al-Bukhari in his Sahih under the chapter entitled: “A person who insists that his brother ends his voluntary fasting without having to compensate for it if that is more suitable to him.” The text of the Hadith is as follows: “The Prophet, peace be upon him, established a bond of brotherhood between Salman and Abu Al-Dardaa. One day Salman visited Abu Al-Dardaa to find his wife wearing humble clothes. He asked her: ‘What is the matter?’ She said: ‘Your brother, Abu Al-Dardaa, has no interest whatsoever in anything of this world.’ When Abu Al-Dardaa came in [as he was out when Salman arrived], he prepared food for Salman who, in turn, invited him to eat with him. Abu Al-Dardaa said: ‘I am fasting.’ Salman said: ‘I shall not eat until you do.’ Abu Al-Dardaa ate with him. At night, Abu Al-Dardaa prepared himself for night worship. Salman said to him: ‘Go to sleep.’ He slept a while then got up for night worship, and Salman told him again to go to sleep. At a later hour in the night, Salman said to him: ‘Get up now.’ They both prayed [their night worship] then Salman said to him: ‘Your Lord has a claim against you, and your body has a claim against you, and your family have a claim against you. Give to each one with a claim their right dues.’ He went to the Prophet, peace be upon him, and told him what happened. The Prophet, peace be upon him, said: ‘Salman is right.’”

It is perhaps important to mention here that both Abu Al-Dardaa and Salman were two of the Prophet's companions who were known for their insight into the faith of Islam. We note that Abu Al-Dardaa complied with every request made to him by Salman. This is an example of the sort of attitude a Muslim takes toward his brothers. Perhaps Salman determined his approach when he realized the magnitude of the problem in which Abu Al-Dardaa's wife found herself. In a fuller version of this Hadith, she is quoted as saying that her husband fasts most days and stands up most of the night in worship. Apparently Salman's attitude was very emphatic when he was brought food. He wanted to make sure that Abu Al-Dardaa discontinued his fasting for that day. Abu Al-Dardaa, a learned companion of the Prophet, accepted Salman's request, and ended his fast; the fact that means that this is lawful. In fact, the Prophet, peace be upon him later endorsed his action. This means that it is permissible for a person who has started a day fasting voluntarily to end his fast if circumstances require him to do so, or if that is more suitable for him.

Some scholars suggest that if one does so, he has to fast a day instead. This view is not supported by strong evidence. In fact, he is at liberty to fast a day instead or not to do so, unless he was fasting in compensation for a day in Ramadhan, which he did not fast. We understand this from a Hadith related by Ahmad, Al-Tirmithi and Al-Nasa'ie, which mentions that Umm Hani, a companion and a cousin of the Prophet, one day went into the Prophet's home when she was fasting. "The Prophet, peace be upon him, asked for a drink, and after drinking he gave her a drink and she drank it. She then asked him about this, and he asked her: 'Were you fasting a day in compensation for one you did not fast in Ramadhan?' She answered in the negative. He said: "That is all right, then." Another version of this Hadith quotes the Prophet, peace be upon him, as saying: "If it is a day you have been fasting in compensation for obligatory fasting which you did not do, then you have to fast a day instead. If it is a voluntary fasting, you are at liberty to compensate for it or not."

Having answered the main questions, which may be raised on voluntary fasting and ending it before the day is over, we may find it useful to look at the Hadith as a whole. It is certainly easy to understand this Hadith. Indeed, it is self-explanatory. It may be useful; however, to give an example of how Muslim scholars have studied Hadith over the centuries.

Imam Ibn Hajar has written a commentary on the Hadiths listed in the Sahih of Al-Bukhari, which runs into 14 large volumes. In his commentary, Ibn Hajar enlists the number of points, which may be answered by this Hadith. These include the permissibility of establishing a bond of brotherhood between two Muslims, the desirability of visiting one's brother's family and spending a night with them. It is also permissible to have a conversation with a woman who is not one's relative, to inquire about something, which may serve some interest although it may not be relevant to the one who puts the questions. They also include the desirability of giving advice to a Muslim and alerting him to something, which he may have overlooked. The high value placed on offering night worship at the late part of the night, the desirability of a woman putting on her fine clothes and wearing make-up before her husband and her rightful claim to be well treated by him.

It may also be understood from this Hadith that a woman has a rightful claim to sexual fulfillment. This may be gathered from the statement: "And your family has a claim against you." The Prophet, peace be upon him has endorsed this statement. The Hadith also allows us to discourage our brothers from doing what is normally desirable if it is feared it will lead to boredom, lack of interest, or negligence of other duties, which may be more important. We may also understand from this Hadith that it is undesirable to drive oneself too hard when it comes to voluntary worship.

If you examine the Hadith very carefully, you will find that every point of these is mentioned clearly or hinted at in one way or another.

Finally, it should perhaps be clarified that the brotherhood, which was established by the Prophet, peace be upon him, between Salman and Abu Al-Dardaa was not part of the bond of brotherhood which he established between the Muhajireen and the Ansar in the early days after his settlement in Madinah. That was a common bond of brotherhood, although it specified one man from the Ansar to be the brother of one man from the Muhajireen. It was a total brotherhood, which entitled each brother to a share of the inheritance of the other. This particular aspect was subsequently cancelled. The Prophet, however, continued to establish a bond of brotherhood between each two of his companions, when more people declared their acceptance of Islam. We know that Salman accepted Islam after the Battle of Uhud, which took place in the third year after the Prophet's migration to Madinah. So, it was a special bond of brotherhood the Prophet, peace be upon him, established between him and Abu Al-Dardaa.

Fatimah: Stories From the Lifetime Of Lady Fatimah

Groups of ladies observe the following practice whenever any of them has some good turn, such as feeling that her prayers have been answered. They meet together and read what they call the 'Wazeefah', which is a collection of stories from the lifetime of Lady Fatimah, the Prophet's daughter. They insist that no man can hear what they read. This is strange as the collection is written by men. Please confirm whether this practice is correct.

No, it is not correct. It is a deviation from the Prophet's way and as such it is a bid'ah, which is forbidden to practice. While all Muslims love Fatimah since she was the Prophet's daughter and he loved her dearly, she had no role in Islam. That she was God-fearing and a model of God's faithful servants is certainly true, but that does not give her any special status. Reading anecdotes about her may be interesting and educative, but that is all there is to it.

If these ladies wish to thank God for answering their prayers, they should do so in the manner He prefers. This is to express their thanks verbally, praising and thanking Him. They should also be keen to do what pleases Him, including giving some charity to poor people.

Fatimah: What Distinguishes Her From Others

In my country, some people claim that Lady Fatimah, the daughter of the Prophet Muhammad, peace be upon him, was a special woman. When she was born, the Prophet Moses' sister and Pharaoh's wife as well as Lady Mary, mother of the Prophet Jesus, attended her birth and that Lady Fatimah talked to Angel Gabriel, calling him uncle. Is this true?

That Lady Fatimah was a woman of distinction is an absolute fact. No one can claim otherwise. Her position of distinction is mentioned in more than one Hadith. Prophet, peace be upon him, is reported to have said: "Fatimah is a part of my flesh: whoever causes her to be upset, upsets me." [Related by Al-Bukhari]

He also says: "Fatimah is the supreme of all women in heaven [with the exception of Mary]." That is more than sufficient to make her one of the most distinguished women in the whole history of mankind.

Lady Fatimah was the youngest of the Prophet's daughters. He loved her so dearly and he told her what he told no one else and she kept that secret until he had passed away. Lady Fatimah reports: "Allah's messenger, peace be upon him, came in one day when I was at Ayesha's room and he spoke privately to me and I cried. He then spoke privately to me and I smiled. Ayesha asked me about this and I said I have

learned something, but should I tell you Allah's messenger's secret? She dropped the subject. When the Prophet, peace be upon him, passed away she asked again and I told her: "He said to me: I think I will die this year, and that no woman in any generation has ever had a greater tragedy than yours, so do not be less patient than any woman. I therefore cried. He then said to me: [Fatimah] You are the supreme of all women in heaven, with the exception of Mary, and I smiled." As for the attendance of the distinguished ladies you have mentioned at her birth and her talking to the angel, this cannot be authentic at all.

Financial Matters: Amassing Of Wealth

"As for those who hoard up gold and silver and do not spend the same in the service of Allah's cause, give them the tidings of painful sufferings. A day will certainly come when these shall be heated up in the fire of hell and their foreheads, sides and backs shall be branded with them. They will be told: "This is what you have stored up for yourselves; taste, then, what you have hoarded."

[Repentance, "Tauba" Surah 9: 35] Commentary by Sayyid Qutb — Translated & Edited by Adil Salahi

There is no doubt that Islam does not like the amassing of wealth or using it solely for one's enjoyment or for leading a luxurious life. Indeed, all Islamic legislation in matters of finance are geared towards a fair distribution of wealth. There is no virtue, from the Islamic point of view, in the amassing of great wealth and passing it on from father to son in order to perpetuate a family's strong financial position in society. In the past, it was traditional in certain societies that the eldest son of a family was the single heir of all its wealth. Other children received only what their father assigned to them, if any. It is still the case in most non-Muslim societies that a man is free to bequeath by will whatever portion of his wealth to whomever he chooses. Islam, on the other hand, has a fine and detailed system of inheritance, which ensures the division of the father's wealth fairly among his heirs. None of the heirs may receive anything above the share.

What the Qur'anic verse speaks about and warns against is the hoarding up of gold and silver, or money in general. Therefore, it is extremely important to know what is meant by "hoarding" in order to avoid the fate of woeful suffering which this verse speaks of. Within this text, the question arises whether being rich is permissible in Islam or not. There is nothing in Qur'anic verse which can be construed as forbidding the ownership of much money, or, more plainly, being rich. Some of the Prophet's companions were rich and we do not find any Hadith, which tells them to get rid of their riches. Indeed, the Prophet, peace be upon him, received donations from such people and thanked them for their generosity. The clearest example is that of Osman who was one of the wealthiest people in Arabia. At the time when the Prophet, peace be upon him, called on his companions to donate generously for the mobilization of an army to fight Byzantine Empire, Osman came up with a donation which pleased the Prophet, peace be upon him, immensely. The Prophet, peace be upon him, was speaking on the pulpit when Osman offered one hundred horses with all the equipment necessary for a horseman to have on such a campaign. The Prophet, peace be upon him, accepted and prayed for Osman. As the Prophet, peace be upon him, went one step down, Osman told him that he was donating another one hundred equipped horses. The Prophet, peace be upon him, again prayed for him and went another step down. At this point, Osman increased his donation to three hundred horses. The Prophet, peace be upon him, stopped and signed with his finger to the right and left and prayed for Osman and said his famous statement: "Nothing that Osman may do in future will harm him." This means that Osman would be forgiven any slip or mistake that he might do subsequent to such a great donation which amounted to the equipment of full army by the standards of the time. There

were other companions of the Prophet, peace be upon him, who were rich indeed, notably, Abdul Rahman Ibn Auf, who was one of the ten companions of the Prophet given the happiest news of all certain admission to heaven.

There is nothing wrong from the Islamic point of view in being rich, provided that one makes the right use of one's riches. Furthermore, to be rich is not synonymous with hoarding up of money, whether it is for the modern currency type or silver and gold. The two are different. What does, then, constitute hoarding? According to eminent scholars and commentators of the Qur'an, the payment of Zakah makes all the difference. If one pays the Zakah of his wealth on time, this payment serves as purification of the money and ensures that he is not included among those threatened by this verse. Al-Bukhari relates on the authority of Abdullah Ibn Omar that "this warning was applicable before legislation of Zakah. When Zakah was made a duty, Allah made it serve as purification of money." Abdullah Ibn Omar is further reported to have said: "The wealth from which Zakah is paid is not hoarded, even if it is stored under seven layers of earth. What is in a person's hands is hoarded if he does not pay Zakah for it." It is certainly the case that Zakah is spent to serve the cause of Allah. This is true when Zakah is paid to the poor and the needy, or to any other class of beneficiaries, not merely when it is paid to finance a campaign of jihad.

Financial Matters: Bad Debts — Insolvency Or Injustice

A person who borrows money from relatives swears by God that he will be repaying it, but it is now 21 years and he has not paid it back. How can this debt be forgiven since it was sworn to in God's name?

The borrower either has the money to repay his debt or he does not have. If he has and he has not paid after 21 years, then he is unjust. The Prophet, peace be upon him, says: "Delaying the repayment of debt by a rich person is an injustice." In this Hadith, "Rich" means a person who has the money to repay the debt, even if this leaves him with what is sufficient only for his basic needs.

If he does not have the money, and he genuinely swears to repay it, this means that he is insolvent. In this case the Qur'anic verse applies:

"If the debtor is in the straitened circumstances, grant him a delay until a time of ease. And if you waive [the entire debt] as a gift of charity, it will be better for you, if you but knew it." [the Cow — "Al-Baqarah" 2: 280]

Financial Matters: Banking — An Overview Of the System

Commentary By Adil Salahi — Arab News

Are 'Riba' and interest synonymous? There exists a general impression that transactions involving all forms of interest are forbidden in Islam. Perhaps an international debate amongst Muslim scholars and religious leaders on this important issue is necessary. What is submitted here are thoughts of a layman who, like most others, is beset with many doubts concerning this rather complex matter. Almost every one agrees that Islam desires the development of a fair economic and commercial system that will prevent wealth from being inactive or concentrated in the hands of a few. Instead it encourages its continuous circulation and utilization so that the whole society becomes prosperous.

Circulation and utilization of wealth presupposes an arrangement that will permit the pooling of our individual resources in some shape or form, especially in an industrialized society. Everyone that possesses capital can not be an entrepreneur, nor does everyone with commercial acumen possess enough wealth to finance all the projects he may be able to manage efficiently. Thus a way has to be found which will

enable the entrepreneur to borrow funds from those who cannot put them to good use, and, most importantly, make him share the profit of this venture with the lender on an equitable basis. Now, it is obvious that not everyone with money to spare can find an entrepreneur whom he can trust and who needs exactly the amount that is available for investment. This is particularly [true] of small savers [e.g. widows, peasants, small income earners, etc.] who are not familiar in business matters. Also if the entrepreneur needs to locate and enter into partnership with a large number of small investors, he may find the task wearisome and would not have much time left to attend to the business. Therefore, it seems that a pooling center or a clearing house would need to be set up to bring together the investor and the entrepreneur, ensuring that the legitimate interests of both parties are adequately safeguarded. Without such an arrangement, it would not be possible to collect funds from small savers and make them available to those who need them, especially if this is to be done after due scrutiny and securing reasonable guarantees. This process requires financial and business expertise which can only be provided by a group of properly qualified professionals and not by individual investors themselves.

In the system that prevails in almost all countries today, this function is provided by the banks, that secure deposits from individuals and then give loans to businessmen after due scrutiny. The bank charges interest on the money loaned and after deducting its own expenses and profit, passes it on to those whose money it had so utilized. Current practices also allow for the rate of interest charged and paid out to vary according to the market conditions, and the rate does not necessarily remain fixed at a predetermined figure. Thus, both the saver and the entrepreneur gain or lose as a result of the market conditions and this, perhaps, satisfies the requirement of a partnership between the borrower and the lender where the profit or loss is shared equitably.

Needless to say, the interaction of a bank makes all lending and borrowing deals impersonal and virtually eliminates the chances of disagreements and disputes between individuals. Also the banking institution is able to cater to the changing demands of the lender and borrower, both with regard to the amount and period involved which simply will not be possible if the borrower has to deal directly with the lender. All this makes for more efficient utilization of available resources. But not even banks can really become full partners in all business ventures they finance for two reasons. First it is not their line of business and secondly the overheads would become too much of a burden.

Now the objection against the current banking system is that it is based on interest, which is forbidden in Islam. Perhaps here we need to consider the matter carefully and dispassionately and determine what is the real substance of what is forbidden. The word used in the Qur'an is 'Riba' which has not been defined but, perhaps, an insight into its meaning can be gained by examining its context. Many scholars are of the view that an essential component of 'Riba' is an exploitation of the needy borrower by a lender. If, for instance, a widow or an orphan or an unemployed person is loaned money by an individual on the condition that the amount returned would be greater than the amount borrowed, then it would be an attempt to benefit from someone's misfortune and this would certainly fall within the ambit of 'Riba', but if a businessman obtains a loan to expand his business and increase his profits, surely there is no element of exploitation in requiring him to pay a charge for use of money given to him. After due deductions, this amount is passed on to the individual depositor. Thus, there is no suggestion of any exploitation of a borrower or a lender in such a deal. Indeed, this is a simple business or commercial deal where both the borrower and the lender are subject to the vagaries of the market place. This becomes even more so when one considers the modern phenomenon of inflation which causes the purchasing power of currency to vary as a result of market forces and even fixed rates of interest do not really remain fixed.

The saving schemes floated by various governments also fall under business loans as the money collected is spent on development schemes and infrastructure which, in turn, spur greater commercial activity and create more employment. Again, there is no question of the saver taking undue advantage of the borrower. Another element that needs to be considered is that hardly anyone objects to letting out a house or shop on rent although the rent is a fixed amount. Now, it may be argued that basically a building or money are various forms of the same commodity capital. Thus, if rental of a building is permissible and does not contain an element of exploitation of the poor and the needy, why should borrowing money be otherwise.

We Muslims have generally started equating all forms of interest with 'Riba'. What may have been understood by learned and pious men hundreds of years ago, however valid in the conditions prevailing at that time, may not necessarily be rigidly applicable to situations and forms of transactions that have evolved only recently. Many discerning people are of the view that perhaps the nearest equivalent of 'Riba' in current parlance is usury where money is loaned at exorbitant rates to those in a tight corner in an effort to profit from their misfortune. They do not think that the term 'Riba' can really be applied to the current form of commercial interest charged or paid out by a financial institution. Surely what we need to do is to understand the spirit and the essence of the original Qur'anic message, and not put ourselves into a straight jacket of semantics. Occasionally a term used in one language does not have an exact equivalent in another. Therefore, we should not, I think, attempt at translating an essentially untranslatable term, 'Riba', into a multifaceted term in another language, 'interest'.

It is very interesting to receive a letter like this one in which a reader argues a case in an orderly relaxed manner, defending his point of view and airing thoughts that are inevitably shared by numerous other readers.

My reader argues that the role of the bank these days is that of a medium, facilitating the all-beneficial need of introducing savers to businessmen. Thus the money of the first is made available to the second who are thus able to utilize their expertise and business acumen in order to ensure the growth of the investment. He argues that there is a strong need for this service, which is provided by banks, which actually act in this respect as clearing houses. That there is such a need cannot be doubted. But whether the system operated by the bank satisfies Islamic requirements is a totally different matter. My reader tries to show that it does meet its requirements, particularly the changes required in the rate of returns on investment.

When the objection is raised to the interest system on the basis that the returns are fixed in advance, some people think that if the rate of interest changes then that objection is met. We find this argument clearly exposed by our reader, who goes to the extent of saying that if the rate of interest drops, then both the depositor and the borrower lose. If the rate of interest goes up, both of them are bound to benefit.

To start with, this is not correct. Fluctuations in the rate of interest affect depositors and borrowers in opposite ways. If the rate of interest drops, the borrower is pleased because the charge he has to pay to the bank on his loan becomes less, and he benefits as a result, while the saver or depositor receives less on his money which is something definitely unwelcome to him. The same is true when the rate of interest goes up. The depositor is pleased because he receives more, but the borrower is displeased because he has to pay more. In business, partners either profit together or lose together. If you are a sleeping partner in a business, your share increases at the same time as that of the active partner, because the income comes from a better performance in the business. When the business does not do all that well, both your shares drop.

Moreover, changes in the rate of interest do not reflect the performance of the particular business project in which your money has been placed; they only reflect the situation in the money market, which is affected by considerations totally different from how individual businesses are performing. Changes in interest rates are determined by central banks, which have a totally different role from that of ordinary banks and in isolation of individual business performance.

Moreover, the depositor will never share in the loss of the business in which his money is invested. Suppose you have deposited a certain amount in a bank and the bank gives this total amount to a borrower who runs a particular business. It so happens that the project in which money has been invested fails and makes considerable loss. What is your position at the end of the year? You will still receive the interest agreed upon between you and the bank, allowing for any changes in between, and you will not even bother to know to whom your money was lent and what sort of performance it made. We cannot in any way associate this banking transaction with the partnership approved by Islam in which both investor and borrower are actual partners and they share in any profits or losses. The fact is that there is no partnership whatsoever in the arrangements made between the bank and its depositors on the one hand, or between the bank and its borrowers on the other. There are two separate transactions, which the bank is happy to run, because at the end of the day, it stands to make much profit. You need to look at the announced performance of leading banks in most countries to discover that they actually make huge profits, which come mostly from their running this facility.

Besides, one of the basic functions of a bank is to make money available to those who need it. This raises questions on the whole operation because it facilitates for its depositors taking the position of lender. Muslims generally would rather not have the dubious privilege of becoming lenders either to business projects or indeed for any other purpose. It is far easier for us to consider an "investment" role for banks. But this relates to a different aspect of banking operation. Leading banks nowadays operate systems for investing the money of their depositors, putting it in shares and stocks. Such systems are much easier to sort out so that they become acceptable from the Islamic point of view. But when the bank is lending out our money at a profit, then it places us in a position of a lender who gets back more than the principal he lent. The fact is that when you lend someone else an amount of money and you agree with him either explicitly or implicitly that the amount he will return to you at the end of the period of the loan will be more than what you paid him, then this transaction is 'Riba', or, to use the proper English term for it, "usurious". The Prophet, peace be upon him, says: "Every loan that brings in a gain is usurious." It is perfectly permissible that a person who has borrowed money from another pays it back and gives the lender something extra, a gift perhaps or an increase in the amount, but this must not be the result of any prior agreement between them, either explicit or implicit. Indeed, there should be no hint that the lender will be getting anything other than the amount he had advanced. My reader makes much of the differences between what a bank does and the money lender does, to the extent that he prefers to use the Arabic term, 'Riba' and makes it clear that he is against usury. At the end of his letter he claims that 'Riba' is "an essentially untranslatable term." In this he is totally mistaken because Riba is a simple Arabic term which means, from the linguistic point of view, "excess."

In a financial transaction, 'Riba' refers to the payment of something over and above what has been given in the first place. Early Muslim scholars have told us what 'Riba' exactly means, when they said that the person would borrow some money for a specified period. At the end of that period he would go to the lender and tell him that he is unable to repay the loan and requires an extension of it. The extension is granted on condition that the amount he repays will be higher. Do banks not practice this today? Does the bank charge you the same amount if you repay your loan over

three months or six months or a year? Do you not pay much more interest when you make your repayment over an extended period?

Besides, who says that banking arrangements do not exploit the weakness of those who need the money? My reader gives the case only of people who have business acumen, but what about borrowing from a bank for a specific purpose which is not expected to generate income, such as buying a car, or indeed a diamond ring for your wife? What does a bank do after the collapse of a business project to which it had made some advances? Is it not true that there is no consideration of the weakness or the status of the borrower? Instead, receivers and liquidators are called in without any regard to the terrible position in which the borrower finds himself.

Nevertheless, I have said in the past that the interest system is not exactly synonymous with the usury as it was practiced in the pre-Islamic days. Nevertheless, there are aspects of similarity between the two, which are, in the view of most Muslim scholars, sufficient to make the interest system forbidden from the Islamic point of view. If banking facilities are to be made lawful, the first thing that is required is a thorough discussion of the various aspects of the banking system, to be conducted between bankers, economists and Islamic scholars. Who will bring about such a discussion, and when, is far from clear. We can only hope that someone will start the ball rolling.

Financial Matters: Banking — Commission & Some Trickery

Can we equate the commission charged by banks with usury? Does God curse them when people use trickery to assume that what is unlawful has become lawful? Who is liable to greater punishment: the one who imposes such a charge, or the customer?

When people use tricks in order to give legitimate attire to something they know to be forbidden, they are cursed and rejected by God. This is just like the Jews who tried to put in place netting to catch the fish which came to their shores in plenty on the day of the Sabbath. As the fish came in, they were trapped and the Jews went on the following Sunday to catch them. In this they were trying to deceive God. He punished them severely for their deception. If a bank changes the names and definition of a usurious practice in order to make it appear lawful to Muslims, that bank is attempting to deceive God and His servants. That is forbidden.

When you ask about punishment we cannot answer that specifically. However, normally a person does not borrow money and pay usury unless he is in desperate need. God will take that into consideration when He holds him to account, because God does not do injustice to anyone. Otherwise, the Prophet, peace be upon him, has cursed usury in every case, saying: "God curses the person who devours usury, the one who pays it, the one who writes the contract between them and the two witnesses to the contract."

Financial Matters: Banking — PLS Bank Accounts In Pakistan

Commentary By Adil Salahi — Arab News

I have not made any judgment on that [the banking] system as such. I have answered readers' letters, which spoke about certain accounts and transactions. Let me say clearly that I do not have sufficient information about the banking system in Pakistan to make a judgment. What I know is that the government has declared that it is bringing that system into line with Islamic teachings. How far has it gone with its declared objective, I am not in a position to judge. When a reader tells me that he has deposited some savings into a profit and loss sharing account, I give him my opinion that it is permissible to accept any returns on these deposits. What this

means is that we accept at face value what an institution like a bank in Pakistan tells us. If that institution tells us that we will have a share of profits and we will bear a share of any loss, then the transaction is permissible. If, however, it transpires that the claims of the bank or the financial institutions are merely made to attract deposits, while the system itself remains the same as the Western type of banking, then that claim should be rejected.

Our attitude should be based on two elements which we apply concurrently, trust, and reasonable inquiry. We accept on trust the statements by a bank but we should also undertake a reasonable degree of inquiry to determine whether the claims of the bank are correct or not. We do not reject such claims out of hand, nor do we accept them blindly.

Financial Matters: Beesi — Exploitation Of the Participants

Could you please comment on the following process of investment? A number of people, say 10, agree to pay [1,000/- each totaling] 10,000 every month. When the money is paid, they meet and auction the total sum among them. Anyone who is in bad need for money will offer to take a lesser amount than the total. He may accept only 8,000 or 7,500. The lowest bidder will take the money. The residue is divided equally among the members as dividend. Rich members will not participate in this auction. After 10 months they get their money back plus the monthly dividend. Is this scheme permissible in Islam?

This method relies on exploiting the need of those members of the scheme who face emergencies or are otherwise in urgent need for money. When there is 10,000 in the kitty, they offer to take less and contribute 1,000 every month. What they end up with after having paid 10,000 is the amount they landed the auction with in a particular month, and the so-called dividends. But all that will be less than the amounts they pay. On the other hand, those who do not participate in the auction because they face no emergency or because they are rich will get more than the money they paid. This is a scheme that takes from the poor to pay the rich. It would have never been practiced unless there are people who are keen to get an amount of money immediately and pay it back with an increase at a later date. Nobody does this unless he is in very difficult circumstances.

This is sheer exploitation of the need of the poor among the group. The net beneficiary is the right among them who never enter the auction. As such it is totally unacceptable from the Islamic point of view. Moreover, there is an Islamic principle, which forbids buying money with money. This is what is happening in many places. An amount of 10,000 is bought for 7,500. How can that be permissible?

Some people do the same grouping to pay an agreed amount each month. One of them gets the whole amount and by the end of 10 months, each would have had the amount raised monthly once only. Every one would get exactly the same amount they paid in, but the benefit is that they get them at once, to help finance a particular matter. There are no winners or losers, no profit to make.

The order of who gets the money first and who waits till last may be very significant as they agree the order of benefit. But it is all done amicably. As such it is lawful. But what you term as an investment scheme is no more than an exploitation device.

Financial Matters: Borrowing Money On Interest

A person who was in great need to sort out some unexpected problems borrowed money on interest from a non-Muslim colleague. He was unable to arrange an interest-free loan. Is his action permissible?

The rule, which applies to loans, in general is that “any loan which makes a gain for the lender is usurious.” The lender should provide the loan free of charge, with the intention of helping someone else through a difficulty. The reward he gets is that granted by God, who definitely gives a rich reward for such a kind action. Islam strongly prohibits usurious loans, making it clear that both lender and borrower are disobedient to God. Indeed, the prohibition of usury is one of the strictest in Islamic law. The Prophet, peace be upon him, says: “God curses the person who devours usury, the one who pays it, the one who writes the contract between lender and borrower, and the two witnesses to the contract.”

This means that anyone who has anything to do with the arrangement or promotion of usurious transactions commits a sin, and earns God's displeasure. We must steer away from any such arrangements.

Having established this principle, we move on to consider the case in hand. It is clearly an arrangement that, at face value, falls within the definition of usury. Hence, it should be pronounced as forbidden. But then we need to look at the special circumstances of the case. We look at whether the borrower has really endeavored to meet his difficulty in a way that is perfectly acceptable to Islam. Has he approached all friends who might have helped him with his difficulty? We should also look at the problem he has faced: Is it a case of absolute necessity, or a need that he could have easily done without?

If the man made such endeavors and could not raise the money, and his problem was of the nature of an emergency that must be sorted out immediately, then there may be a case for applying the rule that says: “Necessities relax prohibitions.” This means that the prohibition is waived in a special case, within the limits of the case and the necessity involved. However, each case is considered on its own merit. With the limited information I have about this case, I cannot make a judgment on whether it qualifies as an emergency.

Financial Matters: Business Losses & Another Person's Money

A person collected an amount of money from several people so as to invest it in a commercial enterprise on a profit-and-loss-sharing basis. After working for a few months, all the invested money, including his own capital, is lost. The other people are demanding that he should return their capital in full. Is he liable to return it? Should he treat the money invested by the others as debt, which he is liable to return? After the collapse of this venture, the man was able to save some money from his salary. Is it liable to Zakah when he has such debts to repay? If he invests this money with an Islamic bank in order to repay the debt, is it still liable to Zakah?

The rule that applies here is that the terms of the contract are binding on the two parties. In any business deal, the terms should be stated very clearly so that no confusion or ambiguity is allowed to mar the transaction or cause problems. If the terms in this case were clearly stated that the investors are partners bearing their shares of loss and entitled to a specified share of profit, then that is what should apply. If the loss is total, then everyone shares in that loss. The person who conducts the business is responsible for his own share of the loss and nothing more.

Having said that, I wish to add that there are situations which may change the above and make the manager of the fund partially or fully responsible for the loss. One such situation is that of negligence, or not taking due care to ensure that the deals entered into are sound, or using the invested money in non-profitable aspects of the business. Let me give you an example. Suppose a person takes from others a total sum of 200,000 riyals. He then pays half this amount as rent, equipment and furniture, and a further 25,000 riyals in salaries of office staff for the first five months, and pays himself 3,000 riyals a month for the time he spends in managing the business. That leaves only 60,000 riyals to conduct a couple of transactions. If these make a loss and the money thus vanishes, how can he say to the investors that all their money is gone, unless it is clearly stated at the beginning that they will also provide for the rent, furniture, salaries, etc? If he has not specified these at the beginning, then they may be justified if they accuse him of deception.

Take another case: the man who presents himself as manager of the business has had no experience in such matters. He feels that all that he needs to be a successful businessman is capital. He persuades some relatives and friends to part with their own savings, promising them some large profits. He quotes them some figures about profits made by others in the business he wants to try his hand in, but he does not tell them that he knows nothing about that particular market and how the business is conducted. Trusting him as a good friend and relative, they give him the money hoping for some returns. However, like any new adventurer, he ends up in heavy losses. Is he responsible for such losses? To a large extent he is, because he concealed some material facts, which would have affected people's response to his project, had they known them.

The reader seems to understand this, because he is speaking about these losses as a debt owed by the man to his co-investors. But I cannot judge in this case, because I do not know the details. I am only answering the questions put to me and making some assumptions in order to illustrate my answer. The facts should be put to a competent authority, preferably to a court of Islamic law, to give a proper judgment, defining responsibilities.

As for Zakah on the man's new savings, the answer is that if he considers himself in debt to those people, he should start repaying them immediately. In this way, he would not be liable to Zakah because he is repaying his debt. It seems to me, however, that he wants to keep this money, invest it in some way for profit, without paying Zakah because he claims that he is in debt. From the Islamic point of view, a debtor should repay his debt as soon as possible, unless the creditor agrees to deferment.

Financial Matters: Business Problems In A Non-Muslim Society

I want to establish and run a super-market or a grocery in a non-Muslim country and find myself facing a dilemma. If I do not stock alcoholic drinks or other commodities forbidden by Islam, my business will suffer, and most customers will prefer my competitors. What should I do? Can I get around this difficulty by offering a share of business to a non-Muslim and that share may consist entirely of the stuff, which is forbidden, in Islam? This can be done in a way that these two types of business shall be accounted for and benefited separately.

When we say that Islam is a complete code of life, we mean that whatever a Muslim wishes to do, he must find out first whether it is acceptable in Islam or not. The query by this reader may sound very strange to non-Muslims who do not see that religion has anything to do with business or with any job or profession for that

matter. But then, when you speak of a code of living, you acknowledge that its domain is life itself.

I am afraid I do not have any comforting news for my reader. It is not permissible to rent a portion of his business premises to a non-Muslim for the purpose of selling alcoholic drinks or other forbidden goods. If a person has a house to rent, it is permissible to rent it to a non-Muslim for residence.

However, if the owner knows that the tenant will use part of the house to brew alcoholic drinks and sell some of what he produces to other non-Muslims customers, the whole renting or leasing contract becomes invalid and forbidden. If the contract specifies the purpose of the tenancy as for residential purposes only, then if the tenant does something in the house, which is not permitted in Islam, then the blame is not to attach to the owner if he does not know of it in advance.

In this case the reader suggests a loophole where he could satisfy his non-Muslim customers. He either leases a part of the premises or enters into a joint venture with a non-Muslim, who takes the entire portion of the business, which Islam does not permit. None of this is acceptable because it is not different from the above case.

I know of a hotel owner in England who faced this dilemma. Unless he has a bar in his hotel, most local people would go elsewhere. His idea was the same and he rented a space in the hotel to a non-Muslim to open a bar there. His business flourished but his trick is not acceptable from the Islamic point of view. We only tell people what is acceptable and we leave it to them.

Financial Matters: Business Ventures — Amway, Skybiz, Etc.

I would like to inquire about a certain type of business, which is attracting increasing popularity. The most popular versions are ***Amway*** and ***Skybiz***, both of which have branches and agents in India, Pakistan, the Philippines and other developing countries. Amway is a consumer product company while ***Skybiz*** specializes in computer and Internet business. The principle on which a person may deal with them is to pay a sum of money, say, 5000 Rupees, to become an agent, and start selling their products door to door. He also tries to recruit more members, who would be under him. Once he has recruited 9 members, each of whom will pay the same amount and begin to sell the goods, he starts to receive a bonus on the basis of their sales. When we compare the prices, we find Amway products more expensive than similar products on the market. Their products cannot be sold in supermarkets, and no advertisements are allowed. No guarantee is given. Skybiz allows a member a web-site spot of 38MB capacity, which is sufficient for a few color pages. I would like to know whether this type of business arrangements is acceptable from the Islamic point of view.

To start with, any business relationship based on equity and fair dealing is acceptable in Islam, which does not impose any strict rules or limitation on the type of business to be conducted. What is not acceptable is a relationship that seeks to exploit the needs or the efforts of a weaker party for the benefit of the stronger party. Let us now examine this business arrangement.

First of all we ask: what does a person who wants to be a member of such companies receive in return for his initial outlay? Amway gives him his products to sell at its exorbitant prices, but he has to make all the effort to sell. In order to increase his returns, he has to persuade others to join the scheme. Thus, he may work on friends, neighbors, clients and others to enter into an arrangement to which they may not be suited. In trying to persuade them he may make them feel that the prospects are

much better than they really are. No doubt some of them will find the task of selling door to door much more difficult than they anticipate. Some might be put off after one or two people turn them away unceremoniously.

Skybiz gives him a small corner in a web-site, but then what happens? Does he wait for people to visit his site and order their computers or Internet products? Or does he need to go out and sell door to door as well?

Then there is the element of getting a bonus on the sales of others you might have recruited to join the scheme. This is perhaps an important catch. But why should anyone get such a bonus. Suppose you have recruited ten people and five of them turn out to be very good salesmen. They sell a large amount of products, perhaps much more than you. You will be receiving a good bonus through no work you have done.

This is not acceptable from the Islamic point of view, because it is money that comes through no effort, and it is not a gift or a bequest. It is benefiting through someone else's efforts. Similarly when you sell the company's products, some of the commission you should be paid goes to the person who recruited you.

This is also the element mentioned by the reader of the high prices of the products being sold. The company may claim that its products are of superior quality, but it seems clear to me that it can only market its products through this army of door to door sellers. If it were to offer its merchandise through supermarkets and other shops, where comparison with other products is easy, it may not be able to sell as much. Hence, there is an element of exploitation, which is multiplied through the amount of money a "member" has to pay initially. The company is gaining an agent who is willing to knock on doors to offer its products, and recruit similar agents. What is more is that it charges a substantial amount for the service. In fact, the company should be paying to such members or agents for the trouble they are undertaking.

Furthermore, there is a clear element of Gharar, which is a term of Islamic law that describes a transaction in which one party is deliberately or incidentally made unaware of the full facts of the transaction. When Gharar is on a very small scale, or unavoidable, and does not materially affect the deal, it may be overlooked. Otherwise, it renders the transaction forbidden. In this transaction the Gharar element cannot be overlooked. Its scale is substantial; it has a material effect on that deal, and it is avoidable. For all these reasons I would say that the arrangement is unacceptable from the Islamic point of view, and I advise my readers not to get involved in such an arrangement.

Financial Matters: Buyer Returns Sold Goods & Suffers Some Penalty

I sold an article to an acquaintance having received half of the price and agreed to spread the remainder over two months. She was unable to pay after the first month, and after the second month she wanted to return the article because she was going back home. She gave me a small sum of money as penalty for not completing the purchase. Am I allowed to receive such penalty.

The Prophet, peace be upon him, advises us to accept returned goods when the purchaser regrets having bought them. Obviously, such an acceptance presupposes that by parting with it to the purchaser in the first place and receiving it back, no loss is incurred. In other words, if you buy a suit from a shop and find it at home that it is not particularly suitable to you; after trying you feel you want return it. If you take it back the following day, then the shopkeeper is recommended by the Prophet, peace be upon him, to take it back. However, if the suit gets stained while it is with you

such as might have happened if you dropped some food on it, then the shopkeeper is at a disadvantage if he takes it back. He cannot sell it when it is dirty, and if he sends it to be dry cleaned, it may lose its appeal. If he is to overlook this, its dry cleaning will cost him some money, as well as time and effort. In this case, he is entitled to recover that loss from the purchaser, although it is open to him to refuse to take it back.

In your case, if the article, which you sold, was returned unused, as you have implied, and taking it back will not mean any loss for you, then the penalty should not be taken. If you take it as compensation for missing a chance to sell the article while it was with your customer, you are not taking forbidden money, but it is much better not to accept it, especially if you know that your customer is not that rich. From the Islamic point of view, it is better to have all our dealings colored by a spirit of compassion and care than exacting our rights to the full.

Financial Matters: Cash Awards In Competitions

May I ask whether it is permissible to enter competitions where participants are asked questions about sport? The participants enter these competitions only for the financial awards they offer.

Yes, it is permissible to enter such competitions provided that they have no fee of entry. If such a competition is offered by a newspaper or a private company, with the aim of increasing sales, but do not require any entry fee to be paid by participants, then that is permissible. The prize one wins on the basis of answering all or most questions correctly, whether this involves a draw between winning entries or not, is permissible to take. The point here is that what the participants pay is the price of the newspaper or the goods they buy. It is not a fee for entry. Hence, the prize is a gift from the publishers of the paper or the owner of the company. It is permissible to take a gift, even though there is a competition for it.

If a fee is charged for entry, then the prize involves taking other people's money without consent. That is not permissible in Islam. It cannot be argued that by entering the competition and paying its fee, they have agreed to give their money to the winner. No such consent has been given. When a fee is charged, the competition becomes a sort of lottery and that is forbidden in Islam.

Financial Matters: Charging Different Customers Different Prices

A shop manager receives all the goods he sells from an establishment, which sets prices for all the goods. But the shop manager does not fix any price. He sells his goods after bargaining with every customer. Could you please comment on his action?

You say that the establishment does not have an agreement with the shop managers at its different outlets to sell at the prices it fixes. In other words, there is no binding agreement that these prices must be charged by all shopkeepers to ensure price uniformity. On the contrary, the establishment knows that its goods can be obtained for varying prices, according to the discretion of different shopkeepers. That is perfectly acceptable. There is no obligation on the part of a shopkeeper, from the Islamic point of view, that he should sell to all his customers at the same price. There may be a variety of reasons why the same commodity is sold to different customers at different prices.

Take for example a grocery shop, which begins to reduce prices from mid-afternoon, onward. The shopkeeper feels that he should reduce prices in order to sell as much of his goods as possible, because he will be getting more items the following morning, when all his customers would feel that the fresh items are the ones to buy.

What is left over from the day before will be of little demand. No one can blame such a shopkeeper, because his action is felt to be proper one.

Moreover, bargaining with customers is permissible. It is fair for a shopkeeper to try to get the best margin of profit he can, as it is fair for a customer to try to get the item he wants to buy at the lowest possible price. If it is known that a customer may bargain, then there is no harm in the shopkeeper asking for a higher price and accepting a lower one. It is certainly better if a shopkeeper decides to sell at fixed prices to all customers, but this is a matter that is left to him to decide in accordance with how he sees his business prospects.

The important thing is that the shopkeeper should not try to exploit his customer's ignorance of the market conditions [or resort to untrue statements about his 'inflated' costs or that he is suffering a loss, while he is not]. When a business borders on deception and exploitation, then new issues are involved and those may make it forbidden.

Financial Matters: Charging Fees For Lectures

There is a tradition in our part of the world to organize meetings with the aim of instructing the Muslim community about Islam. Such a meeting may last several days with speeches, lectures and seminars about the Qur'an, the Hadith and other Islamic subjects. It used to be the case that money was collected from the public to meet the expenses of organizing such a meeting. Whatever is left is donated to the local mosque. Nowadays, however, some speakers and teachers only agree to participate in such a meeting after stipulating certain conditions with regard to their accommodation, food and a percentage of the money collected. Is this permissible?

There is no doubt that a scholar who is able to teach people about their faith will earn great reward from Allah if he does not charge any money for his lectures or seminars. To do so, a scholar has to have some sort of income to meet his needs. He will either have some sort of business, or he may be employed either in the government or in a company. In the latter case, he would do the teaching or deliver his lecture in his free time.

If a scholar lacks these means but is an effective speaker and lecturer, he may be in demand in such meetings. If they involve travel, he will have to take time off from his work and family. In such a situation, he does no wrong if he asks to be paid for his effort. Indeed, he will be a better lecturer and instructor if he devoted more time for his research and the preparations of his talks and lessons.

Sometimes we tend to think that everything connected with Islam, and the explanation of its message and teachings, should be done voluntarily, and without remuneration. Now this is a little idealistic. Why is it that a person who is well read in any branch of science or indeed in literature or philosophy should be paid for his lectures while a scholar who has spent many years in learning about Islam is looked upon with disapproval if he charges a fee for his lectures? Moreover, if the same scholar receives royalties on books he publishes, we accept that as appropriate, but we disapprove of his remuneration for talks and seminars. Is it not true that this discrepancy is rather arbitrary?

May I go back and say that when such talks and lectures are given free of charge, they stand to bring the lecturer a generous reward from Allah.

But when a scholar charges a fee for his talks and lectures, he is entitled to do so, even if he is well off, provided that he does not give a false impression of his position.

Financial Matters: Collateral & Security, Etc.

If we were to embark on an undertaking involving the lending of money to those who need it within Islamic guidelines, would it be acceptable to give loans to Muslims on easier terms than those given to non-Muslims? Is it acceptable to ask for securities only in articles, which appreciate in value? In the event of default, the security is auctioned or sold. Suppose that it fetches more than the original sum of the loan, how do we treat the balance? Is it acceptable to add it to the capital to allow more money to be lent? Or can it be taken as profit?

As the lender, you may make your own conditions for lending any amount of money to any person. You may if you so wish give some of your borrower easier terms. There is no obligation on you to lend your money except on terms that are acceptable to you. The distinction between borrowers may be made on the basis of treating each case on its merits. If you feel that the borrower will settle the debt without difficulty, you may extend easy terms, while if you think that the case is not particularly promising, you may ask for adequate security.

However, when you come to writing up the loan agreement, Islam asks the borrower to specify the terms of the agreement. This is due to the fact that the borrower is the person in need. If he is the one to write up the terms of repayment, he knows that he will be able to meet these terms. It is always open to the lender to refuse to extend the loan facility if he does not like the terms.

In the modern world of today, banks and finance companies have their own terms. When you go to any of them, asking for a loan, the terms are specified and you either agree to them or decline the offer.

