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THE FRAGRANCE OF EAST

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Islamic Culture

S. Abul Hasan Ali Nadwi

The Prophets of Allah do not only call people to the religion of Islam by presenting tenets of the Islamic Faith and its codes of law; they also pioneer a new culture, a new civilization, and a new way of life. Such a culture can aptly be called "Ibrahimi Culture". This culture has certain fundamental principles and characteristics which distinguish it from other cultures based on ignorance. This distinction may be seen in its spirit and principles as well as in its outward manifestations and details.

The first distinctive characteristic of the Islamic culture is the authentic religious beliefs, social ethics, and moral values on which it is based. This factor is commonly shared by Muslims all over the world, irrespective of their nationality, language, and dressing style. Due to this common feature of a family, easily identifiable as representatives of the same culture. Thus, the Muslims of the world have a specific culture of their own which could be best called the "Ibrahimi Culture". ●

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Wisdom of Qur' an

That is the Paradise We shall grant as inheritance to those of Our slaves who had been godfearing. And (the angels say) 'We descend not but by the command of your Lord. To Him belongs all that is before us and behind us, and all that is between them. And your Lord was not such as to forget.

(Surah Maryam:63)

Commentary:

"It is widely reported that once Jibril did not appear for a long while. When the Prophet expressed his anxiety this verse was revealed (Ibn Jarir). But Bukhari reports Ibn Abbas said, "The Prophet asked Jibra'il, 'What prevents you from coming oftener?'" In response Allah(swt) revealed this verse (Qurtubi)

The absence happened after the Prophet inquired Jibrail about the people of the Cave and Dhu al-Qarnayan. His long absence evoked the pagans to allege that Muhammad's God had abandoned him (Alusi and others).

Ibn Kathir and Shawkani, quote a hadith from Ibn abi Hatim which brings out this point. The Prophet said, "What Allah declared in His Book as lawful is lawful, and what He declared unlawful is unlawful. And whatever He did not speak about is out of deliberate overlooking. Therefore, accept from Allah what He deliberately overlooked. For, Allah was not such as to forget." Then the Prophet recited this verse. ●

Pearls From the Prophet Muhammad (PBUH)

"It is related by Abu Hurairah that the Apostle of God said: "The night I was taken on the (celestial) Journey, I passed by a group (of persons) whose bellies were like houses full snakes, and the snakes could be seen from outside. I enquired about them from Gabriel and he said that they were the usurers."

-Musnad-i-Ahmad and Ibn-i-Maja

Commentary:

On the night of the Prophet's ascension to Heaven, he was shown many things that belonged to the invisible World, including some glimpses and objects of Heaven and Hell in order that from Haqqul Yaqeen (certainty relating to truth) he attained the stage of Ainul Yaqeen (certainty relating to seeing), and could, also, instruct and inform the people with regard to Divine reward and punishment in the light of personal observation. Among these was the scene described in the above Tradition. We are indebted to the narrators of the Traditions that owing to the extraordinary pains they took, we, too, have come to know, through authentic compilations, of the supernal experiences of the Prophet during the Journey by Night. ●



Where We Stand?

A study based on a survey of 11,493 Hindu households and 5,191 Muslim households in rural areas of 19 Muslim concentrated backward districts of Uttar Pradesh makes startling revelations.

A large number of the Muslims remain deprived of development because of their inability to pull a right chord to avail the benefits reportedly promised to them. It is said that an average household of the community suffers greater economic deprivation having lower income, lesser education levels and exhibiting deficits, practically in all the spheres of growth and developments. A small proportion of the Muslims is able to pursue education beyond the primary stage. The less secure economic activities often force them to migrate for better living.

The comparison of the living condition of the two communities and so also of their economic and literary level show a wide gap. In this context the Justice Sachar Committee, constituted by Government of India, has also observed that while there is considerable variation in the condition of Muslims across states, the community exhibits deficits and deprivation in practically all dimensions of development.

As per the study, conducted by the Gri institute of Development studies more than half of the Muslims reported manual labour as their main occupation, this indicated larger economic vulnerability of the Muslim population.

The economic deprivation resulting in acute poverty pushes the

community to much lower stage as compared to other communities. Education is the only source which can bring some appreciable change. But the Primary schools in the villages have failed to infuse the lust of learning. The main activities of the staff now revolve on spreading the particular ideology of their liking.

In education the basic reason of the backwardness of Muslims is lack of financial resources and also its increasing cost. In this background we feel that our "Maktabs" and "Madrasas" are still better centers of imparting education. No doubt the basic aim of these institutions is to instil a love of the religion to which they come from and also become an honest and peace loving citizen of the country. Still in "Maktabs" they acquire the

knowledge-helpful to them in daily life. Urdu, Hindi and in some Madrasas English is also taught along with elementary Arithmetic. No fee is charged in "Maktabs" and "Madrasas" and they are mostly located in the precincts of mosques in the villages, a place easily accessible to students living near by.

The attempt to bring these institutions within the ambit of Right to Education Act will spoil their independence and make them satellite of official wrangles. It is our duty to strengthen these Maktabs and Madrasas with our own resources and impress upon the community to take benefit of them. After completion of their basic education here one can also go for modern education and compete with others.

S.A.

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Qur'anic Teachings



1. Introduction

All praise be to Allah. We celebrate His glory and seek His assistance. We place our trust in Him and seek His protection from the evil of our own self and from bad deeds. One who is guided by Allah cannot be led astray. One who is led astray by Him cannot find any guide. We testify that there is no god besides Allah, the True One. He is without any partner. We also affirm that Muhammad is His servant and Messenger. Allah's blessings be upon him, his family and his companions. May Allah shower upon them immense rewards. I seek Allah's refuge against the accursed Satan. I begin in the name of Allah, the Most Compassionate, the Most Merciful. "Allah chooses for Himself whom He wills and guides to Himself who turns to Him in repentance and obedience." (al-Shura 42:13)

The marvels of the Qur'an are inexhaustible. It guides man at every step, catering for his needs and resolving his problems. I have personally experienced this on numerous occasions. While asked to deliver a talk, I could not often decide, even right up to the time I rose to speak, on the topic of my speech. However, as someone recited a Qur'anic passage to mark the commencement of my talk, I realized that the passage was addressed in particular to me, as a cue of me to

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choose my topic. It seemed as if the passage had been selected precisely for this purpose. I experienced this often during my travels abroad. For I could not make up my mind about the subject of my talk until literally the last minute. In the hurly-burly of travel it is difficult to choose a topic to speak about, especially at those gatherings of which I had not been informed of in advance. On such occasions I prayed to Allah to guide me. In sum, without exercising my discretion, I was guided to take up the subject matter embedded in the Qur'anic passage recited by someone prior to my delivery.

Let me now provide some background information about my study of the Qur'an. As a child my education commenced with a study of the Qur'an. I was fortunate enough to study at the feet of Shaykh Khalil ibn Muhammad Yamani who was deeply immersed in the Qur'an. Not only was he a Qur'anic scholar, he was also devoted heart and soul to the Book. Whenever he recited the Qur'an, tears rolled down his cheeks. I was impressed most by his mode of recitation which was characterized by pathos. It reinforced the thrust of the Qur'anic passages recited by him. For at numerous places the Qur'an laments man's indifference to the divine message and its resultant loss.

As to the temper of the Qur'an,

it is illustrated by the following incident involving the Prophet's closest Companion, Abu Bakr. When Abu Bakr was requested to lead the Prayer, in place of the Prophet (peace and blessings be upon him), the former's daughter and the Prophet's wife, 'A'ishah insisted that he should not be given this assignment in view of his tender heart and his tendency to cry profusely. He was so awe-struck by the Qur'an that he found it difficult to recite, so much so that those prying behind him could not listen to his recitation. Almost the same point about Abu Bakr's proneness to crying was made by the Makkani polytheists; though in a different context. Abu Bakr had a mosque constructed in front of his house. As he recited the Qur'an aloud in Prayers, Muslims assembled there, including women and children. His recitation marked by pathos had a deep impact on its listeners. This, however, caused concern among the Quraysh, for it deeply affected the faith of Makkans. In turn, it would have struck a blow to their power and authority. The point being that the Qur'an must be recited with just such pathos and firm conviction as demonstrated by Abu Bakr.

To my good fortune, my first teacher was a tender-hearted person. We wished that he would recite for long periods of time, enabling us to listen to him. He also led the *Fajr* Prayer at the mosque in our locality. Rarely however could he complete a *surah*. For as he commenced reciting, he was overcome with tears and his voice choked. This happened almost

every day. He taught me selected Qur'anic *surahs*, especially the ones focusing on the doctrine of monotheism. This commenced with his lessons on *Surah al-Zumar*. Later on, I was more preoccupied with my study of language and literature. However, he nonetheless drew me closer to the Qur'an.

