40. Issue 2023-2024



THE MUSLIM READER MCI (P) 015/01/2024 ISSN 1793-7752

The SCENT of Success

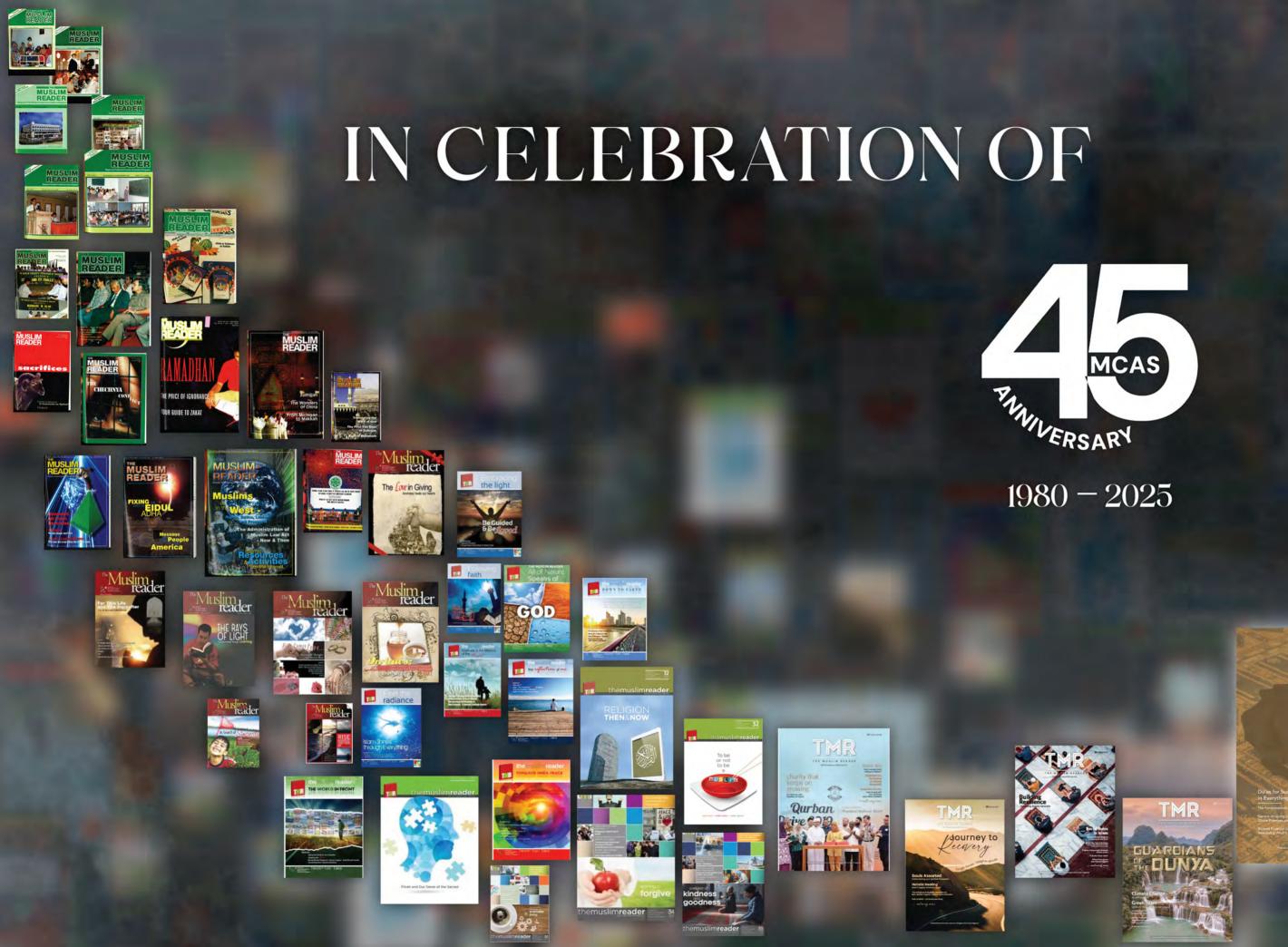
Du'as for Success in Everything

The Fundamentals of Seeking Success

Secrets of Giving in Islam: Divine Promises and Collective Prosperity

Beyond Financial Gain: Redefining What It Means To Be Successful

Published by Muslim Converts' Association of Singapore (Darul Arqam Singapore)





MY SUCCESS comes only through ALLAH In Him ITRUST and to him I RETURN

THE MUSLIM RE

0

ی به مود، آیة ۸۸

Surah Hud, Verse 88

CONTRIBUTORS

Muhammad Imran Kuna Abdullah Akane Nakahara (Naiwa Abdullah) Muhammed Faheem Abdul Khalil Muhammad Kamil Abdul Latteef Fadhil Azman Zahratur Rofigah

SPECIAL THANKS

Muslim.sg (MUIS) Razali Tompang Nur Agilah Abdul Rahman Nadia Natasha Midzamuddin Khairunnisa Shamshulbahri Muhammad Hazig Roslan Nuraizah Amin Nurhanisa Yusoff Avesha Jannah Bharucha Abdullah Miftahul Jannah Azman Lugman Jamal Ahmad Izzilfitri Mohamed Fatris Hafidz Abdullah Mohamed Amiruddin Reduan

CHIEF EDITOR

Norsiah Saad norsiah@mcas.sg

MANAGING EDITOR

Nur Syafigah Hamzah n.syafiqah@mcas.sg

TECHNICAL ADVISOR

Muhammad Imran Kuna Abdullah Aniza Anuar Acquavella

PUBLISHER

Muslim Converts' Association of Singapore (Darul Argam Singapore) 32 Onan Road, The Galaxy Singapore 424484 Phone: +65 6348 8344 www.mcas.sg/the-muslim-reader-magazine

PRINTED IN SINGAPORE BY

KHL Printing Pte Ltd

DESIGN & LAYOUT MCAS Corporate Communications Bintuhisham

The Muslim Reader (TMR) is published annually by Muslim Converts' Association of Singapore (Darul Argam Singapore).

Permit Number: MCI (P) 015/01/2024

DISCLAIMER

The Publisher and Editor are unable to accept any liability for errors or omissions that may occur and any consequences arising from the use of information contained in this magazine. The views expressed do not necessarily reflect those of the Publisher and Editor. The publication of advertisements and advertorials within the magazine does not constitute any endorsement by the Publisher and Editor of the contents therein.

COPYRIGHT

© 2024 MCAS. All rights reserved. The contents of this publication may not be reproduced in any form or by any means, either in its entirety, or even partially, without the documented permission of the Publisher.

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

Astaghfirullah: I seek forgiveness from God

Alhamdulillah: Praise be to God

proper manner

Allahu Akbar: God is the Greatest

Amanah: Moral responsibility of fulfilling one's obligations in a

AS: 'Allayhis Salam (Arabic)

Meaning: Peace be upon him.

Other similar abbreviations:

Usage: For the Prophets (AS)

A religious lecture or activity

in the pursuit of Islamic

Deen: Religion; way of life

Invitation to understand Islam

Hijab: Headgear that covers

hair and neck, worn by females

who came before Prophet

Muhammad SAW

In the name of Allah

Bismillah:

knowledge

Da'wah:

Dars:

PBUH (peace be upon him),

PBOH (peace be on him)

MashaAllah: What God has willed

Masjid: Mosque

(Darul Argam)

Hijra: Migration

litihad:

Muhajirin: Emigrants

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

Sallallahu 'Alaihi Wassallam (Arabic)

Meaning: Peace be upon him Similar abbreviations: PBUH, PBOH (peace be on him) **Usage:** For Prophet Muhammad SAW

Salam (greeting):

Assalamu'alaikum Halal: Permissible / Lawful (Peace be upon you) Haram: Forbidden / Unlawful

> Sharia/Shar'i/Shariah: Islamic laws

Glossary of Terms

THE MUSLIM READER



Independent reasoning

Insha'Allah: If God wills

MCAS: Muslim Converts' Association of Singapore Similar abbreviations: DA

Solah/Solaat: Prayer/Prayers (plural of Solah)

Subhaanallah: Glory be to God

Sunnah: Practices of Prophet Muhammad SAW

SWT: Subhanahu Wa Ta 'ala Meaning: Glorified and Exalted One Usage: For Allah (SWT)

Tafsir: Exegesis of the Quran

Zakat: That which purifies; almsgiving, an obligatory payment made annually on specific property or wealth for a determined amount in accordance with the methods and rulings of Islam.

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.

House of Argam

- Official Iftar 2024 & 16 Launch of Project SEED
- 32 Ramadan Zakat Disbursement 2024
- MCAS Volunteers' Family Day 2024 38
- 50 Gift of Ourban 2024

- Gema Syahadah 2024 62 (Symphony of Faith)
- **MCAS Education Grant 2024** 72 **Award Ceremony**

Faith & Features

- 11 Prayer - A Call to Success
- 18 Being a Professional, Modern Muslim
- The Muslim Community Experience 24 **Towards a Community of Success**

From the Lens of a Convert: 35 Success as a Muslim

- Secrets of Giving in Islam: Divine 42 **Promises and Collective Prosperity**
- **Beyond Financial Gain: Redefining What** 52 It Means to be Successful
- 65 List of Du'as for Success in Everything

Assalamu Alaikum wa Rahmatullahi wa Barakatuh,

As we present the final publication of The Muslim Reader for this year, I am filled with immense gratitude and pride. This edition marks another milestone in our journey of sharing knowledge, fostering understanding, and celebrating the diverse experiences of our Muslim community.

Throughout the year, we have explored various facets of our faith, delved into the rich tapestry of Islamic history, and highlighted the inspiring stories of individuals who embody the spirit of Islam. Our aim has always been to provide content that is not only informative but also uplifting and thought-provoking.

This issue is particularly special as it encapsulates the essence of our mission at the Muslim Converts' Association of Singapore. We have included articles that address contemporary issues, offer spiritual guidance, and celebrate the achievements of our community members. Our contributors have worked tirelessly to bring you pieces that are both engaging and enlightening.

I would like to extend my heartfelt thanks to our dedicated team of writers, editors, and volunteers whose unwavering commitment has made this publication possible. Your hard work and passion are the driving forces behind the success of The Muslim Reader.

To our readers, thank you for your continued support and encouragement. Your feedback and engagement are invaluable to us, and we are always striving to serve you better. We hope that this edition resonates with you and provides you with insights and inspiration.

As we look forward to the coming year, we remain committed to our mission of promoting knowledge, understanding, and harmony within our community. May Allah (SWT) bless us all with wisdom, patience, and unity.

Wassalamu Alaikum wa Rahmatullahi wa Barakatuh,

Norsiah Saad Chief Editor The Muslim Reader





President's Foreword

Assalamu Alaikum wa Rahmatullahi wa Barakatuh,

Alhamdulillah, as we mark over four decades of unwavering service to the Muslim community in Singapore, we take the opportunity to reflect on the profound impact that the Muslim Converts' Association of Singapore, Darul Arqam (MCAS Darul Arqam) has persevered to harness the well being of the New Muslim and Muslims at large.

By providing basic and higher Islamic education, financial assistance, community outreach and engagements, sharing valuable resources and publications so as to foster a sense of belonging for those who embrace the beautiful religion of Islam, we have successfully built a cohesive and harmonious bond, promoting racial harmony through community outreach and a balanced perspective of Islam and its values.

MCAS Darul Arqam continues to build bridges within the Muslim Community by strengthening our presence and commitment to be a valuable resource centre in the aid of anyone who wishes to be enlightened and enriched through comfort, compassion and guidance of the religion and a sense of belonging.

The Muslim Reader (TMR) is dedicated in its pursuit to opportune its trademark of being not just a magazine for knowledge but also an impeccable medium through which Islam is profiled and viewed, here in Singapore.

In commemorating MCAS Darul Arqam's 45th Anniversary, this special edition is a heartfelt expression of gratitude to the Muslim Community, for the trust placed in us and renewed commitment in serving those who have chosen Islam as their path.

This commitment is further exemplified by our ongoing initiatives such as Project Ansar, Project Reaching Out, Project Touching Hearts and Project Light which are Roadmaps for anyone wanting to amplify their quest in Islam while seeking emotional, spiritual and social support. To add an avenue to the unique path that MCAS Darul Arqam has created, a new initiative, Project SEED was launched. Project SEED is a value-add to champion accessible Islamic education, particularly for the less fortunate who aspire to broaden their Islamic education through our local Madrasahs and those aspiring in the path of attaining Islamic education at the highest level.

This culminated in the Education Grant Presentation Ceremony on 7 December 2024, where we awarded a total of \$202,500 to 82 deserving students. This included \$135,000 for 37 tertiary students and \$67,500 for 45 Madrasah students. This significant investment underscores the Association's unwavering support in developing future Asatizah and community leaders, empowering them in their noble pursuit of knowledge. As we look ahead to celebrating MCAS Darul Arqam's 45 years of service to New Muslims and the wider community, we acknowledge that the milestone would not have been possible without the dedicated support and priceless contributions of our volunteers, members, partners, and friends. We are deeply grateful for every effort that the Community has empowered us to continue serving the New Muslims and the Muslim Community as a whole.

These 45 years of sheer perseverance, commitment and determination to stay relevant and significant, as an entity to be reckoned with, has brought MCAS Darul Arqam to such a pinnacle that we now reap and share our SCENT of success with everyone who has held us close to their hearts and continues to do so.

As we continue to propel to even greater heights and build on the success that keeps us formidable and commendable, may Allah SWT grant us ease in our journey towards Him, may He also bestow upon us immense rewards and blessings for the goodness we strive in His Name.