It is within your right to ask for the security, which you consider adequate. Obviously, a security of appreciating value is better than one that depreciates. Therefore, you may ask for the security you like.

In case you have to sell the security because of the inability of the borrower to pay back the money, you should try your best not to cause the borrower to incur loss. You should try to get the best price you can for the article you are selling. Suppose he has given you an article of jewelry, you do not sell it to the first jeweler who gives you a price. You should try to ascertain its market value, and perhaps, consult the borrower on whether you should sell it at that price or he can find a way to pay you your money and get back his article. If it is sold and the price it fetches is more than what the borrower owes you, he is entitled to receive the balance without any deduction. You cannot treat it as a profit; otherwise, your transactions would be usurious. What profit is there to have? Nor can you add it to your capital because it belongs to someone else.

Financial Matters: Collateral In Agricultural Land & Its Output

A borrower gives a piece of agricultural land to the creditor as a guarantee. The creditor takes all the products of the land. Is this usury?

If the creditor attends to all the needs of the agricultural land, such as irrigation, fertilizers, harvesting, and incurs all the expenses involved, then the produce he receives is in lieu of this expense.

If he gets these without putting up the necessary expenditure, the loan arrangement is usurious.

Financial Matters: Compensation For Moral Damages

Please let me know whether according to Islamic laws it is possible to sue someone for moral damages.

The idea of recovering personal or moral damage is valid in Islam. At the time of Omar, one of his governors complained to him about a poet who slandered him and his tribe in a long poem. Omar called in a number of well-known poets and read to them the poem asking their views on what the first poet said. They confirmed that the poem contained strong abuse, which was damaging to the reputation of the governor. Omar imprisoned the poet in a well, until he declared his repentance and vowed that he would never speak ill of anyone in his poetry.

Financial Matters: Compensation Or An Unfair Gift

May I put to you the case of a family, which includes two brothers and three sisters as well as their two parents? Normally, brothers contribute to the finances of the family and meet its commitments. When one brother has a better position and greater income than the other, he is able to contribute more. The father now wishes to give this brother a greater portion of the family property in lieu of his contributions. He would then divide the balance among his other children.

There seems to be an air of justice about this question. We have a father who is keen to return to his son the kind of treatment received from the dutiful one. The son has looked after his family, has been kind to his parents and helped in the marriages of his sisters, etc. Since he has done his bit, it is time to compensate him by transferring to him a part of the family property. The remainder will be divided in accordance with Allah's law of inheritance, but only after this son has received his "fair" compensation. Can anyone raise objection to this?

Nevertheless, the whole matter is totally unfair. In this family, we have two brothers; one of them is in a better position than the other. Both make their contributions to the family finances, but the other with a better income pays more. The question here is whether these payments gave him any privileged position in the family. Every Muslim knows that sons who are able to work may be required to support their parents and sisters as well as their younger or older brothers, if they do not have any other source of income. This requirement is a duty, which Allah has imposed. If there are more than one son in the family, each must contribute to the family finances and their contributions may vary according to their means. We cannot expect a person who earns 2,000 per month to pay the same amount as one who earns 15,000 per month. Nor is it expected that two brothers who have the same income should make the same contributions, if one has a family of his own to support while the other is still unmarried.

What I am trying to explain is that two brothers may make widely different contributions to the finances of their family, but the one who pays more may not be able to claim any favor for his larger contribution. The circumstances of each may dictate the level of his contribution. If both are doing their duty, which Allah has imposed on them, then they must expect their reward from Allah. They must not look for some compensation from their father or anyone else, particularly when that compensation may constitute unfairness to a third party. If one of the sons is rich or has an income which is far in excess of what he needs, his contribution must be greater in amount than his brother's who is less fortunate or who has more

commitments. Here we are looking at absolute fairness; not mere equality of sums paid and help given.

If we look at this case more closely, we find that now that the three sisters have been married off, the father wants to assign some of his property to the brother who has made more contribution. I would have thought an assignment in favor of the less affluent son would be more logical [though not appropriate]. The father would then be doing something to improve the lot of his less fortunate son. The other has a better income and can look after his family well. Instead of this, we find the father trying to add to the wealth of the richer of his two sons. Maybe the father wants him to feel that he has a continuous duty to look after his brother and three sisters, even though every one of them is married. But the father should have more foresight than this. By making his rich son even richer, he creates a feeling of unease among the rest of his children. That unease could give rise to jealousy and what could be even worse, as the rest of the family becomes envious of their more fortunate brother. The father should guard against creating such feelings. This is the reason why the Prophet, peace be upon him, has spoken in very strong terms against favoritism among one's own children. He has given us this general instruction which makes it clear that absolute justice should be maintained between children: "Fear Allah and be fair to all your children." That the Prophet, peace be upon him, starts his instruction by saying, "Fear Allah", suggests that unfairness among children is something that incurs Allah's anger. Nothing, which is permissible, leads to this outcome. It must be concluded, therefore, that it is forbidden.

You speak of a gift as being compensation for what that son has done to the family. It may be so, but his contributions were not made as a loan, which would be repaid later. If they were, then the father could pay that loan. Since the contributions were made in fulfillment of the son's duty, no compensation is required. Allah's reward is more than ample compensation.

If I were to speak bluntly, I would say that I detect a desire on the part of the father to keep the wealth of the family from the reach of the husbands of his three daughters. This is a common desire among the people in rural areas, particularly when the wealth of the family includes agricultural land. The family would be keen to keep that land and not to allow their daughters to have portions of it, so that the land is not divided among different families. However, Allah does not approve of this. He has laid down a system of inheritance, which we must follow. He has given every daughter her fair share. Perhaps I should remind you that a share of the son is equal to twice the share of the daughter. There are good reasons for this difference in shares. A son has much greater commitments to fulfill. One such duty is to look after his sisters.

Financial Matters: Credit Cards — Forbidden Or Permissible

1. Is the use of credit cards permissible from the Islamic point of view? What about the late payment charge levied when payment is delayed; is it permissible?

2. I have always felt that the use of credit cards is permissible if one makes sure not to pay interest on one's transactions. However, I recently saw a published ruling forbidding the very use of credit cards because it involves agreement to pay interest in certain cases. Please explain.

1. To use a credit card is permissible if one pays all bills on time so as not to be charged any extras. In this way, a credit card is a useful means, which facilitates transactions. Indeed most credit card holders use their cards in this way, even those who are not Muslims. They pay their bills on time, because the charge is too high for anyone to bear willingly. Muslims in particular should not delay full payment,

because the transaction becomes usurious from the Islamic point of view. When Ibn Abbas, the Prophet's cousin and distinguished scholar, was asked to explain how usury was practiced, his description went as follows:

A man may have advanced to another an amount of money for an agreed period. On the day when settlement is due, he asks the borrower: Are you paying me or are you increasing the balance? That increase is usury. This is exactly what credit card companies do.

2. Some scholars find it easy to pronounce rulings of prohibition on questions put to them, when they may not be able to produce sufficient evidence to support such a ruling. In this case the ruling is based on the conditions imposed by the company or the bank issuing the credit card, rather than on the person's own intentions and actions. The company requires that interest is paid when payment of transactions recorded within a month is delayed beyond the specified date of payment, or when one withdraws money in cash, rather than pay bills. But when the client takes out a credit card, God holds him accountable for what he does with it, not what the issuing company requires.

The normal conditions specify that the cardholder can pay his bills for purchases and services obtained, within a certain limit. Every month the issuing company sends him a bill showing the transactions made, and the total he owes, and stating a date of repayment. If he pays the total amount on or before that date, no interest is charged. If he pays less than the total amount, interest is incurred on the balance.

This means that the whole question of interest is up to the cardholder, not the company. If he intends to pay on time the whole amount due each month, then the whole procedure is valid and permissible. It is not right to forbid the entire agreement on the basis of an eventuality that may never occur. It may be said that he may forget to pay by the due date, or he may not have ready money. If the delay of payment is due to forgetfulness, God has forgiven us whatever slips we make as a result of forgetfulness. If he is short of money due to unforeseen circumstances, then this may qualify as a case of emergency, which should be looked at within the relevant circumstances.

Besides, my reader says that he has arranged to pay his credit card bills through direct debit, which means that the card company sends the bill to his bank for payment, and the bank pays it on the due date, ensuring that there is never any delay. This covers all eventualities and ensures that interest is never charged on his credit card transactions. In other words, it shows that the man has taken sufficient precautions and has no intention whatsoever to put himself in a situation when interest may be charged from him. How can this be forbidden in Islam? If we were to forbid it on the basis of a situation that may never arise, we may as well say that having a bank account is forbidden because of the possibility that one may at one time or another be in debit and the bank would then charge interest. This will place people in great difficulty, when Islam is a religion built on the basis of making things easy. God says in the Qur'an:

"God desires that you have ease. He does not desire that you be afflicted with hardship." [the Cow — "Al-Baqarah" 2: 185]

As for the annual charge some card companies impose, this is also permissible, because it is a fee paid for the facility provided by using the credit card. You receive something in return for what you pay.

Financial Matters: Credit Cards — the Use Of

I have always felt that the use of credit cards is permissible if one makes sure not to pay interest on one's transactions. However, I saw a published ruling forbidding the very use of credit cards because it involves agreement to pay interest in certain cases. Please explain.

Some scholars find it easy to pronounce rulings of prohibition on questions put to them, when they may not be able to produce sufficient evidence to support such a ruling. In this case the ruling is based on the conditions imposed by the company or the bank issuing the credit card, rather than on the person's own intentions and actions. The company requires that interest be paid when payment of transactions recorded within a month is delayed beyond the specified date of payment, or when one withdraws money in cash, rather than pay bills. But when the client takes out a credit card, Islam holds him accountable for what he does with it, not what the issuing company requires.

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Financial Matters: Credit Sales — General

Some companies and business people charge a higher price for goods that are sold by installments or when the payment is delayed. Is it permissible?

If you go to a shop to buy some expensive item and the shopkeeper offers you different methods of payment with an increase in the price of each, then that is acceptable. Let us say that he would sell you the item you desire for, say, SR. 5,000 if you pay immediately. If you choose to pay after six months, then he tells you the price of the same item is SR. 5,500. He may go even higher if you want to pay the amount by installments over a period of one year. Whichever method you agree with him is acceptable. People often equate such arrangements with interest charged on bank loans. The two are different. In term and installment purchase, the buyer asks for the price of an article, making it clear that the price is paid over a particular time or over a certain period. He is quoted a price for that article. He is not lent the money to buy the article and charged interest on this loan. He is simply buying a particular item at a fixed price, which is certainly higher than would be the case if he made cash payment. But all this is an arrangement of buying and selling which is perfectly legitimate.

The case would be different if you agree to a price and then go to a bank or finance company to borrow that price and are charged interest on that loan. In this case, you are doing two separate transactions: The first is the purchase of that article at a particular price, and the second is a loan you are arranging with a bank. The first transaction is legitimate while the second is forbidden.

It may be suggested that when a company sells an article on hire purchase, it can only do so because it has some arrangements with a bank or a finance company. That arrangement may be, in fact, no more than the arrangement of a loan from the bank on behalf of the customer. That may be so, but the customer is not involved in this action. Therefore, he cannot be blamed for it. We can look into this arrangement when we know its details. But for the buyer, the arrangement of payment by installments or at a fixed future time in return for a higher price is permissible.

Financial Matters: Credit Sales — Of Gold

May I ask you about a transaction I do when I go home? I buy gold or jewelry here to sell back home for cash or by installments. A friend of mine says that selling gold on credit or by installments is forbidden, as it is similar to usury. Please comment.

We have to differentiate here between selling gold as bullion, or as a currency, which used to be the case in many countries, and selling gold jewelry. When we talk about jewelry, there is an added element to the gold, which is the manufacture. No jeweler anywhere in the world would sell manufactured jewelry at the same price as its weight in gold. So we have to treat jewelry as an ordinary commodity, but remembering its nature as well.

When we speak of gold as a currency, or as a precious metal, then when we sell it, the price has to be something other than gold. So we may sell it for cash, or silver, or any other commodity. We may agree on a price for immediate exchange. But if we are exchanging gold for gold, the weight of the quantities exchanged must be the same, and the exchange must be effected on the spot. No credit may be given, and no price increase may be agreed for delayed payment, because that would be giving more value in return for time allowed.

Jewelry has two elements, which affect its price: weight and manufacture. Therefore, it is an ordinary commodity, which may be sold on credit or by installments. Its price, however, must not be determined in gold in order to steer away from any suspicion of usury. It has always to be understood that the article exchanged is not mere gold. In other words, when you buy or sell an article of jewelry, you do not talk about it as merely a quantity of gold weighing so much, but a piece of jewelry which has the added value of fine manufacture.

Financial Matters: Currency Dealers & A Deal In Currency

What is the Islamic view on dealing in currency? If one buys a particular currency at one time and sells it later at a higher rate, is this permissible? Is it akin to usury?

No, there is no similarity between usury and dealing in currency as practiced by currency dealers and financial institutions. What is forbidden is to buy the same currency at different rates. If we buy gold for gold or silver for silver or Riyals for Riyals or dollars for dollars, then the two quantities in each transaction must be of the same weight or the same count. If we are exchanging one currency for another, then the two amounts are decided by rates of exchange. What is important, however, is to complete each transaction on the spot. In other words, if I want to buy dollars and offer Riyals, the amount of Riyals I pay for the amount of dollars I am buying is decided by the rate of exchange on the day. I must pay the Riyals and receive the dollars straight away, or "hand to hand," to use the literal translation of the Prophet's own expression. The idea behind this is to dispel any suggestion of making unjustified profit, which leads to suspicion of usury.

If one wants to make profit by buying a certain currency at one time and selling it at another, hoping for the rate of exchange to improve in his favor, he is perfectly entitled to do so. Money in this respect is a commercial commodity, which may be bought and sold for profit. He must remember, however, that buying the new currency and selling it constitute two separate transactions. When he buys, he has to pay the price on the spot. When he sells, he must receive the price also on the spot. If this is duly observed, then there is nothing wrong with such a transaction.

Muslim scholars may be busy discussing such matters like inflation, prayer in space, fasting in polar areas, but individual Muslims like us have ready guidance in the Qur'an, the Sunnah and the life of the Prophet, peace be upon him, and the life of his companions. In my view, the question of inflation is amply answered in Surah 104, which discourages saving large amounts of money in cash. The larger part of savings must be invested in any one of the available methods for investment such as property, shares, gold, business, etc. The best form of investment, however, is that which seeks the returns for that investment in the hereafter. This investment means giving away to charity, schools, hospitals, looking after the needy people, etc. Perhaps I should point out that small savings for immediate future are not affected by inflation. It is when people keep large amounts of cash for a long time that they find the value of their cash dwindling. This form of saving, however, is not favored by anyone. Hence, the whole question is perhaps hypothetical in nature, rather than of practical economics.

The question is not one of declaring or even believing in the fact that Islam provides a complete code of living which is meant to bring happiness to mankind in this life as well as in the life to come. This is the most essential belief of every Muslim. When we adopt the faith of Islam, declaring that we believe in the Oneness of God, we actually recognize that all sovereignty and the authority to legislate belongs to Him alone. The second part of the declaration of faith which states: "I declare that Muhammad, peace be upon him, is God's messenger", implies a recognition that the Prophet Muhammad, peace be upon him, is the means through which we learn the system and the code God wants us to implement in this life.

What we need to understand is that there are certain areas in which all human beings are alike, and these cannot change from one generation to another. The most important of these is the relationship between the human being and his Lord. Hence, the fundamental beliefs and the actions that express faith, which we include under the heading "worship", have the same applicability to all human beings. We pray in the same manner and in the same frequency as all generations before us and all

generations to follow us. All Muslims, from the time of the Prophet, peace be upon him, till the end of human life, are required to fast in the month of Ramadhan, and do the pilgrimage to the Sacred House in Makkah at least once in their lifetime [if they fulfill certain pre-conditions]. But relations between human beings and the ways they deal with one another are subject to change in accordance with different cultures, standard of development, racial characteristics, nature of communities, etc. Business dealings change considerably from one community to another. Hence, Islam does not apply to these areas a very strict code. It lays down certain principles, which are designed to ensure justice and fairness in human dealings. These principles provide a framework within which every community may adopt rules and regulations that it believes to serve the interests of the individual and society as a whole. Needless to say, these rules and regulations may vary from one community to another and from one generation to the next.

Everyone knows that the Muslims went through a period of decline before most areas in the Muslim world were subjected to colonial rule. When Muslim countries regained their independence, they inherited the political and economical systems imposed on them by the colonial powers. Moreover, the periods of decline and imperialism affected Islamic learning. There were long periods during which Muslim scholars were happy to reiterate rulings they had learned although they were given by leading scholars who lived several centuries earlier. What we need to understand is that those leading scholars were giving rulings on problems faced by their contemporaries. These may be similar to ones faced by later generations but there may be other problems, which need new rulings. These should have been provided by the process of "Ijtihad", or scholarly judgment. It is unfortunate that most scholars in the period of decline felt only too happy to reiterate what was said by earlier scholars. Hence, we have this gap in scholarly work that impedes the proper tackling of people's problems by religious scholars. This is why we often find ourselves without ready answers to problems such as inflation, the decline in money value, the protection of savings, etc.

My reader suggests that there is sufficient guidance for everyone in the main sources of religious knowledge, namely the Qur'an & Sunnah. This is true but in facing practical problems, lay man needs to have advice by scholars. Unfortunately, this is not readily available. The layman is right to demand it, and the scholars should work on such problems without delay.

I cannot agree with my reader on the point, which he makes, about Islam not approving savings. Everyone is well advised to save for his future and the future of his family. He is also encouraged to try to invest his savings. When my reader says that Surah 104 [the Traducer — "Al-Humazah"] does not encourage savings in cash, he overlooks an important point. If a Muslim pays out the Zakah on his savings regularly, there is nothing wrong with putting aside any amount that is in excess of one's present needs. The Surah condemns a person who gives so much importance to [amassing of] wealth to the extent that he is practically enslaved by the love of money. This is not the attitude of a true Muslim who only saves after having done his duty by his family and his community. He will have paid out all dues on his wealth.

It is true that the best investment is that which seeks God's pleasure. If we invest by paying to charity and helping others, then we are certain to receive a reward that is far in excess of what we pay; [Allah has, in the Qur'an, repeatedly impressed upon the importance and rewards of giving in alms and charity]. Moreover, Allah will ensure that we will have a reward in this life as well. But that does not mean that every one of us should pay out in alms and charity every Riyal he has over his day-to-day needs. There is nothing wrong in trying to improve one's situation or improving the standard of living one provides for one's family. [I would quote verse 29 of Surah "Al Isr'a" or "Children of Israel" which may be rendered in translation as:

"And let not your hand be chained to your neck nor open it with a complete opening, lest you sit down rebuked, denuded."

Nor do I find myself in agreement with my reader concerning the drop in money value over a period of, say a few years. This is certainly a very important question. If you were to compare what 100 Riyal could buy 20 years ago with the purchasing power of today, you will find the gap hardly believable. While this is not a short period, it is not very large either. A person who has been saving a small amount every month [for contingencies or say to buy a piece of land or any other purchase of sizable value], without investing his savings is bound to find that the real value of his savings has dropped considerably. Hence it is a matter of concern to every one of us that we should have an Islamic solution which ensures that what we have today will retain its value one, two or five years from now.

Financial Matters: Currency Losing Its Value & Savings In Banks

In our part of the world, the value of currency continues to fall. If one has some savings and leaves them in cash, they will dwindle in value. If one puts them in some deposit account, is it permissible to take the extra money one is given?

Unfortunately, it is true that the value of currency falls so as to make the value of one's money decrease unless one is able to retain its value through some investment. This is one of the evils of the capitalist system, which operates in most countries. However, straightforward interest is not the answer to protect the value of one's money. It is often the case that inflation outstrips the rate of interest, so that one continues to lose even if one takes interest on one's bank deposits. Suppose that the rate of interest in a certain country is 8%, and the rate of inflation is 12%, taking interest does not retain the value of one's deposits.

The way out of this problem is to invest the money in a profit-and-loss-sharing account, in which the bank acts as an investment agent for its clients and tries to get their investments to make returns higher than the rate of inflation. There are such accounts or investment schemes in most countries and one should always resort to these in preference to straightforward bank deposits.

Financial Matters: Deposits With Mortgage Institutions

You have mentioned in one of your answers that it is permissible to have a mortgage to buy a house. May I ask whether this means that it is also permissible to deposit money with mortgage institutions, such as building societies? Such institutions need people to invest their savings with them. How else would they get the funds to lend to house buyers?

While your question is perfectly logical, we have to look at each transaction separately. When we say that borrowing money on a mortgage arrangement is permissible, we look at all aspects and where the benefits of the transaction lie. We find that the borrower stands to gain much more than the lender and we identify a clear need for the borrower to ensure having a home for himself and his family. But we cannot make these considerations the basis of looking at the opposite transaction of investing money with such institutions.

We need to look at the transaction itself. If the transaction meets Islamic criteria, then it is permissible. If it is in conflict with such criteria, then it must be pronounced forbidden.

Financial Matters: Discreet Commission

Suppose that an employee's job allows him to arrange subcontracting some of the work of his company, and the subcontractor pays him discreetly some commission without his asking for it. Is such commission permissible to take?

The Prophet, peace be upon him, says: "Abandon what causes you doubts and stick to what gives you no doubt." This is a Hadith that applies to this case. If the employee fears that repercussions could arise should the company know of these payments then he inevitably has doubts and he should make sure to be in the clear. In this case, the simple answer is that he will be better off without such payments.

Having said that, I may add that it is better for the employee, the company and the subcontractor to deal with this issue fairly and squarely. He can do so by telling his company of these payments, suggesting that he pays them into the company. He can couple this with a request for a salary rise. Alternatively he can suggest that he should be allowed to keep a share of these payments. So, if it is agreed that he gets, say, half these payments and the company gets the other half, he will have absolutely no doubt about his payment and he will get something in return for the extra work he is putting into such subcontracts.

What is important to realize is that although the subcontractor gives him this unsolicited commission without his requesting or demanding it, the subcontractor will soon be in a position of advantage in his dealings with the company. The employee will always want to give him subcontracts in preference to others who may be able to do a better or cheaper job. On the other hand, when he gets used to such payments, he will be looking for more. If another contractor offers him a bigger commission, he will favor that contractor. He will soon find himself in an untenable position.

The employee may find it difficult to speak frankly about these payments with the company. If he fears that it could bring him trouble by merely speaking about them and offering to share them with the company, then this means that he should stop them without delay. [Perhaps the Company will appreciate the act of the employee if he surrenders the money to the Company without asking for cut or a rise in salary. What is more likely is this may reflect well on his integrity in the Company and a positive reaction from the Company may be seen in due time.] On the other hand, he may think that the owners of the company may not receive the information, as they should. He needs to ask himself how much of his doubt is motivated by a desire to keep the payments for himself. Hence, the Hadith with which we started this answer applies very clearly. It is far better for him and all concerned that things are done in the open.

Financial Matters: Financial Practices & Tailored Support

I used to support a regular amount of money to a bank in my home country and the bank added to it a commission on a regular basis. Had I retained all the amounts with me and transferred them now, I would have got much more in my home currency because of the difference in exchange rates over the years. Would the commission the bank credited to me be acceptable in the circumstances?

Numerous are the situations, practices and transactions that people may have to encounter in our sophisticated mode of living and for which they do not find an Islamic answer ready. Often people do not stop to think about the legality or otherwise of a particular situation or practice. They get involved in it but after the

passage of a period of time, they start to think, "Is it permissible or not?" If they receive a negative answer they find it difficult to accept because the practice or the situation has become too familiar to them and they cannot do without it. If it is beneficial to them, they ask a scholar about it, trying to get from him a favorable answer. If they cannot, then they may go to another scholar or they may try to justify that practice for themselves. What we have to remember is that Islam cannot be tailored according to our own desires. Modern civilization has invented numerous financial practices without reference to Islam. Islam cannot, therefore, be expected to sanction every single one of these practices. It has its own values, which shape the sort of society it aims to create. Therefore, if we wish to lead a life, which is acceptable to Islam, we must abide by Islamic values. We cannot try to modify these values, in order to sanction certain benefits, which we receive from un-Islamic practices.

Moreover, modern civilization has established a world monetary system, which is sometimes grossly unfair, particularly to poor people. Take, for examples, the parity of currencies. Sometimes, you feel that there is no logic or system, which governs this parity. I will give you the example of two of the strongest currencies in the world, the American dollar and the British pound. In the late-seventies the pound lost much in value and went so low that at one point, a pound was worth only a few cents above one dollar. Nowadays, a pound fetches nearly two dollars. If you have to deal in these currencies, and you transfer money from one to the other, you are bound to either make heavy losses or substantial gains through no effort on your part other than the timing of exchanging your currency.

The first question relates to such changes. My reader wishes he had not transferred any amount of money over the last few years. He would have received more by transferring them now. In order to compensate his loss, he seeks to legitimize the commission given to him by the bank. This is no excuse for accepting something, which is not permissible in the first place. If this commission is halal, or permissible, it is not accepted by the rate of transfer. If it is forbidden to take, the rate of exchange does not alter that prohibition. Hence, we should look at the commission separately whether it is permissible or not.

What is questionable, in this particular case, is the commission paid by the bank. Is it simply interest given another name? If so, then it is not permissible for my reader to take. He may, however, give it away to poor people or to charitable society or put it to some use, which is beneficial to the whole society. On the other hand, if the bank uses the money transferred by my reader and gives a portion of the returns on the investment to its client, then this commission is permissible to take, provided that it is not guaranteed before hand at a particular rate. In other words, it should be related to the performance of the bank. If it is so, then it becomes permissible regardless of the rates of exchange. The same ruling applies to all money deposited in a bank.

Financial Matters: Gold-quest — Futile Search For Gold

The Gold-quest is a network marketing business that is gaining popularity, as it appears to be a quick way of raising money. To join, one pays \$400 and receives a product of his choice, which is worth much less than the amount paid. He then has to recruit ten new customers, each of whom pays \$400. When he has done that, he receives a commission equaling the amount he paid, i.e. \$400. If he recruits 60 new members, his commission goes up to \$2400. The company produces a Fatwa, which says that this business is acceptable from the Islamic point of view, provided there, is full disclosure of all the commissions paid. Please comment.

The ruling you have mentioned is conditional on the buyer knowing the full extent of what he buys, the details of the returns he receives, and the commission each one in the chain receives. Perhaps the scholar who issued this ruling has given a fuller statement, arguing different possibilities, and stating what the situation is like if full disclosure is not achieved. The company would only publicize what serves its purpose. Be that as it may, we need to look into this type of business very carefully before giving any verdict.

The first thing that this sort of business does is to sell a product for much more than the price it would fetch had it been on sale in shops. This is done so that the new client is keen to recoup his loss by recruiting more clients for the company. His first target is to get ten new clients. When he does this, he gets back his initial \$400, and he would have the original product. But he is not compensated for the time and effort he puts in recruiting the ten clients. Meanwhile the company gets \$4000, for only ten products and the commission it pays him. Perhaps its net profit is not less than \$3000, for which it provides nothing in effort or merchandise. The investor is not satisfied with this. Now that he gets his money back, he wants to do more, because the very idea of getting involved with this sort of business is to get some income. He goes on recruiting and gets a similar commission for every 10 more clients.

There is much deception in the whole affair. The Gold-quest brochures make the effort required sound easy, when it is not. It is certainly very difficult to persuade 10 people to part with \$400 each on a product they know to be worth much less, only to get involved in a task of persuading 10 more people each to do the same. Many do not manage to get their initial 10 recruits, and as a result they lose their initial sum. The fact that they got something for it does not count for much, because what they get is worth much less than their starting payment. Besides, the process could easily lead to spoiling relations. Obviously when you go about finding your initial recruits you start with your friends and relatives. Those of them who subsequently fail to get 10 recruits in order to get back their initial outlay will blame you for landing them in such a mess.

There is only one beneficiary in the whole process, and this is the Gold-quest Company. They have chosen an appropriate name that attracts people, but it is they only whose quest for gold is successful. Everyone else is a loser. The whole operation involves much deception, and as such it cannot be lawful in Islam.

Financial Matters: Government Bonds & Savings Certificates

1. What is the Islamic view concerning government bond certificates, and national savings certificates? There are sometimes strong incentives for people to buy these as forms of savings, as they generate profit. Yet it is difficult to see where the profit comes from, considering that government uses the money to finance its development projects.

2. In an earlier reply you said that money invested in a government bond which is not further used in a usurious transaction is permissible even if it gives a rate of return fixed in advance. In a more recent reply, you said that this was the type of usury that was prevalent at the time when Islam was revealed. May I now ask a clear ruling on government bonds issued to finance certain projects and giving a fixed yearly rate of return? Are these permissible as a form of investment?

1. National savings certificates are one way by which a government borrows money from the people to finance its projects and services. If the government tries to carry out its project without generating funds in this way, it has to borrow from some other source and the cost would be much higher. Thus the profit it gives may not be actual

profit like that generated by trade, but it is ultimate profit which is also very real, although it may take long to realize.

The incentives may be very tempting, but ultimately the government benefits a great deal by offering such saving certificates. Hence, the case is one of a loan with general benefit to both sides. Some scholars have returned a verdict of prohibition on such certificates, while others have made them permissible. It is not possible to give a clear verdict without knowing more about them.

Another method a government may use is to offer bonds and to run a lottery giving prizes to the members drawn. It is very hard to see how this can be permissible. It is true that the buyer of the bond will get his money back, as he does not buy a lottery ticket by it, but the prizes offered are the incentive many people buy these bonds for. These prizes are available only as a result of the money people give to buy these bonds. Hence, they are given to some particular and not to others. That is unfair and whatever is unfair cannot be acceptable from the Islamic point of view.

2. Governments do not issue bonds in order to compete in the finance market. They issue them to get funds for certain projects, which the country needs, and will eventually bring in prosperity, even though the project itself may not yield returns. For example, if a government undertakes a major constructions project, which includes the building of roads, airports and railways. This may not bring immediate returns, but as people begin to use these for easier access, the project will lead to an improvement in the economy of the region with prosperity for its citizens. Therefore it is right that government should treat these bonds as a form of investment by the people who buy its bonds and to give them some returns on their investment.

I have recently explained that there are scholars who argue that fixing a guaranteed rate of returns in advance is acceptable because it protects the interest of the individual investor. The rector of Al-Azhar has come strongly in favor of this method. There is a valid argument in that.

There may be some confusion with regard to the second point attributed to me about describing this as the form of usury that prevailed at the advent of Islam. The type of usury at the time was that one person borrowed money from another, promising to repay on an agreed date. If the debtor could honor his promise, the creditor would ask him: 'Will you pay or will you increase the repayment in lieu of the delay?' The debtor agreed to the increase, which was called Riba, which means usury. That sort of transaction is obviously usurious and it is strictly forbidden Investment.

Financial Matters: Hawala Transfer Of Funds

Some people say that transferring money through private agents is permissible although it is against the law of our country. People resort to it as they get a better rate for their Saudi Riyals. However, it is said that this is part of laundering money earned in an illegal way. Please comment.

Making a transfer through a private agent is permissible in the first place. However, if a Muslim ruler issues an order outlawing this practice on the basis of what serves the interests of the Muslim community better, such order must be obeyed by all Muslims. This appears to be the case here, although the government is not a Muslim government. Nevertheless, Muslims of that country should abide by the laws of the land, since these laws are not contrary to Islamic law. If the exercise is part of laundering dirty money, then Muslims must not get involved in that. Dirty money is earned in ways that Islam does not approve. Hence, to help laundering such money is to help in earning it. That puts us in a position of aiding what is against the law. We must not do that.

There is an added reason to avoid such a practice. There is an element of high risk involved. There is simply no guarantee that the agent will deliver the money to the beneficiaries on time, or in the proper amount. Hence, it is better to avoid such risks.

Financial Matters: Horse Breeding For Races

In India, the only type of sport gambling, which is allowed by the law, is that of horse racing. Owners of horses, which run in races, are paid a fixed rate of stake money, which is determined before the season and does not change whether a horse wins or loses. I happen to be a horse lover and it is the enjoyment of my life to breed and train horses. If I run my horses in races, will that be allowed? I neither gamble nor encourage gambling on my horses. The whole idea of gambling does not appeal to me in any way, because I know it is forbidden. However, breeding horses and training them to be able to win races gives me much enjoyment and provides me with income. Perhaps I should state that a person like myself would have to incur a great deal of money in order to get a horse in shape for racing. My question is whether it is permissible to breed, train, ride, own, buy and sell such horses? Moreover, is the money earned from running horses in races also permissible? May I say that I have a clear conscience about this? For me, the most interesting sport is horse racing. Whether in the capacity of an owner, trainer, jockey, commentator, critic or a breeder, horse racing gives me great pleasure. I only want to know whether Islam permits it.

My reader seems to be in a little bit of a difficult position. He is not interested in the gambling that takes place on horse racing. He simply wants the enjoyment of breeding, training, and riding horses, and possibly the investment that goes with it. This gives him a clear conscience, but still he feels something within him telling him that Islam may not approve of all this. It is that feeling I am interested in. Why should my reader entertain such a feeling, when horse riding as a sport is perfectly permissible?

Similarly, the breeding, training and dealing with horses are all blameless pursuits. It is definitely the gambling that goes with all that which gives him that slight suspicion that he may be helping a process or a business of which Islam does not approve. He knows that gambling is forbidden in Islam and he does not get involved in it, but he realizes that he is going close to it.

It is one of the points of strength of the Islamic faith that it develops such a keen sense among its followers that they want all their actions to be permissible and blameless, so that they do not incur God's displeasure. Indeed, Islam goes further than that and encourages followers not to come near to doubtful matters.

Consider the following Hadith related by Al-Bukhari and Muslim on the authority of An-Nu'man ibn Basheer who heard God's Messenger say: "That which is lawful is plain and that which is unlawful is [also] plain, and between the two of them are doubtful matters of which many people remain unaware. Thus he who avoids doubtful matters clears himself in regard to his religion and his honor, but he who falls into doubtful matters falls into that which is unlawful, like the shepherd who pastures around a sanctuary, all but grazing therein. Truly in the body there is a morsel of flesh which, if it be well, all body is well, and which if it be diseased, all the body is diseased. Truly it is the heart."

Perhaps, my reader does not get involved in gambling, but he is aware that he comes close to it. Hence, the example cited by the Prophet, peace be upon him, about the

shepherd grazing very close to the sanctuary applies to him. The sanctuary, as defined by the Prophet, is the prohibitions God has laid down.

I will give my reader an example. After careful study, a farmer realizes that the best fruits he could get out of his land is grapes. He takes very good care of his land and manages to get seeds of top quality. After a few years, he has the great satisfaction of having some of the best grapes in the area. This farmer is a Muslim, but he lives in a country where Muslims are in minority. Most people in his society are in the habit of drinking. There is a very good business in drinks. A brewing company approaches him with an offer to buy all his produce because it makes top quality drinks. When the farmer considers the offer, he finds that it gives him a much higher price than what he is ever likely to get if he sells his produce in the vegetable and fruit market.

Moreover, arrangements will be made so that he does not have to worry about collection and transport. To him the offer makes very good business. Encouraging him, some people suggest that with his greater profit, he will be able to give a handsome portion to the poor. Should he go ahead and accept the offer by the brewery? The answer is a definite NO. By selling his grapes to a company, knowing that the grapes will be used to manufacture something, which is forbidden to drink, he will be helping this type of business. Somebody may suggest that if he does not sell to the brewing company, other farmers will.

True, but let other farmers do what they want; he should not put himself in a position where his business is geared to the manufacture of intoxicating drinks. If he accepts the offer, his earnings will be from a forbidden source. As such, they are not legitimate.

My reader is in a very similar position. He does not gamble himself, but he is certainly helping and aiding a forbidden practice. Horseracing is a major enterprise, indeed a complete industry in non-Muslim countries. Getting involved with it so heavily is simply lending a helpful hand. That is not allowed to a Muslim.

My reader knows that gambling is forbidden, and horse racing has become a major field of gambling. As such, everything designed to help this type of gambling flourish is forbidden. While there is nothing wrong with the breeding and riding of, and dealing with horses, but when that is geared toward serving a gambling sport, it becomes forbidden. I can say to my reader either to change the purpose of his business so as to make all his efforts geared toward legitimate practices or to leave this business altogether.

Financial Matters: House On Installments Or Loans

1. I intend to buy a house in my native place, paying 50 percent of the value to start with, and paying the balance by monthly installments. This will inevitably increase the price. However, it is the only way I can manage to have a house of my own. Is there anything wrong with this method of purchase?

2. I am an American citizen with a moderate income. I cannot purchase a house on cash payment. House rent is very excessive and householders do not like to rent their homes to families with children. Islamic societies in the US denounce the method of purchasing a house on bank loan as it involves interest. How can a family in the low-to-moderate income group have a house for living?

1. It is well-known practice that when you buy anything on the basis of paying its price, or part of it, sometime later, then the price of that article is set higher. In Islamic terminology, this is referred to as "term" purchase. When you tell the owner

that you want to buy that article and agree to the terms of payment, he will tell you that you may have that article for say, 50 if you pay immediately and, 55 if you pay after three months. This is perfectly acceptable. This is neither interest nor usury. It is simply a raising of the price agreed at the time of purchase in return for a particular facility of payment. Scholars agree that this is perfectly permissible.

This method applies to buying anything on installments. There is a mutual benefit to the buyer and seller in this method. The buyer spreads amount which relieves the burden of having to pay the whole amount at the beginning and the seller has the commodity sold and receives a higher price for it in return for waiting for payment. There is no harm in that.

2. There are certain principles, which we must keep in mind when we consider a question like this in the conditions that prevail in our world generally, or in a certain area in particular. First of all, we must remember that the purpose of Islamic legislation is to serve the interests of the community. This applies to the whole community of mankind and to the Muslim community in particular. It is a rule of Islamic law that says: "Whenever people's interest happens to be, God's law will sanction it."

This law is not to be taken as absolute, without any qualification. It is indeed qualified by all clear statement in the Qur'an and the Sunnah which spell out clear orders or define prohibitions. This means that whether there is no firm ruling on a particular matter, then what serves the interest of the community is sanctioned and endorsed by God's law.

Another principle is that "essential needs relax prohibitions." This is certainly subject to situations and conditions, but the principle is clear. It applies where the need is basic and cannot be fulfilled without the relaxation of a prohibition. An example is that of a person who is starving, and has no expectation of getting food, except something forbidden, such as pork or carrion. He may eat of that, although it is forbidden, but he takes only what is sufficient for him to stay alive until he is able to get wholesome and permissible food.

A third principle is that the Islamic law seeks to protect in good order five major things in human life which are: Faith, self, mind, offspring [or family] and property. What is needed to preserve and protect these is essential.

If we bear all that in mind and remember that shelter is basic to human existence, we are bound to consider shelter a human right that society is required to fulfill. In an Islamic society the state is required to make housing a priority area until every one in the community is properly housed.

In view of all this, and since Muslims live in all types of societies, they have to deal with their particular situations in the light of Islamic law, violating none of its principles, except what may be relaxed in an emergency, and trying to satisfy their needs for a comfortable living which enables them to be productive. It is only when they are productive that they fulfill the purpose of their creation in a proper manner.

All the information supplied by my reader about housing in the US are correct. Rent is very high, and it can easily be beyond the means of a family of mid-range income. Prices of property are too high for most people to be able to buy a house and pay in ready cash. On the other hand, it is practically impossible for anyone to have an interest-free loan of an amount sufficient to buy even a single room in a house of modest specifications. Hence we must look at the method of house buying that prevails there and see whether Islam will allow it.

We find that the building society or a bank is willing to advance money for the purchase of a house, provided that the borrower mortgages a house to the bank to secure the loan. It imposes a charge, which may be called "service charge", or "commission", it may call more plainly "interest." It may either be fixed or changeable according to the prevailing interest rate. When the house or apartment is bought, it is registered in the name of the buyer who is able to use it for residence straightway. As long as he pays the monthly installments agreed with the building society, or whoever is the lender, no one can detract from his right of ownership. Should he decide to sell the house before the loan is fully repaid, no one interferes with his decision. He is only required to repay the remainder of his debt immediately on receipt of the price. What happens in practice is that the house would have appreciated in value. The owner who had borrowed a very large part, if not all, of the price takes all the price increase as his own profit. Should he have lived in the house for a few years, what he receives is likely to be higher than the whole amount he had paid for it, including the monthly installments. In addition, he would have lived in a proper house.

If you look at all the aspects of this transaction you find it totally different in nature from a usurious loan which the borrower takes out only because he is in dire need, and the lender exploits that need taking unwarranted profit for no effort he makes. In the house mortgage transaction, the benefit is largely to the borrower, fulfilling one of his essential living needs. As such, we cannot denounce it on the basis of being interest-based. We have to look at its detailed aspect to determine where the benefit lies.

Whenever a scholar visits the United States or Europe, he is frequently asked about this transaction. If the question is made simply as borrowing on interest to buy a house, the answer is most likely to be one of prohibition. What I have found during my long stay in Britain is that whenever the transaction is explained in detail, the scholar is likely to change his view, looking at the fact that it answers an essential need, and the benefit it is certain to give to the house buyer and his family. I personally have discussed this question with a number of scholars from different countries, and most, if not all, had come round to say that a mortgage loan may be obtained for house purchase. Some said that it is totally permissible, while others chose to consider it permissible on the basis of meeting a basic need.

Financial Matters: House On Mortgage — Detailed Review

1. Could you please tell me whether buying a house on mortgage is permissible, considering that this is the only way I can buy a house for my family's living.
2. You have given a ruling that buying a house on mortgage in non-Muslim countries is permissible, but you provided no source of evidence. As you know, such a transaction involves the payment of interest, which is a form of usury. You treated this as a necessity. Surely, this cannot be so. How can you compare a starving person who is allowed to eat forbidden things, such as pork, in order to preserve his life, and one who can rent a house, rather than buy it with a loan that pays interest? There is no emergency in this second situation; no question of life and death. Are you not yielding to the pressure of Muslims living in America and Europe who are really after improving their material situation in this life, rather than abiding by Islamic rules? Could you not advise them to try to pressurize Western governments or Western banks to provide some sort of transaction that can be acceptable under Islam? Alternatively, they could go to Islamic banks for an acceptable solution. If we are to allow what is forbidden, that is surely a grave error.

3. The argument that has been put for and against buying a house on mortgage for residents in the US and other countries is very interesting. One point that has not been mentioned is that of taxes, whereby a house buyer reduces his burden of income tax when he buys his house on mortgage. Is it not true to say that Islamic law aims to reduce a person's burden, rather than increase it? If so, should not this be taken into consideration when issuing a verdict on the permissibility of buying a house on mortgage when there is no alternative?

1. The European Council for Islamic Rulings, presided by Sheikh Yousuf Al-Qaradawi, a leading authority, has recently published a ruling that it is permissible for Muslims living in Western countries to use the facility provided by banks and building societies to buy a house on mortgage. The two provisos the Council makes are that the house is for one's family's living and that there is no comparable way for buying a house that meets Islamic requirements. The Council bases its ruling on the fact that owning a house is a necessity for living and the alternative of renting a house does not provide a satisfactory solution.

There is no doubt that the Council's ruling is right, and it answers a felt need of Muslims not only in the West but also in many other parts of the world. However, I feel that an added reason for considering the mortgage facility permissible to use is that the borrower gets more than the amount of the loan which he pays back in a higher amount. He gets the full ownership of the house he buys, although, apart from the mortgage loan, he puts in the price of only a share of it. He also uses the house for the duration of the loan. Both these are quantifiable benefits, which are always greater than the increase in the amount he pays back on his loan.

2. There are several points to make here. The first is that we do not try to legalize what God has made forbidden. Far be it from us to do so. This is a grave sin, and we pray to God that we never make such an error. We accept all that God has decreed, considering lawful only what He has made lawful and abiding by what He has prohibited.

Secondly, we in no way compared buying a house with a person reaching a degree of starvation that allows him to eat pig meat in order to preserve his life. We spoke of having a house as comparable to a necessity, but we did not suggest that there is a question of life and death. Scholars identify five areas which must be preserved for human life to progress.

These are: self, mind, offspring, faith and property. Indeed, all divine and man-made laws recognize the need to ensure the protection of these five essentials.

Muslim scholars divide actions and practices that serve people's interests into three categories: necessities, needs and improvements. Necessities are actions and practices that are essential to ensure the achievement and protection of those five purposes. Needs are those that are not absolutely necessary for the preservation of those five areas, but needed to remove difficulty and ensure comfort. Under this category of needs we may include the permissibility of hunting, renting and leasing. You may consider that if renting was not permitted, people would have had to own every thing they need, even temporarily. The third category includes things that are not needed to remove hardship or difficulty, but their observance promotes moral values, good manners, and well-being.