After completing my education, I turned my attention again to a study of the Qur'an. I made a point of studying books in addition to the texts prescribed in Madrasahs. In pursuance of this objective, I went to Lahore and studied the whole of the Qur'an at the feet of Mawlana Ahmad 'Ali. His total devotion to the Qur'an impressed me most. Whatever he said and did was prompted by the Qur'an. This cast a spell on my heart. His piety, his ascetic way of life and his adherence to the *Sunnah* in every action impressed me much. I then spent some time at Dar al-'Uloom, Deoband. During my stay there I sought an appointment with Mawlana Husayn Ahmad Madani so as to benefit from his elucidation of some difficult Qur'anic passages. These points were left unresolved in standard *tafsir*. Mawlana Madani was one of the distinguished 'Ulama' of the day. Apart from his expertise in Hadith studies and other disciplines, he had carried out an intensive study of the Qur'an. His life style-reflected the fruits of his special study. I was fortunate that he granted me time on Fridays to discuss with him such Qur'anic verses as I found hard to fathom. The Mawlana was a frequent

traveler and this was a period of hectic political activity. Yet I managed to draw, to some extent, upon his scholarship.

I have also had the privilege of discussing the meaning of some Qur'anic verses with Mawlana Sayyid Sulayman Nadwi. I listened to some of his talks on the Qur'an as well. To my mind Mawlana Nadwi was not equaled by anyone in his deep understanding of the Qur'an. This may seem as a revelation to some, for the Mawlana's fame rests mainly on his singular contribution to history, theology and philosophy. However, in my opinion, he was one of the leading scholars of the Qur'an in the whole of the Indo-Pak subcontinent in terms of the depth and range of this study. What accounted, in the main, for this was his thorough familiarity with the Arabic language and its literature, as also rhetoric and Qur'anic studies. His companionship with Mawlana Hamid al-Din Farahi had further sharpened his insights into the Qur'an. I recall his perceptive exposition of *Surah al-Jumu 'ah* a scholarly, articulate talk on the Qur'an. I wish it could have been recorded for posterity. I have however had little opportunity to draw upon the Sayyid's scholarship. When I was assigned the teaching of the Qur'an. At the Nadwa the standard teaching practice focuses on the text, and this text-based study was perhaps first introduced at the Nadwa. This practice was followed later in other institutions. In my opinion, this is the best approach. The text should be taken up first. No reference should be made at

the initial stage to any *tafsir*. The teacher should be fully conversant with the text and share his observations with students. For several years I have had the privilege of teaching the Qur'an. I also taught *tafsir* as well. However, I was more inclined towards a text-based study. Of all the subjects entrusted to me for teaching, *tafsir* was the most significant. I have offered the above account in order to indicate that I have been a humble student of the Qur'an. Whatever little I know, I attribute to my study of the Qur'an. Those familiar with my writings know well that my discourse is always rooted in the Qur'an. For this has been my main source. My next favourite area of study is history. Let me, however, clarify that my study of history too, is guided and shaped by the Qur'an. I always interpret it with reference to the Holy Book.

2. The Miracle of the Qur'an

It is the Qur'an alone which enriches us. Let us present before you some gems gleaned from the treasure-house that is the Qur'an. Its wealth suffices for the whole of mankind. Only the Qur'an can enrich the super-rich, mighty rulers and flourishing business tycoons. It can change their fortunes. Rather, it can make them rich in the real and abiding sense of the term.

The Qur'an elevates one from an abysmal low to the ultimate zenith. By the same token, those who do not pay heed to it are disgraced by it, rubbing their noses in dust. For the Qur'an transformed the pauper Arab

Bedouins, without food and clothing to such an unprecedented height of worldly power and glory. Petty camel-drivers were exalted to the rank of kings and rulers of all parts of the world. Notorious for their lawlessness and rulers of all parts of the world. Notorious for their lawlessness and misguidance, they were transformed into the leaders of mankind. They acted as mankind's saviours. Without the Qur'an, these Arab Bedouins would have hardly survived on the world map. However, in the light of Qur'anic guidance they learnt to rule and govern the world. They even managed to trample under their feet the glory and grandeur of the Persian and Roman emperors of the day. They captured their palaces and empires in no time at all.

Credit for this goes to the Prophet Muhammad (peace and blessings be upon him) who spent time meditating, wrapped in a sheet. It was he who raised and trained an altogether new community. His hard work helped nurture a band of dedicated followers who established their supremacy the world over. Indeed, his Companions took over the reins of power from the mighty rulers of their day.

The Qur'an is capable of achieving such transformation. Those indifferent to it turn into utter losers. This is the constant divine law. If the Qur'an is not acted upon in the right spirit, its bearers are doomed for destruction. The laws enacted by Allah make no discrimination. It is common knowledge that laws are to be

respected and applied uniformly. The same holds true of the Qur'an and divine laws are to be respected and applied uniformly. Those failing to obtain guidance from the Qur'an are destroyed in accordance with divine law.

3. Study of the Qur'an and its norms

Allah chooses for Himself whom He wills and guides to Himself who turns to Him in repentance and obedience. (al-Shura 42:13)

The verses quoted above make two significant points: Allah choosing someone and then guiding him. It is plainly stated that He chooses for Himself whom He wills. He can elevate anyone to this exalted rank and bless him with His guidance. Nonetheless, guidance is needed by the whole of mankind. Allah guides one who turns to Him in repentance and obedience. However, one must be a genuine seeker of guidance before one is bestowed with this. One who displays such humility, self-surrender and total obedience is guided by Allah to the Straight Way. The important prerequisite here is to turn to Allah wholly. Let us elaborate upon this point further.

The Qur'an stands out for both its instructions and its emphasis on preaching the truth. A believer is obliged to accept all the articles of faith, grasp these and draw these only from the Qur'an. The Qur'an, as we know, is in chaste Arabic. Allah has also declared that He has made its comprehension easy for those who take admonition. Man should thus

take heed from it.

It is easy to understand the Qur'an in terms of ascertaining the main beliefs it projects, the conditions for deriving its guidance and its concept of monotheism and the Hereafter. It is not therefore difficult to figure out the Qur'anic worldview. Nor is it a complicated issue as to how to attain deliverance in both worlds. The Qur'an is explicit and categorical on these issues. No one can claim that he could not learn about these basic truths after studying the Qur'an. Weighty arguments, delivered in unequivocal terms, on the doctrine of monotheism abound in the Qur'an. This fundamental truth is articulated effectively and energetically on numerous occasions. So someone studying the Qur'an seriously can never indulge in polytheism. One may stumble into error, commit sins, take to the path of apathy by way of not discharging one's religious duties and indulge in wicked deeds. Yet one cannot misconstrue the Qur'anic stance on monotheism. For its message is as clear as sunlight. Nor can one entertain any doubt this issue.

The same holds true for the doctrine of Messengership, the duties of this office, the role and function of Messengers and their conduct. For the Qur'an makes it abundantly clear that they are pious men, having not truck with evil. The Qur'an contains their extensive accounts, dispelling all misperceptions about their status. Surahs al-A'raf, Hud and al-Shu'ara' deal extensively with almost each and every Messenger of Allah, Each of

them is introduced and historical evidence is provided about their impeccable credentials.

It is easy to consult the Qur'an for guidance. No one can contest this truth. However, as to its complex and specialized contents, one cannot claim finality about one's interpretation of these. It is a hazardous move to infer such a meaning from the Qur'an which is not endorsed by classical or contemporary 'Ulama'. Abu Bakr exclaimed: "O Allah! Which refuge can I have under the sky or to which retreat can I take shelter, if I make an unsubstantiated claim about any verse of the Book of Allah?" this demonstrates that the Prophets' Companions followed an extremely cautious approach with regard to Qur'anic expression, he supplemented this with a remark, seeing Allah's protection from any misconstruing. The Companions realized all too well that it was beyond any of them to master knowledge of the whole of the Qur'an. This was not an obligation placed on them anyway. In my humble opinion, one should grasp the essence, spirit and objective of the Qur'an. One's attitude in so doing should be marked by the utmost respect and caution. Even if one cannot decipher all the Qur'an, yet he may benefit from studying along the proper lines. One blessed with the fear and consciousness of Allah is thus more likely to derive benefits from it. When the Qur'an is recited before God-fearing people, their response, as portrayed in the Qur'an, is as

follows: "*Had We sent down this Qur'an on a mountain, you would surely have seen it humbling itself and rent asunder by the fear of Allah.*" (al-Hashr 59:21) On reading the Qur'an, a pious person is shaken to the core of his being, trembling in awe over the realization that he has in front of him the Word of Allah. Such an attitude helps one derive guidance to the highest degree. One blessed with this response is likely to gain access to the Qur'an. It is stated in *Hadith* however that there will be some who recite the Qur'an ritually, yet gaining nothing thereby.

As to the contents of the Qur'an, as one of its humble students my contention is that it represents a boundless ocean. Even the greatest scholars of all time and place cannot fathom its depths. Nor can they move forward in their study without Allah's help and inspiration.

