



What is the unbreakable link between the Prophet (SAW) and his message? How is he sent as a kindness to everyone?



Looking for empathy, not love, at 'Speed Date a Muslim'

AMLA - The history, significance, and development

The Sharia of human interconnectedness

Keeping fit and healthy is an Islamic way of life

The leader of women in Paradise

And more features inside







themuslimreader

MICA (P) 092/11/2017 ISSN 1793-775:

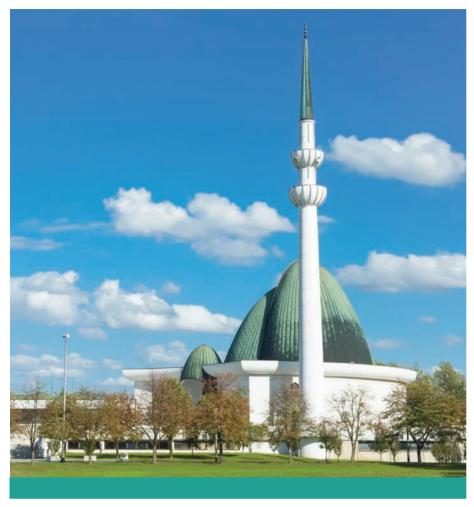
Published by
Darul Arqam Singapore
Muslim Converts'
Association of Singapore

35 | s s u e 2 0 1 7





contents



SUPPLICATION

1 Three Supplications from Surah Al-'Imran (The Family of Imran)

HADITH / QURANIC QUOTES / POEM

- 16 Making peace between people
- 22 My Guide
- 29 No good is ever lost
- 36 Superiority of the poor and weak among Muslims
- 45 In Your Shade
- 54 Best in the sight of God
- 58 Modesty in Islam
- 69 At the end of things as we know them
- 83 Observing the prayer after oversleeping
- 90 The Foremost in faith is nearest to God
- 96 To whom you know or do not know

FEATURE

- 10 Mosque Feature: Zagreb Central Mosque
- 17 Islam A religion of kindness and goodness
- 23 Administration of Muslim Law Act (AMLA) The History, Significance and Development
- 84 Watch your Wudhu

common abbreviations

AS: 'Allayhis Salam (Arabic) Meaning: Peace be upon him Other similar abbreviations: PBUH (peace be upon him), PBOH (peace be on him) Usage: For the Prophets (AS) who came before Prophet Muhammad (SAW)

MCAS: Muslim Converts' Association of Singapore Other similar abbreviations: DA (Darul Arqam)

RA: Radiyallahu 'Anhu / 'Anha / 'Anhum (Arabic) Meaning: May Allah be pleased with him / her / them Usage: For the Companions (RA) of Prophet Muhammad (SAW)

SAW: Sallallahu 'Alaihi Wassallam (Arabic) Meaning: Peace be upon him Other similar abbreviations: PBUH (peace be upon him), PBOH (peace be on him) Usage: For Prophet Muhammad (SAW)

SWT: Subhanahu Wa Ta 'ala Meaning: Glorified and Exalted One Usage: For Allah (SWT) Note: Arabic terms have been represented by basic Roman alphabet, and their meanings briefly provided, to ease your reading. For accurate pronunciation and detailed meanings, it is highly advised to refer to the original spelling and meanings in Arabic.

TMR contains some of Allah's names and Quranic verses. Please do not dispose in the trash. Kindly keep, shred or recycle the magazine. Thank you for your kind consideration and gesture.

"PROPAGATE MY TEACHING EVEN IF IT IS ONLY ONE SENTENCE"

~ PROPHET MUHAMMAD (PEACE BE UPON HIM)



Muslim Converts' Association of Singapore actively serves to bridge everyone - regardless of language, race or belief towards the better understanding of Islam. Advocating no compulsion towards religion, this non-profit organisation is dedicated to deliver educational opportunities with lectures, courses, and other activities that depict Islam in discussion, behaviour and spirit.



32 Onan Road, The Galaxy, S424484



+ 65 6348 8344



+ 65 6440 6724



http://www.mcas.sg



info1@mcas.sg



facebook.com/darularqam.sg



Monday 9AM to 6PM Saturday



Tuesday Wednesday Thursday

9AM to 9PM

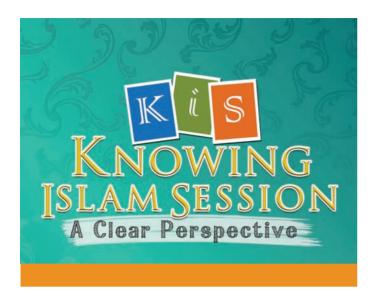
Friday

Sunday

9AM to 1PM

CLOSED ON PUBLIC HOLIDAYS

contents



MCAS HIGHLIGHTS

- MCAS contact details
- 5 Al-Mawrid Resource Library
- 7 English Islamic Bookshop
- 9 Knowing Islam session
- 49 All about Zakat
- 50 4 Conditions for Obligatory Zakat
- 51 Zakat/ Donation Form (perforated)
- Zakat Operation Hours at MCAS





MUSINGS

- 59 Looking for empathy, not love, at 'Speed Date a Muslim'
- 70 Sacred space
- The Sharia of human interconnectedness
- 110 Keeping fit and healthy is an Islamic way of life

common terms

Astaghfirullah: I seek forgiveness from God

Alhamdulillah: Praise be to God

Allahu Akbar: God is great

Da'wah / Dawah: Invitation to understand Islam

Deen: Religion; way of life

Hajj: Annual pilgrimage to Makka

Hijab: Headgear that covers hair and neck, worn by females

Ibadah/Ibadat/ 'Ibadah/ 'Ibadat: Acts of

Jahillayah: Concept of time and state of affairs before the advent of Islam

Masjid: Mosque

Muezzin: Person who leads, and recites the call to prayer.

Sadagah Jariyah: Ceaseless charity

Salam (greeting): Assalamuʻalaikum (Peace be upon you)

Seerah: History of Prophet Muhammad (SAW)

Subhaanallah: Glory be to God

Sunna / Sunnah: Practices of Prophet Muhammad (SAW)

Umrah: Minor pilgrimage

Zakat: That which purifies; obligatory payment made annually on certain kinds

of property

al-Mäwrid RESOURCE LIBRAI

Level 3 Entrance through 2nd floor, opposite of boardroom

OPENING HOURS

Monday - Friday:

11am - 6pm

Saturday & Sunday:

10am - 5pm

Public Holidays:

Closed



- · Islamic Civilization & History
- · Islamic Banking & Finance
- · Wisdom Of The Prophet
- · Islamic Rulings & Practices
- · Islamic Moral Codes & Ethics
- · Islamic Belief System

LANGUAGE AVAILABLE

English, Arabic, Mandarin, Malay, Myanmar, Tagalog

Online Public Access Catalog

http://almawrid.mcas.sg/

Use our OPAC system to find books, magazines, as well as digital media, such as CD-ROMs, VCDs and DVDs.

Visit www.mcas.sg for more info

All Are Welcome!!









contents



JOURNAL

- 30 Think quality halal meats, think ZAC Butchery
- 102 The Islamic way of family life



SPOTLIGHT

97 The silent Muslim

105 The leader of women in Paradise

editorial note

On the day the Prophet (SAW) conquered Mecca, where he was regarded by people as the most powerful man, one of his countrymen approached him. He asked trembling, "O Messenger of Allah, teach me Islam!" The Prophet (SAW) said, "Relax my brother! I am not a king, nor an emperor! I am the orphan of your old neighbour (meaning his mother) who used to eat sun-dried meat!" (Ibn Majah, Al-Tabarani)

The countless number of Hadith that elaborates on the Prophet's humility and kindness cautioned us against the maltreatment of anyone, no matter their status; he (SAW) showed us that good treatment should be extended to all - from man (be it our family, relatives, or strangers) to animals (be it our pets, feral, or raised for food).

"God prescribed kindness towards everything; so when you slaughter any animal, slaughter it well; when you sacrifice, make your sacrifice good. And let everyone sharpen his weapon and make it easy for his sacrificed animal." (Sahih Muslim)

"One of the finest acts of kindness is for a man to treat his fathers' friends in a kindly way after he [the father] has departed." (Sunan Abu Dawud)

In his Farewell Sermon, he (SAW) said, "Treat women kindly."

"The best house among the Muslims is one which contains an orphan who is well treated." (Ibn Majah)

The Prophet (SAW) also taught us, "Do not belittle any act of kindness, even that of greeting your brother with a cheerful countenance." (Sahih Muslim, At-Tirmidhi)

Prophet Muhammad (SAW) was the kindest and most compassionate person, whose teachings stemmed from his gentleness and mindfulness of others. In various real life situations, he (SAW) had personally demonstrated that Islam brings comfort and solace to our heart, mind, and soul.

The following pages of TMR present to the readers some highlights of the soothing blessings which came with the message that the Prophet (SAW) propagated. Let us never stop in this path to learn more about the Prophet's ways and character, to embrace them, and to live up to those values as individuals, and together as one humanity. *Insha'Allah*, it is hoped that with this intent, we would be led on the straight path, continuously, and merging in unity.

Sirbalifassein

managing editor aishah hussein aishah@darul-arqam.org.sg

IF YOU LOVE BOOKS, YOU'LL LOVE THE ENGLISH ISLAMIC BOOKSHOP



English Islamic Bookshop @ MCAS (Darul Arqam) 32 Onan Road, The Galaxy, S (424484), Level 1 T: +65 6597 0425 | F: +65 6440 6724

Operation Hours
Tuesday to Friday (10.00am - 8.30pm)
Saturday to Monday (10.00am - 5.30pm)
Closed on Public Holidays

contents



OPINION

- 37 Economic inclusion through Islamic Microfinance (part
- 67 The Muslim as a unity of togetherness
- The merits of Islamic 78 Banking
- 99 To wear, or not to wear that is the Jihad



HOUSE OF ARQAM

- 34 Ramadhan Zakat Disbursement 2017
- 17th General Assembly of RISEAP in Singapore
- 74 MCAS hosted RISEAP delegates
- 88 Qurban Meat distribution



RFAD / ROAM

- 55 Review of 'Mind at Peace'. published by Club HEAL
- Discover Dierba 63
- 76 'Islam Explained', published by Marshall Cavendish

Managing Editor

Technical Advisor

Contributors

NOREEN YEK BOUSSETTA NUR SYAFIQAH MD TAUFEK SHAIK KADIR

Special Thanks

HANA MARDHYAH LEE IMRAN ANDREW PRICE MADAM MON & BAHRI MOUNT ALBERT ISLAMIC SOUNDVISION.COM THE NEW YORK TIMES DR YAMIN CHENG ZAC BUTCHERY

+65 6348 8344 +65 6440 6724

Design & Layout

Printed in Singapore by

published annually by Muslim Converts' Association of Singapore (MCAS, or also known as Darul Arqam Singapore).

Disclaimer

liability for errors or omissions that may occur and any reflect those of the Publisher and Editor. The publication of

Copyright



Saturdays & Sundays, 10am - 12.30pm Except Public Holidays

Do you have a non-Muslim friend who wants to know more on Islam?

Are you afraid that you cannot answer their questions?

Would you like trained and knowledgeable individuals to guide them instead?

Why not refer them to our Knowing Islam Session?

Everyone who wishes to know Islam at an introductory level is encouraged to attend this course. It serves as the basis to other courses at Muslim Converts' Association Of Singapore (MCAS). It is open to public & requires no registration.

Topics Include:

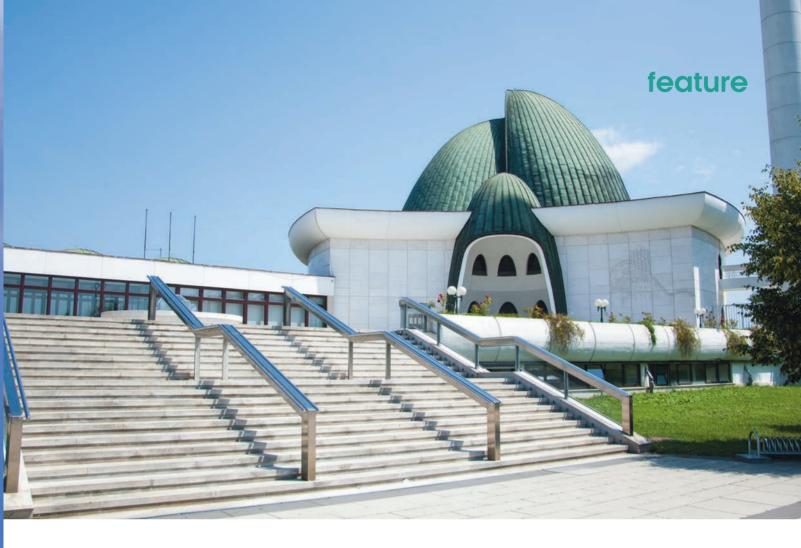
- The existence of the creator
- The need of having religion
- · What is Islam and why Islam
- · Prophets in Islam
- Overview of MCAS & its services













Zagreb Central Mosque - Unique and Unconventional Dome

Distinguishing Zagreb Mosque is the unconventional dome that is constructed of three unique layers that seem to overlap one another. This exceptional and powerful construct gives the mosque its distinct image and contemporary façade. The most accentuated segment of the dome offers the "zenith" illumination, which allows natural light to enter the centre of the mosque. The exterior of the mosque looks glorious due to the white marble, and it is augmented by the 42 metres tall minaret that has two galleries. The entrance to the Islamic Centre has become a distinctive visual feature in this part of the town with symbolic connotations amongst the silhouettes of the adjoining suburb.









A Mosque For All

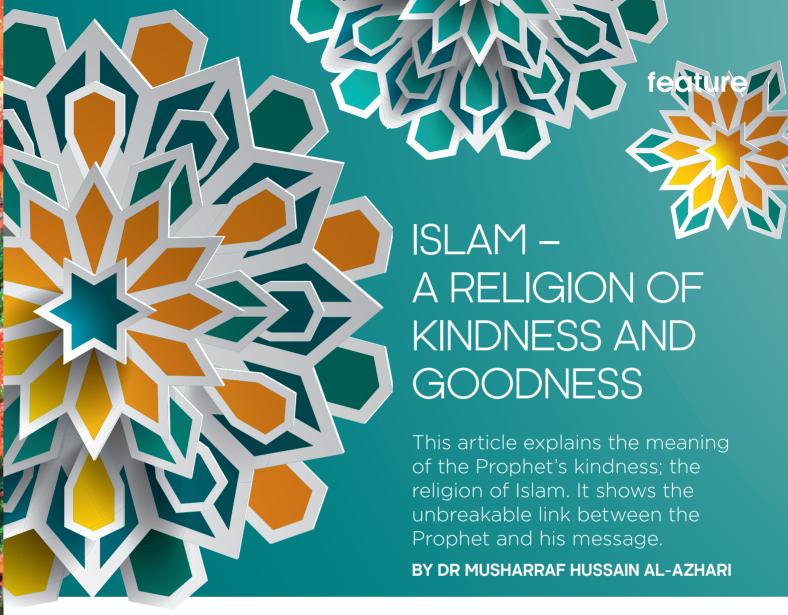
Today, the mosque meets the religious needs of the local Muslims and guests from around the world. The Islamic complex operates daily, with the Islamic secondary school since 2008, a gymnasium or sports centre, a public library, shared cultural room, administrative building - part for housing and part for office, and a restaurant within the premises. Although the interior of Zagreb

Mosque retains a traditional layout, the complex is in harmony with contemporary architectural trends. Zagreb Mosque, with its contents and architectural characteristics, represents one of the most important symbols of the universal importance of Islam as a religion for all people, nations, regions and civilisations, and a lasting monument of Islamic values as part of the European culture and civilisation heritage. TMR









he teachings of Islam have two fountains: firstly, the astonishingly eloquent glorious Quran and secondly the awe-inspiring and motivational figure of our beloved Prophet Muhammad (SAW). They provide copious guidance, wisdom and powerful means of development leading to perfection of human life. For a Muslim, this is the complete blueprint to lead a good life in this world and attain the highest status in the Akhira (the hereafter) is contained in these two sources.

The Quran is described as containing advice and guidance on every single subject that affects human life as well as being a complete remedial cure for the diseases of the heart and limitless source of kindness for humanity. Prophet Muhammad (SAW) similarly is described as *Burhan* – the clear evidence and a paragon of perfection, possessing every moral attribute humanly possible. It is therefore not surprising that when his wife Aisha (RA) was asked to describe his character, she said, "His character was the Quran" – i.e. he was the Quran walking, the talking Quran, the living Quran.

ALLAH PRAISES THE PROPHET

Here I want to explore how the Messenger (SAW) is praised by Allah (SWT) and the highest esteem in which our Lord holds our beloved Prophet (SAW). The following verses show how much Allah loves, cares for, and cherishes His creation:

"Allah has done a favour on the believers by sending a Prophet from amongst themselves, who recites His verses, purifies them and teaches them the book and wisdom." (Al-Imran, 3:164)

"There has come to you a Prophet from amongst yourselves, your sufferings grieve him, ever anxious about your welfare and for the believers he is most kind and most compassionate." (At-Tawba, 9:128)

Abdullah Yusuf Ali comments on this verse saying "the tender heart of the Teacher is grieved





that any among his flock should rush headlong to ruin. He watches ardently over them and whenever any of them show signs of faith, his kindness and kindness surround him and rejoice over him".

"And we have not sent you, [O Muhammad] except as a kindness for all the people." (Al-Anbiya, 21:107)

Allah blessed the Prophet (SAW) with many excellent qualities; qualities that portray the perfection of his character, the flawlessness of his disposition and the excellence of his personality. These verses of the Quran stridently sing his praises. On the one hand they reveal the grandeur, the splendour and the majesty of the Prophet

(SAW) whilst on the other hand they show the generosity of Allah (SWT). So much so that one is compelled to exclaim, as Jami said:

O most beautiful, O leader of humanity/ It's not possible to praise you as you deserve

After Almighty Allah, you are the most noble/ That's the story in brief

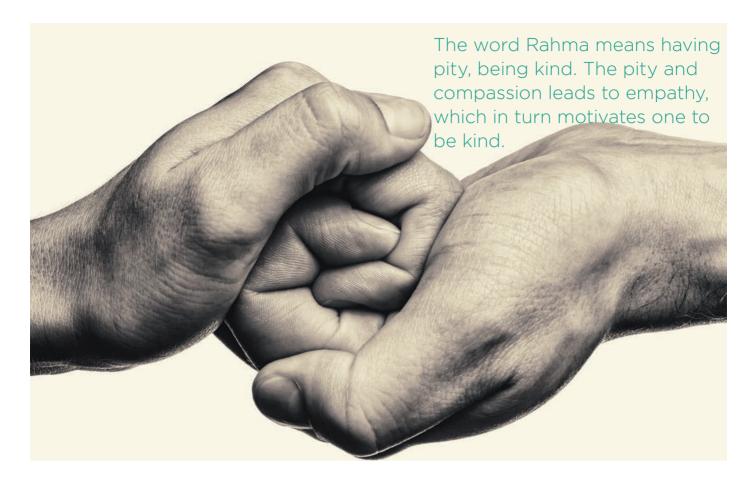
A Punjabi poet Pir Mehr Ali Shah expressed aptly this human inability to comprehend fully the magnificence of the Prophet (SAW) when he wrote:

"Glory to Allah the beautiful, the wonderful the perfect. Where is Mehr Ali? And where is your praise? On what have these irreverent eyes befallen?"

However, this verse "We only sent you as a kindness for the entire humanity" is comprehensive and summarises these qualities. It is a mirror, which reflects the wonders of the beloved Prophet (SAW) in its full glory. To paraphrase it, the verse says: "O beloved! The glorious book, the perfect religion, the noble character, powerful arguments, clear signs and wonderful miracles that we have blessed you with - the purpose of all this, you are the source of all kindness: those who follow you and those who are strangers".

The word Rahma means having pity, being kind. The pity and compassion leads to empathy, which in turn motivates one to be kind. The Prophet (SAW) shows empathy – "your suffering grieves him" – and then he is kind, compassionate.

Those contemporaries who had the enviable fortune to follow "the kindness for all" were completely and almost effortlessly transformed by the excellent role model they saw before them. Ironically, before the advent of Islam, these very people were amongst the most ignorant, the most callous, the most boorish and the most brutal group of people that ever existed, taking their ignorance and brutality



from the pre-Islamic Jahillayah era and the customs, which were rooted for centuries in total darkness. However, the epitome of perfection that the Prophet's life was turned all the darkness into the dazzling beacons of light because in the space of a few short years, the Arabs became the most civilised, the most cultured and the most enlightened of all the people.

THE PROPHET WAS THE GREATEST REFORMER IN HUMAN HISTORY

The lives of the Arabs were totally revolutionised by following the example of one solitary man with a magnetic personality and extraordinarily charismatic presence. The testimony to this irrefutable truth is born not just by enthusiastic and devout Muslims,

which would be expected anyway. but even by fair minded non-Muslims such as the renowned historian Michael H. Hart who in his book 'The 100: A Ranking of the Most Influential Persons in History' puts our wonderful Prophet (SAW) at the top of the list, even ahead of Jesus Christ who comes at number three, just behind Isaac Newton. Michael Hart justifies his choice as thus, "my choice of Muhammad to lead the list of the world's most influential persons may surprise some readers and may be questioned by others, but he was the only man in history who was supremely successful on both the religious and secular levels... Muhammad founded and promulgated one of the world's great religions and today, thirteen centuries after his

death, his influence is still powerful and pervasive... Muhammad was responsible for both the theology of Islam and its main ethical and moral principles. In addition, he played the key role in proselytising the new faith, and in establishing the religious practices of Islam. It is this unparalleled combination of secular and religious influence which I feel entitles Muhammad to be considered the most influential single figure in human history."

This is a powerful accolade; it is impressive because Prof Hart is not his follower. For a relentlessly beleaguered Muslims, it is gratifying to discover that non-Muslim historians cannot find a parallel for our astonishing Prophet (SAW) and the way he single-handedly transformed an

Allah will only favour us as 'His chosen people' if and only if we abide by His orders wholeheartedly.

entire race. The teachings of our great Prophet (SAW) changed the course of human history; dictators were challenged, a direct door to Allah (SWT) for every person was opened thus eliminating the need for priesthood as a means of mediation.

Discriminations were questioned, and defeated by the advent of this great religion. Freedom and more rights were granted to women than had hitherto been thought conceivable. Entrenched racial prejudices entwined with various ancient tribal practices and customs were purged away from the ugly face of a primitive, savage, barbaric and backward social order, a social order which thought it perfectly legitimate and acceptable to bury totally innocent and blameless human beings alive just because they were perceived to be of the wrong gender.

When the Muslims were ruthlessly being persecuted in Makkah for the crime of embracing Islam, with their livelihoods threatened and their lives under perpetual siege, they came to the Prophet (SAW) and asked him (SAW) to curse the Makkans who were perpetrating this oppression and persecution against the new Muslims, since his curses were rightly believed to have the supernatural powers of harming the cursed ones. However, the beloved Prophet (SAW), upon hearing this plea, refused to indulge in this pernicious vendetta against his erstwhile brethren and just said in a compassionate, clement voice,

"I have been sent as a Kindness not a punishment, be patient". It was this compassion, this clemency and this kindness that enabled Islam to spread throughout the globe in a short time!

THE MEANING OF KINDNESS FOR ALL PEOPLE

Mahmud al-Alusi gives spiritual interpretation of the verse, "He is a kindness for all" in the sense that everything derives Divine grace through him, he is the conduct, the channel". That's why the Prophet's (SAW) light was created before the creation of anything else. There is a Hadith, which says, "O Jabir! Allah created your Prophet's light first" and in another Hadith it is narrated that the holy Prophet (SAW) stated that, "Allah is the giver and I am the distributor".

The poet and philosopher Mohammed Iqbal expressed this as follows:

"He is the wisest of all, the final Prophet, and the master of all/ Who gave the dust the brilliance of Mount Sinai

From the vantage point of passion and love/ He is the first and the last; the Quran, the criterion, Yaseen and Taha"

In conclusion, "Kindness for Humanity" represents the love of Allah for all people alike, deserving and undeserving, the righteous and the wicked, the pious and the sinful, the moral and the deprayed. the saintly and the dissolute. Many Muslims claim that they are the chosen people in the sense that they are in a privileged position of being the special recipients of Allah's kindness, as having the best and the last prophet as their saviour, as having a perfect religion for a living template. That being the case, don't they carry the responsibility? If we delude ourselves into thinking that we are Allah's favourite, should not we feel an extra sense of responsibility towards the betterment of the world we live in as Allah's "chosen" vicegerents on earth? Therefore. we should shoulder a large chunk of the blame for the awful mess that the world is currently in.

