

Seek the wisdom that Allah (SWT) grants to the faithful, learned, and patient.







Economic inclusion through Islamic Microfinance

The dilemma of da'wah Undercover university

being patient Soothe your inner spirit The two highways MCAS35 celebrations And more features insid





themuslimreader

Published by Darul Arqam Singapore Muslim Converts' Association of Singapore



water

We made from water every living thing. Will they not believe? (Al-Anbiya, The Prophets, 21:30)

And Allah has created every animal from water (An-Nur, The Light, 24:45)

It is He Who has created man from water (AI-Furgan, The Criterion, 25:54)

[Excerpts are from the translation of the Quran]



Muslim Converts' Association of Singapore (MCAS, or Darul Arqam Singapore) would like to thank everyone who participated, volunteered, sponsored, or was involved in one way or another, during our MCAS35 celebration in October 2015. We are truly honoured and grateful for your valuable time and kind support as we celebrated our 35th year of service to the Singaporean community.

We also would like to express our heartfelt gratitude to Associate Professor Muhammad Faishal Ibrahim, Parliamentary Secretary, Ministry of Education and Ministry of Social and Family Development, for gracing the MCAS35 Open House; and Madam Halimah Yacob, Speaker for the Singapore Parliament, for gracing the MCAS35 Anniversary Dinner.

We wish to extend our greatest appreciation for everyone who had been a part of MCAS history since its beginnings in the late 1970s. The foundation of MCAS was driven by the inspiration to help new Muslims by providing learning materials in the English language. Today, we aspire to continue improving the quality of resources to assist the transition of new Converts as they learn, understand, and embrace Islam as their way of life.

May Allah (SWT) bless the 35 years of journey we had together, and continue to guide us towards His straight path with love, mercy, and benevolence. Ameen.

(In this edition of TMR, the photographs from the MCAS35 Open House held on 10.10.2015 are featured on pages 38 to 47; while the photographs for MCAS35 Anniversary Dinner held on 11.10.2015 are featured on pages 80 to 91.)



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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 Argam) 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 Taʻala Meaning: Glorified and Exalted One Usage: For Allah (SWT)

Note: Arabic terms have been represented by basic Roman alphabets, 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.



ONE-MINUTE DAWAH

WHAT IS ONE-MINUTE DAWAH?

One-Minute Dawah is a campaign that aims to promote effective but simple acts and deeds that can be achieved within a minute, showing the true values as taught by Islam.

This campaign hopes to encourage Muslims to break the negative stereotypes potrayed by the media, by putting the actions we promote into practice to show the kindness and beauty of Islam beyond media stereotypes.

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- · Share our posters to encourage Muslims to practice such values too
- Write your views, suggestions or articles related to our campaigns and send to us at oneminutedawah@gmail.com
- · Participate in our contests and inspire others with your works



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common terms

Adat: Things that keep us in touch with life Astaghfirullah: I seek forgiveness from God Alhamdulillah: Praise be to God Allahu Akbar: God is great Aql: Mind Da'wah / Dawah: Invitation to understand Islam Deen: Religion; way of life Halal: Permissible Haram: Forbidden Hijab: Headgear that covers hair and neck, worn by females Ibadah/Ibadat/ 'Ibadah/ 'Ibadat: Acts of worship Insha'Allah: If God wills Ird: Dignity Madrassa / Madrasah: Islamic school Mal: Property Masjid: Mosque Muhlikat: Things that are destructive to our life Munjiyat: Things that will secure our wellbeing in life Nafs: Life Nasl: Progeny Qadar: Divine destiny Qadha': Divine destiny Qadha': Divine will Sadaqah: Charity Sadaqah Jariyah: Ceaseless charity Sharia / Shariah: Islamic laws Solah / Solat: Prayer Subhaanallah: Glory be to God Sunna / Sunnah: Practices of Prophet Muhammad (SAW) Surau: A dedicated space for prayer Tahfiz: Process of learning or the method of memorising the Quran Umma / Ummah: Community Zakat: That which purifies; obligatory payment made annually on certain kinds of property

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.

MCAS COUNSELLING UNIT

We provide counselling services for Converts and Born Muslims who are experiencing Converts, Marital and Religious Issues.

We hope that through our sessions, the clients can better understand the trials they are going through, deal with negative thoughts and feelings, and find better ways to express them with the help of our trained and experienced counsellors.

Please contact our counsellors @ 6597 0400 (Press 1)



Converts' Development Division



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This edition of TMR reminds us to examine the problems Muslims inadvertently face, by looking at them in the light of knowledge, faith, and patience that Prophet Muhammad (SAW) had shown during his lifetime. These days, it feels as if wave after wave of challenges keep moving the global Muslim community in a current of negativity.

Reminded of the Prophet's task and situation in the pre-Islamic days of Mecca as described by Ziauddin Sardar in his book, 'Muhammad – Aspects of His Biography' (ISBN Paperback 0860370232), one would realise that facing the difficult situation we are now in is part of the test of faith that Allah (SWT) places upon Muslims. Prophet Muhammad (SAW) then was surrounded by a Meccan community where the men spent their nights in drinking, gambling, orgies and vibrating music, and began their days with recovery from hangovers, worshipping idols, burying newborn daughters, and trading slaves. It was disturbing, difficult, and unpleasant for him. But Prophet Muhammad (SAW) did not stop praying for the godlessness in Mecca to end.

Besides consistent prayers and supplications, we need to learn and embrace the techniques that Prophet (SAW) used in spreading the message of Islam and also, in correcting the misconceptions of Islam that others, either out of ignorance or malice, pin onto the religion. Within these pages of TMR, there are explorations into ways to seek knowledge, seek patience, and seek faith, which would, hopefully, shed some light on the wisdom of following the Prophet's footsteps towards handling burdening situations.

As Prophet Muhammad (SAW) spent hours daily for reflection, prayer, and meditation, we should also remember to find the time amidst our life to breathe, reflect, and seek the wisdom that Allah (SWT) grants to the faithful, learned, and patient.

Antralifusion

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English, Arabic, Mandarin, Malay, Myanmar, Tagalog

MCAS

All Are Welcome !!



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MCAS BURSARY 2016

MCAS invites candidates, who have been accepted into a tertiary institution and who have financial difficulties, to apply for the MCAS Bursary 2016. This bursary application is open from 1 April (Friday) to 30 April (Saturday) of 2016.

APPLICATION REQUIREMENTS

Eligibility

Muslim Singaporean or Permanent Resident with minimum GCE 'O' Level, or its equivalent, and must have been accepted by the tertiary institution for the study year of 2016.

(Priority will be given to children of Muslim Converts and/or Muslim Converts)

Field of study

Any tertiary course, or its equivalent field of study, which in the discretion of the committee will be beneficial to MCAS and the Muslim community

Bond To serve MCAS as a Volunteer

SUBMISSION OF APPLICATION

Kindly obtain the Bursary Application Form at MCAS Reception Counter, or The English Islamic Bookshop, from 1 April 2016 to 30 April 2016.

Submit the completed form with the necessary documents, sealed in the provided envelope, latest by 30 April 2016 to:

MCAS Reception Counter, or English Islamic Bookshop Tuesdays to Fridays (9.30am - 8.30pm) Saturdays to Mondays (9.30am - 5.30pm) (Closed on Public Holidays)

We regret that only shortlisted candidates will be notified. Incomplete forms and applications with insufficient supporting documents will not be attended to.



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MOSQUE FEATURE

Name: Ortakoy (Ortaköy) Mosque Also known as: Ortaköy Camii, Great Mecidiye Mosque, Büyük Mecidiye Camii (Grand Imperial Mosque of Sultan Abdülmecid) Address: Mecidiye, 34347 Istanbul, Turkey Year opened: 1856 Architectural style: Baroque Revival Owner: Ottoman Sultan Abdül Mecit (1839-1861) Groundbreaking: 1853 Architects: Garabet Balyan, Nigoğayos Balyan

It is one of the most beautiful Baroque architecture in Istanbul. It sits right on the jetty of Ortaköy, one of the most popular locations that also border the waters of Bosphorus.

On the interior walls of the mosque, there hang several panels of fine Arabic calligraphy by Sultan

Abdül Mecit, who ordered the construction of the mosque in the <u>19th century</u>.

Designed by Armenian architect, Garabet Balyan, and his son Nigoğayos Balyan, who were also responsible for the nearby Dolmabahce Palace, the mosque and the Bosphorus Bridge are often viewed as the reflection of that particular Istanbul juxtaposition of traditional and modern. TMR







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THE NECESSARY KNOWLEDGE FOR EVERYDAY LIVING

BY DR YAMIN CHENG

12 the muslim reader volume 33 • issue 2015/2016

adat

munjiyat

he celebrated Muslim scholar, Al-Ghazali (1058-1111), known in the Latin West as Algazel, says that there are four things we need to know regarding our existence. These are (1) Knowledge of Self (2) Knowledge of God (3) Knowledge of this world (4) Knowledge of the next world.

ibadat

muhlika

In knowing these four things, there are another four things we also need to know. These are (1) *Ibadat* or things that keep us in touch with God (2) *Adat* or things that keep us in touch with life (3) *Muhlikat* or things that are destructive to our life (4) *Munjiyat* or things that will secure our well-being in life.

QUESTIONS WE ALL ASK

We lead our life forward but we think it backward, says a philosopher. As human beings, it is our nature that we do not consider life complete unless we take a step back, look at ourselves, and ask, 'Where do I come from?,' 'What is my purpose of life?,' and 'Where do I go after I die?.' These questions help us look at the things we do in our everyday living and guide us in our decision-making, about our priorities in life and what we should pursue and do to make life fulfilling but also having its desired meaning.

We take a step back into ourselves, and, for some of us, it is almost an everyday and every moment ritual and practice, to look into what we are doing and ask where we are going. For some of us, life is about being wealthy. But what do we do with the wealth that we keep accumulating today and the next day and the following day, and, one fine day, we find ourselves at the gates of our last day on earth and we begin to ask if the wealth we gather is going to buy us another life of riches in the hereafter.

That we are all going to die makes some of us shudder, even not wanting to think about it, as it is an unpleasant thing to the mind that should be left behind. But death is a reality. There is a terminal point to our life on earth. But is there a continuation of another life, one that is much better than the one we are having here in this earthly world? If there is, how is this afterlife connected to this earthly life?



OUR HUMAN IDENTITY IS ONE WHERE OTHERS FEEL COMFORTABLE

A good life here will lead to a better life hereafter. A not-so-good life here will also mean a not-very-good life thereafter. Thus, to have a more blissful life after the one here on earth, we have to first make this worldly life a paradise on earth, a kind of life that gives us a sense of what is to come later. For this, we need to make sure our activities are not destructive to our humanity and we do not become a kind of human being that is not only despicable to ourselves but also to others for, as Prophet Muhammad (SAW) says, that 'A Muslim is one where others feel serene by his hands and tongue,' meaning to say that as a human being and of the Muslim kind, we have to be such that our human identity is one where others feel comfortable when they are around us, seeing our presence as

a delight to their eyes and cooling to their heart. Thus, we must not do things that are destructive to our humanity through which others too will receive the consequences, about what our tongue does, what our hands do, what our thoughts can affect, what our heart intends, and what consequences are coming out of our actions. For this, we need to know what things are *muhlikat*, things that are destructive to our human nature, and what are munjiyat, those that will bring about our well-being. Our well-being can be said to comprise those basic features that are fundamental to our existence as a human being and these are, (1) Deen or Religion (2) Nafs or Life (2) Ird or Dignity (3) Aql or Mind (4) Nasl or Progeny (5) Mal or Property.

Deen or Religion tells us our human identity about where we came from, what we are doing in this world, and what happens after we die. Nafs or Life is that by which we can enjoy the pleasures of eating, drinking, seeking companionship, and to fulfil our dreams and ambitions. Ird or Dignity is what gives us our individual worth and pride about who I am that with it, I enjoy life and look forward to having a good time with living. Aql or Mind is that by which we can make sense of life and living so that we can have a direction about what to do with my existence. Nasl or Progeny is my kindred affinity, the locus of my attachment for love, belonging, and togetherness where happiness is the home and family. Mal or Property is the material supplies for the fulfilment of life, such as the home, money, and other things to enable one to continue to survive.

These are important assets of life that without them, human existence is improbable and therefore, we must make the efforts to protect,

From prayer, we extend its spirit, its wisdom, and meaning into the practices of everyday living.



preserve, and promote their security and well-being.

GOD IS THE ANSWER FOR US

But where should we seek for the guidelines of living? It is God. For many of us, God is the answer why we are here in this world. He created us. And we should be grateful to Him and that is why we are worshipping Him for this gift of life. Life seems to be everything about God. Isn't it? God, Allah, created us because He wants us to know that with Him, we get to realise our human meaning so that we can become a being of the loftiest thing. It is with God that we ask all the questions about our human identity, about who we are, what we are doing in this world, and if there is a life beyond the contemporary one. In other words, it is with God that our intellect becomes enlightened, our curiosity aroused, and our

efforts to build a paradise on earth becomes a meaningful venture. It is with God that we become an active participant in His creation, not a passive recipient of His instructions.

Thus, God is a blessing to us the humankind because with Him, we get to realise our human meaning and becoming. For that, we need to be in touch with God all the time through the range of acts called *lbadat*, relate them to the range of activities of everyday living called *Adat*, make sure we keep ourselves and others away from the *Muhlikat*, ensure that we are always practising *Munjiyat*, and, at the end of our stay here on earth, we will understand that a blissful life here means a more blissful life hereafter.

Solat or Prayer, for instance, is an *ibadah* done five times daily. Through *solat* we show that we are keeping in touch with God and are aware of His guidelines for living, about what we must do, should do, can choose to do, or must avoid, should avoid, or better to avoid, about all those things that concern our well-being to spirit, mind, life, body, and behaviour. From prayer, we extend its spirit, wisdom, and meaning into the adat or practices of everyday living, such as in eating and drinking, where we will be careful about what we take into the body that will not be muhlikat to it, such as taking stuff that could cause erratic behaviour or cause instability to the mind, or drunkenness, which in turn will pose danger to the person taking such stuff as well as to others. On the contrary, we take only the stuff that is *munjiyat* that makes us healthy, guarantees our longevity, and produces in us a personality with a stable mind and a sound behaviour, for a better life today but assuring us of a much better one after judgment day where in eternity we will remain and stay. TMR

supplication

STRENGTHEN YOUR MEMORY

COMPILED BY KHATIM HAMIDON



"O my Sustainer! Open up my heart [to Your light], and make my task easy for me, and loosen the knot from my tongue so that they might fully understand my speech."

(M Asad translation)

his supplication is a Quranic excerpt from Surah Taha, verse 25 through 28. It is originally a prayer invoked by Prophet Musa (AS) when he was commanded by Allah to go to the Pharaoh. As Prophet Musa (AS) was believed to have suffered from a speech impediment (although some scholars believe that he lacked natural eloquence), he made this supplication to overcome it and increase his confidence.

This supplication is what I like to call a multi-purpose supplication: it helps boost inspiration, and aids in learning and studying, as it helps make knowledge easily received by the heart.

Additionally, this supplication is perfect for when you are feeling nervous and fear that you will stumble on your words, especially before giving a presentation. TMR

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From left, Abdul Razak Maricar (Chief Executive, MUIS), Ridzuan Wu (Deputy President, RISEAP), Tun Pehin Sri Abdul Taib Mahmud (President, RISEAP), and Edwin Ignatious @ Muhammed Faiz (President, MCAS).

Î

RISEAP MEET IN TAIWAN

The 16th General Assembly of the Regional Islamic Dawah Council of Southeast Asia and the Pacific (RISEAP) was held in December 2015 in Taipei City. At the opening ceremony, President of Taiwan, Ma Ying-Jeou said that the ROC (Republic of China) government is committed to promoting religious freedom, enhancing the understanding of Islam and to safeguard the rights of minority Muslims in Taiwan.

According to Ma, migrant labourers from Indonesia and other countries have increased the number of Muslims in Taiwan from 50,000 to roughly 250,000 in recent years. "This group contributes to Taiwan's cultural diversity and offers a special opportunity for locals to better understand the Islamic faith," he said.

Ma also said that from the perspective of history, Islam is like an old friend, noting that it entered China early in the 7th century through traders, and that Admiral Zheng He, commander of the Ming dynasty (1368-1644) naval expedition, was a Muslim.

Citing the latest Global Muslim Travel Index compiled by MasterCard Inc. and Crescent Rating, Ma said Taiwan is rated



the 10th-best destination for Muslim travellers outside the Organization of Islamic Cooperation member states, a strong vote of confidence in government efforts creating a Muslimfriendly environment.

"In keeping with the ROC Constitution, the government will continue striving to ensure religious equality and fostering an accommodating environment for Muslims in Taiwan."

Founded on 11 November 1980, RISEAP's member nations are Australia, Brunei, Fiji, Hong Kong, Indonesia, Japan, Malaysia, Myanmar, New Caledonia, New Zealand, Papua New Guinea, Philippines, Singapore, South Korean, Taiwan, and Thailand.

The gathering, held for the first time in Taiwan, was attended by more than 80 representatives from 23 countries and territories in the region. MCAS was represented by its current President, Edwin Ignatious @ Muhammed Faiz, who was one of the newest Ex-co members of RISEAP elected at this assembly. TMR



house of argam



journal

RESISTING DOCUPATION. CONSTRUCTING PEACE

ANGER

NES

A review of the Israeli Committee Against House Demolitions (ICAHD)

BY MURSHIDA M KADIR



הוועד חישראלי נגד הריסת בתים The Terapli Committee Against House Demolitions الجركة الابم الثلية ضد هده

ICAHD? Who

מוקשים

stablished in 1997 to end Israel Occupation over the Palestinians ICAHD is a human rights and peace organisation founded by eight Israeli peace activists. They partnered with Palestinian groups including the Palestinian Land Defense Committee, the Palestinian People's Party and the Palestinian Agriculture Relief Committee to achieve their mission of rebuilding demolished homes in Occupied Territories.

Action speaks louder than words

Since their establishment in 1997, ICAHD has helped to rebuild 187 homes. Aside from rebuilding, ICAHD also contributes to the effort to end demolition of homes through the following means:

- Analyse political situation and 1) develop information materials
- Resist the demolition of 2) Palestinian homes through
- direct action
- 3) Conduct guided tours of the

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journal

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Occupied Territories to spread awareness

- Advocate to the international audience through conferences, speaking tours and meetings with diplomats and government officials
- Conduct intergovernmental 5) advocacy and litigation to ensure the protection and promotion of Palestinian rights and the establishment of just peace as an essential component of international relations

ICAHD efforts received

international recognition as it was awarded the Spanish International Prize for Human Rights in 2004 and the Olive Branch Award from the Jewish Voice for Peace in the United States in 2007. Its co-founder and director, Dr Jeff Halper, was also nominated for the Nobel Peace Prize in 2006 for his work with ICAHD.

Facts and figures at a glance Did you know that since 1967 about 27,000 Palestinian structures had been demolished? Comprehensive charts and figures detailing the number of structures that had been demolished, type of demolition, motivation, scope and stages of demolitions inside Israel and the Occupied Territories are listed on the ICAHD website.

For those who are baffled by graphs and statistics, take a look at the visual chart in ICAHD website and get updated at a glance about the poverty rate, access to water supply, Gross Domestic Product (GDP) and poverty rate of the Palestinians living in the West Bank, Gaza Strip and East Jerusalem. It is interesting to note that as of 2012, there are 520,000 Israeli settlers living illegally in the Occupied Territories. This is more than half a million and the number is growing daily.

The arbitrary violation of International Laws

Mouse over to the Frequently Asked Questions (FAQ) section of the ICAHD website and satiate your curiosity about the various aspects of the Occupation of Palestinian lands. Aside from getting statistics on the number of houses demolished and the motivation behind the demolition of houses, you will also garner insights on the legality of the demolitions under International Laws and whether a two-state solution for Israel and Palestine is a viable option. The answers provided in the FAQ section are forthright and helped shed some light to the actual reaction of the people of Israel to the establishment of a new apartheid regime and the total denial of Palestinian rights.

First hand account from the eyes of witnesses

What intrigued me most about the ICAHD website is the "Rebuilding Camps" tab which includes brief but brutally honest accounts from the Rebuilding Camps participants who hailed from various countries. The blog posts detailed the activities during the twelve days camp including their interactions with the local Palestinians. Heart wrenching stories about the steadfastness of two Palestinian families who refused to be intimidated into moving out of their homes helped lend a voice to the plight of the oppressed. The blog posts highlighted how the locals were terrorized by the Israelis living in Occupied Territories including having their lands stolen, crops destroyed, vehicles burned and how a pregnant lady from one of the local families were beaten causing her miscarriage not once, but twice. These stories drove home the realities of life for those brave enough to resist occupation in a non-violent way.