Let this be realized clearly, that it is Allah Who enables one to benefit from it. Only such are benefitted who hold Allah and the Qur'an in awe, earnestly realizing their glory. Such are inspired to advance their knowledge. One should recite the Qur'an in one's *nafl* (additional) Prayers, imagining that it is being sent down upon one's own heart. Filled with this thought one should try to immerse oneself in the message of the Qur'an. Study of the Qur'an is beyond academic exercise. In this respect one should also refrain from seeking justification for one's presuppositions in study.

Moreover, one should

acknowledge one's limitations in this study, and ascribe observations to this limited understanding. Never should one make tall claims about one's original thinking. Any claim for having discovered some new meaning must be shunned. For this amounts to discrediting the Qur'an, suggesting that its meaning could not be grasped for fourteen hundred years or more. The Qur'an asserts that it is in chaste Arabic, sent down by Allah so that man may reflect upon it. In view of this assertion it is odd for anyone to claim that he has discovered its meaning for the first time after many centuries have elapsed. Moreover, it implies that for all this time no one has been able to draw any benefit from it. While inaugurating a seminar at Aligarh Muslim University, I brought home the point that scholars generally present the fruits of their study in a very humble, modest way, underscoring the fact that they arrived at their conclusions in the light of years of long study. It does not dismissing earlier studies. It is held that the Qur'an never will become out-dated. Its marvels are inexhaustible. Were one to spend one's entire life, even if it be as long as that granted to the Prophet Noah (Peace and blessings be upon him), on reflecting on the meaning of the Qur'an, one will discover new layers of meaning every day. Given this, it is tendentious for anyone to claim originality in their interpretation.

One should carry out one's personal study of the Qur'an, with the

realization that it is the Book of eternal guidance, sent down by Allah. This personal note should be part of one's stance on the Qur'an. For it helps one derive more guidance. One should take it as a Book addressed to oneself in particular, holding out a mirror to one's own shortcomings and as diagnostic of one's own weaknesses.

Everyone can easily relate to the Qur'an. Nonetheless, this is possible only when one approaches it as a living Book meant for one's own reform. One should look for self-development in it before prescribing it to others. This was the way of the Messengers. First, they attained self-development and then admonished others. Some study the Qur'an so as to employ its arguments in humbling and discrediting others. The Prophet's Companions, however, studied it so as to mend their own ways. As soon as they grasped the thrust of a verse, they immediately acted upon of *Surah al-Baqarah*.

I have made the above points as a humble student. Let us strive as much as possible to turn to Allah in repentance and obedience. Allah may choose us if He so wills. We cannot take any step on this count. Nonetheless, it is up to us to learn, seek guidance and change our outlook on life as much as possible in the light of our study. The Qur'an is there to guide us. It will help us reach our destination. We should realize the need for Qur'anic guidance, of turning to it and for our lack resources. This constitutes the turning to Allah. Let us supplicate to Allah to infuse this

realization this realization into us: Show us the Straight Way, the way of those you have bestowed Your grace, not the way of those who earned Your anger, nor of those who went astray. (al-Fatihah 1:6-7)

4. Qur'anic Guidance

And when your Lord said to the angels: I am going to place mankind on earth. They said: Will You place therein those who will make mischief therein and shed blood, while we glorify You with praise and thanks and sanctify You. Allah said: I know that which you do not know. And He taught Adam all the names, then He showed them to the angels and said: Tell Me the names of these, if you are truthful. They said: Glorified are You, we have no knowledge except what You have taught us. It is Your, the All-Knowing, the All-Wise.

Allah said: O Adam! Inform them of their names, and when he had informed them of their names, He said: Did I not tell you that I know the Unseen in the heavens and the earth, and I know what you reveal and what you conceal?

(al-Baqarah 2:30-33)

I often read the above passage: It recounts the dialogue between Allah and the angels Allah decided to appoint Adam, man's progenitor, as His vicegerent on earth. Man was to be entrusted with authority over natural resources, utilizing these in a constructive way so as to enjoy his life in meaningful way. Man was also assigned the duty of maintaining his close link with his Creator, Allah, of forging cordial relations with his fellow

human beings and drawing upon divine bounties in accordance with divine commands and drawing upon divine bounties in accordance with divine commands and teachings. Allah decided to appoint man, made of clay yet possessing celestial features, as His vicegerent. On coming to know this, the angels submitted: "We glorify You with praise and thanks and sanctify you." In other words, they asked whether they were not fit for this assignment, particularly in view of their constant celebration of Allah's praise. Allah directed them however to observe the unfolding of events. This would persuade them of the rationale behind His selection of man as His vicegerent. Accordingly, both Adam and the angels were put to the test. Adam's realizing their innate potential and power and drawing upon these for his own benefit. In short, he was enabled to maintain an easy, feasible link with material things and to utilize these for his advantage.

Adam was thus first instructed in the names of things. Then the same was presented before the angles. When Adam was asked to name things, he gave correct answers. When the same question was put to the angels, in accord with their essential nature they acknowledged their limitations conceding that their knowledge was restricted to what Allah had taught them. They were aware only of their obligations. They openly said: "Glorified are You, we have no knowledge except Thus Allah demonstrated that His choice of man

as His vicegerent was perfectly justified.

The dialogue between Allah and the angels at the time of Adam's creation is equally very perceptive. The Qur'an relates it thus: "And when your Lord said to the angels: I am going to place mankind on earth." Another significant is: "He taught Adam all the names." One thus learns that man has been granted certain knowledge which is essential for his survival in this material world, As Allah's vicegerent he enjoys the power and authority to draw upon natural resources. He has not been accorded absolute, unlimited power. Rather, he derives authority as delegated to him. The Qur'an alludes to this truth at another place thus: "Spend of that of which He has made you trustees." (al-Hadid 57:7)

In Qur'anic parlance vicegerency is a serious assignment. It entails justice, equity and love for fellow human beings. More importantly, it is linked inextricably with the concept of accountability. That man as vicegerent does not have total, unrestricted authority does not call for any elaboration. A vicegerent, by definition, is always submissive and obedient to his master, conscientious in performing the duties assigned to his master, conscientious in performing the duties assigned to him and ever grateful to his lord and benefactor. He ascribes all that he has to his master. He never grows proud and haughty. Nor is he ever intoxicated by power.

The West has, however,

disregarded this truth. As a result, the whole human history and man's heritage of learning have been tainted. This was not the result of an individual's folly or the lapse of a particular group or generation. Rather, it has been a colossal error on the part of the entire academic world and its thinkers. They could have guided mankind to the right way. However, this was not to be and instead a great misfortune, vitiated by sheer negligence and ignorance has occurred. History has been gripped by this error. It has rather compounded ignorance and set in motion a chain of mistakes. It is rightly observed by a thinker that man is always prone to committing mistakes. The whole world is still suffering from the ill consequences of this fatal error. Mankind appears to have paid no heed to the truths enunciated by the Qur'an in its recounting of the dialogue between Allah and the angels, as Adam was bestowed with knowledge. This event does however contain great lesson for those who act on reason.

The main thesis of the Qur'an is that man is Allah's vicegerent. He does not enjoy any original position. Rather, he has been sent down in order to accomplish Allah's mission. If man recognizes this truth, he should first ascertain divine will, communicated to him by the Messengers and by the Scriptures granted to these Messengers. He should strive to imbibe divine attributes. Man should realize fully that Allah is the Lord of the worlds, Cherisher of all creatures,

Most Compassionate, Most Merciful, Just, Most Forbearing, and Most Affectionate. Man should, therefore, use the faculties granted him for justice, compassion and love. However, if man abuses his knowledge for Satanic ends, this amounts to being treacherous towards the spirit and goal of Allah's vicegerency. It also represents infidelity towards his progenitor.

5. Messengers as Guides

They will say: All praise and thanks are Allah's, Who has guided us to this, and never could we have found guidance, were it not that Allah had guided us! Indeed the Messengers of our Lord did come with the truth. (al-A'raf 7:43)

The Qur'an reports above the response of those admitted to Paradise. They will express their praise of Him for having admitted them to Paradise which Allah stated as an important truth. They could not attain this coveted place by dint of their own intelligence, academic accomplishment or personal effort. It was Allah's mercy and guidance that led them to their destination.

As stated above, their intellectual abilities alone did not guide them. Nor were they helped by experience. Any spiritual exercises on their part, perhaps involving extreme self-abnegation did not drive them either. Any philosophical thought or intellectual movement did not steer them. Without Allah's help they could not enter Paradise.

A further truth is also clarified whereby Allah does not descend to

the earth to guide each and every human being. Nor does He take anyone's hand in His in order to show him the way to Paradise. Instead, He has devised certain ways for man's guidance. Of these the most prominent is His arrangement of sending down His Messengers who come with the truth. They transmit to mankind Allah's message which constitutes the way to attain deliverance. They guide man to his ultimate destination. It is they who lead those who are astray to the way of truth and thus they perform a valuable service to mankind. Had they not come with the truth, man would have been lost in error. He would have certainly landed in a place other than Paradise.