Allah will only favour us as 'His chosen people' if and only if we abide by His orders wholeheartedly. The blessings that the Almighty will then shower on us will be limitless and Iqbal reminds us about this Divine promise in the following two lines:

If you are loyal to Muhammad then We are yours/ What is the world? Even the Divine Pen and Tablet will be yours. TMR

Dr Musharraf Hussain al-Azhari is the chief Imam of Karimia Institute, Nottingham, UK. (www.karimia.com)

My Guide

BY SIM KHADIJAH MOHAMMED

I was in your prayers, long before the day I came to be. You fought battle after mighty battle, so I could be free. Free to live my life in service only to the Lord Most Wise. May I live to be a worthy seed, and coolness of your eyes.

What I'd give to have been one of your companions, near and dear! Far enough to be polite, yet close enough for me to hear All the pearls of wisdom strung together by your lips so pure. And be witness to the countless hearts your soothing words would cure.

Alas, I didn't get the chance to look upon your face,
For our lives, though intertwined, are in a different time and place.
But I'll listen closely to each wise advice and anecdote,
And try to live the Qur'an's teachings well beyond my throat.

I'll remember all the sacrifices for our cause you made, All the hurts that you endured, and all the vicious things they said. I'll teach my children of your patience, grace and fortitude. And tell them of the purity and faith that you'd exude.

I'll never take for granted all the freedoms that you won; That in a moment's eye could be revoked or be foregone. I'll trace the history of your life, in hopes to live like you In my words, my deeds, and all my thoughts; in everything I do.

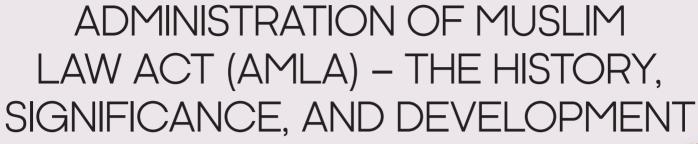
You were sent to guide mankind, and guide mankind you truly did. You brought justice to a crooked world, and tyranny you rid. Because of you, we are a brotherhood of multi-coloured hope.

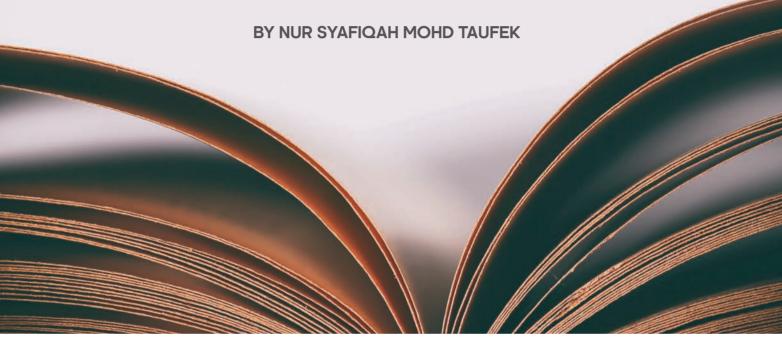
Bound in love forever after by the strands of blessed Rope.

In unity we stand, our hearts entwined, against all odds;
This borderless nation that you built for calling, not rewards.
For the peace you brought to a land of strife, division and contempt;
For the Light you brought to a rancourous world of darkness and discontent.

We thank you now, oh Prophet of the Lord Most Merciful, Most High. May we be the source of your delight, not the reason for your sigh. If I could make a grand request, would it be too much to plead That I be amongst the blessed ones for whose soul you intercede?

For I fear the scale may not be filled enough to tip my way,
And the consequence of deficit is a hefty price to pay.
So I beseech you, dear blessed one, my captain and my guide,
Remember me, the day on which all fates our Lord will decide.





he practice of Muslim legal jurisdiction on various matters affecting the community's lives predates the time of British colonialism. In pursuit of consolidating power and subjecting the indigenous peoples to British secular laws without depriving the Muslims of their freedom to practise Muslim laws, the colonial British formalised a separate jurisdiction in 1880 by setting up the Mahomaden Marriage Ordinance in 1880, followed by the Mahomedan Advisory Board in 1915, wherein Muslims were subjected to Muslim laws only in certain areas of lives, mainly marriage and divorce, as well as management of property and inheritance.1

Singapore's independence from its colonial master in 1959 saw the government inheriting the British legacy of institutionalising Muslim laws. In fact, the government sought to further strengthen the management of Muslim laws which later resulted in the establishment of Administration of Muslim Law Act (AMLA) in 1968.2 This article seeks to shed light on the establishment of Administration of Muslim Law Act (AMLA) and its significance to the Muslim community in Singapore as well as examine the recent amendments to the Act.

The bill to establish an act regulating and centralising the administration of Muslim laws was first proposed in the legislative assembly in 1960.³ The Syariah Court (SYC) was already established in 1957 under the Muslim Ordinance.⁴ At the same time, a Muslim Advisory Board has been set up separately in the early 1950s "to represent the Muslim community on matters relating to Islam, as well as the customs and welfare of the community".⁵ Hence, the management of Muslim laws can be said to be fragmented due to the absence of an act regulating all Muslim institutions.

However, it was only six years later in 1966 that the bill was being passed. A few reasons can be attributed to the delay. First, Singapore and Malaysia underwent merger in 1963 in which the Muslim



community in Singapore was supposed to be subjected to the administration of Islam under Yang-Di Pertuan Agong of Malaysia.⁶ This meant that there was no need for the establishment of another act regulating Muslim laws in Singapore. However, the separation of Singapore from Malaysia two years later deemed the act necessary. Further, the Muslim community makes up the largest proportion of minority who might be a "politicallysignificant"⁷ group. The riots of 1964 proved that religious conflicts between Muslims and other ethnic groups can turn to be a "politically volatile situation"8. It was in light of these events that the bill proposing for an act to administer Muslim laws was eventually passed which later began to take root in 1968. AMLA can also be seen as a manifestation of the government's responsibility to protect the religion of the indigenous people, as stated in the constitution, in section 152(A).9

With the establishment of AMLA, the Muslim Ordinance of 1957 remained irrelevant and was thus repealed. The act sought to strengthen and define the powers of the existing SYC and set up a "central governing body" 10 that would advise the

President on Islamic matters as well as overseeing Islamic matters in the community. The latter resulted in the creation of Islamic Religious Council (MUIS). While the act does not mention explicitly its regulation on the Registry of Muslim Marriages (ROMM), it stated in Section 90 that the Registrar of Muslim Marriages is to be appointed by the President of Singapore.¹¹ In addition to that. there were also laws stated in the act pertaining to marriage. Hence, the establishment of AMLA was intended to strengthen the powers of Muslim institutions and deepen their scope of administering the Muslim laws. In short, AMLA is an act constituting procedures in executing Muslim religious affairs which are regulated by three major Islamic institutions - SYC, MUIS, and ROMM.¹²

That AMLA regulates Muslim religious affairs implies its significance in Singaporean Muslims' lives. Hence, it is important that the Muslim community is aware of the Act as well as some of the matters stipulated in AMLA. The Act determines how Muslim laws are managed in the context of Singapore. That the need to adhere to certain administrative procedures in line with the state's interest

differentiates how Muslim laws are managed in Singapore vis-à-vis other countries.

In addition to that, it is essential that all Singaporean Muslims are aware of AMLA because, in Singapore, Muslims and other communities are bounded by different sets of laws in certain realms of their lives by virtue of their religion. The practice of legal pluralism in Singapore has enabled Muslims to be bound by the laws constituted in AMLA, while communities of other faiths are subjected to civil laws in all matters. For example, while Muslims have to abide laws constituted in AMLA in matters pertaining to marriage and divorce, communities of other faiths are bounded by laws stipulated in the Women's Charter for the same matter.

The existence of both civil laws and Islamic laws in Singapore also implies that those converting to Islam would automatically be required to follow the regulations under the Act. Similarly, anyone who converts out of Islam would no longer be subjected to AMLA and Muslim laws. It is in light of this legal plurality that Singaporeans, Muslims and non-Muslims alike

The Act determines how
Muslim laws are managed
in the context of Singapore.
That the need to adhere
to certain administrative
procedures in line with the
state's interest differentiates
how Muslim laws are
managed in Singapore vis-avis other countries.



should be aware of AMLA. The significance of AMLA in affecting the Muslim community lives in Singapore can be further projected and understood by analysing the functions of the three Islamic institutions.

SYARIAH COURT (SYC)

Under AMLA, the Syariah Court plays a central role in managing matrimonial matters. It has the "jurisdiction to hear and determine all actions and proceedings involving disputes relating to marriage and divorce" (which includes: fasakh, cerai taklik, khuluk, and talak) as well as post-divorce matters. A section specifying laws regulating SYC has also been stated in Part III of the Act.

REGISTRY OF MUSLIM MARRIAGES (ROMM)

The need to establish a body administering marriages and laws regulating the organisation is not explicitly stated in the Act. However, as an institution regulating Muslim marriages, ROMM is expected to adhere to laws stated in Part VI of the Act containing laws on marriage and divorce. Apart from stating the system of appointing the registrars and gadi, the Act also mentions the procedures regarding marriage such as the need to register for marriage and the circumstances of which solemnisation of marriage is restricted.14 These laws are all manifested and carried out by ROMM respectively.



ISLAMIC RELIGIOUS COUNCIL (MUIS)

The laws regulating MUIS can be found in Part II of the Act. According to the Act, MUIS functions as an advisory board which advises the President of Singapore "in matters relating to the Muslim religion in Singapore". In addition to that, MUIS is also responsible for administering matters pertaining to hajj, halal certification, Muslim endowments and funds, zakat, mosques and religious schools in which regulations pertaining to each

matter are specified in separate sections of the Act.

Although AMLA affects the lives of the Muslim community in Singapore, it is not known whether or not most Singaporeans are aware of the Act. Studies on such figures have not been done. However, the consultation period for the recent amendments made to the Act saw an overwhelming number of feedbacks coming from both Malay Muslim organisations and the Muslim community. Thus, it can be deduced that Singaporean Muslims are generally aware of the Act. The

The term "Muslim law" is often mentioned in most parts of the Act without making a reference to a specific law. The ambiguity entailing the term "Muslim law" enables each institution to refer to any school of laws that deem appropriate to the context of the cases.

overwhelming number of feedbacks received indicates that the Muslim community understands how the Act penetrates through their lives as Muslims living in Singapore.

MISCONCEPTIONS OF AMLA

One misconception that Muslim Singaporeans might have regarding AMLA is that it provides a laundry list of Muslim laws on matters such as marriage, divorce, and inheritance. Contrary to such misconception, as the name suggests. AMLA only provides some of the administrative rules that each Muslim institution or the Muslim community need to abide when dealing with Muslim laws. The substantive part of Muslim laws, including rulings and legal opinions, are not specified in AMLA. Instead, they are determined by each institution respectively. The absence of a list of substantive laws in the Act can be attributed to the plurality of school of laws in Islam. That different school of laws may offer different rulings on a particular matter deems it complex to standardise and impose a specific ruling to all cases of similar nature dealt by the institutions. Hence, the term "Muslim law" is often mentioned in most parts of the Act without making a reference to a specific law. The ambiguity entailing the term "Muslim law" enables each institution to refer to any school of laws that deem appropriate to the context of the cases.

Another misconception that the public might have with regards to

AMLA is its incompatibility to the civil laws. There might be concerns among Muslim Converts that the adherence to Muslim laws is fixed and might strip away some of the legal rights he or she used to have when adhering to civil laws. There might also be worries that adhering to Muslim laws might seem unfair because an individual could reap more benefits when adhering to civil laws. While it is undeniable that there exist differences between the rulings of a particular matter in civil and Muslim laws. AMLA is regularly reviewed and amended to ensure the compatibility of Muslims laws to the ever-changing societal context and that it is on par with civil laws. To illustrate such compatibility, there have been some interactions between Muslim and civil laws. This can be seen in areas such as maintenance of wives, custody and matrimonial property wherein certain concepts found in civil laws such as "joint custody" is assimilated to the Muslim legal system in Singapore.¹⁶ The adoption of concepts from the civil legal system in Muslim legal system suggests its compatibility with Muslim laws. This suggests the dynamic nature in the practice of Muslim laws in Singapore "as long as its principles are not compromised".17

RECENT AMENDMENTS

Since its commencement in 1968, AMLA has gone through several amendments. The latest amendment was made earlier this vear and was passed in Parliament on 1 August 2017.18 As stated above, regular reviews and amendments are important to ensure that the practice of Muslim laws remains on par with civil laws and to accommodate the ever-changing needs of Singaporean Muslims. In addition to that, the amendments were also made to clear obstacles impeding the effectiveness of practising Muslim laws in Singapore as well as to curb societal issues. The recent amendments were made "to reinforce Muslim institutions, enhance the management of Muslim assets and strengthen Muslim families".19

One of the amendments made was the compulsory requirement of attending marriage preparation programmes for couples in which one party is under 21 years of age.²⁰ Where both parties are minor, the couple is required to attend premarriage programmes approved by the Ministry of Social and Family Development.²¹ While divorce rates among Muslim couples have been consistently in decline for the past few years, "marriages involving younger grooms... have experienced 1.5 times the divorce rate compared to older grooms".22 As minor marriages are considered more vulnerable, amendments made to the Act ensure that minor couples be equipped with the necessary knowledge before embarking on their next phase of life.

In strengthening Muslim families, another amendment made pertains

to divorce procedures wherein couples who apply for divorce would have to attend SYC's Marriage Counselling Programme before making further decisions.²³ Such counselling programmes have helped to save almost half of the marriages among 33,000 couples who applied for divorce.²⁴ The counselling session that has been revised in the recent amendment. however, also includes consultation sessions with PPIS, whereby divorcing couples will be given guidance on co-parenting skills.25 From the guidance given, couples are later demanded to make care arrangements and submit their post-divorce co-parenting plan, upon their divorce.26

Apart from that, other amendments made to the Act include the management of Muslim assets such as Muslim endowments and the Mosque Building and Mendaki Fund to further strengthen the management of Muslim assets.27 During the consultation period with various organisations and the public, the proposed amendments with regards to marriage and divorce received strong and wide support while there was general acceptance of changes pertaining to the management of Muslim assets.28 This suggests that public's concern lies in issues that affect the family's units. Nevertheless, the general public acceptance of the proposed amendments led the bill to be passed in Parliament.

In conclusion, AMLA plays an important role in the lives of local Muslims because it regulates the practice of Muslim laws in Singapore which are managed by MUIS, SYC, and ROMM. Hence, it is essential that Singaporeans are aware of the plurality of the legal system in Singapore since

an individual is bounded by either civil or Muslim laws by virtue of his or her religion. From the changes made to AMLA this year, it is observable that the Act is regularly reviewed and amended to suit the societal context and needs of Singaporean Muslims. More importantly, the Muslim community is invited to write feedbacks on the proposed during the consultation period before the amendments are passed. Such is the effort of the state to accommodate the amendments to the needs of the community. Interactions between AMLA and civil laws as well as legal organisations such as the High Court have also taken place to ensure that the Muslim laws practised remain relevant within the state's legal framework. Although civil and Muslim laws might be substantively different, the principle of justice penetrates both legal systems. TMR

NOTES:

- "Administration of Muslim Law Act 1966", National Library Board (NLB) Singapore, last modified, December 28, 2015, accessed October 21, 2017. Retrieved from, http://eresources.nlb.gov.sg/infopedia/articles/SIP 2015-12-29 131700.html
- 2 Ibid.
- 3 Ibid.4 Ibid.
- 5 Ibid.
- Sharon Siddique, "The Administration of Islam Singapore" in Islam and Society in Southeast Asia, p.315.
- 7 Ibid.
- 8 Ibid.
- O Constitution of the Republic of Singapore, Singapore Statutes Online, accessed October 21, 2017. Retrieved from http:// statutes.agc.gov.sg/aol/search/display/view. w3p;ident=78cdbb4d-ac87-4f8b-bfc4-89fed 664e93d;page=0;query=Docld%3A%22cf24 12ff-fca5-4a64-a8ef-b95b8987728e%22%20 Status%3Ainforce%20Depth%3AO;rec-=0#pr152-he-.
- 10 NLB, "Administration of Muslim Law Act 1966."
- 11 Administration of Muslim Law Act, Singapore Statutes Online, accessed October 21, 2017. Retrieved from http://statutes.agc.gov.sg/aol/search/display/view.w3p;ident=a1005c4a-f96c-484c-ae60-3dfcfc7deda7;page=0;query=DocId%3A3e90fc65-b364-434b-b2dc-cedId9608640%20%20Status%3Ainforce%20Depth%3A0;rec=0#pr90-he-.
- 12 Alfian Yasrif Kuchit, "Muslim Institutions with Statutory Powers in Singapore: The Administration of Muslim Law Act", p. 259,

- accessed October 21. Retrieved from http://www.worldscientific.com.libproxy1.nus.edu.sg/doi/pdf/10.1142/9789814759885_0027.
- 13 Administration of Muslim Law Act, Part III The Syariah Court, Section 35, Singapore Statutes Online, accessed October 21, 2017. Retrieved from http://statutes.agc.gov.sg/aol/search/display/vieww3p;ident=ad04205d-b8a3-4ee0-9955-a2 9a3970f82b;page=0;query=DocId%3A3e90 fc65-b364-434b-b2dc-cedId9608640%20%20 Status%3Ainforce%20Depth%3A0;rec=0#pr35-he-
- 14 Administration of Muslim Law Act, Part VI Marriage and Divorce, Singapore Statutes Online, accessed October 21, 2017. Retrieved from http://statutes.agc.gov.sg/aol/search/display/view.w3p;ident=a1005c4a-f96c-484c-ae60-3dfcfc7deda7;page=0;query=Docld%3A3e90 fc65-b364-434b-b2dc-ced1d9608640%20%20 Status%3Ainforce%20Depth%3A0;rec=0#PIVI-.
- 15 Administration of Muslim Law Act, Part II Majlis Ugama Islam, Section 3.(2a), Singapore Statutes Online, accessed October 21, 2017. Retrieved from http://statutes.agc.gov.sg/aol/search/display/view.w3p;ident=0bec5ce3-2060-4041-babd-4c57098ddb43;page=0;query=DocId%3A3e90 fc65-b364-434b-b2dc-cedId9608640%20%20 Status%3Ainforce%20Depth%3A0;rec=0#PIII-
- 16 Radhiah Binti Ramli, "The Paramount Welfare of the Child: A Study of Islamic Law on Custody and its Implementation in the Singapore Syariah Court" (Honours thesis, National University of Singapore, 2016/2017), p.18, accessed October 21, 2017. Retrieved from file:///Users/Syafiqah/ Downloads/THE_PARAMOUNT_WELFARE_OF_ THE_CHILD_A_STU.pdf
- 17 Ibid.

- 18 Toh Ee Ming, "New Rules for Muslim Minors Seeking to Get Married", Today Online, last updated August 1, 2017, accessed October 21, 2017. Retrieved from http://www.todayonline.com/ singapore/new-rules-kick-muslim-minors-seekingget-married
- 19 Public Consultation on the Draft Administration of Muslim Law Act, MCCY, accessed October 21, 2017. Retrieved from https://www.mccy.gov.sg/ amlaconsult
- 20 Ming, "New Rules for Muslim Minors Seeking to Get Married."
- 21 Ibid.
- 22 Ibid.
- 23 Ibid.
- 24 Ibid.
- 25 Closing speech by Minister for Communications and Information, Minister-In-Charge of Cyber Security, and Minister-In-Charge of Muslim Affairs, Dr Yaacob Ibrahim, at the second reading of the Administration of Muslim Law (Amendment) Bill in Parliament on Tuesday, 01 August 2017, accessed October 21, 2017. Retrieved from https://www. mccy.gov.sg/en/news/Parliamentary/2017/Aug/ Strengthening-the-AMLA.aspx
- 26 Ibid.
- 27 Ming, "New Rules for Muslim Minors Seeking to Get Married."
- 28 MCCY, REPORT ON PUBLIC CONSULTATION ON DRAFT ADMINISTRATION OF MUSLIM LAW (AMENDMENT) BILL 2017, last updated April 21, 2017, accesed October 21, 2017. Retrieved from https://www.mccy.gov.sg/-/media/MCCY-corp/Topics/Community/Files/AMLA17-ConsultationSummary.ashx



journal





THINK QUALITY HALAL MEATS, THINK ZAC BUTCHERY

BY NOREEN YEK BOUSSETTA

AC Butchery - a name that has been around for about a decade, prides itself in being the market leader for providing halal-certified premium meats for the community. Gone are the earlier days of the wet market-style butchery when it first welcomed its pioneer customers in Changi. Now fully air-conditioned in modern decor, its array of meats, cold cuts, and other specialty grocery products accompanied with professional yet personable customer service by its butcher masters provide a grocery shopping experience like no other. ZAC Butchery has four outlets islandwide: Figaro, Chun Tin, within The Halal Supermarket @ Chai Chee; and the latest addition in NTUC @ SingPost Paya Lebar.

The homegrown brand offers quality, halal-certified meats at their finest. While they may be a little pricier than other halal-certified meats in the market, the quality and taste speak for

themselves. "We recognise there is a good segment of the local Muslim community who are also looking for high quality meats and produce. While our meat sources and production facility have always been halal-certified, we wanted to provide the same assurance to our retail customers at the shop front and have obtained the halal certification end of 2015. We hope the halal certification provides access to more customers who can then experience the taste and quality that ZAC Butchery is known for," shares the Director for Domestic Retail Business, Ms Hana Mardhyah Lee.

Understanding the importance of convenience to the consumers of today, ZAC Butchery has made its products available online through its own e-commerce platform www. portopantry.com, as well as third-party platforms like honestbee and Amazon. Regardless of one's physical location, ZAC Butchery products are available to everyone

journal



at the click of a button and can be delivered right to his or her doorstep.

QUALITY MEATS AND PRODUCTS

As the meats are imported, slaughtering of the meat is done overseas, while preparation and packaging are done right here in Singapore at the butchery outlets or through its affiliated company, ZAC Meat Pte Ltd, a halal-certified butchery production facility specialising in meat supply and processing since 1996.

From raw cuts to roast meats, ZAC Butchery has them all. All outlets offer a wide range of **fresh meats**, from grass-fed beef and lamb, Angus and Wagyu from Australia and New Zealand, to hormone-free chicken from Malaysia. **Roast meats** are available at their Chai Chee and SingPost Paya Lebar outlets where cuts like whole chicken, chicken thigh and chicken kebab are freshly marinated and roasted in-house.

Marinated & prepared items like kebabs, patties, beef wellington, chicken cordon bleu, chicken schnitzel, beef shabu shabu, kimchi chicken and satay chicken (theirs are jumbo style; twice the amount per skewer compared to others in the market) are all freshly prepared at the outlets by ZAC's friendly butcher masters! What makes ZAC's patties more delicious is the meat-to-fat ratio of 80:20 using fresh quality meat.

If you're a lover of sausages, cold cuts and smoked franks, then forget the standard flavours and frozen selections out there. Not only are ZAC Butchery's products fresher, they are tastier and more authentic too. Containing a high amount of meat protein and low amount of fillers and sodium (as compared to other similar halal products in the market), the meats are deboned by hand and mixed with top notch spices imported all the way from Germany. Freshly made in-house right here in Singapore, high quality and food safety standards can be ensured for all products, which are produced to German standards by their German Master Butcher who holds the certification Master Craftsman in Butchery.

What's more, to maintain authenticity for the cold cuts and smoked franks, the meats are smoked using 100% beech wood to obtain the natural smoky flavour, and not through any added flavouring. With a wide range of exotic flavours for its fresh gourmet sausages, from Beef Spanish Sausages and Mexican Chilli Chicken Sausages to Lamb Marquez, eating sausages will never be the same and boring anymore. ZAC Butchery has proven that not all processed meats are the same – especially theirs!