Join forces to Resist Occupation, Construct Peace

The ICAHD website includes a call to action tab, "What Can You Do?",

detailing the various measures that the public can do to support the ICAHD cause. These measures include:

- Getting educated about the situation by reading the information provided on the website
- 2) Take part in rebuilding efforts
- Share the information and materials with your political representatives
- 4) Help raise awareness and funds for ICAHD work
- 5) Intern with ICAHD
- 6) Support by donating to ICAHD

For those interested to donate to ICAHD and support their rebuilding efforts, they may do so by clicking on the "Donate" tab on the website's homepage or visit

the campaign website to support the current rebuilding campaign. The last campaign which ended on 16 January 2015 was in support of rebuilding projects in West Bank. One may make donations via PayPal or Credit Cards. Avid travellers may be interested to join in the various tours conducted by ICAHD to the occupied territories. Tours available include those to Eastern Jerusalem, Jordan Valley, Beit Arabiya, the old city of Jerusalem and other interesting territories that are bound to leave lasting impressions in you. Find out more by visiting the ICAHD website at www.icahd.org or connect with them on Facebook via their page 'The Israeli Committee Against House Demolitions (ICAHD)'. TMR

*Photo taken from the ICAHD website

DANGER معلر DOO המראש המניסה אסורה مع الحو بار فعر ليمبر خ



poem

Virtues of the Way

BY DR YAMIN CHENG

The way of heaven Is the *tian tao* of humans Is the *li* or principle Of our human being-ness

The way of human Is the *ren tao* of each person Where the four virtues Are the *li* of human values

The virtue of *ren* is what makes us human The virtue of *yi* positions us rightly The virtue of *li* is behaviour done properly The virtue of *chi* is wise in everything

The way of muslim Resides in the *tao* of heaven and human Through the *xin* or heart conscience The virtues become enlightened opinion

ECONOMIC INCLUSION THROUGH ISLAMIC MICROFINANCE (PART 1)

- Providing 'Smart' money to people in need

BY SYED HASSAN ALSAGOFF

hen Professor Yunus of Grameen introduced Microfinance, he broke all misconceptions that a bank cannot and should not lend money to the poor because they are not credit-worthy. The Nobel Peace Prize winner was able to demonstrate that by forming groups, provision of collateral was unnecessary as social pressure ensured that the group members repaid their debt on time. Within a short time, Microfinance as a viable business proposition expanded as governments, donors and private institutions attempted to replicate the model. However, various evaluation studies conducted showed that the high interest rates (about 30%) imposed on the poor resulted in mixed results on poverty alleviation.

Islamic Microfinance institutions (MFI) started similar to how Islamic Financial institutions began – by adapting the conventional model with Shariah compliance. It is no surprise that most Islamic MFIs started with *Murabahah* (cost + profit) financing, and as a result their effectiveness as a means of poverty alleviation remain limited similar to their conventional counterparts. However, recent innovation in this sector has made the development world sit up and learn about a new model which is more sustainable and effective in alleviating poverty.

The first part of this article will explain the concept of Islamic Microfinance and compare its objectives against the conventional microfinance model. Loan financing is often described as 'dumb money' while equity financing often referred to as 'smart money'. This is because loans provided by banks do not provide any added value other than the cash which is provided at a cost. The second instalment of the article will explain details on how Islamic Financial instruments provide 'Smart' money through engaging various stakeholders in the value chain to provide value to the ultimate beneficiary client. In part three, examples of how this is practised successfully in Sudan will be described.

Lack of access to financial services is often cited as a key constraint on inclusive economic growth. While that may be true, it is not the only constraint and without a comprehensive solution, Microfinance as presently practised would have a limited ability to alleviate poverty.

When Compartamos went IPO on 20 April 2007, Carlos Danel, CEO of Compartamos was quoted as saying, "A lot of people have suggested that financial inclusion can be a poverty alleviation tool. We are not out to prove that. We are out to provide financial services as opportunities to these clients, realising that some people might make better use of them than others." It was clear that

If Islamic Microfinance is to fulfill its potential for poverty alleviation, Islamic Microfinance would have to 'fight' not just the money lender but also the middleman.

Compartamos was one of the many Microfinance institutions, which have suffered a mission drift.

In response, Professor Muhammad Yunus, founder of the celebrated Grameen Bank in Bangladesh succinctly reminded the Microfinance industry about the purpose of Microfinance. He said, "When you discuss microcredit (microfinance), don't bring Compartamos into it... Microcredit was created to fight the money lender, not become the money lender. It was clear to the founder of the Microcredit movement that the industry was meant to institutionalise money lending in order that poor people do not fall victim to money lenders (or also known as loansharks) which are prevalent in rural areas. Conventional microfinance has incorporated banking best practices in order to improve the delivery of financial services. The median interest rate charged by Microfinance banks ranges around

30% per annum were well below the interest of 100% per annum or more which are charged by money lenders and profit- oriented MFIs such as Compartamos. So if that is the purpose of conventional microfinance is to fight/compete against the money lender, *what is the purpose of Islamic Microfinance institutions*?

Islamic Microfinance is based on the prohibition of interest which stem from the verse from the Quran, "They say "Trade is (just) like interest." But Allah has permitted trade and has forbidden interest. (Al-Baqarah, 02:275)

One has to ponder **what is the difference between trade and interest?** Compared to a banker, a trader will: a) Value-add in the transaction through providing transportation service; b) valueadd in the transaction through wholesale bulk purchase; c) take ownership of the traded goods; and d) conduct marketing of the goods. An effective Islamic Microfinance institution behaves more as a trader and investor than that of banker. Some of the principles followed by Islamic Microfinance institutions include:

- Financial transaction must bear no interest on top of a nominal service fee. Profit can only be taken from business/economic transactions.
- 2. The transactions with clients are based on real economic transactions which adds value to the economy, often backed by hard assets;
- The financial institution is an active participant of the transaction and shares the risks involved in the transaction of goods and services;
- The financial institution, as well as the depositors, have the ability to go beyond debt-based relations and enter equity-type or venture capital investments;
- 5. The transactions and investments made by the Bank

opinion



should not violate Islamic standards and morals.

The above features distinguish an Islamic Microfinance Institution as a risk-sharing institution. There is a clear departure from the usual banking culture and mandate, which acts as a simple financial intermediary that does not engage in the actual underlying business transactions. In conventional finance, engaging in business transactions is seen as an unnecessary liability, which deposit taking institutions, such as banks, should stay clear of. Islamic Finance, which denounce this segregation of financier and

investor functions (except in social finance - charity or noninterest bearing), mandated Islamic Microfinance institutions to mediate (take and deploy) funds in the most efficient and prudent manner. The only way that this can be done is by being involved in the business transactions and mitigating risks from the operational side of the transactions i.e. the business.

TWO MAIN OPTIONS FOR START-UP

When a start-up or a small enterprise is in need of financing, it will be faced with two main options, borrow through loans or raise equity by bringing in new investors. For growth financing, equity is preferred because of the non-financial value derived from an investor. An investor will also provide management expertise and new market opportunities that will help the business to grow. That is why equity financing is often referred to as 'Smart Money'. Angel investor and Venture Capitalists are often courted by companies because of their track record in helping grow small companies. However, only high technology business (think future Facebook or future Google) have access to such financiers and such businesses are not prevalent in the poor rural areas. Hence, almost all businesses

opinion

would have no choice but to resort to bank loan financing. Even then many companies may not qualify for loans as banks usually finance what they perceive to be customers with the lowest risk profile. Conventional microfinance institutions practice the same as they will usually finance clients that are not poor since this is the target group that is perceived to have a lower repayment risk.

Islamic Microfinance institutions are not restricted to only providing loans and equity. The financing instruments such as *Murabaha*, *Ijara*, *Istisna'*, *Musharaka* etc, are only a means to what their function – to conduct trade and investment with their clients. The mindset of such an institution is to focus on business related risks more than the repayment related risks. Financing will be provided on the basis of prevailing business opportunity rather than the basis of ability to repay the financing.

OPPORTUNITIES IN RURAL AREAS

If financial institutions were to operate as a trading business, they would realise that there are a lot of opportunities in rural areas. Traders that operate in the rural areas often operate a monopoly and generate high profits at the expense of poor farmers. It is true that poverty is a complex issue that is due to a number of reasons including poor infrastructure, agricultural productivity and lack of social services. Even if agricultural productivity is improved, farmers will not be able to convert these benefits to revenue so long as they fall victim to two types of sharks -

the 'loan shark' and the 'middleman shark'. We described how money lending activities have been a major barrier to poverty alleviation in rural areas. Similarly, middleman sharks often go to rural areas to purchase agricultural production on the cheap from desperate farmers. In many cases, these two sharks are one and the same person and their activities enslave large communities who will always remain trapped in the poverty cycle.

If Islamic Microfinance is to fulfill its potential for poverty alleviation, Islamic Microfinance would have to 'fight' not just the money lender but also the middleman. The next instalment of this article will explain how Islamic Microfinance institutions are able conduct trade with farmers directly bypassing the traditional middleman by providing 'Smart' money through debt-oriented Islamic financing instruments that add value to the economic transaction.

Beyond that, through using equity-oriented Islamic financial instruments (e.g. Musharkah, *Mudaraba*), Islamic Microfinance institutions have demonstrated themselves to be an effective catalyst for investment in development-oriented projects. Islamic Microfinance institutions have been criticised for not offering risk-sharing products like Musharkah and Mudaraba. It is not realistic to expect Islamic Microfinance institutions to offer small financing of less than USD 1,000 (as defined by the Microfinance industry) using risk-sharing instruments as the cost of monitoring is too high.

However, such instruments become feasible when the amounts of financing are much higher. The third instalment of the article will delve into examples on how Bank of Khartoum has been able to do this. The Bank of Khartoum has been successful in making investments of more than USD 1 million in partnership with hundreds of poor clients with profit-sharing equity oriented instruments such as Mudaraba and Diminishing Musharkah. By reducing the per capita cost of financing and directly improving the prospect of business continuity, it is feasible to implement profitsharing instruments promoted by Islamic Finance. The result shows that donors and investors are able to create social ventures that are viable in partnership with the poor.

These developments are very significant - development partners and donors now have a suitable vehicle that is able to: 1) trade for the benefit of their clients; and b) invest in new agricultural projects that partner the poor. By effectively engaging the rural economy directly, Islamic Microfinance institutions are well-suited to improve the welfare of the poor and achieve what conventional microfinance initially set out to do -*Alleviate Poverty*. TMR

NOTE

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.

musings

The right to life is one of the bounties of Allah (SWT), bestowed upon man, for no other reason than to worship Him alone. Allah says in the Quran: [And | did not create the

jinn and mankind except to worship Me.}

(Qaf, 51:56)

This right is a trust from Allah (SWT) and man is a trustee who should handle the trust with honesty and skill, with mindfulness to Allah (SWT) and with consciousness of the responsibility to Him, under the guidance of the Quran and the Sunnah (deeds, words and approvals) of Prophet Muhammad (SAW). At the outset of its teaching, Islam abolished once and for all the practice of burying children alive. The Quran says: [And when the girl [who was] buried alive is asked for what sin was she killed.] (AI-Takwir, 81:08-09)

Quran forbids and condemns this crime: {And do not kill your children... Indeed, their killing is ever a great sin.} (AI-Isra, 17:31)

Islam defends the rights of the unborn foetus and prohibits abortion. A person who practices this without any justifiable cause commits a deadly sin. [...and do not kill your children out of poverty; We will provide for you and them...] (Al-An'am, 06:151)

Every Human Being Born Free and Without Sin

Islam assures that the human being is born free and with no inborn sin but becomes accountable and responsible upon reaching the age of puberty. The right of life in Islam underlines that man is dually free from being a slave and from inheriting the mistakes of others. The Quran says:

{And no bearer of burdens will bear the burden of another...] (Fatr, 35: 18)

INISLAN

THE RIGH

NOTE "The Right to Life in Islam" is published with the kind permission of FANAR.

musings

Once Omar (RA), the second Caliph, said, 'Since when did you enslave people when they were born free?'

The Sacredness of Human Life Islam confirms the sacredness of human life and it should be respected. No harm is to be inflicted by anybody except Allah (SWT).

{...whoever kills a soul unless for a soul or for corruption [done] in the land – it is as if he had slain mankind...}

(Al-Maidah, 05:32)

{...And do not kill the soul which Allah has forbidden [to be] killed except by [legal] right...}

(Al-An'am, 06:151) TMR



Land of Smiles - Krabi, Thailand

BY HYDER GULAM



n early November 2014, my Mother, Aunt and I were hosted by the Thailand Integrated Islamic Schools Network (IISNet) to undertake a visit to Krabi, in southern Thailand. During that time, we visited a number of Muslim schools, various *Pondoks* (boarding schools), the Muslim Co-Op (Sakofah), as well as the Krabi Muslim Hospital.

This short article is to summarise what we saw, and where you can help to bolster the Krabi Muslim community.

PROGRAMME

The programme we followed included visits to the following places, and meeting a host of associated individuals: Sakofah Wittayapat School, Krabi Condotel, Poomsawan School, Point Klongmuang, Anuban Muslim Krabi, Prateeptham Foundation School, Koh Panyee



One of Koh Panyee's landed structures is the beautiful golden domed Mosque, which is self-financed by the community.

and Muslim Community Island, Fahad wittayatan/Tarbiah Islamiah Schools, Krabi Muslim Hospital and Anharul-u-loom. We also had meetings with Islamic School owners in IISNet and with the management of Sakofah.

ISLAMIC SCHOOLS NETWORK

The Thailand Integrated Islamic Schools Network has a hybrid system of education that combines both an Islamic curriculum and a Thai National curriculum. This is no way better exemplified by the students singing the Thai National anthem with the raising of the Thai National flag in the morning, followed by a short Islamic prayer. The Network has dozens of schools in southern Thailand, mainly at the primary and junior high school level. One school we visited, was specially made for the Tsunami orphans, but has now grown to educate the local community.

KRABI MUSLIM HOSPITAL

Also known as Jariyatham Ruampat Hospital, this is a hospital that caters for the whole spectrum of the local Thai community. Its late Director, Dr Muneer Bikadem is still held in very high esteem for the work he did. Part of his vision was to expand the hospital and the services offered, which now include a 10 bed dialysis unit, physio- and occupational therapy to name a few. Its floating *Musollah* is well worth the visit alone, as is the incredible food at its canteen.

ANHARUL-U-LOOM

This is an institution that helps Thais to wean themselves off an insidious and destroying drug habit. It caters to the male community, from teenagers to those under 50 years old, using a religious-ethical methodology. The recidivism from the programme participants (many of whom are voluntary) is remarkably very low.

KOH PANYEE

This fishing village in Krabi is famous for being built on stilts

roam



Because of its profit sharing ideal, when the businesses grow, more funds are circulated within the community.

by Indonesian fishermen who are descended from seafaring Muslims from Java. Its only permanent and landed structures are the beautiful golden domed Mosque (self-financed by the community), and the graveyard. It is a tourist stop for its amazing location. The village includes a floating soccer pitch. Inspired by the soccer world cup, the local children built the pitch from old scraps of wood and fishing rafts. The team, Panyee FC is one of the most successful youth soccer clubs in Southern Thailand, and a new floating pitch has been made.

SAKOFAH

This is an indigenous community cooperative. It provides micro loans and other types of halal finance to the local community, which has not only helped the *ummah* grow, but also enabled the community to finance their businesses and participate in the economic sphere. The focus has been on acquisition of land and services associated with rice harvesting, as well as small business opportunities in food, education and the service industry. Because of its profit sharing ideal, when the businesses grow, more funds are circulated within the community, allowing more funding to be available for other individuals and businesses.

WHERE CAN YOU HELP?

- If you want to have a holiday in a beautiful location, and want to help teach at a Thai Muslim school (i.e English), then the Islamic Schools Network would be happy to discuss this further with you.
- You can help by creating a strategic relationship with a Thai Muslim school for the

exchange of students, teachers and programs, such as with your local school or *madrasah*.

- 3. Setting up a Muslim Exchange Program with the Thai Muslim community and Singapore Muslims.
- 4. Promoting opportunities when the Thai Muslim Leadership Programme visit Singapore on their annual visit, as they have done so on previous years, to learn about Muslims in Singapore (that is, as other Muslim minorities).
- Creating opportunities for Singapore Health professionals to volunteer at the Krabi Muslim Hospital and creating opportunities for Singapore Hospitals and professional networks to partner with the Krabi Muslim Hospital.

In addition, Dr Alayas Nara (Hayisaleh), one of our gracious hosts, is planning to organize a global Muslim Youth camp in Thailand. This is a great opportunity for the youths of both nations to get to know each other.

If you are interested in any of these ideas: please drop me a line: <u>hyderg@yahoo.com</u>. For more photos, please follow this link: https://www.facebook.com/media/ set/?set=a.10152322033796292.107 3741852.733556291&type=1&l=e5f7 dcf363

NOTE

The author is SQNLDR (ret) Hyder Gulam FRCNA. He is a registered nurse (UK), a qualified lawyer, and an accredited mediator. He is co-founder of the Muslim Legal Network Inc. and his bio can be found here: http:// hyderg.wordpress.com

spotlight

UNDERCOVER UNIVERSITY: PALESTINIANS STUDY UP IN ISRAELI PRISONS

More than 40 percent of Palestinian males have spent time in Israeli prisons. The schools that operate within are increasingly important.

BY EMILY MULDER

Palestinian inmate walks down the corridor of an Israeli jail. He stops at a cell door to deliver meals, but food is not the only thing he carries. He also has a sheet of paper sent by a Palestinian leader within the jail, containing the numbers of all Fatah-affiliated cells where the paper should be delivered. The paper lists names of prisoners and their elected positions within the Fatah faction of the jail.

"I READ 300 BOOKS IN THE JAIL ABOUT POLITICAL ISSUES AND ABOUT PALESTINE."

It is quiet, and most prisoners are still asleep. The inmate slides the note in with the food. The leader of the cell wakes up his cellmates and reads the contents of the note. After he finishes, he puts a check mark next to his cell number and returns the note to the messenger, who proceeds to the next cell.

When the messenger has delivered the report to every Fatah cell, he returns the note to the leaders as confirmation that all prisoners affiliated with the parties are informed of election results.

To a guard's eye, the messenger is delivering meals according to the prison schedule. In reality, the prisoners are in the final stage of conducting an election. The prisoners call the messenger a "freedom fighter" because he risks his safety to help them communicate and organise.

Such activity is common in Israeli prisons, where the incarceration of Palestinians who allegedly pose a threat to security places many of the most educated and politically driven individuals together. Examples include recently convicted peace activist Abdullah Abu Rahmeh and the approximately 650 employees of the Palestinian Authority who are currently incarcerated, according to the Palestinian Prisoner's Society, a prisoner support group that operates throughout the West Bank.

Together, these prisoners create a shadow education system, highly

spotlight

The Israelis try to make the jails a grave for the Palestinians but we made it a school and university that educated prisoners.
spotlight

Around 40 percent of the male Palestinian population in the West Bank has spent time in Israeli jails.

organised and rigorously enforced. For many of them, this selforganisation is a defining moment in an environment where some are held without charge, subjected to physical pain, or denied access to their lawyers or families.

MANY INMATES DEDICATE THEIR LIVES ENTIRELY TO EDUCATION AND POLITICAL ORGANIZING.

Take the case of Sa'ad Joudeh. At the age of 18, he was about to begin a four-year Bachelor of Arts programme at An-Najah University when Israeli forces arrested him in his parents' home in Nablus, a city in the northern West Bank. He was charged for involvement in activity that threatened Israeli security, and spent the next eight and a half years in prison.

Today, Joudeh is in his thirties and is the chairman of Fatah—a secular Palestinian political party—at An-Najah University. Tall and wellspoken, Joudeh will not hesitate to say that for him, education became political work.

"I read 300 books in the jail about political issues and about Palestine," he said. "I still remember all of my friends who were in the jail, and now they are brothers with me."

If he could go back in time and choose the direction of his life, Joudeh said he would still go to prison, where he participated in formative education and training. "The Israelis try to make the jails a grave for the Palestinians," Joudeh said, "but we made it ... a school and university that educated prisoners."

Joudeh is not an exception. Many previously unschooled individuals leave the jail with a high level of education, deeply rooted political affiliations, and an unbreakable sense of support from their peers, preparing rather than deterring them from fighting the occupation upon release.

WHAT MAKES A "SECURITY OFFENSE"?

Around 40 percent of the male Palestinian population in the West Bank has spent time in Israeli jails, according to Addameer, a Ramallahbased prisoner support and human rights association.

"THEIR STRATEGY IS TO DESTROY US," ONE FORMER PRISONER SAID.

Abd Ala'al Al'anani, director of the Ramallah branch of the Palestinian Prisoners Society, estimates that between 7,000 and 7,500 Palestinians are currently held in Israeli jails. Around 450 of those are held without charge or trial under a practice known as administrative detention. These numbers are constantly in flux due to frequent arrests and releases.

According to Lt. Col. Morris Hirsch, head of prosecution in Judea and

Samaria for the Israeli Defense Forces, Palestinians can be arrested only if they are suspected of committing a crime, including what Hirsch calls "security-related criminal offenses." This is a generic label for a wide scope of crimes, including the use of explosives, illegal possession of weapons, firing weapons, making and throwing Molotov cocktails, and throwing rocks.

However, according to Hirsch, the defining attribute of a security offense is its "nationalistic motivation," which becomes apparent if a suspect acknowledges during interrogation that his goal is to fight the occupation.