Man should not lose sight of this important truth. Intellectuals, philosophers, politicians and the worldly wise cannot perform this onerous duty. Only the Messengers of Allah help mankind in this respect. No one other than embraces the truth preached by them, he is in a position to appreciate the ultimate reality and properly utilize divine bounties and faculties. Rather, he is able then to guide others to the truth. Those engaged in preaching the call to the truth and in interpreting faith should constantly bear this fact in mind, *viz.* that their main source is the message presented by the Prophets. Without these Messengers no one could have access to the truth.

Allah's Messengers came to the earth at regular interval. In their respective time and space they guided those lost in error and ignorance, constituting millions of human beings.

They helped the ignorant embrace faith which, in turn, entitled them to enter Paradise. It was through their agency that mankind learnt about the gnosis of Allah, the purpose behind creation and the right way to lead life. They alone showed the way to approaching Allah. Their guidance is safe against error, ignorance or misinterpretation. There is no deliverance other than that identified by them. Reason is not of much help in this regard. Sharp intelligence too, does not work in this case. Worldly knowledge, skills, balanced thinking, wit and wisdom cannot deliver the goods either. This truth is articulated in the passage quoted above by the dwellers of Paradise. It amounts to stating the obvious that they are truthful people. Based on their first-hand experience and without indulging in any exaggeration they proclaim that without Allah's guidance they could never have reached anywhere near Paradise. They are seen openly and emphatically acknowledging the role of Messengers in their success. For they exclaim: "Indeed the Messengers of our Lord did come with the truth."

The advent of Messengers enables man to attain the privilege of Allah's gnosis. More importantly, it helps man figure out His will and commands. Accordingly, man adheres to divine commands in order to earn Allah's pleasure. Ultimately this wins him entry into Paradise.

Surah al-Saffat lays bare the error of polytheists and their false notions. It denies the baseless things attributed by polytheists to Allah. For

these do not befit this glory. The Surah concludes thus: glorified is your Lord, the Lord of honour and power. He is free from what they attribute to Him. And peace be upon the Messengers. And all praise and thanks are Allah's, the Lord of all that exists. (Al-Saffat 397:180-182)

Together, the above three verses make a significant point. As Allah refuted the false notions of polytheists, He entrusted the Messengers with the job of presenting a sound concept of Him. They revealed His attributes. As a result, Allah sent down of them His blessings and praised them for their excellent conduct. For it is they who properly introduced the Creator to His creatures. Their advent thus constitutes an immense blessing for mankind. It is part of Allah's grand plan and it is prompted by His mercy and providence. This point is, therefore, concluded on a note celebrating Allah's praise. The only way to deliverance consists in adhering to the Messengers' way. Until the Last Day the message of the final Prophet, Muhammad (peace and blessings be upon him), is valid. Man's success is contingent on his following his teachings, in observing his Sunnah and in emulating his excellent example.

6. The Message of the Qur'an

And be not like those who forgot Allah, and He caused them to forget their own selves. (al-Hashr 59:19)

Man is by nature self-centred. His own interests preoccupy him. His love for others is prompted by selfish ends. Therefore, he loves those who

love him. He is not drawn to those who hate him, even though he may be a paragon of virtue. Self-love activates man to undertake numerous pursuits. All his actions are centred on this. Man may forget everything but his self-interests are always close to heart. He may disregard even his wife, children, family members and relatives at the expense of ensuring his own welfare. This is often observed in an hour of crisis. It is everyday occurrence, for it is rooted deep in human nature. One who contends against this observation is most likely to be refuted by everyone. For it is quite an event, to find someone practicing self-abnegation while working for the welfare of others. The one who disregards his own interests for the sake of others inevitably becomes the centre of attention. At times, he may risk his own life to rescue others. Let us therefore discuss this phenomenon at some length.

The Qur'an proclaims that those forgetful of Allah are liable to forget their own selves. Once man banishes God from his life, his orientation is disturbed. He is wholly given over to worldliness. He is seen hankering after material objects, oblivious to higher truths. Material things become an end in them selves. Lost in this maze, he forgets his own self. This obviously results in a crisis, bringing an end to such a person's feelings and emotions. No longer does he regret the loss incurred by him. Rather the malaise is on account of a shift in focus, as man replaces God with his own self. The more he turns away from God, the greater is the risk

of self-destruction.

In our times the thrust of this Qur'anic passage has become much more pronounced, in comparison to earlier times. For man is now totally self-centred. He is given to newer and more means of entertainment and luxury. Self-centredness has assumed the form of a whole philosophy of life, one that is publicized on a very wide scale. It is common knowledge that whereas man is much concerned over each and every issue, he pays scant attention to his ultimate end. He hardly seems to care about his final destination. His enjoyment of life is little, though he spends all his time on worldly pursuits. He is reduced to a cog in a wheel. He leads his life like a robot, shorn of real feeling and emotions.

His life has become too mechanical, with his basic needs thus being met. He is bound ruthlessly to social customs, obliged to lead a certain standard of life, as he works for others. All his time and energy are for others. His movements are governed by others as well. What he lacks is real joy, nutritious food, healthy surroundings, spiritual solace, peace of mind, and such love and joy which may satisfy him. He has little time and energy to reflect on the higher issues of life. His mechanical life enervates him so much, sapping his heart and mind, that he is not even aware of his loss. He does not even have control over himself and his surroundings.

The divine punishment for banishing God from both our private and public lives is terrible. What a great pity then that vast empires populated by millions of men and women are guilty of

this heinous crime. There is a sense of general apathy everywhere. No one seems concerned about such open rebellion of God. There is no sense of loss over the material way of life, which turns us blind to noble objectives. Nor is there any real wealth or comfort. On the one hand, there is an abundance of food items and medicines and on the other, no one enjoys good health. Fast modes of transport are meant for comfort. Yet speed now has become a goal unto itself. There it is easy to travel; man has lost his sense of direction. In the past, it was hazardous to undertake a journey but today the risks of travelling have been reduced considerably. However, the objective of travel has become meaningless. Where once it was hard for one town to communicate with another, now there are swift means of communicating. Nonetheless, human relationship have become devoid of love and affection. Selfish motives dictate every move. While it was once quite task together news, now, people are tired of false and tendentious information. Such abuse of the means of communication has reduced technological equipment to a nuisance, rather a curse. Life has lost its meaning, purpose and direction.

The Qur'anic view is that this malaise stems from our forgetting God. Our only way out therefore consists in seeking God. Faith, obedience, submission are the only solution. Mankind should shun rebellion and revolt, disobedience and indifference to God. The sooner mankind turns to Allah, the better it will be. ●

Characteristics, Virtues And Traits Of The Prophet (SAW)*

S.M. Rabey Hasani Nadwi

Whenever Allah Almighty sends down someone as a Prophet for the reform and edification of any people, He chooses for the purpose some such person from amongst the people as is distinguished within the entire community in perception and prudence, character and conduct, and valour and aspiration. This distinction is, in fact, conferred on him by Allah Almighty Himself in order to enable him to perform the assigned job of reform and guidance. To that end, celestial dictates are issued to him according to whom he invites them towards the righteousness and Guidance. During the period passed before getting assigned the offices of Prophecy by Allah Almighty, the human traits in him are vested by his Providence that are confined within the sphere of innate human nature and those are the loftiest traits. These traits are watched and liked his people, Living among them, as he does, he has the people made already conversant with his sublime and virtuous human traits.

Hence, when he gives them a call, on getting assigned the Prophecy, towards righteousness and Guidance, the obstinate and egoistic people of his community repudiate it saying only that 'this person is now starting saying such things as were not said by our elders. He has gone astray from the ways of our elders.' But, along with that, they do not find it possible for themselves to deny

his virtuous and humanistic traits. They are unable to bring themselves round, just out of prejudice and stubbornness, to listen to anything against their religious rituals and customs which are practiced by them since their birth, But, they do not deny, at the same time, the moral and humanistic qualities of the Prophet. The Prophet would say to them that: 'Dear brethren! You know me very well. You know how long it is since you are watching and observing me. You have tested and tried me. Yet, you do not pay attention to what I say. 'It is what the holy Quran has referred to in this verse:

(Of a surety I have tarried among you a lifetime before it).

Sincerity, nobility, resoluteness and courage, fortitude and steadiness, affability and amiability, compassion and politeness are those virtues of prophets which make whoever listens to their message even with a least bit of impartiality feel compelled to comply with him.