For those who are looking for quick yet delicious meal options, ZAC Butchery has the solution too. Recently launched, their MicroThermik Lamb Shank (in assorted flavours) is cooked using a proprietary MicroThermik processing where food is optimally cooked through precise application of calibrated heat and pressure, eliminating bacteria while retaining the original flavours, textures and nutritional values. With this technology, products can be shelf stable of up to a year even with no added preservatives, hence, promising higher quality

journal



and healthier food without any compromise in taste. Not forgetting the old favourites, their range of **ready-to-eat meals** like assorted lasagne, beef shepherd's pie and soup packs are convenient meals that are also ready in minutes.

Beyond the usual meals at home, ZAC Butchery is also there to take care of all your **BBQ needs** under one roof. From BBQ platters that come in six assorted platters of various sizes and marinades that can serve anywhere from four to 15 persons, portable indoor grill sets and large outdoor versions with rotisseries are also available for sale. Complete the BBQ experience with basic necessities like charcoal and tongs, right up to fancy accessories like marinade injectors, smoking wood and planks.

What better way to complement your juicy meat cuts than to top them with your preferred meat sauce paired with some roasted vegetables? Apart from the popular meat and deli selections, accompaniments like breads, bagels, pasta, cheese, condiments and even fresh vegetables and

herbs are just some of the add-ons that can complete your meal.

In November, ZAC Butchery launched some festive goodies for the Christmas season. Customers can expect delicious roast meats like roast turkey, beef and lamb, and even log cakes and gingerbread men to complete the festive feasting.

COMPLEMENTARY SERVICES

We are not just talking about the products here. ZAC Butchery also believes in great customer service and offers a variety of services at no extra cost! Simply purchase any meats from them and request for their **marinating service**. From mild (basil & Mediterranean lime), spicy (peri-peri), flavourful (BBQ & Cajun) and more, there is definitely something for everyone.

Customers can also choose to **vacuum pack** their meats which helps to ensure freshness and increase the shelf-life of the meat. Vacuum packing also protects the meat if you intend to freeze it up.

Those who have specific requests on their preferred meat thickness can request the butchers to **customise the thickness of the meats**. Whether you prefer your ribeye to be 2cm thick or sliced thinly in shabu shabu style, your wish is their command!

With quality foods and friendly yet professional customer service, it is no wonder why ZAC Butchery is the number one choice.

GIVING BACK TO THE COMMUNITY

"The Muslim community has always been at the heart of ZAC Butchery, and we wanted to give back in whatever way we can," shares Ms Lee. With that in mind, they recently partnered MCAS during the last Ramadhan, sponsoring their Ramadhan Zakat Disbursement Event. A total of 575 packets of Cheesy Chicken Balls and Turkey Ham each (worth over \$7,600) were given out during the event. Moving forward, ZAC Butchery will continue to explore even more meaningful and engaging ways to contribute back to the society. TMR

house of argam







RAMADHAN ZAKAT DISBURSEMENT

- Uplifting the festive spirit for the underprivileged





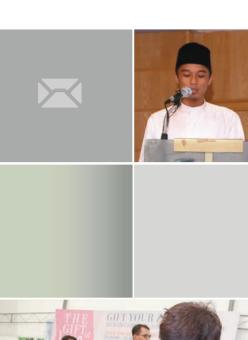


he festive spirit of Ramadhan thrived at Muslim Converts'
Association of Singapore (MCAS) as 575 underprivileged families received financial assistance and sponsored goodie bags totalling more than \$225,000 in value.

The Guest-of-Honour for the Ramadhan Zakat Disbursement 2017, then Speaker of Parliament and current President of Singapore, Madam Halimah Yacob, graced the ceremony by presenting the financial aid to several beneficiaries at MCAS on 4 June 2017.



















Over more than two decades, this annual drive by MCAS has been helping the poor and needy during the fasting month and for their upcoming Eid-ul-Fitr celebration. Significantly, Mdm Halimah (then MP for Jurong GRC) graced this event in 2001 when the number of recipients was 173 and the total amount disbursed was about \$30,000.

Every beneficiary this year received \$255 from Zakat and NTUC FairPrice vouchers of \$110 from Fidyah. These families have been selected to receive this assistance due to reasons that include low income, chronic illness, and old age.

This year, for the first time, the beneficiaries also received sponsored products such as meat from Zac Butchery, as well as foods and beverages from other sponsors such as Al-Wadi Restaurant, Asia Farm F&B Pte Ltd, Hjh Maimunah Restaurant and Suhaimi Yusof. The total value of products in each goodie bag was about \$30.

MCAS's financial assistance programme extends to other months of the year, and includes short-term monthly assistance to selected families with financial difficulties, as well as motivational talks and budgeting workshops for the recipients. TMR







BY SYED HASSAN ALSAGOFF

oday, Islamic microfinance is the most significant innovation in recent years. The first significant innovation took place in the 1980s when Professor Mohammed Yunus started Grameen Bank and demonstrated that it was possible for formalised institutions to provide credit for the poor. This triggered the microfinance movement as people realised that it was possible to provide credit by changing hard collateral to social collateral. In this way, microfinance institutions are able to reduce the risks involved and were willing to charge interest rates of about 30 to 40% annually.

In 2012, another significant innovation took place in the form of digital finance in Kenya. Riding on the success of a mobile money transfer platform called MPESA, Safaricomm started MShrawi. Today, people in Kenya don't even need to form social groups to borrow money. With a mobile phone, they can instantly obtain short term credit at annualised interest rate of 138%.

While both earlier innovations are significant, unlike Islamic microfinance, its impact to the poor is likely to be negative or unclear at best. In the previous two articles on this topic published in the previous editions of TMR,

the methodology was described and it was further detailed how each Islamic microfinance product aimed to not just provide financial inclusion (access to finance) but also access to markets, access to knowhow, access to technology etc. Those two articles also showed how with such financial products, Islamic microfinance institutions were going beyond their traditional role as a financial intermediary, by engaging in the value chain through buying and selling with their clients as stakeholders. Besides performing the role of the trader, Islamic microfinance institutions can also play the role of a venture capital investor, investing in productive



The project targets 73,000 farmers, in 878 farmer groups. The Bank of Khartoum will provide microfinance for buying inputs, equipment for land development and harvesting and working capital. The repayment will be in form of a specific amount of staple crops which will be delivered each time they are harvested. The Bank of Khartoum will sell the yield to the Strategic Food Security Reserve and the World Food Program.

activities on a profit-sharing arrangement with their clients. The two articles concluded that while the function of conventional microfinance is to 'fight' (compete) against the traditional village moneylender, the function of the Islamic microfinance institution is to 'fight' (compete) against both the moneylender and the middleman.

BUSINESS PARTNER VS CREDITOR-DEBTOR RELATIONSHIP

This article will highlight some examples on how Islamic microfinance institutions are able to perform truly as business partners and not just as creditors. In Palestine, some microfinance institutions operate with both options available to the public. A typical profile of a borrower is a small business run by a woman who hires a few employees. There was a case of a woman who ran a small sewing shop, employing three

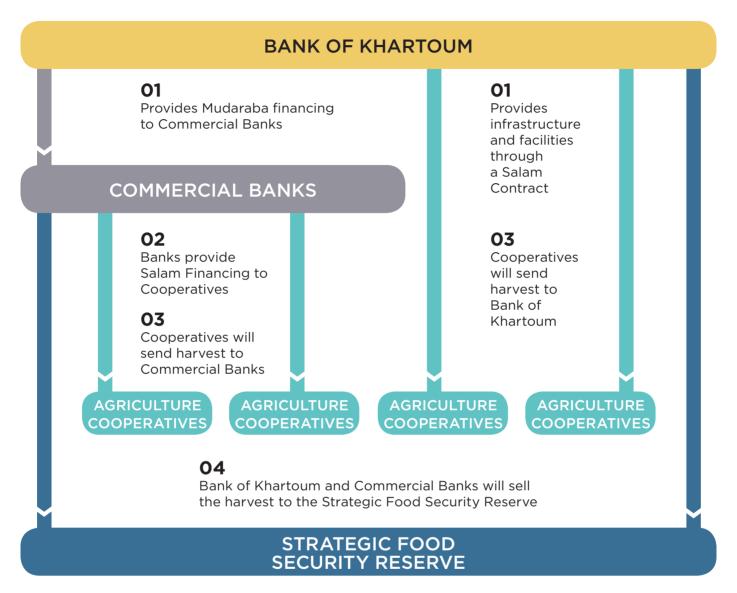
other women. She borrowed from the Islamic microfinance option but was unable to make repayments midway as she fell ill and was unable to work for a few months. During that period, the Islamic microfinance institution froze her repayment schedule and helped to hire a replacement so that the business continued to run while she was recovering at home. Once she had recovered, she continued her repayments on her outstanding due which did not increase in any form. A similar situation also took place for another woman who had borrowed from the conventional option. However, based on the policy of the conventional borrowing option, her outstanding due increased as a result of interest accrued due to her delay in payment. Already burdened by medical expenses, the woman defaulted her payments and the microfinance institution sought to recover the outstanding due by seeking a court junction to liquidate the pledged collateral. This

example shows how policies that are in line with the philosophies of Islamic microfinance to act as a business partner resulted in a significantly different treatment of clients in Palestine, compared to the traditional creditordebtor relationship between the conventional microfinance institution and their client.

CASE STUDY 1: SALAM FINANCING (ADVANCE PURCHASE) - THE FARMERS TO MARKET PROGRAM

In the previous article, an example was given from the Deprived Families Economic Empowerment Program (DEEP) financed by the Islamic Development Bank in Palestine. DEEP helped poor women produce Maftoul (Palestinian Couscous) to gain access to markets in Europe through a Salam (advanced purchase) agreement with women cooperatives. In this arrangement, the Islamic microfinance institution

SALAM PRODUCT DIAGRAM - LINKING FARMERS TO MARKETS

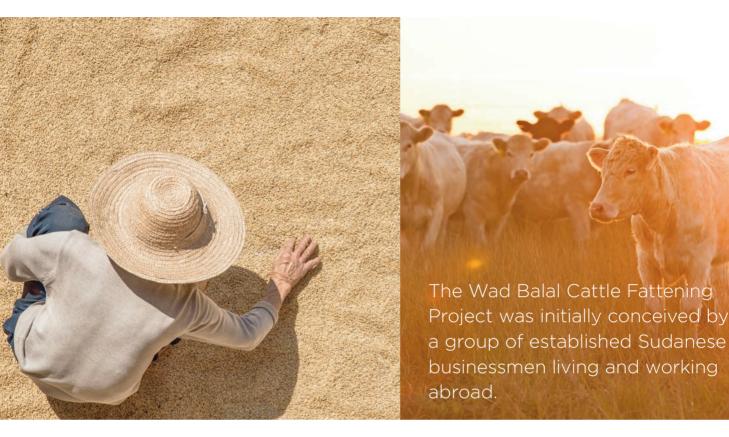


will advance the cash to the women who will use some of the funds to purchase the inputs in order to produce the Maftoul. The women cooperatives will deliver the promised Maftoul to the Islamic microfinance institution who will package the Maftoul and sell them to an exporter to Europe.

It is certainly unique and innovative because in a Salam transaction, the client who receives credit (cash) from the Islamic microfinance institution is legally obligated to repay in kind and not cash. Hence, for the Islamic microfinance institution to make profit, it is incumbent on them to find a buyer for these products. The model that was taking place in Palestine is also taking place in Sudan at a national scale. The Bank of Khartoum, which is the largest bank in the country, decided to collaborate

with Central Bank of Sudan,
Ministry of Agriculture, Ministry
of Social Welfare, Zakat Chamber,
World Food Program and
Government of Sudan's Strategic
Food Security Reserve. The Bank
of Khartoum also provides a
Mudaraba line of financing to other
partner banks in order to have
maximum outreach.

The idea is to improve the productivity of small farming



families in producing staple crops for food security. The Department of Agriculture Extension of the Ministry of Agriculture will provide training and demonstrations to the farmers on good practices in cultivating the land to plant sesame, millet, sorghum, corn and Sudanese bean.

The project targets 73,000 farmers, in 878 farmer groups spread across the country. Each group cultivates land of between 5-10 acres. The Bank of Khartoum will provide microfinance for buying inputs, equipment for land development and harvesting as well as working capital. Each farmer will receive about 500 Sudanese Pounds (SDG) for all stages (land development, planting, and harvesting). The repayment will be in the form of a specific amount of staple crops which will be delivered each time they are harvested (maximum 8 month). The Bank of Khartoum will

sell the yield to the Strategic Food Security Reserve and the World Food Program.

In collaboration with the Department of Agriculture Extension, Bank of Khartoum also assists the farmers by providing continuous follow-up and capacity building in managing and governing the farmers' association. The Department of Agriculture Extension also provides technical expertise assisting the farmers in cultivating and harvesting the crops, so that the product quality is according to the required standard. During the planting period, the World Food Program will provide farmers with subsistence food for work.

CASE STUDY 2: MUDARABA GROUP FINANCING (VENTURE CAPITAL) - THE ABU HALIMA GREENHOUSES PROJECT This second example is the runner up of the CGAP Islamic microfinance Challenge - Beyond Murabaha 2013. The Abu Halima Greenhouses Project was initially conceived by several local Agricultural Graduates. Many of such graduates were unemployed or were working in other farms with very low pay and wanted to be given the opportunity to work and reap the fruits of their labour. They formulated a business proposal and approached the Bank of Khartoum (BOK) for investment. The graduates had an innovative idea of producing winter crops (e.g. tomatoes) during summer, producing them through a controlled greenhouse environment. During summer, imported tomatoes cost five times the locally produced tomatoes sold in winter. In addition, the greenhouse will be able to produce high value crops that are usually

PRODUCT DIAGRAM- ABU HALIMA GREENHOUSES PROJECT

BANK OF KHARTOUM

04

Sold to Sanaa Food Industry (Hypermart) based on a contractual agreement

05

Profits are distributed on 60% to the bank and 40% to the Beneficiary Association. Financial Settlement every 6 months.

01

Provides infrastructure and facilities through a Mudaraba Contract to develop a Greenhouse and facilities farm for 150 families

02

Technical Assistance provided by Bank of Khartoum through international consultant.

03

Beneficiaries are interviewed and "recruited" by the bank.

BENEFICIARY ASSOCIATION (125 FAMILIES)

SANAA FOOD INDUSTRY (HYPERMART)

imported during winter (e.g. pepper). BOK refined the business proposal in consultation with the graduates and submitted the proposal to the investment board for approval to commission a detailed feasibility study.

Based on the feasibility study, the board approved SDG 10.90 million (USD 3.27 million) with the possibility of increasing up to SDG 15 million (USD 4.50 million) in the form of Mudarabah. This investment will be for constructing 25 productive greenhouses, each 1,710 square metres of 5 tunnels of 342 square metres each.

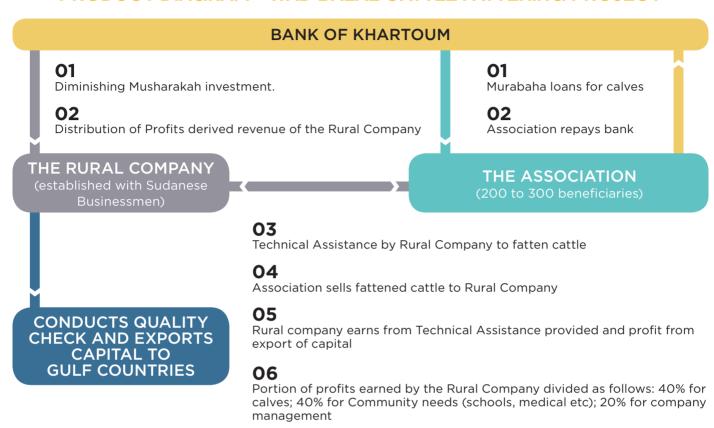
The project is expected to achieve an ROA (Return on Assets)

of 18% and IRR (Internal Rate of Return) of 22%. Interested graduates applied to be part of the project and undertook a thorough interview that tested their capacity and commitment to the project. During the five year production period, it is expected that the graduates will receive about up to SDG 2,700 (USD 810) a month, receiving 40% of profits generated from the project. During this period, a Turkish consultant was hired to train the graduates on how to manage the greenhouses and the business with the expectation that BOK will cede control of the project after the 5 year implementation period. Since the key to success of the project is being able to sell all the high

value crops to customers, BOK negotiated master contracts with large supermarket customers such as Home Centre and Sanaa. The government agreed to provide the diesel engines. These engines will be owned and maintained by the beneficiaries.

One interesting feature of this project is that there is no requirement for collaterals or third party guarantees. Each graduate signs a personal guarantee to remain committed to the project throughout the 5 years. BOK reserves the right to remove any graduate and replace him with another if the graduate is not serious or committed to the project. At the end of the 5th

PRODUCT DIAGRAM - WAD BALAL CATTLE FATTENING PROJECT



year, all of the project assets (estimated at SDG 10.00 million) will be transferred to the Graduates Association (made up of the 125 selected graduates) after which they are expected to receive at least SDG 6,750 a month from the produce. Another interesting feature is that as Rabul-Maal (investor), BOK has the right to extend the Mudarabah for another year due to crop failure or other unforeseen circumstances. Therefore, the bank has a buffer of one year to ensure its target returns for the investment are met. Despite being motivated by profit, the bank ensures the welfare of the graduates. The target returns during project implementation is more than what farmers will earn if

they were to work on their own or if they were to work on another farm.

CASE STUDY 3: DIMINISHING MUSHARAKAH GROUP FINANCING (VENTURE CAPITAL) - THE ABU WAD BALAL CATTLE FATTENING PROJECT

This third example won the Ethical Finance Initiative Award 2014. The Wad Balal Cattle Fattening Project was initially conceived by a group of established Sudanese businessmen living and working abroad. Instead of just providing aid through cash transfers, the businessmen wanted to contribute to the improvement of their village which was mainly in the livestock industry. The businessmen wanted

to use their connections to supply the Middle East with livestock from Wad Balal. However, to successfully meet the export market standards, they needed to help their suppliers (livestock herders) with the necessary infrastructure. With this idea, they developed a business plan and approached BOK for assistance. BOK refined the business plan and submitted the proposal to the board for approval of the feasibility study.

The board subsequently approved SDG 9.30 million (including SDG 4.27 million for purchasing calves) for the project based on the feasibility study's recommendation. The group of businessmen registered the Wad Balal Company



with the mandate of investing in livestock production assets for the community as well as to purchase the livestock from the community for export to the Middle East. In addition, they also helped the herders to register the Wad Balal Association with the aim of supplying livestock to their company.

In this project, BOK has two main contracts: a) Murabaha Financing to purchase calves for the Wad Balal Association; and b) Diminishing Musharakah Financing to purchase livestock production assets for the Wad Balal Company. Due to the low education and capacity of the members of the Wad Balal Association, the Wad

Balal Company is expected to help the association maintain production standards for export.

In the first contract, BOK will provide the financing to purchase of calves for Wad Balal Association. By purchasing in bulk, the bank will be able to help the association to acquire calves at a lower price. The mark-up of the Murabaha is 15% per annum. No collateral is provided in the transaction but the Wad Balal Company agreed to provide 55% guarantee for the repayment of the cattle.

In the second contract, the businessmen invested about SDG 321,000 amounting to 6% of the capital while BOK invested SDG 5.03 million (94% of the capital). The capital is used to purchase fixed assets and alfalfa as well as other operating expenses. These assets and services will be leased to the Wad Balal Association at 18% leasing profit which is also estimated at 21% of the export sales and 19% of local sales. This leasing profit will be used to purchase the shares of BOK over a period of 5 years including a 2-year grace period. When the Wad Balal Company's share increases over time, their share of profits also increases. True to its social objectives, the Wad Balal Company has given an irrevocable guarantee to utilise their gained profits in the following manner:



a) 40% to purchase more calves for the poor to enable more poor to join the association; b) 40% for social development projects (e.g. education, medical etc.); and c) 20% for the management of the company. Under the Diminishing Musharakah Agreement, the businessmen agreed to mortgage their land as collateral against negligence and mismanagement.

CONCLUSION

So what can we learn from such interventions? Firstly, microfinance institutions can play an effective role in poverty alleviation and not just financial inclusion.

Many multilateral development institutions such as IDB, the World Bank, IFAD and so on have interventions which focus on developing cooperatives aimed at strengthening the bargaining power of the poor villages. Islamic

microfinance institutions can play the same role in helping poor farmers trade in a more equitable manner. Secondly, microfinance institutions can develop sustainable rural businesses, rural SMEs that effectively provide sustainable income to poor villages.

Lastly, in order to economically empower the poor in rural areas in a sustainable manner, policy makers such as government agencies would need to rethink the restriction of the microfinance institution's role as strictly a financial intermediary. The Islamic microfinance institution is typically in direct violation of Central Banks' restrictions on microfinance institution to purchase assets.

However, if Islamic microfinance is to fulfil its promise for poverty alleviation, an enabling environment must be put in place to facilitate its role of providing not just financial inclusion but also the economic inclusion of the poor. Capacity building activities are also crucial to help develop manage business risks which are very different to the credit risks microfinance institutions and banks are accustomed to.

By restricting the practice of charging interest on credit, Islamic microfinance is able to empower microfinance institutions to go beyond their role of financial intermediaries in order for them to make a significant impact in empowering the poor in a sustainable manner. TMR

The author is Senior Micro & Rural Finance Specialist for the Islamic Development Bank.

Disclaimer: The views and opinions of the article are those of the author and do not necessarily reflect the official views of the Islamic Development Bank.

Tonight I have no grandiose words, My Guide, Companion, Shield and Sword, You never let me down; nor solemn oaths to make; No outpouring of emotions, nor Lift my head above the clouds, but plant my feet back on the ground. No vain requests for wishes which Forgive me, for my insolence and remain yet unfulfilled. failure hence to see No, tonight was made for gratitude That You've always had me in your for all my gifts You've willed. sights and want the best for me. BY SIM KHADIJAH **MOHAMMED** I can't describe the gratitude to You They say one never truly finds their way until they're lost, that I have grown, And that we only know our lapse of Just knowing that if I should call, You'll be standing by the phone. judgment by its cost. They say the journey of a thousand So I'll strive for greatness, in Your miles starts with a step, name, to be worthy of Your Grace But what they fail to mention is that And hope that all my efforts earn no one has a map. me a most coveted space. I lost my bearings countless times, In Your shade on the Day of and fumbled my way through; Recompense is where I strive to I walked an aimless, winding road to stand, So dear God, I beg of You, don't try to get to You. But to my great surprise, it dawned ever let go of my hand. on me the other day, With gratefulness, take I another That You were present through it all, step towards Your Path, and with me all the way. And hope and pray that with this step, my deeds will be enough. You watched as I wept silent tears, and bore unspoken pain; You stood witness to each hurtful word and deed, time and again. You were closer than my jugular, grasping my hand so tight; You never for a moment let me stray without Your Light. the muslim reader 45 volume 35 • issue 2017/2018



17TH GENERAL ASSEMBLY OF RISEAP IN SINGAPORE

n 3 October 2017, the 17th
General Assembly of the
Regional Islamic Da'wah
Council of Southeast Asia
and the Pacific (RISEAP) was officially
opened by Deputy Prime Minister (DPM)
Teo Chee Hean, who is also Coordinating
Minister for National Security.

Held at the Grand Hyatt Hotel, the meeting involved more than 100 delegates from 24 member countries, including Australia, Myanmar, Indonesia, and Singapore.

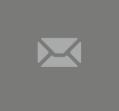


















In his speech, DPM Teo highlighted three priorities that RISEAP and its members can work on to provide and promote religious harmony and strengthen multireligious relations in the respective societies.

The first priority was to build open, inclusive and integrated societies, since a strong foundation of mutual understanding and mutual respect will strengthen relations among all communities.

The second priority was to contextualise

religious practices within multireligious societies, which will help build
togetherness, social harmony, and unity.
DPM Teo elaborated that by promoting
inter-faith understanding and working
closely with other religious groups,
RISEAP member associations can show
how Islam is inclusive and promotes
peace and goodwill within the context of
our multi-religious communities.

The third priority was to counter extremism and violence in all forms. DPM Teo stated, "The Muslim communities in RISEAP territories must take a firm stand











to reject extremism and join hands and unite with other communities to fight against the common threat which we all face on extremism and exclusivism."