In practice, designating actions done with nationalistic motivation as security offenses enables Israeli authorities to designate entire sectors of the Palestinian population as liable for arrest.

This tactic has become "the primary form of subjugation and control of Palestinians living in the occupied Palestinian territory" since 1967, according to Ayed Abu Eqtaish of Defense for Children International, a nongovernmental children's rights organisation.

Once they are in prison, these prisoners receive harsh treatment from Israeli guards and prison officials. According to Abeer Baker, a senior lawyer at The Legal Center for Arab Minority Rights in Israel,

spotlight

When prisoners are released, they can get into society easily and have success in many different paths.

Palestinian security prisoners face disproportionately long sentences, harsh interrogation methods, and stricter living conditions than other types of inmates.

The psychological impacts of this treatment remain with prisoners and their families long after their release, and reports show frequent mental disorders in detainees.

A COMPLEX SYSTEM CREATED IN SECRECY

Joudeh believes this harsh treatment is intended to break a prisoner's will and suppress political activity. He said that in an effort to counteract this, many inmates dedicate their lives entirely to education and political organising.

THE MAJORITY OF PALESTINIANS IN POSITIONS OF POWER TODAY HAVE SERVED LONG SENTENCES IN ISRAELI JAILS.

YES! spoke to four ex-prisoners about their personal experiences during prison terms that ranged from seven to 15 years. They wished to remain anonymous for security reasons.

Note that, while they felt their experiences were typical, prisoners are held in prisons and detention centers throughout the West Bank and within the borders of Israel. The layout of every jail, as well as the type of prisoners in it, varies from the last and affects the organization that occurs there. In other words, this account does not represent all prisons.

The education system arises out of an intensely regimented network implemented by the prisoners themselves. Cells are organized by political factions—predominantly Fatah, Hamas, and the Popular Front for the Liberation of Palestine. Upon entrance into the jail, the new prisoner is asked his political affiliation and led to an appropriate cell.

Each political faction is responsible for the organization and education of its affiliated prisoners.

spotlight

Within each cell, leaders ensure that prisoners stick to a strict schedule, in order to maximize the amount of activity in each day.

One former prisoner said that:

We wake up at six ... go to the *tiyul* [to take a trip or walk] ... They [Israeli guards] allow us to go outside for one hour ... we do sports in this time. After that we return to our cell and start to study ... if someone didn't understand something, he can raise his hand and can ask a question about what he is reading ... all prisoners help each other.

A typical day includes several time blocks dedicated to studying and concludes with a nightly lesson on a topic determined by the cell leader, generally relating to Palestinian culture and political resistance.

Topics of study include several classes on history, with a focus on Palestine and its political movements, relations between Israel and Palestine, and Zionism, as well as the English, Arabic, and Hebrew languages. Prisoners become wellversed in the political ideologies of their respective affiliation.

Former prisoners reported instances when most reading and writing materials were banned, for example during politically volatile periods. During these times, prisoners memorised books and shared the information orally, or smuggled them in under the guise of nonthreatening covers.

In an effort to gain access to reading and writing materials, the prisoners planned and staged hunger strikes. Prisoners said these strikes had sometimes won inmates access to a wide range of items, such as utensils, balls for sport, and educational materials. Today, prisoners equated the jail to a rich library, consisting of books brought by family members of prisoners or donated by the Red Cross.

Prisoners also described being punished for educational and political activity within the jails. Punitive measures ranged from rearranging the makeup of prisoners in the cells, transferring perceived leaders to other jails, confiscating writing and reading materials, and routine torture and isolation. Prisoners' rights organisation Addameer has documented cases of torture within Israeli prisons.

But these measures have not deterred inmates from organising. "Their strategy is to destroy us," one former prisoner said. "I did everything in my life to continue learning, and to not let them destroy me."

LIFE AFTER PRISON

Bill Fletcher Jr, senior scholar with the Institute for Policy Studies, has worked to build support for Palestinians among African Americans in the United States. He points to similarities between the activities of black prisoners during the Civil Rights movement and those of Palestinian prisoners today.

PALESTINIAN SECURITY PRISONERS FACE LONG SENTENCES AND HARSH INTERROGATION METHODS.

"You have people that were arrested for political crimes, regardless of what the actual charges were against them," he said, "and they then started organising within the prisons." For Fletcher, the main difference between the two situations is what happens after a prisoner is released. For African American prisoners during the Civil Rights movement, long prison sentences often led to fewer ties to the outside world and eventual disengagement from politics. The opposite holds true for many Palestinian prisoners, Fletcher observed.

Al'anani of the Palestinian Prisoner Society agreed, saying the majority of Palestinians in positions of power today have served long sentences in Israeli jails or faced repeated arrests.

"You gain experience and are put in a position in society where you are respected because you were a freedom fighter inside the jail," he said. "When prisoners are released, they can get into society easily and have success in many different paths. Some work in government, some in civilian jobs, others in NGOs. Some are ambassadors in foreign countries."

Al'anani's point supports Joudeh's observation that, for Palestinian prisoners, education is politics. Regardless of a prisoner's age or level of education, their experience in jail will likely drive them to continue fighting the occupation following their release, this time with more knowledge and political drive. TMR

NOTE

Emily Mulder wrote this article for YES! Magazine, a national, nonprofit media organization that fuses powerful ideas with practical actions. Emily is a freelance journalist based in the West Bank and master's student at the University of Chicago Divinity School.

This article is reprinted with the kind permission of YES! Magazine.

MCAS CELEBRATED 35 YEARS OF SERVICE TO THE COMMUNITY "When MCAS (Darul Arqam) was first established, it was in the late 1970s when Singapore was different than it is now. We were blessed to be given the opportunity to establish MCAS as a registered society in Singapore. We have been working closely with the Muslim community ever since. With our development as an association, the sense of responsibility instilled in Darul Arqam to better serve the nation grew as well."

Excerpt from Welcome Address at MCAS35 Open House by the President of MCAS, Edwin Ignatious @ Muhammed Faiz













The celebration during MCAS35 Open House featured programmes such as Arabic Name Calligraphy, a Talk on Chronic Disease by Dr Elly Sabrina, Al-Mawrid Library Amazing Race, a Talk on Love & Marriage by Ust Yusri Yubhi and Ustzh Raihanah Halid, Healthy Cooking Demonstration by Chefs Affandi A Rahman and Md Kamal from Singapore Halal Culinary Federation, and Teh Tarik Competition.







"Today, we serve not only Singaporeans; people from various backgrounds and from other parts of the world walk through our doors to get to know Islam up close. In small steps, we share Islam with these individuals. These small contributions, we hope, are the beginning of the ripple effect from our endeavours to strengthen the fabric of our society, and eventually the global community."

Excerpt from Welcome Address at MCAS35 Open House by the President of MCAS, Edwin Ignatious @ Muhammed Faiz



2



"Today, we see people from various backgrounds and history, gathering together in celebration of Darul Arqam's accomplishment of 35 years. An outstanding community organisation cannot be built overnight. As we grow, we face multifaceted demands. Some of the most important of these are to become more internationalised, more open to currents beyond our borders, and to become more sensitive to the needs of the global Muslim community."

Excerpt from speech by Guest of Honour, Associate Professor M Faishal Ibrahim at MCAS35 Open House

<image>







"As we celebrate our 35th Anniversary, MCAS is also well aware that the progress we made would not have been possible without the continued support of the Muslim leaders, our partners, and our supporters. I would like to take this opportunity to express our heartfelt gratitude to the individuals, past and present, who supported our cause by spending valuable time and efforts in the past 35 years."

Excerpt from Welcome Address at MCAS35 Open House by the President of MCAS, Edwin Ignatious @ Muhammed Faiz







WINNERS AL-MAWRID RESOURCE LIBRARY SPEED WRITING COMPETITION 2014 (ADULT)

1ST NOORUL RAAHA AS'ART

3

FARHANAH DIYANAH MOHID

3RD NOOR HAFIFAH AHMAD AFIF

About the competition

Pre-registered participants of this event were to write an essay on a topic of their choice from a list of subjects provided. Participants were required to write within a stipulated time and were also required to fully utilise the resources available at the AI-Mawrid Resource Library to draw their content materials. The adult competition is open to all aged 18 years and above. Participants were given 4 hours for on-site research and writing. Essay submissions must be between 650-700 words.

ROLE OF WOMEN IN ISLAM

BY NOORUL RAAHA AS'ART

here are few issues as fascinating and as susceptible to stereotyping as women in Islam¹. We are all familiar with the Western discourse of Muslim women as veiled and oppressed beings, possessing little to no agency of their own, held in thrall to their men. We Muslims then fight back. harking back to an "idealised Islam" that refers back to Quranic and prophetic traditions², detailing the rights that women were accorded during the time of our Prophet Muhammad (SAW), and proudly declaring the fact that Islam accorded women these rights before the rest of the Western world did.

That particular approach, however, has gained little traction over the years, in large part due to the actions of Muslims themselves - we praise Aisha (RA) for her contributions to Islamic scholarship, and then the Taliban bans education for women. We note the increasing number of Muslim women graduates worldwide, but women in Saudi Arabia are still not permitted to drive. It is this apparent contradiction that confuses Muslims and non-Muslims alike with regards to an understanding of women's role in Islam.

I posit then that there needs to be a re-evaluation of the role that women play in Islam. It is no longer sufficient to refer to the Muslim women of the past in an attempt to wrest back the discourse from those who see Islam in a negative light. It is the Muslim women of the present who must exemplify and promote all the positive things that Islam is.

To do this, women themselves must recognise the importance of the role that they play within the society that they live in. Assuming that these women live in societies in which they participate fully in society by participating in accepted social activities such as going to school and working, they are then public ambassadors of their faith. It is crucial that women's lives be seen as "meaningful, coherent

It is no longer sufficient to refer to the Muslim women of the past in an attempt to wrest back the discourse from those who see Islam in a negative light. It is the Muslim women of the present who must exemplify and promote all the positive things that Islam is.



and understandable"³, in order to counter the notions of Muslim women living under subjugated circumstances. Girls and women should thus seek out leadership and public roles which can present a positive image of Muslim women. Public personalities such as Yasmin Mogahed (an influential writer/ public speaker) and Ingrid Mattson (a well-known Islamic activist and a former president of the ISNA⁴) have gone some way in getting society to rethink the role of women in Islam. However, more should step up to the prominent roles in society as a form of da'wah for the faith.

For women who feel uncomfortable with a more public representation of themselves, there is still a big role that they can play in asserting a positive image of Islam through the work that they do at home. The mother is the first school of the child(ren), and it is through her that certain values, knowledge and skills are passed down⁵. It is often the women themselves who are the gatekeepers to their and their daughters' successes⁶. While many feminists may deride the homemaker's role as that of being a glorified maid and nanny, indeed, in Islam, a woman is a khalifa in her own home⁷. There is much she can teach her children about the strong role that women played during the time of the Prophet (SAW) and the strong role that the girls can play in society now.

Through these means, the role of women in Islam can then be moulded and seen as something that is positive and beneficial, rather than subjugated and oppressed. TMR 1. Haddad, Y.Y. and Esposito, J.L (eds.), 1998, **Islam, Gender, and Social Change**, Oxford University Press

2. Ali, K., "Rethinking Women's Issues in Muslim Communities", in Wolfe, M. and producers of beliefnet (eds.), 2002, **Taking Back Islam: American Muslims Reclaim Their Faith**, Rodale Inc. and Beliefnet, Inc., pp91-92

3. Lazreg, 1990, quoted in Moghissi, H. , 1999, Feminism and Islamic Fundamentalism: The Limits of Postmodern Analysis, Zed Books, p85

4. Islamic Society of North America

5. Khalijah Mohd Salleh, **Women in Development**, Hikmah Enterprise

6. Ali, K., "Rethinking Women's Issues in Muslim Communities", in Wolfe, M. and producers of beliefnet (eds.), 2002, **Taking Back Islam: American Muslims Reclaim Their Faith**, Rodale Inc. and Beliefnet, Inc.

7. Ibid.



1ST

SHARIFAH NABILA OMAR AL-JUFRY

> 2ND NUR HADZIQAH

3RD ZUBAIDAH DADLANI

About the competition

Participants of this event were to submit an original essay on a topic of their choice from a list of subjects provided. All submissions must in the form of continuous writing or essay format. The essay had to be typed and emailed by 30 September 2014. The competition was open to all residents of Singapore aged between 13 and 19 as of 1 January 2014. Each entry must be within 1,300-1,500 words.

HATE THE SIN, NOT THE SINNER

BY SHARIFAH NABILA OMAR AL-JUFRY

commit sins. The young girl who stood in front of me clad in sheer clothing commits sins. The middle-aged lady I recently met wearing a modest full face-veil commits sins. The man sleeping with his legs stretched out on the floor of the mosque commits sins. Even the well-known, respected Imam of the mosque commits sins.

Prophet Muhammad (SAW) once said that every son of Adam (AS) commits sins, and the best of those who commit sins are those who repent. Our Lord has created Mankind to be prone to falling into the trap of wrongdoings either our susceptibility to the evil suggestions of Satan, or the humanly temptations that lie beneath us, cause the inclination to sin.

For an average person, who has attained a certain level of piety and knowledge in our *deen*, sins are detestable acts. Sins signify an act of disobedience to our Creator when we pursue on an action that He has warned us against in His book, the *Quran*. Some sins are a symbol of our lack of faith in the goodness of the commandments of Allah (SWT); we challenge our intellect with Him by believing that proceeding with an action that conflicts the actual teachings of the religion may result in a higher attainment of benefit or pleasure. Should not He who has created us know what is best for us?

Sins are a source of contamination to the heart that drives us apart from our main purpose of life, which is to worship Allah (SWT). The key to worshipping Allah (SWT) is not limited to praises and supplications to Him that flow out of our mouths during our daily prayers; the key also include the commitment to carry out what He has ordained for us and keep ourselves distant from what He has cautioned us. We should plant the fear of doing such unwanted acts because it causes displeasure to our Creator. The Prophet (SAW)

presented an analogy that a believer, when he sins, should feel fear as though a mountain was to fall on him.

Sins may be masked or strikingly evident. The human eye is only equipped in capturing a person's visible sins such that sometimes our automatic impression or assessment of a person is based on it. Acts like drinking alcohol may be a major visible sin. However, there are other concealed sins, such as arrogance, that are categorised similarly in their severity on our demerit account that we will be questioned about it on the Day of Judgement. The same way Allah (SWT) has promised dreadful punishment in the Hellfire for those who intoxicate themselves with alcohol, Allah (SWT) has also mentioned that a person with a mere atom-size of arrogance will not gain entrance to Paradise.

While a person clad in appropriate Muslim attire may be able to get

Some sins are a symbol of our lack of faith in the goodness of the commandments of Allah (SWT).



away with a hidden sin like the disease of jealousy throughout the day, another may be having a rough situation with the criticism and judgement faced amongst some of the practising Muslims for his or her inappropriate immodest choice of clothing, which is an easily detectable sin.

As we seek knowledge and uplift our ignorance on how degrading some sins are, many of us tend to direct our disgust on the action to the person performing it causing undesired animosity. At a lower level, many start to isolate or give a grimace to the sinner unknowingly of its effect in forcing him or her to turn to others practising the same unhealthy culture of a particular sin because they would receive more acceptance in that position. The severe detrimental level is when one uses the wrong approach in dealing with the sinner and starts to hurl unnecessary insults at him. This often leaves a permanent scar on the sinner by dampening his or

her enthusiasm in getting closer to the *deen*.

An early-age scholar of Islam, Muhammad ibn Sireen (RA) mentioned, "We used to say that those amongst us with the most sins are those who spend their time talking about the sins of others".

We have to hold ourselves back from misusing our time speaking about or highlighting the shame of other people's sins because that action itself may mislead our own selves to sin. As Allah (SWT) has warned us in the Quran:

"O you who believe, let not a people ridicule people; perhaps they may be better than them; nor let women ridicule women; perhaps they may be better than them. And do not insult one another and do not call each other by (offensive) nicknames. Wretched is the name of disobedience after faith. And whoever does not repent - then it is those who are the wrongdoers."

(Al-Hujurat, 49:11)

One of the leaders of the four jurisprudences in Islam, Imam Shafi'e (RA) advised, "Let not your tongue mention the shame of another for you yourself are covered in shame and all men have tongues. If your eye falls upon the sins of your brother, shield them and say: Oh my eye! All men have eyes!"

Sometimes we delude ourselves in our ego that claims the superiority of ourselves over our equivalent of the exact same species. This arrogance could tell us that we are of a valid status to label and pass judgement on other people's righteousness based on their

blatant acts. Let us leave it for the Supreme Judge who is the All-Seer and All-Knowing. We are not constantly present around the sinner to know every action he does and we are indeed clueless about where he stands in the view of Allah (SWT). Our fretting on a person's sins may prove to be pointless because it is possible that Allah the Most Merciful has already forgiven their sins.

The Prophet (SAW) has related stories about a prostitute who had her sins forgiven by Allah (SWT) for simply an act of sympathy of quenching the thirst of a dog. The abundance of mercy Allah (SWT) has for His servants is unimaginable such that Allah (SWT) wipes out such an ultimately known grave sin with merely one kind gesture. Similarly, there was a man who used to steal in the daytime but stood in prayer to Allah (SWT) in the night which caused the Most Merciful to expiate his sin. Rasulullah (SAW) shared that Allah (SWT) mentioned He stretches His Hand during the night so that those who commit sins by day may repent and He stretches His Hand in the day so that those who commit sins by night may repent.

We may end up being surprised that these sinners may be elevated

We have to hold ourselves back from misusing our time speaking about or highlighting the shame of other people's sins because that action itself may mislead our own selves to sin.

to a higher rank in the Hereafter than ourselves. We could not predict the future that awaits each person. It may be possible that the sinner sincerely repents and begins to make changes to attain the pleasure of their Lord in the days to come. In the Quran, Allah (SWT) clearly mentions how He is everwilling to forgive:

"Say to those who have disbelieved, if they cease, their past will be forgiven. But if they return (thereto), then the examples of those (punished) before them have already preceded (as a warning)"

(Al-Anfal, 08:38)

Although we may think that we are in a safer position than these undisguised sinners because we are free from major destructible sins, many scholars highlight that we should not think of minor sins as insignificant for mountains are made out of pebbles.

Islam teaches us to be merciful and forgiving to others. Amongst the sinners are the adventurous youth who are often oblivious to the negative consequences of their exploration of wrong deeds. A companion of the Prophet (SAW), Abu Hurayrah (RA) narrated that the Prophet (SAW) once said,

"Anyone who does not show mercy to our children nor acknowledge the right of our old people is not one of us".

The Prophet (SAW) was blessed with an understanding of the common trait of the youth and urged that we should have mercy towards them. As much as we dislike the sin they are committing, we have to grasp the fact that most of the blatant sinners among the youth are ignorant and have not attained the knowledge of the impermissible acts in our *deen*.

As we train ourselves to erase the hatred on the sinner, we must still show strong opposition to the act that the sinner commits. This is because it should upset us when one goes against the teachings of our Creator. The Prophet (SAW) taught us that, "If any amongst you were to see an evil, let him change it with his hand; if he cannot, then with his tongue; if he cannot, then with his heart - and that is the weakest of Faith". Thus, a key principle to apply in our daily life is to hate the sin but not the sinner. TMR

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BLESSINGS BEHIND LIFE'S TRIALS: A COLLECTION OF ISLAMIC POETRY BY JO SHAN FU

REVIEW BY M SYAZWAN EL RANI

Blessings Behind

Life's Trials

A Collection of Islamic Poetry

Jo Shan Fu

aiwanese Muslim Convert, Dr Jo Shan Fu's collection of poems, Blessings Behind Life's Trials, takes readers on a journey to discover the many polarizing facets of life. Her poems are a living, breathing entity, reaching out to those wandering through life in need of some spiritual direction. The verses whisper a personal tune in overcoming adversities and setbacks of this temporal world. She does this by expounding the undertaking of a positive outlook to life, in light of the compass which is Islam.

It is noteworthy to remember that her work in the book echoes a new believer's struggle to

read

The verses whisper a personal tune in overcoming adversities and setbacks of this temporal world.

understand life's difficulties by seeking solace in accepting the Almighty's will. Selim Ben Said, an Assistant Professor of English at the Chinese University of Hong Kong, even recommends this book to non-Muslims by stating that "this collection represents a driving force for readers of all faiths, horizons, and walks of life."

Dr Fu's collection is divided into five sections: To Overcome, To Accept, To Reflect, To Encourage, and To Eulogize. Each section offers four beautiful poems, carefully crafted to resonate with the overarching theme of surviving life's trials by accepting Allah's decree and being grateful for his favours. The writer is successful in getting this message across the whole corpus by gradually building it up and dovetailing the sections well.

The first poem "Beyond Hijab" typifies the ongoing fight Muslim women experience in standing up to the detractors of the holy veil. The verses in this poem strive to introduce the *Hijab* as a liberating instrument, rather than an oppressive one. According to Dr Fu, the *Hijab* embodies modesty, freedom, and teaches us the purpose of life in Islam: Through hijab, you understand the purpose of life that it is not about what I want, but what I need.

Through hijab, you gain more than what vou lose it is not all about what pleases you or others. but about what displeases Allah (SWT). With courage, strength, and blessings from Allah (SWT), nothing is impossible when vou believe in Him

holding nothing back.