The case with the Prophet Muhammad (PBUH) was exactly the same. He had been loved and liked for forty years by the people among whom he had lived. But, when he took to preventing them from their wrong practices and distorted religion and started calling them towards good morals and correct religion, they got disaffected with him. But, despite

*Extracted from The Perfect Guide For Mankind,
Dar-Al-Rasheed, Lucknow, pages, 440, Price: Rs 250

getting extremely belligerent on his making the call, some of them would keep mulling over his message and finally have it accepted. For they were well aware of his humanitarianism, honesty, chastity and good character. Hence, whoever listened to him with an open mind would get enamored of him. So much so that one coming to him with the intention of causing harm to him would suddenly get transmogrified after having witnessed his (PBUH) amiability. Never the less a large number of the people would not be willing to listen to his message. They would have their ears, as it were, stuffed with cotton, making sure that it does not get into their ears, And, then, in order to prevent him from giving this message, they would adopt violent ways and be cruel to him.

When he (PBUH) got entrusted with the responsibility of the Prophecy, he expressed his anxiety, owing to the load of its weight that he was feeling, to his revered wife, Hazrat Khadeejat-e-Kubra (RAA). Thereupon she consoled and comforted him with these words: 'You need not be upset. I swear by Allah, He would never let you be disgraced and humbled. For, you are the one who has regard for the uterine relations and kinship, take the load off the others, render assistance to the needy, extend hospitality to the guest and bring relief to those who sustain afflictions and distresses in the cause of the Truth.

Umm-ul-Momineen, Hazrat Khadeejat-ul-Kubra (RAA) had said what is quoted above on the basis of her common-sense, her unsophisticated nature as well as the experiences of her own personal life and the knowledge

she had of the people. The Prophet (PBUH) had earned from the people the honorifics of 'As-sadique' and 'Al-Ameen' because of his good traits, honesty and probity. That was the testimony from them to the fact that he was really very honest and extremely trustworthy. Hence, despite being hostile to him, they relied on him for safe custody. He (PBUH), too, used to be considerate to everyone on occasions where his cooperation and compassion was required. Even on occasion of renovation of ka'ba he joined all others in carrying stones. Whenever there would be helped by him. One instance of the same is as follows: There was a man whom Abu Jahl had bought camels from. But, in making payment of the price, Abu Jahl had adopted the course of inordinate dilly-dallying. Whenever he would come to him collect the price, he would put him off. In a gathering of youths from the Quoraish, that man brought up this issue. Some of the people in the gathering saw there a prospect of having some fun. As the case involved Abu Jahl who was extremely hostile to the Prophet (PBUH), they thought it would be great fun to watch when the two come to combat each other. They said to him (pointing towards the Prophet – SAW): 'Go to that gentleman sitting there and seek assistance from him.' He came up to him (PBUH) and, making a complaint of Abu Jahl's dishonesty, sought assistance from him. Even though it was something preposterous for him (PBUH) to go to Abu Jahl and make an appeal to, or request, him to make the payment of the price to that man. But, prompted by

his urge to help him out, he (PBUH) paid no heed to the risk involved and said to him: 'Come on, I would try to help you out'. Reaching the Abu Jahl's house, he (PBUH) knocked at the door. When he came out, the Prophet (PBUH) asked him to have the payment made. Abu Jahl was so awed by the Prophet's boldness that he agreed to make the payment and having fetched the price-money from inside he had it paid to that man. When Abu Jahl joined his mates later, they scoffed at him saying: 'Generally, you make a great show of your strength against Muhammad (PBUH); but, you got cowed down by him on this occasion'. He confesses that he had gotten really awed by him and found himself compelled on doing what he did. Such behavior of the Prophet (PBUH) would endure distress and would never think of taking any revenge from the aggressor. But, in case someone else needed his help, he would go all out to help him. He had a soft corner for each and everyone. It is what Allah Almighty Himself has defined him with:

(It was then of the mercy of Allah that thou hast been gentle with them; and wert thou rough, hardhearted, they had surely dispersed from around thee. So pardon them thou, and ask thou forgiveness for them and take thou counsel with them in the affair, and when thou hast resolved, put thy trust in Allah. Verily Allah love the trustful).

In case of someone having personal enmity with him (PBUH), he would not be revengeful to him at all. But, where the interest involved used to be religious or were a matter of principle, he would take a tough stand.

The definition of his character in traditional annals is worded thus:

Describing the lofty morals of the prophet (PBUH), Hazrat Ali (RAA) says:

"I did not see him ever taking revenge from anyone for his cruelty and aggression, unless it were the matter pertaining to violation of restraints imposed by Allah Almighty and disregard for His dictates. In case dictate of Allah Almighty was trampled and His Honour was smeared, he (PBUH) would, of course, be angry with the culprit more than anybody else."

Hazrat Anas bin Malik states that the Prophet of Allah (PBUH) was very kind-hearted. Whenever any indigent came to him, he (PBUH) would positively assure him of his assistance. In case he had something, he would immediately fulfill his need. Once, there came a Bedouin when the congregational prayer was already in progress and, getting hold of his (PBUH) mantle, got to saying: 'A small requirement of mine is still remains unfulfilled. I am afraid I might forget it'. He (PBUH) went with him. When he had his need fulfilled, the Prophet (PBUH) came back and had the prayer performed.

The incidents of his (PBUH) tolerance, fortitude, magnanimity, endurance and resoluteness are corroborated by the testimony given by his (PBUH) attendant, Hazrat Anas (RAA). It is about the time when he was very young. He says: I served the Prophet (PBUH) for ten years. He (PBUH) never objected to anything I did and never said why I did, or not did this or that.

Hazrat U'mar narrates that the Prophet (PBUH) said: "Do not exaggerate in commending and defining me like the Christians did with Hazrat Isa bin Maryam (AS). I am just a bond-man of Allah. Do call me just 'Bond-man of Allah and His Apostle'".

Hazrat Abdullah bin Abi Aufa narrates that the Prophet (PBUH) had no inhibition and did not feel ashamed at going in company of any slave or any widow till his or her need was fulfilled.

Hazrat Anas (RAA) says: "Anyone of the bond-maids and slave-girls of Madinah would hold him (PBUH) by hand and have whatever she wanted to say said to him and would take him along with her as far as she wanted to."

When Adi bin Hatim et-Tai (RAA) called on him (RAA), he took him inside his house, The bond-maid offered the cushion to rest upon. He (PBUH) had it placed in between him and Hazrat Adi and made himself seated on the floor. Hazrat Adi says: "That made me realize that he (PBUH) was not a man of pomp and show."

Hazrat Anas (RAA) states that: "The Prophet (PBUH) would call on the sick, accompany the funeral procession and accept the invitation of the poor."

Hazrat Jabir (RAA) says: "Being considerate to the infirm, he (PBUH) would slow down his speed and pray to Allah for him."

Hazrat Anas (RAA) has been quoted to have said that the Prophet (PBUH) said: "I am bond-man of Allah, eat like a bond-man and sit like a bond-man."

The Prophet (PBUH) would have his house himself cleaned, his camels tethered, his cattle served with fodder,

partake with his servant in having meal, assist him in kneading the flour and have the victuals brought from the market.

A Comprehensive Description of Sublime Morals and Noble Traits of the Prophet (PBUH):

The sublime morals, noble traits and great qualities of the Prophet (PBUH) have been mentioned in a very comprehensive and declamatory style by Hind Abi Hala (RAA) (who was the son of Umm-ulMomineen, Hazrat Khadeejah-RAA and the maternal uncle of Hazrat Hasan and Hazrat Hussain-RAA): To quote him verbatim:

"Ridden with anxiety of after-life, the Prophet (PBUH) would remain all the time engrossed in pondering over matters related to the Hereafter. That would usually go on, on end. It appeared as if he was never at rest. Often, he (PBUH) would keep silent for long. He would never speak needlessly. When he would begin talking, he (PBUH) would utter each and every word well enunciated. Same way he would bring his speech to end. Whatever he said, it was always every distinct, articulate and to-the-point. It would be neither unnecessarily prolong, nor too much succinct. He (PBUH) was mild-tempered and soft-spoken. He (PBUH) was neither rude, nor discourteous. Neither he humiliated anyone, nor would he like being humiliated. A good thing given him would be highly appreciated by him. He would make much of it, howsoever little it might be (even if it were so little as could not be easily seen) and would not deprecate it. As to items of food and drink he (PBUH) would never get angry

about anything mundane and whatever pertains to this world. But, whenever any obligation towards God was not duly met, such would be his indignation as could not be faced by anyone till he would have it made up for. For wrongs done to his own person, he would have never get angry, nor something, he did so with whole hand. When he (PBUH) pointed out amazed at something he had his hand turned over. While talking, he (PBUH) would have the palm of his right hand touched by the thumb of the left hand. Angry and displeased with something, he would have his resplendent face completely averted; pleased and joyful, he would look downwards. His laughter was mostly but a smile and that was when his auspicious teeth which were as neat and clean as hailstones would be visible."