Wassalamu Alaikum wa Rahmatullahi wa Barakatuh

Muhammad Imran Kuna President Muslim Converts' Association of Singapore Darul Arqam THE MUSLIM READER

01

Prayer: A Call to Success

by Ustaz Muhammed Faheem Abdul Khalil

It is human nature that when you repeatedly commit an action and fall into a routine, it does become monotonous. Every day and night doing the same routine prayer may cause the feeling of monotony which is difficult to fight off. That is why persevering in the salah (prayer) and maintaining the khushoo' (attentive humility) in the salah is the highest sign of iman (faith) as said by Allah SWT in the Qur'an:

18898

قَدْ أَفْلَحَ ٱلْمُؤْمِنُونَ ٱلَّذِينَ هُمْ فِي صَلَاتِمِمْ خَاشِعُونَ

Successful indeed are the believers. Those who humble themselves in prayer. (Al-Mu'minun 23:1-2)

This verse is an emphasis that the believers, without a doubt, have attained ultimate success. Allah SWT listed a few characteristics of a successful mu'min (believer), and at the topmost list is not those who pray but those who attain khushoo' in their prayer. Khushoo' is from the root word kha-sha- 'a which means to be humbled or one who is conscious of Allah and submit to Him. Therefore, the ultimate goal of salah is not about the actual motions entirely, but it is the spirituality behind the motions. Even the best among us may, at times, feel the monotony or tired of the same routine.

In our years of living, we have heard numerous lectures about salah, and the fact of the matter is that we are still struggling to perfect our salah. We often hear about verses and prophetic texts stressing on the importance of salah. Even though the command on five obligatory prayers came during the Isra' wal Mi'raj event, prayer was already done at the time though the timing and number of raka'ah were not made specific yet.¹

There are four incidents from the Qur'an that narrated how four different Prophets alaihimussalam were commanded to perform salah. Each one of these incidents is magnificent in itself, but through the journey of those incidents are we able to see the significance of salah.

¹ Al-Mawsooʻah Al-Fiqhiyyah (27/52-53)

PROPHET MUSA

Allah SWT said to Musa (pbuh):

إِنَّنِيَ أَنَا ٱللَّهُ لَا إِلَهَ إِلَّهَ إِلَّهَ أَنَا فَاعْبُدْنِي وَأَقِمِ ٱلصَّلَوٰةَ لِذِكْرِيَ

Indeed, I am Allah. There is no deity except Me, so worship Me and establish prayer for My remembrance. (Taha 20:14)

This was the first commandment of Allah SWT to Musa (pbuh) when he was still a regular shepherd, wandering the valley of Madyan.

Allah SWT commanded Musa (pbuh):

فأعبدني

Worship me

How?

وَأَقِم ٱلصَّلَوٰةَ لِذِكْرِيَ

Ensure that you establish the prayer to remember Me.

This was the first encounter and Allah SWT had already commanded Prophet Musa (pbuh) to pray after bringing down the fundamental message of Tawhid.



Our Prophet (pbuh) was brought up to a divine audience with Allah SWT. So important was the message that the Messenger (pbuh) himself was called to the presence of the divine.

No other commandments in our religion were revealed in a manner that the Messenger (pbuh) was brought up. Every other commandment came down through the angel Jibril. Only this particular commandment was so important that the Messenger (pbuh) was called up to a level that even Jibril could not rise to. The Prophet Muhammad (pbuh) rose to a level above any other creation. What was so important that our Prophet (pbuh) was granted such auspicious, unprecedented audience and access? It is the commandment as we know today – to pray regularly.

We are all aware that Allah SWT initially commanded to pray fifty times a day and, Allah SWT being the Most Merciful, decreased the mandatory prayers to five but with the great reward of praying the five obligatory prayers being recorded as fifty. Subhanallah. Praying five times a day, you will get the reward of having praved fifty times a day!

AA

NIL-351 UNI

From the abovementioned incidents, we see that Allah SWT called both the prophets and spoke to them about prayer. This marked the paramount importance of salah, outweighing everything else.

PROPHET IBRAHIM

As Prophet Ibrahim was in the midst of building the Ka'bah, he made a du'a (supplication) about salah:

رَبِّ ٱجْعَلْنِي مُقِيمَ ٱلصَّلَوٰةِ وَمِن ذُرِّيَّتِي. رَبَّنَا وَتَقَبَّلْ دُعَآءٍ

My Lord! Make me and those 'believers' of my descendants keep up prayer. Our Lord! Accept my prayers. (Ibrahim 14:40)

This was the supplication on the tongue of Prophet Ibrahim (pbuh). Salah was the goal of Prophet Ibrahim (pbuh) in life. Notice in this verse,

the word: مُقِيمَ (Establisher) is used to describe the way the prayer is done and not just merely pray. This word is derived from the word: إِفَامَة

Which means perfecting, rectifying or constructing. Therefore, when this is described of salah, it shows that the prayer is not merely about bowing, prostrating and offering the rituals. Instead, it is the effort of perfecting it.

Xarm bree ~

In another part of the Qur'an, Allah SWT commanded Prophet Ibrahim (pbuh) to cleanse the Ka'bah:

لِلطَّآئِفِينَ وَٱلْعَاكِفِينَ وَٱلرُّكَع ٱلسُّجُودِ

For those who perform tawāf and those who are meditating: those who are staying [there] for worship... and those who bow and prostrate [in prayer]. (Al-Baqarah 2:125)

Look at how intrinsically linked the salah is to the first house of worship ever built and the holiest structure on Earth, the Ka'bah. So important is the prayer that it is linked to the Ka'bah and up till today we see the main ibadah around the Ka'bah are these four actions: tawaf, iktikaf, ruku' and sujood in prayer. THE MUSLIM READER

PROPHET ISA

When Maryam (pbuh) came back to her city with her newborn child, Allah SWT commanded her not to say a word. The townsfolk surrounded her and questioned her regarding her newborn as she did not have any spouse and her parents are known to be among the righteous. She was questioned numerously but no reply was given. At the height of distress and confusion, Allah SWT caused the newborn baby to speak:

قَالَ إِنِّي عَبْدُ ٱللَّهِ ءَاتَىٰنِي ٱلْكِتَٰبَ وَجَعَلَنِي نَبِيًّا وَجَعَلَنِي مُبَارَكًا أَيْنَ مَا كُنتُ وَأَوْصَـٰنِي بِٱلصَّلَوٰةِ وَٱلزَّكُوٰةِ مَا دُمْتُ حَيًّا

The baby said, "Indeed, I am a servant of Allah. He has destined me to be given the Scripture and to be a prophet. He has made me a blessing wherever I go and bid me to establish salah (prayer) and give zakah (alms-tax) as long as I live." (Maryam 19:30 – 31)

Look at the first sermon of Prophet Isa (pbuh) as a baby. The message started with Tawhid and then immediately the message of Salah.

15

If you delve into the lives of the Sahabah (companions of the Prophet Muhammad (pbuh), they too understood the great importance of salah.

For instance, Umar ibn Al-Khattab was stabbed when doing fajr prayers². His son Abdullah bin Umar tried to stop him, but Umar Ibn Al-Khattab said:

لاَ حَظَّ فِي الإِسْلاَمِ لِمَنْ ترك الصَّلاة Whoever stops doing the prayer

Look at how Umar Ibn Al-Khattab placed such importance in prioritising salah that even when he is going through pain and death, his mind was only thinking about prioritising salah. Subhanallah.

will get nothing from Islam³.

There are many other verses in the Qur'an that links iman (faith) and salah (prayer). Among them, is the verse in Surah Al-Baqarah where the Qibla (prayer direction) was changed from Jerusalem to Makkah. Some of the Sahabah asked the Prophet Muhammad (pbuh) if the prayers done towards the old direction, before the command in changing of Qibla, accepted? Allah SWT then revealed the verse:⁴



2 Ali Muhammad AlSalabi, Umar bin Khattab His Life and Times, Dar-us-Salam Publications, 2010 3 Muwatta' Imam Malik, Purity, Book 2, Hadith 53 Here, Allah SWT called their salah as iman and there is no other deed that has been equated with the entire concept of iman other than salah.

My dear readers, look at the last words that came from the Prophet Muhammad (pbuh) before he left this world. Our beloved Prophet (pbuh) said:

الصَّلاةَ، الصَّلاةَ، اتَّقُوا الله فيما مَلَكَتْ أَيْمَانُكُمْ The prayer! The prayer! Fear Allah concerning your slaves⁵.

Look at the level of seriousness our beloved Prophet Muhammad (pbuh) is putting to remind us about salah. Even at his deathbed, he is still stressing the importance of salah. Sadly, for those who choose to ignore, punishment awaits on the day of judgement. Allah SWT says in the Qur'an in Surah Al-Mursalat:

وَإِذَا قِيلَ لَهُمُ ٱرْكَعُواْ لَا يَرْكَعُونَ وَيْلْ يَوْمَعِذٍ لِلْمُكَذِّبِينَ

And when it is said to them, "Bow down [before Allah]," they do not bow. Woe on that Day to the deniers! (Al-Mursalat 77:48 - 49)

4 Sahih Al-Bukhari, Prophetic Commentary on the Qur'an, Book 60, hadith 13 5 Al-Adab Al-Mufrad, Hadith 158 The same situation is being said in the Qur'an in Surah Al-Muddaththir when the people of paradise question the people in hellfire:

مَا سَلَكَكُمْ فِي سَقَرَ

"What has landed you in Hell?" (Al-Muddaththir 74:42)

قَالُوا لَمْ نَكْ مِنَ ٱلْمُصَلِّينَ

They will reply, "We were not of those who prayed." (Al-Muddaththir 74:43)

These verses act as a reminder for you and me on the importance of putting forth prayer in all circumstances. In the Qur'an in Surah An-Nisa', Allah SWT says:

إِنَّ ٱلصَّلَوٰةَ كَانَتْ عَلَى ٱلْمُؤْمِنِينَ كِتَبًا مَّوْقُوتًا

Indeed, performing prayers is a duty on the believers at the appointed times. (An-Nisa' 4:103)

This verse was in the context of war and the Prophet Muhammad (pbuh) was taught to pray even at the battlefield. Allah SWT gave a detailed description on how to pray in the middle of an actual war. Then at the end of the explanation, Allah SWT concluded with the verse above.

6 Sunan Al-Tirmidhi, Salah, Hadith 413

THE MUSLIM READER

Now let's ask ourselves. We are living in a peaceful country that allows freedom in practicing our religion. We have no battles and wars except the one against our nafs (inner desires).

Let us today, make a commitment to Allah SWT that we are going to try our best to establish the prayers commanded upon us within the appointed times. Make the intention to keep upgrading our ibadah. If we are already doing the five obligatory prayers, try adding in one or two nawafil (supererogatory) prayers. If we have not started salah at all, make the effort to establish at least one out of the five mandatory prayers, and be steadfast on it, before increasing our salah slowly. Even the prohibition of alcohol in Islam was done in phases.

But remember, however much we are praying, the quality of each prayer must be continuously worked on. Keep reminding ourselves and our loved ones that salah is among the most important pillars of our religion and it will be the first deed to be judged in the hereafter.⁶ The call of prayer is not only a call to obedience, but ultimately a call to success.

May Allah SWT make us and our generations among those who establish the salah and be steadfast in it. Ameen.

حَيَّ عَلَى الصَّلَاةِ

حَيَّ عَلَى الْفَلَاح

Come to Prayer, Come to Success

17

House of Arqam:

Official Iftar 202 & Launch of Pro

Held on 30 March 2024, MCAS Official Iftar 2024, with the theme "Sharing Blessings", was graced by Minister for Social and Family Development, Second Minister for Health & Minister-in-charge of Muslim Affairs, Mr Masagos Zulkifli.

The event saw the launch of Project SEED (Students' Educational Empowerment and Development Support), an unwavering commitment to supporting organisations dedicated to early Islamic and Madrasah education.

At the event, MCAS' very first cookbook - Ethnic Halal Kitchen Delights – was launched as well.



THE MUSLIM READER

02

Bengo Professional, Modern Muslim

Islamic Work Ethic

by Ustazah Zahratur Rofiqah

Islam provides a comprehensive framework for success in both this world and the hereafter. It offers guidance in every facet of life, enabling us to become the best versions of ourselves, not only for our benefit but also for the betterment of society. One of life's inevitable phases that most, if not all of us, experience is the role of a working adult.

As we navigate through this phase, we carry our principles and values with us, extending them into our workplaces. For many of us, working professionals, a significant portion of our day, approximately one-third, is dedicated to our jobs and careers. This means that over the course of our lives, nearly one-third of our story will revolve around our professional endeavors.

Consider this: If our lives were chronicled into a book, a substantial portion of its chapters would be dedicated to our work-related experiences.

We would not want these pages to be riddled with empty spaces or marred by words like 'procrastination,' 'delay,' or 'half-hearted execution.' Ultimately, we must recognize that we will be held accountable for how we spend this significant portion of our lives.

As we traverse the varied paths of life, our identity and principles serve as our companions. These values and the essence of good character are not mere adornments but rather the very fabric of our being, woven seamlessly into the tapestry of our daily lives. In the following discourse, I would like to share the essential attributes that we, as dedicated working Muslim professionals, should nurture within ourselves. These qualities are not just ornaments but the defining threads that embellish our professional journey.

Having the Right Intention and a Sincere Heart

Our intention acts as the foundation of everything that we do. In everything we do, we must put Allah SWT in the equation. We have to acknowledge and internalize His presence in every aspect of our lives. Our professional work can be a means for us to get closer to Him and be rewarded. Our work can be an ibadah for us if we have the right intention.