Dr Fu tells the story of her life in the poem "Life Mark" by painting detailed images of various phases of her life. It is an exploration of her memory, through the portrayal of positive images, undertook on the proverbial time machine: A time machine took us back to our childhood: we were cheeky but content. A time machine took us back to our teenage years: we were sentimental but cheerful. A time machine took us back to our first love: we were heedless but glowing. A time machine took us back to our firstborn's birth[.] we were exhausted but gladdened.

The writer wants us to cherish the bounties granted to us by Allah (SWT), and to always keep looking forward with measured expectation, in this short life of ours.

She also treats readers to a poetry lesson, in "Love in Life", by using similes to unravel the great truth of a life well lived. She pushes the right buttons by stating that the key to this is a life lived in true love for the Benevolent:

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read



I want to write something about love and life. How can life go on without love?

It may be like a body without a soul; An artery without flowing blood; A shell without a shining pearl.

My personal favorite, "The Greatest Winnower" best encapsulates the essence of the collection. It gives us a taste of who we are, and the complications of our hearts. The verses hold no punches when depicting the crueler aspects of life. This poem also resolves this conflict by putting an optimistic spin to the tribulations we face: I could only pray to God To relieve my suffering, To halt my sorrow, To transform my solitude into peace, To strengthen my power to deal with my jihad.

God took me into the Great Winnower, It removed my pride, anger, jealousy, and all the other negative life-ions, as time passed.

Poems such as "Beauty of Islam: Patience" and "Islam: A way of Life" shed light on the fundamentals of Islam as being integral to riding the waves of life. Titles like "Imperfection", "Life Trials" and "Life, a Balancing Act" tell their own stories of the realities of life on earth. The final section, "To Eulogize" shifts sharply away from its light-hearted predecessors, as vindicated by the poem "Children of the Little Island". The poem stands as a metaphor, for the much maligned predicament Muslims currently find themselves in.



The writer wants us to cherish the bounties granted to us by Allah (SWT).

The motives of this collection can be easily understood, and the narratives behind the poems are certainly relatable. I also enjoyed the analogies of life events presented by way of poetic elements. Each poem responsibly comes with footnotes, to explain the meanings of the Islamic terms on show. Moreover, Dr Fu adds a personal touch to this by coupling most of her poems with pictures she took herself.

Blessings Behind Life's Trials: A Collection of Islamic Poetry explores the concepts of pain and anguish, and how the believer ought to overcome them, through the acceptance of Allah's omnipotence. By putting trust in the Almighty, the believer learns to channel worry into opportunity, burden into blessings. This collection is truly one for the soul.

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THE IMPORTANCE OF BEING PATIENT

BY DR MUSHARRAF HUSSAIN

"Indeed, Allah is with the patient." (Al-Bagarah, 02:153)

atience (or forbearing) is the state of endurance under difficult circumstances, which can mean persevering in the face of delay or provocation without acting on annoyance/anger in a negative way; or exhibiting forbearance when under strain, especially when faced with longerterm difficulties.

Patience is the level of endurance one can take before negativity. It is also used to refer to the character trait of being steadfast.

Antonyms include hastiness and impetuousness. Patience refers to not returning harm, rather than merely enduring a difficult situation. It is the ability to control one's emotions even when being criticised or attacked.

opinion

In cognitive neuroscience, patience is studied as a decision-making problem, involving the choice of either a small reward in the short term, or a more valuable reward in the long term. When given a choice, all animals, humans included, are inclined to favour short term rewards over long term rewards.

Patience in Islam is one of the best and most valuable virtues of life. Through patience, a Muslim believes that an individual can grow closer to God and thus attain true peace. It is also stressed in Islam, that God is with those who are patient, more specifically during suffering. Some of the Quranic verses about patience urge Muslims to:

"Seek God's help with patience, perseverance and prayer." (Al-Baqarah, 02:45)

"Give glad tidings to those who patiently persevere."

(Al Baqarah, 02:155-157)

The Quran states that Muslims should:

"Persevere in patience and constancy." (Al-Imran, 03:200).

"Be steadfast in patience" (Hud, 11:115). When given a choice, all animals, humans included, are inclined to favour short term rewards over long term rewards.

"No one will be granted such goodness except those who exercise patience and selfrestraint, none but persons of the greatest good fortune." (Fussilat, 41:35)

A key figure in the Quran used to demonstrate patience is Job (AS), who survived his trial by keeping his belief in God and remaining patient. The Muslim faith believes that without a good spirit while enduring, the struggle will not bear its full reward, thus, patiently persevering, striving and going forward, despite the difficulty, is the pinnacle of behaviour during challenging times. Through every difficulty, Allah (SWT) promises there will be found relief upon its conclusion. Instead of wanting to skip challenging times and avoid them, Allah (SWT) is teaching that the way to the easing is through the difficulty. It takes patience, perseverance, or enduring with a good spirit still intact, in order to reap both the internal and external rewards of struggle.

Narrated by Anas bin Malik (RA): The Prophet (SAW) passed by a woman who was weeping beside a grave. He (SAW) told her to fear Allah (SWT) and be patient. She said to him, "Go away, for you have not been afflicted with a calamity like mine." And she did not recognise him. Then she was informed that he was the Prophet (SAW). So she went to the house of the Prophet (SAW) and there she did not find any guard. Then she said to him, "I did not recognise you." He said, "Verily, patience is at the first stroke of a calamity." (Sahih Bukhari)

In another hadith narrated by Aisha (RA): I asked Allah's Apostle (SAW) about the plague. He (SAW) said, "That was a means of torture which Allah used to send upon whomsoever He wished, but He made it a source of mercy for the believers, for anyone who is residing in a town in which this disease is present, and remains there and does not leave that town, but has patience and hopes for Allah's reward, and knows that nothing will befall him except what Allah has written for him, then he will get such reward as that of a martyr" (Sahih Bukhari), TMR

NOTE

"The importance of being patient" is published with the kind permission of the author. The author is Founder and Director of Karimia Institute in Nottingham, UK.

THE FALLACIES OF ISIS ISLAMIC CALIPHATE: A BRIEF EXPLANATION

This article is adapted from Religious Rehabilitation Group's Public Education series.

BY RRG

INTRODUCTION

slamic State of Irag and Syria (ISIS), an extremist militant group, has grabbed world headlines in recent months. Their brutal and violent actions, which include the mass executions of captives and ethnic minorities. sexual enslavement of women and girls as well as beheadings of soldiers and journalists, have sparked fear and outrage across the world. We have also seen a number of foreign fighters among its ranks - from teenage girls to young professionals. They have joined ISIS, believing in its goal of establishing an Islamic caliphate throughout the Levant region. Who is ISIS exactly? Why does ISIS continue to appeal to vulnerable individuals? What is the concept of an Islamic caliphate? Is ISIS the would-be caliphate that is reviving an Islamic system of governance? This article hopes to shed light on these issues so that you have a better understanding of ISIS.

WHO IS ISIS?

An offshoot of Al-Qaeda in Iraq (AQI), ISIS has gone through a few name changes in recent years. The militant group has called itself Islamic State of Iraq (ISI), Islamic State of Iraq and the Levant (ISIL) and Islamic State of Irag and Syria (ISIS), and it referred to itself as Islamic State (IS) on 29 June 2014. The group also declared Abu Bakr Al-Baghdadi the caliph, and the territory under its control as the caliphate. The group's initial objective was to establish an Islamic state in Sunni-majority areas in Iraq, but that goal has since expanded to include Sunni majority areas in Syria following the group's involvement in the Syrian civil war.

Al Baghdadi and his extremist group do not seem to have any clear objectives. At best, they appear very much to be an extension of the feuds within the Middle East region.

" ...there shall come men who swindle the world with religion, deceiving the people in soft skins of sheep, their tongues are sweeter than sugar and their hearts are the hearts of wolves."

CONDEMNATION BY SCHOLARS

More than 120 Muslim scholars around the world have rejected Al-Baghdadi's caliphate and condemned the atrocities committed by ISIS in an open letter in late September 2014. The scholars ruled that the concept of a caliphate is not legitimate unless it is established by consensus from the Islamic community. The letter, addressed to Al-Baghdadi, also detailed the many transgressions ISIS has made which are against Islamic principles. These transgressions include how ISIS has over-simplified matters related to the Sharia, ignored established Islamic sciences and principles in issuing rulings, used violence to achieve their goals and failed to follow procedures, show mercy and ensure justice when meting out punishments (note: for more details, please visit the site http:// lettertobaghdadi.com). ISIS has corrupted Islamic teachings, values and principles. Islam promotes peace, moderation and mercy among others. It acknowledges the importance of education, justice and truth. Closer to home, the Council of Indonesian Ulamas (Majelis Ulama Indonesia) has declared ISIS to be haram (illicit). Locally, PERGAS (Singapore Islamic Scholars and Religious Teachers Association) has released a media statement condemning the terrorist acts of ISIS. PERGAS also stressed that the local Muslim community should neither support nor sympathise with ISIS or the group's cause.



In short, ISIS claims that its aim is to establish an Islamic state. However if we delve deeper, we will discover that it is a convenient pretext to lure unsuspecting Muslims into supporting their violent cause. They are merely a militant entity fighting not for the religion but for their territorial and political ambitions.

MESSAGE OF ISLAM

Prophet Muhammad (SAW) was sent by God Almighty as a blessing to the world (Quran, Al Anbiya, 21:107). Allah (SWT) has emphasised His Mercy as all encompassing, far greater than His wrath as stated in verse Al-Araf, 07:156 and in an authentic hadith narrated by Bukhari in Kitab Al Tauhid and Nawawi in Kitab Al-Tawbah. Hence in this respect, ISIS' brutal wars and tactics are completely against Islamic principles which call for peace and mercy.

"Let there be no compulsion in religion."

They have committed 'grand theft' in the name of Islam, and tarnished its image and message of peace and tolerance around the world. Thousands of innocent lives have perished under ISIS' rule. ISIS did not seem to care that this is forbidden under Islamic Law.

The Islamic law stipulates that whoever kills a soul without any justification, he will be looked upon as having killed all mankind. On the other hand, if anyone saves a life, it will be as if he has saved the life of all mankind (Quran, Al-Maidah, 05:32). ISIS has rampantly and blatantly killed innocent people who were non-combatants and defenceless. Contrast this with Prophet Muhammad (SAW) who did not kill those who disagreed with him. Neither did he give permission to have them killed. (Prophetic Tradition, narrated by



Bukhari in Kitab Tafsir Al Quran and Muslim in Kitab al-Birr wal-Silah).

ISIS has corrupted the Muslim ideology and distorted the principles of Islam.

Islam promotes peace, moderation and mercy.

The rules of engagement are stipulated very clearly by Prophet Muhammad (SAW). In war, the Prophet (SAW) had advised Muslims not to among other things mutilate bodies or kill children, women and the elderly. He advocated showing mercy to retreating soldiers, the injured and non-combatants (Hadith narrated by Muslim in Kitab al-Jihad, Al-Tirmizi in Kitab al-Diyyat and Ibn Abi Shayba in Al-Musannaf).

Given specific instructions and advice by the Prophet (SAW), how does ISIS justify its violent actions? What they have done thus far is just unIslamic and indefensible beyond any reasonable doubt!

SOME CHARACTERISTICS OF AN ISLAMIC CALIPHATE

The term *caliph* or *khalifah* literally means "successor" but it is typically used to refer to an Islamic ruler who oversees the political and religious affairs of an Islamic community. A territory or state ruled by the caliph is known as the caliphate. Islamic history has provided us with rich narratives of Islamic caliphates from the past. The following highlights some of the characteristics of an Islamic caliphate:

- Peaceful co-existence of people of various faiths – non-Muslims who came under the rule of Muslim rulers were not forced to embrace Islam. This is consistent with what the Quran states: "let there be no compulsion in religion" (Al-Baqarah, 02:286).
- Islamic rulers who demonstrate humility and religious piety. They represent themselves as honourable servants of their people.
- Islamic rulers who have sound and deep knowledge of Islam, who themselves have spent a significant part of their lives learning about the religion. These rulers were thus able to rule with wisdom and win the hearts and minds of their people.
- Openness to ideas The caliphs of the past were open to ideas and information for the betterment of their people, and seek to encourage progress not merely in expanding their territories, but also in economic, social and intellectual areas that would prove beneficial for the future.

Dr. Rusydi 'Alyan, in his book *Al-Islam wa al-Khilafah* (1976), had stressed on the important traits of a chosen caliph:

• Have profound knowledge of Sharia law and know the political

and administrative affairs of the ruling.

• Being fair, virtuous, dignified, mature and sane.

The caliph is also responsible for upholding the sanctity of the faith and creating a system of governance that is just, progressive, internationally acceptable and virtuous. In addition, he must see it as his duty to protect both Muslims and non-Muslims alike. ISIS will have difficulties reconciling the requirements of an Islamic Caliphate as epitomised by the Caliphs of Islam.

"It has been narrated by many traditions other than this Hadith that those who read the Quran just beyond the oesophagus and those who leave religion as fast as arrows out of the bow are the Khawarij Haruriyah."

Is ISIS the would-be Caliphate that is reviving an Islamic system of governance?

The various atrocities of ISIS have been widely reported in the mass media. Compared with some of the observations made of Islamic caliphs of the past, ISIS strays far



away from the ideals and values Islam encourages.

- The group's brutality and use of violence tarnishes Islam's emphasis on compassion, respect and peaceful co-existence.
- The ways in which ISIS issues and implements legal Islamic rulings, and metes out punishments are questionable. It is unclear if they have within their ranks learned scholars well-versed in the Islamic sciences to issue and implement those rulings.
- The group seems more interested in expanding their territory than serving the people in the lands they control in areas that matters – education, provision of work and erecting basic infrastructure needs, just to name a few.
- ISIS has brought about more disunity among Muslims (between the moderates and

extremists) and deepened the differences between them.

 ISIS has abused the religion. They are out to terrorise the world with their brutalities and are demonic in their approach.

Therefore, what is important now is that you be not influenced by the various ideas and propaganda ISIS is promoting, be it on the Internet, social media or other platforms.

ISIS DOES NOT represent Muslims and Islam. It is a Terrorist Group!

THE COMING OF EXTERMISTS - WHAT PROPHET MUHAMMAD (SAW) SAID

Prophet Muhammad (SAW) had mentioned in his *hadiths* the coming of such extremists:

• From Abu Hurayrah (RA), the Prophet (SAW) said, " ...there shall come men who swindle the world with religion, deceiving the people in soft skins of sheep, their tongues are sweeter than sugar and their hearts are the hearts of wolves. Allah [Mighty and Sublime is He] says: 'Is it me you try to delude or is it against me whom you conspire? By Me, I swear to send upon these people, among them, a Fitnah that leaves them utterly devoid of reason." [Tirmidhi].

"I heard the Messenger of Allah said, pointing his hand towards the direction of Iraq, "It will be out of there, those who read the Quran but just past the throat alone, they quickly leave Islam like an arrow out of the bow."

The *hadith* refers to the righteous and pious people who must be wondering how something that is wrong can be made to sound right and apparently looked good, when it is the biggest slander in our time.

- The Prophet (SAW) said that they will come to an age where the killer will not know why he killed, and those killed will not know why they lost their lives. [Muslim]
- From Abdullah bin Mas'ud (RA), the Prophet (SAW) said, "... there will come a people young in years and foolish in minds, reciting the Qur'an which will not go beyond their throats, uttering sayings from the best of creations, going through the religion as an arrow goes through the target." [Tirmidhi]

Imam al-Tirmidhi (RA) had said, "It has been narrated by many traditions other than this *hadith*, that those who read the Quran just beyond the oesophagus and those who leave religion as fast as arrows out of the bow are the *Khawarij Haruriyah* (extremists/rebels)".

 Yusair bin Amr said, "I asked Sahal bin Hunaif, have you ever heard the Prophet said something about the *Khawarij*?" He said, "I heard the Messenger of Allah said, pointing his hand towards the direction of Iraq, "It will be out of there, those who read the Qur'an but just past the throat alone, they quickly leave Islam like an arrow out of the bow. " [Bukhari]

As what the *hadiths* suggest, there will come a time when extremists will rise. There have been various extremist groups in the past, and we see it in the form of ISIS today. It is thus critical that YOU become more cautious when reading about what ISIS promotes and believes in, lest you become influenced by their extremist ideas.

WHAT CAN YOU DO?

The Singapore Muslim community is not passive in our response to the events happening in Iraq and Syria.

Organisations such as the Islamic Religious Council of Singapore (MUIS), Simply Islam and Religious & Educational League of Radin Mas (BAPA) have organised various humanitarian and donation collection efforts to assist those affected by the conflict in Syria. You can contact them if you are interested in involving yourself in some of these efforts.

Badan Agama & Pelajaran Radin Mas (BAPA)(Religious & Educational League of Radin Mas) www.bapa.org.sg/Syrian-Humanitarian-Appeal.html

Rahmatan Lil'Alamin Foundation

www.rlafoundation.org.sg

Simply Islam

www.simplyislam.com.sg/main/aidto-syrian-refugees/

Have a question on ISIS or the caliphate? Need more clarifications on events happening in the Middle-East? Here's a list of things you can do to seek more information:

 Approach the Religious Rehabilitation Group (RRG).
 With a Resource and Counselling Centre housed at Khadijah Mosque, RRG members, will be able to discuss religious extremism and related issues you may be struggling with.

- Know an Ustaz or Ustazah and you would like to ask him or her about socio-political events affecting Muslims? Be sure to check that the Ustaz or Ustazah is in the Asatizah Recognition Scheme (ARS) administered by MUIS. You can be assured that the religious teachers listed in ARS are qualified to discuss about religion.
- Approach the nearest mosque with your queries. The religious teachers there, if they are unable to answer them, will be able to refer you to other experts so that you can clarify your doubts.

The public are welcome to seek clarification and understanding on the conflict and other matters related to religiously motivated extremism from the Religious Rehabilitation Group (RRG) Resource and Counselling Centre.

NOTE

This article has been reprinted with the kind permission of RRG. Religious Rehabilitation Group, Resource & Counselling Centre, is located at 583 Geylang Road Singapore 389522, Tel: 6747 5607, Website: www.rrg.sg.

THE DILEMMA OF DA'WAH

BY MERYEM CHIN

70 the muslim reader volume 33 • issue 2015/2016
FIRST, A STORY.

I saw the world in green lenses, she saw it in red.

One day, I was walking in the streets when a woman approached me and said, "Hi! Do you know about God the Mother?" At that time, I was Catholic, and the only "Mother" that had been drilled into me was Mary (Maryam [AS]), mother of Jesus (Isa [AS]). I asked them if she was referring to her, and she went "No! God the Mother! God is Female!" Astaghfirullah. I spent another 5 minutes trying to debate with her, but it ended in futility once I realised that she was just part of a distinct group trying to propagate their ideologies. We both had two different perspectives. I saw the world in green lenses, and she saw it in red. That was why we couldn't agree.

And from then on, whenever I saw anyone who looked like a possible evangelist, I grew wings and flew But on one fine day after I became Muslim, I asked my friend really casually, "Why didn't you tell me about Islam before?"

off in a direction as far from them as possible.

THE DILEMMA OF DA'WAH (INVITING TO ISLAM)

Many of my non-Muslim friends in Singapore comment how wonderful it is that Muslims do not preach their religion like how the evangelists do - there is no one trying to drag them to the mosque, nor there is a quota in the number

I have now reached the stage of being more grounded and certain in my faith, and absolutely desirous to try to bring everyone I love to Islam... which led me to a few rather disastrous incidents of trying to do da'wah to some of my friends and family.

For Muslims, science is a complementary understanding of Islam. We do not use an understanding of science to try to disprove Islam.



of new 'Converts' to be met. I agreed, too. I did not like someone stuffing their ideologies down my throat.

But on one fine day after I became Muslim, I asked my friend really casually, "Why didn't you tell me about Islam before?" The question is: if she told me, would I have listened? Some people would, some wouldn't. In all honesty and retrospect, I wouldn't.

I had to have an initial motivation for wanting to know about something. That initial motivation had been 'S', until I was strong enough, rooted enough, to want to know more on my own. (This is why I totally respect those whose initial motivation was purely love for Allah alone. p.s. Okay, I totally bared the secrets of my soul here, so please don't judge me.)

And even right after my conversion to Islam, though I knew of the Truth and believed in it, I did not feel the urgency to do da'wah for my loved ones, until now. It has been a year of learning, of seeking knowledge, that I have now reached the stage of being more grounded and certain in my faith, and absolutely desirous to try to bring everyone I love to Islam... which led me to a few rather disastrous incidents of trying to do da'wah to some of my friends and family.

I sent my mum a video of Isa (AS) and she went, "Don't come and try to convert me, ah."

I tried talking to one of my friends about the existence of God and the purpose of life, and he went, "Sorry, don't even bother."

And then there were those people who came up to me on their own to ask 'questions' on evolution and all the 'science-y' things, but since we saw the world in totally different perspectives, there was no way for us to agree. For Muslims, science is a complementary understanding of Islam. We do not use an understanding of science to try to disprove Islam.