A family-member and one of the persons closest to the Prophet (PBUH), Hazrat Ali (KAW) had best means and opportunities of knowing all about him (SAW). He was also a keen observer of human psyche and mores and manners. In addition, he had the gift, most of all others, of defining, describing and portraying a thing or character in all its vividness. About the 'sublime morals' of Prophet (PBUH) he says:

"He was predisposed to refrain from unseemly language, reviling and deeds shameful. In no wise he said or did anything improper. He never raised his voice in a market place; nor did he return in his life he laid his hands on anyone save in a fight for the sake of Allah; nor did he strike ever any servant or a woman. I never saw him exacting

retribution for any offence or excess excepting when the honour of God was concerned or the limits set by Him were transgressed. In the latter case, no doubt, he (PBUH) would be more enraged than anybody else. If he had the choice between the two courses, he would choose the easier one. When he came to his house, he behaved like a commoner, cleaned his garments, milked the sheep and performed the household chores.

"The Messenger of God was not given to idle talk and spoke only when it was a matter of concern to him. He comforted the people and did not make them disgusted. If a man of rank or nobility called on him from another tribe, he showed him due honour and had him appointed to some respectable post. He would be cautious in making comments on the people without having them deprived of his affability and courtesy. He kept his companions always posted with the events and happenings and used to keep enquiring about their welfare.

"He commended and supported what was good and denounced and depreciated what bad or vile; strengthened the one and weakened the other. He was always moderated and uniform in his dealings without there being any shift or change in it. He never allowed anything to escape his attention least others should become negligent or get distracted. He took care to possess the means for meeting every contingency. In keeping the Truth upheld, he would neither lag behind nor would cross the limits. Those who used to be in his proximity were always the virtuous and the elite

of the people. The best in his estimation was the one who was the most benignant and courteous to all. The most esteemed in his eyes was the one who excelled others in benevolence and kindness and doing favours to others. The Prophet (PBUH) would stand up with the name of God on his lips and so he would be when he sat down. Wherever he went, he sat down in the rear and instructed others to do the same. He paid full attention to all of his audience and those attending his meetings. So much so that everybody thought that none else attracted his notice more than he did. If anybody had him detained or kept talking to him about any of his affairs, he (PBUH) would listen to him patiently and gave heed to him until he himself had his talk finished and got departed. If anybody asked for something or wanted his help, he never allowed him to leave without disposing of his business or at least comforted him with words kind and sweet. Such was his grace and kindness to one and all that everybody took him as his father. In regard to what was right and proper he regarded all on the same plane. His were the gatherings of knowledge and edification, of seemliness and modesty, of earnestness and probity. Neither anybody talked in a loud voice nor censured others, nor cast aspersions on anybody, nor found faults with others. All were equal on even ground and only those enjoyed a privilege who were more pious and God-fearing. In his meeting, the elders were held in reverence, the youngsters were treated kindly. Those in need were given preference by all. The wayfarers and

strangers were afforded protection and looked after."

Hazrat Ali states further:

"Of cheerful disposition, the Apostle of Allah was always bright and radiant. He was tender-hearted and sweet-tempered, not stern by nature. He was never spoke harshly, nor was he accustomed to speaking loudly, nor to saying anything unseemly or lewd; nor he found fault with others. He was not stingy or miser. If he did not like something said to him, he simply ignored it and would not even respond to it. From the three things he had always kept himself entirely cut-off: one, quarreling; the other, hauteur; and the third, indulging in useless and futile pasties. And he had also kept the people always spared from three things: he never spoke ill of anyone, nor maligned anybody, nor pried into anyone's failings. He gave tongue only to the things that were decent. When he spoke, all those present listened to him attentively lowering their heads as if birds were sitting on their heads. Others spoke only when the Apostle had finished his talk. Nobody joined issue with others in his presence. When anybody said something others kept quiet until he had finished his talk. Every one was paid the same attention when he spoke as was paid to his predecessor (that is: he would be given full opportunity to present his case and would be heard with same equanimity and composure as his predecessor.) He (PBUH) laughed at whatever would make others laugh; and would amazed at whatever made others amazed. He would put up with the rudeness of the wayfarer and stranger with patience

and tolerance and listen to all sorts of his demands until his companions would have the attention of such a person diverted to themselves (in order to save him – SAW – from further strain). He (PBUH) used to say: 'Whenever you come across some one needy, do help him'. He lent ears only to such tributes as were moderate enough. He never interrupted nor cut in the talk of others; unless, of course, he got to exceeding the limits. In that case, he would bid him to stop or he himself would leave the place. And, his prattle would come to an end.

"He was the most generous, large-hearted, truthful, clement, lenient and amiable. One who saw him for the first time was overawed, but when one kept his company and came to know him intimately, he would get infatuated by him. The ultimate that anyone trying to define and describe him could say is that: 'I have never seen anyone like him, neither before seeing him nor thereafter.'

Sall-all Allah-o Ala Nabeeyina
Wa Sallam

(May Allah have His Peace an Blessings on His Apostle).

The Almighty Allah had adorned His Prophet (PBUH) with all the vestments of beauty and perfection. He had made him (PBUH) the most beautiful and charming embodiment of love and charm, awe and splendor, elegance and grace, all blended into a single, harmonious whole of his personage. Says Hind Abi Hala; "He was very self-respecting, graceful and splendid – pleasing to the eyes set on him. His face has the brilliance of a full moon." ●

Study on Madrasas in Mewat

Mewat (Haryana): "The most backward district in the country is more modern than others when it comes to madrasa education system. About 85% of the existing madrasas in the Haryana district teach both religious and modern subjects and so its graduates get jobs not only at mosques and madrasas, but commercial offices too. About 90% of the local Muslim population which dominates (roughly 80%) the district would prefer madrasas to general schools", says a study conducted by the Indian Council of Social Science Research institution. According to the study, Mewat has 77 madrasas, including 18 common madrasas for boys and girls and five for only girls. Out of 77 madrasas, 65 have modern courses, while eight have additional vocational training courses, besides religious subjects. "The madrasa education system is more practical than the government schools as it gives free education to every child", says Mohammad Ishtiaq, professor of Geography at Jamia Milia Islamia, New Delhi, who worked on the study titled, 'Role of Madarasas in Promoting Education and Development in Mewat district'. About 55% of Muslims in Mewat earn less than Rs. 5,000 a month, says the study. ●

Towards full-fledged Islamic Banking

Israrul Haque*

Towards full-fledged Islamic banking

Though mainstream banking has been recognized as the malefactor of great wealth that developed hideous credit policies and took insane risks wrecking economies and hurting millions of families world over, and though Islamic banking has been recognized as the ideal solution by several jurisdictions, there is still no operational base for this institution.

Most of the existing Islamic financial institutions only deal with the administrative aspect of Islamic banking. The failure of mainstream banking necessitates the establishment of a full-fledged Islamic banking model based on the double-tier Mudarabah model. Such an establishment will not only promote the progress of Islamic banking but also encourage transformation of traditional banking into Islamic banking, which in turn will galvanize the establishment of an Islamic economic system.

Ruthless investments in speculative driven economic activity, persistent financial scandals and on going misconducts by major multinational firms recognize generally that we are in need of more financial discipline and ethics. However, it is increasingly recognized that ethical management has a value of its own – in terms of making safe investments and

in contributing to the general well-being of society.

Financial ethics, which attempts to distinguish right from wrong, good from bad and what constitutes desirable conduct in a particular set of social circumstances, is increasingly becoming unfashionable. Today's business model is about making money through tricks and traps. Giant lenders compete by talking about nominal interest rates and free gifts, but hiding other conditions that bring them money.

The credit crunch has hit Saudi Arabia as well and we have some regional conglomerates falling. According to a recent report, more than 128 local, regional and international institutions are involved in the debt crisis that will have an impact on the local banking sector and will also lead to secondary repercussions on local businesses because credit will be difficult to avail.

Analysts say family run businesses in the region lack transparency. Banks are also to be blamed for lending on the basis of goodwill and reputation.

US Treasury Secretary Timothy Geithner's recent trip was to reassure Gulf states that the United States looks forward to their investments and that US dollar assets

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were safe. The US announced a \$1.1 trillion budget deficit recently for the fiscal year that began Oct. 1. Geithner's visit to Saudi Arabia and the United Arab Emirates comes as the US braces for a projected 2009 budget deficit of \$1.8 trillion, more than four times the previous fiscal year's \$459 billion shortfall.

America is facing difficult multidimensional challenges. These challenges, I believe, are a never ending circle of problems. We need to break this circle through smart interventions. Introducing Shariah banking system is one of the ways to do so.

Therefore I believe, a Shariah banking system will add more values and the system will contribute to create a better environment of profitability. Proper utilization of natural resources will be affected if we diversify our economy to build a future that is less dependent on oil and natural gas, as suggested by Timothy Geithner.