The profound significance lies in the realisation Let's take a moment to ask ourselves why do we that every facet of our daily work journey, from work so hard? Why do we commit a substantial the steps taken during the daily commute to the portion, often exceeding one-third of our day, moments spent brainstorming or engaged in to the act of work? It is certain that each of us strenuous labour, encompasses the potential for harbours unique motivations and aspirations reward. Whether we face joyous or challenging associated with our labour. For the majority, work times, and embrace the enjoyable or less pleasant stands as the primary wellspring of our monthly aspects of our jobs, the experience of it all gains earnings. immense meaning when underpinned by the intention to please Allah and fulfill the entrusted responsibilities He has bestowed upon us. In Islam, the act of exerting oneself to ensure

In Islam, the act of exerting oneself to ensure the sustenance of oneself and one's family is regarded as greatly commendable.

Rasulullah SAW said:

وَالَّذِي نَفْسِي بِيَدِهِ لَأَنْ يَأْخُذَ أَحَدُكُمْ حَبْلَهُ فيَحْتَطِبَ عَلَى ظَهْرِهِ خَيرٌ لَهُ مِنْ أَنْ يَأْتِيَ رَجُلًا فَيَسْأَلَهُ أَعْطَاهُ أَوْ مَنَعَهُ

"By him in whose hand is my soul, if one of you were to carry a bundle of firewood on his back and sell it (as a means of earning his living), that would be better for him than begging a man who may or may not give him anything." (Sahih Bukhari, 1401)



Moreover, cultivating a profound sense of intention and purpose serves as a guiding light illuminating our journey through life. When we align ourselves with the right intentions and a clear purpose, they become our unwavering North Star, always pointing us toward our desired destination. This becomes particularly invaluable during those challenging moments when motivation wanes, and life's burdens seem insurmountable. By anchoring our intentions to a higher calling, such as in our devotion and submission to Allah SWT, and making our purpose centered around pleasing Him, we discover that even in the face of adversity, life becomes more manageable and meaningful.



Have The Mindset That Work Is A **Responsibility That Needs To Be** Fulfilled In Our Best Capacity 02

According to Al-Azami, the author of the book Muhammad SAW, 11 Leadership Qualities That Changed the World (2019), if one were to identify a singular trait that could be considered the foremost in terms of importance, it could be argued that integrity and trustworthiness hold that place. The term 'amanah' encompasses various aspects beyond integrity, such as truthfulness, honesty, transparency, ownership, and custodianship. Furthermore, it connotes a sense of genuineness and credibility. Considering the significance of these factors, it is prudent to allocate sufficient time and attention to this domain.

In a poll conducted by Kouzes and Posner (1995), a total of 2,615 accomplished executives from various sectors of business and industry were interviewed. In the subsequent months of 2002, a total of 75,000 participants hailing from six different continents were also surveyed regarding the qualities that contribute to effective leadership.

The findings were intriguing as they revealed that the primary attribute for success was not commercial acumen or the capacity to anticipate future market trends, nor was it innovation or a ruthless and pragmatic leadership style. Instead, the key factors were honesty and trustworthiness.

Therefore, it is necessary for us to have a clear understanding of our job scope in order to have an accurate understanding of the obligations that are assigned to us at work. We need to be careful of our time management. and we surely need to strategize on how we may be efficient in carrying out our obligations in accordance with the amount of time we have available to us.

Is it, for instance, appropriate for us to leave our house at 8.30 in the morning knowing that it will take us at least forty minutes to get to our workplace when we have previously agreed that our shift will begin at 9 in the morning? Does an attitude of integrity, underpin this perspective?

One of the ways that we may help ourselves in the process of selfdiscipline and to become people of amanah is to constantly remind ourselves that whatever we do in this life will be taken into account in the life to come.

This is one of the ways that we can help ourselves. The knowledge that Allah SWT is constantly watching us should be more than sufficient motivation for us to carry out the responsibilities that have been bestowed upon us. This way, we are not only putting in effort and putting our limbs to use for work, but more importantly, we are putting in effort and submitting ourselves to Him as an act of worship through the use of our limbs.

Have the Dedication to Excellence: Striving to Give your Best in Every Endeavour

Rasulullah SAW said:

إِنَّ اللهَ يُحِبُّ إِذَا عَمِلَ أَحَدُكُم عَمَلًا أَن يُتَقِنَهُ

Verily Allah, most High, loves for you to perfect a good deed when you perform it. (Abu Ya'la and Thabrani, graded Sahih by Al-Albani)

This hadith underscores the profound principle that as Muslims, we are called upon to give our

Such an approach not only garners the respect utmost best in every endeavor we undertake. For and trust of our colleagues and employers but a believer, excellence is not merely an optionalso invites divine blessings into our professional it is an expectation. lives. Our efforts are infused with purpose and This act of striving for excellence can be sincerity, ensuring that our work always remains a source of Barakah (divine blessings) bestowed described in another beautiful analogy: "The bv Him." example of a Believer is that of a bee. It only eats

What Does It Mean to Have His Blessings in Our Lives?

The concept of having His Blessings in our lives encompasses a profound and multi-dimensional experience of divine favor and grace. These blessings manifest in various ways, enriching our lives and guiding us through the journey of existence.

Divine Care: One unmistakable manifestation of His Blessings is the assurance that we are always under His Divine Care, irrespective of the challenges we encounter along our path. This unwavering presence provides us with solace and a sense of security, knowing that we are never alone in our struggles.

Sufficiency: Another aspect of His Blessings is the assurance of always having enough, even in the face of the the constant but inevitable rising costs of living. These blessings ensure that our basic needs are met, sparing us from the burdens of scarcity and want.

Tranquillity: His Blessings can also be experienced as a profound tranquillity that envelops us, regardless of our circumstances. This



pure and wholesome and produces wholesome [i.e. honev]". (As-Sunanul Kubra of Imam An-Nasai, Hadith: 11214, Sahih Ibn Hibban; Al Ihsan, Hadith: 247)

This mindset, where we view our work as an amanah (a trust or responsibility) entrusted to us, will inevitably nurture a character marked by dedication and integrity. It compels us to consistently deliver the highest quality of work and uphold ethical work standards.

inner peace acts as a steadfast companion, offering comfort and resilience in the face of life's trials and tribulations.

Opportunities and Openings: His Blessings often manifest as the unveiling of new opportunities and the opening of doors that lead us toward personal and professional growth. These opportunities present themselves as pathways to success, enriching our lives and expanding our horizons.

In summary, those who are fortunate enough to attain His Blessings find success in their unique and meaningful ways. These blessings become a source of strength, resilience, and abundance. shaping our lives and illuminating our paths with divine light. In embracing His Blessings, we navigate life's challenges with unwavering faith and gratitude, secure in the knowledge that Allah SWT savs in the Quran:

وَمَن يَتَّق ٱللَّهَ يَجْعَل لَّهُو مَخْرَجا ...

And whoever fears Allah - He will make for him a way out." [Surah At Talag: 2]

Always Seek Opportunities 04 for Growth and Enhancement

As Muslims, we are entrusted with a not only encouraged in Islam but is distinctive purpose by Allah SWT. Each one of us possesses the potential to be a khalifah, a quardian, and a developer of the Earth. Our individual roles are essential components that, when united, create a harmonious and thriving community.

Throughout our journey in life, our primary objective is to draw nearer to Allah SWT, striving continuously to become better Muslims. It is our duty to actively seek opportunities for growth and selfimprovement, ultimately striving to become the best versions of ourselves.

Allah SWT reminds us in the Quran:

يَأَيُّهَا ٱلَّذِينَ ءَامَنُواْ ٱتَّقُواْ ٱللَّهَ وَٱبْتَغُوٓاْ إِلَيْهِ ٱلْوَسِيلَةَ وَجُهِدُواْ فِي سَبِيلِهِ لَعَلَّكُمْ تْفْلْحُونَ

O you who have believed, fear Allah and seek the means [of nearness] to Him and strive in His cause that you may succeed. [Surah Al-Maidah: 35]

In this powerful verse, Allah SWT encourages us to explore various ways to draw closer to Him and to actively engage in His cause. It is in this noble pursuit of nearness to Allah that we find true success. This verse underscores the importance of creativity and critical thinking in our pursuit to remain close to Him.

This divine guidance resonates strongly with the notion of continually pursuing opportunities for personal and spiritual growth, even in the workplace. As professional Muslims, we are uniquely positioned to integrate Islamic values and principles into our workplaces.

Without a doubt, the pursuit of knowledge and skill enhancement is

also considered a form of worship. It is our responsibility to equip ourselves with the necessary knowledge and abilities to perform our tasks effectively and with excellence.

In any profession, staying updated and continuously learning are essential. If your work requires strong writing skills, it is incumbent upon you to seek out resources and courses that can improve your writing abilities. This includes not only mastering the basics of grammar and style but also staying current with evolving trends in written communication. If your role involves data analysis, it is vital to acquire the necessary skills and tools for interpreting data accurately. This may involve formal education or self-guided learning through online courses and tutorials. At the very least, you have to equip yourself with the necessary knowledge and skills related to your job, ensuring that you are able to fulfill your work responsibilities well.

In Singapore, there are numerous courses and schemes that facilitate skill enhancement and professional development. These opportunities often come with subsidies or financial support, making it easier for individuals to access valuable education and training. For example, Skillsfuture, is an initiative with the goal of helping people of all socioeconomic backgrounds reach their full potential in Singapore. It encourages acknowledgment from employers and professional advancement based on levels of competence and expertise and it helps to create a culture that encourages and appreciates life-long learning.





Embracing Respectful Communication across all Situations

In Islam, it is crucial that we use language that is consistent with the teachings of Rasulullah SAW. Our words should reflect the high ideals and principles of our faith. Rasulullah SAW's way of speaking was exemplary in that his speech was always clear and how it related to the audience or listener.

Prophet Muhammad SAW was exceptionally mindful of the words he chose to convey his messages. He refrained from engaging in vain or idle talk, recognizing the futility of such discourse. Instead, he spoke with a clarity that allowed his audience to grasp his message easily, leaving them with a sense of tranquillity and understanding.

In addition, the words of our Prophet SAW were characterised by a profound reverence for other people. He never resorted to using language that was derogatory or disparaging, and he never engaged in behaviour that was seen as disrespectful or demeaning. His speech was meant to be a source of inspiration and guidance for those who listened to him, with the ultimate goal of elevating and nourishing their hearts and minds.

Conclusion

Indeed, success in Islam transcends social status, material wealth, or academic achievements. In the eves of Allah, true success is measured by one's sincerity, character, and the ability to align his or her actions with His pleasure and guidance. We have been taught that there are many ways to attain His Redha, and one of them is by being a virtuous and beneficial person in our professional lives.

Islam places great emphasis on benefiting others and serving humanity. Whether it is through our work, expertise, or resources, our actions should



Effective communication is crucial in almost every profession. Whether you interact with clients, colleagues, or the public, honing your communication skills is essential. This includes not only verbal communication but also written and non-verbal communication. Courses or workshops on effective communication can be invaluable.

Respectful and effective communication in Islam does not imply suppressing concerns, refraining from constructive discussions, or avoiding healthy debates. It acknowledges that every individual has the right to voice their worries, raise complaints, or express discomfort and distress. What truly matters is the manner in which these concerns are articulated and addressed. Ultimately, the teachings of the Prophet SAW guide us to communicate with kindness, empathy, and wisdom, ensuring that even in the face of disagreements or challenging conversations, our approach remains consistent with the principles of compassion and understanding. This approach not only fosters an atmosphere of mutual respect but also allows for productive dialogue and conflict resolution.

bring about positive change and should benefit those around us.

In reality, our work becomes a channel for spiritual growth, a testament to our devotion to a higher purpose, and a source of reward, surpassing the mundane to shape a life rich in purpose and fulfilment.

May Allah SWT enable us to heed the call to success in every Azaan we hear and respond wholeheartedly with our hearts and actions. Aameen Ya Rabb.



The Muslim Comunity Experience Towards a Comunity of Success

by Mufti Dr Nazirudin Mohd Nasir



On 9-10 September 2022, the Islamic Religious Council of Singapore (Muis) launched the International Conference on Communities of Success (ICCOS). With the theme "Contributing Citizens, Dynamic Institutions", the 2-day conference brought together over 500 religious leaders and scholars, state officials and community leaders from all over the world on building the 3Cs of successful Muslim communities – Character, Competency and Citizenry.

On Conference Day 1, Mufti Dr Nazirudin Mohd Nasir shared about the Singapore Muslim community's experience towards becoming a Community of Success.

The pandemic has given us a crash course on the most important ingredients of success in a fast-changing world. Undoubtedly, there has been much pain, suffering and disruption, but the pandemic has taught us one of the most, if not the most important thing, the worth of human life, that one life lost is one too many. I recall the Eid (Hari Raya of 2020). Mosques were shut. I stood in an empty mosque that morning to deliver the customary sermon broadcast to the homes of Muslim families in Singapore. The air in the mosque was filled with sadness and longing for the community. I could feel immense emptiness. Then I recalled a story more than 10 centuries ago in Damascus, where the Imam stood on the pulpit to an empty mosque safe for a handful of people when a plague had struck the city. He asked, where

01

Lessons Learnt During The Pandemic are the people who were just here the other day? Someone responded they had all perished because of the plague. We missed the community dearly, but we took comfort in the fact that they were safe at home with their families.

More than just a crisis or a passing storm, it tells a compelling story of resilience, adaptability and solidarity. It offered us opportunities to relearn and reset. Indeed, for a small but very diverse nation like Singapore, our success hinges on our collective ability to quickly adapt to changing circumstances and conditions, to stay resilient, guided by our principles and values as we navigate the changes, and to remain connected with each other, and care for one another with charity, compassion and hospitality.