When we consider housing in human life, we may say that people can survive in caves, forests and tents. As long as they have some sort of protection against the elements, they can survive. So, where do we classify a house under the three categories? Well, it is better not to go into a detailed discussion on this point, but we

may say that having some accommodation is a necessity, while ownership of such accommodation is a need. It is easy to explain why it is a need, considering that people may not always have sufficient income to rent, and as they grow old, they may not be able to work and have an income. If they do not have a house of their own, they may run into great difficulty.

Now, let us look at the possibility of buying a house on mortgage. I have stated in these columns more than once that it is permissible. But this is not a personal opinion. Some of the top scholars have given such a ruling.

The late Sheikh Mustafa al-Zarqa, who ranked among the top ten scholars of Fiqh in the 20th century, gives such a ruling. More recently, the European Fiqh Council, under the chairmanship of Sheikh Yousuf al-Qaradawi, has given a similar ruling. The Council gives a dual basis for its ruling: the first is that house ownership is a necessity, and the Qur'an mentions the lifting of prohibition in case of necessity in five different verses, such as 6: 119 and 6: 145. It also makes clear the rule agreed by scholars that a need could be treated as a necessity under certain conditions. This is rule 31 in *Majallat al-Ahkam al-Adliyyah*, which was a codification of Islamic law issued by the Ottoman Caliphate in 1293 AH, corresponding to 1876 CE. The other basis for the ruling, which is also the basis adopted by Sheikh Mustafa al-Zarqa, is the view of the Hanafi School of Fiqh. This allows Muslims to participate in transactions that may be prohibited under Islam, but allowed by the law of non-Muslim countries, provided that there is a real interest for the Muslim in such a transaction, and that no shady dealing or deception is involved.

I have cited these cases to show that this is an acceptable ruling by an increasing number of scholars. I am not particularly happy with the second basis of the ruling by the Council although it is the view of the Hanafi School of Fiqh, which is widely acceptable as a school that Muslims may follow. However, I find that the mortgage transaction differs in substance with a usurious loan. Here the mortgager, who buys the house, receives much more than the amount of money the bank advances to him. This is the full ownership of the house. He is thus the beneficiary of any profit made on the house, should he want to sell it at any time during the loan period.

Finally I object to the reader's comments about the behavior of Muslims in the USA or other places. He assigns to them motives, which may or may not be true. He is better advised not to judge people's motives, as he cannot prove them. Let motives be judged by God alone.

3. Some scholars have taken up this point of tax reduction when issuing their rulings that the mortgage transaction is permissible. However, I feel this to be a weak point, because we should not be looking for ways to avoid tax payment. Government taxes are necessary for the funding of public services, such as education, transport, health, etc. The tax question could be important when we look at the overall picture of what the mortgage arrangement involves, but it is not a major factor in its permissibility or otherwise.

In general, Islam recognizes the need for imposing taxes for the benefit of the community. The Prophet, peace be upon him, says: "There is a duty on wealth other than Zakah." He left this duty unspecified, so as to allow the government of the Islamic community to determine what it needs and for which services to provide funding.

To my mind, the strongest argument in favor of the mortgage transaction is that it gives the borrower much more than the money he or she borrows. I am referring here to the full ownership of the whole house one buys, despite paying only a portion of the price. This means that he benefits by the full utility of the house, and on selling it, he receives the increase in the price of the whole house.

Financial Matters: House On Mortgage & Expensive Islamic Finance

I refer to your reply in which you mention the European Islamic Council's Fatwa permitting the mortgage arrangement for house purchase. I have been trying to arrange for house purchase through an Islamic finance scheme, which is far more costly than a normal mortgage. However, I feel that we should support such schemes because they provide alternatives. Since they are still in their initial period of operation, they are bound to be more expensive. However, they need support. Should a Muslim prefer their schemes on the basis of this consideration?

As I mentioned earlier, the European Council based its Fatwa on the principle of necessity, or pressing need. I personally feel that this is unnecessary. There is much more to a mortgage arrangement than meeting a necessity, which makes it permissible on its own merits. Be that as it may, the question of which option to take may be addressed on two counts: the interests of the individual and those of the community.

There is no doubt that strengthening Islamic banks and financial institutions serves the interests of the Muslim community. Hence, we should try our best to strengthen them. However, these institutions are also duty bound to try hard to make themselves competitive. If an ordinary bank gives a mortgage requesting a 5 percent down payment, then an Islamic bank requiring 20 percent puts itself out of the market. There will inevitably be less takers and the smaller the number of customers, the less the opportunity for the scheme to be more competitive.

Some leading banks in England have now started a similar scheme of what they call Islamic mortgage. They cut the down payment to 10 percent, which means that the Islamic banks will find themselves in difficulty unless they improve their products. They have a responsibility to do so anyway.

What does Islam require from an individual? Each one looks at his or her situation. A person, who is able to take an Islamic mortgage, without putting himself to much trouble, is advised to do so. However, if he will end up paying much more for his house than under a normal mortgage, then no such requirement applies. It is the responsibility of the Islamic financial institutions to lower their prices. On the other hand, a person who finds it difficult to meet the requirements of the financial institutions operating what they call an Islamic scheme need may take an ordinary mortgage, since it has been declared acceptable from the Islamic point of view.

Financial Matters: House On Mortgage & Tax Benefit

The argument that has been put for and against buying a house on mortgage for residents in the US and other countries is very interesting. One point that has not been mentioned is that of taxes, whereby a house buyer reduces his burden of income tax when he buys his house on mortgage. Is it not true to say that Islamic law aims to reduce a person's burden, rather than increase it? If so, should not this be taken into consideration when issuing a verdict on the permissibility of buying a house on mortgage when there is no alternative?

Some scholars have taken up this point of tax reduction when issuing their rulings that the mortgage transaction is permissible. However, I feel this to be a weak point, because we should not be looking for ways to avoid tax payment. Government taxes are necessary for the funding of public services, such as education, transport, health, etc. The tax question could be important when we look at the overall picture of what the mortgage arrangement involves, but it is not a major factor in its

permissibility or otherwise. In general, Islam recognizes the need for imposing taxes for the benefit of the community. The Prophet, peace be upon him, says: "There is a duty on wealth other than Zakah." He left this duty unspecified, so as to allow the government of the Islamic community to determine what it needs and for which services to provide funding.

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Financial Matters: House On Mortgage

1. I am an American citizen with a moderate income. I cannot purchase a house on cash payment. House rent is very excessive and householders do not like to rent their homes to families with children. Islamic societies in the US denounce the method of purchasing a house on bank loan as it involves interest. How can a family in the low-to-moderate income group have a house for living?

2. We have read your answer stating that the purchase of a house on mortgage is permissible. However, in the UK most scholars say that this is not permissible on grounds that the transaction is interest-based. They advise that a Muslim should live in rented accommodation until such time when he is able to buy a house without resorting to borrowing on interest. We would be grateful if you will discuss the question in detail, as this is a matter, which applies to most Muslim families.

3. I want to buy a house in India, my home country, but my savings cover only 60 percent of the price. A government financial institution provides help with a mortgage loan which is payable over a long period of time, so as to ease the burden. Is such an arrangement permissible?

1. There are certain principles, which we must keep in mind when we consider a question like this in the conditions that prevail in our world generally, or in a certain area in particular. First of all, we must remember that the purpose of Islamic legislation is to serve the interests of the community. This applies to the whole community of mankind and to the Muslim community in particular. It is a rule of Islamic law that says: "Whenever people's interest happens to be, God's law will sanction it."

This law is not to be taken as absolute, without any qualification. It is indeed qualified by all clear statements in the Qur'an and the Sunnah which spell out clear orders or define prohibitions. This means that where there is no firm ruling on a particular matter, then what serves the interest of the community is sanctioned and endorsed by God's law.

Another principle is that "essential needs relax prohibitions." This is certainly subject to situations and conditions, but the principle is clear. It applies where the need is basic and cannot be fulfilled without the relaxation of a prohibition. An example is that of a person who is starving, and has no expectation of getting food, except something forbidden, such as pork or carrion. He may eat of that, although it is forbidden, but he takes only what is sufficient for him to stay alive until he is able to get wholesome and permissible food.

A third principle is that the Islamic law seeks to protect in good order five major things in human life which are: Faith, self, mind, offspring [or family] and property. What is needed to preserve and protect these is essential.

If we bear all that in mind and remember that shelter is basic to human existence, we are bound to consider shelter a human right that society is required to fulfill. In an Islamic society the state is required to make housing a priority area until every one in the community is properly housed.

In view of all this, and since Muslims live in all types of societies, they have to deal with their particular situations in the light of Islamic law, violating none of its principles, except what may be relaxed in an emergency, and trying to satisfy their needs for a comfortable living which enables them to be productive. It is only when they are productive that they fulfill the purpose of their creation in a proper manner.

All the information supplied by my reader about housing in the US are correct. Rent is very high, and it can easily be beyond the means of a family of mid-range income. Prices of property are too high for most people to be able to buy a house and pay in ready cash. On the other hand, it is practically impossible for anyone to have an interest-free loan of an amount sufficient to buy even a single room in a house of modest specifications. Hence we must look at the method of house buying that prevails there and see whether Islam will allow it.

We find that the building society or a bank is willing to advance money for the purchase of a house, provided that the borrower mortgages a house to the bank to secure the loan. It imposes a charge, which may be called "service charge", or "commission", or it may be more plainly called "interest." It may be either fixed or variable according to the prevailing interest rate. When the house or apartment is bought, it is registered in the name of the buyer who is able to use it for residence straightway. As long as he pays the monthly installments agreed with the building society, or whoever is the lender, no one can detract from his right of ownership. Should he decide to sell the house before the loan is fully repaid, no one interferes with his decision. He is only required to repay the remainder of his debt immediately on receipt of the price. What happens in practice is that the house would have appreciated in value. The owner who had borrowed a very large part, if not all, of the price takes all the price increase as his own profit. Should he have lived in the house for a few years, what he receives is likely to be higher than the whole amount he had paid for it, including the monthly installments. In addition, he would have lived in a proper house.

If you look at all the aspects of this transaction you find it totally different in nature from a usurious loan which the borrower takes out only because he is in dire need, and the lender exploits that need taking unwarranted profit for no effort he makes. In the house mortgage transaction, the benefit is largely to the borrower, fulfilling one of his essential living needs. As such, we cannot denounce it on the basis of being interest-based. We have to look at its detailed aspect to determine where the benefit lies.

Whenever a scholar visits the United States or Europe, he is frequently asked about this transaction. If the question is made simply as borrowing on interest to buy a house, the answer is most likely to be one of prohibition. What I have found during my long stay in Britain is that whenever the transaction is explained in detail, the scholar is likely to change his view, looking at the fact that it answers an essential need, and the benefit it is certain to give to the house buyer and his family. I personally have discussed this question with a number of scholars from different countries, and most, if not all, had come round to say that a mortgage loan may be obtained for house purchase. Some said that it is totally permissible, while others chose to consider it permissible on the basis of meeting a basic need.

2. Many scholars give a verdict of prohibition on any transaction that involves interest, whether taken or paid. The basis of this ruling is that they equate interest with usury, which is undoubtedly forbidden. Indeed the prohibition of usury is very strict. God threatens those who devour usury with a war launched on them by Himself and His messenger. That is a very stern warning which is sufficient to make anyone with a shred of faith refrain from any usurious practice.

What we have to remember when we speak about usury is that it is a form of ugly exploitation of the need of a poor person in order to deprive him of anything that remains in his possession. The history of moneylenders is filled with ruined families, children thrown on the streets, starving elderly people while the usurer gets richer all the time. To prevent all this sort of exploitation, God has forbidden usurious transactions whatever their nature may be.

When we look at the mortgage transaction we find no such exploitation. Indeed the reverse is true. It is geared to provide a service to families to help them meet one of the essential things in life, namely, a home. What happens in a mortgage transaction is that a building society, or a bank, provides a loan to a family, based on the annual income of the borrowers, and may be as high as 90 percent or more of the price of the house to be bought. The loan could be less than that if the borrower is happy with a lesser portion of the price. When the purchase deal is completed, the building society pays the borrowed amount to the vendor, while the buyer who has borrowed the money takes possession of the house and starts to repay the loan on monthly installments. In most cases, the installments are less than what he would have paid in rent for the same accommodation. He is in full charge of the house.

If he wants to sell it at any time within the period of the loan, he can do so, but he will have to repay the remaining amount of the loan when he receives the price. If he has sold it at a profit, he retains the whole profit, while the building society gets only its loan back. No portion of the profit is given to the building society. In all this, there is an immediate benefit to the borrower, as he gets the house for his living with his family. The terms of repayment are easy, giving him the benefits of the house without having to pay any rent. When he sells at the end, the likelihood is that he gets back more than what he had paid in interest. Also, he normally gets tax relief on a portion of the loan.

The difference in this type of transaction and usury is multisided. Indeed without it most people would not be able to buy a house for their families to live in. As the benefit is on the side of the borrower, then the transaction is not to be equated with usury which gives nothing to the borrower, but helps the moneylender to get fat profits at the expense of poor people, exploiting their need.

3. The Islamic Council of Europe, which is a scholarly body with a large number of scholars, issued a Fatwa that buying a house on mortgage is permissible. The council considered this as meeting a necessity, thus making the ruling one of necessity, which applies only in such circumstances. However, the council did not address other aspects in the mortgage arrangement which make it more acceptable from the Islamic point of view.

One of these is the fact that the house buyer who gets a loan receives more than the money itself. He gets the benefit of using the house for residence. The installments he pays to repay the loan are normally less than what he would have paid in rent if he were to rent the same house.

Another benefit is that his ownership of the house is complete and he owns the whole house, not a portion of it that is equal to what he paid of its price other than the loan. This means that if he sells the house before the loan is repaid in full, and makes

profit, as it is the case in most situations, he gets all the profit. But the banks or the financial institutions, which provided the loan, get no profit.

Financial Matters: Interest — Inflation Justifying Bank Interest

Considering that money loses its value because of inflation, is it permissible for a Muslim to take bank interest within the declared rate of inflation for the country in which he lives, and give what is in excess to the poor?

This is a question, which has left many a scholar without any answer to give. It is to the credit of any scholar to say, 'I do not know,' when he is presented with a problematic question. It is when he ventures an answer of which he is uncertain that he may land himself in trouble. The question you have asked should be on the agendas of a highly qualified study group that brings together economists and Islamic scholars of the highest caliber to give answers to the main questions that ordinary people ask and require clear answers. I hope that one of the main centers of Islamic learning undertakes such a task in the near future, because this is badly needed.

Pending such an agreement, we find that a small number of scholars, some of whom are highly reputable, have argued that bank interest is different from usury which God has forbidden. They consider it as returns on an investment. Some of them even find the fact that it is fixed in advance to be preferable as it would prevent exploitation of the small investor. However, the majority of scholars say that all bank interest is forbidden because it is usurious in nature. What we can say is that bank interest is not the same as usury, but there are sufficient similarities between the two to make the majority of scholars equate interest with usury and pronounce it forbidden.

This question is highly relevant. Since money loses value if kept in a safe box, and if one is unable to invest it in a proper way that gives him peace of mind, would it be preferable to take only an amount of interest that is equal to the rate of inflation, in order to maintain the value of his savings? Suppose the bank gives interest at 12 percent and the rate of inflation is 8 percent, would he commit an offense if he retains 8 percent of the interest and give the other 4 percent to the poor? Some scholars will certainly take him to task for doing so, but others would not say that his action is unlawful. However, I advise him to seek a better alternative. That is to put his money in an Islamic bank or in a profit-and-loss sharing account. If he does, he can retain all the returns of his money.

Financial Matters: Interest — Its Effects On Good Actions

Because my savings are not enough for the purpose, I have been contemplating the possibility of obtaining a bank loan in order to build a house for my family. My father has written to me that this is not acceptable from the Islamic point of view. He also said that my prayer, sacrifice, Zakah and other acts of worship will not be acceptable in this building. Moreover, the bank clerk is asking for a commission to release the loan, which I feel that it is, in actual fact, a bribe. I will be grateful for your advice.

There are two main aspects to the first question: Obtaining a bank loan and paying interest on the borrowed money; and the effect of such an action on one's good deeds. The question of bribe is a side issue on which we will talk later.

There is no doubt that dealing in usury, whether one receives it or pays it, is forbidden. The Prophet, peace be upon him, says: "Allah curses the one who devours usury, the one who pays it, the one who writes the contract between them and the two witnesses to the contract." A straightforward bank loan, which earns interest, falls within this type of transaction. Therefore, if you go to the bank and ask for a loan and you arrange to pay it back by installments, adding interest to the principle amount you obtained from the bank, then you are committing a serious offense.

Muslims who live in Europe and America often face the problem of buying a house on mortgage. Several scholars have reluctantly sanctioned forms of this transaction on the basis of necessity. Since banks offer different forms of mortgages, each one will have to be judged on its terms and conditions.

The other aspect of your question concerns the effect of taking a bank loan, which is accompanied by the payment of interest on your worship and other good deeds. Your father tells you that your prayer and Zakah and other good deeds which you may do in your house, partially financed by a bank loan, will not be acceptable.

I am afraid your father is mistaken. Allah says in the Qur'an:

"Whoever has done an atom's weight of good will see it then and whoever had done an atom's weight of evil will see it then also." [the Earthquake — "Az-Zalzaal" 99: 7-8]

This means that what you do of good deeds will be credited to you, but your bad ones will be recorded against you as well. It is unbelievers whose good actions are of no use to them because their actions are not based on the proper foundation of good deeds, namely, faith.

I am afraid, however, that dealing with usury is a very serious offense, which could require much more than the fulfillment of basic duties to offset it.

If you are to pay bribe in order to get that loan, then there is all the more reason for not getting it. Payment of bribes is forbidden. Allah curses the one who bribes and the one who receives bribery.

Financial Matters: Interest — Paid On Educational Loans

In some countries, students in higher education receive loans from government to pay for their expenses, and they start repayment after they are in employment. Is this permissible, considering that a low rate of interest is applied?

Normally governments, which provide loans to students during their higher education charge a very low rate to cover the administrative expenses of running the scheme. They are not in it for profit, but they operate it to help students get their education, and repay the loans so that the funds can pay for the education of other students. There is nothing wrong with that.

Financial Matters: Interest — Pressure On Muslim Countries

Individual Muslims are told not to accept interest on their bank deposits while the economy of many a Muslim country depends on the savings loans from the IMF and other countries and financial institutions. The domestic economic system cannot be separated from the general system, which is so dependent on foreign loans, which are not interest-free. On the other hand, a businessman today cannot afford not to deal with banks. We also note that in certain countries, only a minority of Muslims abide by

the prohibition of interest. As a result, they bear the brunt of the devaluation of currency, while the others are protected against it because they receive interest. Is it not right that people should be told not to deal with interest only when the Muslim countries have established a different banking and economic system?

There is certainly much truth in your analysis of the economic situation, and there is also a large measure of easy acceptance of conclusions, which are not necessarily true. You have pointed to the problem of indebtedness, which weighs heavily on many Third World countries. You have also pointed to the fact that the internal [national] economy cannot be separated from international dealings. Then, you mention the need of businessmen to make use of the facilities provided by banks, which present the temptation of dealing in interest. You then ask whether it is justified that the minority of those who want to abide by the rulings of Islam be deprived of the benefits of the interest system, while the majority enjoys those benefits. While your initial analysis is correct, I do not think that you have made the right conclusions.

It is true that many a Third World country is writhing under the pressure of indebtedness. We have recently seen that Brazil has indefinitely stopped payment of interest on its loans, simply because it could no longer see how it can continue to pay it. [This article was published on August 14, 1987.] The interest alone has reached the staggering figure of \$12 billion a year. Over the last year or two, Egypt was trying hard to reduce the burden of interest payments on its loans which amount to \$40 billion as some reports suggest. When the negotiations for the reduction of the rate of interest failed, Egypt had to agree to the conditions imposed by the International Monetary Fund which resulted in repeated devaluation of its currency and its natural consequences of high inflation which inevitably will afflict the poor. To soften the effects of the "deal" with the IMF, the Egyptian government approved a 20 % pay rise for all government and public sector employees. This is no more than a temporary palliative. The effects of the pay rise will soon be totally eroded by the inflation, which has already started on a large scale.

Whatever the reasons for sinking so heavily in debt, it can never be justified. Nor does Islam ever approve it. A little over one century ago, Egypt was occupied by Britain under the pretext of securing foreign loans which the Khedive borrowed with no hope of early settlement. While the tactics of the imperialist powers of the nineteenth century are unlikely to be repeated today, heavy indebtedness does not augur well for any country.

Yet it is universal wisdom that no one should commit the folly of living beyond means. In every community in the world, whenever a person starts borrowing in order to pay for his living expenses, those who love him will always warn him that this course of action will inevitably lead him to ruin. It stands to reason that what is bad for the economy of a single family is ruinous for the economy of the whole society. Nevertheless, indebtedness is an evil, which has been common in our modern times to a large number of poor Third World countries.

It is true that loans incurred by any country bear interest. It is equally true that when a Muslim country is so badly indebted to foreign banks, institutions and foreign countries it is less likely to implement an Islamic economic system which abolishes interest altogether. The need to pay the interest on state loans will compel any government to try to raise money in every way possible. It wants to collect interest from the people. Hence, the banking system will inevitably be the Western one, which is based on interest.

It is certainly true that when such a system is implemented, it is bound to give benefits to some people. Some will argue that the Western banking system, which is copied, by many Muslim countries, gives benefits to the majority of people. They point out to the interest paid on bank deposits and the facilities provided to homebuyers and businessmen. It is only the few who badly manage their own affairs who will suffer. But is this argument really valid?

The Western banking system attracts deposits from people by paying them interest. It depends on lending the same deposits to businessmen and other people at a higher rate of interest. This difference between the two rates of interest gives banks and financial institutions their profits. Many an economist will defend this system arguing that it increases trade, creates jobs and leads to a continuous rise in the standard of living.

A close examination of how the whole system works will point out that it is through the cycling and recycling of people's savings that the profit made by banks and financial institutions as well as the interest paid to depositors are created. These amount to huge sums of money. There must be someone or some group of people who are paying them. A company, which borrows from a bank to finance a business project, wants to recoup the [amount of] interest it pays to the bank and to make profit. It can only do that through passing the charges it pays on its loans to the consumer, i.e. the people. This leads to higher prices and gives rise to inflation. In other words, it is the people who pay the banks their fat profits and it is the individual who barely earns what is sufficient to cover his living expenses that bears the heaviest burden.

You speak of a minority of people, who are deprived of the benefits of the banking system by the Islamic ruling against interest, while the majority enjoys the benefits of that system. Allow me to say that the reverse is true. It is the majority of people, who pay higher prices in order to finance charges on business loans, who are actually suffering so that a small minority of financiers and bankers enjoy huge profits. The Western banking system is usurious and Allah tells us in the Qur'an that all usury is evil. We see its evil effects on individuals, companies and countries. We have warnings of its effects everywhere in society. Moreover, we read these warnings in the Qur'an. We must take heed of what Allah tells us. Otherwise, we will inevitably reap the evil results. We need not go very far. We see that some of our Muslim countries, as well as the Third World countries, are unable to find a way to come to grips with the problem of heavy borrowing. Yet there is no way of dealing with such problems except by renouncing this evil system. An individual who finds himself heavily in debt has no choice but to work hard in the profession he knows best and to save as much of his income as possible to pay back his debts. A period of austerity will see him through his problems. When hard work has become second nature to him, he will enjoy the benefits of his work after settling his debts. The same applies to any country. It is important that the natural resources of the country be developed so that they generate maximum income. At the same time, spending should be limited to what is absolutely necessary, while outstanding debts are paid off. Within a few years, the problems of the country will be much lighter. Light will be seen at the end of the tunnel. Prosperity will then be forthcoming.

We do not need to go far in order to see that Allah's warning will always come true. He commands us in clearest of terms to stop dealing in usury. If we pay no heed, he gives us notice of war He and His messenger will declare on us. Who but the most stupid of fools would want to fight such a war?

Financial Matters: Interest — Riba & Interest

Although there is substantial differences between Riba and interest, they are both pronounced forbidden as though they are the same thing. Today,

banking is an industry, and banks play an important role in the economy of every country. When a person deposits money with a bank, the bank gives that person a profit at a fixed rate. The money is used to finance projects and industries, which generate profit. Thus, the depositor or investor receives a little share for his money.

Riba is the Arabic name for usury, and it is very strictly forbidden in Islam. Perhaps no human practice, other than associating partners with God, comes for stronger censure than usury. It is not difficult to determine the reason for such strict prohibition. Usury is a deliberate attempt to exploit the needs of the poor in order to amass wealth in the hands of the rich. As such it is a clear act of terrible social injustice. It has been condemned in all human societies and moneylenders were always despised in human society.

When modern banking was started, it was keen to dissociate itself from the old practice of money lending. Hence, it used its own terminology. Today, banks do not lend to the poor, exploiting their needs. Banks lend only to those who are in a position to pay back what they borrow. When you request a loan from a bank, the first thing the bank does is to ascertain whether you can make the repayments necessary to settle the loan within the agreed period.

Recognizing all these points, we cannot overlook the fact that there remains similarities between interest charged on bank loans and the increase used to be imposed by old usurers who exploited the needs of the poor. Hence, scholars have maintained that interest is a form of Riba or usury and pronounced it forbidden.

A small number of scholars have looked at it differently and returned a verdict of permissibility. Some of these were economists who studied Islamic law, while others were religious scholars who looked at the question in depth. Unfortunately, a few of these were put under considerable pressure by governments, which wanted them to find ways to make interest sound permissible in Islam. Hence, their verdict came under much criticism. Those governments would have spared themselves and their communities much trouble if they had asked those scholars to point out what sort of adjustments were needed to bring the banking system in line with Islamic teachings. They should have encouraged research in this area, and they would have had good results because Islam has a flexible approach and the aim of all its rules and legislation is to ensure what serves the interests of the community.

Over the last few decades several banks have been established. They have functioned in different parts of the world and their work has been largely successful. They often pay returns on investments that are better than the interest paid by ordinary banks.

The money remains safe with them, as it is with other banks. This should be encouraged so that all Muslim countries would implement a banking system that is compatible with Islamic law and ensures good returns for investors, particularly the small investors who place their life savings with a bank, hoping for a reasonable rate of return.

Financial Matters: Interest — the Need To Redefine It

May I appeal to you to redefine “interest” so that Muslim countries may be able to proceed with industrialization that will benefit them? Islam is a way of life, which does not stop anything that benefits the Muslim community. I have in mind a certain case where a group of companies were about to set up a very large thermal power station at an estimated cost of \$ 1.5 billion. Just before starting, a court verdict was issued that banned all interest-

bearing transactions. This chilled the bankers away and the project did not materialize.

It is not for me to redefine interest. That is a task for economists. What is forbidden in Islam is that which is known in Arabic as "Riba" which we often translate as usury. I realize that interest given or charged by banks is not exactly the same as usury, but there is sufficient similarity to make Muslim scholars consider interest as forbidden. Riba or usury means the excess a lender receives over and above the principle amount he advances to a borrower. At the time when the Islamic message was vouchsafed to the Prophet Muhammad, peace be upon him, people used to borrow money for a specific term. When the time is due and the borrower does not have funds to settle his debt, he would go to the lender and ask him to put back the repayment date in return for an increase in the amount to be repaid. That is strictly forbidden.

You will agree that there is a great similarity between this process and what happens when you borrow money from a bank. If the loan is to be repaid over a longer period, then what is actually repaid is larger than what would have been the case if the principal amount was repaid over a short period. Banks speak of "debt servicing" and the term is interest from the Islamic point of view. However, not many religious scholars have had the type of thorough knowledge of the banking system in order to reconsider the commonly known rulings, which pronounce interest as forbidden, because it is a type of Riba or usury. A couple of years ago, the Mufti of Egypt appealed for a redefinition of banking terms. This should be done by bankers and economists who should come forward and tell us in simple language what is involved in every sort of banking transaction. When they do it, religious scholars will be able to make a more scholarly and well-considered ruling about every type of transaction.

But I must point out that even the greatest project should be stopped if it involves disobedience to God. Material prosperity should not be at the expense of our more important duty of obeying God. If we place material prosperity at par with our duty of obeying God, then we are grossly mistaken. I should emphasize that this is a totally separate question from that of redefining banking terms. I am here stating a principle. We do not approve of disobedience to God to achieve prosperity. That prosperity is bound to be short lived and accompanied by social evils. The prosperity we look for is the one achieved through maintaining Islamic principles which are sure to give us the progress we aspire while enabling us at the same time to maintain an attitude of obeying Allah.

Financial Matters: Interest — Used By Pooling To Help the Poor

Many Muslims in India live below the poverty line. In case of an extreme need, a poor Muslim may either sell some of his essential belongings or pawn some items, normally with a non-Muslim pawnbroker, who charges a very high rate of interest. In the overwhelming majority of cases, the owner loses the article he has pawned, because he is unable to pay the advance and the interest to the pawnbroker. Some of us Indians working in the Kingdom have come up with the idea that we pool together the interest paid by the banks on our accounts in order to establish a facility whereby we lend poor Muslims who are in need of a loan, and we get those articles which would have been pawned as security for the loan. If the borrower is unable to pay back, we may sell the article given as security, and we pay the owner whatever remains of the proceeds after deducting the amount of the loan charging no interest whatsoever. Is this acceptable?

Social welfare is a very distinctive feature of the Islamic system. A Muslim community is required to look after the poor in that community. God has established

the system of Zakah which is obligatory to every Muslim, once he qualifies as a Zakah payer, so that the hardship of those who are in less fortunate circumstances can be eased. In this present day of ours, the Islamic social justice is not seen in practice, and there are several reasons for that. One is the fact that in some Muslim countries, the government does not bother about establishing a department for the collection of Zakah from those who must pay it and its distribution to its rightful beneficiaries.

In fact, governments in many Muslim countries prefer to operate an economic system, which is bound to create great difficulties between those at the top and those at the bottom of the social ladder. By so doing, governments deprive their people of the great benefits that the Islamic system can provide. Moreover, we see the usurious banking system operating in the majority of Muslim countries. This leads to an even greater gulf between the rich and the poor. Therefore, in the absence of the Islamic system, any scheme, which does not contravene Islamic principles and is designed to help the poor in the community is encouraged and commendable.

If we consider this scheme which this group of Indian Muslims are planning to do, the only point that may be taken against it is that its source of funds is the interest paid by banks on the deposits of these Muslims.

However, this objection should not be given more weight than it deserves. Those people do need to use the services of their banks. They do not put their money in bank accounts in order that they should earn interest. They do not wish to take the interest for themselves, as they believe that they may not receive it for their own benefit. The banks offer this interest out of their own accord, in return for benefiting by the use they can make of the money deposited in them. Therefore, the interest given should be used for something that benefits the Muslim community, but not the owners of the money deposited with the banks.

If this interest money is not taken, but left instead to the banks, then the banks may use it for something that could harm Islam or the Muslim community. Therefore, it must not be left to those banks. [It may be argued that the money should not be put in interest bearing accounts. It could be placed in current accounts against which the banks do not pay any interest. Such deposits will provide the banks with interest-free deposits; thus helping the bank with their anti-Islamic or anti-Muslim objectives.] Nor is it permissible to destroy it on its receipt, because then we are destroying something that could be put to a beneficial use. This is not permitted in Islam.

The third alternative of adding the interest to one's own money is also not appropriate, because scholars maintain that interest is forbidden to take for oneself. The only permissible alternative is to take the interest and use it for something that benefits the community.

There are numerous schemes that could be thought of in this connection. This group of people have come up with this scheme in order to alleviate the hardship of some of the members of their community. These are the very poor who are forced when going through a difficult period to get an advance from a pawnbroker who charges them an exorbitant rate of interest. This is most likely to end in their total loss of the item given as security to the pawnbroker. They do need that article most certainly, but they are forced to abandon it and get for it a very petty price. If this hardship can be alleviated through the use of the interest given by banks, then it is infinitely better if the economy of the community is organized in such a way that it does not need to resort to such schemes. But until this happens, the Muslim community may think of the ways and means available to it in order to lessen hardship or improve its members' circumstances.

This scheme involves taking security for loans, which is again permissible. However, I would like to advise those people that they should spare no efforts in trying to help

those who need help. Thus, if a person gets an advance from them and he is unable to pay it back, then they should be given an extension of the loan period. Only when it is absolutely clear that the borrower cannot meet his obligation, then selling the security could be considered as an option. Since those people do not intend to charge any security for any balance that remains outstanding after deducting the amount of the loan, then there is nothing wrong with their scheme. May God bless them and guide them to benefit their community as best as they can.

Financial Matters: Interest — Used By Trusts For Worthy Cause

I would like to put to you the case of a Muslim immigrant who has done very well financially in his life abroad. Keen to do something for his people back home, he sets up a trust and allocates a large sum of money, which he puts in a deposit account. The trust uses the interest that accrues to help the local people. In this way he is able to help a large number of people on a continuous basis. In a recent discussion someone suggested that this is not lawful because interest is forbidden. He argues that it is not permissible to run a wine shop even if all the income generated is given to charity. As a counter argument, I suggested that in the latter case, the person concerned could have run any type of business, but in the case of the trust, the donor has no alternative because he may not have time or knowledge or the other requirements to invest the money he puts in this trust. Please comment.

Let us assume that our charitable friend is a doctor who has achieved a high position in his profession, and has become wealthy. He has no knowledge of the business world and he does not understand even the most elementary things about investments. Where does he begin? If he seeks advice from a person with religious knowledge, he is likely to be told of the following story:

A companion of the Prophet, peace be upon him, reflected on the meaning of the Qur'anic verse which says:

"Never shall you attain to true piety unless you spend on others out of that which you dearly cherish." [the Family Of Imran — "Aale Imran" 3:92]

He then went to the Prophet, peace be upon him, and said: "Messenger of God, I have been reading this verse and I want to do something to implement it. Of all my property, the thing I cherish most is an orchard, which I am putting at your disposal. You may do with it whatever you deem fit." The Prophet, peace be upon him, said to him: "Keep the principal as an endowment and make the yield free for anyone who needs it."

So the idea of making a trust to manage the original donation and determine the use of the income it generates fits perfectly with the Prophet's teachings. It makes the original donation go much further than it would have done, if it were to be spent totally. Much benefit may be generated by spending it, but the benefit is far greater and more permanent when an endowment is established and the income is spent on charity. This has been the practice throughout the history of Islam. But in our modern times when life has acquired new complications, things are not so straightforward.

There will be no shortage of suggestions to our charitable person on how to invest his money, but if he refrains from putting it into any of the suggested ways, I can fully sympathize with him. I am not going to discuss here the practicability and difficulties of any such alternative.

I am only saying that a person who is keen to see his donation produce the maximum benefit would like to have his money placed into some scheme which keeps the principal and gives guaranteed returns, without going into the hassle of running a business or employing staff to run it. The banks seem to offer the best solution. But there is the question of interest, which is certainly a major question.

I have in the past expressed the view, which is gaining more and more, support that if a person receives interest from banks, then he may take it and give it to poor people. But what we have here is different. It is putting a deposit in order to generate interest and give it to the poor. Should anyone do that? I would say no, for the simple reason that by doing so, we are contributing to the success of the capitalist banking system based on interest, which is usurious in nature.

There are other reasons, which could be given for this negative answer, but it is not important to go into the details now. The difference I am making here distinguishes between interest that has come into a Muslim's hand for any reason, and a properly considered decision to deposit money in a bank to earn interest and pay it to the poor. I would not advise anyone to take such a decision.

Now about the analogy with the wine shop which gives all its earning to charity? The reader has pointed an aspect of difference, but there are others. What is important to realize is that nobody may decide to disobey God, even when the disobedience is intended for a beneficial purpose.

A woman of easy virtue whose purpose is to give half or all her earnings to the poor does not do any good. But if she has done this for any reason and then she reviewed her situation and decided to repent, she may give away any portion of her savings to charity to demonstrate her repentance. That would be an acceptable charity from a repentant person.

What should our charitable friend do, then? Perhaps the answer is to go to one of the Islamic banks, which operate, on a basis, which is acceptable from the Islamic point of view. He should speak to the manager and ask for recommendations on how to use his money in a trust or endowment, which complies with Islamic regulations. If he does that, then he may achieve his goal of having a regular income for charity. The income may be irregular but more in line with Islamic principles. If he does not find this method satisfactory, then he should consult one of the reputable banks about their investment management services.

These may come in the form of an investment in the stock market. They offer variable returns but they are more acceptable.

Financial Matters: Interest — Used For Building Public Conveniences

The interest we receive from the bank on our deposit we distribute to the poor as charity. We are unable to act on the suggestion that such interest could be used to provide public services such as toilets, cemeteries, etc. The only way is to distribute it to the poor. Your suggestion requires that many people should share in its implementation by paying the interest they may receive into a special account for the purpose of building public services. Please advise.

I feel that a Muslim should not go to a bank to open an interest earning account, with the intention of spending the interest he receives in charity. To resort to such an arrangement is bound to give him the false feeling of satisfaction that he is doing his share in alleviating the effects of poverty on others. What he has to understand is that interest, and all usury for that matter, is foul. Allah accepts only what is good. With regard to money, that means what is earned with one's work and effort.

It is true that individuals cannot get involved in providing public services. The interest they receive on their deposit is too small for that purpose. However, they can pay that amount to a society, which may be engaged in such work. One could give it to the municipal authority to encourage it to provide such services.

I have also suggested that this interest may be given to any Islamic relief organization, which is working in the famine- or disaster-stricken areas of the Muslim world. Muslim Aid of Britain and the Islamic Relief Agency in Sudan are two such organizations. [Added: or the Eidhee Trust in Pakistan.] I would hesitate before approving the payment of interest directly by one who receives it to a poor person. I am not keen on that at all. The whole situation is a false one. The poor person feels very grateful to someone who is giving him something, which he does not own. That is absurd.

Financial Matters: Interest — Used For Charity — Rejoinder On

May I express my objection to your ruling that interest received from banks may be given to the poor? I base my objection on the Verse 267 of Surah 2 which states that charity should be made of our best earnings. Please comment.

You are right about the instruction included in the verse to which you have referred. Whatever we give in charity, whether it is Zakah or voluntary charity should come from our good prosperity. We are commanded not to deliberately choose fouled things for our charity in order not to hurt those whose circumstances are more difficult than ours.

When a poor person receives something that is truly useful, or he is given cash to buy things with, then he realizes that he is receiving genuine help. But when he gets things that we would have thrown away, he may feel hurt. Hence the Qur'anic instruction.

That interest given by banks is not good earnings cannot be denied. But I have not said that it may be given in charity. I only said that it may be given to the poor, particularly those in famine-stricken areas or in places hit by natural or man-made disasters. There is a difference between the two situations.

Interest is money given by banks and other financial institutions on deposits. There is enough similarity between interest and usury to make the scholars return a verdict of prohibition on taking bank interest for one's personal use. Therefore, Muslims should find a different sort of investment for their money to make their returns lawful to take. The question then remains in need of an answer: What to do with interest a Muslim may happen to receive?

There are four possibilities. The first is that one may leave it to the bank to be used by the bank and may be put to uses harmful to Islam. The second is to destroy which is not permissible in Islam as it is deliberately destroying a useful commodity. The third is to take for one's use — which is unacceptable. Thus it may be given in aid of the Muslim community, like giving to an orphanage, a school in a poor Muslim area, or for provision of services in such an area, or to poor people. This is a ruling that an increasing number of scholars are now supporting.

Financial Matters: Interest — Used For Payment Of Dowry & Tax

1. In our Muslim community in India, people ask for exorbitant amounts of money in dowry at the time of marriage. As you have explained this is contrary to accepted Islamic practice. Is it permissible to use interest money in part payment of such dowries?

2. In our home country we are required to pay a very high rate of tax which often results in creating financial difficulties and places families in hardships. On the other hand the banks deduct Zakah on our accounts. Is it permissible to use bank interest to pay tax?

3. In a country where the official rate of inflation published by the government is 10%, is it permissible to take the interest paid on bank deposits in lieu of such inflation? Incidentally, the rate of interest paid by the bank is only 8%.

When we speak of interest, we need to understand that we are approaching an area, which is strictly forbidden, namely, usury. If you review the Qur'anic statements and the Hadiths that speak of usury you realize that the emphasis God and His messenger have given to this subject is too strong to ignore.

Suffice it is to say that it is only in connection with usury that God has warned those who persist in practicing it of a war which is certain to be declared on them by God Himself and by His messenger. We have been adequately warned.

As far as usury is concerned, there is simply no legitimate use of any money earned through any usurious practice. The question here is whether the same ruling applies to interest. Perhaps it is more accurate to say that interest is not exactly the same thing as usury. We are not talking here about synonyms. However, there are enough similarities between the two to consider interest within the same context as usury and to warn every Muslim against accepting any transaction that gives him interest on his account. To take that interest for one's own benefit is not appropriate for a Muslim to do.

Similarly, the utilization of interest for any purpose, which brings direct benefit to the individual concerned, is not right. We should steer away from that as far as we can. Since people do get involved in transactions that give them interest on their money, it is pertinent to ask whether there is any legitimate use for such money.

Until very recently, scholars used to say that bank interest has no lawful use and they advised people not even to take it. But this is a much too cautious verdict. As scholars continued to discuss the subject and as their understanding of the intricacies of the banking system widened, they have increasingly tended to advise people to put the money generated as interest to a charitable use, first in a project that would benefit the community generally, as in the case of schools or public services the community urgently needs.

Now, however we say that interest money could be given to those who are very poor, particularly in areas, which suffer famine or food shortages. Do not, however, use interest for a purpose, which brings a direct benefit to you personally or to members of your family, particularly those whom you must look after.

Taking that into consideration I cannot see a way, which makes the payment of dowry or tax with money generated by interest as a legitimate transaction. Here there is a direct benefit to the person concerned. If he is liable to pay tax to his Muslim government and he uses interest money for that purpose, he is personally the direct beneficiary of that transaction. It is just like saying to a person: You cannot take interest and put it in your wallet, but you can put it into your bank account or you can pay your bills with it. That is nothing less than a crude way to get round the established rules.

Using interest to offset the drop in money value caused by inflation has more merit. Here we are talking about trying to maintain the real value of what a person has. Suppose the rate of inflation in a particular country runs at 20% per annum. This

means that if you have 1000 Riyals today and keep it with you, then a year from now you can only buy with it what you can buy now for only 800 Riyals. If you put it in a deposit account which gives you interest at 12%, then at the end of one year, you end up with 1120 Riyals which is a larger amount than what you started with, but in real terms you have incurred a loss because you will still need a little extra to be able to buy the same goods you can buy now for your original amount. The question is whether it is permissible to do that or not.

This is a very difficult question and scholars have not come up with a definitive ruling on this point. I personally do not wish to give one, but at the same time I will not object to anyone doing that. I have indeed discussed this very point with a highly religious professor of economics who happens to take a strong view of interest and its uses. His advice, with which I certainly concur, is that it is better to deposit the money in an Islamic bank, which gives returns on a profit-and-loss-sharing basis. However, the reluctance of people to go into that type of transaction is understandable. I hope I have given you enough to go by.

I am afraid that is my limit. It is at the end entirely up to you to consider the matter carefully and determine the course you wish to follow.

The Prophet, peace be upon him, advises us to consult our hearts after we have studied a matter carefully. We cannot do better than acting on his advice. I have another point of advice to the reader who asks about the dowry demanded by the bridegroom. This is certainly a practice that Islam does not sanction. Islam requires a Muslim man to pay a dower to his bride, which becomes her property in the full sense of the word. But in certain communities the reverse is true.

They require the bride to pay. My advice is that this system must be changed. We do not change Islamic rulings to suit our traditions, particularly those we borrow from other religions. We change our practices and traditions in order to bring them in line with Islam.

Financial Matters: Interest — Used In An Acceptable Way

1. There is no doubt about the fact that usury is forbidden. However, Qur'anic reference to usury speaks of doubling and multiplying the capital as a result of usurious transactions. The Hadith suggests that such transactions lead to feelings of greed, selfishness, laziness, and etc. on the part of the lender and misery on the part of the borrower. Nowadays, banks lend at a fixed rate of, say, 10-12 percent and give a slightly lower rate to depositors. If it is ascertained that the bank does not use certain deposits for lending to others with interest, is it permissible to use such deposit accounts and receive the fixed interest given on such deposits.