Formed in 1980 for Muslim-minority communities in Southeast Asia and the Pacific region to foster greater understanding and cooperation, and share best practices, RISEAP is headed by its President, Tun Pehin Sri Haji Abdul Taib Mahmud, Governor of Sarawak, and Deputy President Ridzuan Wu, who is also Council Member of MCAS (Darul Arqam).



















AND ALL ABOUT CEEKEE



The third pillar of Islam



Obligatory unlike sadaqah or charity



Given in a calculated amount



Mentioned 30 times in the Our'an

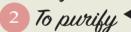


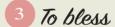
Zakat on wealth

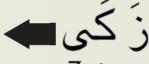
زَ كَاةُ الْفِطْر Zakat ul Fitr Zakat on the individual

33333 DEFINITION

To grow







Zakaa



Az-Zakah

BENEFITS OF ZAKAT



Heals your heart from stinginess



Reminds you that you are managers of wealth in dunya, not owners



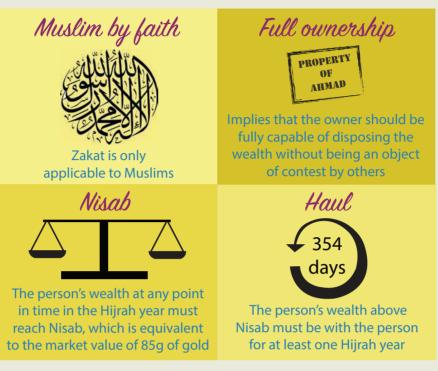
Lessens the burden of the needy

Alhamdulillah

Instills values of gratefulness and compassion

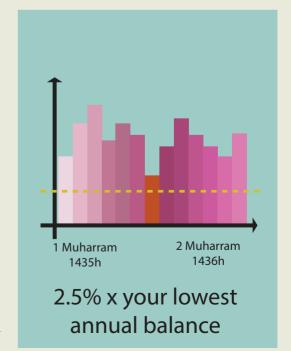
ght © 2016 Muslim Converts' Association of Singapore





Let's use an example for zakat on savings (money that is kept in all types of savings accounts including fixed deposit and current account)





^{*} The yellow dotted line on the graph represents the nisab

Copyright © 2016 Muslim Converts' Association of Singapore

Muslim Converts' Association of Singapore

Darul Arqam Singapore
32 Onan Road, The Galaxy, Singapore 424484 Tel: 6348 8344 (press 4) | Fax: 64406724 info1@mcas.sg | www.mcas.sg

ZAKAT / DONATION FORM

FULL NAME	:		
RESIDENTIAL ADDRESS			
CONTACT	Singapore ()		/N / = = : = \
CONTACT EMAIL ADDRESS	: (Home)		(Mobile)
NRIC / FIN			
iditic / Tild	•	_	
ZAKAT			
Enclosed herewith is m	ny Zakat contribution for this year:		
1. Muallaf (Converts) only	S \$	
2. Other Asnaf:	Fisabilillah	S \$	
	Amil	S \$	
	Fakir, Miskin	S \$	
	Gharimin, Ibnussabil & Riqab	S \$	
		Total S\$	
3. For all Asnaf, as pe	er Darul Arqam Singapore's disburs	ment S\$	
	DONATION		
I wish to donate		S \$	
	FIDYAH		
I wish to pay my fidyah	1	S \$	
	ntention) before posting. Please do no		
•	ess your cheques and make it payable to s with this completed slip to: MCAS,		• .
allowing the Muslim Converts	undertake with the Muslim Converts' Association Association of Singapore to collect, use, proce in the Muslim Converts' Association of Singapor	s and disclose the personal data	a in accordance with the
May Allah (SWT) reward	d you for your contribution, purify yo	ur good self and your re	maining possessions.
Thank you.			
FOR OFFICIAL USE	-		
Receipt No :	Date	:	
Received By :	Signat	ıre :	





Operation Hours for Zakat Collection at MCAS

Payment can be done at our English Islamic Bookshop, on the ground floor, by cash or NETS



Saturday - Monday: 10.00 AM to 05.30 PM Tuesday - Friday: 10.00 AM to 08.30 PM Closed on Public Holidays



RAMADHAN OPERATING HOURS



Daily: 09.30 AM to 09.00 PM Eve of Shawal: 9.30 AM to 12.00 AM (Midnight) Open on Public Holidays





For bank transfer, the following are the details for MCAS bank:

Bank Name: CIMB Bank Berhad

Bank Address: 50 Raffles Place, #09-01, Singapore Land Tower, Singapore 048623

Bank Account Number: 2000411305

Currency: SGD

Swift Code: CIBBSGSGXXX

Beneficiary Name: The Muslim Converts' Association of Singapore Address: 32 Onan Road, The Galaxy, Singapore 424484

Kindly drop an email to financestaff@mcas.sg with your full name, NRIC, mailing address and amount, once transferred, for issuance of receipt

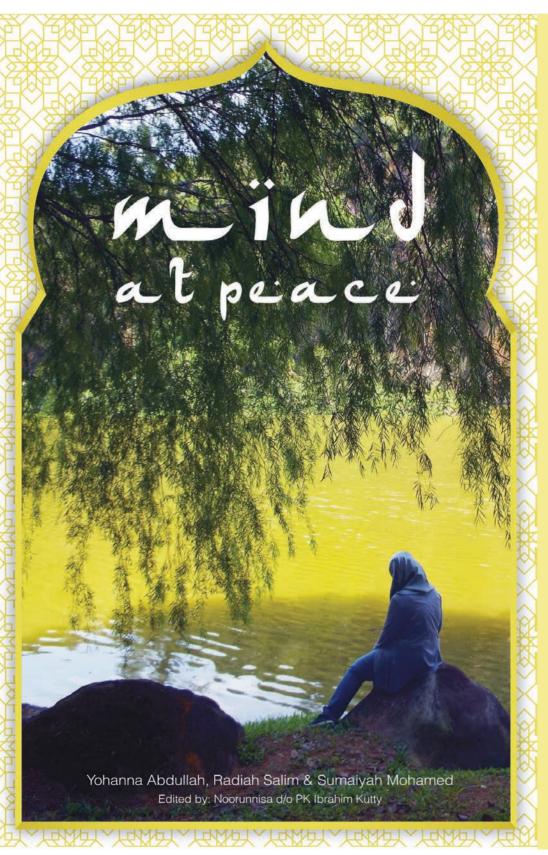
Donations can also be made at our Lordy

Donations can also be made at our lobby through the NETS Donation Kiosk



32 Onan Road, The Galaxy, Singapore 424484 T: +65 6348 8344 (press 4) F: +65 6440 6724 E: financestaff@mcas.sg





REVIEW OF "MIND AT PEACE"

BY IMRAN ANDREW PRICE

"Mind at Peace" is a wonderful small book that has some wisdom for everyone. It addresses the challenges faced by those with mental illness and the lessons that can be learned from the Quran and Sunnah of Prophet Mohamed (SAW). But it is not just for those who are interested in learning about those challenges or those who are suffering from them, as the lessons can be applied by all of us to the great variety of challenges we face in our life on this earth.

The authors are all involved in Club HEAL, a voluntary welfare organisation that was formed in 2012 by a group of like-minded individuals, who have a strong passion in helping people with mental illness and also their family members lead a fulfilling and stigma-free life.

read



They run a psychiatric rehabilitation day care service which provides psycho-education and supportive counselling to persons with mental illness and their families. They also provide outreach programmes to the general public.

While Club HEAL caters to the needs of Muslims, they welcome all persons with mental illness, regardless of race or religion. Their Patrons are Mdm Halimah Yacob, now President of Singapore, and Mr Zaqy Mohamad, Member of Parliament for the Chua Chu Kang GRC.

The book is structured in three sections - the challenge, the journey, and the reward. It is very

well edited by Noorunnisa d/o PK Ibrahim Kutty and makes for very interesting reading. Mdm Halimah has penned a forward that focuses on finding peace of mind.

Yohanna Abdullah and Sumaiyah Mohamed are to be commended for their bravery in being brutally honest about the challenges they have faced in their own lives with mental illness. They have both explained in some painful detail the challenges they have faced at various stages with their illness and how they faced those challenges on their own life's journey. Both have included some of their poetry to express beautifully their deepest feelings. And both have sought comfort

in the words of many Surahs of the Quran and the Hadiths of the Prophet (SAW). There are lessons in them for all of us.

Dr Radiah Salim is President of Club HEAL and a family physician. Her contribution to this book adds a wonderfully positive aspect to the journey that many of her patients have experienced. Her chapters in the second section deal with subjects such as A Divine Promise. Insan, Zulm, Forgiveness, Ukhuwah and Wealth, and are very revealing. Dr Radiah quotes the well known Hadith from Sahih Bukhari, that Abu Hurairah (RA) narrated that the Prophet (SAW) said, "Allah has not sent down a disease without sending a cure for it". This is surely



an incredibly revealing and thought provoking saying as many assume that medical science knows no cure for some diseases. But Allah (SWT) knows best. The second section also contains some contributions by others such as Lubna Shah and Bibi Jan Ayyub (who are board members of Club HEAL) and Shafiq Ridhuan, who was the original inspiration of the book as he dealt with his own schizophrenia. They each add extra dimensions to the journey including some useful tips for self-care.

The final section is the most rewarding as it deals with the authors' perspective on their treatment and progress with their mental health challenges. Yohanna's contributions are entitled "Mentally Blessed" and "Divine Love", while Sumaiyah's are entitled "Hikmah", "Iman", and the final one is a poem called "Healing".

The appendices contain some useful and very relevant supplications from the Quran and Hadith, a glossary of terms, a list of mental health services in Singapore, and some useful websites and articles for Muslims with mental health challenges.

It is a very commendable joint effort by many of the people involved in Club HEAL to provide a practical and useful guide book for those facing mental health issues and for others that are interested in this issue and also for everyone else that faces our own challenges on our particular journeys. The book helps to clarify some common misconceptions about mental health and to begin to overcome some of the stigma involved. It relies heavily on the Quran and the Hadith to provide a guide to recovery and healing. As the second verse of the Holy Quran says so beautifully,

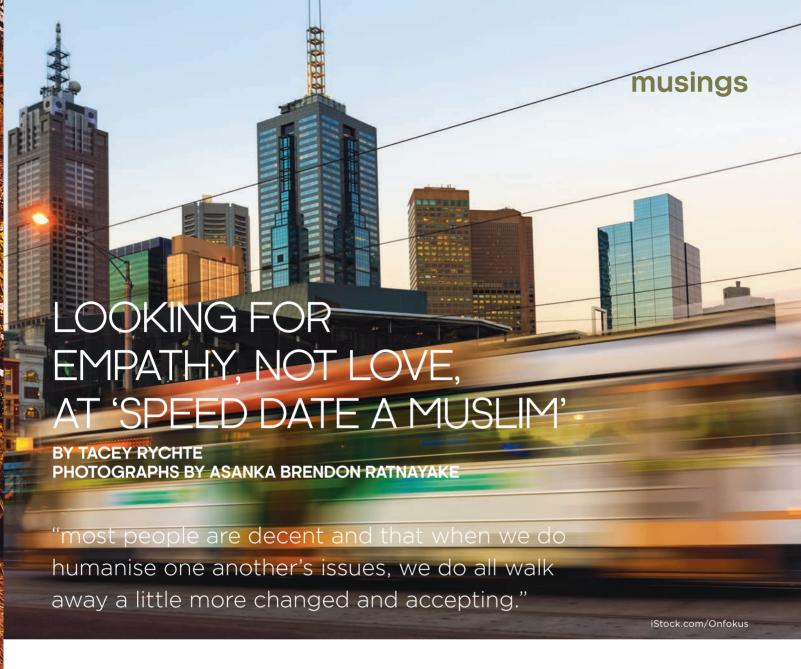
"Or do you think that you shall enter the Garden (of bliss) without such (trials) as came to those who passed away before you? They encountered suffering and adversity, and were so shaken in spirit that even the Apostle and those of faith who were with him cried: "When will come the help of God? Ah! Verily the help of God is always near!" (Al-Bagarah [The Heifer], 2:214)

Book: Mind at Peace

By Yohanna Abdullah, Radiah Salim and Sumaiyah Mohamed Published by Club HEAL in Singapore in 2016. TMR

Imran Price lived in Singapore for 16 years until 2010 and was previously Deputy President of Muslim Converts' Association of Singapore. He converted at the Galaxy in 1997. He now resides in Brisbane, Australia, with his wife and two children.





ELBOURNE, Australia

— The all-female, allMuslim staff at a cafe in
Melbourne's inner north
scrambled to find extra seating.
It was not a late lunch rush on a
typical Sunday afternoon in June
but rather the most well-attended
session of Speed Date a Muslim
since it began at the end of 2015.

The free monthly event, in which the public is invited to ask frank questions of Muslim women, does not involve any actual dating, but it is meant to be informal and informative — a forum for confronting fear, opening

conversations and breaking down stereotypes while breaking bread.

"Nothing is off topic," said Hana Assafiri, founder of Speed Date a Muslim and owner of the cafe, Moroccan Deli-cacy, where the event takes place. "Nothing is off the table."

Across the Western world, Muslim communities are exploring new ways to engage with non-Muslims who are questioning the role of Islam. In the United States, Muslim leaders seeking to distance their faith from the violence of the Islamic State have held Q&A

sessions at public libraries and in the classrooms of Christian universities. In Europe, secular Muslims are also increasingly speaking out, reminding critics of the diversity within their ranks.

In Melbourne, Assafiri, 53, started Speed Date a Muslim with the idea, she said, that "most people are decent and that when we do humanise one another's issues, we do all walk away a little more changed and accepting."

It was after the terrorist attacks of 11 September 2001, that Assafiri, a Muslim woman of Moroccan and







Lebanese parents, first became aware of anti-Islamic sentiment in Australia. But in the past two and a half years, she said, as high-profile terrorist attacks by Muslims have increased distrust of the group, she has felt fear and prejudice shift further into mainstream Australian discourse.

She pointed to Sonia Kruger, co-host of a popular morning television programme who, on air in July 2016, suggested a total ban on Muslim immigration into Australia. Recently Pauline Hanson, leader of the right-wing One Nation Party, wrote an open letter to Prime Minister Malcolm Turnbull calling for migrants and refugees on terrorist watch lists to be deported or interned.

On a more personal note, Assafiri, her staff and their female Muslim friends openly recount stories of abuse, of men trying to run them over in their cars, or of their adolescent daughters receiving death threats on the street. Assafiri believes these threats are largely directed at Muslim women rather than Muslim men, because, she said, they are the "softer target".

Speed Date a Muslim is in many ways an effort to combat the dehumanisation that lies at the core of these threats, she said. It is about highlighting the nuance of the individual, and female, Muslim experience.

Some of those attending the event in June seemed to be there mainly to lend support. Others were sincere and candid about their concerns — including Maureen Colman, 64, who came to the event with her sister, Mary Dykes, 69. Both said they had a Catholic background.

Just before sitting down, Colman said some Muslim clothing was a point of discomfort for her, particularly the full-body or face coverings, such as the burga or the niqab, which she worries is uncomfortable and "cruel". She compared the full covering to the heavy clothing of Orthodox Jews in Melbourne's southeast, which she said she also found "extreme".

As the one-hour event kicked off, silver trays of powdered Turkish delight and squares of syrup-soaked basbousa appeared. Some people started eating. Others hesitated. It was nearing the end of Ramadhan, during which many of the world's 1.8 billion Muslims — including some women here — were fasting during daylight hours.

A number of the conversations began with questions about Ramadhan ("Do you just pig out?").



Then it drifted to the hijab ("Do you have beautiful, long hair under there?") and to whether the women had been coerced into wearing it.

Topics of racism arose ("What can I do to be more welcoming to you, if I saw you on the street?"), as did terrorism ("Why do they say they're doing this for Allah?") and domestic violence.

The Muslim women meandered through their answers politely, with occasional surprises. Manal Shehab, 50, the only woman in the room wearing a niqab, said she wore it for 24 years previously and only recently stopped, although she still wears it to Speed Date a Muslim events to represent that group of women.

The moment of greatest tension emerged when one woman wanted to discuss Ayaan Hirsi Ali, the Somali-born, Dutch-American author and advocate of overhauling Islam who once called the faith "a destructive, nihilistic cult of death". She "speaks a lot of sense," the woman said.

"We love her," Assafiri said dryly, to knowing laughter in the room. She led a video petition against Hirsi Ali's planned speaking tour to Australia earlier this year. The visit was cancelled, although it was unclear if that was because of the petition.

She "has no regard for how her discourse impacts the very women she's claiming to want to empower," Assafiri says of Hirsi Ali, cutting off the woman's question.

With that, the conversation moved on. A few minutes later, Assafiri talked about her personal experience with domestic abuse and being "disempowered by all cultural expressions called Islam". "I'm talking about all sorts of violence Ayaan Hirsi Ali can't even imagine — "

"I doubt it," the woman said.
"I don't think you know me,
respectfully," Assafiri replied.

While the event strives for openness and candour, sore points are hit from time to time.

Saara Sabbagh, 45, for example, has been answering questions at Speed Date since its inception. She said she found the events "enriching" but admitted they could be emotionally taxing.

"There are times I've had to hold back tears, you know, when you constantly hear the stereotypes and the assumptions made about you," Sabbagh said over the phone after the event.

Near the end of the session in June, a woman asked if negative media portrayals of Islam were genuinely felt by Muslim women in Australia.

Sabbagh, wrapped in a purple head scarf, immediately spoke up, addressing the entire room.

"My 10-year-old daughter gets harassed," she said. "Somebody calls her a terrorist and says to her: 'We saw which house you came out of. We're going to kill you.'"

"I'm from Syria," she added.
"People don't need to tell us
what ISIS is doing. We are at the
receiving end of ISIS. We're in this
together. There's no us and them."
TMR

© 2017 New York Times News Service.



DISCOVER DJERBA

BY NOREEN YEK BOUSSETTA

mongst us, perhaps we may have heard or even been to Tunisia, but what about Djerba (pronounced as "Jerba")? Where's that? What's that – we may hear ourselves asking. Well, I am pretty sure not many of us know its existence. Don't worry. It is no one's fault! The geographical location could be the prime factor plus the "non-existing flight" from Singapore to Djerba makes the latter so unheard of.

Where is Djerba?

Djerba is a little island situated off the coast of south of Tunisia. This pretty petite isle is popular amongst the European tourists, particularly the French, British and Italians. It is famed for its beaches, laid-back lifestyle, peaceful countryside, sleepy villages, warm

roam



hospitality, rich traditions, pottery and architecture. Typical traditional Djerbian houses have roof domes, white painted walls and sky-blue doors and windows.

HOW TO GO?

Unfortunately, there are no direct flights from Singapore to Djerba. Holiday-makers can instead opt for this route: Singapore-Paris (13 hours direct flight). By far, only Singapore Airlines and Air France have direct flights between these two cities. Stop over in Paris for a few days. Whilst in Paris, shop and dine like true-blue Parisians and then continue your journey with the Paris-Djerba flight which is about almost three hours. In Paris, there are many aviation companies that do Paris-Djerba flights daily.

WHEN TO GO?

Djerba is a little over 500km² and has a population that is approximately around 170,000 (based on a census in 2014). The

best time to visit Djerba is perhaps between May and July when temperatures are between 20°C to 32°C.

WHAT TO VISIT?

1. Houmt Souk

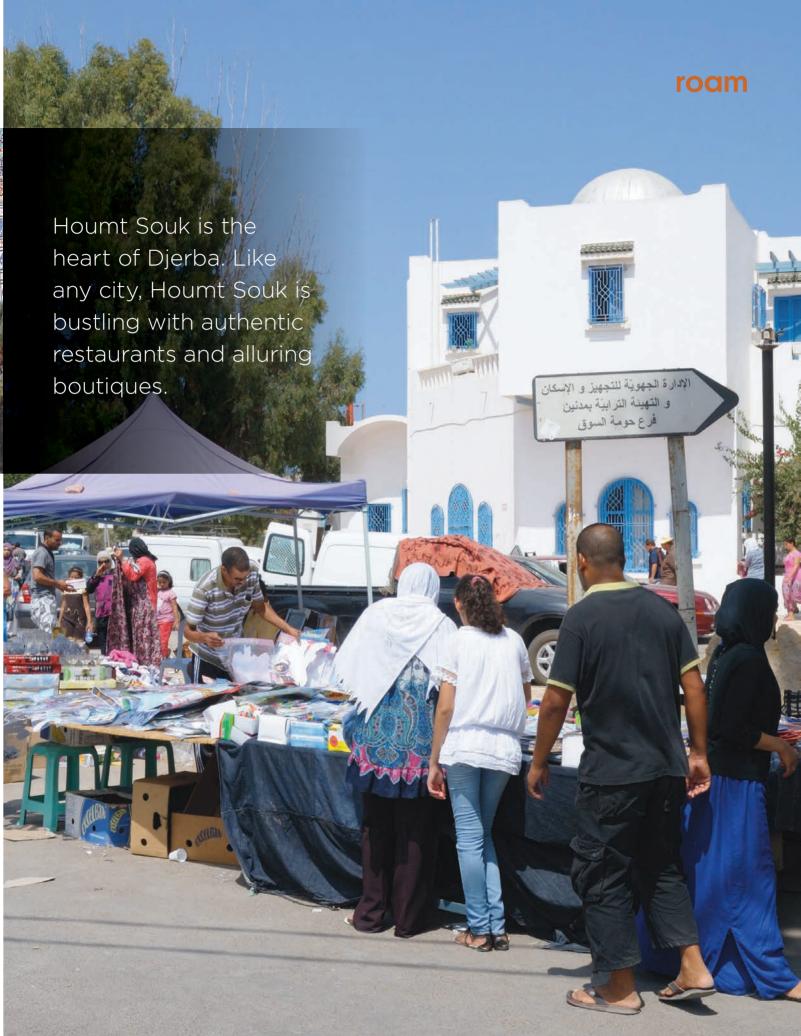
Houmt Souk is the heart of Dierba. Like any city, Houmt Souk is bustling with authentic restaurants and alluring boutiques. "Soug Libya" - as the locals call it, is one of the key attractions of Houmt Souk. "Souq Libya" is similar to our very own "pasar malam". The main differences are however, the former is more happening and vibrant. Held on every Sunday afternoon and Monday morning, come rain or shine, summer or winter, "Soug Libya" offers tourists a delightful taste of Djerbians way of life. Local delicacies, rare treasures, precious artifacts, oriental accessories, home-grown fruits and veggies and colourful spices will awe any tourists. The town also has a small fishing harbour complete with pastel-coloured boats bobbing up

and down on the sparkling blue sea which is very picturesque.

Whilst in Houmt Souk, do check out a number of well-preserved "fondouks" - a local slang which means caravanserais along the alleyways. In the olden days, these roadside inns served as resting places where travellers and caravanners could take a break and recover from the day's journeys. The inns were also used as animal stabling and warehouse storage for the travelling merchants who crossed all over North Africa to Europe, bringing spices and materials with them. Today, many of the "fondouks" in Houmt Souk function as boutiques, hotels or restaurants.

2. Guellala

Guellala is a name of a local village and Djerba's main pottery centre. The main street is lined with ceramic products and objects displaying handmade and beautifully crafted pottery wares. The traditional





Guellala ceramic products are normally unglazed storage jars for storing well water, spices and herbs but overtime, these potteries have been given a facelift. Brightly handpainted multi shapes of pottery have been made. Lampshades, food platters, house decorations and tiny nostalgic souvenir-worthy gifts can be found here.

3. Guellala Museum

Strategically located on the highest hill in Guellala, this museum gives you a panoramic view of the whole island. This cultural museum gives educative information that shows the real images of the old Tunisia.

Get mesmerised by all things Djerbian – its history, people, traditional costumes, culture rituals (for both Muslims and Jews), religious occasions like circumcision ceremony, custom, and many more. One of the highlights of Djerbian customs is the wedding processions.

Till now, weddings are regarded as one of the important events

in Djerbian culture. It is one of the most celebrated fêtes where people come to see and be seen. Most weddings are held during summer. Due to the scorching summer heat, wedding celebrations take place at night where the weather is more cooling. The fiestas usually start right after the Maghrib prayer (around seven) and last till the next day, approximately three o'clock in the morning. Oriental music and drumbeats are played full blast to celebrate the historic moment. Women come in their best elaborated traditional clothing with chunky glittery jewelleries. In Djerbian culture, it is all right to scrutinise the bride from head-to-toe (literally). Invitees observe (and comment) on the bride's look, her henna and makeup freely. The bride will also be made to do a "fashion parade" changing into various outfits and "model" for the only-female guests at her parents' home before dinner is served.