I was quite the miserable *da'ie* (person who does basic da'wah), but I did learn something in return.

DOING DA'WAH THE RIGHT WAY

As Converts, we are always thinking of our non-believing loved ones. How can we work around the touchy subject of religion, and them getting defensive thinking that we are trying to 'convert' them?

OUR MINDSET

First and foremost, we need to change our own mindset. Da'wah is an invitation, not a forced goal. We are tasked to show the beauty of Islam through our actions and beautiful speech, not by heated



arguments, barbaric acts, or internet trolling.

"Invite (all) to the Way of your Rabb (Cherisher and Sustainer) with wisdom and beautiful preaching; and argue with them in ways that are best and most gracious: for your Rabb knows best, who have strayed from His Path, and who receive guidance." (Al-Nahl, 16:125)

MODEL AFTER THE PROPHET

Read about how Prophet Muhammad (SAW) showed the best conduct and follow his example, as the behaviour of the exemplary believer stands out very much apart from others. Be kind, be gentle and have the innocence and purity of a child while you go about with your daily activities. Insha'Allah it will soften and warm the hearts of others.

Anas Ibn Malik (RA) said: Whilst we were in the Mosque with Prophet Muhammad (SAW), a Bedouin came and stood urinating in the mosque. The Companions (RA) of the Messenger said, 'Stop it! Stop it!' and were about to attack him. But the Messenger (SAW) said, 'Do not interrupt him; leave him alone.' So they left him until he had finished urinating, then the Messenger (SAW) called him and said to him, 'In these mosques it is not right to do anything like urinating or defecating; they are only for remembering Allah, praying and reading Quran,' or words to that effect. Then he commanded a man who was there to bring a bucket of water and throw it over the (urine), and he did so. (Sahih Muslim)

REMEMBER OUR SHAHADAH

Should there be anyone who challenge you through questioning with difficult queries like "Why do women have to wear hijab?" and "Why can't you eat pork?", the best answer of all is to make them take off their red coloured lenses and put on our green coloured lenses, to see why we believe in 'La ilaha illallah muhammadur rasulullah' - There is absolutely no deity worthy of worship except Allah, and Muhammed is the Messenger of Allah. That is actually the basic reason why we are following this to submit to Allah (SWT) alone.

HONESTY IN HANDLING DIFFICULT QUESTIONS

As for the things that we do not have knowledge to, we should admit that we do not know, and direct them to a more learned source. We shouldn't be ashamed of not knowing the answers, after all, there have been thousands of scholars over the history of Islam who have studied each specialty in its detail, and one scholar in one area of study cannot proclaim that he has more knowledge in another field which another scholar specialises in.

In the end, we can pray to Allah (SWT) for one thing for our nonbelieving loved ones, their *hidayah* (guidance). Because Allah (SWT) is the one who has power over all.

For indeed, Allah (SWT) sends astray whom He wills and guides whom He wills. So do not let yourself perish over them in regret. Indeed, Allah is Knowing of what they do. (Fatir, 35:08)

May Allah (SWT) bless and reward all those who are in active da'wah in the world. May Allah (SWT) give guidance to the ones whom we love, and make their hearts open to the Truth and Beauty of Islam. Ameen. TMR Have you been left speechless after being questioned about Islam?

WHY DID GOD CREATE US?

WHY DO MUSLIM WOMEN WEAR THE HEAD SCARF?

WHY DO MUSLIMS GO TO MECCA?

To answer these questions, you need the right content and proper techniques.

Learn how to present Islam confidently to others through our Da'wah Awareness Training Programme (DATP)!

For more details, please visit www.darul-argam.org.sg



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SAVING ONE LIFE IS LIKE SAVING THE WHOLE MANKIND

BY SHAIK KADIR

Islam considers all life forms as sacred but the life of human beings is even more precious.

he saving of even one human being's life from death is like saving the whole mankind. This is the message of Islam.

The essence of Islam is belief in God and doing righteousness. And saving lives of human beings or animals is an act of righteousness. In fact, the instruction to do righteous acts is a thread that runs through all religions. Indeed, according to the Islamic faith, Islam is the zenith of the divine or revealed teachings (of all the prophets down the ages) that started from Prophet Adam (AS), the first prophet of God, and completed by Prophet Muhammad (SAW), the final prophet. Between these two prophets, there were hundreds of other prophets of God sent to all nations and tribes with every one of them giving the same fundamental Islamic instruction: Serve God and be righteous. With the completion of the way of life for all mankind, comes Islam, the divine name as given by God in the Quran. Islam, in its core, means peace. When a person observes Islam seriously, his life will be at peace, his actions will motivate righteousness and his environment will stimulate harmony.

In Islam, torturing, or killing of animals for entertainment or sport, like in cock-fights, bull-fights, and rodeos, as well as cruelty to animals in whatever way, like depriving them of food or keeping them in a small and confined place, are haram (prohibited). No animal ought to be abused for fun or killed for entertainment. In Islam, even when one kills a permitted animal for food, the animal must be killed in the Islamic way (without making the animal suffer or go through fright and pain) for the meat to be deemed halal (permitted for consumption).

Islam considers all life forms as sacred but the life of human beings is even more precious. Thus, the killing of any human being, except by the decision of the court of law of the country concerned, is a hideous act; it is un-Islamic and is a crime.

The killing of an innocent person by a member of the public or by people of any group is often carried out, at its core, due to societal or political animosity and vengeance or religious hatred or misguidance; and is not based on the teachings of a religion. In this respect, if a person, who called himself a Muslim, killed any human being, Muslim or non-Muslim, by any method, he ought to be condemned as a murderer and due punishment by the law of the country meted out to him when arrested. God says: "If any one kills a person, it would be as if he had killed the whole mankind..." (Al-Maidah, 05:32)

There have been many reported killings by people who call themselves Muslims. They kill innocent people, both Muslims and non-Muslims, declaring it in the name of Islam. These so-called Muslims who killed innocent people in public places and even during their pravers in churches and mosques had clearly gone against the basic rules of Islam. The Quran instructs: "Take not life, which God has made sacred, except by way of iustice and law: thus does He (God) command you, that you may learn wisdom." (Al-An'am, 06:151)

In Islam, the sanctity of human life is so special and sacred that the Quran gives a vivid emphasis: "If any one kills a person, it would be as if he had killed the whole mankind: and if any one saved a life, it would be as if he saved the life of the whole mankind." (Al-Maidah, 05:32)

Violence is against Islam - because in a violent situation, people, both the perpetrators and the innocent bystanders, would be hurt or killed. The living condition of their family members of both sides would also suffer.

Islam wants Muslims to show restraint, patience, fortitude and piety in the face of provocation and humiliation. This is evident from the moral character of our Prophet, Prophet Muhammad (SAW). He was a living exponent of the Quran. Indeed he showed restraint, courage, patience, fortitude and piety when people insulted and humiliated him.

Despite all the provocations and insults, our Prophet (SAW) never retaliated against the provokers; instead he advised his followers, who were ready to die to defend his honour, to restrain and be patient. Our Prophet (SAW) was abused and even physically attacked. He was stoned and he bled. But he and his followers, though angry, did not retaliate.

Islamic teachings advocate the saving of lives and the Prophet (SAW) restrained so as to be an example for his followers. He followed what he had been sent to teach: save lives. He was sent as a mercy to all mankind (rahmahtulalameen) and not restrictive to Muslims only.

So, what happened to our Prophet (SAW) and Islam for observing and



fortifying the principle of restraint and patience to save lives? Our Prophet (SAW) became victorious, his followers increased and Islam flourished – all in a period of 10 years during his stay in Medina after being driven away by his enemies from Mecca, the city of his birth and growth.

A decade later, when the Prophet (SAW) re-entered Mecca with 10,000 followers, he could have demolished his enemies but he did not. His bitter enemy, Abu Sufyan, was spared. Abu Sufyan's wife, Hindon, had engaged an assassin to kill the Prophet's beloved uncle, Hamza, and when he was killed, Hindon even cut open the deceased's chest and pulled out his heart and abused it. Still, the Prophet (SAW) saved her life. The lives of many others - who had a hand in driving away the Prophet (SAW) from Mecca, those who had humiliated and provoked him, and those who killed his followers were all saved.

What happened to Mecca? Mecca and the whole of Arabia became Muslim within 15 years of the passing of the Prophet (SAW).

Muslims, from any part of the world, need to follow the moral example set by our Prophet (SAW). Indeed more and more unbiased people are embracing Islam, through the efforts of Muslims who portray Islam through admirable behaviour, conduct, and speech. Insulting and demeaning religious founders, especially by educated people, is highly deplorable. In the case of Muslims, Prophet Muhammad (SAW) is near and dear to them. Insulting and demeaning the Prophet (SAW) would certainly anger Muslims. But Muslims ought to emulate the character of their beloved Prophet (SAW) in observing restraint and patience.

Muslims need to do their part to portray a good image of Muslims and the beauty of Islam indirectly through good behaviour, conduct

Prophet Muhammad (SAW) showed restraint, courage, patience, fortitude and piety when people insulted and humiliated him.

and speech, and directly through inter-faith dialogues, forums, and through writings from organisations and individuals.

Also, what both Muslims and non-Muslims should seriously begin to act upon as from now is to take the incidents in Paris, Syria, and North Carolina as lessons and banish hate, prejudice, bigotry, ignorance, provocation, vengeance and intolerance from their hearts and souls. Instead, come forward to establish rapport and bonding with one and all, and learn from each other's way of life for enrichment and appreciation.

God, addressing all people of whatever race or religion, says: "O mankind! We created you from (a single pair of) a male and a female, and made you into nations and tribes, that you may know each other (not that you may despise each other). Verily, the most honoured of you in the sight of God is (he who is) the most righteous of you." (Al-Hujurat, 49:13)

There are black sheeps among people of every religion; but the good ones are certainly overwhelming in number. So, we must not let the handful of the bad people hijack the religion and the good people. Islamophobia needs to be ousted. Indeed, there are many broad-minded non-Muslims, who understand Islamic practices and principles, lending support to Muslim aspirations.

With understanding and tolerance, we can make the earth a safe place to live and dwell for our children and future generations. Save lives, and promote humanity and humanitarian endeavours to build a harmonious and peaceful world. Perhaps some countries need to take a leaf from the success of Singapore in maintaining peace, harmony and togetherness among its multi-racial, multi-religious and multi-cultural citizens, where freedom of speech does not mean that anyone can poke fun or ridicule other religions, or religious founders and leaders, where freedom in their religious and cultural practices are allowed and where possession of fire-arms are outlawed.

As for Muslims in general, they have a great deal of self-improvement and development to do to observe righteousness. The Straits Times (13 February 2015) in its subsequent report of the Chapel Hill (North Carolina) incident mentions that Mr Farris Barakat hoped that the murder of his brother would not be retaliated with further violence. He said: "Do not fight fire with fire...do not let ignorance propagate in your life, do not reply ignorance with ignorance."

Islam instructs all people: Do not kill but save lives. "...if any one saved a life, it would be as if he saved the life of the whole mankind." (Al-Maidah, 05:32) TMR











MCAS35 ANNIVERSARY DINNER ON 11 OCTOBER 2015



"I would like to take this opportunity to express our heartfelt gratitude to the individuals, past and present, who supported our cause by spending valuable time and efforts in the past 35 years."

Excerpt from Welcome Address at MCAS35 Anniversary Dinner by the President of MCAS, Edwin Ignatious @ Muhammed Faiz



The MCAS35 Anniversary Dinner on 11.10.2015 was a celebration that gathered the council members (previous and current) and present staff members. MCAS is honoured to have Madam Halimah Yacob, Speaker of Parliament, to grace this momentous event.



"Tonight, as we reflect on the growth and development of Darul Arqam, we are reminded of the unity and purpose to serve as a community. Compared to the time during the beginnings of Darul Arqam, today we see the Muslim community has multiplied, blossomed, and flourished."

Excerpt from speech by Guest of Honour, Madam Halimah Yacob at MCAS35 Anniversary Dinner

























































"With Islam as the common ground, we have the opportunity to learn from each other's rich cultures and identities, and use the positive aspects to create a more dynamic and successful Muslim community."

Excerpt from speech by Guest of Honour, Madam Halimah Yacob at MCAS35 Anniversary Dinner





Hosted by A B Shaik, the dinner programme featured a special finale by Douglas Oliveiro, evergreen songs performed by Siti Khadijah Cana (Ruby), Nasheed in Acapella style performed by quintet known as Tasnim, poetry recital by DACCnDAYS students - Shoky M Salpai and Mirza Haziq Kaswan, and a percussion number by Jamiyah's Percussion of Joy.















Another segment of the dinner programme featured a short drama skit by YODA (Youths of Darul Arqam). This was a teaser of their stage production and forum known as Crossroads 2, which happened on 24 October 2015 at Aliwal Arts Centre. The play revolved around the struggles faced by a Convert in being accepted by his family. Check out the FaceBook page of Youths of Darul Arqam for more pictures of the Crossroads 2 event.

LIFE, AS IT BEGINS FOR MANKIND

BY UST BANI ALI

Ilah (SWT) is AI-Hayyu - The Living, and AI-Muhyi - The Life Giver, as creation is alive through Allah's Will, Power and Permission. Creation's existence is relative to non-existence, as in, it did not exist before. Allah (SWT) begins life and describes it as "breathing His *Ruh* (Spirit) into Adam" as the Quran relates: "When I have fashioned him (in due proportion) and breathe into him (Adam) of My *Ruh* (spirit), fall you down in obeisance unto him (Adam)." (Saad, 38:72)

The *Ruh* carries with it the faculties of human as mentioned in another verse of the Quran: "But He fashioned him in due proportion and breathed into him something of His spirit. And He gave you (the faculties of) hearing and sight and feeling (and understanding), little thanks do you give!" (As-Sajdah, 32:09)

ALHAMDULILLAH

Ibn Abbas (RA) narrated, Allah (SWT) breathed His spirit into Adam (AS) and when it reached his head Adam sneezed. The Angels said: "Say Alhamdulillah (All praise belongs to Allah)," so Adam repeated, "Alhamdulillah". Allah (SWT) said to him, "Your Lord has granted you mercy." When the spirit reached his eyes, Adam (AS) looked at the fruits of Paradise. When it reached his abdomen Adam (AS) felt an appetite for food. He jumped hurriedly before the spirit could reach his legs, so that he could eat from the fruits of Paradise. Allah (SWT), therefore, said: "Man is created of haste." (Al-Anbiya, 21:37)

ASSALAMU'ALAIKUM

Abu Hurayrah (RA) narrated that Prophet Muhammad (SAW) said: "Allah created Adam from dust after He mixed the clay and left him for some time until it became sticky mud, after which Allah (SWT) shaped him. After that Allah (SWT) left him till it became like potter's clay. Iblis used to go past him saying: "You have been created for a great purpose." After that Allah (SWT) breathed His spirit into him. The first thing into which the spirit was passed was his eye and then his nose. He sneezed. Allah (SWT) said: 'May your Lord have mercy upon you, O Adam! Go to those angels and see what they would say.' So Adam went and greeted them. They replied saying: 'Peace be upon you and the mercy and blessings of Allah.' Allah said: 'O Adam! This is your greeting and that of your offspring.' (Sahih Bukhari)

The *salam* (greeting of peace) is a common practice for Muslims, a tradition since the beginning of mankind. TMR

This article is extracted from a compilation of writings and notes by the author.

NOTE

FERRYING THE DEAD OF BOTH SIDES IN A CRUEL AFGHAN WAR

BY AZAM AHMED

KANDAHAR, Afghanistan — On the brindled plains of southern Afghanistan, Malik Abdul Hakim is death's ferryman.

He collects the bodies of soldiers and police officers killed in areas of Talibandominance and takes them home. From government centers, he carries slain insurgents back to their families, negotiating roads laced with roadside bombs.

Mr. Hakim, a slender 66-year-old with a white beard that hangs to



Malik Abdul Hakim, who has lost two sons in the conflict, delivers the bodies of Afghan soldiers and insurgents to their relatives. (Credit: Bryan Denton for The New York Times)

his chest, laughs when asked what drives him. He never envisioned he would have this life, crossing front lines for strangers. But he finds meaning in his work, delivering a measure of dignity to families scarred by war.

Still, he prays that one day he will be out of a job.

"Every time I see a body, I pray there will not be another," he says in a soft and oddly youthful voice. "I will be thankful when there is peace and stability, and I no longer have work."

"All these years, I have done this for God," he says. "I call both sides my brothers because they are Afghans "I will be thankful when there is peace and stability, and I no longer have work."

and Muslims. I don't want favors or position. My only aim is to help those in need."

That a man can shoulder such a burden is a sad feature of the prolonged war in Afghanistan, which grows more deadly by the week. The Afghan security forces lost more men last year than in any previous year, as did the Taliban. Since he started seven years ago, Mr. Hakim has carried 713 bodies, including 313 in the past year alone.

His efforts have tracked the violence from the bombed-out remnants of airstrikes to the vehicles shattered by roadside bombs to the churned landscape of intensified fighting between the Afghan government and the Taliban now that the American troop presence has dwindled to a token force.

"He has stayed neutral — he is not against us and he is not against the



Mr. Hakim said he had picked up 313 bodies in the last year alone. His work began seven years ago in his native Zhare. (Credit: Bryan Denton for The New York Times)

Taliban," said Mohammad Masoom Khan Qadiri, the district police chief in Zhare, in Kandahar Province. "He is very much loved by the people whom he has helped throughout these years."

Esmatullah, whose two brothers were returned by Mr. Hakim last year after the Taliban executed them, said his family revered the man. "My elderly mother doesn't pray for her sons first," said Esmatullah, who goes by one name. "First she prays for him. That's how much she admires his work."

Mr. Hakim's work began by chance after the death of a famed Taliban commander in Zhare, his native district. The insurgents wanted the body of their leader returned, and neighbors suggested they ask Mr. Hakim, who was volunteering for the Afghan Red Crescent at the time.

Mr. Hakim decided to give it a try. He drove to the district center and made his entreaty. As he waited, the district police commander had a question of his own for Mr. Hakim: Why had he never offered to collect the government bodies?

"I told them it never occurred to me to do any of this," he said with a wry smile. "I wasn't even sure I wanted to do this for the Taliban." Eventually, the government agreed to release the body, but on the condition that the Taliban would do the same. "I wasn't expecting this war to go on so long or to carry so many bodies," Mr. Hakim said, plucking at a set of green prayer beads. "I thought it would only be these first few.

"Who would think about this crazy job for themselves?" he asked. As the war intensified, so did his work and the danger that accompanied it. He demanded that both sides give him paperwork identifying him as a neutral party, so that neither would unwittingly attack him. He carries the documents at all times.

A few years ago, he began receiving assistance from the International Committee of the

"I told myself I had to continue what I'm doing, for the sake of the powerless."

Red Cross. His area also expanded to include parts of Helmand, Zabul and Oruzgan provinces. One day last summer [2014], he carted 28 Taliban bodies after an exceptionally brutal fight in Zhare.

Days like that worry him. Time has done nothing to bleed either side of its will. With foreign troops fully off the battlefield, the death toll is rising.

"They have been at war for 13 years, and if they fight another 13 years they will not see peace," he says. "They must sit down and speak with one another."

Such advice has not come cheaply for Mr. Hakim. He has lost two sons and a son-in-law to the war. Five years ago, his son-in-law, Ismatullah, drove a water truck on a road construction crew. One morning, he brought two of Mr. Hakim's sons with him to Khakrez, a district directly north of the city of Kandahar.

The men never returned. Mr. Hakim knew the area. Months earlier, he had delivered two Taliban bodies to a commander there. But the commander now refused to divulge anything, offering only that the fate of his family was in the hands of the Taliban court. Mr. Hakim waited four days, then left.

Distraught, Mr. Hakim drove to Quetta, Pakistan, to meet with a senior Taliban member to plead for information. He returned home with an official letter instructing another local commander to take him to his sons.

A few days later, he met the commander along a nondescript stretch of the highway in Khakrez. The man was leery. He asked Mr. Hakim's driver whether the courier's sons, Azizullah and Ruhullah, had been working for the government. After an hour's drive, the convoy pulled onto a desolate plain, where the Taliban conveyed one final insult before vanishing down the road.

"They told us to smell in the area and we would find the bodies," Mr. Hakim recalled, weeping slightly. After searching for an hour in the blistering heat, Mr. Hakim found his dead children buried in a shallow grave. He dug for two hours with his hands. He drove straight to his family's cemetery in Zhare. He did not stop at his home in Kandahar city so his wife could say goodbye. Her boys were no longer recognizable. "She tells me I buried them alive," he says, his voice rusted with sadness. "To this day, my wife cries to me that I never showed her our sons' faces."

He might have refused to aid the Taliban any longer and taken another job or continued to farm on his land. But he buried his bitterness with his sons.

"If it took me this long to find my sons, imagine how long it must take ordinary people," he said, stifling tears. "I told myself I had to continue what I'm doing, for the sake of the powerless." THR

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journal

NO LIMITS TO ALLAH'S MERCY

This narration reminds us to be mindful in expressing our valuation of other people's deeds, and to recognise the limitation within our knowledge to ascertain divine matters. Narrated Abu Hurayrah (RA): - I heard the Apostle of Allah (SAW) say:

There were two men among Banu Isra'il, who were striving for the same goal. One of them would commit sin and the other would strive to do his best in the world. The man who exerted himself in worship continued to see the other in sin. He would say, "Refrain from it."