2. Is it permissible to use the interest I get on my bank account to repay the debts of my poor relatives and friends?

1. It is true that the Qur'an refers to usury as doubling up the money lent to someone in need, or even multiplying it. However, this does not mean that usury must reach a rate of 100 percent or more before it is forbidden. If you refer to the verses dealing with usury in the second Surah of the Qur'an, "The Cow", you will see that the injunction is very clear:

"Believers, fear Allah and waive what remains outstanding of usury, if you are truly believers. If you do not, then take notice that you are at war with Allah and His messenger. If you repent, you may have only your principal loans, neither inflicting nor suffering injustice." [the Cow — "Al-Baqarah" 2: 278-279]

The Qur'anic verse is clear in requiring a lender to get back only what he has advanced. [It takes into account all usury, regardless of the extent; whether nominal or exorbitant.] The Prophet, peace be upon him, has disapproved of selling two measures of low quality dates for one measure of high quality dates, because he considered that as usury. He told his companions to do each transaction separately for cash, so that there is no element of usury in the deal. In the light of the foregoing, all scholars agree that even the smallest amount of usury or increase on the principal amount advanced to anybody, is forbidden.

When you deposit money with a bank, you are certainly not in a position of a lender and the bank is not a borrower. You have defined the relationship in a way, which means that any returns given to you by the bank are legitimate earnings. As you realize, banks use the money they receive from their clients to lend it to borrowers, charging them interest which means that they actually receive more than they give, in return for the loans they advance. Such transactions are forbidden in Islam. However, if you arrange with the bank that it invests your money for you in some way, which does not involve lending to others with interests, then the return from such an investment may be legitimate to take. Some banks invest in shares and unit trusts. If the share they invest in are those of companies, which do not trade in something forbidden, then such an investment is lawful. Quite recently, the Mufti of Egypt published a ruling stating that such an investment is lawful, even if the rate of returns is fixed at the outset. He makes it clear, however, that straightforward bank transactions of borrowing and lending which involve interest are unlawful.

If you wish to make use of the services provided by banks, you should bear in mind that any interest given on deposits used for lending is unlawful to have. If you give instructions in the bank to invest your money in a lawful way, as in a profit-loss sharing account, then the money you receive on your investments is perfectly legitimate.

2. An increasing number of scholars are now in agreement that it is permissible to use the interest received from banks and other financial institutions for a good cause. I must state however, that this should not be treated as an encouragement to put one's money in interest-earning accounts.

Perhaps I should explain that many scholars still maintain that one should not even handle interest money. However, when we look at the situation where the interest is paid by the bank, we find that there are four options for a Muslim:

- (1) To receive money and spend it on his own needs - which is forbidden;
- (2) To refuse the money and leave it to institutions which may be hostile to Islam or to take it and use it in usurious transactions which is again forbidden;
- (3) To take it and destroy it which is also forbidden, because it destroys something, which can be of benefit.
- (4) The fourth alternative is to take it and use it for a good cause.

[The prime alternative remains that one should not put one's money in interest-earning accounts.]

If your relatives or friends are insolvent debtors then this qualifies them to be beneficiaries of Zakah, it is appropriate to give them that interest money to settle or reduce their debts. You need not tell them that it is interest money because it may deter them from accepting it.

Financial Matters: Interest — Used To Offset the Interest Payable

Sometimes an individual may find himself having some money, which he can deposit, in a bank, and he may have borrowed a loan to finance the purchase of his house. Is it permissible to use the interest paid to him on these deposits in order to pay off some of the interest charged on the house purchase loan?

There is no doubt that the argument for setting off interest earned against interest incurred appears to be strong and valid. However, the person who does this, gets involved in two interest-based operations. He is actually taking interest from the bank and paying it again to the bank. In other words, he deals with interest twice. That is a case of double prohibition.

While there may be some compelling reasons for a person to get a loan to finance the purchase of a house, there is no compelling reason for him to earn interest by putting his money in a deposit account. If one has already bought a house on mortgage and he is paying interest to a bank, he should try to arrive at an arrangement whereby he can put money in the mortgage account above the regular installments and draw it again at a subsequent date. I realize that banks do not like to do that because of the increased administrative costs to them, but if you have an understanding bank manager and you explain to him the situation from the Islamic point of view, he may allow you to do so. This will mean that the bank will charge you less interest when you have put some money in your mortgage account. The interest will increase when you draw some of what you have deposited. In this way, the bank is making the set off directly and you are not involved in taking interest; you are only paying it.

[Added: Apparently, the bank manager may be forced by the prevailing practices to refuse such a facility. In such a case, one should indulge only in paying interest without resorting to collecting interest. That is the least he can do to avoid double prohibition.]

Financial Matters: Interest — Usury & Its Nature

In a previous answer on the question of Riba, you stated when a person borrows money from another; they specify a time for repayment. If the borrower cannot settle the loan at a specified time, he goes to the lender and asks him: "Would you agree to postpone settlement and I would pay you an extra sum? This may happen several times, with each postponement meaning an increase in the amount to be repaid." I would like to know the references from authentic writings where the above working of Riba has been mentioned. This description is very helpful to differentiate between Riba and banking transactions in our modern world. It becomes even more significant if we can deduce from this description that if the borrower repays the loan within the due time, as originally agreed, he repays only the sum borrowed, with no addition. In my view, bank interest does not contain the harmful and prohibited element inherent in Riba, as mentioned in the Qur'an. Your comments will help me write my views, arguments and analysis with proper references.

The definition which you have correctly quoted is based on the writings of a number of very early scholars. In his commentary on the Qur'an, Imam Al-Razi says: "The usury based on time delay was the type commonly practiced in pre-Islamic days. A man would lend another person some money for a specified term stipulating that he would charge him a specified amount every month while the principal amount remained intact. When the agreed time arrived, the lender would request repayment.

If the borrower cannot pay, he increases the monthly payment and the time of the loan." Al-Jassas says: "It is well known that usury in pre-Islamic days was simply a loan given for an appointed time with a stipulated increase. That increase compensated for delay. This is prohibited by God." Mujahid says: "In pre-Islamic days, when a man had borrowed money from another, he would come to him and say: I will pay you so and so if you allow me a longer period for repayment." Qatadah says: "The usury practiced in pre-Islamic days took the form of a sale made for a specified term. When payment is due and the buyer does not have the money to pay the seller, he agrees to pay him extra in return for a postponement."

Imam Ahmad ibn Hanbal defines usury in the same terms, saying: "If a man had lent money to another and the time of repayment was due, the lender would say to the borrower: You either pay me now or increase the amount to be paid. If he does not settle the debt then and there, one agrees to increase the amount and the other extends the time for repayment."

I have quoted you all these definitions which agree on the nature of usury. It is financial compensation for time delay. This is what is known as "increase in lieu of time extension." All scholars and all Muslim schools of thought are unanimous that this type of usury is strictly forbidden. There is another type, which is known as "increase in lieu of quality". This takes the form of exchanging two quantities of the same kind, such as dates for dates, wheat for wheat, rice for rice.

A person may offer 1.5 kilogram of dates or wheat or rice, etc. in return for one kilogram of the same type but of higher quality. There is no doubt that there may be several types of the same produce and their qualities differ immensely. Prices could range from the very cheap to the very expensive, with the latter being two or three or four times as much as the price of the former. It is conceivable that people would like to barter some of their produce for a smaller amount of a higher quality type. But this again is forbidden in Islam.

My reader says that he believes that he finds essential differences between such usurious practices and banking transaction. There is no doubt about that, but there are also essential similarities. Our attention should be drawn to the fact that in a loan obtained from a bank, a borrower pays a regular amount of interest, which does not affect the principal. This is not dissimilar to the practice of pre-Islamic days when a borrower used to pay every month a certain sum to the lender, while the principal remained the same. Moreover, in a banking transaction, when the loan is repaid over a longer period of time, the amount of interest charged is also higher, although its rate may remain the same.

I would also point out that there is no case of prohibition stated in the Qur'an more forcefully than the prohibition of usury. God warns the believers that they must desist from practicing usury or they would face a war declared on them by God and His messenger. If that is not sufficient to deter any believer from getting involved in usury, I do not know what would deter him. I know that some eminent scholars have argued that banking transactions and the system of interest is different from usury, or Riba, as it is called in Islam.

I have read much of what has been written on this point. There is no denying the fact that there are differences, but whether these differences are sufficient to make it permissible for a Muslim to deposit his money in a bank and receive interest on it is a debatable matter. Many readers have written to me on this point, because placing one's money in a deposit account is the safest way of keeping one's money and getting some returns on it, at least to compensate for the decline in monetary value. However, in all that I have read on the subject, I am not convinced that giving such a ruling can be justified. I would love to receive reader's views. However, it is perfectly

permissible for a Muslim to take his money to the bank and ask that the money be invested in some permissible enterprise.

Financial Matters: Interest — Usury & the Banking Profits

What is the exact meaning of usury, which is forbidden in Islam? The Qur'an speaks of usury being devoured "manifolds." Does this mean that bank interest, which is often a small percentage, does not fall under the prohibition? What if a person needs to keep money in the bank for safe keeping, particularly if the security situation in the area makes it risky to keep money at home or workplace? The bank will invest the money. Is it allowed to have a share of the returns?

Usury is the situation where one person borrows money from another for a certain time. Then when the time for repayment comes and the borrower does not have the money to settle, the lender gives him more time in return for an increase in the amount to be repaid. The word Riba, which is the Arabic word for usury, originally means, "increase" and it has come to signify this sort of increase. The form of Riba, which was practiced in pre-Islamic days is the one which I have just mentioned. Islam forbids such a transaction regardless of the amount of increase required for the delay in payment. It is not only when the increase is "manifold" that the transaction is forbidden. The verses that speak of the complete prohibition of usury, 2: 275-280 do not specify a rate of increase, which means that no matter how small the increase is, it is forbidden. These verses were revealed later than the one to which the reader refers.

Now interest paid by the bank is similar in certain ways to the increase of the amount one party has to pay to another. Yet there are differences, which make it necessary that the two transactions be considered separately. Many scholars relate the two and treat them as usury. However, some scholars have come up with different opinions, but those cannot make the distinction so categorical as to create a general conviction that the same ruling does not apply to them. Hence, even when some scholars look at interest in a different light, they still find some banking transactions usurious.

It is understandable that people need to use bank services. What makes a certain transaction lawful is the form, which takes it away from being a loan generating benefit to the lender at the expense of the borrower. Thus, if you go to a bank and seek to invest your money expecting some returns, you make the bank your agent and you get a percentage of the profits. In this way the transaction becomes permissible, because in the case of investment, you should be liable to bear a share of the loss in the unlikely event of the bank making a loss.

Financial Matters: Interest — Usury & the Banking System

When, how and why was usury made forbidden? How is it possible to survive in today's commercial world where banking plays an important role without having to deal in interest, which is charged by banks?

At the time of the Prophet Muhammad, peace be upon him, usury, or Riba as it is called in Arabic, was widely practiced. It was frowned upon by Islam, without issuing a definitive ruling, for most of the time during which Qur'anic revelations were being sent down to the Prophet, peace be upon him. However, there were numerous hints and implicit warnings in the Makkan Qur'anic revelations and the Hadith, which suggested to the Muslim community at an early stage that usury, was not viewed favorably in Islam. Later on, a firm prohibition was stated clearly in the Qur'an and in the Hadith which was clear to everyone. But the matter did not end at that. Clearer and sterner prohibitions were still to come. When you look at the relevant statements in the Hadith and the Qur'an, you are bound to conclude that usury is the single

most clearly and categorically forbidden deed, second only to associating partners with Allah. I will give you a few of the relative statements.

"Allah has made trade lawful and usury forbidden." [the Cow — "Al-Baqarah" 2: 275]

"Believers, fear Allah and abandon all the remains of usury, if you be true believers. If you do not, then be notified that a war is declared on you by God and His messenger. If you repent, you may have only your principal amounts, wronging no one and without being wronged by anyone." [the Cow — "Al-Baqarah" 2: 278-9]

"Believers do not devour usury in doubles and multiples, and fear Allah so that you may prosper." [The Family of Imran — "Aale Imran" 3: 130]

"God curses the one who devours usury, the one who pays it, the one who writes the contract between them, and the two who witness the contract." [An authentic Hadith]

You cannot fail to notice the prohibition is total and given immediate practical effect by the Prophet, starting with outstanding usurious transactions belonging to his own uncle. Moreover, the prohibition applies to everything that relates to usury, even the writing and the witnessing of its transaction. The Prophet, peace be upon him, even curses those who are willing to give such assistance, even though they themselves are not parties to the transaction. This is because the Prophet, peace be upon him, wants to give us a sense of the seriousness of this matter. But the gravity of prohibition is best seen by the Qur'anic statement which declares war on those who continue to devour usury. Needless to say, such a war has only one winner.

The reader also asks why was usury forbidden. I think the answer is clear to everyone. Usury is a system, which seeks to exploit the need of the less fortunate in order to give unearned profit to those who have plenty. It creates a society in which injustice is perpetuated. In former times, the picture of the usurer was one, which met with universal disapproval.

That is because the usurer was one who got rich as a result of the financial ruin of others. In order to get wealthy, he sent many victims down the road to utter ruin and despair. Islam is a religion of justice and, therefore, it could not approve of the injustice associated with usury. It would not have been a religion revealed by God, the All Merciful, the Compassionate, if it did not outlaw usury altogether.

I understand fully the point you are trying to make when you ask how is it possible to survive in today's business world without ever receiving interest or paying it. What they do [to survive] is to limit their operations to realistic means. They do not borrow more than they can easily repay without having to add interest to it. They do not seek excessive wealth. They only want to lead a decent living. That is certainly possible, and becomes even easier if more and more people are willing to do the same. The advice I have just given you applies to individuals. But the Muslim community as a whole is required to devise a system for business, which has nothing to do with usury.

When they do, they ensure social justice and they earn something much greater than that, namely, Allah's pleasure. People do not have to be millionaires in order to lead a decent comfortable life, but with Allah's pleasure, they are much richer than all the millionaires in this world put together.

Financial Matters: Interest — Usury & the Pilgrimage Speech

It is said that the prohibition of usury was in Madinah, while the Prophet, peace be upon him, mentions this in his pilgrimage speech in Makkah.

Yes, verses 275-279 of Surah 2, which speak of the prohibition of usury, were revealed in Madinah, before the Prophet's pilgrimage at the end of year 10. When he spoke about usury in his pilgrimage speech, he was giving details of the extent of prohibition.

There is no contradiction between the two. In fact the speech gave more information about something already established, namely, the strict prohibition of all usurious transactions. He stated that all such transactions were, on the basis of the prohibition already established in the Qur'anic verses are null and void.

Financial Matters: Interest — Varying Rates On Bank Accounts

You have mentioned that fixed interest is one of the two reasons, which make using a bank deposit account forbidden from the Islamic point of view. However, some banks give a varying rate of interest. My bank is offering a facility by which one's account gains interest from the date the bank receives funds to the date of withdrawal at a rate which is set each Tuesday morning. The interest accrues daily and is credited monthly, provided the average balance of the account is above a certain limit. If it falls below that, the bank does not credit any interest for that period, i.e. one month. Is it permissible to use such an account for one's deposits?

Allah states in the Qur'an that He has "*permitted trade and forbidden usury.*" There is a fundamental difference between the two, although the polytheists in Makkah used to claim that they were the same. In trade, a person invests capital and puts in an effort. Both are essential to make profit. Moreover, a trader always faces the possibility of incurring a loss. The investment of time, effort and money and the expectation of profit and the risk of loss are all part and parcel of doing a business and making a livelihood. In usury, the situation is totally different. Describing it in its ugly form of the old "moneylender" days, we say that in usury a person lends another some money for a specific period of time after the lapse of which the borrower returns the money with an extra sum which he pays to the lender for no reason other than having received from him the loan. The lender does not concern himself with what the borrower does with the money. He is only concerned with whether he would be able to repay it together with the additional sum. If the borrower starts a business with it and his business suffers a loss, the lender still expects to get his full principal and the additional sum. That sum is specified in advance and is included in the contract, whether it is a written or a verbal one.

The interest system is not much different, although it has acquired more respectability. Moreover, banks have added the apparently advantageous system, which allows people to deposit money and earn interest. But still, even in the Western capitalist countries, where the banking system is so deeply entrenched in the overall social structure, the old moneylender still exists and exploits people's needs.

It is true that the banking system has developed over the years and the capitalist system has adopted a number of reforms, which gives it a more pleasant image of care for the underprivileged. It remains, however, a system, which is geared to serve those who are better off. If you start with an initial outlay, you are likely to improve your situation. But if you start with nothing, then the chances are that you will continue to have nothing.

The Islamic system has different aims. It does not respond to social pressures in order to care for the weak and underprivileged. It tries to remove the causes of such social pressures before they enlarge. It cares for the under privileged and similar groups without any need for them to either "lobby" politicians, or be organized in voting blocks which have to be pacified, or even seek the more violent way of demonstration and upheaval. In order to achieve this, Islam removes the causes, which create social divisions. One of its remedies is the total prohibition of usury in all its forms.

What is wrong with the interest-based banking system, from the Islamic point of view, is that it is nearer to usury than straightforward trade. I have mentioned in the past that when a person puts his money in a deposit account which gives him some interest, this transaction differs with the Islamic system in two aspects: there is no risk element in the process which means that the depositor does not have any risk of his money diminishing as a result of losses incurred by the bank, and he makes no effort to generate an income. It is true that the bank is the party, which makes the effort and conducts the investment of its assets. But the clients of the bank are not partners as such. Otherwise, they would have been given a percentage of the profits made by the bank, rather than a pre-arranged rate of interest. Their profits would have carried from one year to another according to the performance of the Bank, not according to changes in interest rates. If you look at the banks in the Western world you will find that they make huge profits, but what they give to depositors is peanuts in comparison.

When we mention this, some people are a little confused on their bank deposits. They say that since the rate of interest is variable over any length of time, then that is sufficient to make the transaction permissible from the Islamic point of view. This is a misconception. Islam is not concerned here with whether a bank pays its depositors a rate of interest of 5 or 15 percent, or whether it makes it 8 percent one week and 10 percent the next week. It is concerned with the fact that some interest is earned without any risk of loss. By the removal of that risk altogether, the transaction is no longer one of business and trade, but one of usury. This is the reason for its prohibition.

I realize that by saying what I have said, I have not helped people who have some savings, which they would invest. In purely monetary terms, the safest way of investment, which guarantees some returns without giving the investor any worries, is, in our modern world, to open a deposit account in a bank. But this is not the fault of Islam. It is rather the fault of Muslims. For many years, Muslim societies have not matched the development of the more advanced societies. Therefore, they continue to borrow systems, which are alien to Islamic outlook and philosophy. These borrowings increase the problem rather than contribute to its solution. As we see, in many Muslim countries, the Western banking system is imported, with little alternative available to people. But if we yield to the temptation offered by this system, we are less likely to develop an Islamic alternative. In the last 15 or 20 years, new attempts at establishing Islamic banks have been made, some of which have been successful while others have not enjoyed a great degree of success. Nevertheless, these attempts must be encouraged by governments and individuals so that truly Islamic alternative to the banking system becomes a reality.

Financial Matters: Investment — Certificates Of Investment

Our government has started what it calls 'small investment scheme' under which people buy 'Special Investment Certificates' which mature after three years, earning them 6 percent every 6 months and a final profit of 7.5 percent. The government may alter these rates at any time, and does not give the investors any other privileges. It uses the money for the defense of

the country and to help reduce the budget deficit. The scheme provides jobs for several thousand people. Could you tell me whether this scheme falls under the category of interest?

The government in this case has been honest in saying that the money raised through this scheme is going to be used for the army and to reduce the budget deficit. It does not say that it will be used in investment schemes that bring profit and whatever returns it pays to the holders of these certificates comes from such profit. It could have said, for example, that it needs the money for a housing project, which will bring the government so much profit, and the investors will have a share of that. But it has made its purpose clear. If you consider this purpose carefully, you will find that the government is in the same position as any individual whose income is not sufficient to meet his commitments. He goes to a bank to borrow some money and the bank charges him interest on that loan. We say without hesitation that the money the bank charges is not lawful because it is interest.

The government in this case needs large sums of money to meet its commitments, honorable as these commitments may be. By issuing these certificates, it is actually borrowing from the people small sums, hoping that the aggregate will give it what it needs. As an incentive to the people it offers them generous rates of return. But where will this return come from when the money will be spent on arms and salaries for armed forces, or to pay back some of its earlier loans?

Some people argue that there can be no exploitation in the relationship between the government and its people, because the government is actually taking care of its people and providing for them the services they need. Therefore it is only fair that the people should help the government when they can. When the government offers them return on the help they provide, it is making a generous gesture and adding to the well being of the nation.

This may be so, and indeed there is nothing wrong in a government seeking help from the people, but if we want our actions to be appropriate, we have to make sure that what the governments ask or offers is acceptable from the Islamic point of view. This applies to governments and people alike. The government must refer to the Islamic principles, which govern financial dealings and bring its offer in line with these principles.

It is to be noted that the government has fixed the rate of returns on this type of saving, just like banks do. The fact that it has stipulated that it may change these rates at any time does not make the situation any different, because banks make the same condition and they actually change the rate of interest they give or charge according to the fluctuations in that rate in the financial markets.

If the government wishes to use people's savings in meeting its commitments, it can certainly devise a scheme of partnership which allows people to save and have some returns without giving a loan to the government in the way described by the reader. When it does, it would get the benefit of using people's money in meeting its obligations and providing good service to the people. It will also help those who participate in such a scheme to make use of their money in a permissible manner, which improves their position. This adds to the general welfare of the people and the country as a whole.

Financial Matters: Investment — Company Bonds

Is investment in company bonds acceptable in Islam? Bonds are issued by large companies to raise funds from the general public, offering a fixed rate of returns. There is a great appeal to small investors offered by such companies, which normally have a very good standing in business circles.

When a large company issues bonds, it is actually inviting investments in its own business. That is not a loan, which is needed by a person in difficult circumstances. On the contrary, the company is normally a thriving business, seeking expansion or the financing of large operations. The bonds, thus issued, guarantee the company certain funds, which are not due to payback for several years, as the conditions of the issue may spell out. Moreover, the bonds differ substantially with bank deposits, because they are not given to a financial institution, which may lend them out again at a higher rate of interest. They are merely issued in order to obtain funds for investment.

We cannot consider this a straightforward loan, because the company issuing the bonds will be investing the money in its business. If it obtains a loan and pays it back without any returns, then it would be exploiting people's money without giving them any benefit. The benefit will accrue to the company alone, and that is not fair. As it is investing the amount of the bonds, it should pay out fair returns. Now there are two ways to pay such returns: Either at a rate fixed in advance, or dividends related to performance. The latter is the one preferred by Muslim scholars, because it makes the deal a straightforward partnership between the businessman and investor, with the latter receiving profits or incurring losses, according to the actual performance of the company. Many scholars have spoken against prefixed rates of returns. When we look at the basis of this objection, we find that it is a condition stated by early Muslim scholars, who felt that it is unfair to investor and businessman. There is no statement in the Qur'an or by the Prophet, peace be upon him, to prohibit a fixed rate of return on investments. Hence it is always open for discussion and revision. Some highly reputable scholars of our modern times have discussed this point, most notably the late Sheikh Muhammad Abu Zahra, who enjoyed high esteem in Islamic scholarly circles. He and others felt that business operations have become so complicated that a predetermined rate of return is fairer to the small investor. Hence, such scholars accept fixed profits as permissible. Their view is certainly valid and may be acted upon.

Financial Matters: Investment — Dubious Source Of Pooled Money

A group of friends decide to pool their resources together and start an investment project in a few years time. However, in the meantime some of them put their savings in a deposit account in a bank, earning interest. The others are worried about that and decided not to earn interest. The agreement is for all of them to put equal amount at the time of starting the project. This means that the second group will put in only what they have earned from their work, while the others will put a portion of interest money in the capital. Is this permissible?

Suppose a Muslim who has earned all his money from legitimate means wants to start a partnership with a Christian friend, and the two establish a company in which both have equal portions of the capital, can there be any objection to such a partnership? The Christian partner may have earned much or all of his money from sources, which may at least be described as "suspicious" from the Islamic point of view. He might have been engaged in a trade, which involved the selling of intoxicants or pig meat, etc. Still the partnership with a Muslim is in no way objectionable. That is because the money itself is not contaminated by the way it is earned. It is the action, which may be legitimate or forbidden. When this Muslim and his Christian friend enter into their partnership, they should agree clearly that they will have no recourse to any activity, which Islam does not approve. As such, all the earning from that partnership would be legitimate for the Muslim as his share of profit. Allah will not question him about the original source of the money put in by his Christian friend. He will be asked only about the joint activities from the beginning of his partnership.

The same applies to this group of friends. When they have pooled their resources together, that signals the starting point. Those of them who had not earned any interest money bring in only legitimately earned money. The others have a portion of their contributions doubtful, or illegitimate, but that is counted against them prior to the partnership. Their friends who did not share in this particular activity will not be questioned about it. If the partnership, when it is formed, abides by the Islamic teachings, then there is nothing wrong with whatever is earned through the whole activity.

Financial Matters: Investment — Fixed Returns On

I am asking about the permissibility of investing money in a business with the returns fixed in advance. As I am sending money to my home country, I find good opportunities for investment. Is it permissible to agree with a businessman to give him my money for investment, and regardless of whether he makes profit or loss, he will pay me a return of, say, 10 percent a month? Some scholars say that this is a form of usury. Please comment.

One of the points which scholars have pointed out in usurious dealings is that of fixing the returns in advance. If one is paying money to a person or institution for investment, the arrangement should be based on the sharing of profits and losses. The investment should be a form of partnership, and partners share in all eventualities. The fact that banks and financial institution offer investment opportunities, which give returns without bearing losses, has been described by many scholars as unacceptable in Islam.

That element is of essence of the whole arrangement. The criticism is the one pointed out by the reader when he says to the businessman that he is not concerned with loss or profit he makes, still the businessman will have to pay him returns on his investment. If two partners agree on this, the agreement is basically unjust. Hence it is not sanctioned in Islam.

Those scholars who have agreed that it is permissible to agree the rate of return in advance were looking at investment of a different type, such as the saving funds operated by governments to raise money for different projects. Governments do not engage in business projects normally. Some of them do, but only in a limited way. Their function does not include the setting up of business for profit. But the projects and services run by governments are likely to improve the people's ability to run their business and earn more. This in turn brings higher taxes to the government. This means that when governments build roads and improve health services or operate railways and airlines, they receive returns eventually, either directly from these projects or indirectly in the form of taxes. But this is not the same as engaging in business.

Scholars who find fixed return permissible look at this sort of investment and say that the government is an exceptional investor. It runs its projects for the benefit of all the population. If it raises funds and fixes the returns in advance, that works for the benefit of the individual investor as it gives him a clear idea of what to expect in return for his participation in the government funds. Certainly these scholars do not approve a transaction of the sort the reader had described, whereby one partner says to the other, "I expect this amount regardless of whether the business is in profit or loss."

A word of warning: If a businessman says to a prospective investor that he will pay him 10 percent every month, the investor should be very wary. For a business to be able to give such a return, he should be making a profit of no less than 200 percent a year. No business gives such a rate of return. The promise should be treated with much suspicion, as it may be a trick to get people to invest their money with the

businessman. There were several such promises, but they all ended in failure and small investors ended losing their capital.

Financial Matters: Investment — Friend Used My Money To His Benefit

Since I live and work in Saudi Arabia, I had given a friend of mine a sum of money to build a house on a plot of land, which I had bought. When I went back home some time later, I found the house duly built to my satisfaction. When my friend showed me the account and how he spent the money I had given him, he informed me that at the beginning he used part of the money to buy a plot of land which he later sold at a profit. He had to use that profit as well for the house-building expenses. He thought that he was entitled to that profit and I had to refund it to him. I felt that he invested my money for his own profit. I have no wish to deprive him of what may be rightfully his. Will you be kind enough to explain whether he is actually entitled to that profit?

It appears from the way you have put the case that your friend is fully entitled to the profit he has made on buying the land and reselling it. It is true that he has used your money in the process, but he has also put in his effort and expertise. He was your agent, or "Vakil", insofar as the building of the house was concerned. There was no agreement between the two of you, however, to jointly invest the money. He was, therefore, holding your money on deposit. As such, he would guarantee to pay you back your money regardless of the performance of his investment. In other words, had he made a loss, he would still be required to pay you your money in full. He was in the same position as a person to whom you have lent your money. If I give a loan to someone, I cannot demand a share in his profit although he has used in his business the loan, which I have given him. Nor will I be willing to forfeit a part of the money I lent him, should he incur a loss in his business activity which he has financed with the money borrowed from me. The rule, which applies here, is that "gain is possible only if liability is agreed." Since he has not put you to any risk, the profit he has made is his.

At the time of Omar ibn Al-Khattab, the second caliph, one of Omar's sons was traveling back to Madinah from a remote province. The governor of that province suggested that he give Omar's son some money, which he could use during his journey in order to make some profit from his trip. The money was due to be sent to Omar in the capital of the Islamic state anyway. Omar's son and his fellow traveler were glad to have that opportunity. They took the money and they were able to make good profit from what they bought and sold on their way. When they arrived in Madinah, they paid Omar back the principal sum paid to them by the provincial governor. Omar asked them to pay the profit also into the public funds. They protested that it was unfair to require them to forgo their profit since the principal sum was guaranteed by them. Other learned companions of the Prophet, peace be upon him, ruled that they were entitled to the profit because they accepted the liability for any loss they might have incurred.

Omar accepted that verdict as he realized it was absolutely fair. He, however, was so keen that neither he nor any member of his family should make any personal benefit as a result of his position as head of state. He told his son that the provincial governor might not have thought of giving him the money had he not been the son of the Prince of the Believers, as Omar was officially known. There was definitely this element of suspicion of having benefited by his relationship to Omar. Hence, he ordered his son to pay back half of his profit to the state treasury. Omar did not

demand this by right, but as a precaution against any suspicion that his son might have made an unfair benefit because of his relationship to him.

You will appreciate that the position of Omar's son was the same as that of your friend. Both made profits as a result of using money given to them on deposit. In both cases the holder of the money guaranteed to pay it back in full. Both were entitled to their profits. You may, however, feel that you are entitled to a share of that profit. I can tell you that you are not entitled to any by right. Your friend, however, may be willing to share with you his profit on an agreed percentage. Before accepting such a share, you should make sure that he is happy and willing to give you that. It should be mutually agreed, without coercion.

Financial Matters: Investment — Islamic Ways To Invest Money

1. The question of lawful investment and the attraction of interest continue to trouble many a Muslim who have small savings to invest but are unable to determine which way to turn. They have learned that bank interest is forbidden and find it difficult to choose an alternative. Islamic banks, which operate in a few countries, have their appeal, which they derive from conforming to Islamic law, but they have also received criticism, which is often unjust. That sort of criticism, however, has disturbed many people who do not have the time or knowledge to follow the debate concerning Islamic banking. An educated Muslim may have been aware of only a few articles written here and there, and he may still have some doubts about these Islamic banks. People of this type continue to ask scholars for a definitive ruling on how to invest their small savings. They also turn to Muslim economists for advice. Mr. Israrul Haq of the Embassy of India School in Jeddah has sent me a letter deploring the lack of such definitive rulings. To my mind, this is something that should be achieved through a joint effort by Muslim scholars and Muslim economists working hand in hand. The forces that work against a practical Islamic alternative to the banking system are enormous. Therefore, the Islamic banks will continue to have serious problems as long as the Muslim community throughout the world continues to suffer the effects of paying little attention to God's instructions. However, the problem of a wage earner who is looking for the best way to safeguard the real value of his savings continues to be acute and in need of an immediate solution. Fortunately, I have received a letter from Dr. Omar Chapra, a senior economic advisor in the Saudi Arabian Monetary Agency, which addresses this very question. It provides expert advice from an Islamic perspective. I am indebted to Dr. Chapra for his learned contribution, which I am publishing in full.

2. Now that we are certain that bank interest is forbidden in Islam, the question arises: how can a Muslim invest his savings? If he lives in a country where there is no Islamic banking facility, the alternatives available to him are either to use a deposit account which earns interest or entrust some businessman who will be happy to use this money in his trade. However, this method is not very satisfactory, especially with the increase in the number of bankruptcies and fraudulent dealings among such people. Could you or other Islamic scholars show us any halal, or permissible way of making use of our savings?

Is it possible for such a busy, unsophisticated wage earner to safeguard the real value of his savings by placing them in interest-earning deposits in conventional

banks? Probably not! The rate of interest that these banks pay, particularly to their small depositors, is paltry and is generally not sufficient to protect the real value even when the prime rate of interest is significantly higher than the rate of inflation. Nevertheless, if one is satisfied with the kind of return that the conventional banks offer, then why not choose Islamic banks for one's deposits? This would not only help one earn a return which is halal, but also get a reward in the hereafter for supporting the development of an Islamic financial system.

Some people may not find this palatable for two reasons. Firstly, a number of the Islamic financial institutions are not regulated by a competent central bank. Thus they may not inspire the necessary confidence. Secondly, there is a hovering suspicion that some, though not all, of these institutions resort to investments that are different from interest only in name.

One could respond to the first reason by saying that even conventional banks now have Islamic funds or counters and it is possible for the saver who wishes to avoid interest to place his deposits with them. With respect to the second reason, one could say that an unsophisticated depositor who has entrusted his savings to an Islamic bank or to the Islamic counter of a conventional bank, has no way of knowing whether the rules of the Shariah are being observed or not.

Only the central bank, or the Shariah Board of the bank concerned, can determine this. He may not, therefore, be accountable before God, because *"God does not burden anyone more than what he or she is able to bear"* [Qur'an 2: 281]. If he has entrusted his savings to these institutions in good faith and if they do not live up to their obligations, then there is a breach of faith and the bank management, the central bank and the Shariah Board are accountable before God.

If we choose to be critical of Islamic banks, we must bear in mind that most of these banks are operating in an inhospitable environment without support systems, and their task of totally avoiding interest is not easy. This will be possible only gradually with the Islamization of the economies and financial systems of Muslim countries. Since an Islamic financial market does not exist, it is difficult for Islamic banks to employ all their surplus funds in an Islamic way.

It is also difficult for them to have access to liquidity when they face a liquidity squeeze. Most central banks are not ready to act as lenders of last resort in the case of Islamic banks. Therefore, they are forced to maintain greater liquidity than conventional banks have. This reduces their profitability. To make matters worse, auxiliary institutions do not exist to provide information on the credit-worthiness of clients, to evaluate the various projects, and to audit accounts with the objective of determining accurately the profit of clients referred to them by banks.

No one expected these difficulties to be overcome in a short period. It is not possible for individual Islamic banks or their association to remove difficulties that require the establishment of an Islamic economic and financial system without the coordinated effort of the whole Ummah. What the persistence of these difficulties has done, however, is to slow down the progress of Islamic banks in the direction of the classical modes of Mudharabah [speculation] and Musharakah [partnership] financing. They have been forced to confine their financing primarily to the less risky modes of Ijarah [leasing], Murabaha [sale against a specified profit margin], Salam [sale against advance payment for future delivery of tangible goods], and Ijarah wa Iqtina [hire purchase]. In all these modes, the financing is linked to the provision of real goods and services and the rate of return is agreed in advance. Hence, two steps need to be taken.

Firstly, it is necessary to fulfill the conditions that the Shariah has laid down to ensure that the lender does not shift the entire risk to the borrower and that these

techniques do not degenerate into pure financing devices resorted to with the intention of circumventing the prohibition of interest. Do the Islamic banks abide by these conditions? They give assurances that they do and their Shariah Boards certify their assurances. There is no reason why an unsophisticated depositor should doubt these assurances.

An important question that arises here is whether a small saver should remain contented with the return that deposits earn in conventional or Islamic banks. Empirical evidence indicates that the rate of return on deposits tends to be significantly lower than that earned by businesses and corporate shareholders.

Hence, it may be preferable for him to invest them — in business, if he finds an honest businessman to accept them on the basis of Mudharabah, real estate and shares of joint stock companies. He may also resort to mutual funds related to equities, real estate and trade finance, which are now available in most Muslim countries. In a truly Islamic economy, there would probably be a number of institutions to guide a small investor. Even though such institutions do not exist, it may be possible to seek the help and guidance of knowledgeable friends. However, if he invests in shares or real estate, he should get in when the prices are low and then not worry about short-term fluctuations. He should look at the long-run prospects.

I wish to give here the example of a friend of mine who says that about ten years ago, he faced all kinds of difficulties — illness in the family, accidents, and job problems. Upon introspection, it appeared to him that these might be due to the interest he was earning. After all, he was at "war with God and His messenger". He, therefore, decided to give away all the interest earned in charity and gradually invested his savings in Islamically permissible assets. He had neither the experience nor the time to do this. He, therefore, took nearly two or three years to complete the process. Some of his investments suffered losses while others realized gains.

However, he says that his net assets are now worth about five times the original investment and all his problems have also disappeared. If he had invested his savings in deposits or other interest-earning instruments, their value may not have risen more than 60 percent in ten years. Someone may resort to saying that he was very lucky.

This may be true, but then his success may also be due to Barakah [God's blessing]. Why cannot we also seek Barakah by looking for opportunities and at the same time praying to God to help us take the right investment decisions? Let us remember that **"To God belongs all the treasures of the heavens and the earth"** [63: 7]. He can bestow the same Barakah on everyone as He did on this friend without any decline in His treasures.

2. I admit at the outset that this is a thorny question, for which I have no ready answer. I certainly appreciate the desire of every person who has made some savings to invest them in a permissible way which ensures some good returns, at least to offset the loss he is bound to incur as a result of inflation. It is a certainty that money, which is left in a current bank account, loses part of its value as a result of inflation and higher prices. Hence, the need is pressing for a good investment at least to ensure that such saved money retains its value.

The problem of investors is again a very real one. The number of bankruptcies and fraudulent dealings is sufficient to make anyone who has earned his wages through hard work very reluctant to entrust those savings with any investment company. The situation has not been helped by certain governments, which have dealt a blow to the very concept of using people's savings in order to start profit making projects, which help the economy of the country. They have advanced reasons for their action but their reasons remain dubious.

Therefore, the original question of how to invest remains without a satisfactory answer. But I should take issue with you regarding the way you have phrased your question. It is not the business of a scholar to show you a way to invest your money in an Islamically acceptable way. There may be none available. It is wrong to assume that a scholar can provide you with one. It is the responsibility of an Islamic government to provide opportunities to its subjects to invest their money without contravening the teachings of Islam. If the government does not take care of such important matters, the Muslim community in general should do something about it. If they do not, then they are neglecting an important area and negligence may lead some of their numbers to commit a sin. It is sufficient that some people in the community should provide a practical answer. This is what the pioneers of Islamic banking have tried. If some such projects have failed, others have succeeded. Moreover, the very Islamic concept of such investment is based on a sharing of profit and loss. Besides, the failure was not entirely their own responsibility. There were pressures from usurious financial institutions in the capitalist world as well as internal pressures from forces, which do not like to see an Islamic economy flourishing. That should not deter people from trying again.

The only practical way that I can suggest is to try to find a businessman whom you can trust to be honest and God-fearing. You enter into a partnership with him on profit and loss sharing basis. Alternatively, you can join others who are in a similar situation and buy something for future sale, which is highly unlikely to make a loss, such as real property. The other alternative is the opportunity provided by the Islamic banks. If there is none in your home country, you may be able to open an account with a bank in a free trading country.

Financial Matters: Investment — Options

Could you please let me know whether Islam allows investing in options, which are traded on the money market? A stock option is based on a single stock, for a fixed quantity of shares, a fixed period of time and different prices, normally called strike price. The price difference is based on the time period during which the option may be called. Is it permissible to invest as such in option of both kinds?

An option is a form of investment that is widely used in capitalist economies. My reader explains it in the following way. An option may be offered for 100 shares of a company like IBM. There may be different options for 3-months periods, say, August, November and February, each expiring on a stated date. There may be 5 different strike prices, based on the value of the company's shares at the time the option is bought. As the share price of the company changes, the value or cost of the option changes.

There are two types of options, a call and a put. Let us assume that an investor buys an IBM call for, say, 20 August at a strike price of \$120. This entitles him to buy 100 shares of IBM at the fixed price of \$120 each until August 20. The buyer pays a premium or cost for this privilege, based on the price of a share of IBM at the time of the transaction. If IBM shares are trading at \$125, the premium may be \$6. If the price of the shares goes up to, say, \$135, he may exercise the option and buy the shares at the originally fixed price of \$120, which makes its cost to him \$126, and he can sell them at the higher price of \$135, making a good profit. By the same token, if the price of the IBM shares goes down to, say, \$115, he will have to pay \$126 if he exercises the option. If he does not do so until the time the option expires, he loses his premium, i.e. \$6 per share.

The other option, the put, works in the same way, but it entitles the buyer of the option to sell IBM shares at a fixed price.

People resort to this method to hedge their stock against short-term market fluctuations or a way to set a target price for buying or selling stocks. Needless to say that one can only buy an option if there is someone willing to sell it. In order to provide security to the market participants, an organization was created, called a clearinghouse. Its function is to match buyers and sellers and guarantees the performance of both sides to the transaction. For this, it gets a small fee.

This is how an option works. I do not find in it anything wrong. It is permissible in Islam to buy something for a price that is fixed at the time of purchase and to allow the transaction to be completed over a period of time. It is also permissible to charge a fee for reserving a commodity for a buyer. So the premium which the buyer pays is a fee to guarantee him the purchase he has made. If he decides not to go ahead with it, he loses the premium, or the reservation fee. It is all a matter of attaching permissible conditions to a transaction. The Prophet, peace be upon him, says: "Believers are bound by their conditions." The option guarantees a specific price for shares, not their actual value on the market. It is similar to someone walking into your shop and agreeing with you to sell him some commodity at a specific price. You agree then that he will pay the price when he collects the goods, provided that he does not exceed a particular time.

Financial Matters: Investment — Plans With Minimum Income

A plan of investment in unit trusts was advertised to encourage people working abroad to invest in their home country, suggesting that the investor can receive a monthly income or let his profit accumulate as capital appreciation. It also suggests a 15 percent minimum targeted dividend. Could you please advise whether such a plan is permissible from the Islamic point of view?

The details, which you have sent me, are in the form of an advertisement which, by nature, seeks to tempt people to invest. Therefore, it magnifies the attraction of the plan, and leaves the risks to the small print. Whether this is ethical or not is something, which does not need any comment in the present discussion.

This is a feature of the capitalist system, which creates a consumer society where competition is fierce to get other people to part with their money for the goods on offer. Hence, my first advice to you is to read the small print first, so that you know the risks you are taking. When you have read it all, you will find that the picture is not as rosy as it appears in the attractive advertisement.

What the advert tells you is that there is a minimum dividend targeted, or sought which is 15 percent, but it does not guarantee any figure. It gives you a monthly income, but this will be adjusted at the end of the year against the actual performance. If you have taken more than what you are entitled to receive, then the extra amount you have taken will be deducted/recovered from you. If you have taken less, the difference will be paid to you. Not only so, but you may have a negative performance which means that your investment may incur a loss and you will have to contribute a share to the loss. If you have not got enough money to pay for the loss, then that will be deducted from your own investment. In other words, this is a profit-and-loss-sharing investment. This means that it is permissible.

Financial Matters: Investment — Stocks

I have several questions about investment, which may be a source of confusion for many people these days. If one invests in Western stocks especially in the U.S. does the length of time of the investment make any difference with regard to the permissibility or otherwise of the investment concerned? When investment is made in Stocks of companies that engage

in some forbidden dealings, such as sale of pork, alcohol, or gambling, does the size of such dealings in relation to the overall business of such companies affect the acceptability of the investment? Hotels, for example, may run casinos, or bars. Electronic companies may make products of chips to be used by gambling institution. Airlines may serve alcohol with meals. Banks and financial institutions lend money at a higher rate of interest than that which they give to depositors. Can dealers have a financing arm to help sell their cars? Can a Muslim invest in such companies?

When we consider a form of investment, we need to ascertain that it does not lead to the contravention of any Islamic principle. If this condition is fulfilled, then it is permissible. If the investment leads to the commitment of something forbidden, then it becomes forbidden, even though its structure is acceptable from the Islamic point of view. For example, it is permissible for a person to invest money with the owner of a shop, engaged in the sale of goods. If that person happens to be a butcher and much of what is sold in the shop is pork, then the investment and its return becomes forbidden, because it is forbidden in Islam to buy or sell pig or pork.

Investment in stocks and shares is perfectly permissible in principle. When you buy shares or stocks you are buying a portion of a business. That is open to any Muslim. The length of time that you may hold on to stock or shares is not a factor in considering its permissibility. You may buy stocks now and sell them after a few hours or a few minutes, and you may hold on to them for a year or ten years, or even longer. That is a matter of choice for the investor. However, when stocks are retained for over a year, they are liable to Zakah. Obviously, Zakah becomes due if the investment, together with the investor's other money that is in excess of his or her needs for living exceed the threshold of Zakah, which is the equivalent of 85gms of gold. If one holds stocks for over a year, then they are liable to Zakah every year on the same Zakah date applicable to the investor.

I should explain that everyone has a date of Zakah, which is the time when his money is equivalent or exceeds the threshold of Zakah. A person should take note of this date, because it becomes his Zakah date. Every year, on the same date, he should calculate what he has. If it is still in excess of the threshold of Zakah, he should pay Zakah on all that he has at the normal rate of 2.5% except for commodities that have different rates.