After the show and dinner are over, the bride, all covered-up (including

the face), will be carried out of her parents' house by her own father or brother and put onto a waiting camel. The camel is tasked to bring the bride to the groom's place. The bride and camel will be escorted by her family members till they reach the groom's side. Throughout the procession, the convoy will be chanting and singing whilst playing traditional musical instruments in jubilant. Once the bride's family reach the groom's side, more celebrations take place stretching till the wee hours.

In Tunisian tradition, once a girl is married, she leaves her parents' house and lives with her husband, his parents and all the other extended family members of her husband. So, that explains why wedding celebrations in Tunisia are very significant. They are like a poignant episode in a girl's life whereby she leaves behind her parents to begin a brand new life with a "new family".

4. Djerbahood - @ Er Riadh

Er Riadh, is a charming, clean and quiet Jewish village. In





INTERESTING FACTS ABOUT DJERBA:

- Muslims and Jews have co-existed for a long time, sharing similar foods, music and traditions.
- The Jewish community in Tunisia has its roots all the way back to the 11th century. To date, there are about 100,000 devotees across Tunisia and around 1,000 live in Djerba, making Tunisia, the second Arab country (after Morocco) that has the last remaining Jewish society in the Arab world. The majority of Jews have moved to France and Israel over the centuries.
- In end May every year, devoted Jews from all over the world come to
 Djerba to perform their annual pilgrimage at La Ghriba synagogue in Hara
 Saghira. The synagogue is believed to be Africa's oldest.
- · The Jews in Djerba speak Hebrew, Arabic and French.

September 2014, organisers at Galerie Itinerance, a Paris-based art gallery invited 150 international artists from 30 countries to take part in the street art project called "Djerbahood". The result? Amazing graffiti, covering parts of walls, doors, roofs of the houses of the inhabitants and other surfaces as well. What is special about this project is that those talented artists had taken into account the unique environment and local traditions among Djerbians. These fascinating mural artworks showcase Arabic calligraphy, traditionally dressed Dierbians, their aspirations, etc. These incredible masterpieces have not faded a single bit although it had been three years since they were up.

5. Medennine

If you're a Star Wars fan, you would want to make a trip to this city. The 1999 epic movie "Star Wars: Episode I - The Phantom Menace" had some scenes shot in this town. In pre-colonial times, Medennine was already the most important

trading centre, attracting merchants from all over North Africa. Those merchants stored their goods and possessions in "ksour" (singular is "ksar") - a local term which means "castle" or "palace", consisting of attached houses which looked like barrel-vaulted cells that were built side-by-side, one over the other. in honeycomb-like blocks up to five or six storeys high. Most of these "ksour" were pulled down in the 1960s to make way for the expansion of the modern town. However, one particularly striking example - "Ksar Medennine" has survived. Its movie star status brings flocks of visitors there just to see it.

Medennine is not situated on the island of Djerba. It is about 100km away from the latter. So, to go there, the easiest way is to get a taxi from Houmt Souk. Better still, get the hotel staff at where you are staying to call a taxi for you. A single trip from Houmt Souk to Medennine would take slightly around two hours and may cost about 15-20 Tunisian Dinars (\$\$9-12).

WHY VISIT DJERBA?

- 1. Since the Tunisian government has lifted visa requirements for Singaporeans to visit Tunisia in 2016, all the more it is a good chance to discover this real gem of the Medditarean. Singaporeans can stay up to three months visa free in Tunisia. However an exit fee of 30 Tunisian Dinars is required for non-residents exiting Tunisia.
- 2. Great opportunity to try out some Tunisian dishes that are very popular and have a following cult in France. Local foods like couscous, tajine, shorba, malsouqa, baklawa and mint tea have already made their way into the French cuisine centuries ago.
- 3. Djerba is safe and English is well understood.
- 4. People are warm and welcoming.
- 5. Tunisia is geographically situated in North Africa. Not many Singaporeans have travelled there. So, why not be one of those few and try something new?



ost of us only see ourselves, only see me. But in fact, I am one who is made up of four selves: what I call 'me' namely my personal self, then 'we' as a union of human beings, then 'us' as a larger union with the non-human beings, and finally, I am 'all' that includes God as the source of my existence. Thus, when I see myself, I see me in all the four aspects of my identity, namely, a self that I consciously know that it is me (individual or personal self), a self in relation with other humans (relational self), a self that sees itself as part of the ecology or Nature (collective self), and a self that extends beyond the physical realm (transcendent self).

The Muslim is thus one who is constituted by four selves. He is (1) his own self, (2) one with his fellow humans, (3) togetherness with his animal friends as well as the greeneries that surround his living, and (4) bonded with what is beyond the physical world which is none other than the world of the pristine and the divine.

Needless to say, our identity is such that we are a biological and physical, individual as well as personal, collective and social, ecological as well as cosmological, and a spiritual and transcendent human being, all at once.

As such, we are not a creature whose existence revolves around food and water. Rather, we are a creature that thinks and reflects, socialises and interacts, is filled with passions and ambitions, has feelings and emotions, and moves for what is sacred and transcendent. We are, so to speak, a creature that traverses beyond what is material and physical to what is intellectual and

aesthetical to what is ecological and cosmological and to what is spiritual and eternal.

Following from this conception of the human, we cannot detach ourselves from the rest that is part of our existence and should we attempt to detach and isolate ourselves from the rest that is part of us, we will end up becoming a human being that could lose the wholeness of our existence.

If and when this happens, we see others not only as being different but their being different could be interpreted as harmful and an impediment to our existence. And from being in co-existence with them, we end up becoming competitors with them, a competition that seeks to eliminate each other's existence rather than a competition that seeks to elevate each other's presence.





n conceiving the apprehension of the religious space - also known as the 'sacred space' - I remarked that, like religion itself, there are numerous interpretations of what makes a space sacred or otherwise (Kong, 1993). For others, the notion of a sacred space is communal and historical (Richard et al, 1983). The communal events and historical elements associated to the space demarcate its sanctity.

While there is plenty of definition revolving around how spaces are deemed as religious by a community or a subgroup of a community, I believe that the definition of a religious space turns out more distinct from non-sacred spaces, when we view it from an individual perspective. Since religion and holiness are personal testaments, and intra-religion and inter-faith differences exist profoundly, what one deems sacred might not be sacred to another. In brief, a sacred space, to me, is a space that an individual believes to possess a sanctifying relation to one's beliefs.

In this essay, I examine the concept of religious space and its spatial influence from the country of origin. Besides, this essay attempts to summarily highlight the differences between a Malaysian mosque located in Singapore and the conventional mosque that can be found in other parts of the island.

BRIEF HISTORY OF TEMENGGONG DAENG IBRAHIM MOSQUE

Owned by the Johore State and managed by the Johore Religious



Temenggong Daeng Ibrahim Mosque: The above photographs show part of the main pentagonal prayer hall (left) and the entrance to the mausoleum (right).

Department, Temenggong Daeng Ibrahim Mosque - hereinafter referred to as Temenggong Mosque - was built in 1890, has undergone reconstruction in 1991, and now stands firm in Telok Blangah of Singapore. Within the mosque premises, one can observe a mausoleum and graveyard, which are believed to be that of the Johore's royal family and elites of the early 20th century (Razzi, 2011). Historical evidences prove that the pentagonal mosque and the Telok Blangah compound were officially given to the Johore royalty through a written agreement with the British administration. The written document still legitimises Johore's ownership over the mosque and the mausoleum even in modern Singapore.

In this retrospect of the Temenggong Mosque being an externally-ran mosque, I delve into the uniqueness of this mosque on three levels – physical architecture and elements, ritualistic practices, and the presence of the mausoleum and graveyard. During the fieldwork, I read the symbols through the lens of a Singaporean who is less familiar to Malaysian mosques.

PHYSICAL ARCHITECTURE AND ELEMENTS

Upon entering the mosque compound, I noticed two physical uniquenesses. Firstly, elements of the Malay culture were dominant in the architecture and bedizenment of the mosque. Discordant with most mosques in Singapore, Temenggong Mosque does not have a dome. Instead, it is topped with a crescent and a star above a green Malay-styled roof. Also, the main pentagonal prayer hall was decorated with blinking lights lampu lap lip - which is a prominent accessory of a Malay kampong house.

Another enthralling physical feature is that it had a handful unmanned stalls selling snacks, ice-creams,

Malay delicacies and dishes. Buyers can bag their purchases and place the payment in a built-in box. This is different from other mosques which conventionally have manned stalls. This move of operating stalls based on trust is rare but can be emulated by other mosques in Singapore.

Hence, I argue that physical aspects of a mosque are quite reflective of the culture of the country of origin. Less so for Singapore as the mosque is increasingly seen as a Muslim sacred space used by many ethnicities instead of a Malay space. This has accrued in more mosques adopting contemporary designs and diminishing race-specific symbols in the mosque (Jahic, 2015).

RITUALISTIC PRACTICE

Talking about religious space, I cannot run from the discussion of ritualistic practices. By and large, since Singaporean and Malaysian



Muslims practise a common form of Sunni Islam, the mosque practises a similar form of prayers. However, it was riveting to observe the Imam reciting supplications for the wellbeing, health, and prosperity of the Johore royalties. According to a regular visitor, such supplications are made after each of the five Muslim obligatory prayers every day. The names of the current Johore rulers are mentioned in full, together with their royal ranks. Royal families, spouses of rulers, and the prosperity of the state were also mentioned as part of the supplication.

In most mosques, prayers are generic and names of leaders or public figures are never mentioned in supplications. Perhaps this can be attributed to Singapore's secular approach where political leaders do not declare official religion of the government.

Movements and decisions made by mosques are also subjected

to strict controls by the Islamic Religious Council of Singapore (MUIS), a statutory board under Ministry of Culture, Community and Youth. This is also to prevent fanaticism or favouritism for a certain ruler or leader in Singapore.

PRESENCE OF THE MAUSOLEUM AND GRAVEYARDS

As part of its rich history, the Temenggongs of Singapore -Temenggong Daeng Ibrahim and Temenggong Abdul Rahman - are believed to have been buried at the right tail of the mosque compound. A mausoleum covered in a similar green roof like that of the main mosque building stands for visitors to visit during the mosque opening hours. The graveyard of what is believed to be the burial ground of Johore elites of the past can be found behind the mausoleum (Farid, 2011), stretching all the way to the dormitories of the mosque workers.

Despite my short span of time there. I noticed that visitors to the mausoleum are diverse and from several ethnicities, including Malay and Chinese. Female visitors were also not covered from head to toe. unlike those who enter the main prayer hall. Most importantly, I observed that visitors came without any offering, which are common practices of visitors to a mausoleum of a prominent figure or a *keramat* - the burial site of Islamic saints believed to have been bestowed the ability to perform supernatural wonders (Rivers, 2003).

There could be many causes of this. Firstly, as part of the government's attempt to increase appreciation towards the nation's heritage, Temenggong Mosque is considered a part of the Telok Blangah heritage trail, which makes it a local attraction and a tourist go-to concurrently. Its location amidst popular attractions, including Vivocity

BIBLIOGRAPHY

Journal Reference:

Kong, L. (1993). Negotiating Conceptions of 'Sacred Space': A Case Study of Religious Buildings in Singapore. *Transactions of the Institute of British Geographers*, 18(3), Pages 342-358.

Richard H. Jackson & Roger Henrie (1983). Perception of Sacred Space. Journal of Cultural Geography, 3(2), Pages 97-104.

Jahić, E. (2015) The Contemporary Mosque in the Modern Urban Environment. ISSN 2232-965X, Pages 90-108.

Rivers, P. J. (2003). Keramat in Singapore in the mid-twentieth century. *Journal of the Malaysian Branch of the Royal Asiatic Society, 76*(285), Pages 93-119.

Website References:

Untold Histories of Malaya, 4th April 2011, Razzi Mo, "Untold History: The Forgotten Palace of Temenggong Johore in Singapore" Website: http://untoldhistoriesofmalaya.blogspot.sg/2011/04/untold-history-forgotten-palace-of.html

Transformasi, 24th June 2011, Muhammad Farid Bin Mohd, "Lawatan ke Masjid Temenggong Daeng Ibrahim dan Makam Diraja (Telok Blangah)" Website: http://bukitsiguntang.blogspot. sg/2011/06/lawatan-ke-masjidtemenggong-daeng.html



and Sentosa, also naturally attracts tourists, many of whom are non-Muslims. During my visit, an Indian couple staying at the neighbouring Bay Hotel, requested my help to snap their photo in the mausoleum vicinity. Secondly, this mausoleum only housed Johore's prominent rulers of the nation in the past, unlike the keramat of famous Islamic scholars, such as Habib Noh at Palmer Road. Hence, this mausoleum is probably not one where *keramat* worshippers mythically believe as a place which possesses higher powers. At Habib Noh's mausoleum, it is known that some individuals would visit the mausoleum to give offerings and pray for something in return, such as a more prosperous life, among others. This is not the case for the mausoleum at Temenggong Mosque, based on my fieldwork observations and the lack of available sources that regard this mausoleum as a keramat.

CONCLUSION

Being a mosque that is still entrenched in its values and not keen to blend in like a local mosque in terms of its operations and facades, Temenggong Mosque adds flavour to Singapore's Islamic religious space. It also makes us ponder if the religious space of Muslims – the mosque – is influenced more by culture or by Islamic emblems and elements of Islamic civilisations. If so, what are the implications to the quality of worship or religious rituals that are carried out in the space, if any?

As far as my observations and readings about Temenggong Mosque are concerned, culture can influence the intrinsic and extrinsic facets of the mosque, but it has very little impact, if any, to the quality of worship, which is the principal function of the religious space. TMR

house of argam



MCAS HOSTED RISEAP DELEGATES

ith the Regional Islamic
Da'wah Council of
Southeast Asia and the
Pacific's (RISEAP) 17th
General Assembly and Youth Leadership
Training Programme being held in
Singapore this year, MCAS was honoured
for the opportunity to help in hosting
the secretariat, delegates, and youth
leadership participants during their stay
here.

One of the most significant moments for MCAS during the RISEAP programme was on 4 October 2017, when the



















house of argam

delegates visited MCAS and witnessed the official opening of the Garden at MCAS. A Bonsai tree - signifying harmony, peace, balance, and all that is good in nature - was ceremoniously planted and watered by RISEAP Secretary-General Haji Marzuki Omar, and MCAS President Faiz Edwin Ignatious.

After the tour of MCAS's The Galaxy building where staff provided explanation to the delegates on the facilities and services offered to the public, MCAS hosted the delegates at the seaside restaurant, Central Thai at East Coast, for a casual farewell dinner where the warmest spirit of ukhwah (fraternity), amongst Muslims of various backgrounds and nationalities, filled the atmosphere.











ISLAM EXPLAINED: BEAUTY AND RATIONALITY OF ISLAM

- Discover what it is and what it teaches

BY SHAIK KADIR

slam is not a new religion nor was it founded by Prophet Muhammad (SAW) some 1,400 years ago, but it actually started in Paradise where Adam (AS) and Eve (RA), the first pair of human beings, were created. And, when they were placed on earth - for human beings to inhabit the earth with the other creatures - Adam (AS) became the first Prophet of Islam to guide his progeny with the guidance he had received in Paradise as well as, as time went on, with more guidance on righteousness which he received via Revelations from God, called Allah in the Quran.

Prophet Adam (AS) taught Islam in its basic form, that is, believe in Allah and do righteousness. Throughout the ages after him some 124,000 prophets were sent by Allah to many parts of the earth. Many of them were sent to teach morals and righteousness while some were sent to teach religious laws. All of them never came to destroy the teachings of the previous prophets but to confirm them and provide additional guidance.

We therefore see that all religions have some basic wisdom and instructions, with each prophet or "teacher" connected to the others through a long chain of prophets of Allah that started from Prophet Adam (AS), and their teachings were all Islamic in characteristics.

For example, we find all religions teach righteousness, like stealing is wrong, being rude is wrong, cruelty to animals is wrong, while being kind to people is good and giving charity is good, and so on.

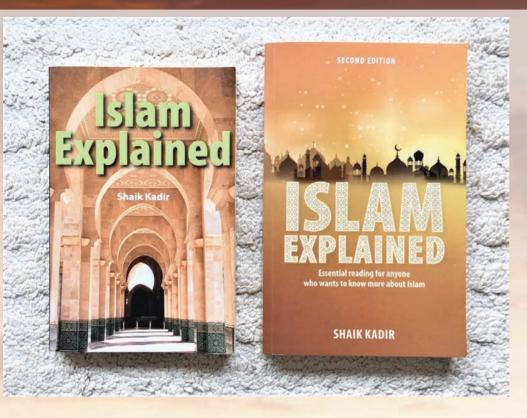
Some also do fasting for a few days but could drink water, while some others did prayers but might do it at any time. All these are part and parcel of the "Islamic way of life" referred to as "Ad-Deen" in the Quran – for personal and community happiness, peace and harmony.

IMPORTANT TO UNDERSTAND ISLAM

It is very important for people to understand the concept of Islam - that, as God is one, His religion for mankind is one but delivered in developmental stages from the simple to the challenging ones, like in the education system of any country.

Prophet Muhammad (SAW) was the last prophet and his mission was to complete and formally establish the "Islamic way of life" and give it a name - "Islam" - all via Revelations from Allah. "Islam" means "Submission to Allah for peace and harmony".

Thus, in Islam, for instance, fasting is regularised for all Muslims once a year in Ramadhan though individually, if they wish, they can make additional fast on other days outside Ramadhan. In Islam, prayers are regularised for all Muslims five times a day - though individually, if they wish, they can perform additional prayers before or after the obligatory prayers. In Islam, charity is regularised on an annual basis (zakat on wealth) and Muslims are urged to be charitable at any time, like extending help to anyone needing help in kind or money, such as to victims of poverty, accidents or natural disasters.



It is therefore important for the world to discover Islam and what it teaches. For instance, people ought to know that Jihad does not mean killing. People should know that the Quran states that if one kills an innocent person it is like killing the whole mankind and if one saves a person it is like saving the whole mankind.

A book that provides all these various aspects of the Islamic faith is "Islam Explained: Essential reading for anyone who wants to know about Islam", Second Edition, published in July 2017.

The 200-page book, published by Marshall Cavendish International (Asia) Pte Ltd, priced at \$19.99, is available in major bookstores, like Kinokuniya, Times Bookstores, Times Newslink (airport stores) and Select Books.

OBJECTIVE OF "ISLAM EXPLAINED"

Since 11 September 2001 when the towers of the World Trade Centre in New York were attacked, somehow Islam and Muslims began to receive some bad image, and it magnified.

The focus on terrorism in the media may have resulted in an inaccurate and biased view of Islam and of Muslims in general. Islam does not condone terrorism nor is it responsible for those Muslims involved in terrorism and violence. People should know that the vast majority of Muslims adhere to Islam and find peace and happiness in it. Islam actually promotes peace and harmony. Linking Islam and Muslims to terrorism and violence is islamophobia, and islamophobia is as bad as terrorism and can disunite the society.

In the light of this continuing negative image of Islam and Muslims, "Islam Explained" was written to correct the image. The book (first edition), published in 2008, highlights the importance for the world to discover what Islam really is and what it teaches, and is meant for both the less-knowledgeable Muslims as well as non-Muslims so that they would understand Islam and appreciate its beauty, rationality, role and mission.

The latest edition of the book has been updated and expanded. The last paragraph of the **Introduction** of the book reads: "This book is dedicated to anyone and everyone, irrespective of race, religion or culture, who reads it to know and understand Islam and Muslims better so that together we can live harmoniously, respecting one another, and working towards making the world a better place to live in."

The last sentence of the book's **Epilogue** gives a quotation from the Quran, thus: "God loves the righteous ones: "Let there arise out of you people inviting to all that is good, enjoying what is right, and forbidding what is wrong: they are the ones to attain felicity." (Allmran, 3:104) TMR

Book: Islam Explained By Shaik Kadir Published by Marshall Cavendish in 2017.



he principles of Islamic finance and its application have long been practised by the Muslims since the time of Prophet Muhammad (SAW). These principles and practices are evident in the Quran and Sunnah in which the ruling of trade and its related matters are elaborated. However, the emergence of Islamic banking as a system comparable to the conventional is relatively new. This is evident as the establishment of the first Islamic bank only occurred in 1963, of which El-Naggar started the Mit Ghamr Islamic Savings Bank in Egypt that is intended to mobilise the idle savings of the majority of Muslims within the Shariah requirements and to provide halal returns on their savings.

Since the inception of the Islamic bank in Egypt, Islamic banking and finance has progressed and today, established a strong foothold in the banking world. There are vast differences between the Islamic banking system and the conventional banking system and the core difference can be clearly observed in the foundation of the systems.

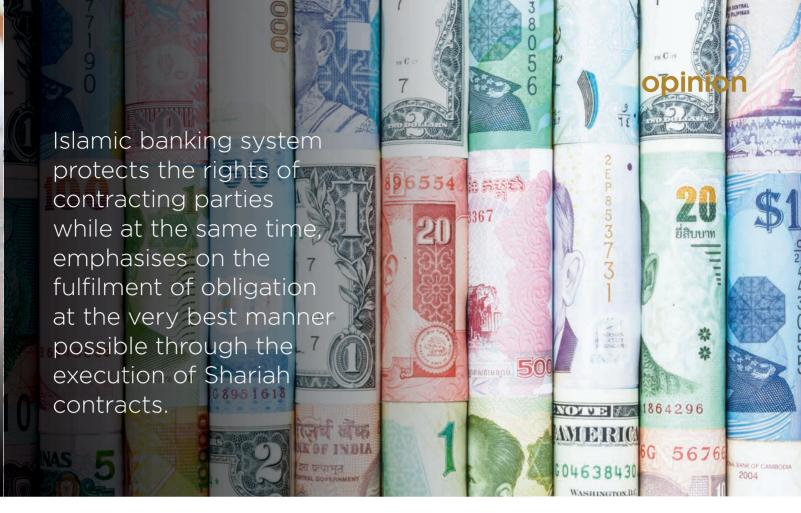
DIFFERENCES BETWEEN CONVENTIONAL AND ISLAMIC BANKING

For conventional banking, its system is founded on interestmaking mechanism, which is derived from provision of loans from the banks to the customers. This interest element is strictly prohibited in Islam due to its nature in which money is made through mere provision of loan, of which additional money is generated through money itself. Thus, in Islam, loan is not a suitable way of generating return as the practice may seem to oppress the borrower, who most probably would be asking for loan out of necessity.

For Islamic banking, clearly the system must be devoid of any interest element. Due to this, its foundation is different from the conventional banking system, in such a way that it has to utilise Shariah-compliant contracts in order to gain profit from the services that it provides. In Islamic financial transactions, essentially there are three (3) elements which render a return to be justifiable in the eyes of the Islamic law and they are assuming of risks, undertaking effort, and being liable for a particular task. Hence, Islamic financial transactions will always deal with underlying asset in order to satisfy the three (3) essential elements above.

THE NEED FOR BANKS TO EARN PROFIT

As banking is a financial intermediary business, there is definitely a need for banks to earn profit; be it conventional or Islamic.



Thus, in order to steer away from dealing with interest and to ensure that transactions executed as well as the returns generated from it are Shariah-compliant, Islamic banking system utilises various contracts that are recognised by the Shariah in its offerings of financings. Contracts such as cost-plus sale (Murabahah), leasing (*ljarah*), profit-sharing (Mudarabah), profit and loss sharing (Musyarakah) and many others are utilised in order to ensure that all gains received are justifiable and there will be no element of injustice in the pursuit of making profit.