02 **How Faith** Groups in Singapore **Dealt with the Pandemic**



aspect of our social fabric in Singapore. embody and reinforce these values. During the lockdowns and circuit breakers, there deeply thankful for religious leaders for your was doubt if religions could survive the pandemic when places of worship had to be closed. There was no divine revelation that says, "Thou shalt social distance," so faith communities would quickly lose relevance. I disagree. In our scripture, there is an even more important revelation if we only looked at the right place. A revelation that asks of us of and testimony to our social norms, not only to social distance but to wear masks, vaccinate and take all the necessary safety live together peacefully as a multireligious and measures to save lives.

The Quran says, "and whoever saved a life, it is as if he had saved all humanity." (Surah Al-Ma'idah, 5:32)

Faith groups remained resilient, adapted and implemented safe measures for the greater good of society and to protect lives. Beyond that, religious leaders expressed solidarity

Faith communities which are an important and support for each other. Faith communities could draw strength from this togetherness at a time when anxieties were high. I am constant support and encouragement for our community too. Through the crisis, we have engendered greater trust and confidence in each other and grown stronger together.

> These experiences during the pandemic are not an exception to the rule, but a culmination especially when severely tested; to be able to multicultural society, to work together to build a safe and prosperous home for all, to respect each other and care for one another, and to be able to come together and express solidarity in times of crisis. For the Muslim community, this is the social context we live in. No doubt, it is unique and gives rise to particular, and sometimes, unprecedented theological, jurisprudential and existential questions.

The Role of Faith In Creating a Harmonious Society

We acknowledge that there are religious doctrines, traditions and ideologies that may not sit well with aspects of our contemporary condition. There are episodes in Muslim history that raise questions on the role of faith in these environments - because faith has been used to seek dominance, control and power; or to fight for rights so that only our norms and values prevail. But could faith be the catalyst and impetus to create a harmonious society that benefits as many people as possible with justice, fairness, equality and progress?

To answer these questions. Muslims look to the Shariah as a comprehensive system of religious values, principles and laws. So how would the Shariah respond? What is the theology that instructs our behaviours and shapes our attitudes in living in modern and diverse societies? How do we interpret religious laws to respond to our unique context? What does our religious identity look like as citizens of a modern secular state?

How the Shariah responds to these questions depends on our social compact. What the Shariah does clearly is to provide the necessary foundations. The sum total of the Shariah is its attention and sensitivity to the human condition. It exhorts humankind to protect and enhance welfare and well-being. Everything that it sets out for its followers to do is never outside the realm of human life and society but within it and for its benefit. This is to use the term of the influential medieval theologian Imam Al-Ghazali, magsud al-shar', i.e. the intent of the Shariah, which is to protect the five fundamentals of religion, life, intellect, progeny and property.

> There was an extensive commentary of a prophetic Hadith. "Do not inflict injury or repay one injury with another" (Sunan Ibn Majah)



Here, the fourteenth century jurist Najmuddin al-Tufi argued that the Shariah is all about the avoidance of harm. We can add to this many other beautiful articulations of the protection of the fundamentals by Al-Shatibi. Ibn Qavvim, and many others.

But where and how do we place the human condition and interest in relation to the divine? Is it at the centre of the religious worldview, or at its margins and periphery? Can we read the magasid of Al-Ghazali and Shatibi, and the idea of the common good or maslaha, humanistically, as Tufi argues, as opposed to theologically?

If we see the world in a binary sense with two distinct and irreconcilable realms or entities, then only one or the other would prevail. If a worldly life that functions on reason and rationality clashes with a worldview and laws from a sacred source. then we will always remain in conflict, both in our minds and with others out there. A bifurcated world, where God's law cannot be reconciled with the modern world and secular institutions, is a distorted imagery that harks back to a triumphalist worldview. Many medieval thinkers had tussled with this, such as Averroes (Ibn Rushd), Maimonides (Musa bin Maimun) and Thomas Aquinas, in the Islamic, Jewish and Christian traditions. For them, the human intellect or reason has an important place in their faith, and to varying extents, there are ways in which both can be harmonised.

This challenge is even more acute today, as the gulf between religious norms and values and the liberal secular state seems to widen. If one makes no attempt to bridge the divide, we will end up with communities withdrawing and not participating fully, because you have, on the one hand, an 'Islamic identity', and on the other hand, a "non-Islamic" realm, which is, to use Durkheim's term, profane, where believers do not belong, at least not fully. Withdrawal means we become only concerned with protecting our own faith and demanding that our religious rights must be met at all times as citizens.



The Symbiotic Relationship between Community and State

However, if we exercise a thoughtful reading of our religious traditions and teachings, we find that these aspects of modern life are not anathema to our faith. Our identities and allegiances to faith and nation do not need to conflict. For us in Singapore, we can be good Muslims, good neighbours, and good Singaporeans. This is our unique Singapore Muslim Identity (SMI). But as Prime Minister said earlier, we need to adjust and adapt in a diverse society.

In fact, the expectation that there should be no need to adjust or compromise is both unreasonable and unrealistic. It is very clear from Islamic history that this was even never the case during the Prophet's time. The Prophet asked the companions to migrate to Abyssinia in early Islam to seek a peaceful and safe life under the protection of a Christian king Negus. Some of them called Abyssinia home and did not leave. even after Muslims had settled in Madinah under the leadership of the Prophet there.

In a similar way, he negotiated for a safe passage of Muslims to Makkah at Hudaibiyah by making some compromises as he carefully considered the perspectives of non-Muslims on the terms of negotiation. As odd as it sounds, faith truly becomes meaningful and purposeful when we have to make difficult choices, to adjust, adapt and negotiate in difficult situations. Remember, the more uncomfortable and challenging. the greater the reward. It is how we resolve these tensions, how to reconcile these differences and forge a common path, that would determine if we could ultimately work towards building successful communities.

These prophetic examples are consistent with how the Quran sets out the mutual and symbiotic relationship between community and state. Success depends on the level of trust, confidence and support between the two.

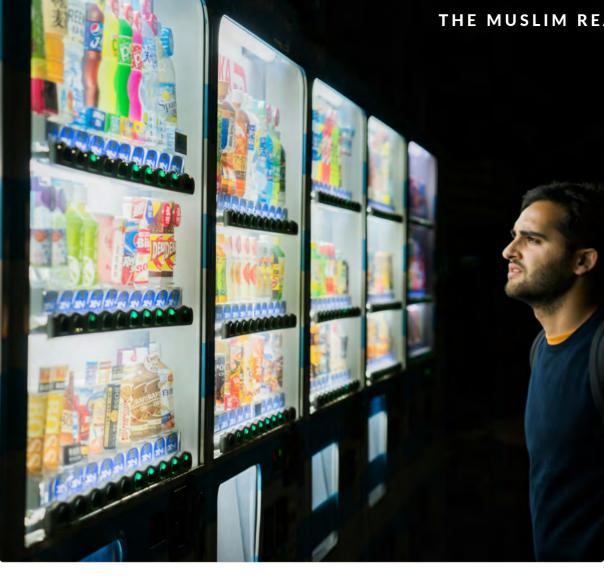
04

When the state offers its citizens a safe space to live and practice what they believe. then we must do good and act honourably (al-birr) and with fairness (al-gist). This, to me, is the clearest indication of the Quran's exhortation to work towards the common good, founded on the values of doing good and fairness.

Based on vour experiences in vour respective communities, you may have different experiences, formula, and proposals on how to achieve this. For us in Singapore, faith communities are a significant part of our society, even as state governance and public institutions are secular. At the same time, faith communities are free to practice their religion, including in the public realm, so long as the common good is not compromised and religion is not politicised. Every community, even as it seeks to advance its own interests, places the collective good of society above all else. This is a middle path (al-wasati), a delicate state of affairs, and it requires that everyone plays their role judiciously.

This approach has given us confidence that we can thrive in Singapore and contribute to our nation's prosperity and progress.

But we can only get to this point with confidence and competence in engaging with our unique context. And this is not just for the leaders or the Asatizah but especially for the community.



Empowering Religious 05 **Education and Guidance**

Religious education and guidance must be empowering, and the responsibility of leaders and scholars is to work out the principles and values that can help the community make their own decisions when faced with their own problems. This is how our fatwa institution works today, where we refrain from the tradition of simply saying, this is halal or ok, this is haram or not ok, but we say, consider these principles and apply it to your situation. Think for yourself too. Trust me, this is a lot more difficult than giving straight answers, but with increasingly more circumstantial and complex issues, this is the way forward.

Our international guests would notice that we have a lot of halal-certified food establishments here, especially fast food chains like McDonalds, Burger King and many others. Some are very excited about this, we can ensure it is halal, but we can't say it is healthy (tayyib). We have also launched campaigns to educate the Muslim public on what halal actually means, not what halal certificates are, because there is some confusion out there. This empowering approach is one of the many competencies we train our Asatizah and future religious leaders, after they graduate and take up life-long learning courses to acquaint themselves with our context today.



With Empowerment Comes the Need for Inclusivity

With empowerment comes the need for science and medical guidance because 'God inclusivity. No one should be left behind in our pursuit for success. Inclusivity is obviously a huge topic and has many dimensions, some of which are contentious and needs to be carefully discussed in the realm of religious thought.

For example, how do we address intra-faith As we look back, perhaps what is emerging is a diversities and dynamics, and different lifestyle preferences, as well as what I refer to as controversial and confrontational hermeneutics, i.e. the reinterpretation of religion and its laws that challenge mainstream and traditional viewpoints? We are increasingly dealing with exceptionally complex issues, made more challenging by social media that democratises religious and social discourse. But these are not insurmountable if we learn to come together to discuss rationally and sensibly, to work out solutions for our community and society.

the pandemic were unprecedented, even controversial initially. But we worked closely with medical experts and listened carefully to communities and the state were to have greater scientific insights before issuing the positions (fatwa). Around the world, if you recall at the

time, there were communities which rejected is greater than the virus', some declared. Like Averroes, Aguinas and Maimonides, we needed to find ways to reconcile between science and faith, that they complement, not conflict with one another.

06

new model for success in a more open, complex and nuanced world we live in. The long-held notion of a dichotomous but conflicting and sometimes acrimonious relationship between the religious and the secular, between faith and science, between Islam and the secular state, no longer reflect our social realities today. For example, within spaces which are largely defined as 'religious' in the traditional sense, the 'secular' is present.

On the other hand, faith communities take 'secular' needs and interests serious too, even The religious positions we took during as they practice their religion. This conference is another clear evidence of how this nuance is at work, a nuance that is very much needed if faith trust and willingness to work with each other.

This article is reprinted with Muslim.sg's kind permission. Sections of this article were subsequently edited out by The Muslim Reader to fit the pages of the magazine. It was first published on Muslim.sg's website: https://muslim.sg/articles/the-muslim-community-experience-towards-a-community-of-success

ONE-MINUTE DAWAH



It is not just about smiling and being nice. When they are in need of help or calamity has befallen them, it is the duty of a Muslim to reach out and offer help the best that he can (regardless of the neighbour's faith). If they are met with a good fortune, congratulate them.

The merciful will be shown mercy.

The Prophet (PBUH) said: The Compassionate One has mercy on those who are merciful. If you show mercy to those who are on the earth, He Who is in the heaven will show mercy to you.

distributed to 500 beneficiaries. They also received 1kg of mutton meat from the kind sponsorship of 7 Sails Trading Pte Ltd.

The event also saw a collaboration with NTUC's Employment and Employability Institute (e2i) and SkillsFuture, where a joint booth was set up to share a wealth of resources on upskilling and enhancing employability.

ZAKAT DISBUR 1 MARCH 2024 | 20 RAMA

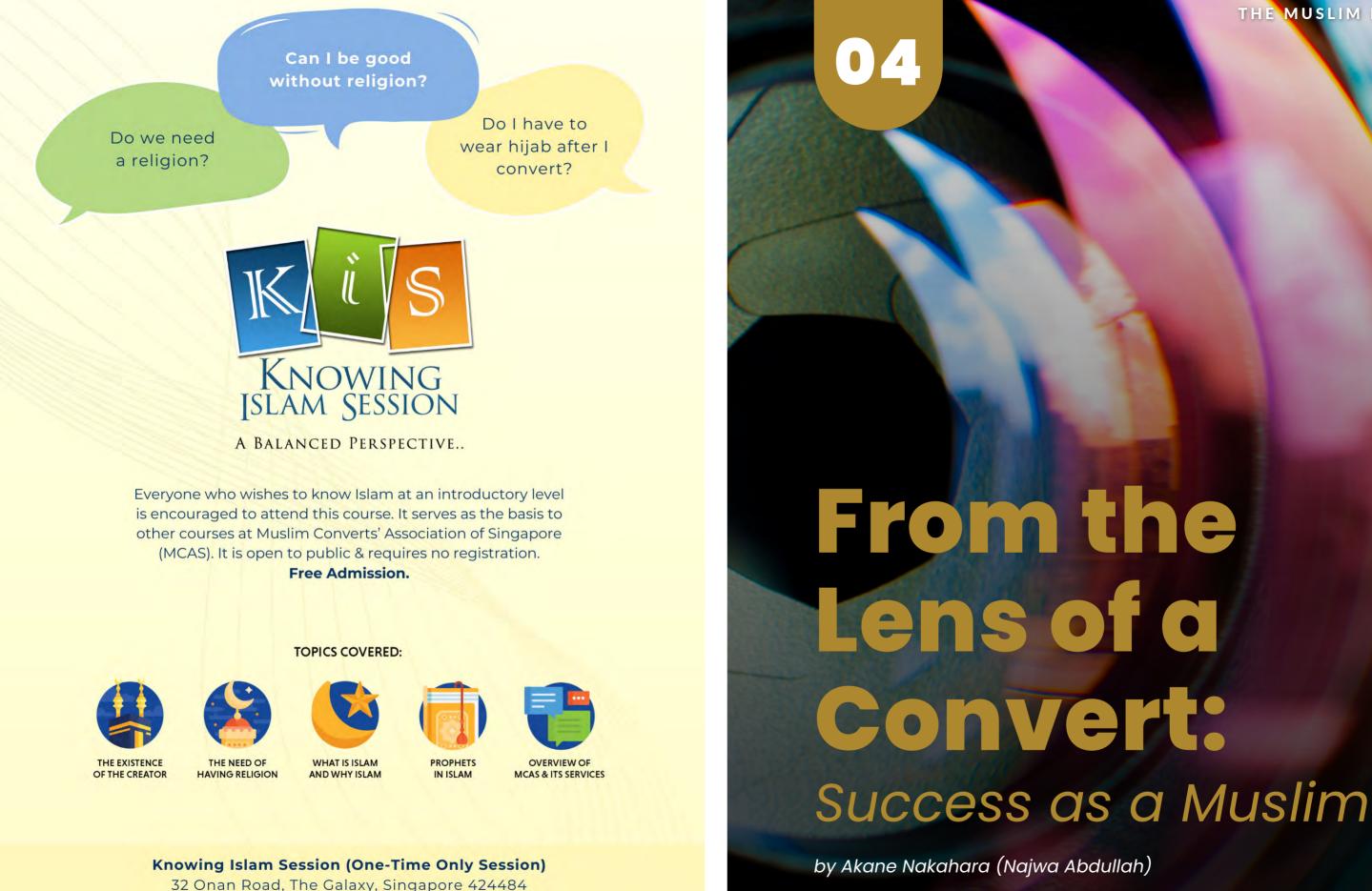
House of Arqam: Ramadan Zakat Disbursement 2024 MCAS Annual Ramadan Zakat Disbursement was held on 31 March 2024 and was graced by Mayor, South East District, Mr Mohd Fahmi Aliman. Ramadan Zakat and Fidyah were