One day he found him in sin and said to him, "Refrain from it."

The other man [the one who sinned] said, "Leave me alone with my Lord. Have you been sent as a watchman over me?"

He said, "I swear by Allah, Allah will not forgive you, nor will He admit you to Paradise."

Then their souls were taken back (by Allah), and they met together with the Lord of the worlds.

He (Allah [SWT]) said to this man who had striven hard in worship, "Had you knowledge about Me or had you power over that which I had in My hand?"

He said to the man who sinned, "Go and enter Paradise by My mercy.

He said about the other man, "Take him to Hell."

Abu Hurayrah (RA) said, "By Him in Whose hand my soul is, he spoke a word by which this world and the next world of his were destroyed."

From Sunan Abu Dawood, Book 41, Number 4883

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MUSLIM PHILANTHROPY IN WAQF: ITS ATTRIBUTES AND ADVANTAGES

BY SHARIFAH ZUBAIDAH SYED ABDUL KADER ALJUNID

PHILANTHROPY IN ISLAM

Philanthropy is the act of giving arising out of one's love and concern for others. It is the spirit of 'good will to all men' - a voluntary act to serve the general well-being of the human race. In Islam, the concept of philanthropy comes from the attributes of Allah (SWT) Himself, *Ar-Rahman* (The Benevolent) and *Ar-Razzaq* (The Provider). Allah gives to His servants as He pleases. Allah (SWT) guarantees all the needs and wants of His creatures. "And there is no living creature on earth but depends for its sustenance on God; and He knows its time limit [on Earth] and its resting place [after death]: all [this] is laid down in [His] clear decree." (Hud, 11:06)

Although Allah (SWT), the All Knowing (*Al-'Alim*) has given overflowing blessings (*rahmah*) and provision (*rizq*) to His servants, this gift is not in equal measure. Some are blessed with more, some with less. Such state of affairs has its divine secret and wisdom.

"But is it they who distribute Thy Sustainer's grace? [Nay as] it is We who distribute their means of livelihood among them in the life of this world, and raise some of them by degrees above others, to the end that they may avail themselves of one another's help – [so too

"Some are blessed with more, some with less. Such state of affairs has its divine secret and wisdom."

it is We who bestow gifts of the spirit upon whomever We will]: and this thy Sustainer's grace is better than all [the worldly wealth] that they may amass."

(Az-Zukhruf, 43:32)

The rationale behind such inequality in divine provision is so that men will strive and make effort to help one another. The wealthy requires assistance in the form of labour and so will provide employment and wages for the needy. The needy, on the other hand, will give their services to seek a livelihood. So both need and depend on one another. The term used in Islam for philanthropy is sadagah which means voluntary charity. Allah (SWT) promises manifold rewards to those who give in charity and help those in need.

"It is not for thee [O

Prophet] to make people follow the right path, since it is God alone who guides whom He wills. And whatever good you may spend on others is for your own good, provided that you spend only, out of a longing for God's countenance, for, whatever good you may spend will be repaid to you in full, and you shall not be wronged." (Al-Bagarah, O2: 272)

"Who is it that will offer up unto God a goodly loan ('qardhan hassanan'), which he will amply repay, for, such [as do so] shall have a noble reward." (Al-Hadid, 57:11)

WAQF AS SADAQAH JARIYAH AND THE ATTRIBUTES OF WAQF

One type of *sadaqah* that promises everlasting rewards is *sadaqah jariyah* which means continuous or on-going charity. A continuous charity is an action which remains active even after the person who gave such charity has passed away. When a person donates a copy of the Quran to a mosque, for example, for as long as it is used by many worshippers visiting the mosque, the donor will be rewarded even when he or she has passed away.

The Prophet (SAW) said:

"When a man passes away, his good deeds will also come to an end except for three: Sadaqah Jariyah (ceaseless charity); a knowledge which is beneficial, or a virtuous descendant who prays for him (for the

deceased)."

(Narrated by Abu Hurayrah (RA), Sahih Muslim)

Waqf is an important form of sadaqah jariyah and is a way to become closer to Allah (SWT). Waqf is the act of dedicating one's property (back) to Allah (SWT) where the property is kept intact and its benefits are used according to the wishes of the donor for persons or a group of persons specified by the donor. The rationale for waqf can be found in many verses of the Quran as well as Hadith.

"[But as for you, O believers,] never shall you attain true piety unless

"One type of sadaqah that promises everlasting rewards is sadaqah jariyah which means continuous or on-going charity."

you spend on others out of what you cherish yourselves; and whatever you spend, - verily, God has full knowledge thereof." (Al-Imran, 03:92)

Share

The above verse reflects how in dedicating our property in waqf, it should, as far as possible, be the best property that we own and not property that we no longer desire anymore and wish to dispose off. When we are able to part with our worldly possessions and dedicate these possessions to Allah (SWT) for the common good, this is a sign that we have become near to Allah (SWT) for our love for Allah (SWT) is more than our love for worldly possessions.

According to a hadith narrated by Ibnu Umar, Umar (RA), the second Caliph, at the partitioning of Khaybar, acquired a piece of land named Thamgh which he treasured. He came to the Prophet (SAW) seeking his advice about it. He said: "O Prophet! I have obtained a land in Khaybar which is the best of all the properties I have ever got. What is your opinion about putting it to use in the name of Allah? The Prophet (SAW) said: "If you wish, retain the *corpus* and devote its usufruct to pious purposes." Umar (RA) accordingly dedicated the property on condition that the land should not be sold or made the subject of a gift or inheritance. The income alone should be spent on the poor and relatives, and on freeing the slaves, and on the services rendered to travellers and on hospitality. The administrator (for manager) shall have the power to take some of its income and the rest of it for feeding others, not accumulating riches thereby.

This hadith has become the foundation for the concept of waqf in Islam. Three attributes are derived from this hadith, namely: 1) Waqf property cannot be sold; 2) Waqf property cannot be given as a gift; 3) Waqf property cannot be inherited. Indeed the word waqf itself connotes these attributes. It comes from the Arabic root word 'wagafa' which means 'causing a thing to stop and stand still'. So, in a waqf, the donor (waqif) declares his intention to dedicate his property (mawquf) to Allah (SWT) to be used for the benefit of the beneficiaries

(*mawquf alaih*). There are therefore 4 elements for a waqf to come into being, namely, the donor (*waqif*), the waqf property (*mawquf*), the beneficiaries (*mawquf alaih*) and the declaration of waqf (*sighah*). Once this is done, the waqf assumes the nature of being perpetual. The majority of Muslim scholars hold the opinion that 'once a waqf, always a waqf' and such waqf may not be revoked.

The waqf will be administered by a trustee that is referred to as the *mutawalli* (waqf administrator) appointed by the *wagif* or in countries where there is a specific law on wagf, in accordance with the authority appointed according to such law. The beneficiaries of the waqf can be specific persons, for example, the family members or descendants of the waqif (family waqf) or they can be general group, for example, the poor and destitute or even the public at large (waqf am). Being a part of sadagah *jariyah*, the beneficiaries of waqf are not confined to Muslims.

WAQF IN MUSLIM HISTORY

Muslims from the times of the



"Waqf has been used in Islamic history as an instrument to achieve social and economic justice."

Prophet (SAW) to the time of the revered Companions (RA) and after and up to the Ottoman empire, have widely practised waqf. Waqf became a pillar in the religious, social, cultural, scientific, economic, and political life of the Muslim society. Whenever we travel to Muslim countries or to places where there is a Muslim population, we are bound to find waqf properties, be it in the form of masjids, cemeteries, madrasas and the like.

Waqf has been used in Islamic history as an instrument to achieve social and economic justice. We learn for example that among the waqf property in Madinah was the Romah Well endowed by Saidina Uthman bin Affan (RA), a masjid (for example, Masjid Quba is believed to be one of the first waqf in Islam), a school for religious studies, a university (for example, Al-Azhar University in Cairo) and for beneficial knowledge (example, the Bayt Al Hikmah, 9th century in Baghdad).

Waqf is not just confined to purely religious purposes - in Turkey for

instance, there is a rich heritage of waqf for all kinds of purposes. We see waqfs created to provide water supply and drinking water to the people in public places, a waqf created to feed street animals like cats and dogs, a waqf to teach *khat* (Arabic script), a waqf to provide a public kitchen to feed the poor, a waqf for retired sailors and even a waqf to pay taxes for those who cannot afford to pay their taxes to the local government!

WHY WAQF?

Unlike zakat which is obligatory, waqf is voluntary thus the motivation behind the desire to create waqf over one's property is largely to seek continuous rewards from Allah (SWT) in an effort to get closer to Him. Although many of the visible waqf property we see today are evidence of founders of waqf (waqif) who were rich and powerful (e.g. the Sultans and rich Muslim traders), it must be noted that one does not have to be rich to become closer to Allah (SWT) through waqf. Today, through the effort of Muslim jurists and Muslim

institutions, a Muslim can do waqf in many ways, through purchasing of Quran for example, to donate to tahfiz schools, through purchasing prayer mats or prayer garbs to be placed in suraus and masjids, and even through affordable monthly contributions to a designated institution or agency that collects funds for waqf purposes.

CONCLUSION

Although there was a decline in the practice and growth of waqf properties during the period of colonisation in many Muslim countries, we are now witnessing a revival of wagf in the world today. We see the growth of waqf hotels, waqf orphanages, waqf schools and universities, waqf hospitals and many more encouraging developments in the field of waqf, Alhamdulillah. It is crucial that the Muslim community, especially, the younger generation, are made aware of the potentials of waqf and are motivated to participate in waqf as a way in which to ensure the sustainability of the Muslim ummah for generations to come. TMR

ooen

The Hijab by siti syuhada faizal

How often do we get reminded In this veil we wear for the love of God Just as we are wont to forget And yet the Beloved tries to remind By wearing this simple piece of cloth

It is not enough. Seek knowledge!

But we always forget.Until we reach the depths of darknessThen we remember by His grace

And sadly for those who still do not

Veiled are their hearts Empty and devoid. In this we pray Lord, don't veil our hearts.

HAVING FAITH IN ALLAH (QADDARALLAH)

BY NURFARAHIN MOHAMED AMIN

We believe that Allah (SWT) has decreed everything. He has set a time and place for every single thing in this world - in the past, present, and future."

asn't each one of us gone through days where everything – and everyone – seem to be so keen to knock us down? Sure, people will tell you that that's life, that it's the way things work, but when you are having a really bad day, one that just drains the energy out of your very being, it is not so easy to remember all that.

Some days, you just end up missing deadlines, or forgetting to run important errands. Some days, you find yourself stammering and stumbling instead of smoothly delivering that impressive presentation you stayed up all night long preparing for. Some days, you fall into arguments with friends or family. Some days, you miss the bus by seconds, or get caught in the MRT or bus that just happens to break down on that day...

Some days, things don't go well. Many of us will find it easy to wallow in pessimistic thoughts and negative feelings. We end up saying things like "If I had not forgotten my keys, I would have caught that bus", or "If only I had written it down, I wouldn't have forgotten to buy that thing", or "If I had prepared more, I would have done better!" But do we know, Islam teaches a totally different approach when it comes to dealing with bad days?

The Prophet (SAW) said, "Seek carefully what benefits you (in the Hereafter) and seek help only from Allah and neither lose heart.

If any adversity befalls you, do not say: 'If I had only acted in such and such way, it would have been such and such' but instead say: 'Qaddarallah wa maa syaa'a fa'ala' (Allah has decreed it and what He wills He does).' Verily 'If' opens the way for the work of Satan." (Sahih Muslim)

I don't remember when I first read this hadith. Coming from a madrasah background, I probably would have been taught this hadith when I was still in school. I might have memorised it for exams. Years later, however, I came across this hadith again in Dr. 'Aidh al-Qarni's book, ('Don't Be Sad').

This time round, the reminder that had once come from the lips of our revered Prophet (SAW) brought tears to my eyes, and struck me hard deep inside. How did the beloved Prophet (SAW) know that I always uttered 'if only' sentences? It felt as though he was speaking directly to me!

I realise, there is simply no use uttering all those 'what if's and 'if only's.

Being Muslims, we believe in Qadha' and Qadr. It is the sixth article of faith in Islam. We believe that Allah (SWT) has decreed everything. He has set a time and place for every single thing in this world - in the past, present, and future. If we truly act on this belief, it would be easy to let go of all those negative experiences, wouldn't it? Knowing that something is meant to be - or otherwise - is meant to put our hearts at ease.

The hadith adds one more important thing to note: that all the 'what if's are only opening up avenues for Satan to work his way into our hearts and minds. Satan's work is always subtle – what can be more subtle than getting into our hearts and slowly hardening them, turning them away from Allah (SWT)?

A defeated, pessimistic Muslim is a weak one. He does not bring warmth to others - instead, he just spreads misery.



MEANT FOR IT

The Prophet's ever timely reminder will help us both in facing minor day-to-day situations and huge lifechanging ones as well. Decisions like going for job interviews, sitting for entrance exams into universities, choosing majors and courses - ultimately, not everything is going to go as well as we imagine or hope. Not all of us are going to end up where we have always dreamt to be. We might not get into our dream colleges or universities, or our dream jobs. And sometimes when we do get those dreams finally realised, they are not as wonderful as we thought they would be.

That's life - because life isn't always about being where we want to be. Sometimes it is about where we are meant to be. I strongly believe that it is important for us, as Muslims, to have the unfaltering faith that wherever we are right now, it is what Allah (SWT) has **meant** for us. This belief will serve as the connection between us and Allah (SWT). When we have this belief, we have total trust that Allah (SWT) will lead us on the path that is the best for us. When we have this belief, we can see the beauty of Allah's arrangement for us. When we have this belief, we are at peace.

While we might not be able to change the situation, we can always change how we *react* to the situation. We can always choose to not say, "If only I knew!", and say instead, "This is what Allah (SWT) has set for me. What He wills, He does." All our 'what if's can only lead to unproductive regret and blame, for we cannot change what has happened. But our belief in Allah's decree can help us be patient, put our chin up, and move on.

Another wonderful hadith captures the beauty of being a Muslim.

"How amazing is the affair of the believer! There is good for him in everything and that is for no one but the believer. If something good happens to him, he is thankful for it and that is good for him. If something bad happens to him, he bears it with patience - and that is good for him" (Sahih Muslim)

Even when facing hardship, we can gain rewards from Allah (SWT), by being patient. In other words, being a believer in Allah (SWT) - it is a win-win situation.


ALLAH KNOWS

It is also equally important to remember that Allah (SWT) does not let you carry a burden that is too much for you to bear.

There is a verse in the Quran that I always go back to when I feel low and unhappy, when life wears me down. It is a verse that I hold on to tightly in my heart. It is a verse that has helped to lighten my burden when I feel like the weight of the world is upon my shoulders. It is a verse that has calmed me and soothed me so many times when I needed the simple reassurance that Allah (SWT) is the Most Merciful, and that He does not put me through something I cannot bear...

"Allah does not burden a soul beyond its scope. It gets every good that it earns, and it suffers every ill that it earns. (Pray:) 'Our Lord! Do not punish us if we forget or fall into error. Our Lord! Do not lay on us a burden like that which You did lay on those before us. Our Lord! Do not put on us a burden greater than we have strength to bear. Pardon us and grant us forgiveness. Have mercy on us. You are our Protector, so give us victory over the disbelieving people.'"

(Surah Al-Baqarah, 02:286)

All of us want to be happy, don't we? All of us want to be where we are happy and content. All of us want to do things that bring joy to our hearts. All of us want to avoid those horrible, dreadful days of things going wrong.

But we all need to remember, that whatever our situation, that if we have to do or be something we do not like, then there is always a reason behind it. The next time we go through a bad day, remember that there is always some wisdom behind it. We might or might not see it, but it is definitely there. We all need to remember to ask Allah (SWT) to soften our hearts, put us at peace with ourselves and our situations, and let calmness and patience reside in our fragile hearts.

The human heart always has a limit to what it can bear, we all know this, but what He can do - well that, has no limits.

So have a good day - but if you don't, *Qaddarallah* . TMR

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SEEKING ISLAMIC KNOWLEDGE

Is this a possibility or a distant mirage?

BY HAMID RAHMATULLAH A RAZAK

"Igra!" the first divine word revealed to Mankind through the blessed lips and the heart of the Prophet (SAW). Allah (SWT) says, "Read!" (Igra', 96:01) and He does so in the imperative form of the verb. This intricate pondering leads me to belief in the pertinence of seeking knowledge - both secular and religious. It is beyond doubt that attaining knowledge is an important obligation for a Muslim. There are numerous verses from the Quran and the Hadith to testify the immense emphasis placed on knowledge.

Allah (SWT) says, "Allah will exalt those who believe among you, and those who have knowledge, to high ranks" (Al-Mujadilah, 58:11). In a Hadith reported by Ibn Hajar al-'Asqalani, Rasulullah (SAW) said, "Seeking *'ilm* (knowledge) is incumbent on every Muslim." Therefore, there is no incertitude whatsoever with regards to the high regard placed on knowledge by Allah (SWT) and His

"It is only with sufficient knowledge that we are able to savour the five pillars of Islam."

Messenger (SAW). This knowledge encompasses both secular and religious knowledge, for a Muslim following in the footsteps of the Prophet (SAW) should aim for success both in *dunia* (world) and akhirah (hereafter). In fact. there should be no distinction in knowledge as our predecessors fervently sought all branches of knowledge - theological and basic science alike without a clear distinction between religious and non-religious knowledge. Any knowledge that guides a person to live his life well in this world and to prepare him adequately for the hereafter should be considered beneficial knowledge to be pursued prudently.

CHOOSE AND DIVIDE OUR TIME

Unfortunately, we live in an era where we have to choose and divide our time between secular and religious knowledge. Except for the handful that have the benefit of receiving institutionalised secular and Islamic knowledge at the full-time *Madrasahs*, the rest of us find it increasingly difficult to balance both. In a developed nation like Singapore, a sound secular education is imperative



for one to secure a decent job and a reasonable rice bowl. Does this come with the heavy price of being lagging behind in Islamic knowledge?

Through a discussion with some peers, I realise the various stumbling blocks that the youths today face in concurrently pursuing Islamic and secular education. One reason was the general belief that the average Muslim, not intending to be a scholar, need not seek Islamic knowledge in depth. In a famous Hadith Qudsi, Allah Almighty says, "I was a hidden treasure. I loved to be known and so I created the creation." The very purpose of our creation is to know our Creator. The only way we can achieve this is by seeking knowledge.

WITH KNOWLEDGE, WE SAVOUR THE RELIGION

The onus is on every Muslim, scholar or not. It is only with

sufficient knowledge that we are able to savour the five pillars of Islam - the testimony, prayers, fast, alms and pilgrimage. Scholars of Tasawwuf always emphasise the importance of *fikr* (knowledge) and zikr (remembrance) in Islam. To reap the full spiritual rewards of our 'ibadah (worship), we need to seek knowledge encircling that particular act of faith. This applies to all the other tenets of our beautiful deen. This is elegantly summarised in a Hadith narrated by Hudhaifah ibn al-Yaman (RA) in the book of At-Tabarani that Rasulullah (SAW) said, "The excess of 'ilm (knowledge) is better than the excess of 'ibadah, and the best of your religion is the wara' (piety, self-restrain)."

QURAN AND HADITH INSPIRE SOLUTIONS TO PROBLEMS

There are others who claim, albeit falsely, that there is limited use to religious knowledge in the modern world. As Muslims



"There have been countless situations when I have found solutions from the Quran and Hadith to solve problems I face in daily life. I believe that seeking religious knowledge gives me an added impetus to excel in secular education."

and especially being part of the ummah (community) of Prophet Muhammad (SAW), we take heed from the Quran and his Hadith. The knowledge and advice contained in these unparalleled texts apply to all societies till the Day of Judgement. Hence, we can only conclude without any ambivalence that any form of Islamic knowledge that we seek is going to be of relevance in our lives - no matter where we are or what we do. There have been countless situations when I have found solutions from the Quran and Hadith to solve problems I face in daily life. I believe that seeking religious knowledge gives me an added impetus to excel in secular education.

Some attribute the hesitancy in seeking Islamic knowledge to its sheer breadth and depth. They mention that there are too many faculties of knowledge in Islam and often they are left bewildered as to where and how to start. It is true that there is no limit to the amount of knowledge one can gain. However, one has to start somewhere.

START WITH THE BASICS

In every discipline, there is a set of basic core knowledge that is required of a student of that discipline. It is always fruitful to start learning that first, both in Islamic and secular education. In a Hadith reported in Rivaadhus-Saliheen, Anas ibn Malik (RA) narrated that Rasulullah (SAW) said, "He who leaves his home in order to seek knowledge, he is in Allah's path until he returns (to his home)." We can take heart in the fact that we have the protection and blessings of Allah (SWT) in any effort we undertake in seeking knowledge.