Stocks and shares are Zakahable on the same basis as commercial goods. This is one view of how Zakah should be paid on shares and stocks, and it is the view, which I find more logical and appropriate, since shares and stocks are marketable all the time. Under this view, on one's Zakah date, one should calculate the total value of his stocks and shares on that day, and pay Zakah at the rate of 2.5%.

The other view takes a different analogy, which considers stocks and shares like an agricultural land. Thus, its Zakah is calculated @ 10% of their yield, i.e. on the profit or dividend paid for them, after deducting any expenses or taxes one incurs on such profits.

That these stocks may be Western does not make them unlawful for Muslims. They remain lawful. The Prophet, peace be upon him, borrowed money from a Jew, and when he passed away, his body armor was pawned with a Jew as security for a loan. He did not say anything against conducting business transactions with Jews, Christians or followers of other religions.

As I have explained, it is important to ensure that the business conducted by the company in which a Muslim holds shares is lawful. It is true that companies may

have a small portion of their business unacceptable from the Islamic point of view. Supermarkets may have a section that sells alcohol, and their meat section often included pork. The rule here is that one should try one's best to ensure that the business in which one invests is halal or permissible. It is infinitely better to invest, say, in a pharmacological company than in a supermarket, which sells alcohol and pork, even though the returns with the latter are much higher.

But if this is difficult to achieve, and one does not have much choice, then if such lines constitute only a small portion of the business, one may go ahead and seek God's forgiveness. The same rule applies to hotels, airlines and car dealers. In all these cases, the percentage of the forbidden portion is very small. While it is infinitely better to invest in a totally permissible business. If one needs to invest in such companies, it is hoped that this is appropriate. God willing.

[Added. According to a large number of contemporary scholars, including most of those who are in the Fiqh Academy of the OIC, it is permissible to invest in the shares of all joint companies that are engaged in a legitimate business. Provided that their debt does not exceed 33% of their market capitalization and provided further that their income from prohibited sources does not exceed 5% of their total income.]

The example about electronic and computer companies is difficult in the sense that these companies do not run the gambling business. They manufacture chips, which could be used for this purpose or other purposes. It is the user who is at fault. This is like investing in a glass factory. I may make different articles, and drinking glasses. If people who buy these glasses use them to drink alcohol, this is not the fault of the glass manufacturer. It is the fault of the user.

I should say a word here about sale by installments or hire purchase. This sort of transaction is permissible, even though the price of the commodity sold by installments is higher than cash sale. The same is the case when a sale is made on condition of payment at a later time. Say if you buy a computer and the seller tells you that you pay 3,000 Riyals, but if you pay in three months time, the price will be 3,200 Riyals. This is perfectly acceptable. [One has to be careful in buying through third parties on lease or installments. For example if a bank offers that it would finance the purchase of a car and asks you to pay more, then that is a different case because the car dealer is getting only the actual sale price of the car. Here the bank is charging premium on the loan that it extends to you and makes payments to the car dealer for you. This is not a sale by installments but a financial borrowing subject to extra premium for that borrowing and that is usurious.]

Financial Matters: Investment Broker — Working As

1. Having spent several years working here in Saudi Arabia, I am now returning home where I have been offered a job as an investment broker. I would like to ask whether this type of job is permissible to do in Islam. It involves talking to people and arranging their investment in stocks, bonds, mutual funds, options, etc. this type of work will give a commission in addition to one's salary.
2. I have been offered a job as an investment broker, where I market the services of an international brokerage firm. This includes investment in bonds, stocks, mutual funds, options, precious metals, etc. It promises to give me a good living, depending on the size of my completed work. However, some of the services that are marketed entail interest, paid by either the client or by the firm to the other party. I would appreciate your views on whether this is acceptable from the Islamic point of view.

1. To start with, everything is permissible unless it is pronounced otherwise, or it involves something forbidden. Thus to work in investment is permissible, unless it involves some forbidden activity.

What is feared in the first place is that one becomes deeply involved in trying to persuade clients to take some investments, concealing in the process some of the facts that he would otherwise have revealed. He does so in order to secure the deal, so that he gets his commission. In this way, he is less than honest with his clients. If this becomes a habit, then his work becomes unacceptable.

It is important to realize that it is the additional factor of dishonesty that would make the work unacceptable from the Islamic point of view. This is the same as the case of a milkman who dilutes his milk with water, then sells it assuring its clients that it is pure. Here we have a case of perfectly lawful job, which is selling milk, becoming forbidden because the seller has introduced into it an element of dishonesty.

The other thing that one must guard against is that some of the business in which he persuades his clients to invest may be involved in some forbidden practices, such as brewing or selling wines, offering usurious transactions, etc. Helping or promoting such business is not permissible. In connection with alcoholic drinks, they are forbidden not only to consume, but also to make, buy, sell, give as a gift and serve. With regard to usury, the Prophet, peace be upon him, is quoted to have said; "God rejects the person who devours usury, the one who pays it, the person who writes the contract between them and the witnesses to the contract."

The reader is more aware of what his work will entail. He is thus in a better position to judge about its permissibility, in the light of what Islam allows and what it forbids.

2. The question of interest and its equation with usury is often raised. Many scholars acknowledge that there are differences between the two and that they are not identical. However, most scholars believe that the similarities between them are sufficient to view interest in the same light as usury, and to classify it as equally prohibited. A minority of scholars suggests that modern transactions should be looked at in a different light, and that each transaction should be considered on its own merits. They feel that when we do that, we may find that certain transactions that earn fixed rates of returns may be acceptable, as in the case of pension funds operated by governments. This attitude which looks at individual cases before giving a verdict is the one that has characterized Islamic scholarship throughout history. It gives Islamic scholarship its dynamic character, which enables it to match living developments and answer people's needs.

Having said that, I would like to add that on the basis of the information provided, it is not possible to consider what is involved in the transactions to which the reader alludes. However, the reader should consider that the Prophet, peace be upon him, has condemned usury in all its aspects. He says: "God curses the person who devours usury, the one who pays it, the person who writes the contract between them and the two witnesses to the contract." On the basis of this Hadith we say without hesitation that it is forbidden to negotiate or broker a deal between two parties, which involves usury of any kind. If a person's job involves such brokerage, we advise that person to start looking for a new job immediately and to leave the one that involves usury as soon as possible.

The reader needs to have another serious look at the job he is offered. If it involves a direct dealing with usury, then he should not take it. He should continue to hunt for a job that does not involve such forbidden practices. On the other hand, if he can manage to do his work without being directly involved in the negotiation of paying or receiving interest and he leaves it to the two parties to a contract to do that, he may do that job.

Let me explain something here: suppose a person working on commission brokers a deal between an investment company and a client, whereby the possibility of the client borrowing money at interest is not mentioned at all. Nor is it mentioned that the client will receive interest for such periods as and when the company holds his investment in cash. The deal provides that as soon as the client pays the money to the company it is immediately invested. As far as the broker is concerned, the deal is made and sealed without involving any interest paid or received. This is perfectly permissible. Suppose, however, that after a while the same client approaches the company for a loan and it is given to him on the security of his investment. Can we say that the broker who negotiated the original deal is party to it, and that his work comes under the curse mentioned in the Hadith quoted above? The answer is certainly negative. Each case should be considered on its own. One does not affect the other.

In short the reader should examine very carefully what is involved in his job as it is offered. If he can discharge his duties without involving his clients in either paying or receiving interest, then his work will be, God willing, perfectly acceptable.

Financial Matters: Job Contract — Afterthoughts & Unfair Means

I have been working here as a salesman, although my education qualifies me for a better job. I am, however, happy with the salary I receive. Yet many of my colleagues at work argue that the money we get is far less than what it should be, so they claim that it is only right that they should get something more if they can. Hence, they sell merchandise at prices higher than those set by the proprietor, and take the extra for themselves. When I objected saying that the money they take is unlawful, they said that the Qur'an makes it clear that one must take one's right. Is what they are doing correct? Is the Qur'anic evidence they quote applicable?

What you are looking at here is a case of trying to disguise self-interest with a religious appearance. These people are practically trying to interpret a religious text in a way, which suits their designs in order to show that they have support for what they are doing.

In so doing, they are prepared to twist the meaning of Qur'anic verses and quote them out of context. This is not the proper attitude of Muslims who are certain of having to account for their deeds when they meet their Lord on the Day of Judgement.

Your colleagues may be unhappy with the salaries they receive. Their education may qualify them to do better jobs than what they do as salesmen in a department or a showroom. But they have come here to do this job and not the one, which suits their education. Had they been able to secure a job, which required their particular qualifications, they might have had jobs, which could have paid them twice, or three times their present salaries. But the fact remains that the job they are employed to do is that of a salesman, which earns the salary, agreed between them and their employers. They signed contracts or agreements and the other party is honoring his obligations under that agreement.

If it were possible for them to secure better paid jobs; they would not have accepted the ones they are now doing. Their employer must have explained to them the nature of the jobs they would be doing and the salary they would receive. He cannot be accused of exploitation, because he seeks the best-educated employees he can get. In Egypt, for example, you find university graduates working as limousine drivers because they are financially better off as a result than they would have been if they were to take up government jobs. The proprietor of the Limousine Company cannot

be blamed for wasting university qualifications in a job, which anyone can do. He knows that when he employs such graduates, they would treat his customers in a civilized manner.

If one of these start to compare what the owner receives with what salary he gets and decides that the pay is not adequate, he may think of doing a couple of rounds without declaring the intake to the employer as he is required to do under his employment agreement. He may argue, like your friends are doing, that he is doing the actual work and that if he redresses the imbalance of income he would only be taking what is fair. But he is certainly in the wrong. The money he would be taking is unlawful, because it came through using the facility given to him for a purpose other than the one agreed to by the owner. He is only doing it for his own benefit.

Your friends are doing the same thing. They are using facilities that do not belong to them for their own benefit, without permission of the owner. They are making use of the shop itself and the capital, which goes into providing the goods to be sold, when the owner is totally unaware of the fact. If they argue that they are causing him no harm, they are in the wrong. They may be driving his customers away, because the customers are bound to realize soon that the shop is more expensive than other shops. He may thus lose business, which would eventually affect his profit.

Moreover, the whole thing is profoundly dishonest. No one of those employees would dare to tell the owner about what they are doing. Nor would they tell any outsider.

They will even be quicker to deny it if they are questioned about it. The Prophet, peace be upon him, defines sin as "that which causes you to be uneasy deep down and which you hate to be disclosed to other people." Let your colleagues ask themselves whether or not this description applies to their practice. I believe there is just one answer to this question. It simply makes their action sinful and forbidden.

My advice to you is not to join them in their practice; no matter how much pressure they may bring to bear on you. At the same time, you should try to counsel them, gently but emphatically, to quit this practice, because although it brings them some immediate gain, they end up as losers, because it earns them a punishment that God may inflict on them in the Hereafter.

Financial Matters: Job Contract — Leaving An Unacceptable Job

A person is working in an entertainment company, which provides all types of channels. He wants to leave his job as he considers it unacceptable from the Islamic point of view, but the company would not release him to a different employer. He is the only wage earner in his family, and if he leaves, both his parents and his own family would suffer. What is he to do?

As this person is the only wage earner in his family, he must not leave his job until he has secured an alternative. However, he must try his best to secure a different job, which gives him satisfaction and a reasonable salary. He may try to speak to his employer and explain why he wants to leave, or he may get a prospective employer to take up his case with his present employer.

If all routes are closed and he must remain with this company, then he should try to move to a job that does not involve anything forbidden. He should continue to try to move into something better and more acceptable from the Islamic point of view, praying to God to help him to find a more suitable job.

Financial Matters: Loans — As Financial Assistance To Investors

How far is it right to obtain financial assistance from banks to construct a house or start or develop a business, if such an advance incurs interest? There is a government's scheme in my home country that enables an educated person who is without a job to obtain financial assistance from a bank on a low rate of interest with subsidies. A poor farmer may also obtain such a bank loan to buy agricultural equipment. Can a Muslim utilize such opportunities?

I would like to state first of all that an increasing number of scholars appreciate the difficulties facing a Muslim when it comes to obtaining financial assistance for a worthwhile project. Such a project would either give him and his family a home to live in or facilitate for him conducting a business, which generates an income that enables him to provide a decent living for his family instead of suffering the pains of poverty.

However, sympathy and understanding count for little in such matters. What is needed is a clear-cut ruling that tells people what to do in these cases. It should tell financial institutions and banks what they should do in order to provide a comprehensive financial system, which satisfies the needs of a Muslim community eager to conduct its financial affairs in accordance with Islamic teachings. That, however, remains out of reach.

There are quite a few Islamic banks operating in different Muslim countries. However, they have not reached the stage where they can hope to replace the existing banking system, which has been brought from the capitalist West. Moreover, the banking system, which now exists in many Muslim countries, as well as most countries of the world, clearly wants to consolidate its own existence and continue to control the world economy. Therefore, it does not welcome the rise of an alternative system of banking that is showing clear indications that it has the potential of giving clients better returns on their investment.

Another point of difficulty for a scholar who is asked about the different offers made by banks to clients is that the whole picture of how banks operate and what they do with the money of their clients and how they make their profits is not very clear. On the other hand, scholars face a very strict prohibition of usury and all usurious transactions. Hence, they are quick to pronounce as forbidden any transaction, which seems to have some aspects of usury. We must appreciate that scholars have a very difficult task in this regard. They want their questioners to realize that involvement in any usurious transaction is a very serious matter. God commands the believers to quit all usury or face a war declared against them by God and His messenger. This is not something to trifle with. A war against God can only have one result. Hence, everything should be done to avoid being a party to such a war.

On the other hand, many scholars realize that what banks are doing is different from the traditional type of usury and money lending. When you deposit your money in a bank, you are not in the position of a lender, and the bank has not borrowed your money. What you have deposited is there for you to claim at any moment. If you tell the bank to invest your money, you are entitled to receive part of the profit the bank makes, or indeed share in the loss that it incurs, if any. If the bank has a policy of giving investors a certain percentage of the profits it makes, and this is clearly indicated at the beginning of the transaction, then the only thing that remains for a Muslim investor is to satisfy himself that the bank does not invest his money in something forbidden.

What we can say about banking is that interest is not exactly the same as usury which prevailed at the time of the Prophet, and which the Qur'an has forbidden so

strictly. However, there are enough similarities between this system and that method of work to make scholars pronounce a verdict of prohibition on interest and interest-based banking transactions. Nevertheless, we cannot slam a blanket verdict of prohibition covering every single transaction that the banks offer. We have to look at each case individually.

The most important thing to consider with regard to the sort of transaction in question is how much it is needed by the Muslim community and by Muslim individuals living in a non-Muslim country. What we can say to start with is that a businessman running a flourishing business and earning more than enough to meet his commitments and to provide his family with a decent standard of living may feel that obtaining such a loan will enhance his position or improve his trade. Nevertheless, we cannot tell him to go ahead and obtain such a loan. In his case, there is simply no pressing need to involve himself in a transaction, which has certain aspects of similarity with usury. He will be only borrowing money and returning it with a little extra. In such a case we have to consider the Hadith, which tells us: "Every loan, which earns a benefit or some gains is forbidden." We cannot, in his condition, apply the ruling that states: "Situations of emergency may waive prohibitions."

Let us now consider the other extreme case of a family or a jobless person urgently requiring some money either to build a house or buy a small apartment or start a small business. We are certainly talking here of an emergency situation. When we consider the difference between a family having a small apartment of a couple of rooms and a family with young children who simply have no roof over their heads, we can appreciate that the latter is in an emergency situation. It lacks a basic need, which Islam acknowledges, namely, shelter.

If such opportunities as the reader has described are offered in a country and the Muslims simply ignore them because they consider them forbidden, they are certainly putting themselves at a disadvantage. What will happen is that the followers of other religions in their country will make the maximum use of these opportunities to improve their situations, while the Muslims remain poor, unemployed, jobless and homeless. Therefore, the rule concerning emergency situations and their effect on prohibitions applies.

If we are quick to pronounce such opportunities as forbidden, we must provide a suitable alternative, which is acceptable from the Islamic point of view. Unfortunately, the Islamic banking system has not yet reached that stage and Islamic banks are still far away from the stage where they can operate to non-Muslim countries. Since such an alternative is non-existent, then the emergency situation must be considered.

Situations of pressing need or emergency should be evaluated separately, each according to prevailing circumstances. We have a basic rule that applies to all such situations, but each case must be considered separately. What is a pressing need for a certain person may be, to another, something that can be dispensed with. Therefore, the ruling in their separate situations is different. This means that we cannot say to all Muslims in India that they can use the banking facilities offered in their country without restrictions. But we can say to a person who is without work that he can have a bank loan, even though he may have to pay interest, if he will use the money to start a business, hoping that, with Allah's help, he will be able to feed his family. In other situations we are looking at the element of emergency and pressing need and considering all the time the non-availability of any alternative, which is Islamically acceptable.

Financial Matters: Loans — Attached Benefits

A friend of mine requested me to lend him a large amount of money for his business. He offered me to have the fruits of a piece of agricultural land he owns until he repays the amount in full. When I agreed, he himself wrote the conditions of the agreement, which we both signed. Is this an acceptable arrangement from the Islamic point of view?

The question you have to ask yourself is why would your friend offer you the yield of his agricultural land for the period of the loan? It is either a sweetener, so that you would agree to lend him the money, or because he knows that he cannot get the loan otherwise. If he goes to a bank to borrow this amount, he is likely to pay more in interest. So, in effect, you are getting a benefit out of his need of the money. The arrangement gives you more than you lend. God says in the verses that slam a clear prohibition on all forms of usury:

“If you repent, however, you shall remain entitled to your principal. Thus, you shall commit no wrong, nor suffer any wrong yourselves.” [The Cow — “Al-Baqarah” 2: 279]

You certainly are taking more than the principal to which you are entitled. As such, your transaction is usurious and cannot be accepted by Islam. You may have some sort of security for your loan, such as having a charge on the land, but you may not receive any benefit in excess of your principal amount. The fact that your friend agrees to give you this benefit and writes the agreement himself does not affect the prohibition. He has certainly accepted, but only because he is in desperate need. To exploit such need is wrong.

Financial Matters: Loans — Comments On Bad Debts

1. In an earlier answer on Zakah and bad debts, you mentioned that we do not own our money. It belongs to Allah and we are placed in charge of it. With this concept in mind, how can we explain "loss" or "profit"? The way I would look at it is that when you do not receive your money back, you are losing money that belongs to Allah but at the same time you are gaining Allah's reward for not demanding it and for writing it off. If the money is returned, you have the chance to use it for a good purpose as well as Allah's reward for doing a good deed. Please comment.

2. If a person takes out a loan from bank for an industrial project or a business, would he be committing something that Islam prohibits? May I point that in case the borrower fails in his business, and as a result, is unable to return the money, his loan is treated as a bad debt.

I like your comments, but I would not go as far as you have. If you lend money to someone and he does not return it, though he is able to do so, you certainly have lost it. It is true that you will gain reward from Allah for doing a good turn to someone in need, but it is Allah who has placed you in charge of something that He owns. He also allowed you the privilege of putting your money to a good purpose of your own choice, including every legitimate matter which brings you, your family and other people comfort and happiness. If someone defrauds you of that privilege by borrowing some of your money and deliberately refusing or neglecting to return it, then he is taking away from you something that Allah has given you. It is not for any human being to do that.

On the other hand, Allah urges us to postpone repayment dates of loans other people may owe to us, if we know that the borrower is insolvent. If we do so, or, better still, write the loan off; we certainly earn generous reward from Allah. He has also made it

clear that we may ask for any legitimate guarantees that what we lend to others is returned to us. The longest verse in the Qur'an deals with the need to write down the terms and conditions of loans that we may make. It requires believers to write down these terms and to have witnesses to the contract. The Prophet, peace be upon him, also describes as an injustice the action of a person who delays repayment of a debt when he is able to repay it.

2. If a businessman takes an interest-bearing bank loan for an industrial or business project, then he is starting with a transaction of which Islam does not approve. You have cited the situation where the borrower's business fails and the whole debt is written off. That does not change the substance of the banking transaction. All loans, whether taken out from a bank or from an individual, bear an element of risk. When you lend someone a sum of money, there is always the risk of losing your money. If the borrower fails to repay you, you may have to come to the conclusion that you have made a bad decision and lent the money to a person that repays your kindness with stealing your money. You may have to simply consider your loan as a bad debt. If you have agreed with him to pay you interest, then you have done something forbidden in addition to losing your money. If you have given a loan that is in keeping with Islamic teachings, you earn a reward. The Prophet, peace be upon him, mentions that it is written on the door of heaven "a charity, or a Sadaqah, is given a reward ten times its value, and a loan is rewarded by eighteen times its value." So, the risk factor of the writing off a bad debt does not make the transaction permissible if it is essentially unlawful.

Financial Matters: Loans — Compensation Offered For Loan

I borrowed some money from a friend of mine for a fixed period of time. However, after I had taken the money, our currency was devalued by 8.5 percent. I intend to pay him back the loan with a little extra to soften the effects of the devaluation, but I am afraid that this would be usurious. Please advise.

The devaluation that has been enforced by the government in your country practically reduces the real value of your currency. Hence, if you pay him the exact figure, which you have borrowed, then you are practically paying him less than what you have borrowed. Yet the effect of devaluation on the people of the country themselves is not felt immediately, but over a period of time which is influenced by various factors relevant to the political and economic situation of the country. Therefore, the timing of your repayment of the loan affects the value of the amount you are paying your friend. Hence, you should agree with him a reasonable amount to repay over the figure you have borrowed. In practical terms, this means that if you are repaying your loan after the devaluation, you should give him the full rate of devaluation over the figure borrowed. You may find out that he would not accept any increase over and above what he lent you. In this case, you may accept his decision without too much argument, or preferably pay the extra amount to the poor on his behalf. In this way, both of you can earn a reward from God: you for your good action of thinking about your friend's interest and he for the charity given to the poor.

May I add that not every increase in the repayment of a loan is interest or usury. The Prophet, peace be upon him, borrowed money and returned it with an extra amount. That extra was a gesture of gratitude to the lender for having given him the money when he needed it. That is a freely given gift which is acceptable in Islam. What is important that there should be no prior agreement between the lender and the borrower that the latter would give a gift to the former. If there is an agreement, even a tacit one, then that becomes usury and it is forbidden. But if the increase is a free gift, which was not even hinted at between the two, there is nothing wrong with it.

Financial Matters: Loans — Compensation Sought For Delay

I gave money on loan to a friend for a specified period of time. When the payment was due, my friend, though acknowledging the debt, claimed that he was not in a position to pay. What sort of sanctions has Islam prescribed in such a situation? Am I entitled to any compensation for late payment?

When a case of unpaid debts is referred to an Islamic court, the judge is required to look at the financial position of the debtor. If he finds out that debtor appears to have money in hand, he will order him to repay immediately. If he refuses, the judge may order that he be imprisoned until he has paid his debts. If, however, he claims to be insolvent, the lender is required to wait until he has funds to repay. This is not something that he does by choice. Order to delay payment in such cases is given by Allah in the Qur'an. If the lender foregoes his money in such a case, he will be highly rewarded by Allah, and the reward will outweigh by far the benefit he may receive from regaining the money he had lent. Such an action of forgoing an unpaid debt because of the insolvency of the debtor must be voluntary. No pressure needs to be placed on the lender to relinquish his rights.

I should perhaps remind you that an insolvent debtor is one of the beneficiaries of Zakah. Islam recognizes the difficulty of one that finds himself in a position when he cannot repay his debts. The system of social security, which Islam establishes, takes care of such people who may have tried hard not to get to such a position. They are helped with Zakah funds so that they are relieved of the pressures of being in debt and unable to repay.

Compensation to the lender for late payment is unacceptable in Islam. It is akin to usury, which Islam strictly forbids. What is the difference between a moneylender who determines beforehand that he will receive a certain amount or percentage over and above the amount he has lent, and one who exacts a financial punishment for late payments? Perhaps I should add that lending to a person in need is an act of kindness. Therefore, you must not waste your reward, which you are sure to have from Allah by insisting on having compensation for the late payment, especially if the borrower is truly insolvent.

Financial Matters: Loans — For Business From Banks

In business, is it appropriate to obtain bank loans to financial transactions, if the loan is to be repaid in monthly installments covering the principal and interest? If there is no alternative source, can one resort to this method?

While some scholars maintain that bank interest should not be equated with usury, others assert that it is the same as usury despite having a different name. It is, therefore, advisable to steer as far away from interest as possible. The first group bases their argument on the nature of bank loans, their purpose, the method of repayment, etc. Allow for all that, it is difficult to see how one could return an advance in a larger amount agreed right at the beginning without being close to, if not right into, usury. Therefore, my advice is not to go into such loans and to keep one's business within one's means.

Having said that, I should add that in cases of emergency, or clear necessity or need, there may be a concession which one may benefit by. But such cases are determined according to circumstances. Each case has to be considered on its own merits. Moreover, there may be cases where the payment of more than one has borrowed may be subject to concession, but there is no need or emergency that justifies devouring usury.

Financial Matters: Loans — Gain In Return For A Loan

Three years ago, I made an advance to my in-laws, which they have not yet settled. I am also paying rent for a room my wife occupies in their house. Now they are asking me for a further advance, saying that they will give me the rent of another room occupied by someone else. Is this permissible?

The answer to your question is given by the Prophet himself, peace be upon him, who says: "Every loan that brings the creditor a benefit is forbidden." What is proposed here is that in return for making a further advance, you will be receiving the rest that the family gets from a room they are letting. This is not in part settlement of the loan, but a clear benefit to you for only making the loan. This is benefit, which you would not have got without giving that loan. It is then directly related to the loan you are giving. Hence it is forbidden.

You do not need to stretch your mind far in order to determine this. What you will be getting is over and above the amount you are advancing. Hence it is usury. This is no doubt about it. You say that if you invest the amount of money you will be giving them, your investment will bring you an income that is greater than the rent you will be receiving. This may be true, but for an investment to be lawful from the Islamic point of view, it has to involve a risk of loss. If you invest the money in a business, you may incur a loss, while in the proposed arrangements you are certain of a gain. Besides, if you invest your money, you may get profits, but you will not get a reward from God for helping relatives in need, as you are bound to get if you lend the money to your in-laws without expecting anything over and above the return of the amount advanced.

Financial Matters: Loans — Inflation & Injustice For the Lender

It is frequently the case that interest is used as synonymous with usury, and, consequently every transaction that involves the payment of interest is described as totally forbidden. Yet the sort of usurious transactions that were common in Arabia involved the imposition of increase on the sum borrowed in lieu of delaying the repayment. In such a situation, the borrower is totally at the mercy of the lender. On the other hand, the term, "Riba" is used in the Qur'an as opposite of "Sadaqah" which suggests that those who have to pay Riba are likely to be deserving of charitable help. May I also give the example of a person lending another a large sum of money for one year? The borrower returns the same amount but after three years, at which time inflation would have reduced the value of the money by, say, 15 % or 30 % or even more. How can we relate this to the instruction stated clearly in the Qur'an that no injustice should be perpetrated or suffered? If this case is common, then the result would be that no one would lend another any money, because that would mean a loss to the lender. The bottom line is that those who are in need of help would suffer because no one will be prepared to lend another any money. If they cannot borrow from a bank because interest is equated with Riba, and no one will lend them because of the loss to the lender through inflation, how are they to find help?

This is one of the most difficult questions concerning financial dealings in modern times. Much of the argument presented by the reader is highly valid. It may be argued that Islamic scholarship has not yet caught up with the needs or demands of modern-day financial transactions. In past periods of Islamic history, scholars have come up with verdicts to help people run their lives and business while guided by

Islamic principles which do not permit the exploitation of any one in society particularly those who are weak or needy.

That does not mean that our present-day scholars are not equally knowledgeable. We certainly have scholars of the highest caliber, and many of them are well aware of the commercial and business considerations that prevail in modern markets.

However, the intricate situations that we find ourselves in today, and the fact that the whole world may be described as a huge single market, and the competition that is truly fierce makes matters not so easy for the scholar to give a straightforward ruling. Moreover, how much bearing will the ruling or the opinions of Islamic scholars have on the way in which people conduct their financial affairs, considering that Muslim business people have to deal with the outside world, playing the game by its rules, as it were?

Interest has always been associated with *usury* in the perception of Muslim scholars and business people because of the apparent similarity, which means that a borrower repays more than the amount of money he had borrowed in lieu of the time he takes to repay his loan. The longer it takes him to repay, the more he actually pays back.

This fits in well with the description of usury outlined by Ibn Abbas, the Prophet's cousin who was an authoritative scholar. When it was time for repayment, he said, "a lender would say to a borrower, 'do you want to settle or to increase?' If the borrower did not have the funds to repay, he would seek an extension of the period of the loan and agree to pay more at a later date."

It is easy to argue that interest works in the same way, and as such it is a modern form of the old practice of usury.

But to do so is to overlook certain important elements, which distinguish interest from usury. For one thing, the two words are still used in two different senses in Western society, where we find usury to be unacceptable while interest is perfectly acceptable.

That is because usury involves exploitation of the need of people while interest is received to give fair return to an investor and help the one who needs money without overburdening him. In other words, it is felt to be of help to both sides.

The bank is perceived to be a facilitator who brings together the businessman and the person with money to invest. It provides the latter with guarantees, which ensure that his investment is not lost, while giving the businessman the necessary financial liquidity to run his business and make good returns.

The more complicated and sophisticated society becomes, the greater the need for banking services, and the less ordinary people are able to look after their savings or make some returns on them without outside help. The banks provide that help. Dealing through the banks makes the whole affair of investing and lending rather "impersonal," which ensures that no one is exploited.

The reader points out to the very real problem of inflation, which makes it difficult for anyone to advance money to another for a period of time without making a loss on transaction. She mentions a loss of 15 % to 30 % over three years. In some countries, the inflation rate may be that high in a single year. That does not apply to a loan given to another person, but also to money kept in a current account, which pays no interest. Any form of saving which does not give returns, is a losing transaction because of inflation.

How are people to protect their savings? Moreover, how are those with no business experience to invest their money in a way that gives them some returns while protecting their investment and exposing their capital to no risk of loss? Here the principle to which the lady reader has alluded is particularly significant.

There must be no injustice, perpetrated or suffered. That is the divine order stated clearly in the Qur'an:

"You shall inflict no injustice and shall suffer none." [the Cow — "Al-Baqarah"
2: 279

All this requires thorough study so that scholars are able to come up with answers to present-day problems, instead of applying the rulings of earlier scholars to later problems.

Perhaps Islamic universities are in the best position to conduct such studies and come up with the right answers. They need to involve Muslim economists in such studies. The two groups must work hand in hand to arrive at satisfactory solutions.

May I say here that a few scholars have spoken about interest and found it different from usury? Most notable among these is Dr. Ma'roof Ad-Dawaleebi, who is a scholar of high repute and who has been involved in politics, being former prime minister in Syria and an advisor to the king for many years. His earlier background included being a professor of law in the University of Damascus. This has given him the very important mix of looking for practical solutions and a high standard of scholarship. But the majority of scholars still look at interest as forbidden.

I think that the problem will remain with us until a satisfactory answer is found to ensure fairness to investor, lender and borrower, without exploitation. May God guide our scholars to come up with solutions, which are in line with His commandments and ensure fairness to all.

Financial Matters: Loans — Inflation & Specific Loss

Some time back, I transferred some money to a relative of mine to keep it for me until my return. However, he used the money for some purposes of his own and did not have money of his own to repay me. This continued for several years, despite my repeated requests for repayment. At one stage, I needed the money desperately but he was unable to pay me anything. I had to sell some of my wife's jewelry to meet that emergency. Now after seven years, if he pays me back with local currency, I stand to suffer a great loss. When I sent him the money in Riyals, 1000 of our local currency was worth 30 Riyals, now only 11 Riyals fetch 1000. My relative has agreed to pay me back whatever I say. I suggested that he should give me in gold what my money would have fetched 7 years ago, at the time when he used it. My reason is that had my money been available to me I would not have had to sell my wife's gold at an unreasonable rate. Is that permissible?

This question is frequently raised these days when the value of currency changes so rapidly. Islam does not allow charging interest on loans, because that is usury, which is strongly forbidden. Yet a lender who sees the value of the money he had advanced to help a friend or a relative dwindle as time passes and remaining unpaid wonders why should he suffer as a result of helping someone in need. We will discuss this presently, but let me begin by saying that your relative's action when he spent the money you sent him for safekeeping was not appropriate, since he was aware that he would not be in a position to pay it back whenever it was needed. If you are holding

money for another person and you need to use it for some emergency, you are [using the trust money and] agreeing to guarantee payment whenever requested to do so.

Your relative must have been aware of his financial situation, so he should not have used the money, knowing that he was not in a position to pay it back. Although you may not be able to do anything to him for doing so, he is accountable to God for his action. He then continued to pacify you with promises of repayment, which were not kept. There can be only one of two cases: He might have been able to pay you back but it suited him to keep the money and he simply preferred not to take any notice of your need. In this case, he would be doing you a great wrong. The Prophet, peace be upon him, says: "The non-payment of a financial debt by a person is an act of injustice." Needless to say that all injustice is forbidden. Your relative would then be placing himself in a very difficult position and stands to incur punishment by God.

The other alternative is that he genuinely needed the money and was unable to repay it throughout this period. Since you have subsequently agreed to consider the money as a loan given to him, although you had no choice in the matter, you have to treat it as such. God tells us in the Qur'an that if the borrower is genuinely hard up, then we should give him a grace period until he is able to repay his debt. If we make a charitable donation of what we have lent then that is much better for us. This is because an insolvent debtor is one of the eight classes of people who may benefit from Zakah.

But I should add a word of caution here. If we decide to forgo an outstanding debt, we may not deduct debt amount from our own Zakah liability. For that would constitute payment of Zakah to oneself. But we may forgo an outstanding debt owing to us by someone who is unable to repay us. That counts as Sadaqah, or charitable donation.

You are better able to determine which of the two situations applies in the case of your relative. If he is insolvent, then you should consider either giving an even longer grace period, or even writing off your debt, hoping for a rich reward from God for that.

On the other hand, if he is careless about your situation, and he only thinks of his own interest, then you should utilize whatever means available to you to recover your money.

How much should he pay you back? God tells us in the Qur'an that we may demand only the principal amount which we lent. This is what you should ask, but the change of currency value must be taken into account. It is totally unfair that your relative should be able to use your money for seven years and then give you an amount which is much less in value. When God mentioned the total prohibition of usury, He also told us: "Should you repent, you may have only the principal you advanced. You shall not wrong anyone nor shall you be wronged." The fact that you had to sell jewelry at a reduced rate is just one aspect of the injustice you have suffered. That injustice should be removed and transaction must be rendered harmless. Otherwise we should be allowing a person who does something good to be penalized for his good action. That is not fair.

In view of the fact that currency value often fluctuates, it is preferable that when a loan is given the two parties should agree on a method of repayment which ensures fairness. If the loan is likely to remain unpaid for sometime, then the two parties may agree to a repayment of the current value in gold, or in some other currency which is unlikely to suffer a severe drop. Since you have had to sell gold when you had your emergency and your relative could not pay you back, then using the value of gold at the time when he used the money seems reasonable. Alternatively, if you had sent him the transfer in Riyals and he used it up, then he should pay you the amount of

transfer he received in Riyals. In considering this aspect, you should try to reach an agreement that is likely to give each of you a fair deal.

Financial Matters: Loans — Inflation Affecting the Loaned Money

I refer to what you have published in your column some time ago and I agree that an individual should not receive profit from lending money to a fellow human being. But I also believe that a lender should not come to any harm as a result of helping a person in need. However, in relation to the question of lending, may I ask what happens if I lend you an amount of money to buy a television set. Six months later, you pay me the exact amount of money that I advanced to you, but by that time, that amount can only buy a loaf of bread. I contend that it is not the amount of money, but its value that is of greater importance. I [a non-Muslim] have argued this point with Muslim friends, and their reaction is simply, "it is the lender's tough luck if he loses out on the transaction." I would be grateful for your comments.

I am glad that you are in agreement with me regarding personal loans between individuals. For a person to draw monetary benefit out of helping someone in need is rather immoral, although it is practiced in many societies. When a person gives another a loan, he is doing him a great favor, for which he stands to earn rich reward from God.

There is a Hadith, which states: "It is written on the door to heaven: A Sadaqah [or charitable donation] is rewarded by ten times its value, while a loan is rewarded eighteen times." The Prophet, peace be upon him, says that he asked Gabriel the Angel about this and Gabriel told him that it is because a loan answers a very pressing need on the part of the borrower.

Islam lays down a very strict condition on loans, which requires the lender to ask for repayment of his principal only. No increase or profit should be asked by the lender. However, a borrower is recommended to follow the Prophet's practice and give the lender more than he received, if that is at all possible. The Prophet, peace be upon him, paid loans he had borrowed with an increased amount. That increase is a gift by the borrower to the lender to indicate his gratitude for the help he had received. It must be stated very clearly and without any equivocation, such an increase should be only at the initiative of the borrower. There should never be any discussion of that between the lender and borrower. Nor can there be any implicit or tacit agreement between the two, at the beginning of the transaction, that the lender should receive more than he has given.

We have to differentiate here between two situations. They are similar in practice because they involve an advance of money given by one person to another and an increased repayment by the other after some time. In the first situation, the increase is stipulated in advance, and the lender pays out the money knowing that he will receive more. In fact, he may take that as a business and get an income from lending money to people. This is totally forbidden, because it exploits people's needs.

The other situation is that the money is lent without any expectation on the part of the lender that he would receive anything over and above the amount he lent. However, the borrower repays it with an increase in order to express his gratitude. He is under no obligation to do so, but he puts it out of his own accord, without any pressure. That is perfectly permissible.

In our modern times, where inflation systematically erodes the value of money, borrowers should always try to compensate lenders for any loss of the value of money

they had borrowed from them, by giving such an extra amount, which at least offsets the drop that, results from inflation. Suppose one borrows one thousand dollars from another for a period of one year. After a year, figures are published which show that inflation has eroded the dollar value by ten percent. If the borrower pays the lender back 1100 dollars, then he is actually paying him the value of his loan.

When inflation is very small and the value of a particular currency drops only marginally, it may not be a problem with either lender or borrower to repay only the same amount advanced. However, in cases where there is a severe drop of value in a particular currency, as happened, for example, in Lebanon during the civil war, when the Lebanese lira settled at about 1700 for one dollar, if you had borrowed, say, 10,000 liras for a period of 10 years and repaid it in the same currency, you would actually have borrowed the equivalent of \$ 4,000, and repaid only six dollars. That is totally unfair. It is not right to say that this is only the lender's "tough luck". In the case of Lebanon, people with keen sense of religious duty were happy to discuss the situation with their lenders and compensate them for the value of the money they had borrowed from them. In many cases, a compromise was sorted out when both parties were happy. We should remember that in such a situation, both parties are in a different position. Therefore, a compromise that ensures for both a reasonable deal is perfectly acceptable. Fairness is the mark of Islamic transactions.

Financial Matters: Loans — Interest & Bank As A Debtor

In a bank statement, the customer who deposits his money in the bank is a creditor while the bank is a debtor. But, unlike the situation that had prevailed with moneylenders over many centuries, it is the debtor, which is in a strong position. It is the bank, which determines the rate of interest. The bank is even in a much stronger position with those of its clients who receive its loans. On the other hand, I am told of a Hadith: "Gain from every loan is Riba, or usury." Please comment.

I am not sure whether we can say that the bank is a debtor when we deposit our money in either a current or deposit account. It is the client who goes to the bank seeking its services. The money, which we deposit, is always available to us, unless we choose a fund, which places restrictions on the notice of withdrawal. When we do that, we stand to get more than we get from an unconditional deposit account. Hence the choice is ours, made from the specific reason of getting extra benefit. While the bank may try to sell its image as a safe place where we put our money, and to sell its services, it does not come to a client and ask for a loan. Hence, the relationship between the bank and its clients need to be defined in Islamic terms. Such a definition may come about only when scholars discuss it thoroughly with the help of economists and experts.

Now if a client goes to a bank manager and says that he wishes to invest this amount of money and the banker is the one whom he trusts to look after the investment, we have a very interesting situation. It is totally unlike that between a debtor and a creditor. Let us assume that the bank manager takes this as giving him power over the choice of the form of investment. The money, which the client receives from the bank after a period of time, is apparently a return on investment. That is determined by the fact that the client has stated that when he is after is an investment and not interest. It is permissible to take, particularly when we know that most banks operate systems of investment other than a straightforward deposit account. Here the client is certainly not a creditor, and the bank is not a debtor or borrower.

The statement quoted by my read that "Gain from every loan is usury," is not a Hadith, although it is quoted as such very frequently. It is a rule determined by scholars. Hence it may be open to question, and its applicability to bank transactions

is dependent on the nature of the transaction itself. Besides, it is certain that the Prophet, peace be upon him, paid back debit he had incurred, giving the lender more than the amount of the loan. There was no prior agreement between the Prophet, peace be upon him, and the person who lent him the money that there would be an extra payment. The Prophet, peace be upon him, did this as a gesture of gratitude for the help he received in the form of the loan. Any one could do as the Prophet, peace be upon him, did; provided there is no suggestion in advance [on either side] that this would be the case. It is certainly safer to place one's investment in Islamic bank, or in a profit-and-loss sharing account. If neither is available, then one should look into the form of agreement with the bank, so that it gives profit, not interest.

Financial Matters: Loans — Problems From Want Of Paper Work

My parents have had several problems with close members of their families, with relatives taking away their money under false pretexts. That has hurt both my parents. Now I am going back home to study in a university, and the plan is that I would be marrying a relative who is a medical doctor. I have no warm feeling toward my relatives who have caused my parents such hurt. How can I live back home with my family, knowing that some of them have hurt my parents? Is it acceptable that I should have no relationship with them?

My readers, who is a young woman about to go to university, has given me details about those incidents which led to her parents losing much of their saving because their relatives have not been honest in dealing with them. What I find amazing in such letters is the fact that people who run into problems continue to behave in the same way, showing lack of awareness to the fact that some other people who have little fear of God in their hearts could do away with their money under different pretexts. Yet they repeat the same error without trying to find out what measures Islam has laid down for the protection of one's property. Nor do they seek to take any legitimate precautions so that their money is not lost.

God has laid down detailed legislation in order to put financial dealings within the Muslim community on sound footing. One aspect of this legislation is the one concerned with debts and loans. This is contained in verse 282 of Surah 2 which is the longest verse in the Qur'an.

[Added: It may be rendered in translation as: ***“O Believers, when you contract a debt for a fixed term, you should put it in writing. Let a scribe write with equity the document for the parties. The scribe whom Allah has given the gift of literacy should not refuse to write. Let him write and let the one under obligation [the debtor] dictate, and he should fear Allah, his Lord, and should not diminish from or add anything to the terms which have been settled. But if the borrower be of low understanding or weak or unable to dictate [for any reason], then let the guardian of his interests dictate it with equity. And let two men from among you bear witness to all such documents. But if two men be not available, there should be one man and two women to bear witness so that if one of the women forgets [anything], the other may remind her. The witnesses should be from among such people whom you approve of as witnesses. When the witnesses are asked to testify, they should not refuse to do so. Do not neglect to reduce to writing your transaction for a specified term, whether it be big or small. Allah considers this thing more just for you, for it facilitates the establishment of evidence and lessens doubts and suspicions. Of course, there is no harm if you conclude daily on the spot, but in case of commercial transactions you should have witnesses. The scribe and the witnesses should not be harassed: if you do so, you shall be guilty of sin.*”**

You should guard against the wrath of Allah; He gives you the knowledge of the right way for Allah has the knowledge of everything. the Cow — "Al-Baqarah" 2: 282]

It makes it clear that when we make a loan agreement, it should be written down with witnesses present. The borrower is the one to spell out the terms agreed, because he is the weaker party in the agreement.

Yet in spite of this detailed legislation which comes in the form of an order from God addressed to the believers, few people nowadays act on this order. Sometimes, lenders are embarrassed to ask for a written agreement. They leave it to the borrowers to suggest it. Some borrowers feel it incumbent on them to write down the amount borrowed and the terms of repayment, but there is hardly any witness to the agreement. People feel that this is too personal to involve witnesses. They forget that God has only required them to write loan agreements because He wants relations within the Muslim community to be put on sound basis, and not to be spoiled by people who do not appreciate kindness.

Had the parents of this young woman acted on God's instructions, they would have had at least something in hand to prove their claims. The borrowers would have felt more obliged to settle their loans. That would have been far better. Be that as it may, our reader asks how would she establish relationship with members of her family, having known of her parents' past experience with them.