Saturday, 10am - 12.30pm or Sunday, 10am - 12.30pm For more information, visit https://mcas.sg/KIS

THE MUSLIM READER

The best thing I learnt about Islam is on the status of mothers, where they have a high status in Islam and it is said that Paradise lies under their feet. As Muslims, we are taught to make every single day with our mothers special, that every day should be like Mother's Day. My Muslim friends have also showed me how caring and loving they have been towards their mothers and their families.

As Muslims, we are taught to make every single day with our mothers special, that every day should be like Mother's Day.

In my younger days, where I was in Japan, I did not have a good, healthy relationship with my mother. I moved to Singapore for my studies and eventually started working there, and these somehow became excuses as we drifted apart. As a result, I left my mother alone in Japan for many years.

I know that as a Muslim, I should care for her and appreciate her presence every day. After I learnt about the significance of mothers in Islam, I deeply regretted leaving her alone in Japan for many years. She lived alone, she ate by herself and she had no one to talk to at home.

I asked Allah for forgiveness and prayed deeply for Him to give me a chance to look after my mother again, starting from the beginning. Allah granted my prayers.

In 2021, I convinced my mother to come to Singapore, as I attempt to make every day with her special, like Mother's Day. I made the house cosy and comfortable for her, prepared healthy meals for her every day, spoke kind words to her, listened to her and spent time with her. I also asked my son to love his grandmother and to always treat her with special care.

Sometimes, we went on holidays together and celebrated each other's birthdays. I also took her out during Eid visiting. We truly enjoyed some family quality time and made many good memories in Singapore. We sought her forgiveness for all my wrongdoings towards her in the past. We appreciated the times we spent together every day. She shared with my friends about how I had transformed to a very kind person after I

The best thing I learnt about Islam is on the status of mothers, where they have a high status in Islam and it is said that Paradise lies under their feet. As Muslims, we are taught to make every single day became a Muslim. I was happy to hear that but at same time I still felt sorry that I had left her alone in the past. It must have been incredibly sad and difficult for her.

> Every day with my mother felt perfect until she fell sick and was admitted to the hospital. Due to her critical condition, she was admitted to the Intensive Care Unit (ICU), and she was hospitalised for 1.5 months.

> It was on a Saturday morning at Sengkang General Hospital that my mother suddenly shared that she wished to become a Muslim. In the past, my mother had been living in Japan as an atheist for 70 years.

Majority of the Japanese typically do not have religions and we normally do not broach the subject on religion due to its sensitivity. Hence, I had never once talked to my mother about embracing Islam as both of us came to the understanding that it would be better for us to refrain from discussing such topics.

Majority of the Japanese typically do not have religions and we normally do not broach the subject on religion due to its sensitivity.

However, I realized that she loved listening to her grandson sharing about Islam from what he had learnt from madrasah. She was intrigued by the Islamic prayer call from the radio, the Adhan, and occasionally, I noticed her reading the Japanese Quran from my bookshelf.

Many of my non-Muslim friends and my family in Japan think that Islam has many rules and that it is a difficult religion to practise, especially with the dietary restrictions. I believe that my mother understood from observing our lifestyles here, that having halal food is not that difficult and there are many halal, healthy food choices for her. I respect her greatest decision to embrace Islam and I helped her to practise reciting the "Shahadah" many times on her hospital bed. On 21 February 2023, when her condition improved, she managed to utter the "Shahadah" on her hospital bed. She had finally embraced Islam. Answering my friend's question on why she had decided to become a Muslim, my mother said, "Because Allah is in my heart."

Answering my friend's question on why she had lecided to become a Muslim my mother said, "Because Allah is in my heart."

I felt surprised but delighted to hear that. My son too was so excited to learn the Quran together with his grandmother. My friends and I happily discussed and planned to have a small celebration for my mother once she was discharged.

At the same time, as a Muslim, I felt a huge responsibility to ensure that my mother and my son walked the right path of Islam together with me.

Not long after my mother embraced Islam, she suddenly stopped eating and drinking, as her condition worsened. The doctors informed that the hospital cannot treat her anymore. It was difficult for me to accept the sad news and I found myself collapsing in tears.

My mother left us peacefully and returned to Allah on 11 March 2023.

As I grieved, I realized that I had other hardships to endure too. I had no experience managing Jenazah as I certainly had not expected to be arranging one for my own mother. Due to the long hospitalisation, I also received a huge medical bill which was not subsidised because my mother was not a Singapore citizen. It was financially difficult for me to bear these costs given that I am also a single parent.

Through these hardships, I recalled something that an Ustaz had said about making du'a, during an Islamic class that I attended. He said, " Don't underestimate the act of making du'a. The du'a is the most powerful weapon of a Muslim." I was reminded to ask Allah s.w.t. for help and that Allah

I respect her greatest decision to embrace Islam and I helped her to practise reciting the "Shahadah" many times on her hospital bed. On 21 February 2023, when her condition

> I received a lot of kind and generous support from our Muslim brothers, sisters, and friends. They came forward and helped in arranging the funeral for my late mother, which was held in a mosque. They had also assisted in the burial ceremony for her. I was truly in awe, as I witnessed the beauty of Islam where as Muslims, we care for and help each other, just as Allah has ordained for us to do so.

I organised 2 donation drives to bear the costs of the huge medical bills. This is only possible firstly by Allah's help and the generous support of the Muslim community. Prior to passing on, my late mother had been worrying deeply about her medical bills and she had felt guilty for letting me bear the costs. I am certain that she will be relieved to know that the hospital bills had been fully paid. Allah s.w.t. is truly the Most Merciful. Surely, Allah does not give us any difficulty beyond our capability. Throughout these challenging times, such as losing my mother, I learnt to trust Allah and to not give up hope on Allah's mercy.

Surely, Allah does not give us any difficulty beyond our capability.

I am really appreciative of all my Muslim brothers, sisters and friends who supported us with their tremendous help. Surely, I could not have overcome this adversity without Allah's help first and foremost, and the support from the Muslim community, especially with their generous contributions and kind words. I am deeply thankful to Allah for having succeeded in overcoming these hardships. Truly, all praises be to Allah.

I would like to keep making du'a for my mother, my family and all the Muslim brothers and sisters who had helped us. May Allah SWT bless us all with the highest levels of Jannah and happiness as well as success in this life and the next. Ameen.



House of Arqam:

Volunteers' Family Day @ Bird Paradise

MCAS Family Day for volunteers and their families was held at Bird Paradise on 1 December 2024, providing a day of fun and bonding.







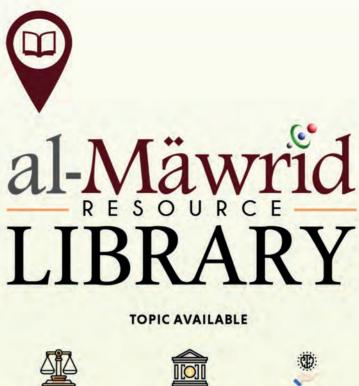


.C. MCAS

THE ENGLISH ISLAMIC BOOKSHOP

Follow us! theenglishislamicbookshop All MCAS members are entitled to 10% discount on books!

Visit our English Islamic Bookshop! Level 1, opposite Reception counter 32 Onan Road, The Galaxy, Singapore 424484 Opening hours: 9.30am - 5.30pm (Mon - Sat), 9am - 1pm (Sun) **Closed on Public Holidays**





ISLAMIC BANKING & FINANCE



ISLAMIC MORAL CODES & ETHICS

PRACTICES

LANGUAGE AVAILABLE

ENGLISH	MALAY
ARABIC	MYANMAR
MANDARIN	TAGALOG

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

> **Online Public Access Catalogue** almawrid.darul-argam.org.sg

Visit our al-Mawrid Resource Library! Level 3, entrance through 2nd floor, next to Education Division 32 Onan Road, The Galaxy, Singapore 424484 Opening hours: 10am - 5pm (Mon - Sat), 9am - 1pm (Sun) **Closed on Public Holidays**







WISDOM OF THE PROPHET



ISLAMIC BELIEF SYSTEM





Secrets of Giving in Islam

Divine Promises and Collective Prosperity

by Ustaz Fadhil Azman

The Spiritual Foundation of Giving in Islam

أَلَمَ يَعْلَمُوا أَنَّ اللَّهَ هُوَ يَقْبَلُ التَّوْبَةَ عَنْ عِبَادِهِ وَيَأْخُذُ الصَّدَقَاتِ وَأَنَّ اللَّهَ هُوَ التَّوَّابُ الرَّحِيم

Meaning: "Do they not know that Allah alone accepts the repentance of His servants and receives 'their' charity, and that Allah alone is the Accepter of Repentance, Most Merciful?" (Surah al-Tawbah: 104)

Introduction

The paradox of life is that wealth will never be diminished by giving (in charity) (Muslim, hadith no. 2588). Rather oddly, it invites divine blessings and abundance.

This article serves as a means to success that an individual Muslim can endeavour for in this dunyā and in next. One of the things that Islam places extensive emphasis is on the act of giving. It considers it not only as a hallmark virtue, but also a fundamental principle of faith. The act of giving holds secrets that transcend materiality and lead to spiritual enrichment, blessings, and collective prosperity. This article

dives into the secrets of giving (sadaqah) in Islam and explores through it, nurturing Muslims altruism and calling Muslims to give.

The root word from which the term 'şadaqah' is derived from is şa-da-qa-($\tilde{\omega}\tilde{\lambda}\tilde{\omega}$), which means truth. This is intended. It is a testament of a person's truthfulness and sincerity. In the Islamic terminology, şadaqah ' $\tilde{\omega}\tilde{\lambda}$ ' is when a person spends from their possessions in the path of Allah \tilde{W} out of hope for God's blessings and pleasure.



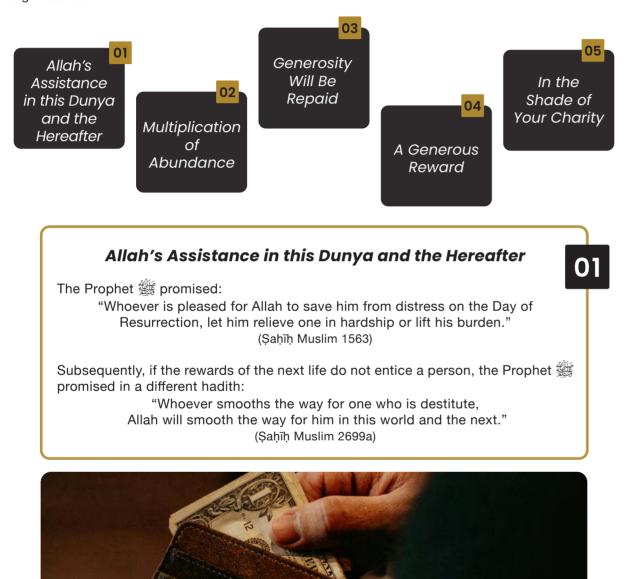
"Certainly Allah accepts charity, and He accepts it with His Right (Hand) to nurture it for one of you, just like one of you would nurture his foal, until the bite (of food) becomes as large as Uhud."

The Book of Allah, the Mighty and Sublime testifies to that: 'He accepts repentance from His worshipers, and accepts charity." (Tirmidhi, hadith no. 662. Grade: fair) The Quran scholar, al-Rāzī, alluded that it is on ground that şadaqah has a lofty place in the sight of Allah, because God Himself takes the charity Himself.

Unveiling the Secrets of Giving

within the profound teachings of the Quran wealth suggests that giving invites blessings and Hadith. While these acts may appear to be and attracts abundance. Below are five divine simple gestures, they hold profound spiritual significance.