This principle is exemplified in Islamic banking products for financings. An example of this is the financing provided for vehicles which utilises lease (*Ijarah*) and sale contract. Instead of providing a loan for customers who wish to purchase a vehicle via which the bank shall profit from the loan through the imposition of interest, as per applied by the conventional

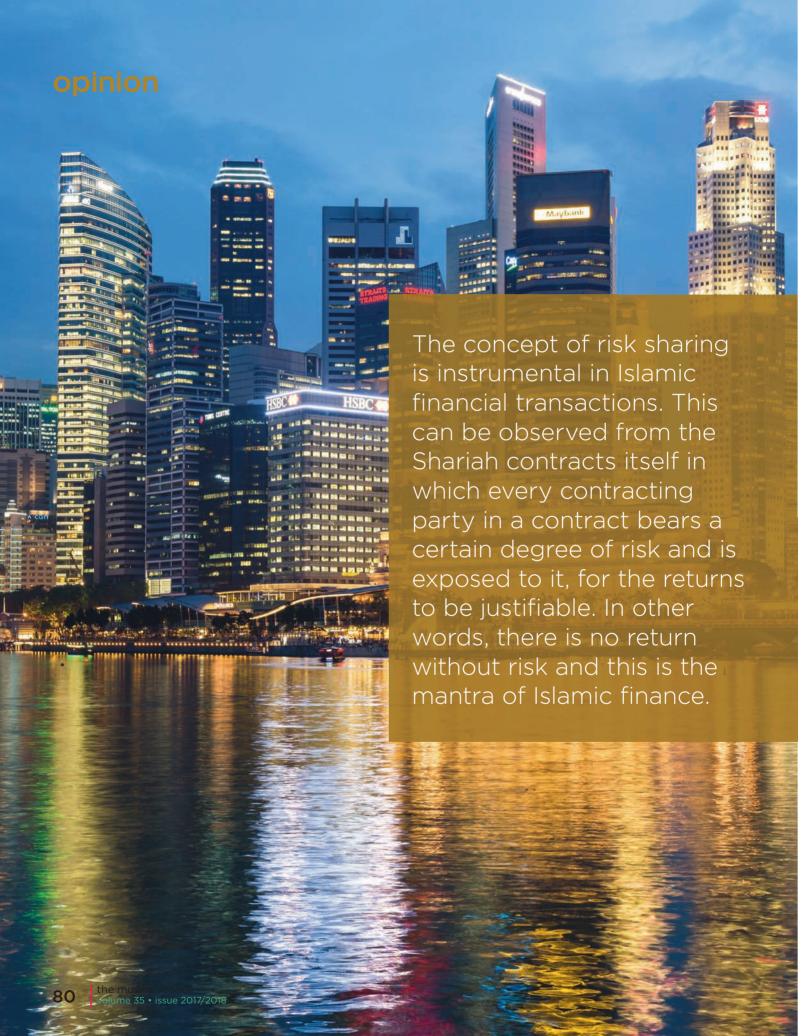
banks, some Islamic banks utilise the contract of *Ijarah* whereby the Islamic bank will lease the intended vehicle to the customer in return of rental and that at the end of the financing tenure, the customer will purchase the vehicle from the bank at an agreed price. Such transaction involves underlying asset, which thus makes the profit earned iustifiable.

It can be observed -from the above explanation- that in the conventional banking system, only a single contract is utilised in loans, i.e. the execution of loan with interest contract. The banks will use the deposits received to give out loans to the customers. The banks will profit from the operations through the margin of interest that they impose on the customers from the act of giving out loans. Such operation contradicts the fundamentals of Islamic financial transactions as mentioned earlier.

Islamic banking system also goes beyond the relationship between factors of production and economic behaviour. This is because besides depending on the law of demand and supply, Islamic banking system is also supported with other fundamental philosophies, such as advocating contracting parties' rights and duties, equitable distribution of wealth, risk-sharing and preserving the sanctity of contracts.

ADVOCATING CONTRACTING PARTIES' RIGHTS AND RESPONSIBILITIES

Islamic banking system protects the rights of contracting parties while at the same time, emphasises on the fulfilment of obligation at the very best manner possible through the execution of Shariah contracts. Each Shariah contract has its own unique tenets and features whereby the responsibilities of each contracting party are embedded in those



opinion

tenets and their conditions. Thus, the parties involved must ensure that they perform their respective responsibilities, which in turn, preserves their rights.

A clear example on this is the conditions stipulated for the tenet of subject matter in a sale contract. Among the conditions imposed is that that subject matter must be in existence during the execution of contract. The wisdom for imposing such condition is to ensure that the buyer would not be deceived into buying something that is not in existence. This in turn obligates the seller to perform his duty of ensuring that the subject matter can be delivered to the buver in return of the payment received. Islamic banks thus strive to adhere to the tenets and conditions and this is evident in its operations whereby the banks must ensure that the underlying asset is available prior to execution of sale contracts to customers.

EQUITABLE DISTRIBUTION OF WEALTH

Equitable distribution of wealth is another feature unique to Islamic banking. As a business entity which reaps profit, banks need to pay Zakat on its business operations. Zakat is a religious obligation whereby its distribution must be made to 8 specific groups of recipients. Usually Zakat is paid on top of the normal corporate social responsibility programmes that a particular Islamic bank has. thus Islamic banking system can be considered as dedicating more efforts towards ensuring circulation of wealth and upholding social and economic justice.

Besides Zakat, Waqf is also a financial tool that Islamic banks

can utilise to help in circulating the wealth in a society. With the Islamic banks being an intermediary between the surplus units and the deficit units and that they have all the proper infrastructure and governance in place to be an intermediary, the application of Cash Waqf is feasible for the banks to execute.

An example of this is the administration of Cash Waqf by Maybank Islamic Berhad under the name of Wakaf Ar-Ridzuan, a collaboration with state of Perak Darul Ridzuan, Malaysia. Maybank Islamic Berhad in Malaysia provides an online platform for people who wants to make cash endowment and also manages its investment which the return will be channelled to the beneficiary, based on the specified agreed projects for social development and well-being.

RISK SHARING

The concept of risk sharing is instrumental in Islamic financial transactions. This can be observed from the Shariah contracts itself in which every contracting party in a contract bears a certain degree of risk and is exposed to it, for the returns to be justifiable. In other words, there is no return without risk and this is the mantra of Islamic finance. Contracts such as liarah (lease), *Mudarabah* (Profit sharing) and Musyarakah (Profit and loss sharing) are all perfect examples that prove that risk sharing is fundamental in Islamic finance. In *Ijarah*, for example, since it is based on lease whereby the customer shall lease the asset from the bank for a particular period, contemporary scholars are of the opinion that the rights and liabilities arising from the ownership of the leased asset shall be assumed by the lessor,

while the rights and liabilities arising from the usage of the leased asset shall be assumed by the lessee. The distinction of assuming rights and liabilities between contracting parties clearly indicates that the risks inherent in the contract are being shared respectively.

PRESERVING THE SANCTITY OF CONTRACTS

Operations embedded in the Islamic banking system must also be in line with the ethical and religious values that the system upholds. For example, upon receiving money for investment purposes, Islamic banks would need to ensure that it will be making ethical investments that will not contradict the Shariah and also will not nullify the objectives of the Shariah, which are to preserve religion, life, intellect, lineage and wealth. In observing Shariah compliant investment, Islamic banks will not finance companies whereby its products may harm the society, such as tobacco companies, and many others regardless of the profit that it will gain by investing in such companies. Thus, universal morals and values guided by the Shariah would not be compromised at the expense of earning profit.

Besides that, Islamic financial transactions executed must also observe all the tenets of contracts. The absence of a tenet or a condition of a particular tenet might render the contract to be void, which will then lead to financial consequences such as the inability for the seller to recognise the money as income. With a myriad of contracts being utilised by Islamic banks, there is a necessity for proper governance to be in place in order to safeguard the sanctity of the contracts and preserve the real essence of each particular

opinion



contract. Proper governance can be established through the existence of Shariah experts in Islamic banks who act as gatekeepers of the banking products, from the initiation of a particular product till the reviewing of existing products. All these are to preserve the compliance of business and operations to Shariah requirements.

ISLAMIC BANKING SYSTEM FOR ALL

Despite Islam being the guiding principle in the Islamic banking system, there is no requirement for the practitioners and clients to be Muslims, as the only requirement that they need to fulfil is to accept the Shariah restrictions underscored by Islamic values. As such, Islamic banking can serve businesses and people from different backgrounds and from all walks of life. The merits of Islamic banking system can also be enjoyed by individuals, societies and nations at large. With the existence of a competent Islamic banking system, Muslim individuals -in particular- will have the confidence to subscribe to it

and are able to steer away from engaging in Shariah non-compliant transactions in order to ensure that he is living his life in accordance to what Islam has prescribed.

Non-Muslims can also reap benefits from subscribing to Islamic banking due to the values embedded in the system as mentioned above. Society can also be positively impacted by the active operations of Islamic banking as values, such as preserving the rights of contracting parties, executing their respective responsibilities, as well as justifying that every return must be accompanied by risks undertaken, are embedded in the system.

As a result, the building blocks of the society will be instilled with a sense of justice, fairness, and equity, and that oppression at the expense of deficit party shall not occur. Islamic banking system has proven its financial stability, which is an essential tool for economic growth in times of economic crisis. It is mentioned in The Impact of Global Financial Crisis on the Stability of Islamic Banks: An Empirical

Evidence, by Mosab I Tabash and Raj S Dhankar, that despite the financial crisis which has plaqued the economies of both industrialised and developing nations, the Islamic finance industry has been flourishing, and has enjoyed a 29% growth in assets to reach more than US\$600 billion in 2008. According to World Bank, the Islamic finance industry has expanded rapidly over the past decade, growing at 10-12% annually, and that currently Shariah-compliant financial assets are estimated roughly at US\$2 trillion, covering bank and nonbank financial institutions, capital markets, money markets and insurance (Takaful).

Generally, in many majority Muslim countries, Islamic banking assets have been growing faster than conventional banking assets. There has also been a surge of interest in Islamic finance from countries. such as the UK, Luxembourg, South Africa, and Hong Kong. With the existence of a banking system that transcends beyond purely economic and financial aspects of transactions, Islamic banking system is capable of addressing both the economic and social needs of individuals and societies as a whole. And Allah (SWT) knows best. TMR

The author is Head, Shariah Management Department, Maybank Islamic Berhad.

He began his career in Islamic banking and finance industry in 2003 and has led the Shariah team in several Islamic banking institutions in Malaysia and Singapore since 2006. He is a member of Certified Shari'a Adviser and Auditor (CSAA) of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), Bahrain. He holds an undergraduate and master's degree in the field of Islamic Studies and Shariah.



Watch your Wudu' (Ablution) انْتَبِهُ إلى وُضوئِك Intabih ilá wudu'ik

By Madrasati

Tadúru ahdáthu háthihi al qissah fí masjidi

تَدوسُ أَحْداثُ هَذِهِ الْقِصَّةِ فِي مَسْجِدِ al-garyati wagta solati athuhri

الْقَرْيَةِ وَقْتَ صَلاةِ الظُّهْرِ.

The events of this story are taking place in the village mosque at zuhur prayer time.

Taqa'u al-madrasatu al-ibtidáiyatu wa masjidu

تَقَعُ المَدْرَسَةُ الْإِبْتِدائِيَّةٌ وَ الْمَسْجِدُ fí nafsi ashári'e

The primary school and mosque are located on the same street.

Azzana muazzinu al-masjidi dáiyan annása

أَذَّرَ مُؤَذِّنُ الْمَسْجِدِ داعِيًا النَّاسَ

lilijtimá'e liadái soláti azzuhri

لِلْإِجْتِماعِ لِأَداءِ صَلاةِ الظُّهْرِ.

The muezzin (bilal) is calling the people to perform the zuhur prayer.

Fasami'a kullu man fí al-madrasati al-athána.

فَسَمِعَ كُلُّ مَنْ فِي الْمَدْسَسَةِ الأَذانَ.

Everyone in the school heard the call for the prayer.

Hína'ithin tawaqqafa al-mu'allimúna 'ani attadrísi

حينَئِذٍ تَوَقَّفَ الْمُعَلِّمُونَ عَنِ التَّدْسِيسِ

liyatamakkana attalámíthu mina al-isti'edádi lissoláti.

لِيَتَمَكَّزَ التَّلاميذُ مِنَ الْإسْتِعْدادِ لِلصَّلاةِ.

The teachers stopped teaching so that the students could get ready for the prayer.

Háthá ádam tálibu assaffi al-khámisi

هَذَا آدَمُ طَالِبُ الصَّفِّ الْخَامِسِ

ibtidá'í wa háthá mu'allimu attarbiyati al-islámiyati

إِبْتِدائِ وَهَذامُعَلِّمُ التَّرْبِيَةِ الْإِسْلامِيَّةِ

yatawadháni janban ilá janbin.

يَتَوَضَّآنِ جَنْبًا إلى جَنْبِ.

Adam (a primary five student) and an Islamic Studies teacher are taking ablution next to each other.

Lammá wasal ádamu ilá qadamaihi yaghsiluhumah iktafá

لَمَّا وَصَلَ الْحَمْرِ إلى قَدَمَيْهِ يَغْسِلُهُما اكْتَفى

bisabbi al-má'l 'alaihimá.

بصَبِّ الْمَاءِ عَلَيْهِمَا (دُوزَى أَنْ يَلْمَسَهُمَا).

When it came to washing his feet, Adam just let the water run over them (without touching them).

Huná qála lahu al-mu'allimu: yá ádamu lá tansa an

هُنَا قَالَ لَهُ الْمُعَلِّمُ : يَا آدَمُ لَا تَنْسَ أَنْ فَيَا قَالَ لَا تَنْسَ أَنْ

taghsila 'aqiba al-qadami. Háthá muhimun jiddan.

تَغْسِلَ عَقِبَ الْقَدِمِ . هَذَا مُهِمُّ جِدًّا.

At this moment, the teacher told him: "Oh Adam do not forget to wash the back of your feet. This is really important.

Alam tasm'a bihadíthi annabiyi SolláAllahuAlaihiWaSallam wa huwa yaqúlu:

أَلَمْ تَسْمَعْ بِحَديثِ النَّبِيِّ عَلِيْكُ وَ هُوَ يَقُولُ: "al-waylu lila'aqábi minannár"، الْهَ نُلُ لِلْأَعْقابِ مِنَ النَّامِ الْمَاعُ الْأَعْقابِ مِنَ النَّامِ الْمَاعُ الْمُعْادِ مِنَ النَّامِ الْمَاعُ الْمُعْادِ مِنَ النَّامِ اللَّامِ اللَّهُ عَادِ مِنَ النَّامِ اللَّهُ عَادِ مِنَ النَّامِ اللَّهُ عَادِ مِنَ النَّامِ اللَّهُ عَادِ مِنَ النَّامِ اللَّهُ عَادِ النَّامِ النَّامِ اللَّهُ عَادِ النَّامِ اللَّهُ عَادِ النَّامِ اللَّهُ عَادِ النَّامِ اللَّهُ عَادِ النَّامِ اللَّهُ عَلَيْهِ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْهُ اللَّهُ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمُ اللَّهُ عَلَيْكُمُ اللَّهُ اللَّهُ اللَّهُ عَلَيْكُمُ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ اللَّهُ اللَّهُ عَلَيْكُمْ اللَّهُ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ الْعُقَادِ فَيْ اللَّهُ اللَّهُ عَلَيْكُمْ اللَّهُ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمُ اللَّهُ عَلَيْكُمْ اللَّهُ اللَّهُ عَلَيْكُمُ اللَّهُ عَلَيْكُمْ الْعُلْمُ اللَّهُ عَلَيْكُمْ اللَّهُ عَلَيْكُمْ الْعُلْمُ اللَّهُ عَلَيْكُمْ الْعُلِيْكُمُ الْعُلْمُ الْعُلِيْكُمْ الْعُلْمُ اللَّهُ عَلَيْكُمْ الْعُلْمُ اللَّهُ عَلَيْكُمُ اللَّهُ عَلَيْكُمْ الْعُلْمُ الْعُلْمُ الْعُلِمُ اللَّهُ عَلَيْكُمْ الْعُلْمُ الْعُلِمُ اللَّهُ عَلَيْكُمْ الْعُلْمُ الْعُلْمُ الْعُلْمُ الْعُلْمُ الْعُلْمُ الْعُلْمُ الْعُلِمُ الْعُلْمُ الْعُلْمُ الْعُلْمُ اللَّهُ عَلَيْكُمْ الْعُلِمُ الْعُلْمُ الْعُلْمُ الْعُلْمُ الْعُلْمُ الْعُلْمُ الْعُلْمُ الْ

Didn't you hear the Prophet peace and blesssings of Allah be upon him saying:
'Woe to these heels! Save them from the Hell-fire."

Ádam: shukran yá ustáz. Kuntu musta'ajilan

آدَمُ : شُكْرًا يا أُسْتاذُ. كُنْتُ مُسْتَعْجِلاً

fanasítu amra al-a'aqábi

فَنَسِيتُ أَمْرَ الْأَعْقابِ.

Adam: "Thank you teacher! I was in hurry and I forgot about the heels".

Lá budda an yassila al-má'u ilá jamí'e a'adá'l al-wudú'i,

لا بُدَّ أَنْ يَصِلَ الْمَاءُ إلى جَميعِ أَعْضَاءِ الْوُضوءِ،

qála al-mu'allimu mutabassiman.

قالَ الْمُعَلِّمُ مُتَبِسًّمًا.

"It's obligatory that the water reaches all the body parts that are meant to be washed during the ritual of the ablution," said the teacher smilingly.

Ádam: má m'aná "al-waylu" yá mu'allimí?

آدَمُ : مَا مَعْنَى "الْوَيْلُ" "يَا مُعَلِّمِي؟

Adam: "What's the meaning of 'al-waylu', teacher"?

Al-ustáz: hiya kalimatun yuqsadu minhá attakhwífu wa attahdídu

Teacher: "This word is a curse/threat against those who go against this rule".

Ádam: mina al-ána fasá'idan lan ansa amra

Adam: "From now on, I will never forget about the heel whenever I perform ablution".

Al-ustáz: ahsanta yá Ádam. Báraka Allahu fík.

Teacher: "That's good, Adam. May Allah bless you!"

Ba'ada al-intihá'i mina al-wudú'l iltahaqa ádamu wa al-mu'allimu

bilmuslimína liusolliyá solata al-jamá'ati ma'a al-imámi.

After finishing ablution, Adam and the teacher joined the rest of the Muslims to perform the prayer in congregation with the Imam.

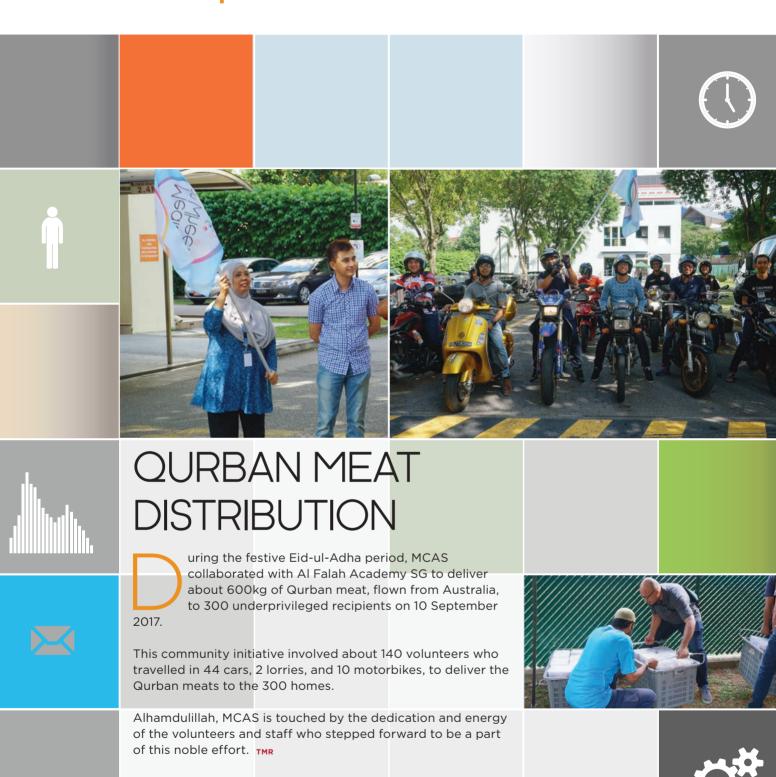
¹rawáhu al-bukhári (hadíth raqm/60), wa rawáhu muslim (hadíth raqm/241)

¹ Narrated by Bukhari (Hadith number/60), and narrated by Muslim (Hadith number/241)

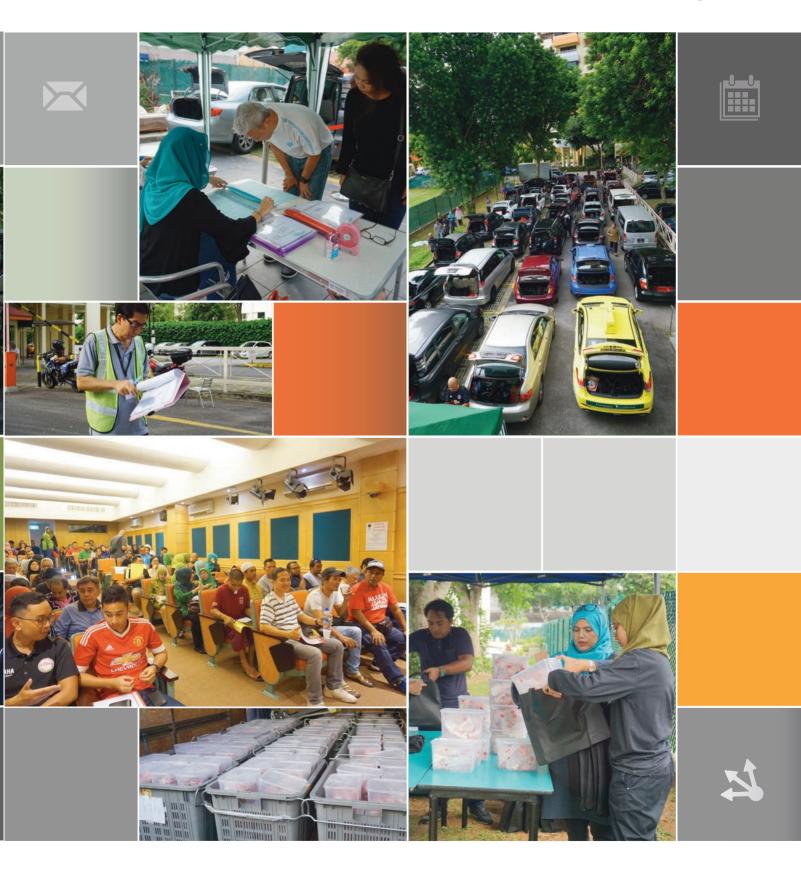
Learn Arabic from experienced native speakers - in small group or individual; adults or kids. For more information, please feel free to contact Madrasati.

Email: alarabiya.madrasati@gmail.com | WhatsApp: +65 9442 1320

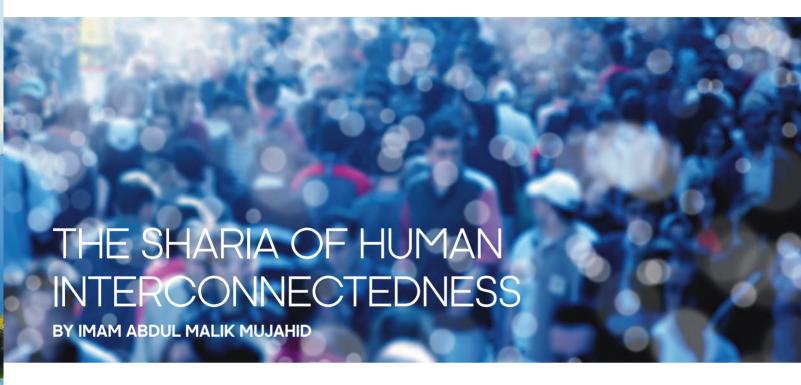
house of argam



house of arqam







n Islam, it is not enough for success to believe in God and worship Him. It would be just half of the test of one's faith. The other half of the test is how our relationship is with other human beings.

After all, it is so much easier to pray, fast, and contemplate without the distraction of other human beings who place impositions on our time, energy, and wealth. Yet, in Sharia, the Islamic way of life, it is only by serving other human beings that we can truly connect to our Creator. God holds the person in high esteem who tries to be just in his or her dealings, whether that is in relation to a business deal, a difficult parent or child, or an annoying neighbour.

In contrast, someone who neglects his or her duties to parents, children, neighbours, and society as a whole, even if they pray ardently, fast diligently, or contemplate daily, comes up as a zero.