Why should Gulf states lay the foundation for own economic downturn for the future growth of the United States? Such a move will be characterized by low oil revenue, high composition of foreign loans and import dominated economic growth.

Saudi efforts to diversify its economy away from energy-related businesses to build a future has yet to fully appreciate the scale of ambition and investment we are seeing in the Kingdom and the Gulf region. To lay the foundation for future growth, by investing more in energy-related business it can meet the twin objectives of high level of Saudization

and low-level of unemployment. The Shariah banking can again contribute tremendously by becoming the working capital provide to enlarge the nation's capacity.

The private sector can play a vital role in the development of the Kingdom's economy by installing industries of numerous petro-related products. Malaysia adopted similar strategy by shifting from crude rubber export to final rubber products registering a sustainable growth in its GDP. There is great hope that Islamic banking, supporting strategic alliance and cooperation, will strengthen the industrial structure of the country.

It is often the goal of financial institutions to see that the consumer is not well informed. Warren, a contract law professor, has disclosed in a study that current credit cards are designed in ways that obscure its meaning and trick the customers. The study further explains how mortgage and credit card practices threaten to sludge consumers in a credit trap and how banks sop huge profits from overdraft fees.

It will be a gross mistake if Islamic banking is directed only at Muslims. It is more appropriate to look at Islamic banking and finance as an additional item in the menu of choices available to consumers worldwide.

Certainly, finding solutions to the above mentioned problems is an obligation on the entire Muslim community. The task heavy but if implemented with sincerity we will be able to create an idealism to manage such future challenges. ●

Tawhidic Framework for Family Life: Reflections on Islamic Texts

Zeenath Kausar

Introduction

Family is the basic unit of human civilization. It is the first institution where husband and wife learn how to live peacefully through mutual understanding and mutual concern for each other. It is the first institution where children learn how to share and care for each other, how to respect elders and how to show affection to the young. Family is the institution which also disciplines the sexual urge of a man and a woman and teaches them how to satisfy their sexual instinct in a responsible manner. Family is also the only legitimate institution for procreation without which either the human race would be extinct human beings would be reproduced in a illegitimate way.

Life an Integrated Whole

Islam, which implies willing and complete submission to Allah, is the complete way of life. It embraces all aspects of life- sexual, reproductive, marital and familial. It underlines two important points: firstly, that Islam perceives life as an integrated whole and for this reason sexuality and reproduction are parts of the Islamic system of life, not outside it; secondly, Islam which is a Divinely ordained system of life, possesses Divine injunctions and regulations in its texts- the Qur'an and the Prophetic traditions, for the regulation of sexuality, reproduction and all that are related to

these.

Islamic philosophy of *Tawhid* integrates all aspects of life. *Tawhid* implies unity of God, unity of the prophets, unity of life, unity of mankind, unity of the purpose of creation, unity of knowledge, etc. The fundamental beliefs that there is no God except Allah and that the Prophet Muhammad (PBUH) is the last messenger of Allah for the whole mankind; that life in this world is temporary and we have to follow Allah's ordained way of life (Islam) in order to be successful here and in hereafter (*akhirah*) and that in Allah vests all the final judgements of rewards and punishments in the *akhirah* are all based on the principles of *Tawhid*. Hence, questions on 'sexuality' and 'reproduction' are also anchored on the *Tawhidic* paradigm.

Vicegerency-purpose of Life

The very *raison d'etre* of the creation of man, according to the Qur'an is the performance of the vicegerency of Allah. The Qur'an says:

Behold, thy Lord said to the angels: I will create a vicegerent on earth.

Hence, any thought and activity of man in Islam be that sexual or reproductive, should be ultimately related to this purpose of life-vicegerency of Allah.

Sexuality and Reproduction

With this brief background, it is easier now to look into the Islamic texts on sexuality and reproduction.

Sexuality in Islam is not trivialized as man's animalistic functions to be tackled by his own whims and fancies. Sexuality is perceived as one of the essential aspects of man's life, to be regulated and disciplined through proper guidance.

A man and a woman in Islam can enter into sexual relationship only after marriage which is considered as 'sign' of Allah and the 'ways of the prophet'. The Qur'an says:

And among His Signs
Is this, that He created
Yourselves, that ye may
Dwell in tranquility with them.

We indeed sent messengers
before you) O Muhammad) and

We assigned them wives and
children.

It implies that in Islam, the very basis of marital relationships between husband and wife through which they can engage in sexual activities is 'love'. Furthermore, this 'love' is already implanted in husband and harmony. Such an Islamic attitude towards sexuality goes entirely against the mere lustful cravings in man/woman and its satisfaction through legitimate or illegitimate ways. In Islam it is 'love' and strong covenant (*nikah*)-and not 'force' or temporary arrangements outside marriage or cohabitation-that unite a man and a woman. For this reason all types of pre-marital and extramarital relationship, fornication, and abnormal sexual activities are strongly condemned in Islam. The Qur'an says:

Nor come nigh to adultery
For it is a shameful (deed)
And an evil, opening the roac'
(to other evils).

Islam thus makes a distinction between sexuality that is constrained and disciplined through marital relationships, and sexuality which transgresses the bounds of moral and spiritual values. Islam does not overlook the sexual drive in man but institutionalizes it through marriage to protect man from immorality. The Prophet Muhammad (PBUH) said:

O young men! Those among you who can support a wife should marry, for it restrains eyes from casting (evil glances) and preserves one from immorality.

Islam is quite sensitive in all issues pertaining to marriage and sexuality. As sexuality outside marriage is illegitimate, marriage without the proper consent of marriage partners is also invalid. The Prophet Muhammad (PBUH) said:

A widow shall not be married until she be consulted, nor shall a virgin be married until her consent be asked and that a woman ripe in years shall have her consent asked in marriage and if she refuses, she shall not be married by force.

Therefore, marriage in Islam is neither an imprisonment for woman that is forced upon her as a punishment, nor enslavement that makes her subservient to man. Marriage is a covenant of faith, and consent, and a bond of love and concern. Marital relationships, where sex plays a most important role, are to be guided by moral and spiritual values. Husband and wife complement each other since husband provides protection and economic support to his wife and his wife guard her chastity and

her husband's possessions as her moral obligations. The Qur'an says:

Men are the protectors
And maintainers of women,
Because God has given
The one more (strength)
Than the other, and because
They support them
From their means
Therefore the righteous women
Are devoutly obedient, and guard
In (the husband's) absence
What God would have them guard.

Thus, husband and wife in Islam complement each other and do not compete against each other for domination and supremacy. They are friends and partners in their role as vicegerents of Allah. Both have rights and duties towards each other and both have obligations to Allah. This is very clearly stated in the Qur'anic verse which proclaims equality in the very creation of man and woman, pointing out their creation from a single soul:

O mankind, be conscious of your duty Lord, Who created you from a single soul, created of like nature, his mate, and from the two created and spread many men and women; and be mindful of your duty to God in Whose name you appeal to one another and to (the ties of) womb. Verily God watches over you.

Even if sexual satisfaction is gained by man woman while being mindful of its etiquette as ordained in the Qur'an and Sunnah, it is regarded as worship (ibadah) and charity (sadaqah). The Prophet Muhammad (PBUH) said:

Did Allah not make for you that from which you can give sadaqah? Verily for every time you say Subhan allha, there is a sadaqah and for every time you say Allahu Akbar there is a sadaqah and for every time you say La ilah' lllah there is a sadaqah and for very time you say Alhamdulillah, there is a sadaqah and in every act of enjoining what is right there is sadaqah and in every act of forbidding evil there is a sadaqah and in your sexual relations there is a sadaqah.

Thereupon the companions asked: O Messenger of Allah! Is there a reward for one of us when he satisfies his sexual desire?

The Prophet replied: Don't you see, if he had satisfied it with the forbidden would there not have been a sin sexual desire?

The companions said "yes".

The Prophet (PBUH) said: In the same way, when he satisfies it with that which is lawful, there is for him in that a reward.

Thus, sexuality is never perceived in Islam as a mere carnal desire of man to be fulfilled in any way as he pleases. Instead men are ordained to follow certain etiquette in their sexual relationship so that they should remember Allah even before this act and do not fall prey to the Satanic trap. This can be easily gleaned through a careful reading of a few Prophetic traditions, on these matters.

It is stated that the husband should place his hand on the forelock of his wife at the time of consummating the marriage and pray for Allah's blessings. The Prophet Muhammad

(PBUH) said:

When any of you marries a woman he should hold her forelock, mention Allah the most high, and pray for His blessings, saying O Allah, I ask You for the good in her and the good with which You have created her, and I seek refuge in You from the evil her and the evil with which You have created her.

Furthermore, according to some other traditions, it is desirable that the husband presents to his something to drink to show kindness to her and to offer prayer together to remain close ever after for the good and seek refuge in Allah from the evil. It is also evidenced from several traditions that it is commendable to make 'wudu' (ablution) after sex before sleep but it is obligatory to take bath after sex in order to attain ritual purity.