There is simple answer to this question. She should not take up her parents' grievance against members of their family as her guiding principle. She should try to maintain a good relationship with all her family. Perhaps in this way she may be able to bring about some reconciliation, and also recover some of her parents' losses. However, she should also try to be cautious in her financial dealings with the rest of her family, particularly with those who had caused her parents some heartache.

Financial Matters: Loans — Terms & Conditions Of A Loan

What is the procedure recommended for giving a loan to someone, particularly if the borrower belongs to our own family?

The procedure is very simple. The terms and conditions are first agreed and then they are written down, as dictated by the borrower. This is made clear in the Qur'anic verse giving these details, because the borrower is the weaker party who has to meet these conditions.

Two witnesses are needed. The relevant Qur'anic verse is the longest in the Qur'an, but here are the most important parts of it:

"Believers, when you contract a debt for a fixed term, put it in writing, and let a scribe write it down for you with fairness. No scribe shall refuse to write as God has taught him. So he shall write.

And let the one who incurs the liability (i.e. the debtor) dictate; and (in so doing) let him be conscious of God his Lord and not diminish anything of it. If he who incurs the liability is weak of mind or body, or unable to dictate himself, then let his guardian dictate with fairness. Call in two of your men to act as witnesses, but if two men are not available, then a man and two women, whom you consider acceptable as witnesses, so that if either of them should make a mistake, the other will remind her. (the Cow — "Al-Baqarah" 2: 282)

The fact that the borrower is a relative, who may be a brother, cousin or uncle, does not change the procedure which is meant to ensure fairness and to remove any

possibility of dispute. Unfortunately many Muslims today do not follow this procedure and they often suffer as a result.

Perhaps we should explain that by giving the borrower the right to stipulate the terms agreed is just one example of how Islam ensures fairness in all its dealings. If the lender dictates the terms, he could easily stipulate something that might not have been agreed, and it works in his own interest. The borrower might feel unable to object because he is the party in need of the loan. In order not to allow such a situation to happen, Islam gives the right to dictate the terms to the weaker party, i.e. the borrower.

Financial Matters: Loans — To Whom Is This Loan Due?

Some years ago, I borrowed an amount of money from a friend who died recently before I was able to repay him. Since my friend was a widower who had no children, I do not know to whom I should pay this debt. Is it permissible to pay the amount I borrowed from him on his behalf to some educational institution to use it in the form of a scholarship to the poorest but talented students, or what should I do with the money?

Although your motive is noble, you must take certain steps before any possibility of using the money in the way you have suggested or in some other way, can ever be contemplated. The first is to try to find out any relatives of your friend who were his heirs. You say that he was without a wife and without children. It may be that one of the parents survived him. If so, that parent is an heir of the first degree. If may be that your friend was survived by a brother or a sister, who would in the circumstances be his heirs. If you know any such relative of your deceased friend, then you should contact him or her and explain the situation. When you have established who had a share in your friend's estate, you should seek to meet them all. When you have met his heirs, you should determine their shares in your friend's estate and divide the loan you owed to your friend among them in the same shares they have received of his estate. You may leave that responsibility to your late friend's first heir, if you know him to be honest.

Let us, for example, suppose that one of your friend's heirs was entitled to half his estate and there are four more heirs who received the remainder divided amongst them on the basis of one share for a woman and two shares for a man. You then give half the loan to the heir who received half of the estate and divide the other half among the four heirs in the same proportion. In the case that such heirs survived your friend, you cannot utilize the amount of the loan in any way other than paying it to his heirs. This is due to the fact that when a person dies, what he leaves behind becomes the property of his heirs in accordance with the shares appointed to them by God in the detailed Islamic system of inheritance.

If you do not know any of your friend's relatives, then you should take every reasonable step which could help you determine whether he had any heirs or not. You may consider placing an advertisement in the local papers stating that you owe him some money and you want to pay it to his heirs. Therefore, they should contact you by telephone or mail. You may deduct the cost of such reasonable steps as you may take from the amount of the loan. When you have taken all reasonable measures to find out who your friend's heirs are and to contact them, and no one comes forward to claim any portion of the loan, then you may consider other measures. Prior to that, you cannot dispose of it in any way, even though it may bring reward to your deceased friend. In the case of no claims of inheritance whatsoever, the method you have suggested of investing the money and using the proceeds to pay for scholarships, to enable poor Muslim students complete their studies, is a very good one.

However, I must say that it is very rare that a person dies without a single legitimate heir surviving him. To be in that position, he would be the last of his family and the last of his mother's family. This is an extreme rarity. A person may be without children, without a wife and without parents, but he may have brothers and sisters. If he has not, his father might have had brothers or sisters and if all of those have died, one of them might have had children and they, in the circumstances, qualify as heirs. When no immediate heir is available the estate of the deceased goes to "the nearest male relative," as the Prophet, peace be upon him, has taught us. You have to make sure that this situation of no heirs whatsoever applies in the case of your deceased friend before you could dispense of the loan in the way you have suggested.

Financial Matters: Multilevel Marketing

Could you please explain whether multilevel marketing is permissible or not. I am aware that pyramid marketing in which no goods are purchased or sold, but simply pays some money to be a link in the pyramid are not lawful in Islam. What I would like to know specifically is whether in a case where "A" buys, say, an antique item then sells it to "B" and "C", and then each of these sells to two different persons, then the first man, A, gets a share of the profits. Is this permissible?

I am not sure what multilevel marketing means in practical terms. There are so many new forms of business deals these days that a person who is not engaged in business may not know.

You will appreciate that anyone giving a verdict on something must be fully aware of the working of the transaction and what those who are involved in it do, the role of each, and what they get out of it. What we can say with certainty is that a business deal that takes the form of one person buying something from another, while in fact no goods are exchanged, is not acceptable from the Islamic point of view. The Prophet, peace be upon him, insisted on trading being transparent and involving no deception or unfairness.

The formula cited by the reader is rather confusing. The first person, A, is said to buy an item, then he sells it to two persons, and each of them sells it in turn to two others. The question that immediately springs to mind is, when the first person is selling the same item to two people, is he making one deal or two? In other words, is he selling to two people as partners, each of whom will own half of the merchandise, or is he selling the same item twice to two different people? If it is one sale, then this part is all right.

But it does not seem so, because each of the two buyers is selling again to two more. In other words, the same merchandise is supposed to be owned by multiple owners, all at the same time. How can this be done is difficult to understand.

There is a clear element of fraud in this case, even though each of the people involved knows exactly what he is getting into. As such it cannot be permissible.

Added: Multilevel or "network" marketing plans, are ways of selling goods or services through distributors. These plans typically promise that if you sign up as a distributor, you will receive commissions — for your sales and those of the people you recruit to become distributors. These recruit sometimes are referred to as your 'downline'.

Some multilevel marketing plans are legitimate. However, others are illegal pyramid schemes. In pyramids, commissions are based on the number of distributors recruited. Most of the products sales are made to these distributors — not to

consumers in general. The underlying goods and services, which vary from vitamins to car leases, serve only to make the schemes look legitimate.

Joining a pyramid is risky because the vast majority of participants lose money to pay for the rewards of a lucky few. Most people end up with nothing to show for their money except the expensive products or marketing materials they are pressed to buy. The pyramid schemes are not permissible in Islam as rightly observed by the questioner.

Multilevel marketing on the other hand may be a permissible form or a no permissible one from the Islamic point of view. Consider the tips on evaluating a plan advised by the Federal Trade Commission in the USA. It is quoted hereunder:

1. Avoid any plan that includes commissions for recruiting additional distributors. It may be an illegal pyramid.
2. Beware of plans that ask new distributors to purchase expensive products and marketing materials. These plans may be pyramid in disguise.
3. Be cautious of plans that claim you will make money through continued growth of your downline, that is, the number of distributors you recruit.
4. Beware of plans that claim to sell miracle products or promise enormous earnings. As the promoter to substantiate claim.
5. Beware of shills — “decoy” references paid by a plan’s promoter to lie about their earnings through the plan.
6. Don’t pay or sign any contract in an “opportunity meeting” or any other pressure-filled situation. Insist on taking your time to think over your decision. Talk it over with a family member, friend, accountant or lawyer.
7. Do your home-work. Check with your local Better Business Bureau and State Attorney General about any plan you are considering — especially when the claims about the product or your potential earnings seem to good to be true.
8. Remember that no matter how good a product or how solid a multilevel marketing plan may be, you will need to invest sweat equity as well as money for your investment to pay off.
9. For detailed information fraudulent, deception and unfair practices in the USA, visit the web site www.ftc.gov .

Based on these general public caution, it is easy to understand that multilevel marketing is a shady business and falls into the gray area from the Islamic viewpoint. All gray areas must be avoided under a general principle in Islam.

Financial Matters: Penal Clauses In Trading Contracts

I am in a business of importing rice and selling it to supermarkets and other outlets. Most sales provide credit for a period specified in the contract. But even then buyers may often delay payments, which causes us great difficulties with our suppliers. Is it permissible for us to add a penalty clause, which specifies an amount to be added for every month's delay? We are reluctant to do that for fear that it may be usurious. What we are after is payment on time, but we simply cannot make clients do that if there is no penalty clause. Please comment.

This is a very real problem, particularly when business generally goes through a sticky period and there is little liquidity overall.

The people who suffer most are the kind ones who show understanding and allow their customers a longer period. It is unfortunate that there can be no winners in such a situation except one who has the cheek to allow others to bear the burden for his lack of payment on time.

Islam is a very practical and understanding religion. It does not wish to see anyone taking advantage of in this way. It requires its followers to be true to their commitment. If you contract to make a payment by a certain date you must not delay payment because you will lose nothing by doing so. In early Muslim era, people honored their word and made their payment on time without waiting for demand. [Now such conscientious attitude is generally missing.] The sooner we go back to their practices the better.

However, the fact remains that people may rescind on their contracts and unless they face some sort of penalty they would delay payment of their financial obligations.

Yet if we add a penalty clause saying that delay after a certain date would incur a further payment and then add another penalty for each subsequent month, you are running very close to the usurious practice when the creditor used to say to the debtor: "Will you pay or debt would increase?" The outcome is the same: Delaying payment in return for an increase of liability.

The way out of all this is to add the penalty clause with the intention of making it only a deterrent against delay. The creditor would be clear in his mind that he will not be taking the penalty for himself, and that he does not want his client to incur it no matter what its sum may be. He is only after getting his money on time, and if it is paid on time, he will be most pleased. He has no wish to increase his money through extending its due date. He is only guarding himself against someone taking advantage of him.

It is also preferable that the penalty specified should be higher than the prevailing rate of interest, so that there is no confusion in any body's mind about its nature. If it is lower than the rate of interest then the debtor may treat it as a cheap way of getting credit.

Now if the customer delays payment, then you have to look at his situation. If he is truly in difficult circumstances, then you have no alternative but to allow him an extension of time. This is the injunction in the Qur'an:

"If he [your debtor] be in straits, grant him a delay until he is in a position to discharge his debt." [the Cow — "Al-Baqarah" 2: 280]

But if the debtor is obviously able to repay then he is, by delaying payment, guilty of injustice. The Prophet, peace be upon him, has described such delay as injustice and all injustice is forbidden in Islam. In such a case it is permissible to enforce the penalty clause.

However, the creditor may not take it for himself. We should remember that the whole purpose of the penalty clause is to serve as a deterrent, not to get more money. What the creditor receives in the form of penalty he should pay to some charity or to a poor family. He may not benefit by it himself. If tax is payable on such a penalty, then the tax should be deducted from it before it is paid to charity.

Financial Matters: Pensions Set To Help the Participants Only

You have mentioned that pension and other funds run by government are permissible. An important element in these is the predetermined, fixed rate of return and the absence of any risk of loss. In these circumstances, how are these different from bank interest?

Pension funds are meant for the benefit of the employees and their families. There is nothing wrong with all government employees, or those in large companies grouping together in order to support a fund which aims only to ensure that people are looked after in their old age or when the breadwinner is no longer alive. The fixed rate is acceptable and the government guarantees the absence of risk whose task it is to ensure the welfare of its people. There is no element of profit for the government. All is geared to the benefit of the participants. That is an aim of Islamic legislation.

Bank interest is meant to give profit to the bank. Hence it is run to ensure that the bank, not the creditors or borrowers, receive the net profit. If depositors are given a share of the profit, it is the continued profitability of the bank that is the aim.

Financial Matters: Poverty — Does Islam Consider Poverty A Virtue?

You mentioned in one of your replies the story of a young man from Yemen who came to the Prophet, peace be upon him, and requested him to pray to God to make him rich at heart. This is inspiring because in our world people tend to make too much of material wealth and make it the standard by which people's quality is determined. The Prophet, peace be upon him, was keen to impress upon his people that material wealth counts for little. He prayed to God to make him live and die as poor and to be resurrected with the poor, so that he would enter paradise 500 years ahead of rich people. May I ask whether the Prophet, peace be upon him, wanted his followers to be poor, as he wished that for himself? What is the limit of wealth a believer should have? What should a rich Muslim do in order to enter heaven along with the poor?

Let me first of all remind my readers of the story of this particular young man before I attempt to clarify the frequent confusion, which makes people think that poverty is viewed as desirable by Islam.

In the last two years of the Prophet's life, delegations from all over Arabia came to Madinah to pledge their loyalty to him and declare their acceptance of Islam. One of these delegations represented the tribe of Tujeeb, which lived in Yemen. In the delegation there was a young man who stayed behind where the delegation encamped. A few days later, when the delegation were ready to leave, they told the young man that he might go to the Prophet, peace be upon him, to ask him whatever he wanted.

When the young man met the Prophet, peace be upon him, he told him that he had something different to ask him. All he wanted was that the Prophet, peace be upon him, should pray to Allah to make him rich at heart. The Prophet, peace be upon him, did and the man took farewell and left with his tribesmen. It is well known that God answered every prayer the Prophet, peace be upon him, said in a clearly demonstrable way. His people often praised that young man for being so contented. Great riches would be on offer, and he would have nothing to do with them. He lived as a model for a person whose faith characterized all his actions. After the Prophet, peace be upon him, passed away, and Arabian tribes started to rebel and many became apostate, there were similar calls in Tujeeb. This young man spoke out and

his words made all the difference. He particularly ensured that no one from Tujeeb renounced his faith as happened in many other tribes.

Does the story tell us anything, which suggests that poverty is a virtue? Certainly not. What it suggests is that material wealth does not count for much. When it is compared with a contented heart, its value becomes insignificant. The young man captured the basic essence of faith and requested the Prophet, peace be upon him, for a prayer which would ensure that he would always have an accurate sense of values. That was granted him. Therefore, he demonstrated a proper attitude of accepting whatever came his way of material gains without troubling himself over what may happen to him or his family in the future, realizing that in this life all situations will pass and the result of our work is the one which counts, because it determines what happens to us in the Hereafter.

There are some statements by the Prophet, peace be upon him which warn against the attitudes that are generally associated with wealth, such as arrogance and conceit. These, however, do not constitute any preference for poverty as a state to be desired. In other words, poverty is not sought for its own sake. It is well known that the poor endure much suffering as a result of poverty. Numerous are the parents who endure nights of agony as they watch their children suffer from illness when they do not have the money to buy for them the necessary medicine. When a father has toiled all day long and then discovers that what he has got is barely enough to buy food for his family, his suffering is genuine indeed. When he is forced to let his children wear the same clothes from year's end to year's end, depression may creep into his life. What virtue is there in such situations? Islam sees no virtue whatsoever in poverty. For this reason, it has elaborated a system, which makes it obligatory for the rich to give away a portion of their wealth in order to improve the lot of the poor. The Zakah system is sure to eradicate poverty, if it is applied properly. Why would Islam establish such a system and make its implementation a duty binding on both the government and the individual, if the poverty was not desirable?

I know that a supplication is attributed to the Prophet, peace be upon him which says: "My Lord, let me live as a poor person, and die poor and resurrect me on the Day of Judgement among the poor." Scholars have different views on this Hadith, with many of them regarding it as lacking in authenticity or weak. Ibn Al-Jawzi, of the Hanbali school of thought, classifies it as false. What supports this view is the fact that the Prophet, peace be upon him, was not poor at the time when his life on earth came to its end. He used to stock provisions for his family which were enough for a year. He certainly knew days of poverty when a month would pass and no fire would be lit for cooking in his homes. But he certainly did not die poor.

Nor was his view of wealth an absolutely negative one. Indeed he praised money which comes from a good source to a good person. When he visited Sa'ad ibn Abu Waqas in his illness, the discussion between them tackled the subject of money and inheritance. The Prophet, peace be upon him, said to him: "To leave your children well off is better than leaving them poor which makes them ask other people for charity."

To one of his companions he said: "Blessed be the good money for a good servant of God." This Hadith puts in a nutshell the Islamic attitude of wealth. If you earn your money in a lawful way, without exploiting or cheating, and if you use it for lawful purposes, not forgetting your Zakah duty, and if you are generous with your charitable donations, then wealth is likely to increase your reward from God.

You mention that the poor will enter heaven 500 years ahead of the rich. I do not know anything about that. But certainly no poor person will enter 500 years ahead of Osman ibn Affan or Abdurrahman ibn Auf, simply because he lived in a poverty. Both were very rich and were among 10 of the Prophet's companions who were given

the happiest news of all, namely certainty of being in heaven. That is a great honor indeed. Which poor person would match that?

The important thing is not whether a person is rich or poor. It is what he does in the situation in which he finds himself. Does he make faith the factor, which determines his actions, or does his fortune determine the degree of influence his faith has over his behavior?

***Financial Matters: Poverty — Special Measures In Case Of Emergency
Commentary By Adil Salahi — Arab News***

The Islamic system pays due attention to the problem of poverty, and lays down specific legislation which ensures that the poor will be adequately helped so that they are able to lead a decent life. Islam removes the very notion that charity is a favor a rich person does toward a poor one, for which the latter remains indebted. The Zakah system is based on the principle that the poor are given by God a right which entitles them to a portion of the wealth of those who are better off. Although this right is only a small percentage [2.5% annually] of what the rich may have, its total amount when collected is always likely to cover the needs of the poor, so that no one in the Muslim community need to go hungry or remain without shelter or decent clothes. Those who pay Zakah expect nothing in return from those who benefit by it. Instead, they expect something from God: a rich reward, which He gives to those who fulfill His bidding.

Hence, when a Muslim pays Zakah, he or she does not feel that it is a tax imposed on them and from which they receive no immediate or direct benefit. The payer realizes that the reward granted by God is much richer than the amount paid. Moreover, it is God who has given us whatever we have. When He requires us to pay a portion of it to those who are less fortunate than us, we simply part with what belongs to Him in the first place. We are only put in trust of it.

The terms of that trust require us to pay out that portion, which is called, in the Islamic terminology, Zakah, a word that signifies purification. This means that its payment acts like purification of one's wealth and one's soul as well.

This explains the fact that throughout Islamic history, Muslim communities were largely free of social conflicts of the types and proportions which forced social changes in different parts of the world, particularly Europe in the nineteenth century.

While the Zakah system is highly effective in reducing poverty in normal times, a Muslim community may go through a time of hardship which affects the population as a whole, as in the case of famine. It is important to know how Islam deals with such an emergency. In this column, we looked at the case of the Prophet's companions who emigrated from Makkah to settle in Madinah. Although their arrival in their new home constituted a burden on the economy of the city, they received a warm welcome.

Their brethren in Madinah offered to share their date farms with them. The Prophet, peace be upon him, preferred instead a solution which required the newcomers, i.e. the Muhajireen, to work in the date farms in return for a portion of their yield. We also quoted the Hadith in which the Prophet, peace be upon him, is reported to have said: "People will suffer from famine in later times. Whoever witnesses such a time should equate nothing with feeding the hungry." [Related by Al-Bukhari in Al-Adab Al-Mufrad].

This Hadith lays down a general principle applicable in times of famine or emergency of all kinds. When people cannot find enough to eat, or when things are so difficult that people are unable to cope, then providing food for the hungry is the

good action which earns the best reward. In this connection, however, it is proper to ask how does the Muslim government react.

The best example is given to us by Omar ibn Al-Khattab, the second Caliph, whose government provides the best example in finding practical solutions to practical problems. The solutions have always been inspired by the Islamic system and remained within its framework.

During the time of Omar, Arabia went through a period of very severe drought, particularly in the case of Bedouin tribes who traveled from one place to another, hoping to find areas, which were not hit by the drought. There was hardly any in the whole of the Arabian Peninsula. People in Madinah suffered a great deal. That year is known in Islamic history as “the year of Ramada”, a term derived from a root that means ashes. This is due to the fact that winds blew sand over agricultural areas and considerably reduced their fertility. Even animals suffered a great deal, to the extent that animals living in the wild came to town seeking food. All agricultural areas were dry and very little produce could be collected from them.

Omar mounted a campaign of emergency in order to supply Bedouin tribes with wheat, oil and camels. Although these measures were effective, the suffering was wide spread. Omar was the first to set example to other people in Madinah. He vowed not to taste any meat, milk, butter or fat until the situation recovered and people were properly supplied again.

When the drought was biting hard, Omar resorted to the well-trying measure recommended by Islam. He called on all Muslims to offer the prayer for rains. In this prayer, people go out of town wearing something plain and gather in an open area outside the town.

They take their women and children with them and pray God in all humility and sincerity to send them rain. They should couple that with showing repentance of their sins. It is recommended that one of the people, well known for his devotion, should lead them in such a prayer.

Omar called on the Muslims in Madinah to go out for this prayer. He asked Al-Abbas, the Prophet's uncle to be the one who led the Muslims in their supplication. Omar was also praying earnestly. He prayed God to let the rescue of the Muslim community be seen on the tops of the mountains. This was a reference to clouds, which he prayed to be so near. God answered his prayers and those of the Muslim community. The sky was soon pouring down with rain. Omar was so pleased. He said: “Thanks and praise be to God. Had God delayed the rain, I would have given every well-off Muslim family a similar number of poor people to feed. If two persons shared equally the food which is sufficient for one, none of them would starve to death.”

This was a clear case of emergency. The measure Omar suggested and would have implemented had the emergency lasted longer was to share equally the food available to rich families.

This is certainly an exceptional measure. He would have been within his rights to impose such a measure, because it was his responsibility to ensure that people did not die of hunger. There is a principle in the Islamic system, which allows the Muslim government to take an additional amount of the money of rich people when Zakah funds are not sufficient to alleviate poverty.

This principle empowers the ruler to levy an additional amount on a gradual basis, until the purpose of alleviating poverty is accomplished. The principle goes as far as taking from the rich all the money that they have in excess of what is sufficient to meet their needs.

Special measures in times of hardship are taken for granted in the Muslim community. Salamah ibn Al-Akwah quotes the Prophet, peace be upon him, as saying to his companions when they were at the time of the Eid sacrifice: “Your sacrifices — let no one of you leave in his home any amount of the sacrificial meat after three days.”

The following year, the Prophet’s companions asked him: “Messenger of God, should we do like we did last year?” He answered: “You may eat and save. Last year, people were going through a kind of hardship and I wanted you to help.” [Related by Al-Bukhari and Muslim].

This authentic Hadith shows that the Prophet, peace be upon him, put in force a special measure in a time of emergency. Although it is perfectly permissible for anyone to save a good portion of the meat of his sacrifice for cooking later, that year the Prophet, peace be upon him, instructed his companions not to have anything more than what was sufficient for them for three days. He wanted the whole community to share in the festive occasion of the Eid and enjoy a period of plenty at a time of hardship.

Financial Matters: Profit — Limits Of Profit & Profiteering

1. It is said that excessive profit is forbidden in Islam. What percentage of profit is considered excessive? How much profit can one make without violating Islamic rules?
2. What percentage is the limit of appropriate profit in business transactions of different sorts?

1. Profiteering is certainly forbidden in Islam. But profiteering is defined as making excessive profits out of people’s needs, especially in times of scarcity. This defines for us what is permitted and what is not. If a trader holds on to his goods to create an air of scarcity that compels people to try to secure their needs, even at a higher price, then the extra profit he makes as a result is not lawful, or at least highly reprehensible. He may say that he does not force anyone to come and buy at this high price, but then it is his action that created the element of uncertainty and generated extra demand, causing the price to go up. Monopoly is another way that pushes prices up, and it is forbidden. The important thing to remember is that exploitation of other people’s needs is unacceptable from the Islamic point of view.

Having said that, I should add that there is no standard formula to define rates of profits, because reasonable rates of profit vary a great deal according to how frequently different goods are sold. For example, rates of profit on fruits and vegetables are very small, but they may exceed 100 percent on large furniture items. If the rates of profit on consumable foods were to be applied to furniture, then there will be no one to make furniture and furniture shops will have to close down. Similarly, if a greengrocer applies to his fruits and vegetables the same rates of profit as furniture, his goods will perish before anyone buys anything from him. Hence Islam allows business people to determine their reasonable rate of profit, provided they abide by the Islamic principles that forbid exploitation, monopoly and cheating.

2. There is no rigid rule on the margin of profit a company or an individual trader or businessman can charge when selling merchandise. There are several factors, which influence that. When a commodity is in constant demand and sold in large quantities, the profit it generates is of a very small margin, but may add up to a significant amount. In a supermarket, 100 units of a certain commodity may be sold by mid-afternoon, every day. You will find that the profit made from it is in a [nominal] range of 1 or 2 percent only. Another commodity may sell one or two units

a week. If the supermarket keeps the same margin of profit, it will be losing; because stocking that commodity that long costs more than the profit made.

Furniture, for example, takes a large space in a show room, and every piece may take several months to sell. Therefore, the margin of profit must be very high in order to give the dealer a very high return on his outlay. The margin of profit on certain types of furniture may exceed 100 percent in normal times. This is accepted as reasonable in the furniture trade.

This goes to show that there is no rule of thumb to say that a certain margin is reasonable or not. We have certain rules, which prohibit monopoly, profiteering or artificially trying to raise prices in order to generate more profit. Otherwise what people accept as reasonable is acceptable from the Islamic point of view.

Financial Matters: Profit — Offered By A Leading Islamic Publisher

A leading Islamic publishing company in a Muslim country accepts deposits from member of the public and pays the depositor a monthly profit at a fixed rate. It adds a condition that if the depositor withdraws his money; he has to give one month's notice when the company will return the actual amount originally deposited. There is no time limit for keeping the investment. Is this practice permissible?

There is nothing wrong with placing certain conditions on an investment, such as requiring one month's notice for withdrawal of deposited money. The company wants to be able to adjust the withdrawal of deposits without affecting its transactions. Similarly, there is nothing wrong with paying profits at regular intervals. But what worries me is that the profits paid by the company are given at a fixed rate. What this means is that the returns on the investment have no proper relation to the actual profits of the company. Nor is the depositor taking any risk with his investment. In other words, if the company makes losses, rather than profits, it will continue to pay the fixed rate of profits to the depositors who bear no proportion of the losses. For these two reasons, i.e. the absence of risk and the advance determination of the rate of returns, the partnership between the depositor and the company is not complete. Therefore, the transaction cannot be approved.

Financial Matters: Property Registration Of Convenience

My elder brother was working as revenue inspector in India when the government decided to give free plots of land to poor people. At the time my father was retired, while my two elder brothers were looking after our large family. My elder brother obtained two separate plots but could not register them in his name. Instead, he registered one in my father's name and one in my mother's with the intention of taking the plots back from them later. After that my father died. My elder brother gave 25 percent of the land to my three sisters and kept the balance himself. Later, when I was in financial trouble, my mother sold the other piece of land with my elder brother's permission and gave me its full price. Now I want to return it to my mother. Please let me know what share of it goes to my elder brother and what is my mother's share. Is there any share to other brothers or sisters? My elder brother told me that he will give each of his four brothers a portion of one-sixth of the price and keep one-third to himself. He does not intend to give any share to our mother or sisters. Please comment.

As I understand it, this is a case of loan, not inheritance. It appears that the two plots of land were recognized as the property of the reader's brother. At no time were they considered to belong to his parents, although they were registered in their names.

This registration was for convenience, perhaps because the elder brother was a government employee and he could not have them registered in his name. He also appears to have done well by his family, not only looking after them after the retirement of his father, but also giving his sisters a portion of the price of the first plot of land.

As for the second plot, the mother could not sell it without the elder brother's permission. As our reader is returning the money, it is clear that this was understood to be a loan. Therefore, the money should be returned to the recognized owner of the land, i.e. the elder brother. If he is giving his brothers a share each, then it is very generous of him. He may decide to whom he gives his gifts. However, he is better advised to treat all his brothers and sisters equally. Since he has given his sisters gifts earlier, he should take this into account and give equal help all round. Moreover, if he is looking after his mother, he need not give her a portion, but if he gives her a gift, it is far more dutiful and would earn him good reward from God. As for our reader, he should return the money to his elder brother, but with his mother's knowledge.

Financial Matters: Provident Fund Is the Government's Service Of Care

All government employees contribute to a government fund and receive their contribution with a certain amount of increase at the end of service. There is a minimum, which is set by the government on what may be contributed, but the maximum is at the discretion of the employee. Is this acceptable?

This fund seems to be similar to a pension fund run by the government. There may be a difference in the form of receiving all the contributions and the profits in a lump sum, rather than monthly pension for the rest of one's life. This difference does not affect the ruling over this type of transactions.

I do not see anything wrong with this type of government fund. In all Muslim countries, government runs pension funds for its employees, and requires the same to be run by large institutions and companies in order to take care of people in old age, when they are less able to work. Al-Azhar and Islamic universities everywhere have some pension arrangements in which members of staff pay monthly contributions which are added to similar or larger contributions by the employers. The amount of pension received at the end of employment is higher than the total contributions.

This is perfectly acceptable. It is not interest. It is cooperation between all employees, employers and the governments in providing necessary care to people who have passed long years of their service.

Financial Matters: Purchase By Installments

1. Here in the US, a person may have to use the facility of buying expensive items, such as a car or a house, or even less expensive items, on installments. This may involve the payment of interest. Is this acceptable from the Islamic point of view?

2. I bought a vehicle from someone, paying him more than half its price in cash. For the remainder, we agreed that I take over the payment of the installments still outstanding on the car. A few days later I read an article, which says that if a person sells something by installments and at the end of the transaction he finds out that he has received more than the current market price, then that transaction is usurious. May I ask whether the strict prohibition of usury in the Qur'an applies to the lender only or in

conjunction with the borrower? Is it permissible for a Muslim to take a loan on interest if there is no Islamic bank in his country? Should I keep this vehicle or not?

1. Much depends on the form that the purchase takes. If you go to a car dealer and say that you want to pay for your car over a period of time. He says to you that the price will be so much for immediate payment, but a higher one for payment over a period of, say, two years, this is perfectly acceptable. On the other hand, if the car dealer offers to make arrangements for you with a finance company so that you pay over the same period and at the same price he has quoted, this is strongly objectionable, and may be forbidden. In this latter form, you are actually obtaining from the finance company a loan in the amount of the cash price of the car, which the company pays to the car dealer on your behalf. You then repay your loan with interest.

In the first form, you are buying the car for a higher price because of the payment arrangements, while in the second you are borrowing money and repaying it with increase. As for buying a house on mortgage, this is permissible. We have discussed this on several occasions, quoting the ruling of the European Fiqh Council, which permits this arrangement.

2. Islam is a very practical religion. It takes the interest of human beings into account in order to provide the perfect legislation, which serves those interests without generating ill feelings, hatred or envy. At the same time, it ensures that no injustice takes place as a result of normal day-to-day transactions.

If we take the example cited by our reader and analyze the situation from a businessman's point of view, we find that the buyer wants to benefit by the article or the commodity he is buying but does not have the money ready to pay its full price. A postponement of the payment, either total or partial, would give him the benefit of the use or enable him to carry on with his trade and allow him to raise the money. At the same time, the seller is interested in making sure that he has sold the commodity or article. He can afford to wait for the price, although having it paid immediately would enable him to make more profitable business deals. Receiving the money in installments would ensure for him a regular flow of cash. In order to reconcile all these benefits to buyer and seller, the price of the commodity is raised to give each party a reasonable share of the benefits. Islam recognizes all this and permits sale at a high price when the commodity is handed immediately and the price is paid at a later date. This also applies to sale by installments.

It is important, however, to make clear the terms of the transaction. This is a straightforward trade transaction, which involves no borrowing or interest. The formula must be one of buying and selling as well as fixing a price that takes into account that the payment is deferred.

On the other hand, we must be very careful of stepping into usury when we do such transactions. Usury is strictly forbidden in Islam. The Qur'anic statements and Hadiths which condemn usury are too numerous and too categorical to leave any doubt about its prohibition. Indeed, God warns those who persist in carrying out usurious transactions with a war He and His messenger declare against them. Who can stand up to a war with God? Usury is based on the principle of exploiting the need of the weaker party in order to make a financial gain that is totally unwarranted. If you borrow money from someone for a specific period, he says to you: "I will lend you the money provided that you give me such a percentage over the amount I am lending you." That is clear exploitation. It also involves that any delay in repayment necessitates an increase in the amount you will be paying over the principal amount of loan. That is strictly forbidden. But this type of transaction is different from purchase by installment or selling in return for a deferred payment.

Because usury is so harmful to the individual and the community, God has forbidden the charging of usury and its payment. Indeed, it is forbidden to lend or to borrow on the basis of a usurious transaction. However, since the lender is the one who exploits the need of the borrower, usurers are singled out for the harshest condemnation:

"Those who devour usury cannot stand except as one who reels up and down, right and left, as a result of being touched by Satan." [the Cow — "Al-Baqarah" 2:275].

But the borrower is also guilty of making the system of usury work. Therefore, the Prophet, peace be upon him, condemns "the one who devours usury, the one who pays it, the one who writes the contract between them and the two witnesses to the contract."

A Muslim community where there is no Islamic bank or financial institution should pool their efforts toward the creation of such a financial facility. They will be able to generate business and profit and ensure that the returns are for the common good of the community as a whole. I realize that the reader wants an immediate solution, but it is not for any human being to encourage what God has forbidden. What is forbidden remains so for the rest of the time.

I am not clear what the scholar you have quoted exactly means. I can only go by what you have stated. You say that if at the end of an installment transaction, the market price of the article purchased is less than the cost of the transaction, then there is an element of usury or doubt of presence of an element of usury in it. How can that be? If you buy a computer today at the market price, and make arrangements to pay by installments over a period of time, that will put a small increase on the price. Even if you are paying over only six months, it is highly likely that computer prices will drop over this period. When you calculate what you have paid at the end of the transaction to the market price of the computer you will find that there is much difference. Is that usurious? Certainly not, because what you paid was the market price plus an increase in return for the deferred payment. You should judge the transaction by the situation when it is made, not when it ends. Because while in the case of computer prices are likely to fall, with other commodities they may go up. You would have two different verdicts to the same type of transaction, depending on the commodity bought. That is not possible.

In the specific case of your vehicle and the way you purchased it, I do not find anything wrong with that.

Financial Matters: Rental Deposit, Its Adjustment & Interest

A man paid his landlord a large deposit as per the lease agreement of the latter's flat. At the end of the agreement, the landlord did not return the deposit because he was in financial difficulty. The tenant obtained a court judgment requiring the landlord to return the deposit, but he has so far failed to do so. The tenant has remained in the flat despite the expiry of his tenancy, waiting for the repayment of his money. He has been told that by remaining in the flat without paying rent he is actually taking usury. Is this correct? What should he do?

The landlord is at fault for spending the deposit he was given, knowing that it is a returnable deposit. But since he is in financial difficulty, he should be helped by allowing him time for repayment. God says in the Qur'an:

"If [the debtor] is in straitened circumstances, grant him a delay until a time of ease." [the Cow — "Al-Baqarah" 2: 280]

However, it could be thought that he is unlikely to be able to repay in the near future. Hence, it is acceptable for the tenant to make alternative arrangements to ensure repayment. But this should not involve any unfair gain or advantage. If he stays in the flat, he should pay rent, or reduce the amount of the deposit by the equivalent of the rent. Alternatively, he should make a new agreement to stay in the flat for a length of time that gives him what is equal to the deposit. Suppose that the rent he was paying was 1000, and the deposit he paid is 10,000. He can agree to stay in the flat for 10 months without paying new rent. Thus, the deposit becomes a rent paid in advance. But if he stays in the flat without pay, pending the repayment of his deposit in full, this is unfair gain equivalent to usury. This becomes a forbidden transaction.

Financial Matters: Renting House To Banks

A nationalized bank in my hometown has offered to rent my house, but I am reluctant to accept, because of the activities the bank undertakes. I told my family members who have questioned me that to support usurious practices is like waging a war against Allah. Are we not, however, supporting banks when we open current account with them?

May Allah reward you for your attitude. It is certainly an action of a good Muslim to refuse higher rent for the reasons you have mentioned. However, you need not go to this extent. You are not actually supporting the bank by giving your house to them on rent. You should not forget that it is perfectly permissible to let your house to non-Muslims. By doing so, you are not encouraging the non-Muslims to stick to their beliefs. This is purely a business transaction, which is perfectly permissible. At the time of the Prophet, his companions had all sorts of business dealings with non-Muslims. When the Prophet, peace be upon him, passed away, his own body armor was pawned with a Jew. That did not constitute support for the Jew in his business or encouragement to him in his practices. When you have an account with a bank, which does not earn you any interest, you are not supporting the bank. You are actually getting a service from the bank, which keeps your money safely and provides it to you when you need it. The service is much wider than that, and it facilitates your business. [Some banks even charge a fee every month for providing the services.]

Financial Matters: Salary During Illness

A woman teacher who has been homebound for more than one and a half years due to a medical condition is being paid 82 percent of her salary. She is on leave on medical grounds. May I ask whether, from the Islamic point of view, it is permissible for her to receive such a salary?

If the illness is genuine, preventing her from discharging her teaching duties, and the law of employment which is applicable to her permits such payments, then it is perfectly permissible for her to receive the salary. Governments have to cater for all situations in their legislation.

Since some people succumb to long illnesses, and teachers are not exempt from such illnesses, then each government has to put in place legislation catering for such cases. This normally comes under the health insurance that a government provides for its employees.

Even if this arrangement continues for several years, the salary the teacher receives is perfectly legitimate, provided, however, that there is no foul play, either by pretending to be ill, or by circumventing the legal provisions.

Financial Matters: Savings Accounts With Special Contracts

I refer to your answer on “Zakah on investment”. I want further explanation as to whether it is not usury to receive fixed profits on one’s investments. Is this not the same as keeping money in the bank with a view to receiving fixed interest within a particular period? In other words, is it permissible to take interest on the money kept in the bank?

Most scholars consider bank interest to be a type of usury and it is forbidden in Islam. However, every transaction or contract is viewed on the basis of its form and substance.

If you give money to your bank and agree with the manager, or with the bank, to act as your agent in investing your money, giving them authority to use it in the form they think suitable, provided it does not involve anything forbidden, and you agree to take only a fixed rate of profit, allowing the bank to retain the remainder, then this is acceptable according to an old ruling by Al-Azhar.

Here the bank is your agent whom you have given authority, and it invests your money in a halal way, giving you a sum of money as profit. This is a different contract from that of having a savings or deposit account. [This is what is commonly known as ‘Profit & Loss Sharing [PLS] Account’ in Pakistan. Like stated in the opening paragraph, most scholars consider bank interest to be a type of usury and it is forbidden in Islam.]

Financial Matters: Selling What Is Forbidden

If You Happen To Own Articles, Which Are Not Permissible Or Desirable For Muslims to use, such as gold watches, silk clothes, valuable sculptures, video films, paintings, cameras, etc., is it permissible to sell them to non-Muslims? Should the price of such articles be given to charity? Furthermore, what should we do with cinema houses, nightclubs and similar buildings if we happen to own them? A friend of mine sold his cigarette plant to another Muslim investor. How is his action viewed?

Let me start by quoting you this authentic Hadith related by Al-Bukhari, Muslim and others. Abdullah ibn Omar reports that his father, Omar ibn Al-Khattab once saw a striped suit being sold. He said to the Prophet: "Messenger of Allah, you may wish to buy this suit to wear on Fridays or to receive delegations." The Prophet, peace be upon him, answered: "Such a suit is only worn by a person who has no share in the hereafter." Later the Prophet, peace be upon him, was sent a number of suits of the same type, and he sent one of them to Omar. He went to the Prophet, peace be upon him, and asked him: "How could I wear this when you have said about it what you did?" The Prophet, peace be upon him, said: "I have not given it to you to wear, but to sell it or to give as a gift." Omar sent it to a relative of his in Makkah before the latter adopted Islam.

Perhaps, it should be explained that the suit in question was made of silk or, at least there was a substantial portion of silk in it. That was the reason for the description by the Prophet, peace be upon him, of those who wear such a suit. It is well known that Muslim men are not allowed to wear silk. The Hadith serves to explain that it is perfectly permissible to sell silk, although it is forbidden for Muslim men to use. The point is that whatever is permissible to use is permissible to sell. Muslim women may wear garments made of silk, and make other uses of silk material. The Prophet, peace be upon him, told Omar that although he may not wear that suit, he is free to sell it or to give it as a gift to a non-Muslim.

There are certain articles which are forbidden to sell, such as pigs, the flesh of an animal which died by natural causes, blood [other than for transfusion], wines and intoxicants. It is also not permissible to sell articles when we know that the buyer wants to use them for something forbidden.

Having explained that, may I look at your list of articles. What applies to silk, as in the Hadith quoted above, is equally applicable to gold watches and jewelry. Sculpture is forbidden in Islam, because it is associated with pagan idolatry. It is perfectly permissible to sell a camera and decent paintings or films.

If someone happens to own a nightclub or a cinema or a similar place and he wants to lead a more acceptable type of life, he can convert them into a more legitimate use. If he has a nightclub, which is the scene of forbidden activities, it is not lawful to sell it to someone who will continue to use it for the same sort of activities, even if he is not a Muslim. If one does not have the necessary capital to convert it to, say, offices or residential apartments, he may be able to sell it to someone who will do such a conversion. He may persuade the municipal council to convert it to a public library or a school [or a community hall] or a place of any other permissible activity.

As for the case of your friend who sold the cigarette plant, I am afraid that his action cannot be sanctioned by Islam. What he should have done is to convert the plant to producing something legitimate. As you are probably aware, an ever increasing number of scholars are pronouncing a verdict of total prohibition on cigarettes and all types of tobacco smoking or chewing, now that it has become established beyond any shadow of doubt that tobacco causes considerable damage to the health of the smoker and those around him. Those machines in the plant, which could have no other use, may have been dismantled so as to use any useful parts, which could have a legitimate usage. It is unacceptable from the Islamic point of view to sell a cigarette factory to someone who will continue to produce cigarettes. Health authorities in almost all countries are running campaigns to increase people's awareness of the harmful effects of smoking. How could it be permissible, then, for a Muslim to continue to produce such a harmful product? On the other hand, if a Muslim owns a tobacco plantation or a field, which he uses for growing tobacco, he should immediately stop this activity and use the land for growing a wholesome product.

It is sad to see fertile lands in poor countries used for growing tobacco when they can very easily be used to grow crops or fruits. In the first case, the land is used to damage health while in the latter the land can be used to reduce poverty and hunger.

Financial Matters: Shares & Debentures — Trading In

Companies normally issue to the public shares and debentures, with the aim of collecting funds to be invested in these companies and industries. When a person buys a number of these shares and debentures, he is an owner of a portion of the assets of the relevant company or industry. Every year the company announces dividends, which represent shares in the profits made by the company. The dividends differ according to the performance in any particular year. The dividends paid for shares may vary a great deal, whereas the income of the debentures is called 'interest', which is fixed at the time of releasing the debentures to the public. This interest may vary according to the company or industry, which issues them. I would like to ask whether the method of giving interest on debentures is the same as the old method of usury? Is it akin to the modern banking system? Is this type of interest or income permissible from the Islamic point of view? Are we, Muslims, allowed to buy such debentures and shares?

As you are well aware, the prohibition of usury is very strict in Islam. Indeed, Allah has booked some of the sternest warnings He demands to abandon all transactions of usury whatsoever, and to seek the return of their principal loans without asking for even the smallest portion over and above that principal. He told them that if they fail to respond to this order of abandoning usury, they should know that they are at war with Allah and with His messenger. Try as we may, we cannot describe, in our own words, the full significance of this warning. If human being is at war with Allah, that war will have only one result. If one resorts to usury in order to make some financial gains, enormous as they may be, he is actually earning that trifling gain at the expense of being at the wrong end of a battle with none other than Allah Himself. Needless to say, the result is absolute ruin for everyone who stands in the camp opposed to Allah.

The companions of the Prophet, peace be upon him, have explained the practice of usury which was followed in Arabia before the advent of Islam. When a person borrows money from another, they specify a time for repayment. If the borrower cannot settle the loan at the specified time, he goes to the lender and ask him: "Would you agree to postpone settlement and I would pay you an extra sum?" This may happen several times, with each postponement meaning an increase in the amount to be repaid. It is universally agreed by all Muslim scholars, past and present that this type of transaction is usurious and absolutely forbidden.