THE TWIN TEST OF ONE'S FAITH IN ISLAM: CONNECTION WITH GOD AND CONNECTION WITH HUMANITY

There is a small chapter at the end of Quran called Small Kindnesses (Al-Maoon). In it, God describes the person who has lost the interconnectedness with others, and in turn has lost his faith.

In this twin test of our faith God says: "Have you ever seen a human being who contradicts the faith in God and His Judgment? That is the person who pushes the orphan aside and does not promote feeding the poor. Woe, then, unto those who pray, but their hearts and minds are remote from the essence of their prayers, those who appear to pray, but refuse to share necessities of life with others." (107:1-7)

Connecting with God and serving His Creation are, therefore, twin pillars of faith in Islam.

Prophet Muhammad, peace and

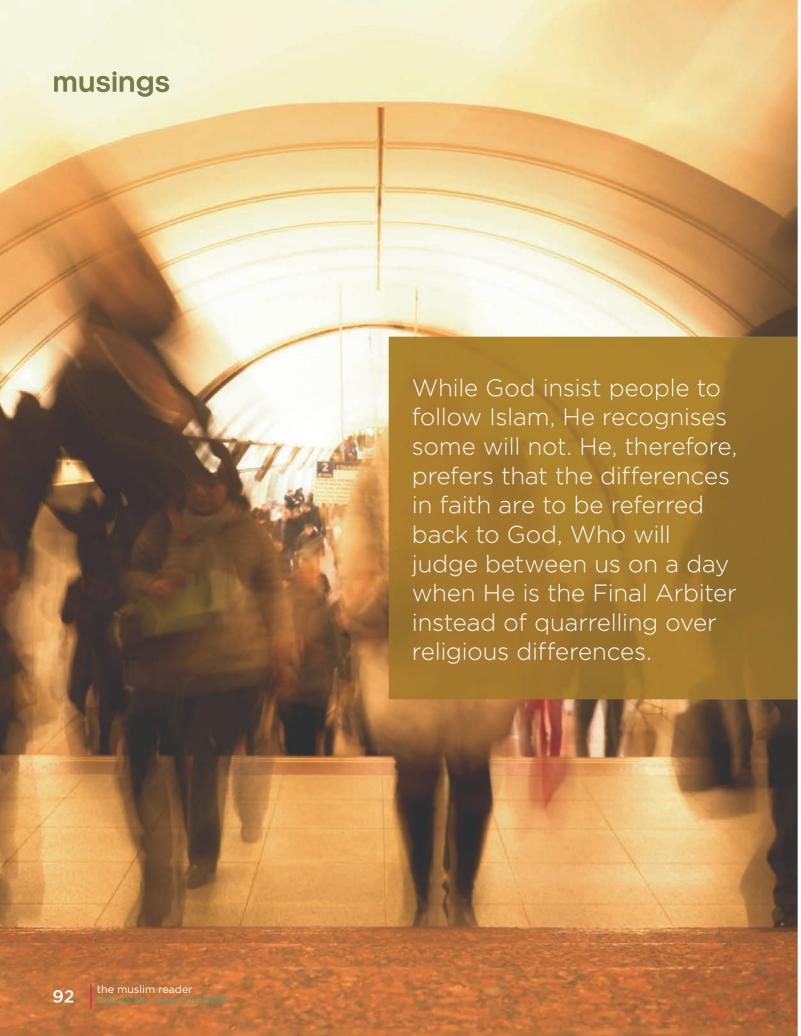
blessings be upon him, said: "The person who meets with people and endures the harm they do is better than the person who does not mix with them or endure the harm they do." (Recorded in the Hadith collections of Tirmidhi and Ibn Majah).

That may be why a conservative South Asian scholar, Ashraf Ali Thanwi, said that one cannot be a good Muslim unless he first becomes a good human being.

ONENESS OF HUMANITY AND DIVERSITY

God says that human differences are for differentiation purposes only:

"O Mankind, We created you from a single pair of a male and a female and made you into nations and tribes, so that you may know one another. Verily the most honoured of you in the sight of God is he who is the most righteous of you."



(Al-Hujurat, The Inner Apartments, 49:13)

From this short verse, Islamic scholars have drawn several fundamental Islamic principles which are reaffirmed elsewhere in the Quran and the Prophet's teachings:

- God is addressing all of humanity here, not only the Muslims.
- God says that He created us from one man and one woman, thus making us all brothers and sisters.
- The verse invalidates the claims of superiority due to one's birth by stating that all are born through a similar process, i.e. from a male and female.
- God made tribes and nations as a means of identifying and differentiating. This is not meant to be a source of superiority, nor as a contributing component of tribalism, caste systems, nationalisms, colonialism or racism.
- The only measure of greatness among human beings is at the individual level, not on a national or group level, based on the character of *Taqwa*. This Arabic term [taqwa] means a character build around God-consciousness.

This singular criterion of preference, *Taqwa*, however, is not quite measurable by other human beings since it deals with the inner self. Therefore, human beings must leave even this criterion to God to decide rather than using it to judge each other. At the same time though, this principle does not mean that we are unable to differentiate between right and wrong behaviour, nor does it prevent us from acting against wrong actions. Rather, it discourages the human tendency

to 'sit in judgment' of others.

Elsewhere in the Quran, God asserts that He created all human beings as one people (one *Ummah*) and it is human beings who created divisions within themselves. (Yunus, Jonah, 10:19)

In terms of religious coexistence, the Quran says:

"... To each among you have we prescribed a law (Sharia) and an open way. If God had so willed, He would have made you followers of one faith. But He willed otherwise to test you in what He has given you; therefore strive to excel one another in all virtues. Ultimately you all shall return to God; then He will show you the truth of those matters in which you dispute." (Al-Maidah, The Table Spread, 5:48)

This understanding of how human beings were created, as well as why humans are different, is built into the faith structure of Islam.

We believe that there is only One God who created all. We are asked to believe in all of the Prophets, not just Biblical Prophets, but all. We are also asked not to prefer one Prophet above others in terms of respect. We are asked to believe in the earlier scriptures despite God's criticism of people for changing those scriptures. (Al-Baqarah, The Heifer, 2:285)

Any Muslim who does not believe in the whole set of these principles is not considered a believer by God. (An-Nisa, The Women, 4:136)

These principles are also a part of an Islamic social structure: justice and fairness, upholding the rights of the poor, as well as charity to those in need, extend to all people without any differentiation between a Muslim and a non-Muslim.

In the peace sanctuary of the Prophet (SAW), Madinah, the Prophet (SAW) established peace between various tribal and faith groups after a hundred plus years of warfare. He negotiated and implemented a written constitution. Classical Islamic literature refers to this document in Arabic as "waseeqatun Nabi."

What is significant about this document is that after stating the equal religious and legal rights of each of the Jewish and pagan tribes of Madinah, this document repeatedly uses the phrase "one Ummah with the believers." This constitution implemented the Quranic recognition of the presence of multiple religions as well as other variations among people, while keeping in mind the "oneness of humanity", and offering equal security, mutual defence, legal and civic autonomy, and freedom of religion to all citizens including those who worshipped idols.

DEALINGS WITH THE THEOLOGICAL DIVISIONS

While God insist people to follow Islam, He recognises some will not. He, therefore, prefers that the differences in faith are to be referred back to God, Who will judge between us on a day when He is the Final Arbiter instead of quarrelling over religious differences. (Al-Maidah, The Table Spread, 5:48)

In the meantime, we must learn to peacefully coexist by establishing cordial relationships of mutual benefit, thankfulness to each other, and care for the disadvantaged and



neighbours, regardless of whether they share our faith or not. Muslims are required to cooperate for the good, in righteousness and piety for all, and not for sin and rancour. (Al-Maidah, The Table Spread, 5:2)

The Islamic prayer called Solat literally means connection in Arabic. It connects us to our Creator five times a day. Another word derived from the same root is used for the connected phones. Another is used when referring to relations between human being, particularly family "Silatul Rahm", with the word "Rahm" meaning the womb, giving precedence to ties that bind us through our birth.

Perhaps this is why in Islam, a person cannot give away all of their wealth even to charity without first making sure they have paid the inheritance shares due to family members.

But relations of the womb or blood are not the only ones that emphasise human interconnectedness in Islam. Neighbours are given high priority, regardless of whether they are Muslims or not. In Islam, therefore, relationships, justice, rights, and duties toward one's neighbours are not limited to Muslims.

The Prophet (SAW) once said:

"Angel Gabriel kept recommending treating neighbours with kindness until I thought he would assign a share of inheritance." (Recorded by the Hadith collection of Bukhari and Muslim)

This helps establish a connection with others beyond our immediate circle, particularly with those whom we connect with regularly, even if it is just a "hello" in the driveway on the way to work or school in the morning. One example of how Islam establishes the right of neighbours is the fact that a neighbour has the first right to buy your property if you are selling it, even over your family.

But a neighbour in Islam is not just the person who lives on your block. The Quran's definition is broader, and it includes

- 1 neighbours who are near,
- 2 neighbours who are of other ethnic background,
- 3 the person sitting, walking, working or studying next to you,
- 4 the traveller. (An-Nisa, The Women, 4:36)

This should give us pause on days we think we can annoy the person sitting next to us on a plane, train, or bus with a loud mobile phone conversation, for example. Chapter 49 of the Quran offers us detailed advice about proper manners and behaviours in relation to all human beings, including the abovementioned types of neighbours, whether that is name-calling, spying, or backbiting.

Traditionally, Sharia has always emphasised the protection of faith, life, property, liberty, and safety of all, regardless of their faith. And it defines a violation of the sanctity of these rights of every citizen as capital crimes.

These are Islamic ideals that Muslims the world over learn of through sermons, Imams, teachers and mothers, who still inspire one to live by these ideals. This is what 150 leading Islamic scholars asserted in the document known as "A Common Word."

ISLAMIC IDEALS OF MUTUAL HUMANITY IN PRACTICE

It was through the systemic incorporation of the concept of mutual humanity and other recognition of other religions into belief structures, laws and values that explains why Islamic societies, from the start, were racially diverse, multi-ethnic, and open to other faith communities. Whether it is Madinah, Baghdad, Andalus, Egypt,



Muslims, however, cannot claim that they have always lived these ideals individually or collectively. Unfortunately, there are many examples, which show Muslims living way below their own ideals.

Timbuktu, Jerusalem, Istanbul, Bukhara or Delhi, one finds people of different races and religions living and working comfortably with each other by and large.

Rumi's poetry, One thousand and One Nights, *alif lailah*, and the rest of Muslim classics depict the neighbourhoods in the Muslim world as a large cosmopolitan culture in which 'others' are regular participants as neighbours, scholars, traders, partners, heroes as well as villains.

Rose Wilder Lane of "Little House on the Prairie" fame, also known as an important libertarian philosopher as a result of her book "Discovery of Freedom," asserts that Prophet Muhammad (SAW) was the second most important sources of freedom in the world.

Although her reading of the Prophet's contribution and Islamic civilisation might be difficult for some to stomach in today's Islamophobic environment, it is one which most Muslims continue to remember to inspire them in their efforts to make the world a more just place of human habitation without religious and racial animus.

Rose Wilder Lane came to these conclusions about 70 years ago

when most of the Muslim world was still under colonial occupation. It was during these times that the ideals of Islam faced some of their major challenges.

Faced with the triple whammy of colonial occupation, cultural hegemony, and forced modernisation, Muslims started reacting to events defensively instead of continuing to serve humanity at large and develop at their own rate of progress. Progress, which they helped define for a thousand years with their contributions to world civilisation, which was open to all faiths and communities.

THE CHALLENGE OF LIVING THE IDEALS FOR MUTUAL HUMANITY

Muslims, however, cannot claim that they have always lived these ideals individually or collectively. Unfortunately, there are many examples, which show Muslims living way below their own ideals, and occasionally groups like Taliban and Hizbut Tahreer denying those ideals altogether or partially. We must consider ourselves individually responsible for our personal neglect and collectively, for the transgressions of other human beings – their basic right to

healthy and productive lives and freedom of religion.

The human challenge to practically implement these principles was evident even in the Prophet's life.

There are many Hadith, or teachings of the Prophet (SAW), quoting from his sermons, which repeatedly strike at Arab pride, pride in ancestry, and ill treatment of the other in terms of colour, tribe, religion and class.

The Prophet (SAW) realised the challenges of preaching the message of unity of humankind. Even in his farewell sermon shortly before his death, he made it a point to address this issue:

"O people, remember that your Lord is One. All mankind is from Adam and Eve. An Arab has no superiority over a non-Arab nor a non-Arab has any superiority over an Arab; also a white has no superiority over a black, nor [does] a black has any superiority over a white, except by piety and good action. Indeed, the noblest among you is the one with the best character (*Taqwa*).

This article is printed with the kind permission of www.SoundVision.com.





e are fortunate to be able to voice our thoughts – literally. Have we wondered how life would be like for someone who cannot express his or her feelings freely? The sense of suppression can be devastating at times, or perhaps, most times.

Madam Mon, a mother of three grown-up children shares her experience on bringing up her youngest child who has special needs. Bahri, who is in his 30s now, was diagnosed as autistic at the age of seven.

HOW IT ALL STARTED

"My son began his early education in mainstream schools initially

but his teachers were always complaining about him. They were always telling us that he couldn't keep still and was always hyper. Fed-up with their endless complaints, my husband and I decided to take him to a doctor for an assessment," begins Madam Mon at the start of the interview.

The doctor who checked on Bahri did some screening tests and behavioural evaluations and confirmed that the latter was autistic. With the advice from the doctor, Madam Mon and her husband pulled their son out from his primary school and started enrolling him at MINDS (an acronym for The Movement for the Intellectually Disabled of Singapore).

ENTERING MINDS

MINDS was founded in May 1962 by a group of philanthropists who saw the need to provide equal opportunities for children with intellectual disabilities to receive education and later, to be integrated as contributing and responsible citizens in Singapore. Since then, MINDS has grown to become one of the oldest and largest non-governmental organisations catering to the needs of persons with intellectual disability (PWIDs for short) in Singapore.

A Training Officer with MINDS, Madam Jamiatin Asan, says, "I advocate our clients' voices by telling the society that these



persons with intellectual disability need to be treated with dignity and respect. Don't ever think that they are aliens and useless.... the mainstream society needs to change their perceptions towards PWIDs."

MISSING DAD

Bahri, who has been warded at the Institute of Mental Health numerous times, has been prescribed with daily medication to "help him calm down". "He started becoming aggressive after the death of his father in 2003. Perhaps he misses him but can't say it. So, he vents his anger by hitting me," confides the mother.

The single parent shares that when her husband was alive, he used to take Bahri out. Each time when they came back from their outings, Bahri would write down the names of the roads that they had passed by on a piece of paper – and that was a sign that he understood and appreciated things.

BEING GRATEFUL

Breaking down several times throughout the interview, Madam Mon admits, "...because of his condition, we hardly go out. People make fun of him. They mock him too often but he doesn't retaliate. Not even once." It is "too overwhelming" taking care of Bahri alone, she says but she consoles herself by being "redha". "... There are other people who are worse-off than us. At least my son is active, smart and able to walk." (Redha means being peaceful with whatever fate lies ahead or an act of acceptance of the situation as it is because it is what Allah (SWT) has ordained).

"...because of his condition, we hardly go out.
People make fun of him. They mock him too often but he doesn't retaliate.
Not even once."

Looking into the future, Madam Mon isn't too worried for her special son as she knows she can rely on MINDS for support. She has plans to put Bahri at Mindsville should she passes on one day. "Mindsville is a home for our clients that do not have any caregiver or the caregiver is unable to provide and care for the client. This is a paid service based on means testing," explains Madam Jamiatin, who has been with MINDS for nine years.

Madam Mon is also grateful that MINDS and the training officers have been very reassuring and giving positive vibes for them to move forward. Currently Bahri is undergoing training at Idea Employment Development Centre - a wing of MINDS that provides vocational training and various employment aids for the intellectually disabled. The Centre strives on to constantly assist its clients to reach their potential for independence by providing opportunities in employment, friendship, and community services. Madam Mon hopes that with the expertise acquired by his son, he is able to "turnaround his future and have more self-confidence". TMR



TO WEAR, OR NOT TO WEAR – THAT IS THE JIHAD

BY DR JO SHAN FU

hen you think of Muslim women, what comes to mind? The image of the repressed, oppressed, or inferior social status under men's domination, the abrupt wear of veil (aka hijab) in this modern world sticky to fashion trends, the victims portrayed by the media at large, and more negative images may overshadow what the Muslim women really are.

The uniqueness and trademark of Muslim women when wearing the Hijab seems to often be related to a negative perception from the public eye. Can this be attributed to biased media or does this have to do with Muslims' actions? We may wonder whether these negative stereotypes really represent how Muslim women are. Why do Muslim women wear Hijab? Is it necessary to wear Hijab as a Muslim woman? How challenging is it to wear Hijab in this modern world? All these questions will be briefly discussed in this article in order to unravel the mystique of Hijab and reveal its true meaning in Islam.

Without a doubt, Hijab wearing represents a symbol of modesty and privacy for Muslim women in Islam as the Holy Quran clearly mentions in several verses about the injunction from Allah (SWT):

"Allah is well aware of everything they do. And tell believing women that they should lower their eyes, guard their private parts, and not display their charms beyond what it is acceptable to reveal; they should draw their coverings over their necklines and not reveal their charms

opinion

Islam gives me another chance through wearing Hijab, that is, I can be free from heedlessly pleasing people. Instead, I can choose to please Allah (SWT) with my heart.

except to their husbands, fathers, husbands' fathers, sons, husbands' sons, brothers, brothers' sons, sisters' sons, womenfolk, slaves, such men as attend them who have no desire, or children who are not yet aware of women's nakedness; they should not stamp their feet so as to draw attention to any hidden charms." (Al-Nur, The Light, 24:31)

The above surah indicates the requirement of modesty in women's dress. Furthermore, in another Surah (Chapter), our Prophet (SAW) is commanded to ask his family members and other Muslim women to wear non-revealing outer garments when they go out, so that they are not the subject of non-virtuous individuals.

"Prophet, tell your wives, your daughters, and women believers to make their outer garments hang low over them so as to be recognised and not insulted." (Al-Ahzab, The Confederates, 33:58-59)

Therefore, wearing Hijab is not an option but a requirement for Muslim women to abide by on a daily basis. Hijab is not just a piece of cloth - to Muslim women, it is a symbol of modesty and of their submission to the Almighty.

However, it is true that many Muslim women, be it born-Muslims or Converts, who may face a great challenge while wearing Hijab. The challenge is a frequent concomitant of Islamic practice. As a Convert, I must admit that making a decision to wear Hijab is not an easy one. The challenge contains two parts: external and internal factors.

What are the external factors? These can be how the society judges you as a Muslim woman with Hijab. If you live in a Muslim majority country, it might be easier to practise your religion, such as wearing Hijab on the street as it is just a common thing to see on a daily basis. On the other hand, if you live in a non-Muslim majority country, the challenge will come as people around you do not understand much about your religion, and how you look may pique people's curiosity or even misconceptions about you. In addition, people around you, including your very own family members, may give you a hard time, specifically for Converts, while they see you wear Hijab.

Take me, as an example. Until this moment of being a Muslim, for almost 10 years, my parents still dislike me wearing the Hijab. From their facial expression, I can tell how ashamed they feel. However, does this stop me wearing the Hijab? The answer is no, and this, on the contrary, strengthens my faith so that I am more convinced with wearing Hijab as part of me.



The reason is simple. Before converting to Islam, I consider that pleasing people, especially my parents, is pivotal in life. Probably due to the influence of the culture where I am raised from, pleasing parents and doing whatever they like is a way to show my filial piety towards them. However, I realise through pleasing people blindly, I slowly lost myself and became less motivational for my own purpose of life.

Islam gives me another chance through wearing Hijab, that is, I can be free from heedlessly pleasing people. Instead, I can choose to

opinion



please Allah (SWT) with my heart; that will bring me more blessings behind all difficulties. At the end, people tend to be fickle: one day they adore you, and the next day they abhor you. Only the Almighty will always have mercy on us and never give us up if we believe in Him. Wearing Hijab, maybe, is not something this society desires, but Allah (SWT) knows better what we really need rather than what we really want in life. Submitting to Allah's will through a simple piece of cloth is surely the least a Muslim woman can do to complete part of her faith.

If you are a Convert to Islam, and you find wearing Hijab is difficult, you are not alone as I believe many of the Converts experienced the same struggle. The internal factors that keep you from not donning Hijab are mostly from the fear that you imagine yourself. You may have that hope to wear Hijab one day, but you never really get to it. The reason is that you feel that you are not ready to change your appearance by putting a piece of cloth on your head. Moreover, you start to imagine many possible negative consequences after you wear Hijab, such as the destructive reactions from your family and

friends, the unpredictable future for your life or career, and more.

But in reality, is it really difficult and disconcerting? It is just a piece of cloth that will never change who you are and how you are. Conversely, it may make you look even better inside out. Why not just give it a try, step by step, if you want to start wearing Hijab? You can start out by asking yourself to wear Hijab once a week to learn to get used to it. Learning how to fix a Hijab and what small gadgets you may need for Hijab are also parts of the prerequisite of Hijab-wearing that a new Muslim woman needs to acquire.

Asking your close Muslim sisters for support and advice on how to wear Hijab is definitely a big plus to facilitate the wearing. With a supportive community around you, wearing Hijab will not be as difficult as you think. Once you feel more comfortable, you can start to increase the frequency of wearing Hijab weekly and then you can reach the objective to wear it every day with comfort, joy, and peace.

Are you thinking to make a positive change for yourself by wearing Hijab? Do not hesitate, but have a heart on it. With all your perseverance and effort, you can enjoy wearing Hijab and feel confident being a Muslim woman through this small piece of cloth. Hijab connects your heart with the Creator and strengthens your faith with ease, *Insha'Allah*. TMR

The author has converted to Islam in 2006 while studying her Master and PhD in the US. After the completion of her studies, she moved to Singapore and lived there till 2014. She now lives in Hong Kong, where she lives with her family.

journal

THE ISLAMIC WAY OF FAMILY LIFE



he concept of the family throughout the history of the world is one that is very familiar, and that many people around the world can relate to quite easily. Families are a key component of modern society and also, arguably, play the defining role in making the children of today into the men and women of tomorrow. It is the ethos and teachings imparted and shared within a family that enable individuals to prosper in the right way, turning them into good and contributing members of society. Hence, a family assists in the development of not only individuals within the family but also of society. In order for families to work and become a tightknit unit full of love, respect, care and strong morals, a set of guidelines is generally required, often implemented by the parents. Islam already contains a strong foundation of family bonding within itself. If Islam is followed in the correct and knowledgeable way, then families will be able to lead their life in the best way possible, as there can be no greater guide in this world than the words of Allah (SWT), and his Prophet Muhammed (SAW) being

the living embodiment of those words and so the best possible role model to follow.

CONCEPT OF FAMILY

In order to understand the Islamic way of family life and what it entails, the concept of a family first needs to be defined. Traditionally, a family is known as a group of individuals living under one roof. In Islam, the basic unit of a family is established once a man and a woman are married under Islamic law and regulations. A family can then also include any blood relations from both the husband's and the wife's side, which of course incorporates their children into the fold. The connection of family and marriage is well evidenced by Surah Al-Furgan (The Criterion): "And it is He who has made man from water. That He has set up relationships of family and marriage. And your Lord is ever All Powerful (over all things)." (25:54)

The first family to come into being, as created by Allah (SWT) Himself, was the pair of Adam (AS) and Eve (Hawa, RA), as Surah An-Nisa (The Women) explains in its first verse: "O Humankind! Fear (and respect)

your (Guardian) Lord, Who created you from a single person (Adam) and from him, He (Allah) created his mate of similar nature, and from both (the two of them) spread (like seeds) countless men and women." (4:01)

Through the creation of Adam (AS) and Eve (RA) came humankind as a species that spread upon the Earth by the will of Allah (SWT), as the surah clearly states. Hence, from that point onwards, the inhabitants of the Earth created other families. through the institution of marriage. Not only does this beg the reader to understand the scope and appreciate the vast integration of the Islamic family within this world, but it also inculcates a sense of awe, as Adam (AS) and Eve (RA) were first created as husband and wife within the boundaries of Heaven itself. What more pious. blessed and truly gifted birth could there be of a family, as Surah Al-Bagarah (The Heifer) states: "O Adam! You and your wife, live in the Garden; and eat of the plentiful things in there (wherever and whenever) you want ..." (2:35). Only due to Allah's own plan to send both down to Earth did



journal

For a family to succeed and prosper together, forgiveness is crucial for clear hearts, clear minds, and the dismissal of ill will, all of which will help rather than hinder the growth of that family and its individual members.