The secrets of giving in Islam are concealed The paradox that charity does not decrease blessings for those who give for God's sake:



Multiplication of Abundance

The Messenger of Allah ﷺ, enlightened: "Whoever donates charity in the way of Allah, it will be multiplied up to seven hundred times in his record." (Al-Tirmidhī, hadith no. 1625. Grade: Authentic)

I'd like to highlight the use of seven in the Quran and Prophetic hadith that it conveys the idea of abundance rather than the literal number of seven (or 70, 700). This is in line with the Quranic promise and teaching where Allah says:

مَّثَلُ ٱلَّذِينَ يُنفِقُونَ أَمْوٰهُمْ فِي سَبِيلِ ٱللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سُنَبُلَةٍ مِّانَةُ حَبَّةٍ وٱللهُ يُضْعِفُ لِمَن يَشَآءُ ﴿ وَٱللَّهُ وَسِعٌ عَلِيمَ

"Those who spend their wealth in Allah's cause are like a grain of corn that sprouts into seven ears, each bearing a hundred grains. And Allah multiplies to whoever He wishes. For Allah is All-Bountiful and All-Knowing." (Surah al-Bagarah: 261)

This is one of the most powerful Quranic verses, its the call for giving. It stimulates Muslims to be generous, reassuring them that their acts of giving will not deplete their wealth. Rather, they will receive abundant blessings in both worlds. Equally, it conveys the idea that giving is a means of drawing closer to Allah 3, the source of Blessing.

In parallel, it conveys the idea that Allah is the source of abundance, the source of wealth and prosperity, strengthening the idea of trust in Allah's rizg (provision) and signifying that when a person gives sincerely for the sake of Allah, the remainder of their wealth becomes more fruitful and further multiplied.

The Quran concludes the verse by assuring that acts of charity will never go unnoticed, and they will receive manifold rewards and blessings from Allah 3, who is both Generous and All-Knowing.

Generosity Will Be Repaid

Generosity is never about wealth or the amount of money one has; rather, 03 it is a state of mind and heart that involves a willingness to give and share, regardless of a person's material circumstances. Its roots are found in empathy and sincerity for God's pleasure.

And in Islam, the act of being generous and charitable is a path open to all people. a lofty standard to which all can aspire. There is no privileged position for anyone in particular. It is accessible to everyone, regardless of their economic status,

> This is affirmed by Prophet 44: "One silver coin is ahead of one hundred thousand others." They said. "O Messenger of Allah, how is it so?" The Prophet said, "A man has only two coins, so he takes one and gives it in charity. Another man has abundant wealth, so he takes one hundred thousand coins from a mere portion of it and gives it in charity." (Al-Nasā'ī, hadith no. 2528, Grade; Authentic)

The Prophetic teaching conveys the idea that Allah values sincerity and the willingness to give, even when one possesses very little. Some people, despite having very little, have the biggest of hearts and are willing to give, prioritising the needs of others over their own material comfort. They do so because they understand that kindness will come back to them as a result of their good deeds, and this kindness enriches their lives, providing a sense of fulfillment that money cannot. Allah 🖗 affirms:

إِنَّ ٱلْمُسْلِمِينَ وَٱلْمُسْلِمَتِ وَٱلْمُؤْمِنِينَ وَٱلْمُؤْمِنَتِ وَٱلْقُنِتِينَ وَٱلْقَٰنِتَٰتِ وَٱلصَّدِقِينَ وَٱلصَّدِقَٰتِ وَٱلصَّبِرِينَ وَٱلصَّبِرَٰتِ وَٱلْخُشِعِينَ وَٱلْخُشِعٰتِ وَٱلْمُتَصَدِّقِينَ وَٱلْمُتَصَدِّقَٰتِ وَٱلصَّعِمِينَ وَٱلصَّعِمٰتِ وَٱلْخُفِظِينَ فَرُوجَهُمْ وَٱلْخُفِظَٰتِ وَٱلذُّكِرِينَ ٱللَّهَ كَثِيرًا وَٱلنَّكِرِٰتِ أَعَدَّ ٱللَّهُ لَهُم مَّغْفِرَةً وَأَجْرًا عَظِيمًا

"Truly, for Muslim men and women, believing men and women, devout men and women, truthful men and women, patient men and women, humble men and women, charitable men and women, fasting men and women, men and women who guard their chastity, and men and women who remember Allah often - for 'all of' them Allah has prepared forgiveness and a great reward." (Surah al-Ahzāb: 35)

04

A Generous Reward

In surah al-Hadīd (chapter of the Iron), a surah that details the essential elements of strength necessary for community growth explicates that one of the fundamental elements for it is spending purely for God's sake.

The surah then inspires individuals by providing an incentive, that the recipient is God Himself, who repays generous deeds with generous rewards in multiples:

إِنَّ ٱلْمُصَّدِّقِينَ وَٱلْمُصَّدِّقَٰتِ وَأَقْرُضُواْ ٱللَّهَ قَرْضًا حَسَنًا يُضْعَفُ لَهُمْ وَلَهُمْ أَجْرٌ كَرِيمٌ

Indeed, those men and women who give in charity and lend to Allah a good loan will have it multiplied for them, and they will have an honourable reward." (Surah al-Hadīd: 18)

Quran scholars alluded that a loan is something for which the lender hopes for its return. The borrower seeks to return the borrowed amount. This image illustrates that this charity ultimately circles back to its giver. Hence, it is referred to as a 'loan'. When an individual gives to charity, it's akin to extending a loan, but to whom? To the Most Generous of the Generous, the Richest of the Rich – Allah 36, the ultimate source of reward and blessings.

The responsibility of a loan is its repayment, and in this case, the borrower is none other than Allah, the Kind, and His faithfulness in His Promise is unparalleled. And Allah Most High had promised, "If you spend, son of Adam, I shall spend on you," (Agreed Upon: Bukhārī hadith no. 5352; Muslim hadith no. 993a)



In the Shade of Your Charity

The Messenger of Allah ﷺ said: "Everyone will be in the shade of their charity until judgment is carried out between the people." (Ibn Ḥibbān, hadith no. 3310. Grade: Authentic)

This prophetic guidance illuminates the profound role of charity (sadaqah) in benefiting both the giver and those in need. It is about creating one's personal safe haven on the Day of Judgment.

In a moment of anticipation, where reckoning and judgement awaits, with the sun's heat looming, the shade of your şadaqah becomes your shelter. Indirectly, this shade of charity is God's testimony and a positive sign that Allah 🐝 will guide the giver to Jannah.



A Comprehensive Concept of Sadaqah

Beyond giving financial means and material wealth, the act of şadaqah or being charitable manifests in various forms. It essentially comes down to any act of kindness to others (and equally fundamental to yourself) is regarded as şadaqah. It cultivates the heart into a spirit of giving, recognising and internalising that all of us actually have something valuable to offer - whether it's the little part of our wealth, our time, skills, or a listening ear.

In the broader Islamic concept of şadaqah, there are two dimensions to this. The first is any kind deeds towards others are considered as charity. And the other dimension is that refraining harm from others is also considered as şadaqah as it demonstrates mercy towards others and allows society to live in peace, and eventually, flourish. Below are some hadiths that conveys the bigger meaning of şadaqah, the Prophet shared in three different occasions:

05

"To judge justly between two persons is regarded as şadaqah. To help a man concerning his riding animal by helping him to ride it or by lifting his luggage on to it, is also regarded as şadaqah. And (saying) a good word is şadaqah. And every step taken on one's way to offer the compulsory prayer (in the mosque) is şadaqah, and to remove a harmful thing from the way is şadaqah." (Bukhārī hadith no. 2989) "A man helping his brother is şadaqah. A drink of water which he gives is şadaqah. Removing harmful things from the road is şadaqah." (Al-Ṭabarānī, hadith no. 11027. Grade: Authentic)

"Refrain from harming others for this will be regarded as a charitable deed on your behalf." (Agreed Upon: Bukhārī hadith no. 2518; Muslim hadith no. 84)

Alleviating Poverty and Inequality

No one is born with equal privilege. This is the hard truth. Different individuals are born into varying social and economic classes. It is on this ground that the Quranic principle teaches that in both situations are tests; in deprivation, there is a test of forbearance in the face of financial struggle and an endeavour to seek God's rizq (sustenance) to the best of one's ability. And in affluence is a test, to see whether a Muslim shares the blessings that God has favoured upon them and spreads their abundance to other people.

To that end, the Prophet a called upon those with the means to be amongst the few who answer God's call to give and be a means of support:

"Those who live to accumulate riches will be the lowest, except for one who gives away such wealth, but those are few." (Al-Ṭabarānī 4037. Grade: Authentic)

Two Things to Be Mindful Of

Sincerity of God's Pleasure

Umm Salamah reported: She said, "O Messenger of Allah, Hisham ibn al-Mughirah used to feed the hungry, entertain the guest, uphold family ties, and free captives. Were Islam to have reached him, he would have embraced it. Will he be rewarded for any of it?" The Prophet, peace and blessings be upon him, said, "Verily, your uncle used to give charity for the sake of the world and to be remembered fondly therein. He did not say for even a single day: Forgive me on the Day of Judgment." (Al-Tabarānī 23/39. Grade: Authentic)

Conclusion

The concept of giving in Islam is woven into the fabric of spiritual growth, divine blessings, and collective prosperity. Its rewards are profound and multifaceted. By embracing generosity as a way of

The act of giving has a direct impact on reducing poverty and inequality within a society.

When those with means support the less fortunate, it helps level the playing field and ensures that basic necessities are accessible to all. In a society where economic disparities are minimised, prosperity tends to thrive.

Such a society is one where hope harmonises with opportunity, allowing every individual to discover their potential and flourish. Studies have shown that şadaqah has the power to influence social change. When a charitable act occurs, a 'ripple effect' takes place. Many lives are touched, potentially for generations. Charity is viewed as one of the cornerstones of a stable society.

Do not nullify your charity with (i) reminders & (ii) hurtful words

Allah says: "Believers, do not cancel your charity with reminders 'of your generosity' or hurtful words, like those who donate their wealth just to show off and do not believe in Allah or the Last Day. Their example is that of a hard barren rock covered with a thin layer of soil hit by a strong rain—leaving it just a bare stone. Such people are unable to preserve the reward of their charity..." (Surah Al-Baqarah: 264)



Beyond Financial Gain

Redefining what it means to be Successful

by Ustaz Muhammad Kamil Abdul Latteef

Importance of Financial Planning

Failing to plan is planning to fail. Especially in times of need or when something unexpected arises, we will find it difficult to bear the cost of not planning early. Most definitely, it does not mean that all that we plan will materialise.

Islam is the way of life. Every single matter is taught in Islam, even in the matters of finance management. Before we can start on financial planning, let us remember that Islam places high importance on the source of our income.

As our Prophet Muhammad ﷺ said in a hadith:

َّثُمَّ ذَكَرَ الرَّجُلَ يُطِيلُ السَّفَرَ :أَشْعَتَ أَغْبَرَ يَمُدُّ يَدَيْهِ إِلَى السَّمَاءِ يَا رَبِّ! يَا رَبِّ! وَمَطْعَمُهُ حَرَامٌ، وَمَشْرَبُهُ حَرَامٌ، وَمَلْبَسُهُ حَرَامٌ، وَعُلَّذِي بِالْحَرَامِ، فَأَتَى يُسْتَجَابُ لَهُ؟

"Then he (ﷺ) mentioned [the case] of a man who, having journeyed far, is disheveled and dusty, and who raises his hands towards the sky saying "O God! O God!," while his food is haram (unlawful), his drink is haram, his clothing is haram, and he has been nourished with haram, so how can [his supplication] be answered?" [Muslim] (1015)¹ We need to ensure that we get our income from permissible (Halal) sources whilst abstaining from the forbidden (Haram) completely. Even when only a small portion of wealth is obtained through forbidden businesses or unethical practices, it will stain the remaining wealth that a person has gathered.

The root principle in Islam is moderation. We are encouraged to spend within our means, neither miserly, nor overspending. Being a miser might lead to the unfulfillment of our dependents' needs. On the other hand, being a spendthrift might cause a person to be burdened with debt. In our religion, taking a debt is only allowed as a last resort in times of dire need.

Just as Allah ﷺ reminded us in the Qur'an, Surah Al-Hasyr, Verse 9:



"And whoever is protected from the stinginess of his soul - it is those who will be the successful."

He ﷺ has also warned us in Surah Al-A'raf, Verse 31:

يَبَنِي ءَادَمَ خُذُوا زِينتَكُمْ عِندَ كُلّ مَسْجِدٍ وَكُلُوا وَٱشْرَبُوا وَلا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ ٱلْمُسْرِفِينَ

"O Children of Adam! Dress properly whenever you are at worship. Eat and drink, but do not waste. Surely, He does not like the wasteful."

It is inevitable that a person will be involved in usury (riba') when taking loans in Singapore. As we know, usury is prohibited in Islam. However, it is permissible for certain transactions in cases of necessity (darurah), such as home mortgage loans. As aforementioned, moderation is key. Financial planning aligns with Islamic principles and values as it assists us to fulfill our religious obligations. This includes giving charity (sadaqah), giving alms (zakat), performing pilgrimage (Hajj), making obligatory payments for missed fasts (fidyah), and supporting our families. Each of us Muslims are accountable to Allah for the way that we manage our wealth.

This is supported by a hadith, where our Prophet Muhammad said:

"Surely! Every one of you is a guardian and is responsible for his charges."²

On the Day of Judgement, everyone will be questioned by Allah ﷺ:

"Man's feet will not move on the Day of Resurrection before he is asked about his life, how did he consume it, his knowledge, what did he do with it, his wealth, how did he earn it and how did he dispose of it, and about his body, how did he wear it out."³

¹ Reference: Hadith 10, 40 Hadith an-Nawawi

² Reference: Bukhari 7138, Muslim 1829 3 Reference: At-Tirmidhi

Ways to Start Managing our Finance

Through effective financial planning, it contributes to peace of mind, reduces stress and anxiety related to financial matters.

This mental and emotional wellbeing positively affects an individual's overall quality of life. After ensuring that our income is Halal, here are the next steps that we can take to start managing our finance better.