When you borrow a sum of money from a bank these days, the bank charges interest at a specified rate. The longer it takes you to repay the loan, the greater the total sum of interest you are paying. In this respect there is a great similarity between bank interest and usury as practiced in Arabia. Nevertheless, the interest charged or paid by bank is not exactly the same as usury. This is due to the fact that the bank operates a system of interest, which works both ways. A person who deposits money with the bank receives interest on his deposit. When we look carefully at this transaction we find that the depositor is not in the position of a lender; nor is the bank in the position of a borrower. For these similarities, the majority of contemporary scholars subscribe to the view that bank interest is an offshoot of a usurious system and, as such, it is forbidden to Muslims.

A debenture is a sealed bond of a corporation or a company acknowledging sum on which interest is due. It is thus an instrument showing the amount invested in the company, but this investment earns only interest, which is declared at the beginning of the transaction. In this respect, it is closely similar to the bank interest, which is paid on deposits. Hence, the same verdict applies to them. Thus, we cannot recommend any Muslim to buy any debentures in any industry or company.

Buying shares in companies or industries, or buying 'unit trusts' is perfectly acceptable according to the system explained in the question. Shares earn a portion of the profit, which is only declared at the end of the year, on the basis of the company's performance. Thus, the dividends declared may differ a great deal from one year to another. The risk of making very little profit or none at all, or indeed incurring loss is present all the time. What is necessary for a Muslim before he buys any shares is to make sure that the company in which he wants to invest by buying shares does not trade in anything forbidden. Thus, a Muslim may not buy the shares of a finance company, which lends money at interest. Nor is he allowed to buy the shares of a brewery or a company that manufactures wines or intoxicating drinks, or tobacco or in a butcher's shop which sells pork. You should buy shares of companies, which trade, in legitimate articles only.

Some banks have begun to operate invest schemes in which they take on themselves the responsibility of buying and selling shares on behalf of their clients. Such an investment is lawful from the Islamic point of view, if it can be guaranteed that the

bank will only trade in the shares of companies whose business is legitimate and acceptable.

Financial Matters: Shares & Stocks — Trading In

I believed that it is permissible for a Muslim to buy, own and sell shares and stocks. On this basis, I confidently brought some shares in a newly opened bank in my country. Recently, a friend led me to understand that having such shares cannot be permissible because the bank operates usurious transactions. I would be grateful for your view. Perhaps, I should say that I am willing to forgo all rights to these shares.

It is certainly permissible to invest one's money in buying and selling shares, provided that the shares you buy or sell are that of a business that is permissible to operate. Thus, it is perfectly permissible to own shares in a furniture company, an iron and steel corporation, a supermarket, a travel agency, a computer business, etc. The list is endless.

It is not permissible, however, to own shares in a wine company, a brewery, a gambling shop, etc. because all these either sell things that are forbidden or provide services that are also forbidden. That makes any profits earned from such business forbidden to have.

A bank that operates on the capitalist system of finance belongs to this second category, because much of its operations are interest charging. When you buy shares in a bank, you are actually owning a portion of that bank which means you are involved in all its operations. In a way, you are actually helping in all its operation. Therefore, it is forbidden to own shares in a bank where interest is the basis for most of its transactions.

What I have mentioned applies to buying shares in the bank itself, which means that you are a shareholder of the bank. This is different from the service operated by many banks nowadays, where the bank is an agent, buying and selling stocks and shares for customers in different companies. If those companies are engaged in permissible trade and rendering permissible services, then there is nothing wrong with dealing with them. Even this bank operation itself is permissible, because it is simply a service agency. You only need to make sure that the companies in which the bank buys shares for you do some legitimate business.

If your shares are in the bank itself, you simply need to get rid of them. You only need to offer them for sale, and there will be some purchasers to give you the market value for that. It is not in your interest or in the interest of Islam or the Muslim community to forgo the shares in the bank without claiming the price you paid for them, or their market price.

Financial Matters: Shares Of Banks & DFIs — Trading In

Some people argue that dealing in shares is not advisable because all commodities use bank facilities.

If the companies whose shares you buy deal mainly in finance, such as being banking or finance companies whose work is mainly to lend money and receive interest, then you should steer away from them. On the other hand, if the shares you buy are those of ordinary trading companies, then there is no harm in buying such shares. As a shareholder you are not responsible for the conduct of business. You are simply a holder of a certain portion of the company without any authority on the way business is conducted.

Financial Matters: Shares, Commodities & Forward Trading

Could you please explain whether it is permissible to engage in the business of buying and selling of shares? If you have a close relative who is engaged in such business, is it permissible to have dinners at his place or accept gifts he brings to you or other members of your family?

I have received a letter from Dr. Omar Chapra, senior economic advisor at the Saudi Arabian Monetary Agency, which I would like to share with my readers as it provides answers to a number of questions that are of considerable interest to many readers. The first thing I would like to say is that I am indebted to Dr. Chapra for taking interest in this page and maintaining contact. It is a mark of conscientious participation in matters of importance to the Muslim community that an expert like him should find time to make such highly useful explanations. The intricacies of modern financial affairs are not easy for an ordinary person to understand. Hence it is important that our brothers who specialize in this field should come to our help with their valuable advice.

Dr. Chapra has explained the reasons why forward trading in shares and commodities is not permissible in Islam. I would like to emphasize here that the important thing to remember in this connection is that this type of business is undertaken for speculation only. No actual possession of the shares or commodities brought or sold ever takes place. [Financial expression is that you buy something, which does not exist at a price that you will never pay for a commodity, that you will never get and then sell something, which you never had at a price you will never receive.] It is all an exchange on paper. But the huge profits and losses that result from it are real indeed. It is a high-risk business, which Islam does not permit.

On the other hand, there is no harm whatsoever in a person buying shares in a company for investment. Such a person may hold the shares he bought for any period of time hoping that the company will do well in its business so that he will receive good dividends at the end of its business year. He may also decide to sell these shares either because he needs the money or because the sale offers him a reasonable amount of profit, or indeed to avoid an expected loss.

What differentiates the two types of transactions is that the second is an ordinary business deal, while the first is a paper transaction that involves no actual possession of the commodity in question, either by buyer or seller.

We are not forbidden to visit non-Muslims with whom we have friendly relations or to eat at their places or exchange gifts with them, although they may be associating partners with God. In the case of close Muslim relatives whose income may be questionable, we say that unless we are sure that the money is strictly from the proceeds of usury, then there is nothing wrong with maintaining social contact with them including exchanging invitation with them. If you know that the income of a person is wholly or largely derived from usury then do not share his food or eat in his place.

Perhaps it is useful to add that we have been commanded by our religion not to ask about what is not our business. The source of income of any person falls in that category about which we need not ask.

Financial Matters: Sports Contests & the Newspapers

I have been buying a paper because it runs a contest on a sport I follow. I was told by an imam not to buy the newspaper or participate in this contest. Is such a contest illegal? Is it a form of gambling?

Papers and magazines, as well as shops and manufacturers may resort to organizing a contest in order to promote sales. The contest may be in the form of answering certain questions and providing evidence of purchase, or simply by returning certain forms or coupons. All these are no more than promotion techniques. They do not normally involve any increase of the price of the product concerned. They may involve a draw among participants. As such, there is not much wrong with them.

When the reader bought the newspaper, he wanted simply to read about the sport he followed. He received that at no extra cost other than the normal price of the newspaper. So, he has got what he paid for. What is more is that he entered a draw offered by the paper. This does not require him to make any new payment. Therefore, it is permissible for him to enter the draw, and for the paper to run the contest. We may mention here that it is permissible to draw lots between a small or a large group of people in order to determine which of them receives a certain benefit. The Prophet, peace be upon him, used to draw lots among his wives to determine who of them would accompany him on a trip he was about to start. Whoever won the draw traveled with him.

[Added: There is a general principle in Islam that “actions are but by intentions”. If someone buys the newspaper with the sole intention of entering into the draw, having no other interest in that newspaper, then the action becomes a dubious one. You must steer away from any gray areas.]

Financial Matters: Status — Business Partners Or Employees?

I entered into a business partnership with a friend, agreeing initially to share any profit or loss equally. However, due to several difficulties and time-consuming details, which I attend to, he agreed to let me have an additional fixed sum of money every month as profit. Is this arrangement acceptable?

I suspect that yours is a sleeping partner, providing capital but not contributing to the work involved in the business, while you are looking after the business and providing no capital. In this case, you should agree on the sharing of profits. You could easily agree that 40 percent goes to the capital and the rest to the effort, which you are putting in. The arrangement can be flexible so as to meet the needs of both parties.

On the other hand, if both of you are sharing both capital and effort, then you do not have any justification for one partner taking more than the other does. What you could do, however, is to agree to a definition of the work involved. For example, you may decide that one partner will attend to procurement and the other to marketing, and both of you attend shop and serve your customers. This gives you equal shares of profit and loss. In addition you may be asked to do the bookkeeping, serving extra hours, or doing it at home in the evening or early morning. In this case, you may agree on a salary for this extra service. But it should not be a percentage of profits.

Financial Matters: Taxes — Can An Islamic Government Levy Taxes?

As a student of economics, I am not exactly certain how the Islamic economic system operates. All I have been able to establish is that Islam does not approve of the interest-based banking system. It insists on an interest-free arrangement or one, which includes profit-and-loss-sharing accounts. In view of the fact that Islam is a complete way of life, it must have provisions for the working of an efficient economic system. But the interest-free banking and the Zakah system are insufficient. If I am not

wrong, Zakah is not a government tax. How can the government of a Muslim country meet its other expenses? Can it levy taxes?

Your two points are absolutely correct. Islam is a complete way of life, which caters for all aspects of the life of the individual and the community. The needs of a country, whether large or small, go far beyond what can be generated by the Zakah system. Hence, it is logical to expect that Islam has more to say about running the economy of a country than prohibiting interest and administering the Zakah system.

Starting with these two, may I first define Zakah as a complete system of social security, which is run by the government of any Islamic society? Moreover, it is self-financing. When you consider the rules which regulate how Zakah is spent, you will find that it is a system which has been devised to ensure that every individual in a Muslim community is able to lead a decent life. Everyone who happens to be in need, whether temporarily or permanently, or indeed as a result of special, unforeseen circumstances, has his needs met from the Zakah funds. Moreover, those who are employed for the administration of the Zakah system, including its collection and spending, are paid their salaries from the proceeds of Zakah. Therefore, no Muslim government can be justified in giving the Zakah system a low priority. Even those governments who have established a social security system on their own cannot argue that they have devised a better system. The Zakah system applies to every single individual in the community, whether they work or not, and whether they make contribution to the social security system or not. Moreover, it determines the level of benefit it gives to each individual on the basis of his or her needs, not in relation to past employment and level of earlier contributions.

What is paid into the Zakah treasury of a Muslim state comes from all sorts of wealth and income. Therefore, the funds that are received are of a level, which ensures that the objectives of the system are realized. As I have already said, the overall objective is to help the individual have a decent standard of living.

When you say that Zakah is not a government tax, you are right in the sense that the government does not decide on the level of Zakah or to whom it applies and who may benefit by it. However, a Muslim government is required to have a department, which administers the collection of Zakah and its payment to its beneficiaries who are defined by Allah.

Islam forbids usury which includes interest-based banking, because usury exploits the needs of those who do not have money in order to give those who have more than what they need. It is a system through which the rich can get richer without putting any efforts. Islam does not accept that money earns money by itself. It is human endeavor, which earns money.

People may be ready with their counter-arguments about the interest-based banking system. They may point out to a number of ways, which help small businessmen get bigger and encourage enterprise. They also point to the mortgage system, which provides people with a chance to own their homes, by getting loans to finance the purchase of their homes and then repay the loan by easy installments. But when such arguments are made, people tend to overlook the fact that many small businessmen do not manage to get bigger when they pay back loans on interest. Indeed, many of them watch their businesses collapse and end bankrupt. As a student of economics, you must be aware of the fact that capitalist governments have found it necessary to provide guarantees for any loans they make to new businesses during the first few years of their operation. That has been introduced to encourage banks to make such loans. The net result of this guarantee, however, is the fact that taxpayers foot the bill for unsuccessful business and the banks and finance companies are guaranteed their interest.

Islam prefers to manage its finances in a different way. In the interest-based financing system, there is a net profit, which goes to the banks and financial institutions, and a net loss, which is incurred by the borrowers or the community as a whole. When Islam argues that only endeavor earns money, it helps society to be free of the exploitation of capital. It encourages everyone to work and makes it the responsibility of the government to help everyone find a job or establish a business. Allah's order to the Muslim community is stated in the Qur'an that they must work. In the Islamic terminology, work is equated with worship. You have no greater incentive to work hard than the Hadith of the Prophet, peace be upon him, which states: "He who comes of an evening tired after a full day's work is forgiven his sins." When you reflect that the purpose of worship is to ensure forgiveness and, consequently, gain admission to heaven, and that forgiveness can be ensured through hard work, the equation of endeavor with worship becomes clear.

There is also the story when the Prophet, peace be upon him, was told of a man spending all his time to worship in the mosque. The Prophet, peace be upon him, asked how he lived. When told that the man's brother works and supports him, the Prophet, peace be upon him, said: "His brother is a better worshipper than him."

The basis of the Islamic economic system is a free enterprise, which works within certain checks and controls. There are points to make sure that no exploitation takes place within the system. All earnings must be legitimate and therefore, businesses which are based on illegitimate methods or which promote unlawful products are not allowed to be established.

When you read about the early Islamic period, you are bound to come across references to the public treasury which was called "Bait-ul-Mal Al-Muslimeen," which may roughly be translated as the "Finance House of the Muslim Community." This establishment is different from that [established for the collection and distribution] of Zakah. It is equivalent to the public treasury in our modern terminology. Obviously, it must have its sources of revenue. The question arises here whether an Islamic government may levy taxes. The answer is in the affirmative. These are determined by the needs of the community and the way society has developed. We must not forget the Hadith which states clearly: "A duty other than Zakah is payable on wealth." This establishes a general rule. It gives the Muslim government the basis for meeting its expenditures. The fact that the Prophet, peace be upon him, has chosen not to specify the level of that duty means that every Muslim government may determine that level according to the needs of the population. There are other [permissible] sources of revenue including the mineral resources of the country, gains in war, etc.

It is beyond the scope of these columns to discuss the details of the Islamic economic system. I have only tried to point out certain principles, which show that we have a complete system, the details of which may be learned from scholars and books. In recent years, a number of scholars have done valuable work on the working of the Islamic economic system. However, the scope of research in this area remains wide because, as you realize, the Muslim communities have developed during the periods of colonization and after independence. However, colonization moved the Muslim communities away from the Islamic system and that meant that solutions to different countries' economic problems were not solved on the basis of Islam. Therefore, there may be a wide gap between the Islamic theory and what is practiced in different Muslim communities. You need to be careful when you study the Islamic economic system in order to establish what Islam actually approves and what it rejects, although it may be practiced by Muslims.

Financial Matters: Unlawful Earnings — Assumption

A relative of mine has a modest monthly salary, but he is leading a life of plenty. He seems to be able to have whatever money he needs. I know that

his extra earnings are unlawful. Is it permissible to eat anything at his house? How are his children and the rest of the family affected by his actions?

I object to your statement, "I know that his earnings are unlawful". How do you know? I believe that this is only an assumption on your part. Your relative may have another very lawful source of income, which you do not know. He might have got into a business partnership with someone and that is giving him his extra income. As Muslims, we always think well of one another. We do not form our judgment on mere suspicion. You may have good reasons for your suspicion, but you do not claim it to be the truth unless you can substantiate it with irrefutable evidence.

Having said that, I move on to answering your specific questions. If you are absolutely certain that the majority of your relative's earnings are unlawful, then it is the right thing for you to avoid eating anything in his house or receive any benefits from him. As for the position of his wife and family, it depends on whether they know of his misdeeds or not. If his wife is aware of the fact that his earnings are unlawful and she encourages him, then she is his partner in sin. If she is unaware of what he does, then she is not accountable for his deeds. His children are not responsible for what their father does, particularly if they are young. However, a Muslim is always keen to feed his children only with what he knows to be lawfully earned. It is that type of lawful earning that brings blessing and good future to a family.

Financial Matters: Unlawful Earnings — Food Of the People With It

Is it permissible to eat food offered by Muslims whose known sources of income fall within the range of either forbidden or suspicious? Do people who work in banking or life insurance and those who are known to take bribes fall in this category?

If you know for sure that the earnings of a certain person come largely from forbidden sources, then you should not eat his food or accept his presents. But, then, how can you tell? A Muslim does not allow himself to pass judgments on other people without having all the facts available to him. At the same time, a Muslim does not take much notice of hearsay, but bases his attitude on information of which he is certain. Hence, it is very difficult to establish the legitimacy or otherwise of people's income.

It is true that some people are unscrupulous about the ways they earn their money. Nevertheless, a substantial portion of their income comes from legitimate sources, such as their salaries for their work or their profits from business. If you are invited for a meal by such a person and you feel that maintaining good relations with him is beneficial in the sense that you may be able to influence his attitude to make it more in line with Islam, then you may accept his invitation. You should not forget that it is perfectly permissible to accept an invitation by a Christian or a Jew when their income could include a portion, which comes from sources, which Islam does not approve.

Financial Matters: Unlawful Earnings — In the Past

A trading company, which obtained interest based banking facilities for conducting its business made a good profit, which was paid to the shareholders. The general manager, who at the same time was a major partner, bought some land and real estate with what he had received from the company. His investment has multiplied over the years to about six times its original value. However, when he realized that Islam forbids interest, he resigned and left his job. What worries him now is what to do

with the assets and real estate he possesses, as they were acquired out of the income of interest-based trade operations.

This is a tricky question, because I take it that it is pretty impossible for the man concerned to know how much of his original earnings came from the facilities the company received from the bank and what percentage of that profit was the result of the direct investment of his money and how much of it was due to his own efforts. You may have a situation where a company could hope to make a net profit of, say, 20,000 Riyals a year if its trading is confined to the money the partners have paid in as capital. However, with banking facilities, the company may make a much greater profit, which is not proportionate to the actual interest it pays or receives. Moreover, the company in such conditions does not receive interest, but pays it in return for the facilities, which it receives from the bank. These may be in the shape of loans or some other facilities such as letters of credit and so on. The operations of the company may be all very legitimate, but its profits have a doubtful aspect as a result of receiving such banking facilities and paying interest on them.

We certainly cannot condemn all the income this person received from his company as unlawful. Otherwise, we would be saying that all the efforts he and his partners put in the work of the company have no value. You realize that the efforts are more important in the work of the company, and indeed, from the Islamic point of view.

What I would tell this gentleman is that the fact that he has left the company because of the nature of its operations is highly commendable. Within the context of usury, Allah says:

"... He who receives admonition from his Lord and stops [his usurious activities] may have what he earned in the past, and Allah will make His decision in this case." [the Cow — "Al-Baqarah" 2: 275]

But I will also recommend this person to be very charitable and pay whatever he can to poor and needy people. I hope by so doing, i.e. having nothing more to do with usury and being very charitable, the reward he receives will offset his past mistakes. Certainly, by repenting of his past sins he has taken the first step and by being charitable he takes a positive second step which will undoubtedly bring him forgiveness by Allah.

Financial Matters: Unlawful Earnings — Its Effects On Wife & Children

If a man makes a great deal of unlawful earnings, will that affect his wife and children? How can he escape punishment on the Day of Judgement?

There is a basic rule in Islam, which tells us that everyone is responsible for his or her own actions. No one shares the burden of another. However, if this man's wife and children [if they are adults] know of his unlawful earnings and accept them or indeed encourage him in his unlawful actions, then they share his sin. That is not because they are his wife and children, but because they know of his action and they encourage him to proceed with it. They are responsible for that encouragement.

What this means in effect is that if the wife is ignorant of her husband's activities and if the children are too young to know or judge their father's practice, they are free of blame. Allah does not punish one person by inflicting suffering on another. This man is certainly responsible for what he does, but the way Allah punishes him is not by inflicting that punishment on his children or his wife. Allah is the most just of judges and He does not punish one person for another person's mistake.

Having said that, I have to point out that such a person deprives his dependents, whom Allah has entrusted to his care, of the benefits of living on lawfully earned

money. What is lawful brings goodness and enhances talents and abilities. With what is forbidden comes gloom and a stifling atmosphere.

To escape punishment by Allah for such a sin, the first thing this man should do is repent of his action. His repentance must be sincere and combined with a resolve not to indulge in such an activity again. Secondly, and equally important, he should return to everyone what he got from him by unlawful means. It is open to him to return these in any way which is suitable and which does not land him in trouble. If he cannot identify those who have claims against him, then he should isolate unlawful earnings and give them away as charity. He must not keep them with him.

Financial Matters: Unlawful Earnings — What To Do With It?

A few years back I came to offer the Umrah and I feel that Allah has answered my prayer to help me have only legitimate earnings. Since then, all my income comes from legitimate sources, praise be to Allah. I am, however, confused about my past earnings which included some portions from illegitimate sources. A part of such income has been used in the building of our family home, which is the only shelter for our extended family. I will be grateful for your guidance.

I have previously explained that Allah forgives such offenses and sins, which are within the relationship between Himself and His servant. He does not forgive an act of aggression committed against another human being unless that person forgoes his rights first. If Allah, however, wishes to spare any servant of His the difficulty of coming face to face with people who have rights to claim against him, He undertakes to satisfy them so that they forgo their right.

It is of paramount importance, therefore, to try to give every person his right in this life, so that we do not come face to face with opponents who press their claims against us in front of Allah. If they have a rightful claim, then Allah will make sure that it is given them by crediting them with some of our good deeds. No one has a surplus of good deeds to be able to afford repayment in the life to come. Whatever we can repay in this life should be repaid.

Your illegitimate earnings represent rights, which other people are entitled to press against you. Therefore, you are required to repay them to their rightful owners. Whatever method you can determine to ensure that any particular person from whom you got some money in an illegitimate way is repaid his right in full is acceptable. You do not need to make it known to him how you got away with what should have been his. You should try to give it back to him and make sure that he knows that it is his right to have it.

There are various reasons, which may make it impossible. The most obvious one is that a person may not know the rightful owner of something that he has got unlawfully. In this case, you should give the amount, which you have earned unlawfully to charity. It is even better to pay more in Sadaqah and charity than what you think you have earned unlawfully. The more you give; the better is your chance that Allah will grant you forgiveness in the hereafter.

If you act on this advice and pay back to anyone you know what you got from him unlawfully or you pay in Sadaqah what you can to offset your illegitimate earnings, you may keep your house and other belongings. You remain hopeful that Allah will forgive you, Insha'Allah. You should always try to be charitable to others. There is nothing better to help prevent evil and promote good than Sadaqah. The more you give the better person you are.

Financial Matters: Wife's Jewelry Acquired As Gifts & Its Use

Can a woman give a ring or earrings to charity or as a gift to a friend or relative, knowing that her husband does not approve of that? He says that jewelry is a form of investment. Can she do so without informing him?

In Islam, a woman has complete independence of her financial affairs. She is responsible for what she does. As such, her husband may advise her on some aspects of what she wants to do, but he has no control over it. In other words, she does not have to obtain his permission before acting in a certain way. Therefore, if she is sure of the appropriateness of her intended action, she may go ahead with it.

This is the general rule. However, a housewife normally gets her jewelry from either her parents, or her husband or as a gift from some other relative / friend. A gift is a legitimate way of acquisition. When you receive a gift, you are the owner of that gift. The person who has given it to you no longer has any control over it, unless he makes it clear at the time that he retains some rights over it and you accept. Unfortunately, many men treat the jewelry they give to their wives or daughters as if it continues to be their own. They do not want the recipient to do anything with it without their prior consent. This is not the Islamic way.

Financial Matters: Wife's Money & Household Expenses

We have always been taught that what a woman owns belongs to her and she is not required to pay anything toward the family expenses. However, a book on Shariah law suggests that this applies to what a woman owns before her marriage, or what comes into her possession through inheritance. As for her earnings, the matter is totally different. Please comment.

What you have been taught is right. A woman is not responsible for any of the family expenses. In Islam, this responsibility is fairly and squarely on the husband. Even when a woman is rich and has an income, the same rule applies. Not only so, but also when her income is much higher than that of her husband, the responsibility is his. If he is poor, she may pay him her Zakah. In the reverse situation, he cannot pay her his Zakah because he should pay her expenses. If he were to pay her his Zakah, this would become a case of him paying himself.

Having said that, I should add that nowadays, when many wives are working outside the home and have regular income, scholars suggest that there should be some sharing of the financial responsibilities. They point out that when a woman works, she actually uses her time to which her husband has a claim. Moreover, when a woman works, the family expenses become higher, particularly if the children have to be placed in a nursery or a child minder need to be employed for them. Therefore, sharing becomes a desirable and practical solution.

Financial Matters: Wife's Property & the Husband's Lien

A woman who has her jewelry in gold wants to give some of it in charity, but her husband does not approve, saying that jewelry is a form of investment. Can she give, say, a ring or earrings away without telling him? Must she obey him in such a matter?

Indeed she can. In Islam, a woman has full control over her money and property. Neither her husband nor her father can dictate to her how she spends it or what she may do with it. Even in the case of jewelry, which may have been gifted to her by her father or husband, the principle remains the same, because a gift is one form of the transfer of ownership. When a husband gives his wife a bracelet or a necklace, or any

other article, it becomes her property, unless he tells her specifically that he is only giving her the right to wear it but he is retaining the right of its ownership. In this case, it remains his property and she does not have the right to dispose of it. Since it is his, it is liable to Zakah, while it is not so liable if it is hers.

This woman's husband says that jewelry is a form of investment. If it is kept as such, then it is Zakahable, while if it is part of the woman's personal articles no Zakah is payable on its value.

If a woman gives away some article of jewelry in Zakah or charity, she earns reward from God for her action. Her husband cannot stop her. If he objects and she gives it away without his knowledge, she is fully entitled to do so.

Financial Matters: Wife's Wages — the Beneficiaries Of

May I put to you the case of a married couple, both of whom are medical doctors? The husband takes up a job in Saudi Arabia and his wife joins him two years later. When she applies for a job, he makes an effort to help her secure the job. However, after she has started working, he begins to claim all her wages. He says that under Islam a woman is entitled only to money she brings with her from her father's home. Whatever she earns after marriage belongs to her husband. It is needless for me to say that this has caused a great deal of problems within that family. The woman finds herself paying for all the family expenses, while the husband uses his salary to buy houses and property back home in his own name. She is not even able to send a portion of her salary to her parents. She feels very bad about this. She realizes that her parents have a claim on her wages, because they worked hard to enable her to follow her studies until she graduated. It is time for them to enjoy some comfort as a result of bringing up their daughter to this stage. The husband blocks all that. I will be grateful for your comments on this situation.

As you realize, Allah has guaranteed that the message of Islam will be preserved intact for all time because He wants it to be implemented in human life in all ages and in all communities. Therefore, He has made it adaptable to all situations, so that people cannot argue that the conditions prevailing in their community make it impossible to implement the divine message. This is one of the essential characteristics of Islam, which add to its strength.

There is no doubt that social conditions differ from one community to another. We cannot compare nomadic community to the social conditions prevailing in an industrialized society. Indeed, the conditions within the same country differ from rural to urban areas. How, then, can one set of teachings be applicable to all communities in all ages? The answer is found in the fact that Islam provides certain guide-lines and allows every community to conduct its life the way it likes, within the framework provided by its general guide-lines and principles. In the overall social set up, Islam defines rights and duties. However, where it is possible for a human being to usurp the rights of others, Islam defines these rights very clearly. Moreover, Islam establishes a perfect balance between rights and responsibilities. It is not acceptable from the Islamic point of view that a certain person enjoys certain rights without having to fulfill certain duties in return. Otherwise, if a person can require another to do certain things by way of duty, without giving that person certain rights, that becomes a case of exploitation which leads to much injustices. It goes without saying that exploitation and injustice undermine the very existence of any community in which they prevail. A relationship, which involves injustice, is hateful to Allah. He says in a Qudsi Hadith: "My servants, I have forbidden Myself injustice

and I have made injustice forbidden to you. Therefore, do not be unjust to one another."

With regard to family relations, Islam imposes certain duties on both husband and wife in return for certain rights, which it assigns to each of them. The balance between the rights and duties of each is a perfect one. In this way, Islam secures a happy life for the family. When both husband and wife fulfill their duties, they will enjoy their rights.

According to Islam, a woman is not required to work in order to earn her living. Her husband is responsible to ensure a decent standard of living for her according to his means. Even when a woman is richer than her husband, her wealth does not deprive her of the right to be supported by him. If he takes advantage of her wealth in order to leave his duty unfilled, without having first secured her consent to this arrangement, and then he is accountable for his misdeed. It is open to her to seek divorce on grounds of her not being supported by her husband. An Islamic court will have no hesitation to issue an order nullifying the marriage if the husband will not honor his responsibility.

It may be useful to add here that an unmarried woman also does not need to work for her living. She is entitled to be supported by her parents or her immediate relatives, such as her brothers. However, if a woman decides to work, Islam does not stop her from doing so.

It is important to know what rights and duties become applicable when a woman takes up employment. It is common knowledge that Islam considers a woman equal to man with regard to the rights of ownership and disposal of property as well as conducting her own business transactions and commercial dealings. Therefore, when a woman earns something from her work, her earnings belong totally to her. If she is unmarried, her father cannot claim her earnings as his own. Similarly, a woman's husband cannot put any claim to her earnings.

It may be suggested here that when a married woman goes out to work, she leaves her household duties undone. Therefore, the husband is entitled, or so it is claimed, at least to share of the salary or earnings of his wife. We have to examine this argument a little more carefully.

The duties of a wife toward her husband, according to Islamic law, are well defined. They do not include doing any cleaning, ironing, cooking or any other household work. Marriage is a contractual relationship, which allows a man and woman to fulfill their desires in a legitimate way. If a woman takes an undertaking, which prevents her from meeting that responsibility, then her husband has the right to prevent that undertaking.

Someone may ask at this point: Who is then to do the housework? The answer is two fold:

If we are speaking strictly from the points of view of rights and duties, it is not the duty of the woman to do the housework in her husband's home. If he wants the work done, he has to see to it that it is done. Life is not all about rights and duties. There is much more in the marital relationship than duties and rights. There is what Islam terms "companionship based on goodwill." It is under this heading that the duties and responsibilities of the family are divided among the husband and wife. When we ask for guidelines on this particular point, they are readily available.

At a certain stage, there was some disagreement between Fatimah, the Prophet's daughter and her husband, Ali who was the Prophet's cousin. They put their disagreement to him, requesting him to define their responsibilities for them. The

Prophet, peace be upon him, said to his daughter: "You do the work that must be done inside the home, and he does what need to be done outside." This division of the family work is both fair and practical.

What we may deduce from all this is that if a woman does not do the work that has to be done inside the family home, she fails on meeting the requirement of the companionship and goodwill. It is open to her husband to divorce her if she persistently refuses to do it. She may argue that it is not her duty, but as we have said, there is much more to family life than strict duties.

When a woman wants to go out to work, her husband may prevent her from doing so, if he feels that her job will seriously affect the family, especially with regard to the upbringing of the children. However, if she was working when they got married, and he has not indicated to her at the time of his proposal that he wants her to quit her job, this is taken as consent on his part to her working. He may not withdraw that consent after marriage. It is not open to him then to ask her to leave her job. If she refuses, she is within her rights. This is absolutely fair, because the fact that he has not made his intention clear to her about her continued working is regarded as agreement to the situation, which obtained before their marriage.

As for the salary she receives from her work, or indeed her earnings, these belong to her. She may determine how she uses her income. If she wants to help her own family with part or all of her income, she is only being dutiful and she will be rewarded by Allah for being so. In this particular case which we are examining, there is no doubt that the husband is taking advantage of his wife. To claim that what she earns belongs to him, is absolutely unjust. He cannot justify it in any way. If she does not agree to give it to him, he is taking it unlawfully. He may not treat it as his own money. He must obtain her permission before taking it. If she does not give him that permission, he must not touch it.

Some people suggest that since both husband and wife are working, they should share the family expenses. The answer to this suggestion is that this is possible only by mutual agreement. What we have to understand is that the husband has no right to what his wife may earn or own. If she willingly gives him something of it, he is welcome to have it. If he hustles or pressures or cajoles her in order to obtain something from her, he is taking it unjustly and he will be punished by Allah for doing so. The woman in this case is surrendering her rights against her will. She must find some way of making it clear to her husband that what he is taking from her is unlawful to him. If he continues to claim it by right, then she should look at bringing about a drastic change in their relationship.

Financial Matters: Wife's Wages — the Husband's Encroachment

Could you please explain the husband's right to his wife's salary? If she wants to give a portion of her salary to her parents, can he stop her?

Islam has given women their full financial rights long before any other political or religious system. Under Islam, a woman has equal rights to earn, own, spend and otherwise dispose of her property as she wishes, without interference by any male relative, be he a father, husband or guardian. As long as she is an adult and of sound mind, she has the right to do what she likes with her money and property. These two conditions apply to males and females equally.

Unfortunately, some Muslim communities impose a subordinate status on women, but this has nothing to do with Islam, although Islam is often said to endorse such subordination. The fact is that such situations are based on local culture and tradition.

Islam does not endorse them. A woman has the full rights to her earnings and property. A husband is well advised not to meddle with his wife's property, because he does not have any claim to it. He must still support his wife and look after her, providing all she needs of food, clothes and housing. She does not have to spend anything on the family home.

Having said this, I should add that nowadays many married couples work, and the wife's work leads to extra family expense, such as extra transport, nursery fees for young children, help with housework etc. It is right; therefore, that the woman pays a share of the family expense, which should at least offset the extra expense, they incur. What is left is her own property and her husband cannot have a claim to it.

Regrettably, some husbands use the traditional status given to them by their local culture and try to impose their will on their wives and take away all, or most of their salaries. If they do it, they are committing a sin. A husband cannot take any portion of his wife's money without her full agreement. He does not have any say as to how she uses it.

Take the example given by our reader. The woman wants to help her parents but her husband objects. How absurd! If she helps her parents, she will be dutiful, earning God's pleasure and reward. All sons and daughters are required by God to be kind to their parents. Now her husband objects to her kindness to them. By doing so, he is not only making an absurd claim; he is committing aggression against her rights. He should fear God and leave her to do what she wants. They can make reasonable arrangements for their own family, but what is left of her salary is her own property and he has nothing to do with it.

Food: Camel's Meat & the Need For Ablution

Is it obligatory to have a fresh ablution after one eats camel meat?

It is true that the Prophet, peace be upon him, said to his companions who were with him eating a dinner in which camel meat was the main dish: "Whoever has eaten camel meat should have a fresh ablution." However, on another occasion, the Prophet, peace be upon him, did not tell them the same thing. On the contrary, he offered his prayers without performing a new ablution before it.

Reconciling the two incidents, scholars say that the Prophet, peace be upon him, might have realized on the first occasion that someone in the group invalidated his ablution, say, by discharging wind. He did not wish to embarrass him by pointing the order to have a fresh ablution to him in particular. Therefore, he included everyone in his order.

So we say, "No, this is not obligatory to have a fresh ablution after eating camel's meat."

Food: Canned In Foreign Countries

Cans of food imported from foreign countries may carry a statement in Arabic that the food has been prepared according to the Islamic way. Do we accept such a statement without question?

This statement in Arabic is made to comply with requirement by governments of Muslim countries that canned food imported into those countries must be permissible to eat from the Islamic point of view. Some governments have gone to considerable length to ensure that the food so imported satisfies the conditions Islam lays down for consumption. Such governments appoint certain agents to supervise the killing of animals, the meat of which is to be used in canned food.

Even if this was not the case, and the exporter includes this statement on his own behest, we have a rule that we need not ask about the details, which we do not know. If we have no reason to doubt the correctness of a particular statement, we should accept it at its face value. Therefore, when we read such a statement that the food used in a particular can is acceptable from the Islamic point of view, we take it as correct. If we have a good reason for suspicion, then we take appropriate action. For example, if certain cans have been imported from a country where atheism was the standard creed for a considerable length of time and we have a statement that the meat used has been slaughtered in the Islamic way, we have a very good reason to doubt. In such a case, we should be extra-careful.

Food: Carrion Is Forbidden To Eat — But ...

The ingredients shown on some European types of cheese show rennet as one of them. This is taken from a calf's stomach and used in the making of cheese for thickening and compacting. I wonder whether such cheese is permissible to eat for Muslims because, mostly, the cows are not slaughtered in the Islamic way.

Once the Prophet, peace be upon him, passed by a house and found near it a dead sheep. He suggested to its inhabitants that they should take the hide of that sheep and use it. They told him that the sheep died by a natural cause, and as such it was carrion. As you realize, carrion is forbidden to eat. The Prophet, peace be upon him, said to them that he did not mean that they could eat it, but the fact that the sheep died natural death does not preclude using its hide to some benefit. This applies to other parts of any dead animal. As long as we are not using it for food, then we can make use of it. This rennet is used as a chemical in the making of cheese. When it is used up, it becomes part of a chemical process and it changes its substance. The outcome is totally different from the stuff that entered into the process. Nor is it possible to separate the cheese in order to get back the milk and the other ingredients that go into the making of that cheese. It is a rule in such situations that if a forbidden substance is used in a chemical process and changes its nature altogether then it becomes permissible to consume. This means that it is perfectly appropriate to eat the European cheese, which uses rennet, as long as the rennet is not taken from pigs, but from cows or other animals, which are lawful for a Muslim to eat.

Moreover, although the Europeans do not slaughter their animals in the Muslim fashion, their meat is permissible to eat because God says that the food of people who believe in earlier divine religions is permissible for Muslims to eat. He did not make any conditions on the method of slaughter of such meat. What they accept as lawful in their religion is permissible for us to eat, unless it is specifically forbidden in our religion, such as pork.

Food: Chocolates Blended With Cocoa Liquor

Mixing and blending different proportions of cocoa liquor and cocoa butter, and putting these into different production processes produces chocolates. As such, are chocolates permissible to eat?

Yes, chocolates are permissible to eat, although they are produced after putting the cocoa beans through many processes, which change the outcome each time.

Even though these processes give us at one point what is called cocoa liquor and at another cocoa butter, at no point is the product intoxicating. But even if we assume that cocoa liquor has an intoxicating effect, it goes through other processes to make chocolate, which is in no way intoxicating, no matter what quantity of it you eat.

Therefore, it is perfectly permissible to eat chocolate, except the type, which is known as liquor chocolate, because this contains a small quantity of an intoxicating drink.

Food: Cumin [Black] Seed & Its Benefits

I heard of a Hadith that recommends the black cumin seeds, or Nigella seeds. Could you please explain what it is used for and how it should be taken?

An authentic Hadith quotes the Prophet, peace be upon him, as saying: “Use the black seed, because it helps to cure all illnesses, except for death.” [Related by Al-Bukhari and Muslim] The black seed has been proven to be very useful for chest and lung diseases, particularly asthma.

It can be taken in anyway one can tolerate it. Its taste is very bitter. Therefore, some people grind it and mix it with honey. Some extracts it as oil. In whatever way it is taken, it is useful. Some Muslim doctors have researched its benefits in the US and come up with a list of very useful uses, but this is not available to me.

I should explain that the Prophet’s statement that it cures all illnesses does not mean every single illness. It is a way of speech indicating plenty. It is like what the Qur’an says about the wind that destroyed the A’ad people.

“It is a wind bearing grievous suffering, bound to destroy everything at its Lord,s behest. Then they were so [utterly wiped out] that nothing could be seen except their dwellings.” Sandhills — “Al-Ahqaf” 46: 25]

Scholars say that the verse means that this wind destroyed everything susceptible to destruction. The verse itself states that their houses remained, but most things were destroyed. Similarly, the black cumin seed is useful in the case of many diseases, but the Prophet, peace be upon him, did not mean every single illness that was known at his time or will take place in future.

Food: Eating With Non-Muslims — Dealing With Invitation By Them

In countries where several religions exist side by side, it is normal for people of different religions to have social contacts. How should a Muslim behave in matters where the practice of others differs with our own, say, on food, dress, etc.?

Dealing with non-Muslims must always be understanding, cordial and friendly, provided, of course, that they also treat us in the same way. There is no harm in maintaining good relations with them. Indeed, this is encouraged. However, those of them who are hostile to Islam or try to ridicule our beliefs or practices are to be treated differently. We do not extend kindness to them, but stay away from them. We must not start hostility, but we do not accept humiliation.

As for friendly ones, we should explain to them what limits we are bound to observe. Say, if your non-Muslim neighbor invites you to a dinner, you accept, but you should explain in advance Islamic requirements concerning food so that he would only serve you what you can eat.

Food: Eating With Non-Muslims

Our non-Muslim friends invite us to meals during their festivals, returning our invitations at the time of Eid. It is normal for them as the food is served to begin by mentioning the names of their gods. Does this make the food

unlawful for Muslims to eat? If so, is there some method to negate what is said so that we could respond to their invitation without offending them?

The Qur'anic verses that speak about mentioning God's name on food and prohibit what is offered under the name of anyone else actually speak of animal slaughter. When a sheep or a cow is slaughtered, God's name must be mentioned as a gesture confirming that the killing of the animal is permissible by God's grace, so that it provides food for human beings. Therefore, if one expects to be invited by non-Muslim friends and is unsure of what they do or say at the time of slaughter, one may suggest to his hosts that vegetarian food is preferable. This applies in particular to people of non-divine religions, such as Hindus and Buddhists. As for Christians and Jews, we are permitted to eat of the meat of their slaughtered animals. We only need to start by mentioning God's name.

The prayer the reader mentions is said just before starting the meal, i.e. when the food is served. When they start their prayer, you may say a little prayer praising God and thanking Him for His grace. Thus, your prayer is the one that counts as far as you are concerned, and your hosts have their own prayer. You may share their food, provided that it is made of what is permissible in Islam.

Food: Forbidden Types — Question On Prohibition Of Pork

Could you please explain why eating pork is forbidden. There are so many opinions, but can you provide a final answer? May I also ask whether breeding pigs is forbidden?

Allah describes the Prophet Muhammad in the Qur'an as one who *"makes lawful for them [i.e. his followers] all things that are good and forbids them all that is evil."* Therefore, anything, which is clearly forbidden in Islam, must be evil. Otherwise, it would not have been forbidden to us.

This is a general statement, which applies universally. It is sufficient for us to know that pork is clearly forbidden to conclude that it is evil. When we examine religious teachings we find that certain prohibitions are clearly related to their causes. We are told that this particular thing is forbidden because it results in so and so. In such cases, when we are certain that the effect no longer applies, then the prohibition is relaxed. In other cases, there is no cause stated for the prohibition. This means that the prohibition will continue for all time. In the case of pork, no cause has been specified. Therefore, pork will remain evil and forbidden for all time to come.

It is perfectly in order for Muslims to try to determine the cause of prohibition of any matter. When they come out with an answer, they must not make their conclusion final, in the sense that they will say that the prohibition is only linked to this particular aspect. If they do, they run the risk of superimposing their conclusion on Allah's legislation. This is not allowed to anyone.

In the case of pork, people have suggested a variety of causes for its prohibition. Any one or all of these reasons may be relevant and correct. However, we cannot say that only for these reasons pork has been forbidden. Let me say that pork is forbidden because it is evil and will remain so for all time.

According to Islam it is forbidden to produce or sell or breed what is of no benefit. What is forbidden is without benefit whatsoever. It is forbidden to sell or breed or produce intoxicants. The same prohibition applies to pigs and pork.

[Added: When you fall sick, you go to a specialist who prescribes certain medicines and tells you to eat some special diet and that you should refrain from eating certain food. You do not argue or probe or even for a moment doubt the judgment of that

specialist. It is surprising that a prohibition by Allah should become a matter for discussion.]

Food: Forbidden Types

In my home country, we have certain concepts about permissible types of food. People maintain that the meat of animals which use their hands in eating and those, which are amphibious, are forbidden for human beings to eat. Animals without blood are also discouraged to eat. People have two different opinions about whether eating crabs is permissible or not. Could you please explain whether all these concepts are correct?

Allah tells us in the Qur'an that He has detailed for us the types of food which He has forbidden us. Remembering that the authority to forbid anything belongs only to Allah, we know that only those things mentioned in the Qur'an or the Hadith as forbidden can be classified as such. As you realize, the Hadith may provide an explanation of the Qur'anic instruction which could serve either to restrict or expand its application.

What is mentioned in the Hadith as forbidden is only pronounced as such on divine instructions, because the Hadith is only the Prophet's expression of revelation vouchsafed to him from on high. As such, what the Hadith describes as forbidden has been forbidden by God Himself.