To seek Islamic knowledge does not mean that one only has the option of attending lessons within the confines of a classroom. The art of storytelling has long been forgotten and if revived, it can be an invigorating tool in portraying the Islamic creed. There are numerous lessons that can be learnt from simply reading the stories of the Prophet (SAW) and His Companions (RA). There are several Islamic bookstores in Singapore where one may choose to invest in books of their interest. Others may yet choose to view documentaries or listen to spiritual music to kindle their interest in seeking Islamic knowledge. Also, there is the Internet. One has to be discerning in their choice of modality, as knowledge beneficial and otherwise - is rife in the mass media. It is also important to screen and clarify the knowledge that we gain from these sources with someone of sound knowledge and authority. In seeking knowledge, Rasulullah (SAW) has taught us in his Hadith to seek help from Al-Aleem (The All-Knower) with the supplication, "My Lord! I ask You for beneficial



"One has to be discerning in their choice of modality, as knowledge – beneficial and otherwise – is rife in the mass media."

knowledge, and I seek refuge with You from non-beneficial knowledge."

"Now Allah leaves straying those whom He pleases and guides whom He pleases: and He is Exalted in Power, Full of Wisdom" (Ibrahim, 14:04). In essence, Allah *guides* whom He pleases. Let us increase our *taqwa* and seek the pleasure of Allah (SWT) so that He may bestow us with the knowledge that is important for our success both in this world and the hereafter. After all, He created us only so that we may worship Him, so that we may KNOW him. When everything we have is from Him, why then do we hesitate to give part of us back to Him? TMR

TIME MANAGEMENT & CONSISTENCY IN LEARNING

One of the most common reasons cited for the lag in seeking Islamic knowledge is the fear of commitment to regular religious classes. This fear can be eliminated by proper time management and self-discipline. Time management has to be the most overemphasised but under-achieved skill. It is a skill that has to be mastered over time with trial and error.

We have a nonpareil example in Rasululah (SAW) where time management is concerned. The Prophet (SAW) had a fixed timetable for each and every work and he strictly adhered to it. In spite of a busy schedule, it allowed him to complete a lot of work within a short time. This is why Rasulullah (SAW) never complained of shortage of time. From several books describing the life of Rasulullah (SAW), it can be seen that the Prophet (SAW) divided his time into three parts - one part for *'ibadah*, one part for discharging his social obligations to his family and one part for his own personal time, which was further divided into segments - the greater part spent in matters relating to the *ummah*. Dividing our hours into dedicated pockets in the form of a timetable serves as a useful measure in the quest to manage time.

In entirety, for time management to be successful, an individual must exercise self-discipline. Self-discipline to plan and selfdiscipline to commit to that plan is paramount to the success of a timetable.

Being a final-year medical student, juggling time between secular and religious knowledge is something familiar. It has been difficult for me since the days of secondary school, given the rigors and demands of secular education. There were still co-curricular activities and community service projects to entertain. It looked like an uphill task right from the start. I realised what helped me most was the first step I took in recognising the importance of both secular and religious knowledge in my life and prioritising likewise. There were instances when I had to choose one over the other i.e. on the eve of major examinations in school. However, the key is consistency. I make sure that every week I spend a regular amount of time pursuing Islamic knowledge. Be it attending regular classes, reading books or merely surfing trustworthy Islamic websites, if done consistently and earnestly, we will gradually increase our knowledge and that would give us the drive needed to strive for more knowledge.

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The Messenger of Allah saw said, "When a man dies, his deeds come to an end except things: Sadagah for three Jarivah (ceaseless charity); a knowledge which is beneficial, or a virtuous descendant who prays for him (for the deceased). " [Muslim].

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PHOTO ESSAY: Israelis and Palestinians Join Up to Rebuild Homes

Volunteers from both the Jewish and Arab sides of the conflict join forces to rebuild homes demolished by the Israeli government.

BY BEN GUSS

This photo essay was originally published in YES! Magazine in 2012, and is reprinted under Creative Commons License.

"If peace and reconciliation can be achieved in the Holy Land, it can be achieved anywhere."

—Sheik Abdul Aziz Buchari

As a conscious Jewish American, I have understood that Israel/ Palestine is a land where people are vastly divided and alienated from one another. Israelis and Palestinians often feel deeply rooted to the exact same parcel of land.

The intent of this photographic essay is to personalize the struggle of those displaced from their homes as land ownership changes and to illuminate the untold story of the dedicated Israelis and Palestinians working together to forge lives of peaceful coexistence.

The project:

What's the first thing you think of when you hear of Israel and Palestine? When was the last time you heard about Israel-based grassroots organisations composed of Arabs and Jews working together to create equality, justice, and peace?

Like you, I had very little knowledge that these organisations even existed. I had heard plenty about this land that several organised religions call home, and plenty more about the ongoing conflict, religious and social polarisations, ingrained religious dogmatisms, and, of course, who has the better hummus.

"If peace and reconciliation can be achieved in the Holy Land, it can be achieved anywhere." —Sheik Abdul Aziz Buchari

This photo essay tells the story

of courageous organisations wherein Israelis, Palestinians, and volunteers from other countries work side-by-side toward a peaceful co-existence. Additionally, the pictures provide a view into the personal struggle of the displaced, connecting the ramifications of this conflict at the level of families and individuals with the importance of the organisations dedicated to repair and peace.

This past summer in Israel, I confronted the stark reality of a decades-long conflict. Working with the Israeli Committee Against Housing Demolition (ICAHD), I helped to document some of the 24,000 stories of Palestinian and Bedouin households demolished by the Israeli government. I met families whose entire village had demolished to make room for the expansion of a Jewish settlement's orchard, even when other seemingly suitable undeveloped land was nearby.

The villagers, however, the land had been all they had. The ICAHD was there to help. The committee works closely with both the Israeli peace camps and Palestinian partners, as well as with dozens of civil society organisations worldwide. They work in the Occupied Territories, specifically helping rebuild demolished homes, with 165 homes successfully rebuilt.

Similarly, I visited the South Hebron Hills (in the West bank) with the Arab-Jewish partnership group called Ta'ayush. According to the group's website: "Ta'ayush (Arabic for "living together"), is a grassroots movement of Arabs and Jews working to break down the walls of racism and segregation by constructing a true Arab-Jewish partnership. Together we strive for a future of equality, justice, and peace through concrete, daily, non-violent actions of solidarity to end the Israeli occupation of the Palestinian territories and to achieve full civil equality for all."

One Israeli volunteer acknowledged to me that he knows the actual physical work they do is not high-quality. They are not trained construction workers. Yet his contribution's true value is not the physical labor alone. Its value lies in demonstrating to the Palestinian villagers—as well as to the soldiers, settlers, and the Israeli government—that what is happening to these villagers matters to Israelis and to the world.

In the face of the horrifying realities ensuing from the ongoing conflict, I was encouraged by these organisations. All kinds of people, old and young, western and eastern, are continuing to come together to work for a peaceful tomorrow.

NOTE

Ben Guss works at a non-profit focused on shared equity housing, specifically resident-owned, manufactured home communities and community land trusts. As a photographer, he is dedicated to assisting community organizations and NGOs advance their work by telling their stories visually. You can see more of his work at www. forwardphoto.com.

In Jerusalem, Israelis hold weekly demonstrations against further demolition of Palestinian housing.

Working together in the West Bank, Jews and Palestinians work to rebuild a demolished home.

Haji expressed his deep gratitude to volunteers with smiles and multiple cups of sweet tea.

The Ismael's home in the Hebron Hills was demolished to make room for a Jewish settlement. Not allowed to construct shelters, they dug, caves to live in by hand.

Volunteers bring moments of light and ease to the Ismaels in their cave they call home.

> Haji looks on as volunteers with Ta'ayush, a grassroots movement of Jews and Palestinians, help to rebuild his demolished home in the Hebron Hills.

In the West Bank, a girl plays among debris.

> In the Hebron Hills, rebuilding, stone by stone.



"We refuse to be refugees," Ziad Zidani says. "Look at those expelled in '48 and '67. They never returned. We demand to live on our land, in our homes."

Members of the Israeli Commission Against House Demolitions listen to Palestinian residents.

"We tell families that maybe they will get their home, maybe not," Salim Shawamreh says. "The promise is that we will not leave them. If we have to rebuild the house ten times, we will."

Israeli, Palestinian, Bedouin, and international volunteers help rebuild the Ismaels' home while Israeli Defense Forces observe.

Despite constant threats of demolition, community members and Italian nonprofits completed construction on the Khan Al-Ahmar Arab Al-Jahalin School for Bedouin children in 2009.

> The wall divides towns, once whole, into Israel and Palestine.

The Sawamrehs have rebuilt their home five times. Moved by the death of United States citizen Rachel Corrie, who was killed while protecting Palestinian homes, they memorialised her on the mural visible behind them.

A Palestinian child stands amid rubble.



"This is a new chapter, a new battle in our lives," said Riad Abu Eid, who lives near Jerusalem. "But we have been kicked out of our homes before. This is the story of the Palestinian people."

An international organisation teaches a group of Palestinians learning how to protect their homes using principles of nonviolence.

A Palestinian man looks through the bars of a fence.

After the demolition of her Jordan Valley village, Fasayil al Wasta, a Palestinian woman looks through the rubble in hopes of finding her possessions.

An Israeli volunteer plays with Palestinian children in the Hebron Hills.



Muhammad by mohamed sameer zuhoori

Most Praised, Most Beloved Uncontested, sublime is his character Hamd is his constant motivator Allah did he always Remember Most Bright, Most Beautiful Majestic full moon, at his surrender All that exists due to his Merciful Splendor Destiny shall unite us, a solace Reminder

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THE TWO HIGHWAYS

TEXT BY DR WAFFIE MOHAMMED

n each *rakaat* (unit) of our *solat* (prayer), we must recite Surah Fatiha. Prophet Muhammad (SAW) is reported to have said, "Whoever does not recite Al-Fatiha in his prayer, his prayer is invalid" (Sahih Bukhari).

THE STRAIGHT PATH

While reciting Surah Fatiha, we ask Allah (SWT) for two special things, namely, "Show us the straight way, the way of those on whom You have bestowed Your Grace, not those whose (portion) is wrath, and who go astray".

Sirat al Mustaqim is that path that will lead you back to Allah (SWT). In solat, Muslims from all over the world stand in prayer and beg Allah (SWT) for guidance on the straight path and protection from the cursed path. We need to be conscious of this especially when we are standing in front of our Lord.

The straight path allows you to achieve maximum benefits from the little that you do, and it leads to the assurance of eternal bliss in the hereafter. You can have all the pleasures of this world but you can still be misguided as is the case with the Jews. They were fed and clothed by Allah (SWT), yet, they allowed themselves to be misguided. The people at the time

You can have all the pleasures of this world but you can still be misguided. of Prophet Lot (AS) had a lot of material wealth but they were still misguided, thus Allah (SWT) sent His wrath upon them.

As believers, we aspire to be like those humble Muslims, some of whom were given the glad tidings of Paradise while they were still physically alive in this world (*Asharal Mubash-sharah*). Some were extremely wealthy such as Abu Bakr and Umar (RA). They all followed the straight path and dedicated themselves to it.

Allah says that He has placed two highways for man: "Have We not made for him a pair of eyes?- And a tongue, and a pair of lips?- and shown him the two highways?" (Al-Balad, 90:08 -10).

CHOOSING BETWEEN THE HIGHWAYS

Allah (SWT) demonstrates in the Holy Quran the impact of choosing between the highways. For example, when Adam (AS) was dwelling in Paradise and he listened to Allah (SWT), he was safe; but when he listened to Satan, he was removed from the Garden. He had to work to get back up there. This is the legacy he has left for us, through Allah's permission. Fight your way up. It is very easy to go down but it takes a lot of effort and work to 'go up'.

The human personality has two dimensions, one inclined for righteousness (the *ruh*) and one that came from the earth and wants to remain on the earth (the *nafs*). Your *nafs* will order you to do wrong, as Allah (SWT) records in Surah Joseph. "Nor do I absolve my own self (of blame): the (human) soul is certainly prone to evil, unless My Lord do bestow His Mercy: but surely My Lord is Oft-Forgiving, Most Merciful" (Yusof, 12:53).

Allah (SWT) has shown us in the Quran the consequences of those who walked on the straight path and those who choose the cursed path. Prophet Musa (AS) started out his life as a refuge, yet he had the unique privilege of conversing with Allah (SWT) on top of the mountain. Pharaoh was so powerful that he used to actually control the flow of the Nile River, but he could not save himself from drowning.

"Have We not made for him a pair of eyes?- And a tongue, and a pair of lips?- and shown him the two highways?" Allah (SWT) has recorded and preserved these stories for us. They are all lessons for mankind. The scholars have said that it is possible that the entire Quran is a commentary of Surah Fatiha. You need to ask yourselves what exactly you want to achieve. Do you want to return to Allah (SWT) and have a pleasant meeting with Him or do you want to 'take it easy' and keep going down?

Try your best to put your faith and trust in Allah (SWT) and continue to pray to Him for guidance on the path of *Sirat al Mustaqim*. Be thankful to Him for blessing you with Iman (Faith) because guidance is from Him and no one else.



SOOTHE YOUR INNER SPIRIT

Heal your emotional stress through spiritual practices.

BY SITI KHAIRIYAH

"In essence, the prayer – when performed properly with true remembrance of Allah (SWT) and turning to Him for forgiveness – will have a lasting effect on the humble servant."

now anyone whom you consider overly emotional? Does that person burst into tears easily, or get moody or angry at the slightest thing? Or do you find yourself on an emotional roller coaster ride – soaring in the skies one minute and down in the dumps the next?

Emotional health is extremely important in a person's life, and the responsibility squarely falls upon the individuals to ensure that they are in the pink of "emotional health". It has a lot to do with getting a hold of your emotions, and keeping them in check at all times.

The environment around you also has a lot of influence over your emotional health. In today's society, families are falling apart, divorce rates are rising, sex and drug cultures are rampant among teenagers and young adults. These factors can lead to conflicts within self, resentment, loss of selfrespect, loneliness, depression, anxiety and a host of other psychological problems.

Life in Singapore is not exactly a bed of roses and there is a need to turn back to the basics. Islamic principles based on the Quran and the Hadith are the best forms of prevention and treatment for psychological and social disturbances. Take credence from the following words of Allah (SWT), "And this is a Book which We have revealed as a blessing: so follow it and be righteous, that you may receive mercy" (Al-An'am, 06:155).

Islam plays a vital role in fulfilling our spiritual needs in life. This beautiful religion teaches us a code of behaviour and a set of social values, giving us meaning to our existence. It helps us tolerate difficult situations and adapt to the stressful events. Islam has also prescribed some remedies.

ESTABLISH PRAYERS

The fundamental purpose of the prayer in our religion cannot be understated. It is the second pillar of Islam that the Prophet (SAW) mentioned after the *shahadah* (declaration of faith), by which one becomes a Muslim. The prayer is made mandatory upon all of Allah's creations.

In essence, the prayer – when performed properly with true remembrance of Allah (SWT) and turning to Him for forgiveness – will have a lasting effect on the humble servant. I remember those countless times when stuck in this vicious cycle of working for earthly things; I actually looked forward to sneaking away for 10 minutes to perform my prayers!

"Prayers provide a time for remorse and repentance; they provide a platform for us to earnestly ask God for His Mercy and Forgiveness."

"Fasting is an extremely effective path towards the attainment of piety without which a Muslim will find it difficult to gain closeness to Allah (SWT)."

After prayers, our hearts would be filled with the remembrance of Allah (SWT). We will be as fearful and as hopeful of Allah (SWT) and this strengthens our faith in Him and the religion. This experience will leave us feeling enlightened and stronger as a person.

Prayers are a type of purification for us. We turn and meet with our Lord, and this repeated standing in front of Him should keep us from committing sins. Prayers provide a time for remorse and repentance; they provide a platform for us to earnestly ask God for His Mercy and Forgiveness. The prayer is a good deed that cleanses some of the sins we have committed.

The Prophet (SAW) has said, "If a person had a stream outside his door and he bathed in it five times a day, do you think he would have any filth left on him?" The people said, "No filth would remain on him whatsoever." The Prophet (SAW) then said, "That is like the five daily prayers: Allah wipes away the sins by them." (Sahih Bukhari and Muslim).

EXPERIENCE FASTING

As the third pillar of Islam, fasting is synonymous with becoming a Muslim. In a verse from the Quran, Allah (SWT) has said, "O you who believe! Fasting is prescribed to you as it was prescribed to those before you so that you may (learn) self-restraint". (Al-Baqarah, 02:183)

But how many of us continue to fast beyond the month of Ramadhan? This simple yet mostoft-forgotten way of worship has numerous benefits. Firstly, as mentioned in the above verse, fasting is an extremely effective path towards the attainment of piety without which a Muslim will find it difficult to gain closeness to Allah (SWT). The fundamental benefit in striving for piety is the restraint of erratic desires and demands of the *nafs* (desires). It is ultimately up to us to make the effort, as the following verse shows, "Verily, never will Allah change the condition of a people until they change it themselves (with their own souls)," (Ar-Ra'd, 13:11)

While fasting, we learn to suppress our desires. We worship God in a new dimension, remembering Him more through our supplications. Fasting also cleanses our souls, and creates satisfaction in worship. We can also strengthen our bond with God as we fast.

Once, our beloved Prophet (SAW) supplicated, "O Lord of the Universe! When does the servant become closest to you?" The Divine Reply came, "When the servant is hungry and when he is in *sajdah* (prostration)."

PRACTISING ZIKR (REMEMBRANCE OF ALLAH)

Allahu Akbar! Allah (SWT) is indeed Great. Once, I was in a plane looking out the window at the mountains of white clouds dazzling the sky of endless blue stretching across the horizon. There, I reflected on the Greatness of Allah (SWT), and how small I am in the greater scheme of things.

Remembering Him is the least we can do to acknowledge the gifts and blessings He has given us. The more we remember Him, the closer we get to Him. Our Prophet (SAW) used to remember Allah (SWT) at all times. The Quran states, "Verily, the Muslims (those who submit to Allah in Islam) men and women... (up to)... And the men and the women who remember Allah much with their hearts and tongues. Allah has prepared for them forgiveness and a great reward". (Al-Ahzab, 33:35)

The remembrance of Allah (SWT) relieves the mind of anxieties and worries and produces joy and happiness in our hearts. Continuous recitation of praises for Allah (SWT) also strengthens our body and mind and brightens our faces.

Zikr also induces love for Allah (SWT), which is the spirit of Islam and the pivot of *deen* (way of life) – the source of success and salvation in the Hereafter. We should always seek access to the love of Allah (SWT) by doing *zikr* profusely. Just as reading and repeating facts and figures during exams are important to scoring in Maths, remembrance of Allah (SWT) is the gateway to His Love.

So, during the next time you are waiting for a bus or walking to the office, remember to think about the greatness of Allah (SWT).

"What is the matter with you that you fear not the greatness of Allah?" (Nuh, 71:13) TMR

THE PATIENCE OF JOSEPH

BY SHASEL

mong the many beautiful surahs of the Quran, the 12th surah entitled "Yusuf", is one I enjoyed reading the most. Marmaduke Pickthall in the prelude to the surah in his famous translation, The Meaning of the Glorious Koran, mentioned that Western readers would find the style it was narrated 'astonishing'.

What is remarkable about this surah is that it explains the history

and events surrounding the life of Prophet Yusuf (AS), also known as Joseph, in a spellbinding short-story structure replete with conflict, mystery, dreams, twist, drama, scandal, treachery, jealousy, victory, torture, unrequited advances, loyalty, paternal and brotherly love, fairness in governance, forgiveness, piety and last yet not least, patience. These are all the ingredients of a blockbuster movie, or a best-selling novel.

I won't give a synopsis of the surah here for that should be your personal research if you were already curious about Yusuf's story upon reading my above assertion. Yet, I will assist you in searching for the needle in the haystack or in this age of information technology, shall we invent a new idiom, 'the right thread in the great net', perhaps? Before you read any further, kindly proceed to this page (<u>http://www.</u> khayma.com/librarians/call2islaam/ <u>quran/pickthall/surah12.html</u>) and take the time to digest what is uploaded there first to get a better appreciation of my take on this wonderful narrative.

A modern English translation of the surah which I would like to

"It is indeed obvious that without patience and passion, no beautiful works of any nature would have possibly been created."

highly recommend you to read and ponder is contained in the beautiful hardcover copy of The Majestic Qur'an - An English Rendition of its Meanings published by the Nawawi Foundation, ISBN 1-929694-50-4. Now that you have at least browsed the text, hopefully, but it does not matter if you have not, I would like to state that the Quran is indeed a book of peace with many verses encouraging the human race to be patient in adversity. Just google the phrase 'patience in Islam' and most likely you will find thousands of articles which carry quotations after quotations on patience mentioned throughout the holy book and hadiths.

As you know, patience is a virtue that is also a trait of saints and prophets. As such, patience is deemed as half of faith. Those who are patient will always be rewarded, if not on earth, in the hereafter. There is a popular English expression 'good things come to those who wait' which extols the virtue of patience.

Arnold Glasow states, "The key to everything is patience. You get the chicken by hatching the egg... not by smashing it."