TRACK YOUR SPENDING

By keeping a tab on our expenses, we will learn more about our spending habits. In this technologically advanced era, we may use spreadsheets or even mobile applications to ease the tracking process.



CREATE A BUDGET

Having a budget will ensure that money is allocated for necessary expenses while avoiding unnecessary purchases. Create a column listing your expenses (the things that you spend on, such as transportation, food, clothing etc.) and liabilities (the things that you need to pay for, such as bills, loans, insurance etc.) so that you are more aware of your financial commitments.



04



START SAVING

No amount is too small to start saving. Aim to set aside at least S\$1,000 as a starter for your emergency fund. This money can be used when unexpected crises occur. Moreover, this practice will help to kickstart the saving habit.

CLEAR ALL DEBTS

List down all your debts and loans in ascending order. Begin paying them off from the smallest debt to the biggest amount of debt. This will not only motivate you to clear your debts but will also alleviate your financial burdens progressively.



BUILD A FULLY FUNDED EMERGENCY FUND

A fully funded emergency fund is equivalent to three to six months' worth of monthly expenses. In times of uncertainty or emergency, such as retrenchment or hospitalization, this fund can be used to sustain livelihood even when there is no income within this short period of time. Having an emergency fund will give us an ease of mind, not needing to worry about borrowing money from others if our income is disrupted.

06 ਵਿੰ

INVEST IN A PERSONAL SAFETY NET

Set aside at least 10 to 15% of our earnings to protect our hardearned wealth and our loved ones through insurance. Without this safety net, our savings could be wiped out entirely when we fall into financial crises, such as having to pay a massive hospital bill due to chronic illnesses.



07 4 ()

GROW YOUR WEALTH BY GIVING

Giving (through charity, alms, gifts, endowment etc.) does not reduce our wealth in Islam. Instead, it invites more blessings into our sustenance (rizq) and brings meaning to our life. As a Muslim, we are encouraged to use our wealth as a tool to gain the Pleasure of Allah ﷺ.

Start giving within our own family, then to relatives, followed by the community. Our family members are our dependents, making them our responsibility (amanah). Thus, they are our priority above anyone else.

As our Our Beloved a has said in this hadith:

دِينَارٌ أَنْفَقْتَهُ فِي سَبِيلِ اللَّهِ وَدِينَارٌ أَنْفَقْتَهُ فِي رَقَبَةٍ وَدِينَارٌ تَصَدَّقْتَ بِهِ عَلَى مِسْكِينٍ وَدِينَارٌ أَنْفَقْتَهُ عَلَى أَهْلِكَ أَعْظَمُهَا أَجْرًا الَّذِي أَنْفَقْتَهُ عَلَى أَهْلِكَ

"Of the dinar you spend as a contribution in Allah's path, or to set free a slave, or as a sadaqah given to a needy, or to support your family, the one yielding the greatest reward is that which you spent on your family." (Muslim 995)



Redefining Financial Success

Every action will be rewarded according to its intention. It is crucial for us to renew our intention and be sincere when utilizing the wealth given to us, down to the last cent, to gain Allah ﷺ's Mercy. Indeed, with wealth, every soul will be tested by Him ﷺ.

As promised in the Qur'an, Surah Al-Baqarah, Verse 155:

وَلَنَبَّلُوَنَّكُم بِشَىْءٍ مِّنَ ٱلْخُوْفِ وَٱلْجُوعِ وَنَقْصٍ مِّنَ ٱلْأَمْوٰلِ وَٱلْأَنفُسِ وَٱلشَّمَرٰتِ وَبَشِّرِ ٱلصَّابِرِينَ

"We will certainly test you with a touch of fear and famine and loss of wealth, life, and crops. Give good news to those who patiently endure—"

Even when we suffer a loss of wealth, we should continue to be thankful to Allah and believe that He will replace it with something better in His wisdom. Reflecting on nature, even after a volcanic eruption destroys the surrounding crops, it ultimately produces extremely fertile soil.

For Believers, being financially successful outlasts our lifetime, transcending into the Hereafter. One practice that allows us to sow the seeds in this lifetime yet continue reaping the benefits even after death is endowment (Waqaf). This is supported by a narration:

إِذَا مَاتَ ابنُ آدم انْقَطَعَ عَمَلُهُ إِلَّا مِنْ ثَلَاثٍ: صَدَقَةٍ جَارِيَةٍ أو عِلْم يُنْتَفَعُ بِهِ أَوْ وَلَدٍ صَالِح يَدْعُو لَهُ

"When a man dies, his deeds come to an end except for three things: Sadaqah Jariyah (ceaseless charity); a knowledge which is beneficial, or a virtuous descendant who prays for him (for the deceased)." [Muslim]

Another practice that is highly recommended is performing acts of charity. An act that even the deceased wants to do if given the chance to be resurrected as they have seen its rewards.

This is mentioned in the Qur'an, Surah Al-Munafiqun, Verse 10:

> وَأَنفِقُواْ مِن مَّا رَزَقْنَكُم مِّن قَبْلِ أَن يَأْتِيَ أَحَدَكُمُ ٱلْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ فَأَصَّدَق وَأَكُن مِّن ٱلصَّلِحِينَ

"And donate from what We have provided for you before death comes to one of you, and you cry, "My Lord! If only You delayed me for a short while, I would give in charity and be one of the righteous." Did you know that Allah ﷺ sends two of His ﷺ Angels at a specific period every single day to make supplications (du'a) for our wealth?

Abu Huraira r.a. reported Allah's Messenger saying:

مَا مِنْ يَوْمٍ يُصْبِحُ الْعِبَادُ فِيهِ إِلاَّ مَلَكَانِ يَنْزِلاَنِ فَيَقُولُ أَحَدُهُمَا اللَّهُمَّ أَعْطِ مُنْفِقًا خَلَفًا . وَيَقُولُ الآخَرُ اللَّهُمَّ أَعْطِ مُنْسِكًا تلَفًا

"There is never a day wherein servants (of God) get up at morn but are not visited by two angels. One of them says: Oh Allah, give him more who spends (for the sake of Allah), and the other says: Oh Allah, bring destruction to one who withholds." [Bukhari 1442, Muslim 1010]

Hence, Fajr time is the best time each day to donate or give charity. Let us be amongst those who start their day receiving a blessed du'a from His 4 angel.

In summary, financial planning is a necessity as Muslims. When we are self-sufficient, it will allow us to fulfill our obligatory worships, meet the needs of our dependents, and gain success in this lifetime as well as the Hereafter, In sha Allah. Essentially, we hope that our wealth will bring us closer to Him is and hasten our path to enter the Gates of Paradise with both feet with our families.

May Allah We grant us ease to manage our wealth and to spend it in His We path. Aameen.



Make a Difference Today!

Donating is now more convenient than ever with our new platform at <u>https://give.mcas.sg</u> Choose to make daily, weekly or monthly contributions and help transform lives by supporting:

- > New Muslims on their journey of faith
- > Born Muslims in need of assistance
- > The continued growth and outreach of MCAS

Your generosity creates lasting change in our community. Join us in making a meaningful impact start giving today!

FRIDAY DONATIONS

"Giving charity on a Friday with regard to the rest of the week is the best day to do so. This is similar to the superiority of giving charity during Ramadan with regards to the rest of the months." Ibn Al-Qayyim

FAJR DONATIONS

"Not a single dawn is experienced by the servants of Allah except when two angels descend on them. One of them said, "Oh Allah, give compensation for those who spend (in your cause)", while the other said "Oh Allah, give damage to those who withhold (his wealth)." Imam Al-Bukhari & Muslim



WALK-IN

RAMADHAN OPENING HOURS

9:30am to 8:30pm daily

Including Public Holidays

NORMAL OPENING HOURS

9:30am to 5:30pm (Mon – Sat)

9:30am to 1:00pm (Sundays)

Closed on Public Holidays

CROSSED CHEQUE

PAYEE NAME

The Muslim Converts' Association of Singapore

MAIL THE CHEQUE TO:

32 Onan Road, The Galaxy, Singapore 424484

Your contributions and Zakat to MCAS (Darul Arqam Singapore) go to those who need them the most. We initiate and conduct programmes each year to support Muslims and Converts alike, both financially and through active education and care. None of these would happen without your continuous support.









www.mcas.sg/give



Available payment methods:





ZAKAT sharing blessings



A Pillar of Islam Alongside the Testimony of Faith, Prayers, Fasting during Ramadan & Performing Haji.

TWO TYPES OF ZAKAT



Zakat Fitrah To be paid anytime in Ramadan before Eid Prayers

Zakat on Wealth To be paid once nisab and haul are reached

NISAB

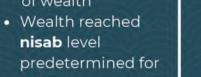
Market value of 86g of gold

HAUL

A period of one Hijrah year

CONDITIONS

- Muslim
- Full Ownership of wealth



nisab level predetermined for the year Wealth maintains

above **nisab** within the period of one haul

BENEFICIARIES

8 Asnaf that benefits



Fakir A person without means to sustain his daily needs



Miskin A person with insufficient means to sustain his daily needs

Fisabilillah



A person who strives in the cause of Allah, for community



Gharimin

A person in debt who needs assistance to meet basic needs

Rigab



A person who is freeing himself/herself from the bondage or shackles of slavery. In Singapore, this category refers to those who need some assistance to pursue their education

Muallaf

A person who recently embraced Islam

A person who collects Zakat as an appointed officer

Ibnussabil A stranded traveller on a permissble journey



CALCULATING ZAKAT ON WEALTH in six ster

Determine Start Date



If you have not paid Zakat before, note the date when your wealth exceeds the nisab for the first time. If you have paid Zakat before, recall the date when your last Zakat was paid.

02

Let One Haul Pass Ensure that one haul has passed since the First Date.

Determine End Date

The end date is the date after one haul has passed.

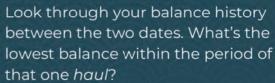


ron

Check Bank Balance Look through your balance history

between the start and end date. Did your balance remain above the nisab throughout? If yes, proceed to Step #5.

Identify Lowest Balance



Calculate



Multiply that lowest balance by 2.5%. That's the Zakat amount you need to contribute!



Re-













DEC 2022 Savings: \$3,672 No zakat needed yet

JAN 2023 Savings: \$6,379 If Nisab: \$6.200 (equivalent to 86g of gold)

JUNE 2023 Savings: \$7,597 Has been constantly above the nisab level

JAN 2024 Savings: \$6,583 One haul has been reached as savings did not fall below \$6,200 during this one year period

Zakat is payable

Multiply \$6,379 (the lowest balance within the haul) by 2.5%

Zakat payable: \$159.48





Gema Syahadah 2024 (Symphony Of Faith) House of Arqam:

The Symphony of Faith 2024 (Gema Syahadah) was held between 20 and 21 July 2024, with prolific international guest speakers, Dato' Professor Dr. Mohd Farid Ravi and Ustazah Datuk Dr. Norhafizah Musa. The event also saw esteemed local speakers including Ustaz Nuzhan Abdul Halim, Ustaz Fizar Zainal and Bro Muhammad Imran Kuna Abdullah. Dato' Professor Dr. Mohd Farid Ravi and Bro Imran shared enlightening stories of their journeys towards Islam and how the religion changed their lives for the better.

THE MUSLIM READER

THE MUSLIM READER

07

STAND A CHANCE TO WIN AN ECO BAG

TMR



SCAN TO PARTICIPATE





TERMS & CONDITIONS:

- Participation is open to individuals residing in Singapore only.
- The first 50 participants who get all 10 correct
 answers will win an exclusive TMR Eco-Bag. You will be notified via email within 3 working days of Quiz submission, should you be the first 50 to answer all 10 questions correctly.
- No multiple participation will be accepted. Multiple entries will be ignored.
- Winners who are Members of the Association
 are eligible for a free delivery of the eco-bag.

Members are required to key in your unique 10-digit Membership Card No.

For Winners who are non-Members of the Association, please collect your prize at MCAS Information Counter. The last day for Winners who are non-Members to collect the eco-bag is 1 November 2025, 1600h/4PM.

TMR

TMR

- The Quiz will close on 1 October 2025, at 2359hrs.
- The list of Winners will be revealed on 10 October 2025 on our social media platforms.

THE MUSLIM READER

Du'as for Success in Everything

by Muslim.sg



Du'as

for success in exam, business life and job

Success is something that you have to define yourself. Being successful is subjective. We may have different understandings of what success means to us.

When we talk about success, generally, it is often related to wealth or fame. Indeed, it is more than that. A sense of accomplishment, a career progression or even as simple as being able to do things that we love could also mean success to us.

Success can also be a whole series of small achievements we make – or celebrating small victories. Pursuing success is like shooting a series of moving targets, each time you hit a target, another one pops out.

To put things into perspective, success is a destination in everyone's journey in life, whether it's a business, a school assignment, a career goal or even your relationship with others. The complexity of success is about embarking yourself from one state to another; it is a change which hopefully results in happiness and serenity.

The Fundamentals of Seeking Success

There are two main attributes that we must have to become successful: good character and patience.

O1 Du'a For Attaining Good Character

Everything starts with you. The secret to attaining success is to purify the soul and have good character before anything else.

اللَّهُمَّ إِنّي أَعُوذُ بِكَ مِنْ مُنْكَرَاتِ الأَخْلاق، وَالأَعْمَال، وَالأَهْوَاء

Allahumma inni a'uzu-bika min munkaratil-akhlaq, wal-a'mal, wal-ahwa'

"O Allah! I seek refuge in You from undesirable manners, deeds, and aspirations" (Sunan At-Tirmizi)

The Prophet s.a.w. tells us the importance of good character in the hadith:

"There is nothing which will be put on the believer's scale (on the Day of Resurrection) that is heavier than good morals." (Sunan At-Tirmizi)

This is particularly mentioned in the Quran:

قَدْ أَفْلَحَ مَنْ زَكَّاهَا وَقَدْ حَابَ مَنْ دَسَّهَا

"Successful indeed is the one who purifies their soul, and the one who corrupts it fails." (Surah Ash-Shams, 91:9-10)

One can become the most successful person in this world, or have abundant wealth and yet does not achieve the bigger success in life. It all boils down to your attitude towards yourself, your goals and the people around you.