On four separate occasions, the Qur'an mentions the type of animal food which is forbidden to us. In all these the same prohibition is made clear. In one, the instruction is given in a very limiting way. Verse 145 of Surah 6, entitled "Cattle", instructs the Prophet Muhammad, peace be upon him, to say:

"I do not find in what has been revealed to me anything which is forbidden to eat unless it be carrion or spilled blood, or the flesh of swine, for all this is an impurity, or an abomination upon which the name of someone other than Allah has been invoked. But if one is driven by utter necessity, with no intention to violate [divine instruction] or transgress, then your Lord is most forgiving, compassionate." [the Cattle — "Al-Ana'am" 6: 145]

The way this Qur'anic verse is phrased makes it absolutely clear that what is forbidden is only those four types: Carrion which denotes any animal that dies by itself, without being slaughtered for the specific purpose of eating; spilled blood which excludes that which is found solid in normal conditions, such as the spleen; the flesh of swine which includes everything from pigs, and lastly, any animal which is slaughtered with the invocation of the name of anyone other than Allah. That animal may be a sheep or a cow or indeed anything else. The invocation takes it out of what is permissible into what is forbidden.

These, then, are the types of animal food, which are forbidden to us. In verse 3 of Surah 5, the four are given in greater detail. For example, under carrion we find several types of the death of animals mentioned which means that if an animal dies as a result of a fall, or as being stabbed by the horns of another animal, or killed by wild animals or birds of prey, or strangled, it is forbidden to eat. All these count as carrion. Similarly, any animal which is slaughtered in honor of a human being or an idol is also forbidden. Apart from these, there are several types of animals, which are pronounced as disallowed.

The Maliki school of thought is the clearest in this regard. It makes all these reprehensible to eat, rather than forbidden. These include wild animals and birds of prey, poisonous reptiles, etc. I am, however, amazed at the classification you have

mentioned. I have given you the clearest verdict which is mentioned in the Qur'an. You can take it as definitive. As for crabs, they are certainly permissible to eat.

Food: Meat Of Animals Slaughtered By Machines

Here in Australia, most animals, labeled as “halal”, are slaughtered by machines. Suppose that a tape is played to recite the name of God at the time of slaughter, or the name is written on the blade of the machine. Does the meat become halal, or permissible to eat?

There is nothing wrong with the use of machines to slaughter animals for food. There is no requirement that the slaughter should be by hand. What is needed in Islamic slaughter is that the main arteries are cut so as to ensure a speedy death and bleeding, and also to mention God's name at the point of slaughter. This is a very humane way that ensures minimum pain for the animal. If this can be done with the use of a machine, then well and good. It is not right that the name of God is written on the machine, or the knife. It is the person who is slaughtering, or someone close by that should mention God's name so as to indicate that this killing is undertaken by God's permission.

However, the reader lives in Australia, a largely Christian country. God has given us a concession that permits us to eat the meat Christians and Jews consider lawful to them, provided that it is not specifically forbidden in Islam. Thus, Christians today consider that pork is permissible to them. No matter who provides it or how it is slaughtered, pork remains forbidden to us. As for lamb, beef and chicken, it is permissible for us when prepared or served by a Christian or a Jew, even though it may not be strictly according to the Islamic method. What should be understood here is that a concession is meant to relax some restrictions. If we were to say that the same conditions apply before and after the concession, then the concession is meaningless.

Food: Meat Of Animals Slaughtered In Non-Muslim States

1. When slaughtering a chicken, a Muslim who is doing the slaughter is helped by a non-Muslim who holds the chicken. Is the meat permissible to eat?
2. Is the meat of animals slaughtered by Christians and Jews permissible to eat, even though they may not slaughter their animals in the manner recommended by Islam? If during the slaughter, the head of an animal gets separated from the body completely by accident, is that animal permissible to eat?
3. Could you please explain if animals slaughtered by Christians and Jews are permissible for a Muslim to eat? When does a permissible animal become forbidden?
4. Is it permissible for a Muslim living in a non-Muslim country to eat the meat of animals slaughtered according to the prevailing method there? Can a Muslim eat meat prepared by Christians, Jews, etc., if he finds that necessary as in the case of a student living on a university campus and having often to eat at the cafeteria?
5. I am a student in England. At my school there are no cooking facilities for students. Some people suggest that it is all right for Muslims to eat such meat as is available in Europe, where no one's name is invoked at the time of slaughter. Could you please explain?

1. Such a chicken is permissible to eat, provided that the slaughterer observes the Islamic rules. He should mention the name of Allah and, using a very sharp blade, should cut the main arteries in the neck of the animal to help it lose consciousness immediately and thus reduce its pain to a minimum. The fact that the one who holds the chicken for him is non-Muslim does not affect the situation in any way.

2. If the Christians and Jews slaughter their animals in the method recommended by the Bible, then they will be following the same method as Muslims. Jews still do this, but Christians have introduced new methods as stunning by electric shock. The stunning is used in order to make the animal totally unconscious when it is slaughtered. In the case of large animals, such as sheep and beef [cattle], the animal regains consciousness within a minute or two, unless it is slaughtered in the meantime. Therefore, the meat of such animals is permissible to eat. With chicken, it is likely that the animal dies as a result of the electric shock. It is, therefore, far more preferable to avoid eating chicken killed by Christians in Europe. In Muslim countries, Christian butchers use generally the same methods as Muslims. Therefore, it is permissible to buy meat from them.

There is nothing wrong with the meat of an animal whose head is, by accident totally separated from its body during slaughter, provided that the Islamic rules are followed from the beginning. What is important is the mentioning of Allah's name at the time of slaughter.

3. Yes they are [permissible to eat] because God says in Verse 5 of Surah 5 that:

“The food of the people given scriptures before you is permissible for you.”
[Table Spread — “Al-Ma'idah” 5: 5]

This refers to their slaughtered animals. The Prophet, peace be upon him, was brought a lamb by a Jewish woman and he started to eat from it before realizing that it was poisoned. He did not question her on the method of slaughter she followed.

His companions also asked him: “Meat is brought to us and we do not know if God's name has been mentioned at the time of its slaughtered. What should we do?” He said: “Mention God's name and eat.”

All this suggests that Islam has an easy approach to this question, but Muslims nowadays impose more stringent restrictions than God wants them to do. They prohibit all meat slaughtered by Christians on grounds that God's name is not mentioned at the time of their slaughter, or that the method of slaughter involves stunning. This attitude is not correct because God has permitted to eat of those people's food without questioning them on the method they follow in killing their animals. He only wants us to mention God's name at the time we eat.

4. Allah tells us in the Qur'an that we eat of the good of Christians and Jews as well as other people whom He favored with revelations. Therefore, unless there is a specific reason for the prohibition of a particular type of food prepared by such people, it is permissible to eat. In the case of Jews, they slaughter animals in the same way as we do. Christians, especially in Western Europe and America, have adopted different methods of slaughter. Scholars have different opinion on whether such meat is permissible for Muslims to eat. However, in such a matter there is no harm in choosing the easier option, since it is supported by sound arguments advanced by learned scholars.

A Muslim who finds himself living in a Christian country, such as those of Western Europe, needs to familiarize himself with the methods of slaughter prevailing in that country. If he determines that the animals killed for eating are not dead before they are finally slaughtered, he may eat their meat after mentioning the name of Allah. If

he finds out that the stunning operation which is normally adopted in many of these countries actually kills the animal, he should not eat its meat. In most cases, the large animals, such as sheep, beef [cattle], etc. are only stunned by electric shock, which affects them for a short period while they are slaughtered. This is done in order to make the slaughter painless. That is acceptable from the Islamic point of view. Smaller animals, such as chicken, may be more suspicious, because it is often the case that the chicken dies before it is slaughtered. In that case it becomes carrion which is forbidden to eat.

5. There will be people who tell you that such meat as is available in Britain or Europe [or other Christian countries] is not allowed for Muslims to eat. They will give several reasons for their ruling, such as the status of Europeans nowadays and whether they may be considered as "People of the Book", and the method of killing animals for food in European countries, and that it is rarely the case that a European butcher mentions God's name at the time of slaughter.

All these arguments are valid, but the fact remains that God has mentioned specifically that the food eaten by the 'People of the Book' is lawful for Muslims to eat. He meant it to be so. He simply made it clear that this is something He wanted to give to Muslims as an aspect of His grace, in line with His desire not to burden His servants with any hardship. He has certainly been aware of the status of those people and how far removed they have been from their faith, long before the revelations of Islam had started. He has always been aware of what methods of slaughter they would be using. Nevertheless, He has made the concession allowing us to eat of their food unrestricted. Hence, we say that it is permissible to eat of the meat slaughtered in European countries which are of Christian population, unless their meat is of a type which is clearly forbidden, such as the meat of swine or some other animal at the time of slaughter of which a name other than that of God has been invoked.

If you understand that God wishes to make things easy for us, not difficult, and that He wishes to lift all burdens off our shoulders, then you take the concession and do not allow yourself to be perturbed by other people's restrictive views. If some people want to refrain from eating such meat because they feel that certain restrictions apply to it, they may do as they wish.

The point is that when there are differences between scholars, we respect those differences, and do what we feel is in line with what God wishes. In this question, I feel that Islam does not wish to overburden its followers. Hence God has given this concession to make it easy for Muslims who live in European and other Christian countries. Hence, we should not place the burden on ourselves, because God has not chosen to place it on us. Had He wished to make such restrictions, He would have stated them clearly. He has not, so no one may forbid what God has not made forbidden.

Food: Of Ahle Kitab — Restricting A General Qur'anic Statement

Here in the US where I live some people say that the permission stated in Verse 5 or Surah 5, allowing Muslims to eat meat slaughtered by Christians and Jews applied at the time of the revelation of the Qur'an when methods of slaughter were the same for all. Nowadays with new methods, the slaughter by Christians does not conform to the Islamic standard and therefore it is not allowed. Please comment.

If a Qur'anic statement is given in general terms, its application cannot be restricted unless there is clear indication to support such restriction. This could be a Hadith speaking specifically about the statement in question, or a clear indication in the Qur'an. The statement you refer to says:

"The food of the people of earlier revelations (i.e. Christians and Jews) is permissible for you and your is permissible for them, as also the chaste women from among the believers and from among the people of earlier revelations." [Table Spread — "Al-Ma'idah" 5: 5]

There is no indication in the text relating this permission to the method of slaughter. Nor is there any Hadith explaining this verse in such a way as to call for investigating the method of slaughter. It is a concession God has been gracious to give us. We take it as it is.

Imam Malik mentions that this concession makes lawful what they consider to be lawful in their religion, unless it is specifically forbidden for us, as in the case of pig meat. This means that the argument about the method of slaughter is incorrect in this case.

Some people argue that Christians nowadays do not mention God's name before their slaughter, and we are specifically forbidden to eat of any meat if God's name is not invoked at the time of its slaughter. But this is again not a valid argument. The Prophet's companions complained to him saying: "We receive meat and we do not know if God's name has been invoked at the time of its slaughter." The Prophet, peace be upon him, told them: "Then you mention God's name and eat."

Unfortunately some Muslims take a very restrictive attitude in such matters. Islam is not about restrictions, but about discipline. God has granted certain concessions because He, in His infinite wisdom, knows that these will make matters much easier for Muslims. Therefore, we should take such concessions and act on them. By doing so, we earn reward from Him.

Food: Of Ahle Kitab — the People Of the Book

1. In his book, "The Lawful and the Prohibited in Islam," Mr. Y. Al-Qaradawi argues that all imported tinned meat and chicken originating with the People of the Book are lawful for Muslims to eat. He quotes verse 5 of Surah 5, but ignores the word "Tayyibat" included in it. He mentions that pork and intoxicating drinks are forbidden even though they may be part of the food of the People of the Book. Please explain this question in detail.

2. You have argued that the meat available in countries like the U.S. is lawful for Muslims to eat. My son who studies in that country says that it is a secular not a Christian country, with a large proportion of its population being atheists. Some of those working in slaughterhouses may be Hindus or belong to polytheistic religions. I find his arguments more convincing. When I will go there, I will follow his suit and abstain from eating meat.

[Also read, if you will: ***"Matrimonial: Who Qualify As People of the Book?"***]

These are only two of many letters I regularly receive about this particular question. These show a welcome sign of people's strong feeling that they must make sure that what they eat is permissible. However, they also show that sometimes it is not enough for people to have a ruling well argued by a scholar.

They still go to great lengths to question and find opposite views. Yet the whole question does not come high on the scale of what is forbidden in Islam, because it is a question of practice, not one of beliefs. The attitude of the Prophet's companions and their successors, i.e. Tabieen was totally different.

When they learned a ruling, they accepted it and did not worry too much over its being correct. That is the proper attitude, because all that God requires of us is to take reasonable steps to know what is permissible and what is forbidden.

You certainly meet that criterion when you read a book by a high authority like Sheikh Yousuf Al-Qaradawi or when you ask a scholar. Such questions may have different answers by different scholars. Each will give a ruling on the basis of the evidence he considers to be stronger.

Weighing up the evidence of a particular view does not come haphazardly. It is subject to rules and scholarly principles. However, we should not consider the fact that we have different views on a question like this to be an element of weakness.

Indeed it is an element of strength. No scholar worth his salt has ever considered difference of this type to be a negative element. Indeed, it is the flexibility, which such differences provide that adds to the practicability of the religion of Islam.

It is in this light that I say to the second questioner that he should follow the view that he feels to be more strongly based. I welcome his frankness and support him on his choice, although I differ with him on most points.

To the first reader I would like to say that Sheikh Al-Qaradawi is ranked among the leading scholars in the Muslim world today. I would count myself among his students and I have certainly benefited a great deal by his books and public lectures.

Other scholars have expressed some reservations about certain rulings he gives in his book, but that does not detract from its great value. Let us remember here Imam Malik's words of wisdom when he said as he sat in the Prophet's mosque: "You may accept some and reject some of the views of any human being with the exception of the dweller of this grave [and he pointed to the Prophet's grave.]"

The first point the reader raises concerns the term "Tayyibat" in the Qur'anic verse. I do not think that the author ignored this word which means "wholesome." The verse may be translated as follows: "They question you: What has been made lawful to them. Say: Lawful to you is everything that is wholesome. And the food of the People of the Book is made lawful to you and your food is lawful to them."

The question of ignoring this term does not arise unless we consider that "the food of the People of the Book" to be set in contrast to what is wholesome. Such an interpretation is erroneous because the contrast would also include the food of Muslims, which is made lawful to them.

But our food is wholesome since it has been made permissible to us as the above quoted verse explains. The correct understanding of the meaning of the verse considers the second sentence in the above quotation to highlight, for the sake of emphasis, certain types of food that are included among what is "wholesome." This special style of emphasis is frequently used in the Qur'an, and in the Arabic language generally. It is known as adding details to what has been given in a general context.

Another example is found in verse 3 of the same Surah which begins by stating the four types of meat that are forbidden in Islam and goes on to give several kinds of the first of these four which is carrion. The reader also raises the point that these days we are almost certain that no slaughter in any European or American country mentions God's name at the time of slaughter.

Verse 121 of Surah 6 gives a clear instruction: ***"Do not eat of the meat of any [animal] on which God's name has not been involved [at the time of slaughter.]"***

Sheikh Al-Qaradawi mentions in this connection a Hadith, which tells us that the Prophet's companions put to him the question that they might have meat but they would not know if God's name was invoked at the time of slaughter. He told them to mention God's name and eat it.

The reader feels that this Hadith does not apply these days when Western people have more or less abandoned their faith and cannot be considered to belong to the category of the People of the Book. Having lived for many years in the West, I disagree. These people are mostly Christians who have reduced the influence of their religion on their practical life.

However, this is not a major point of contention. What worries me is the attitude of many Muslims who seem to try to find reasons to pronounce things as forbidden or unlawful, as if the religion is no more than a set of prohibitions. I have often pointed out that this is a perverted approach, because we have an indisputable rule of Islam which makes it clear that "every thing is lawful unless it is pronounced otherwise."

Moreover, the authority to forbid any thing belongs solely to God. There are certain things that the Prophet, peace be upon him, specified as forbidden but he did so on God's authority. Bearing that in mind, we have to have a sound basis before we could slam a verdict of prohibition on any matter.

When the Prophet, peace be upon him, told his companions and succeeding generations of his followers to mention God's name before eating meat slaughtered by non-Muslims, he was showing them the way to make certain that such meat was lawful. We do well to follow his guidance, and indeed that is all that is required of us today.

Besides, I invite both readers to reflect on Verse 145 of Surah 6 which instructs the Prophet, peace be upon him, in this way:

"Say: I do not find in all the revelations given to me anything that is forbidden to eat by anyone, unless it be carrion, running blood, and the flesh of swine — for these are unclean — and any flesh that has been profanely consecrated to beings other than God." [Cattle — Al-Ana'am" 6: 145]

You cannot have a more definitive statement. So, what is all the argument about? Yet, when everything has been said and clarified, people should choose the line of action with which they feel more comfortable.

If either of my readers feels more at ease if he abstains from eating this type of meat, let him do so. All that is required of him is to respect the views of those who differ with him. After all, this is a matter of worship that belongs totally in the field of the relationship between the individual and His Lord, the Merciful, whose grace brings forgiveness to all human beings. A holier-than-thou attitude is totally un-Islamic.

Food: Offered By Hindus

Is it permissible to eat with Hindus working here in the Kingdom or when one is back in India?

When we are with non-Muslims who do not take any hostile measures against Muslims, there is no harm in having a good social relation with them, including sharing a meal together. Needless to say, we have to observe Islamic requirements, which make food permissible to eat.

So, if a Hindu friend living here invites you, then you are sure that the meat bought here [or in Pakistan] meets Islamic requirements. In India, you have to be more careful.

Food: Prepared By Non-Muslims — A Non-issue

1. A friend of mine advises me not to eat any food cooked or prepared by anyone other than a follower of Islam, Christianity or Judaism. According to him, it is not permissible in Islam to eat any food prepared by a Hindu or Buddhist, etc. How far is this correct?

2. Is it permissible to eat the food prepared by an unbeliever? Is it forbidden or discouraged?

1. Perhaps your friend has a very restricted view of the Qur'anic verse which states that ***"the food of the people of earlier scriptures is permissible for you to eat"***. There is no disagreement among scholars that this verse refers to slaughtered animals. What is meant is that animals slaughtered by Christians and Jews are permissible for Muslims to eat because it is forbidden in their religions to consecrate the slaughter of any animal for any one other than Allah. This does not apply to other religions. Hence, the restriction on Muslims not to eat the slaughtered animals of the followers of other religions.

This ruling does not apply to the preparation of food, which does not include anything unlawful for a Muslim to eat. If you are eating vegetable dish, you need not ask who prepared it, because it does not matter from the viewpoint of Islam what religion the cook follows. Allah has made it permissible for us to eat anything the earth produces with the exception of those items, which He has specifically forbidden. What is forbidden for Muslims to eat is that which Allah has forbidden for a specific reason. He has not forbidden anything due to the identity or the faith of the person who handles or cooks it. When something is forbidden, it remains so, even though a Muslim may prepare it. We cannot eat pork, or something consecrated for anyone other than Allah, even though it may have been handled throughout its process of preparation by a Muslim. Similarly, vegetables and fruits and lawful meat do not become unlawful if they are handled by a Hindu or an atheist or anyone else. Otherwise, Muslim countries would not have allowed any imported food from Korea, Japan, Thailand or other countries where the overwhelming majority of the population do not follow any of the three divine religions.

2. God says in the Qur'an:

"The food of the people of earlier revelations is lawful for you, and your food is lawful for them." [Table Spread — "Al-Ma'idah" 5: 5]

This means that when a non-Muslim prepares the food, it is lawful, unless it contains what is forbidden. This may be something of what God or His Messenger have specified to be unlawful for us, such as pork and carrion, or something that is forbidden for a reason, such as the way it is slaughtered.

But as for the preparation of the food, this is not an issue.

Food: Prohibition — Of Intoxicants Since When & Why

Was liquor permissible to drink in an early stage of Islamic history? If yes, why was it forbidden later?

Islam did not start by legalizing alcoholic drinks and changed its mind later. It simply approached the matter in the only way that brings the desired results: to establish first the basis upon which instructions are to be followed. Once faith was deeply rooted in the hearts of the Muslims, they only needed a simple instruction and they abided by it.

During the process of establishing the faith, Islam simply left matters to the wisdom of individuals. But once its first task was completed, it sent about finalizing the second stage, giving clear and detailed instructions, outlining what is forbidden and what is permissible.

Food: Prohibition — Serving Forbidden Food & Drinks

Some people from Asia and the Middle East living here in the US have their own fast food restaurants where they serve pork and wine along with normal types of food and drink. They argue that because other restaurants serve these, their business could not survive unless they did the same, since the majority of customers are non-Muslims who want to have such items available. Is it permissible in the circumstances to do so?

People advance all sorts of reasons to argue for the relaxation of religious restrictions. These reasons are always based on their personal and immediate interests, as they see these interests. But we should approach Islamic rules and principles in a different way. We should aim at implementing them to the best of our ability. When we have done that, we can look for concessions and relaxations if these are needed.

What we find in this argument is nothing more than looking for an easy way out. Restaurant owners want to have the full benefit of selling what the customers want, without looking at ways and means of doing business within the Islamic rules. Hence, they sell such forbidden stuff believing that as long as they do not eat pork or drink wines, they are doing anything in violation of any Islamic rules.

Other restaurant and hotel owners try to go round the restriction in a different way. They enter into some sort of business arrangement whereby a non-Muslim owns and serves the forbidden drinks. They give the place on rent and the non-Muslim provides the service. This is certainly better than doing this forbidden business themselves, but it is not acceptable from the Islamic point of view, since one is renting one's own property to a business that is totally un-Islamic, for the particular purpose of serving one's own interests.

It may be true that restaurants that do not serve alcoholic drinks cannot compete with similar ones serving such drinks in a non-Muslim community. But it is not true that such restaurants cannot be a profitable business, even in a community with a heavy non-Muslim majority. The important thing is to know what the local community or the prospective customers need and provide it within Islamic principles. In London, one of the most successful and highly popular Indian restaurants does not serve any alcoholic drinks and advertises that it serves only halal meat. Yet its popularity is the envy of any other restaurant. This is due to the quality of the food, efficient service and reasonable prices. Muslim restaurant owners should think on these lines, rather than try to contravene Islamic rules. It is not allowed for a Muslim to sell pork or wines. No one can relax this prohibition except God, but since He has not, we have to abide by it.

Food: Purification By Change Of Form

When something which is forbidden to eat or drink, undergoes a process which changes its shape, form or substance, does it become lawful? If so, does this apply to wine mixed with food or bread before cooking or baking? How about pork being dried in order to make soup tablets? In the same context, about urine or blood falling into waters.

[Also read, if you will, "***Food: Chocolates Blended With Cocoa Liquor***"]

If something is impure then a change from one state to another does not purify it. In the examples you have mentioned, pork is impure. It remains so, no matter how it is cleaned or what transformation it undergoes. The impurity is inherent to it. Therefore, whether it is used as it is or in powder form or in any other way, it remains impure and forbidden to consume.

As for wine, its impurity is only abstract. But it is forbidden to consume not merely for the effect it has on man's mind, but also for its own sake. Therefore, if it is mixed with some other ingredients, the whole mixture becomes forbidden to consume. If it is used in cooking, the whole dish is forbidden. If it has sauce the person who eats it is liable to the same punishment of drinking wine. If what is cooked is totally dry, as in the case of using it with bread then the one who eats that bread does not incur the same punishment although that bread is forbidden to eat.

As for urine and blood falling into a well, the case is totally different, because water is used to remove impurity. In other words, it has the characteristic of purification of what has come into contact with impurity. If the well has plenty of water, its water remains pure and usable. That applies when, as you say, the water does not change taste or appearance. You can think of it as if the water has washed that impurity.

Forgiveness: A Good Turn For A Bad One

Commentary By Adil Salahi — Arab News

Suppose that a government leader finds himself suddenly face to face with an enemy who aims his gun at him and says some threatening words. Suppose also that this leader is able to turn the tables against his opponent and get hold of his weapon: What do we think his reaction would be like? This is a situation the Prophet, peace be upon him, faced on more than one occasion. Jabir ibn Abdullah reports that he accompanied the Prophet, peace be upon him, on an expedition that went eastwards in the direction of Najd. He was also with him on the way back. They had been proceeding toward Madinah when it was time for rest and relaxation. They were passing through a valley with many trees. The Prophet, peace be upon him, encamped and his companions dispersed to rest in the shade under the trees. The Prophet, peace be upon him, went to rest under a tree and hanged his sword on it. We were soon all asleep. Suddenly, the Prophet, peace be upon him, called on us to come over to him. A Bedouin was with him. The Prophet, peace be upon him, said: "This man got hold of my sword when I was asleep, and I woke up to find him having drawn my sword. He said: 'Who can protect you from me?' I said 'God', three times." The Prophet, peace be upon him, did not punish the man, but simply sat down. [Related by Al-Bukhari and Muslim, Ahmad].

The least that can be said about the Bedouin's behavior is that it was threatening. He had the Prophet's sword in his hand, drawn out, and asking the Prophet, peace be upon him, who could protect him at such a moment. It is clear that the Bedouin had no good intention. This is also implied by Jabir's final words that the Prophet, peace be upon him, did not punish the man. Had he not felt that the Bedouin's behavior merited punishment, he would not have made this comment. But the Prophet, peace be upon him, did not have any intention to punish the man, because he wanted to soften his heart toward Islam.

This particular Hadith does not mention how the Prophet, peace be upon him, was able to turn the situation in his favor. It simply says that he called on his companions, but this was clearly done after the Prophet, peace be upon him, had managed to deal with the situation. By the time he called them, the Bedouin was sitting with him. In another Hadith Jabir gives more details about the incident itself. He mentions that the expedition was against the tribe of Muharib Khasafah. "At one point, they felt that the Muslims were vulnerable. A man came forward until he was

standing over the Prophet's head with the sword drawn in his hand. He said to him: 'Who can protect you from me?' The Prophet, peace be upon him, said: 'God.' The sword dropped from his hand. The Prophet, peace be upon him, took up the sword, and said to the man: 'Who can protect you from me?' The man said: 'Be the best to overpower anyone.' The Prophet, peace be upon him, said to him: 'Will you declare that you believe that there is no deity other than God?' The man said 'No. But I will never fight against you, and I will neither be with you nor with any people fighting against you.' The Prophet, peace be upon him, let him go. When the man joined his people, he said to them: 'I have come back after having been with the best of all people.'" [Related by Al-Hakim].

The two Hadiths give us a full picture of the expedition and the incident. This was the expedition known as Dhat Al-Riqa', because the going was very hard for the Muslims, as they traversed difficult terrain. They had to tie pieces of cloth over their feet to protect them from bleeding. Hence, when they found themselves going through a valley with trees, they felt they earned their rest, and they were soon sleeping under the trees. This left the Prophet, peace be upon him, unprotected. When the man held his sword over the Prophet's head, he was not frightened. As he expressed his trust in God's protection, the sword dropped to the ground. This is because the Prophet's trust in God was complete. He entertained no doubt that he would come to no harm if God willed so. The immediate effect of such complete trust in God was the dropping of the sword from the man's hand. This turned the situation in the Prophet's favor, and he made it stark clear to the man by asking him the same question.

The Prophet, peace be upon him, then tested the man, asking him whether he would declare his belief in God's oneness. The man was not yet ready. But he promised not to fight the Prophet, peace be upon him, or side with anyone who fought him. Thus he offered his own peace terms with the Prophet, peace be upon him. This was acceptable and the Prophet, peace be upon him, let him go. He was so impressed with the Prophet's generous treatment, realizing that no ordinary leader could be so magnanimous. Hence his remark to his own people, describing the Prophet, peace be upon him, as the best man he ever met.

The Prophet's magnanimity is exemplary as he clearly demonstrates his consistent trait of never seeking personal revenge for any harm caused to him by anyone. In fact, when it came to personal injury, the Prophet, peace be upon him, did not nurse any grudge against anyone. We always see him ready to forgive any personal grievance, because he realized that paying back a bad turn with a similar one would not be in the best interests of his message. And he wanted his message to get across to all people.

We also see in this Hadith how the principle of freedom of belief works in practice. The Prophet, peace be upon him, could have insisted on the man declaring his belief in God's oneness, and the man most probably would have done so if he felt that his life depended on it. But the Prophet, peace be upon him, understood the Qur'anic principle: "No compulsion is admissible in matters of religion." The man clearly declared his refusal to believe, but offered to be at peace with the Prophet, peace be upon him, and the Muslim community. This is good enough from anyone, and Islam does not ask anybody more than this.

Forgiveness: Even For the Hardened Enemies

Commentary By Adil Salahi — Arab News

Nothing shows a person's mettle and whether he is magnanimous or unforgiving more than his treatment of his enemies when he has complete power over them. In open warfare people may kill each other and not feel any qualms about it, realizing that in war, unless you kill your enemy, you will be killed. But when the battle is over

and you have achieved victory, it is how you treat your enemy that reveals your true character. History is full of stories about how cities were destroyed, civilians killed, women raped, and wealth pilfered and mass graves filled when a victorious army marched into defeated enemy land. Many were the occasions when whole regions were laid to waste and their populations suffered unmitigated misery.

But this was never the case under Islam, apart from isolated cases and situations when Islam was no longer the guiding light of Muslim communities. In the early periods of Islam, when Muslim armies moved against the Persian and Byzantine Empires to liberate their populations from injustice, they set a shining example of compassionate treatment of defeated enemies. Only this treatment enabled Islam to penetrate into these areas and influence their populations to the extent that within a very short period all these areas became Muslim. Such magnanimity is inherent in the Islamic culture. None other than Prophet Muhammad, peace be upon him, planted its seeds, peace be upon him. It was he who showed the highest degree of magnanimity, knowing that even the most hardened enemy should be addressed with the message of Islam and given a chance to know it. He never allowed revenge to dictate his action. Indeed he never sought revenge against anyone, even when he was certain that that person was out to kill him.

Let us take the case of the Jewish woman who gave him a cooked sheep so that he and his companions would eat. As he was about to eat of it, he stopped and said: "Something tells me that this sheep is poisoned." The woman was brought in and she admitted having poisoned the sheep. When she was asked about her motive, she said frankly: "I wanted to kill you." He told her: "God would not let you have power over me." His companions asked him whether to put the woman to death, and he said: "No." [Related by Al-Bukhari and Muslim]

Another version of this Hadith says that the Prophet, peace be upon him, realized that the sheep was poisoned when he ate the first bite. Apparently the woman put a large dose of poison, because even a small bite affected the Prophet, peace be upon him, for a long time. In fact, one of his companions, Bishr ibn Al-Baraa', who was the first to eat of the sheep died of poisoning. Some reports suggest that the woman had been executed for killing Bishr. Although the Hadith that states that the Prophet, peace be upon him, refused to allow his companions to kill the woman is more authentic, since Al-Bukhari and Muslim related it, it does not preclude that the woman was subsequently executed for murdering one of the Prophet's companions. The Prophet's pardon applied to his own right against a woman who plotted to kill him, but when her action resulted in the murder of another man, justice had to be done.

One of the people who did the Prophet, peace be upon him, much harm over a long period was Abdullah ibn Ubayy, who was considered the chief of the hypocrites in Madinah. He spoke ill of him, spread false rumors about him and his family, deserted with his supporters the Muslim army shortly before a crucial battle, cooperated with the enemies of Islam and plotted to undermine the Muslim state. Nevertheless, before his death, he specifically requested that the Prophet, peace be upon him, should lead his Janazah prayer, i.e. prayer for a deceased person. Omar ibn Al-Khattab reports:

"When Abdullah ibn Ubayy died, the Prophet, peace be upon him, was asked to pray for him. When the Prophet, peace be upon him, stood up to do so, I jumped to him and said 'Messenger of God! Are you going to pray for Ibn Ubayy while he said this and that and the other? I reminded him of what the man said. The Prophet, peace be upon him, smiled and said to me: 'Leave me alone, Omar.' But when I was too persistent, he said to me: 'I have been given a choice and I made my choice. Had I known that if I pray for his forgiveness over 70 times God will forgive him, I would

certainly do so.” He then offered the Janazah prayer for him and left. It was not long before two verses of Surah 9 were revealed, stating:

‘You shall not pray for any of them who dies, and you shall not stand by his grave. For they have denied God and His Messenger and died as hardened sinners.’ [Repentance — “At-Taubah” 9: 84]

The Prophet's argument about the choice he was given is based on the Qur'anic verse that addresses the Prophet, peace be upon him, saying:

‘‘You may pray for their forgiveness or may not pray for them, [for it will be the same]. Even if you were to pray seventy times for their forgiveness, God will not forgive them, for they have denied God and His Messenger. God does not guide those who are transgressors.’ [Repentance — “At-Taubah” 9: 80]

This verse tells the Prophet, peace be upon him, that God will never forgive the hypocrites even though he may pray for their forgiveness, but it does not prevent the Prophet, peace be upon him, from praying for them. Indeed, at its face value, the verse gives him the choice. Hence, the Prophet, compassionate as he was, was willing to grant wish of Abdullah ibn Ubayy and pray for him. He even stated that he would pray for him any number of times if that would ensure his forgiveness.

Considering all that Abdullah ibn Ubayy said and did against the Prophet, peace be upon him, over a period of several years, the Prophet's conduct was far greater than even the most magnanimous person could achieve. Ibn Ubayy did not merely indulge in defamation against the Prophet, peace be upon him, and his family, he in fact aided the enemies of Islam in every way he could. He was always quick to side with the unbelievers. In any other situation, he would be arrested, tried for treason and sentenced to death. The Prophet, peace be upon him, was fully aware of his conduct as many authentically reported events confirm. Nevertheless, the Prophet, peace be upon him, never said a harsh word to him, hoped for his reformation and would have dearly loved that Abdullah ibn Ubayy would mend his ways. This was not to be. Still, the Prophet, peace be upon him, prayed for his forgiveness.

It is on the basis of such practical examples that magnanimity has become a cherished quality Muslims always try to ensure in dealing with others. Hence, the groups that claim to advocate Islam yet engage in killing civilians or taking hostages, justifying their action on grounds of retaliation for similar actions by the enemy, are in error. The example they should follow is that set by the Prophet, peace be upon him, not by non-Muslims. We must abide by the rules of Islam, and Islam does not approve of avenging wrongs committed against us by similar, indiscriminate actions against innocent bystanders.

Forgiveness: Reverting To Goodness

If a person committed too many sins, including some of the cardinal ones such as stealing, cheating, gambling, & adultery, will God ever forgive him? If he wants to become a good person, what compensations he has to make?

What would stop him from being forgiven? This is the short answer to your question based on a similar reply that occurs in a Hadith, which is directly related to your question. I will give you the Hadith first and then speak about your question in more detail. The Hadith explains that God's mercy is available to human beings at all times, no matter how grave the sins they have committed. It gives this message in a symbolic story.

The Hadith speaks of a man who had killed ninety-nine people. He then began to think of his position and feared God's punishment. So he resolved to mend his ways

and to seek God's forgiveness, if that was at all possible. He began to inquire about a priest or a learned man who could help him achieve his purpose. He was guided to an old priest whom people considered to be the most learned on earth. He went to him and knocked on his door. The old man opened the door and inquired what he wanted. The man said: "I have killed ninety-nine people and I want to repent. Can I have my repentance accepted?" The old man said: "How do you think your repentance could be accepted after having killed ninety-nine people?" That answer filled the man with despair and he killed the priest on the spot.

The man was not to be deterred. Something within him urged him to try again. He began to ask again about the most learned person. People told him of another priest who was highly respected among them. He went to him and knocked on his door. An old man with a long white beard appeared and asked his purpose. The man said: "I have killed one hundred people and I want to repent. Do you think my repentance would be accepted?" The old man said: "What could stop you for having your repentance accepted? It certainly will if God knows that your repentance is genuine and sincere."

The old man talked to his visitor for a while and then suggested to him that he had a better chance of making his repentance sincere if he lived in a town where the people were good and religious. He also told him that if he were to continue to live in a city where he committed all those killings, he was bound to have all sorts of diversions, which might take him away from his purpose of genuine repentance. The man left and took his way directly toward the town recommended by the priest.

While on his way, the man was taken ill and died. A group of the angels of mercy and a group of the angels of punishment arrived at the spot where his body lay, each wanted to take him away. The angels of punishment said: "He had not done a single good act." The angels of mercy replied: "He has undertaken this trip full of repentance, determined to be obedient to God." They were disputing his case between themselves, when God sent them an angel. Both groups agreed to make that angel an arbiter. When they put the case to him, he said: "I suggest you measure the distance between the land of evil and the land of goodness. If he is found to be closer to the land of goodness, then the angels of mercy should take him. But if he is found to be closer to the land of evil, then the angels of punishment may have him." Both groups were happy with this judgment and they started measuring the distance to each of the two towns.

The Hadith concludes with this statement. "God commanded the land of goodness to draw near and commanded the land of evil to draw further away. The angels found him closer to the land of goodness and he was taken by the angels of mercy."

This Hadith tells it all. There is nothing to stop any person, no matter how grave his past sins, from turning a new page and starting a new, good life, which wins him God's forgiveness. The final statement in the Hadith is particularly revealing. It was by God's command that the man was found closer to the land of mercy. This means that had he taken only a couple of steps on the way before his death, he would have still been found closer to the land of goodness and he would have been forgiven. The measuring of distances was not the determining factor. That factor was God's knowledge that the man was sincere.

God's forgiveness is available to us all, even the most hardened sinners among us. This is clearly stated in the Qur'an and in many Hadiths. In the Qur'an God says:

"God will never forgive that partners are associated with Him. He may forgive anything else to whomever he pleases." [Woman — "An-Nis'a" 4: 48]

This is a definitive statement from which we can outline the requirements of forgiveness of all sins, grave and small.

The first condition is that of faith. God may forgive a believer, but He may not forgive even the smallest of sins to a person who associates partners with Him. Hence, before we ask God's forgiveness, we have to make sure that we truly believe in His Oneness, recognizing His attributes and believing in every single one of them. Secondly, our repentance of past sins must be genuine.

This is accomplished with a sincere resolve that we will not return to those sins whatever may be the temptations. If we happen to slip again, we immediately renew our repentance and strengthen our resolve. Finally, we should take all possible means and measures to help us fulfill our determination. Just like the old priest who pointed out to the man in the Hadith when he suggested to him to move to the land of goodness. There he would find people to welcome him and to be associates in seeking God's forgiveness. He would have less temptation to go back to his past ways.

Sins and offenses are of two types; those, which concern our relationship with God, and those that concern our relationship with fellow human beings. If a person repents after having committed sins and offenses of the first type, such as neglecting his duties toward God, or committing offenses which run contrary to what God requires and then he genuinely repents and seeks God's forgiveness, God will forgive him those straightway. Offenses that are committed against the rights of other people have a different approach. In this category you have offenses such as theft, cheating, usurping other people's rights, ill treatment of people, backbiting, etc. God will not forgive these offenses till the people who suffered as a result of them agree to forgive the offender. On the Day of Judgement, everyone is brought face to face with every other person who has a claim against him. God will ask the offender to compensate the person who had suffered as a result of the offense until he or she is satisfied. That takes the form of taking away some of the good deeds of the offender and crediting them to the offended person. If the offender does not have such good deeds, then some of the bad deeds or sins committed by the offender will be taken away from him and added to the offender. Either way will enhance the offender's chances of being admitted to heaven.

A different method of compensation takes place if God is satisfied with the repentance of the offender and He chooses to help him. In this case, God decides to take over the task of satisfying the offended person, either by giving him some of his sins, or by increasing his reward for his good deeds until he is satisfied and forgoes his claim against the offending person.

This applies to any rightful claim by other people against us. As you realize, this applies to offenses that went unpunished or uncompensated for in this life and left to the Day of Judgement. If a person has committed an offense and got punished for it, according to the Islamic law, as in the case of a theft, then the punishment is regarded as compensation for the crime. The other way is for the offender to go to the person who has been offended against and return to him what is rightfully his. Thus, if someone has stolen something from another, and he returns the stolen thing and sought forgiveness, then he stands a good chance of being forgiven by God. It is far better to do this than to leave matters to the Day of Judgement, when one has to pay out of his reward for his good deeds in order to pay off what belongs to others. If this is impossible because one does not know how to get to the people who have a claim against him, or if he tries to satisfy them for the offenses, he may run into great problems, then he could leave the matter to God to settle it on his behalf on the Day of Judgement, provided that he tries hard to increase his reward by every means. For example, if he has unlawful monetary gains from others and he cannot repay them, either because he does not know them, or because he will be facing enormous problems, then he should pay to charity what he has gained from them or even more.

He could also improve his worship and be always available to serve the cause of Islam. He will then stand a good chance of earning forgiveness.

Forgiveness: Unqualified Forgiveness & Qualified Relationship

I have an attitude where I am prepared to forgive anybody who have done some wrong to me without any reservations. But I am not prepared to forget the incident. As a result I keep these individuals at arm's length even if it is my kith or kin.

When you forgive others for a wrong they have done you, you stand to earn rich reward from God. If the forgiveness is genuine, then this is all that you need to do.

If you are wary in your future dealings with them, this may be a natural or a wise reaction to the wrong they had done you. However, you should not exaggerate the wrong they had done, or let this interfere with your forgiveness of their misdeed. Your forgiveness has to be genuine. As for future dealings, you decide the level of such dealings as suits you. [Added: Forgiveness is the show of regard without ill will, despite the offense.]

Friendship: Continuance For Old Time's Sake

Commentary By Adil Salahi — Arab News

The Prophet, peace be upon him, was very loyal to everyone who had something to do with his upbringing, or had some good relation with him or with his family. There are several Hadiths that speak of him demonstrating such loyalty and care. While this is a highly commendable quality which all people appreciate, the Prophet, peace be upon him, was the perfect example in truly caring for his old acquaintances, particularly those who looked after him when young. Once, a woman was taken captive by a Muslim army. She said to the soldiers that she was the Prophet's sister through breast-feeding. They took her to him and he asked her for evidence. She mentioned a mark on his body, and he recognized that. He extended the best treatment to her, although her relationship with him was no more than that she was the daughter of his wet nurse. He then offered her the choice of staying with him or returning to her people. When she chose the latter, he gave her gifts and ensured her safe journey.

Abu Al-Tufail, a young companion of the Prophet, tells another example. He says: "I saw the Prophet, peace be upon him, distributing meat at Al-Ji'ranah [a place between Makkah and Taif, which is also pronounced as al-Ji'irranah]. At the time I was a young lad and could carry a camel's bone. A woman came to him, and he put his own robe for her to sit. I asked who the woman was, and I was told that she was the one who breast-fed him when young." [Related by Al-Bukhari in Al-Adab Al-Mufrad and Abu Dawood].

This is the impression of a young lad who saw the Prophet, peace be upon him, honoring and welcoming an old woman that was not known to the people around. The gesture he did indicated that he honored her and gave her the position suitable to a mother. Her visit to him is recorded in other Hadiths as well. One such Hadith mentions that the woman's husband, who is considered his father through breast-feeding came first, and the Prophet, peace be upon him, honored him, placing part of his robe for him to sit on. Then came Haleemah, his breast-feeding mother, and he placed the rest of his robe for her to sit. Then came her son, i.e. his breast-feeding brother, and the Prophet, peace be upon him, stood up to greet him and sat him next to himself." [Related by Abu Dawood]. Other Hadiths mention that when Haleemah approached, the Prophet, peace be upon him, stood up to welcome her, shouting with delight: 'My mother, my mother!'

The Prophet's action on such occasions impressed on his companions the need to honor old friends and acquaintances. While this is natural, some people may show reluctance to extend any warm feeling toward old acquaintances, thinking that they belonged to days gone by. But the Islamic practice is that old friendship and old relations should be honored and welcomed warmly.

Al-Mugheerah ibn Shu'bah was a companion of the Prophet, peace be upon him, who was appointed governor of Kufah and other areas by different caliphs, such as Omar, Osman and Muawiyah. Once a man said to him: "May God give you what is best. Your doorkeeper knows certain people and he gives them preference when it comes to giving audience with you." Al-Mugheerah said: "May God excuse him. Old friendship is useful even with a biting dog or with an aggressive camel." [Related by Al-Bukhari in Al-Adab Al-Mufrad].

This is a very true comment by one of the Prophet's companions. If old acquaintance would not be given its due, then man would not be as faithful to friendship as a dog or camel.

Friendship: On Internet With the Opposite Sex

Is it permissible to make friendship on the Internet with members of the opposite sex, where people may chat and exchange letters and general conversation?

Normally talking to members of the opposite sex is permissible, but what is said could change this verdict to make it reprehensible or even forbidden, as the case may be. The Prophet, peace be upon him, and his companions talked to women who were not related to them. Muslims used to go to the Prophet's wives and ask them about matters relating to the Prophet's life or to aspects of religion.

Talking without seeing the other person, as happens on the net, is also perfectly permissible. However, forming such a friendship often leads to familiarity, which could progress to intimacy. When this happens, the conversation changes in character and may develop into what may be forbidden. One has to watch what one says and always maintain the Islamic standards of propriety.

Our Dialogue

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