It is indeed obvious that without patience and passion, no beautiful works of any nature would have possibly been created. It takes years of careful planning and patience to construct massive buildings like the Taj Mahal, or Alhambra. It takes only several hours or minutes to demolish the Twin Towers, or the Babri Mosque, or the ancient statue of Buddha in Afghanistan. Those destruction only occurred when some people had lost their patience and become mad, pun intended.

If I were to define patience, I would say the parting of patience is the dawn of danger. Its demise is the birth of anger.

The English poet John Dryden (1631-1700) wrote, 'Beware the fury of a patient man.'

The patient man called Yusuf (AS) was somehow different and had

"He was known to have remained patient despite being thrown into the pit, being sold as a slave, and being imprisoned for resisting the seduction of his master's wife."

no fury for he was forgiving even when he had been abused on several occasions.

He was known to have remained patient despite being thrown into the pit, being sold as a slave, and being imprisoned for resisting the seduction of his master's wife. He took all the unfortunate incidents in his stride and when he was in power after being released from jail and made a minister by the king, he did not take revenge against those people who had put him in misery. On the contrary, he acted magnanimously by forgiving them earnestly.

His virtuous example was followed by Prophet Muhammad

(SAW) upon his conquest of Mecca, whereby he forgave his enemies who had fought against him and had a few times tried to assassinate him.

This noble act of patience and magnanimity was further emulated hundreds of years later by Saladin when he recaptured Palestine from the crusaders.

Yusuf (AS) told his jealous brothers, "Allah (SWT) has been gracious to us. He who fears Allah (SWT) and is patient, surely Allah (SWT) never wastes the reward of those who act with excellence."

His patience all the years was rewarded not only with the

fulfilment of his youthful dream but also union with his longseparated beloved parents.

Tradition states that Yusuf (AS) even forgave Zulaikha after she had truly repented and married her when her husband Potiphar, the former Minister had died.

The conclusion of surah Yusuf beautifully sums up its message that "In their history verily there is a lesson for men of understanding. It is no invented story but a confirmation of the existing (Scripture) and a detailed explanation of everything, and a guidance and a mercy for folk who believe." TMR

HOW GREAT ALLAH IS

BY MUHAMMAD HABEEBULLAH

s we think about Allah (SWT), think about this *dunya* (earth) that we live in, which Allah (SWT) has created. And we become fascinated by the beauty of this earth.

There are over billions of people living on this planet earth. This earth is so huge that it has space for billions of people. Yet, when you compare this earth to what Allah (SWT) has created in the seven heavens, the earth seems insignificant.

SOME SCIENTIFIC FACTS

If you would like to do the calculation, here are your numbers:

The volume of the sun is 1.412 \times 1018 km³. And the volume of the earth is 1.083 \times 1012 km³.

So if you divide the volume of the sun by the volume of the earth, you get

1,300,000.

The sun is a fairly average-sized star.

There are some much bigger stars than the sun.

For example, the red giant Betelgeuse has a radius of 936 times the radius of the sun. That gives it hundreds of millions of times more volume than the sun.

And the largest known star is VY Canis Majoris, thought to be between 1,800 and 2,100 times the radius of the sun.

SUBHAANALLAH.

Let us compare this earth to the sun:

The sun is a star. You would need **1.3 million earths**

to fit into the sun.

ALLAHU AKBAR.

The sun is just one of the millions of stars in the galaxy.

Just one galaxy contains millions of stars.

And there are billions of galaxies out there.

According to the research of the scientists, new galaxies are still being discovered.

ALLAHU AKBAR.

And what is more fascinating is that these billions of galaxies are only within the first heaven.

Allah (SWT) says:

"Do you not see how Allah has created the seven heavens, one above another" (Nuh, 71:15)

SubhaanAllah, there are seven heavens i.e. seven layers of heaven. The distance between each heaven is 500 years as mentioned by our Prophet (SAW). That means if we were to cover the distance from the first layer of heaven to the next, it would take 500 years. (Hadith Ahmad)

At what speed? Only Allah (SWT) knows.

1st heaven to 2nd heaven 500 years 2nd to 3rd -500 years 3rd to 4th -500 years 4th to 5th -500 years 5th to 6th -500 years 6th to 7th -500 years We would need a total of 3,500 years to travel from the first to the seventh heaven. SubhaanAllah.

WHAT IS AFTER THE SEVEN HEAVENS?

In the Ayatul Kursi, it is stated that above the 7 Heavens, there is Allah's Kursi. Allah's Chair. (Some narrations state that the 'Kursi' is like a foot stair to the Arsh (Throne) of Allah, Allah Knows Best).

When you compare the 7 Heavens to Allah's Kursi, the 7 Heavens appear insignificant.

Just as our Prophet (SAW) said:

"The 7 Heavens compared to Allah's Kursi is like a ring in a desert. And Allah's Kursi compared to His Arsh (throne) is like a ring in a desert."

[Ibn Hibban, Ibn Abi Hatim]
Just imagine how significant a ring (from our finger) would be, compared to the entire desert.

Then, there are the Angels carrying Allah's Arsh (Throne). Their heads are in the seventh heaven and their feet in the lowest Earth.

Eventually, ultimately, there is the Lord of the Worlds, the Lord of the Kursi and the Magnificent Arsh: Allah (SWT) Himself.

SUBHAANALLAHI WA BIHAMDHI.

The Size of Allah? The Greatness of Allah? How Magnificent Allah Truly is?

The answers to these questions are way beyond the comprehension of any living creature. It is beyond the tiny, little mind of ours. We are not able to think or imagine how great Allah (SWT) actually is.

Now, let us relate:

Human to Planet Earth, Planet Earth to the Sun,

The Sun to the biggest of Stars, The Stars to a Galaxy, The Galaxy

to the millions of Galaxies, The Galaxies to the 7 Heavens To the Kursi of Allah, to the Arsh of Allah, and lastly to Allah Himself.

How 'small' and insignificant we are in front of *Zul Jalal Wal Iqrom* (The Lord of Majesty and Honor) Allah, the Almighty. Allahu Akbar Kabeerah. **"Allah is Most Great"** is a great declaration. TMR





SG50KITA IFTAR @ MCAS

amadhan is the celebrated month of fasting for Muslims that also brings together people of various backgrounds in the kindred spirit to foster better friendship. Singaporeans, including our friends of other faiths, truly cherish this season of charity and compassion, as Ramadhan's break of fast are perfect opportunities for communal meals and social bonding.

In 2015, as we celebrated Singapore's 50 years, the Muslim Converts' Association of Singapore (MCAS) also organised the break of fast, known as Iftar, with our neighbours, Inter-Religious Organisation (IROs) members and grassroots leaders in the constituency. The Guest-of-Honour for this event was Associate Professor Dr Yaacob Ibrahim, Minister for Communications and Information and Minister-in-charge of Muslim Affairs.

MCAS, together with the SG50Kita committee, invited representatives of various organisations, to join our lftar, together with our friends and partners in the community.

Gurmit Singh, President of IRO, was invited to share his experience on fasting during the event. MCAS also allocated a segment of the programme to feature Ust Fadhlullah Daud, from MCAS Education Division, to share with our friends of other faiths about Ramadhan and the Muslim tradition of fasting. As participants of this SG50 Kita Iftar programme waited for the time to break the fast, one of MCAS volunteers, Stuart John @ Saber, was introduced to announce the call to prayer, otherwise known as the Adzan, to mark the start of the Iftar meal and also the Maghrib prayer time.

The event attracted about a total of 500 guests. MCAS would like to thank members of IRO, our neighbours from the Galaxy Towers, and the SG50 Kita Committee, for joining us and adding merriment to our celebration of the fasting month. It is hoped that the spirit of compassion and generosity of Ramadhan continues to warm the hearts of all who participated during the Iftar at MCAS.



































journal



HAVE HOPE AND GOOD EXPECTATION

This narration reminds us of Allah's benevolence and to not lose heart in seeking forgiveness despite the gravity of our past sins. Abu Dharr (RA) narrates that Prophet Muhammad (SAW) said:

Allah, the Lord of honour and glory, says: He who does one good deed shall be rewarded ten times or I shall give him more, and he who does an evil deed shall be chastised in proportion thereto, or I shall forgive him; and he who approaches Me an arm's length I shall approach him the length of two arms; and he who comes to Me walking, I shall come to him running; and him who meets Me with an earthful of faults shall I meet with an equal degree of forgiveness.

Sahih Muslim

THE RIGHTS OF ANIMALS IN ISLAM

"Be like a bee; anything he eats is clean, anything he drops is sweet and any branch he sits upon does not break."

Ali (RA), 4th Caliph

he Quran has over two hundred verses that deal with animals, along with six chapters that are named after animals. From the Quran, the teachings of the Prophet Muhammad (SAW) and the narrations of the righteous leaders that came after him, a comprehensive legislative system regarding animals has been created. The above narration shows us how some of the greatest men ever to walk upon the earth took lessons from the animal kingdom. The guidelines and rules were drawn up in a time when the rights of animals were abused, where animals were made to fight one another for fun, and they were hunted for sport.

We are told in the Quran how animals have been created as communities in their own right, with the ability to communicate with one another. The following verse illustrates that as indeed the human race is a community of needs, be they physical or mental, so the animal kingdom has certain needs too.

"And there is no creature on [or within] the earth or bird that flies with its wings except [that they are] communities like you..."

(Al-An'am, 06:38)

Islam has the view that man has authority over the animal kingdom, yet it is an authority that comes with responsibility. "It is He who has made you successors upon the earth..." (Fatir, 35:39)

The Quran tells us of the duty of animals, that they function in their roles and do as they have been commanded to perfectly, for you will find the bee producing honey, and incapable of producing milk, and in doing so fulfils the commands of God and worships Him alone.

"The seven heavens and the earth and whatever is in them exalt Him. And there is not a thing except that it exalts [Allah] by His praise, but you do not understand their [way of] exalting..." (Al-Isra, 17:44)



in their own right, with the ability to communicate with one another"

This verse shows us how things created in the natural environment follow the commands of God, and in doing so enact worship of God.

Islamic teachings discuss animal consciousness, and that they suffer from pain and pleasure, but unlike humans they do not have the ability to rationalise. Indeed a Dutch team of scientists discovered the release of endorphins in animals, caused by stress and pain.

It is because of this that humane treatment is obligatory, and an example of that is the manner in which we must co-habit with the animal kingdom. We must allow them to eat, and provide for those animals within our custody.

"Then let mankind look at his food - How We poured down water in torrents, then We broke open the

earth, splitting [it with sprouts], and caused to grow within it grain and grapes and herbage and olives and palm trees and gardens of dense shrubbery and fruit and grass -[as] enjoyment [i.e., provision] for you and your grazing livestock." ('Abasa, 80:24-32)

The verses from the creator in this respect are many, and reiterate how we must not only provide for animals, but look after the environment in such a way that protects both animals and plants. In destroying forests and polluting lakes, mankind earns a great sin. God tells us what happens to those who abuse this power and responsibility.

(Al-Tin, 95:04-05)

The view of animals within Islam attains the perfect balance, for although we have the authority over animals, we must ensure the health and well-being of every living creature that exists alongside us. Animals have in part, been created to serve mankind. To use their bodies for work, to drink their milk, to use their meat for sustenance, and to use the fur that is necessary, is all sanctioned within Islam as long as it is done so within strict guidelines.

(Al-Mu'minin, 23:21-22)

"Islamic teachings discuss animal consciousness, and that they suffer from pain and pleasure, but unlike humans they do not have the ability to rationalise."

TREATMENT OF ANIMALS

Sa'id Ibn Jubair reported that Ibn Umar happened to pass by a party of men who had tied a hen and were shooting arrows at it. As soon as they saw Ibn Umar, they scattered from it. Thereupon Ibn Umar said: Who has done this? Verily Allah's Messenger (SAW) has invoked curse upon him who does this. (Sahih Muslim)

To kill animals to satisfy the human thirst for trophies, completely goes against Islamic tradition. To kill animals for their fur and to use those in unnecessary areas such as floor coverings, or to kill animals to keep their heads upon walls is a cruelty to animals. To undertake unnecessary experimentation for cosmetics or toiletries is against humane treatment of animals and is a disgrace. Blood sports have found the headlines within certain countries in the last few years, and are a problem within many countries. To hunt for amusement, to aim a weapon at an animal for fun, to cause injury for no other than gratification or tradition is simply prohibited in Islam.

The Prophet (SAW) said: "Do not set up living creatures as a target." (Sahih Muslim)

Hisham Ibn Zaid has narrated that when Anas saw some boys shooting at a tied hen, he said: "The Prophet (SAW) has forbidden the shooting of tied or confined animals." (Sahih Bukhari)

ANIMALS AS FOOD

Where there is a need to slaughter an animal, and the most common need for that in modern times is for food, then many guidelines have been set up to do so, for even this must be done in the most humane of manners. The animals that can be eaten are clearly defined, along with the prohibition on eating many types of meat. The manner in which to slaughter animals that are allowed to be eaten has been clearly prescribed and is lengthy. One such example of a guideline from the Prophet (SAW) was where a man had put his leg on the neck of a sheep and had begun to sharpen his knife whilst the sheep looked on.

The Prophet asked: "Why not before now? Do you want to kill her twice?" (At-Tabarani)

Further Ali (the 4th Caliph) said: "Do not slaughter sheep in the presence of other sheep, or any "It is binding upon mankind to treat

animals in a humane manner, and to treat those within one's custody or outside one's custody with care, humility and respect to not only their physical, but also their mental well-being."

animal in the presence of other animals..."

This indicates the sense of mental care needed in this task, so for a greater reason the actual slaughter too has its rules, for the blade must be so sharp that oxygen fails to reach the brain within a few seconds, making the following process painless for the animal.

Prophet Muhammad (SAW) saw a butcher grabbing a sheep by its leg as it tried to escape. He said, O butcher! Take it gently. (Abdur-Razzaq)

Also, Umar (RA) saw a butcher was grabbing a sheep by its leg and said, Take it to die gently. (Abdur-Razzaq)

DOMESTIC ANIMALS

Pets have a certain place within the faith and the domestication of certain animals is permitted. Cats are allowed to stay amongst the family as Prophet Muhammad (SAW) said:

They (cats) are not impure and they intermingle with you. (Abu Dawood)

Often when looking at the Muslim community, there is a perception about the hatred of dogs. We find with the rulings that dogs should generally be kept outside the house, yet that does not give one the right to neglect it, or mistreat it.

The usefulness of this creature of God is indisputable. No other animal can compete with it in terms of its loyalty to its caregiver, its abilities as a guard, and its talent for hunting. Throughout history you will find much evidence of dogs being used as hunting companions, bringing back food needed to sustain a family, or indeed to act as a guard in many different manners. Indeed they have been used in their loyal service of man for many years, and now with modern training as 'seeing dogs' for the blind, they are also used in this area of helping humans.

SUMMARY

Islam permits the use of animals, the use of their strength and the use of their meat and skin where necessary. It is binding upon mankind to treat animals in a humane manner, and to treat those within one's custody or outside one's custody with care, humility and respect to not only their physical, but also their mental wellbeing.

Mistreatment of any part of nature, be it the animal kingdom or the destruction of the earth itself, is a major sin, and condemned in Islam. An interesting factor is that these guidelines and comprehensive principles have existed for over 1,400 years, unchanged, and an integral part of our way of life.

NOTE

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ENGAGING YOUTHS TO SPEAK UP ON NATION-BUILDING AND RELIGIOUS UNITY

On 18 April 2015, Muslim youths debated on motions about nation-building and religious unity, at MDIS Auditorium (501 Stirling Road). This was the climax to the grand finals of the Singapore Muslim Youth Debate, organised by the youth arm of Muslim Converts' Association of Singapore (MCAS).

The Singapore Muslim Youth Debate (SMYD) is the first national Englishdebate series that brings together young Muslim talents from different schools, tertiary institutions, and organisations in Singapore. It aims to develop and enrich various aspects of their skills through engagement in subject matters of national relevance.

In its sixth year, the annual competition attracted 13 teams for the Group Category as well as 6 youths for the newly introduced Individual Category. The motion for the Group Category championship between Madrasah Alsagoff's Sufairaa' and Majlis Pelajar Pergas (Pergas Student Body) was



'Religion should play a bigger role in nation-building'. For the Individual Category championship between Zulhafiz Zainal and Khairul Ashraf, the motion was 'Cultural differences undermine religious unity'.

This year, both finalists for the Group Category were made up of all-female members while the debuting Individual Category finalists are males. The final round of SMYD this year demonstrated an interactive and creative showcase by the teams vying for the Championship. They respectively injected their team's strengths into the introduction and















The debates were adjudicated by a panel of Muslim professionals and the

Guest-of-Honour for the grand finals is Associate Professor Hussin Mutalib from the Department of Political Science, National University of Singapore.

Singapore Muslim Youth Debate (SMYD) 2015

This annual event, organised by the Youths of Darul Arqam (YODA), was the sixth isntalment of the competition. SMYD is the first English-debate series that brings together young Muslim talents from various schools, tertiary institutions, and organisations in Singapore to develop and enrich various







aspects of their skills through debate. This time, the competition introduced the individual category to the series.

YODA envisions the Singapore Muslim Youth Debate as the platform where youths can holistically develop their intellect, public speaking skills and creativity. Importantly, YODA hopes to instil motivation and boosts confidence in Singaporean Muslim youths.

Individuals category:

- Zulhafiz Zainal
- Aziz Zainuddin
- Khairul Asyraf
- Syed Kashifullah
- Nur Jumaiyah
- Wan Ariff

13 Participating Teams represent:

- Temasek Polytechnic (TP)
- Association of Singapore Students
 International Islamic University Malaysia 1
 (ASSIIUM 1)
- Association of Singapore Students
 International Islamic University Malaysia
 2 (ASSIIUM 2)
- Madrasah Alsagoff (Sufairaa')
- Majlis Pelajar Pergas (MPP)
- Barakah Team
- The Independent
- Al-Falah Youths (AFY) 1
- Al-Falah Youths (AFY) 2
- Singapore Polytechnic (SP)
- Assyafaah Muslim Youth Specialist (AMYS)
- Temasek Junior College (TJC)
- Youths of Darul Arqam (YODA)





RAMADHAN ZAKAT DISBURSEMENT 2015

uslim Converts' Association of Singapore (MCAS) disbursed \$179,400 in cash and vouchers to assist 552 families in Ramadhan of 2015. Then Minister for Education, Heng Swee Keat, presented the financial aid to the recipients during a ceremony at the association on Sunday (5 July 2015).

The families have been selected to receive this assistance due to

causes that include low income, chronic illness, and old age. Every family (per household) is receiving \$255 and an NTUC FairPrice voucher of \$70.

Besides this annual drive to help the poor and needy during the fasting month and for their upcoming *Eid* celebration, MCAS also provides short-term monthly assistance to selected families with financial difficulties and organises motivational talks for them. The following is an excerpt from the speech by the Guest-of-Honour, Heng Swee Keat:

The spirit of helping one another in Islam is a tradition that is parallel to the nature of the Singaporean society. We see that Singaporeans, regardless of race or religion, have been forthcoming in raising cash donations for various causes, canvassing for donation drives to provide food, clothing, and groceries for those who need,



and actively helping our friends in countries that had misfortunes. To all beneficiaries including that of *Zakat*, the financial assistance rendered is not just a form of support to lighten your burden. It is also a form of motivation from your peers in your strive to overcome some of the challenges that you are facing today.

Take example from the pioneering spirit of Singapore. Fifty years ago, it seemed difficult to build a country with few resources, but the pioneer generation struggled through it and built Singapore one step at a time to be how it is today. Similarly, I hope as you embrace the financial support that is extended to you, you will also find the strength and tenacity to turn the constraints into opportunities.

The positive reception of monetary assistance and nurturing of the Singapore pioneering spirit will help to infuse the feeling of hope for you and those who extended help to you. It tells that every difficulty can be overpowered - together.

Singaporean Muslims at this event share not just wealth, but also a common goal to improve the lives of everybody involved in the Zakat system. As your bonds are fortified through Zakat, the Singapore Muslim community shines in unity as part of Singapore. And this motivates us all to look forward to a better future together. TMR

		tential Da'wah workers to present Islam confi	
201	6 JANUARY	FEBRUARY DA'WAH APPRENTICE	MARCH ISLAMIC LEGACY: INTRAFAITH
	APRIL	MAY	DA'WAH
	START UP TO DA'WAH (1 st RUN)	ISLAMIC LEGACY: PROPHETIC DA'WAH	DA'WAH PRACTICAL #1
	JULY	AUGUST	SEPTEMBER
	Syawal	PRESENTATION SKILLS TRAINING	START UP TO DA'WAH (2 ND RUN)
	OCTOBER	NOVEMBER	DECEMBER
	ISLAM4ALL	INTERFAITH VISIT	DA'WAH PRACTICAL #2
	1. Answer FAQ 2. Master Prophetic & Cor 3. Apply the acquired Da	os partiicipantos to: s on Islam effectively ntemporary Da'wah technique: a'wah approaches dynamically tical Da'wah	min. age requirement: 18 & above

The last words of Prophet **Muhammad** (SAW)

"Prayer, prayer; fear Allah about those whom your right hands DOSSES."

[Narrated by Ali ibn Abu Talib (RA), Sunan Abu Dawud, Book 41, Number 5137]



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