Adam (AS) eat the fruit he was forbidden, thus being cast down from Heaven.

The importance and significance of a family should be paid heed to when Allah (SWT) Himself held the union of Adam (AS) and Eve (RA) so high in His regard, guided through divine knowledge and wisdom.

Many ways can be employed in order to uphold such a special idea that is a family, and many approaches can be followed in order to make the family the best it can be within Islamic parameters. Perhaps one of the most important characteristics within a Muslim family is forgiveness.

As human beings in this world, everyone is prone to making mistakes, big or small. As a race, human beings are flawed but this should not be an excuse not to accept others and their mistakes. In fact, Islam strongly encourages a person to forgive another, no matter the wrongdoing that may have been committed, and especially so within a tightknit family. Surah Taghabun (The Mutual Loss and Gain) says, "O you

who believe! Truly, among your wives and your children are (some that are) enemies to yourselves: So be aware of them! But if you forgive them and overlook, and cover up (their faults), Surely Allah is Often Forgiving, Most Merciful." (64:14)

ALWAYS BE FORGIVING

The importance of forgiveness cannot be made any clearer than is presented in the surah. Any member of the family, be it the wife, the husband or the child, can do unexpected things but if their sins are forgiven by their own family members or by the head of the household, then Allah (SWT) Himself will surely forgive them as well. Hence, for a family to succeed and prosper together, forgiveness is crucial for clear hearts, clear minds, and the dismissal of ill will. all of which will help rather than hinder the growth of that family and its individual members.

Surah Taghabun continues (verse 15), "Your wealth and children are only a trial and a temptation, whereas with God there is a great reward." Managing a family is not easy in the most peaceful of times; many factors and adversities can

arise for the family on their journey together in this life. Instead of frustration setting in, this should be considered a test, as Surah Taghabun states, and this is also another characteristic of the Islamic way of family life.

The creation of a family is one that brings the utmost joy, but is also one that comes with a heavy burden of responsibility, which is the test that all must go through in order to succeed as a Muslim with firm belief in Islam. Within the family, everyone still needs to say their own prayers, complete their own fasts, give their own zakat if possible, etc. Hence a family is a test of Allah's ways as listed in His holy book, the Quran.

SUCCESS AS A MUSLIM FAMILY

If the family is able to stay on the path of Allah (SWT) by following what is written in the Quran, leaving behind children who are also versed in correct Islamic knowledge and practice, they will be considered a success as Muslims overall. Therefore the most important aim of all in this life is that a household has strong faith (iman) and God-consciousness

journal



(taqwa), following the five pillars of Islam without fault, which will make their climb up the steps of Paradise that much easier. Once these goals are set within the family members, it becomes that much simpler to carry out all that is required of a Muslim, hence gaining forgiveness, pleasure and salvation from our Lord, Allah (SWT).

A sports team, no matter what the sport, will always have clearly defined roles and responsibilities which specific players need to carry out. This is so that the team can become one well-oiled machine, running as effectively as possible in order to achieve their goal of winning. An Islamic family is no different. Parents have a clear responsibility of making

sure that their children grow within the correct set of Islamic guidelines, so it becomes second nature to them and they mature to be adults of integrity, honesty and strong Islamic faith. However, children also have quite a dynamic role. Initially they are encouraged to learn all that they can so they can become understanding and empathetic adults, qualities they will need later on in life when it is time for them to take care of their parents. The aging process is a natural phenomenon; however, with age comes a slowing down of the mental and physical processes.

SYNERGISTIC ROLES

Once parents are at that stage, it falls upon the children to look after

them and guide them, just as the parents once did to their children. The roles within a Muslim family are so synergistic that the Quran states that neither the parents nor the children will understand who benefits from whom. Hence. roles and responsibilities are not only clearly defined and taught in Islamic families, but they are fluid such that everyone shoulders aspects of the same responsibilities sometime during their lifetime. If children are taught this concept well and are exposed to the infinite love that a parent has for a child, then they will, Insha'Allah, not hesitate to return that same love and kindness that parents may need one day.

Only a few important characteristics have been defined and considered above, but there are many others that are also helpful and will only increase the bond that should exist within an Islamic family. It boils down to individuals being as good Muslims as they can be, and so providing guidance by example within the family as to how other family members should also lead their lives. Not only does this help fulfil the obligation we have towards our family, but it also brings us closer to Allah (SWT), closer to His mercy, His pleasure and His blessings, all of which are needed for us to lead a good life with our families in this life and in the Hereafter. TMR

This article is printed with the kind permission of Mount Albert Islamic Trust. Find out about the Islamic community in New Zealand by downloading Mount Albert Islamic Trust's monthly newsletter called "Rocket Science" (http://www.mtalbertislamiccentre.org/node/11).



INTRODUCING THE HONOURABLE LADY

During the earlier times of the Prophet (SAW), there was a lady who left the world at a mere age of 29, yet she gained such prominence within her brief lifespan as a result of her commendable courage, nobility, and admirable, heightened sense of modesty.

She is none other than our Prophet's own dearest daughter, Fatima (RA), who also was the wife of the fourth Caliph of the Muslim world, Ali bin Abi Thalib (RA). She had a distinctive resemblance to Prophet Muhammad (SAW) in various aspects of her speech and mannerisms. It was known that Fatima (RA) was given glad tidings

Rasulullah (SAW)
once said, "The
best of the women
of Paradise are
Khadijah bint
Khuwaylid, Fatima
bint Muhammad,
Aasiya bint Muzahim
(the wife of Pharaoh),
and Maryam bint
'Imran."

that she would hold leadership in the hereafter to all women residing in Paradise.

Fatima (RA) was the youngest of the six children of Prophet Muhammad (SAW) and Khadijah bint Khuwaylid (RA). She was given birth to just five years before the Prophet (SAW) began his journey of Prophethood when he received his first revelation from Allah (SWT) through Jibril (AS). In fact, Fatima (RA) was one of the few people of that time to have lived in close company to her father throughout the descent of Quranic verses, from the beginning till the end of his lifetime.

HER EMINENCE IN THE MUSLIM WORLD

In linguistic terms, the name 'Fatima' in its Arabic language root word *fitam* means one that is freed, particularly from treacherous conduct. Fatima (RA) is also commonly known up till today by her nickname *Az-Zahra*, which means the one of resplendence and majestic beauty. Others define *Az-Zahra* by its literal meaning 'flower' to suggest that she was the flower of the Prophet (SAW) and his nation.

Fatima (RA) holds such a high status amongst the Muslims such that the renowned scholar Imam al-Bukhari dedicated one whole chapter on her in one of his volumes of compiled Hadith entitled 'Chapter on the Merits of Fatima'. Such are a living proof and

evidence of Fatima's significance in our history.

In one saying of the Prophet (SAW): "Fatima is a part of me, and he who makes her angry, makes me angry." (Sahih Bukhari and Sahih Muslim)

Such a statement depicts the tremendous amount of love the Prophet (SAW) had for his daughter that he suggested with his saying that she was a valuable part of him and so his emotions were dependent on hers. As a form of incumbent respect and love for our Prophet (SAW), it is imperative for us to lift the veil of ignorance on her mark in history.

HER BRAVERY AND PATIENCE

It is no wonder how Fatima (RA) earned such special fondness

from her father for she was often protective of him. When Prophet Muhammad (SAW) was calling people to the Oneness of God, Fatima (RA) witnessed how some of the people grew in animosity towards him because it opposed their own personal beliefs.

One of them was Uqba ibn Muait, whom with the intentions of murder through suffocation placed his foot in aggression on the Prophet's neck whilst he was praying in prostration in front of the Kaabah. Fatima (RA), with immense bravery and courage, despite being a lady of tender age, pushed the man aside while crying out for her father.

Similarly, in another incident, the man placed filthy intestines of a camel on the Prophet's back during his prostration in prayer. Out of her kindness and profound love for her father, Fatima (RA) went running towards him to remove the intestines and clean his clothes.



With utmost patience and maturity, Fatima (RA) endured most of her childhood and teenage years in trials of hardship. Due to the extreme hunger her family faced due to poverty and rejection from their society, she grew so thin that it was described in her biographies that her stomach shrunk till it became concave towards her back.

Similarly, as a result of such tribulations, her mother faced lengthy illness, hunger and exhaustion till she passed away when Fatima (RA) was merely around 14 or 15 years old.

HER BLESSED MARRIAGE

When she reached the age of 18, Ali (RA) asked for her hand in marriage from her father. Neither Fatima (RA) nor her father ever expected nor demanded a high dowry from Ali (RA). He obtained a few hundreds of dinar for the dowry in exchange for one of his few valuable belongings, his shield, which he had sent to be sold in the market.

The Prophet (SAW) ensured that Ali (RA) would provide his beloved daughter with shelter and although he could not get hold of one nearby to her father, they did not once complain about the great distance, even though the Prophet (SAW) knew he would miss her so dearly. It was known that before travelling, Prophet Muhammad (SAW) would always visit Fatima (RA) first before departing and would visit her again once he returned from his trip.

Despite Fatima's notable rank amongst the people at that time, she remained contented with her humble living along with her husband. When her house of one room was first set up, their flooring was of fine sand as they were unable to bear the costs of a carpet. Other furniture purchased for their living and out of necessity included a bed, a pillow filled with the leaves of dried date palm, a plate, a glass, a leather water bag and a grinding stone for grinding flour. As such, she embodied commendable traits of zuhd (meaning detachment from the desires of worldly comfort and luxuries that would only last temporarily).

Soon after one year of her blessed marriage with Ali (RA), she gave



birth to her first son. Fatima (RA) raised five children throughout her lifetime: Al-Hasan, Al-Husain, Muhsin, Zainab and Umm Kulthum.

HER HUMILITY AND FILIAL AFFECTION

Fatima (RA) never allowed her father's title as a Prophet to remove the qualities of humility within her. She played a role in contributing to the affairs of the Muslims of her time. One of the companions, Anas ibn Malik (RA), said, "I saw Aisha and Fatima exerting themselves in carrying water, medicine, and treatments for the wounded on the day of the battle of Uhud."

Moreover, Fatima (RA) herself often nursed and treated her father's wounds when he faced injuries. As a filial daughter, she never failed to observe proper etiquette and manners with her father. Habitually, she always rose from her seat to greet him whenever he entered the room. Neither did she falter in distraction nor allow herself to be overly preoccupied with her marriage and children to prevent it from causing herself to forget her dutifulness towards her father.

Once, out of the strong spiritual connection she had stringed to her father, she visited him to pass him bread that she had just begun eating from home, without being told about how he (SAW) had not eaten for several days. In much gratitude, Prophet Muhammad (SAW) said to his daughter, "O Fatima, verily, by Allah, this is indeed the first food entering your father's mouth in three days."

HER ANTICIPATED DEATH

When the Prophet (SAW) departed from this world, Fatima (RA) was in such distraught. A historian and biographer Ibn Atheer stated in his book *Asad Al-Ghabah* about how Fatima (RA) was never seen with a smile on her face ever since. In fact, she passed away merely 5 to 6 months after the Prophet (SAW) did during the blessed month of Ramadhan.

The Prophet's wife, Aisha bint Abu Bakr (RA) once narrated about how Fatima (RA) had already anticipated her death to come shortly after her father's as she was being informed:

"The Prophet in his fatal illness called his daughter Fatima and told her a secret because of which she started weeping. Then he called her and told her another secret, and she started laughing.

When I asked her about that, she replied, the Prophet told me that he would die in his fatal illness, and so I wept, but then he secretly told me that from amongst his family, I would be the first to join him, and so I laughed." (Sahih Bukhari)

HER PROFOUND MODESTY TILL HER LAST DAYS

Besides her traits of humility, nobility and courage, Fatima (RA) was also known for her immense attribute of shyness. She was concerned of preserving her chastity not only while she was living, but even after her death. What an admirable characteristic of modesty she had for today's Muslim women to model after!

While she was sitting next to her sister-in-law, Asma bint Umays, in the midst of her illness, she shared



some of the thoughts that were running through her mind.

Fatima (RA) said, "O Asma, there is a matter that worries me".

Out of curiosity, Asma replied asking, "What is it?"

"When I depart and they wash and shroud me and lay me on the deathbed, the wooden bier which they carry the deceased on, I would not like for people to see what they see of the deceased (referring to the physical shape and contour of the woman's body that may be apparent)," cried out Fatima (RA) in her concern.

Asma answered with a solution, "I saw in Abyssinia they form wooden arches over the bier and drape a sheet over so that the shape of the body is not visible."

Then Fatima (RA) pleaded that such a procedure were to be carried out for her in order to preserve her chastity. Before she departed, on the day she passed away, one of her companions who often served her, Umm Rafi', facilitated Fatima (RA) in a complete bath. Then, Fatima (RA) was placed in the centre of her house as she desired.

After performing ablution and her final prayer, Fatima (RA) laid on her right side and uttered her last few words, "I have taken a bath so no one should wash me thereafter. And verily, I am tasting death."

HER BURIAL

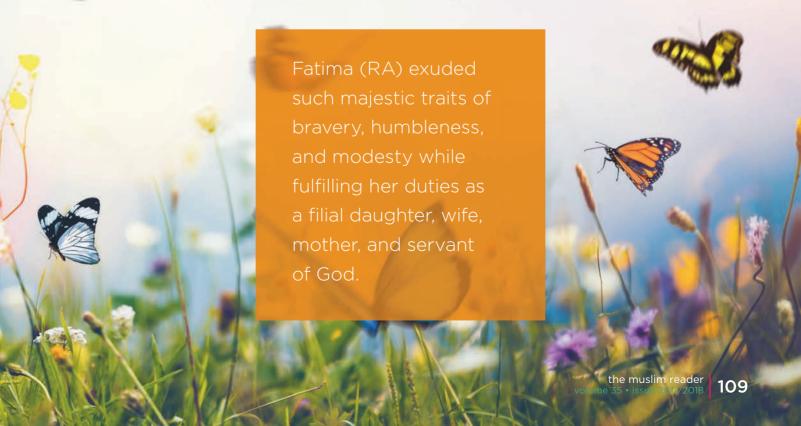
As requested by his late wife, Ali (RA) buried her secretly in the midst of the dark night at Jannatul Baqi, a historical cemetery in Medina alongside with the other family members and Companions of the Prophet (SAW). Her request of the discreteness of her burial was out of her humility as she did

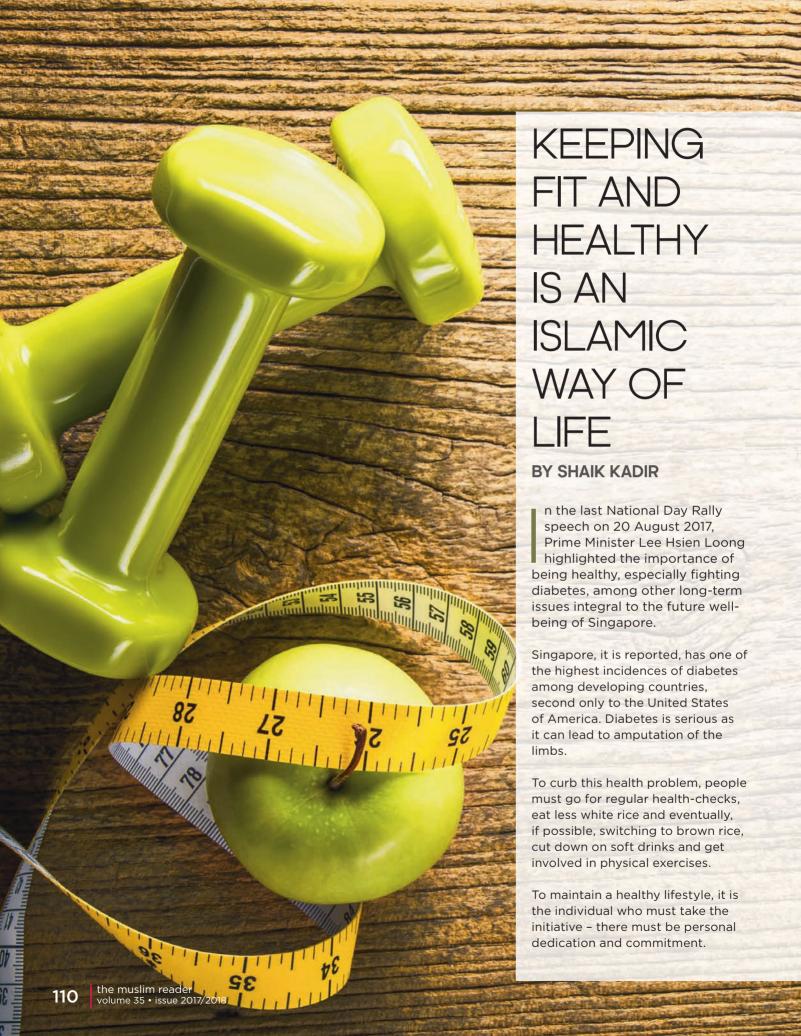
not want to stir a commotion about her death amongst the people of the Ansar and Muhajir.

Fatima (RA) exuded such majestic traits of bravery, humbleness, and modesty while fulfilling her duties as a filial daughter, wife, mother, and servant of God such that Allah (SWT) raised her ranks to be amongst the best women in Paradise. She is proof that the Prophet's teachings and examples could by all means be carried out by a lady as well; having known that she was the closest in her mannerisms to him. Let us reap lessons from her biographies and exemplify whichever of her positive traits that we can. TMR

References

Lecture Series 'Perfected Women' by Habib Muhammad Alsagoff Great Women of Islam by Mahmood Ahmad Ghadanfar Men & Women around the Messenger by Sa'd Yusuf Abu Aziz





In fact, Islam asks Muslims to eat the right food and eat it moderately as well as to do exercises to stay healthy.

EAT RIGHTLY AND WISELY

Discipline is paramount in keeping oneself healthy. Every year, Ramadhan gives us the opportunity to make significant changes in our lifestyle in positive ways through self-control and obligation, one of which is eating correctly and moderately. Ramadhan, apart from its religious values, is the training period for discipline in eating. So, when Ramadhan ends, the eating disciplinary skill we have acquired ought to be used for our daily routine.

On Eid-ul Fitr itself, we must control our food intake. We must not eat a solid meal at every house we visit. That is to say, if we visit six houses, we must not eat six times!

It is a culture in Singapore for the host to spread a table-full of tempting food for the Eid-ul Fitr visitors. But, we must decline to eat with a good Islamic excuse, like by saying "I am quite full, so I shall take just a glass of plain water."

Islam recommends eating only when hungry, and that too not to overeat. According to a hadith of Prophet Muhammad (SAW), we are advised to leave one-third of our stomach empty after eating. This means that if our stomachs are always full of food, then it is bad as we can be easily assailed by any kind of health ailments. So, we ought to follow this advice strictly.

Then, after the month of Ramadhan, there is the beginning of the "wedding season" throughout the year till the next Ramadhan when we are invited for wedding receptions.

In modern times, with buffet facilities, people are tempted with all sorts of food for them to take any food and in any amount, from such food as Briyani, Dalca, Beef, Fried Chicken, Fish Cutlet, Shrimp, Sambal Goreng, Pineapple Acar, Cucumber Acar, and Vegetable Rojak complete with its thick Peanut-Sambal toppings.

After eating the main dish, the dessert table becomes an attraction, where a variety of sweet Kuehs, Bubur Caca, Bubur Kacang, Fruit Cocktail, Suji, and Teh Tarik, are available.

This is temptation at its best. So, it is up to the individual guest to control his appetite and eat suitably for the sake of maintaining good health.

Not all food, even when they are "Halal", is appropriate for every individual. Mutton, for example, because of its fat-content, is not good for those who have high blood pressure and cholesterol problems. Taking sweet desserts and snacks as well as soft drinks, even Sugarcane drinks, and Teh Tarik, is invitation to diabetes.

Our body is a gift from Allah (SWT). We need to keep it healthy and functioning well so that we can have the strength and energy to enjoy life and perform our various *ibadah* effectively.

EXERCISE REGULARLY

Eating right and moderately is good but our bodies also need exercises to keep fit and function properly. Exercise ought to be an integral part of our Islamic lifestyle. These days, we see many of our Muslim brothers and sisters sitting on chairs for prayers often because of knee and leg problems. Are these ailments something to do with not exercising enough?

Exercise has numerous benefits. It increases muscle tone, offers flexibility, enhances endurance, strengthens the heart and fights depression. Other benefits include reduction of weight and fat and improvement of bone density and mental health.

In fact, for Muslims to fulfil the obligations of the three of the five Pillars of Islam, namely, the solat (obligatory prayers), saum (fasting) and the Haj (pilgrimage), all these require good health and fitness to perform correctly and confidently.

If we are weak or have body ailments, we may not be able to perform our *solat* in the proper way but to do it by sitting on a chair. The Ramadhan fasting requires good health to be able to refrain from eating and drinking and taking medicines for about 14 hours a day every day for a month.

Good health and fitness is certainly necessary when one undertakes the Haj or Umrah as the pilgrim has to have physical strength for the many rites that need to be performed over several days, including the *tawaf* (walking round the Kaabah seven times at each undertaking) and *sa'i* (walking seven times between mounts Safa and Marwah at each undertaking).

The importance to keep our bodies moving is evident in our solat.
Our prayers are not observed by keeping still. There are several movements - standing, bowing,

kneeling, prostrating, sitting and raising hands.

We also know Prophet Muhammad (SAW) was a very busy man throughout his life. Apart from his busy apostolic mission and performing the solat, he collected wood for fire. He cleaned his house and did other household chores. He used to walk at a fast pace.

The Hadith also informs us that our Prophet (SAW) had advised Muslims of those days to teach their children archery and horse riding among other physical activities.

However, in this modern age, we have become too sedentary. We sit in the car or bus to travel for work and back. We sit to use the computer and the laptop. We sit to watch television. We play games on mobile phones and tablets. We even lie down and use these communication gadgets.

We need to move our bodies more vigorously. People during our Prophet's time ate simple food without much fat and oil but today we eat oil-rich and varied food. So, we need proper and regular exercises as advised by medical professionals.

Exercise experts advise us to engage ourselves in an exercise programme and exercise at least two or three times a week, each time for not less than 30 minutes. To get engaged in an exercise routine, we can use our free neighbourhood facilities, while observing our Islamic principles. hijab for instance, for any or all of the following:

- Jogging and brisk walking along the pedestrian paths and at the sports stadiums
- · Physical exercises, using the various exercise equipment provided at the neighbourhood exercise areas
- Breathing and stretching

and voga conducted for free in the neighbourhood open areas and at sports stadiums as long as these do not go against Islamic principles

Islam encourages us to make efforts to keep our body and mind active and strong. Prophet Muhammad (SAW) said that a strong believer is better than a weak one. This advice not only refers to our faith and character but also indicates that physical strength is important - to be able to contribute to society in any rightful way.

"Man can have nothing but what he strives for." (Al-Najm, The Star, 53:39)

No effort, no gain: We have to put effort in order to achieve physical fitness and good health.

Our body is a gift from God. We are its trustees. Therefore, we ought to keep it healthy in order to be able to perform our worldly and spiritual responsibilities effectively and efficiently. This is an Islamic direction, an Islamic ideal. Eating right and moderately as well as Islamic way of life. TMR



Give relief to those in

debt and in difficulty

Buraidah Al-Aslami (RA) narrated that the Prophet (SAW) said, "Whoever gives respite to one in difficulty, he will have (the reward of) an act of charity for each day. Whoever gives him respite after payment becomes due, will have (the reward of) an act of charity equal to (the amount of the loan) for each day."

Sahih

From the Book of the Chapters on Charity in Sunan Ibn Majah

ONE-MINUTE DAWAH

Spread the message of peace through our actions

BE CONSIDERATE. REMOVE ANY OBSTRUCTIONS IN THE PATH.



Show the kindness and beauty of Islam beyond media stereotypes