02 Du'a For Attaining Seeking Patience



Rabbana afrigh 'alaina sabran wa tawaffana Muslimin

"Our Lord! Pour out on us patience, and allow us to die as Muslims in submission to you." (Surah Al-A'raf , 7:126)

This is not just a Dua to ask for patience but to also seek a good ending from Allah s.w.t. It is a Dua to ask for patience that translates into having perseverance, consistency in progress and the ability to commit towards the ultimate success that you are after.

Allah s.w.t. mentions the importance of having patience in order to achieve success in the Quran,

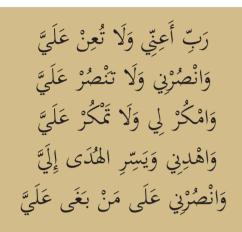
يَاَيُّهَا الَّذِيْنَ اٰمَنُوا اصْبِرُوًا وَصَابِرُوْا وَرَابِطُوْا وَاتَقُوا اللهَ لَعَلَّكُمْ تُفْلِحُوْنَ

"O believers! Patiently endure, persevere, stand on guard, observe your duty to Allah in order you may succeed." (Surah Ali-'Imran, 3:200)

The journey towards success has peaks and valleys. Therefore, we need to keep ourselves rooted in patience. Thus, this highlights the importance of having patience in life as great things are worth the wait.

Other Du'as for Success:

03 Du'a For Victory And Guidance

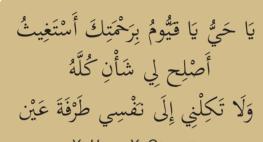


Rabbi a'inni wa-la tu'in 'alayya, wa-nsurni wa-la tansur 'alayya, wa-mkur-li wa-la tamkur alayya, wa-hdini wa-yassir-il-huda ilayya, wa-nsurni 'ala man bagha 'alayya

"My Lord, aid me and do not aid against me, and grant me victory and do not grant victory over me, plan for me and do not plan against me, guide me and facilitate guidance for me, grant me victory over those who transgress against me." (Sunan At-Tirmizi)

04 Du'a For Triumph Against Adversity

Pregnancy is by far the most beautiful experience mothers go through. It's rather extraordinary and a blessing for a woman to give birth to another life. Nevertheless, it also has its tough moments. The Prophet s.a.w. taught his beloved daughter Sayyidah Fatimah Az-Zahra r.a. a supplication to recite during extreme pain or trouble.

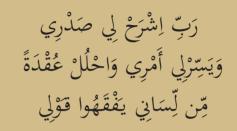


Ya Hayyu Ya Qayyum, birahmatika astaghi-tsu, aslih li sha'ni kullahu, wa la takilni ila nafsi tarfata 'aini

"O The Ever-Living, O The Self-Subsisting, I seek help through Your Mercy. Set right all my affairs and do not leave me to myself even for the blinking of an eye (i.e. a moment)." (Sunan An-Nasai')



05 Du'a For Success In An Interview And Presentation



Rabbi-isyrahli sadri, wa yassir li amri, wahlul 'uqdatam-min lisaani yafqahu qawli

"My Lord! Uplift my heart for me, and ease for me my task. And remove the impediment from my tongue, so that they may understand my speech." (Surah Ta Ha, 20:25-28)

06 Du'a For Success In Business



Allahumma inni as-aluka 'ilman naafi'an, wa rizqan tayyiban, wa 'amalan mutagabbalan

"O Allah, I ask You for beneficial knowledge, good provision and acceptable deeds." *(Sunan Ibn Majah)*

07 Du'a For A Good Family And Successful Marriage

Most of us wish to have a good family that can be our pillar of support and source of happiness.



(Surah Al Furqan, 25:74)

Success comes from Allah. What better du'a to make than to ask Allah to make us and our descendants devoted to Him.

رَبَّنَا وَاجْعَلْنَا مُسْلِمَيْنِ لَكَ وَمِنْ ذُرِّيَتِنَا أُمَّةً مُُسْلِمَةً لَّكَ وَأَرِنَا مَنَاسِكَنَا وَتُبْ عَلَيْنَا إِنَّكَ أَنْتَ التَّوَّابُ الرَّحِيْم

Rabbana waj'alna muslimaini laka wa min dzurriyyatinaa ummatanmuslimatal-laka, wa arina manasikana wa tub 'alaina, innaka antatawwabu-rrahim

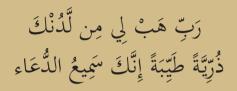
"Our Lord, make us devoted to You; make our descendants into a community devoted to You. Show us how to worship and accept our repentance, for You are the Ever Relenting, the Most Merciful." *(Surah Al-Baqarah, 2:128)*

08 Du'a For Children's Success

رَبِّ هَبْ لِي مِنَ الصَّالِحِينَ

Rabbi habli minas-solihin

"My Lord, grant me a child from among the righteous" (Surah As-Saffat, 37:100)



Rabbi habli milladunka zurriyatan toyyibatan innaka sami ud-dua'

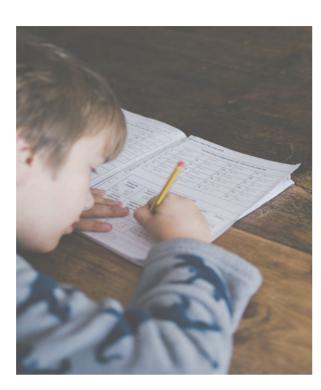
"My Lord, grant me from Yourself a good offspring. Indeed, You are the Hearer of supplication" (Surah Ali-Imran, 3:38)

These are supplications made by Prophet Ibrahim a.s. and Prophet Zakariyya a.s. to attain pious children. A man leaves three things in this world upon passing on, as stated in the hadith of the Beloved s.a.w;

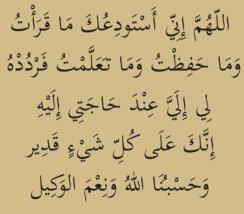
إِذَا مَاتَ ابنُ آدم انْقَطَعَ عَمَلُهُ إِلَّا مِنْ ثَلَاثٍ: صَدَقَةٍ جَارِيَةٍ أو عِلْم يُنْتَفَعُ بِهِ أَوْ وَلَدٍ صَالِح يَدْعُو لَهُ

Rasulullah s.a.w. said: "When a man dies, his deeds come to an end except for three things: Sadaqah Jariyah (ceaseless charity); a knowledge which is beneficial, or a virtuous descendant who prays for him (for the deceased)." (Sahih Muslim)

May Allah s.w.t. bless us with pious and successful offsprings, indeed they are the greatest blessings from Allah s.w.t.



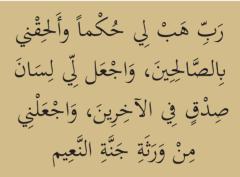
09 Du'a For Memory And Success In Exams



Allahumma inni astaudi'uka ma qara'tu wa ma hafiztu wa ma ta'allamtu, fardudhu li ilayya 'inda haajati ilaihi, innaka 'ala kulli syai-in qadir, wa hasbunallahu wa ni'mal wakil.

"O Allah! I entrust You with what I have read and what I have memorised and I have studied. Bring it back to me when I am in need of it. Truly you have power over all things. Sufficient for us is Allah, and (He is) the best Disposer of affairs."

10 Du'a For Knowledge And Success In The Final Abode



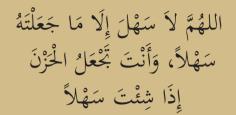
Rabbi habli hukman wa al-hiqni bis salihin, waj-'al li lisana sidqin fil-aakhirin, waj-'alni min waratha-ti jannatin-naa'im.

"My Lord! bestow wisdom on me and make me among the righteous. Bless me with honourable mention among later generations and make me one of the inheritors of the Garden of Bliss." (Surah Ash-Shu'ara, 26:83-85)

This is a du'a made specifically by Prophet Ibrahim a.s. The beauty of this prayer is that he started off by using the word (hab) - originated from the word (hibah) in Arabic, which means 'gift'. In other words, he is emphasising the fact that wisdom is a gift from Allah s.w.t which, we, as humans, have no right over without His blessing.

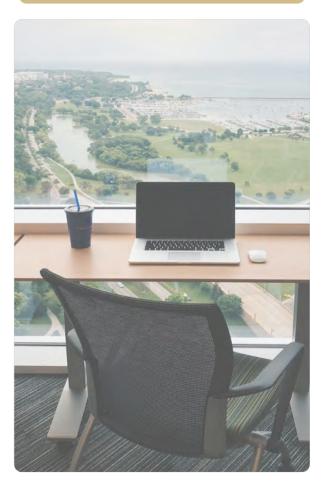
As seekers of knowledge, we ought to constantly seek His pleasure in the hopes that He grants us the best and beautiful ending in the pursuit of knowledge. Prophet Ibrahim a.s. showed us through this du'a that knowledge which is beneficial will eventually lead us to success in the final abode. Truly, knowledge is an important component to achieve success both in the world and the hereafter. THE MUSLIM READER

1 Du'a For Ease And Success In Life



Allahumma la sahla illa ma ja'altahu sahla, wa anta taj'alul-hazna iza syi'ta sahla

"O Allah, there is no ease except in that which You have made easy and You make the difficulty if You wish, easy." (Sahih Ibn Hibban)



12 Du'a For Success And Victory In Life



Allahumma-ja'alna khaira 'umri akhirahu wa khaira 'amali khawatimahu waj-'al ayyami yawma algaka

"O Allah, make the best part of my life, the last part, the best deed, my last deed and the best day, is the day I meet You" (Sunan An-Nasai')

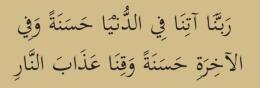
13 Du'a For Mercy, Forgiveness And Success In The Hereafter

اللَّهُمَّ إِنَّى أَسْأَلُكَ مُوجِباتٍ رحمتك وعزائم مغفرتك والسَّلامَةَ مِن كُلّ إِثْم والغَنِيمَةَ مِن كُلّ بِرِ وَالْفَوْزَ بِالْجَنَّةِ وَالنَّجاةَ مِنَ النَّار

Allahumma inni as-aluka mujbati rahmatik, wa-'aza-ima maghfiratik, wassalamata min kulli ithm, wal-ghanimata min kulli birr, wal-fauza bil-jannati, wan-najati minannar

"O Allah. I beg You for that which incites Your Mercy and the means of Your forgiveness, safety from every sin, the benefit from every good deed, success in attaining Jannah and deliverance from Fire." (Mustadrak Al-Hakim)

14 Du'a For Success In This World And The Hereafter



Rabbana atina fiddunia hasanatan wa fil aakhirati hasanatan wa qina 'azabannar

"Our Lord, give us in this world [that which is] good and in the Hereafter [that which is] good and protect us from the punishment of the Fire." (Surah Al-Baqarah: 201)

If the route to success is a breeze we won't savour the sweetness of it. As humans, we will never be free from tests or hardships. Life itself is a test for the hereafter.

The Prophet s.a.w. mentioned:

عِظَمُ الجُزَاءِ مَعَ عِظَمِ الْبَلاَءِ وَإِنَّ اللَّهَ إِذَا أَحَبَّ قَوْمًا ابْتَلاَهُمْ فَمَنْ رَضِيَ فَلَهُ الرِّضَا وَمَنْ سَخِطَ فَلَهُ السُّخْطُ

"The greatest reward comes with the greatest trial. When Allah loves a people He tests them. Whoever accepts that wins His pleasure but whoever is discontent with that earns His wrath." (Sunan Ibn Majah)

This article is reprinted with Muslim.sg's kind permission. It was first published on Muslim.sg's website: https://muslim.sg/articles/dua-for-success-in-everything



A trial is a blessing from Allah s.w.t; it can be a diversion along your journey to divert you from a possible calamity or misfortune. When tested, Allah s.w.t refines us and sometimes exposes our own faults and weaknesses. Through this realisation, we will be able to rectify those aspects of life.

As Muslims, it is indeed our utmost responsibility to be aware of how nothing happens except by the will of Allah s.w.t. The capacity to put in hard work, the blessings and even the achievements in our life are from Him s.w.t.

Hence, the element of Tawakkal (reliance on Allah) must be present in our hearts when striving for success in life. To seek His guidance before seeking your own success is essential.

"And when you have decided, then rely upon Allah. Indeed, Allah loves those who rely (upon Him)." (Surah Ali-'Imran, 3:159)

Ultimately, being a successful Muslim is when you've attained Allah s.w.t's pleasure in this world and the hereafter. Success is more than just a title, it is a feeling of contentment and peace. May Allah bless us with the goodness of both worlds.

And Allah knows best.



House of Arqam:

Education Grant 2024 Award Ceremony

MCAS held its Education Grant Award Ceremony on 7 December 2024, awarding \$202,500 to 82 recipients, including 45 madrasah students and 37 tertiary students. This was the first time that Madrasah students received grants, under Project SEED.



THE MUSLIM READER

@www.mcas.sg



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

> "Propogate my teaching even if it is only one sentence" Prophet Muhammad (PBUH)

> > **Muslim Converts' Association of Singapore**

32 Onan Road, The Galaxy, Singapore 424484 Opening hours: 9am - 6pm (Mon & Sat), 9am - 9pm (Tue - Fri), 9am - 1pm (Sun)

Closed on Public Holidays. Class and Talks will be conducted as per their schedules.



MCAS Darul Argam

Follow us! 🚯 🙆 🖒 👌