It is quite obvious from the above discussion that sexuality in Islam is neither perceived as an objective of life to be totally immersed in, with no other moral and spiritual considerations nor a beastly act to be fulfilled through any means for its own sake. Islam disciplines sexual desire of man and also expects him to remember Allah even while joining his wife for sex and to pray to Allah to protect the child from evil, if they are granted a child after the sex, as is clear from the following prayer and Prophetic tradition.

In the name of Allah, O Allah, keep us away from the devil, and keep the devil away from that which You may grant us (offspring).

The Prophet Muhammad (PBUH) said: After that, if Allah decrees

that they will have a child, the devil will never be able to harm that child.

It also implies that Islam not only enjoins man to remember Allah before his sexual relationship but also makes him conscious of his responsibility towards his prospective child to protect him from the Satan.

Family – Parents' Obligations Towards Children

Sexuality, reproduction and responsibility towards children are interconnected in Islam through the institutions of family. Family is considered as the first place where children are not only nurtured but also taught basic morals and etiquette so they can appreciate Islamic ethos and values. A stable family will give rise to a stable society and a stable civilization. All this requires that both parents and children should be mindful of their obligations towards each other along with their rights, so that they may love and respect each other. Islam enjoins its adherents to love children and to be mindful of their responsibilities towards them from their very inception and even earlier to it. The Qur'an says:

...and be mindful of your duty to God in whose name you appeal to one another and to the ties of the womb.

Thus, Islam emphasizes that parents should realize that the proper development of the child should begin from the mother's womb itself. Hence the parents should be concerned about their prospective child from the very beginning.

It is already proven scientifically that a pregnant woman should abstain from alcoholic liquors and narcotics

and should also avoid tensions. If she fails to observe all these precautionary measures, complications may result in her own health and also in the health of her child in the womb. It is also pointed out that the relationship between the prospective mother and the prospective father should not be conflict-ridden because it adversely affects the mental and physical health of the prospective mother and eventually the prospective child.

Islam commands its believers not only to take care of the physical upbringing of their children but also their educational, moral and spiritual development. The Qur'an says:

O you who believe, strive to protect yourselves and your wives and children from the fire.

Obviously, the best way of protecting children from the fire is through providing proper education and training. More than the wealth and material property, children badly require from their parents best education for their real success here and in the hereafter. The Prophet Muhammad (PBUH) said:

Of all that a father can give to his children, the best is good education and training.

In the contemporary age, where Muslim *Ummah* is facing multitudes of intellectual challenges, the above Prophetic tradition needs greater focus. Unless children are brought up with proper educations and skills, they become easily susceptible to alien cultures and lifestyles. The strong foundation of Islamic culture and civilization depends on sound education and training of the children. It

is necessary for them to be well acquainted with the dominant ideologies as well as Islam as the them to be well acquainted with the dominant ideologies as well as Islam as the comprehensive system of life so that they are able to become role models in the future to take care of the *Ummatic* responsibility vis-à-vis mankind. The Qur'an teaches its adherents to pray to Allah for their children in these words:

My Lord make me keep prayer and (also) let my offspring (do so). Our Lord accept my appeal! Our Lord forgive me and my parents.

Our Lord! Grant us in our spouses and our offspring the comfort of our eyes and make us a model for the needful.

It also implies that Islam completely rejects perception of women and children as either a burden or an oppressed class. In fact, Islam requires men to look at their wives and children as comforters of their eyes and a source of joy, peace and solace – not as a suppressed and oppressed class to be dominated and overpowered. Man's domination of women and children goes against the very spirit of Islam which asserts that 'command is only for Allah', not for man. When a child is born, Islamic clarion call that 'there is no God but Allah' is conveyed into his/her ears, which implies that he/she should submit to none save Allah. Besides this, it is also evident from one of the traditions that whenever a child in the household of the Prophet (PBUH) started speaking a little, the Prophet (PBUH) used to teach him/her the

second verse of *Surah al-Furqan* which gives the message of Allah's sovereignty and the Unity of God (*Tawhid*). The translations of this verse are as follows:

He to whom belongs
The dominion of the heavens
And the earth; no Has He
A partner in His dominion
It is He Who created
All things, and ordered them
In due proportions.

Thus Islam emphasizes that children should be ingrained with the Tawhidic message and that they should willingly submit to none but Allah. It does not however mean that they are not expected to obey their parents, rather Islam enjoins children to be good to their parents which will be discussed later. Islam also encourages that both parents should express their utmost love to their children, give them time, play with them and cheer them up through interacting with them in many ways. It is reported that Hadrat Amir who held a high position in the government during the reign of the Caliph 'Umar (may Allah be pleased with him) once visited the house of the Caliph and was surprised to see that some and children had mounted the chest of the Caliph and were engaged in playing. Seeing the astonishment of Amir the Caliph enquired about his treatment of his children? Upon his reply the Caliph said: "Amir (may Allah be pleased with you), you are a follower of the Holy Prophet (PBUH) and yet are ignorant of the important injunction that a Muslim should behave towards his family members with extreme love and deep tenderness.

Islam is against the despotic and tyrannical attitude of the husband towards the wife. Islam expects from man a gentlemanly behavior and not a harsh attitude towards his family. The Prophet (PBUH) said:

The best of you is he who is the best to his family, and I am the best to my family.

The relationship between man and woman in Islam is not therefore the relationship of master and servant but that of "garments" to each other and also of protecting friends of one another. The Qur'an says:

They are garments for you and you are garments for them.

Thus the very bases of family in Islam are faith, love, concern and care for each other so that it turns out to be a civilizing ground for children. Husband and wife who live and peace with each other can concentrate on their children's well-being and can bring them up with moral excellence, best education and spiritual orientation. Such children would not only contribute their potentials towards the construction of society in future, but will also remain as a blessing for their parents even after the death of their parents. Parents of such children will continue to enjoy the rewards of the education and training which they imparted to their children. The Prophet (PBUH) said:

The actions of a man cease with his death. But there are three deeds whose reward and blessing continue to reach him even after death: One that he should make a *sadaqah jariah* (recurring charity); secondly, he should leave behind a legacy of knowledge

rom which people may continue to derive benefit; thirdly, pious offspring who continuously invoke mercy of Allah upon him.

Children are blessings which Allah bestows upon parents. But if the children are not educated and trained properly, they become nuisance to the parents and the society. Whereas, if children are properly educated and trained, they shall become bearers of Islamic mission, transmitters of Islamic culture in the society and also bring best rewards to their deceased parents.

Islam forbids abortion and infanticide. The Qur'an says:

Slay not your children fearing poverty. We shall provide for them and you. Lo! the slaying of them is a great sin.

Those who kill their children out of their foolishness are the greatest losers.

Thus, abortions, child-abuse and infanticide are all considered as heinous sins in Islam. Islam by its very nature is against cruelty and barbarity. Any use of contraception – loop, shield, plastic or anything to cause abortion is forbidden. Even if abortion is done within seven days of conception, it is unlawful, since the fertilized ovum is going to be a human being. However, only on one condition is abortion allowed – to save the life of the mother.

It is also important point out here that Islam is not against technology but the misuse of technology. For instance, if technological devices help mothers to lessen complications during prenatal period and childbirth, Islam has no objection. But, if the technological devices are used to help unmarried

women or teenage girls to have babies if they wish to, Islam strongly objects to it. Similarly, Islam is against the production and use of contraceptive devices to help unmarried women or teenage girls engage in sexual relationships without becoming pregnant. Islam condemns the development of high – tech reproductive aids to produce 'artificial' mothers, 'artificial' fathers and 'artificial' children and also of technological devices by which lesbians and homosexuals can engage in perverted sexuality and also be able to get children. In fact Islam is totally against all deviant forms of sexuality. The Qur'an says:

Would, no doubt encourages man to beget children, but through rightful means, not through any unlawful act. The Qur'an points out how Prophet Zakariyya (PBUH) to Allah for the pious offspring even at a very old age:

Lord! Bestow upon me by Thy bounty goodly offspring – Lo! Thou art the Hearer of prayer.

As far as the invitro fertilization (IVF) and test tube babies are concerned, Muslim scholars consider them lawful only if the ovum and the sperm come from a married couple and the embryo is transferred into the uterus of the wife herself. The use of the invitro fertilization by a woman or man who are not married to each other is not permitted in Islam.

Islamic stance on artificial insemination is also quite clear. It forbids the use of the sperm of anyone other than that of the husband for artificial insemination. Such an act is

tantamount to adultery, from the Islamic perspective, since it falls outside the marital union of a man and a woman.

Obligations of Children Towards their Parents

There is reciprocity of rights and duties in Islam. While parents are enjoined to be mindful of their children for their overall development, children are also exhorted to be obedient and kind to their parents.

Both parents and children have respective duties towards each other along with their rights. There are several Qur'anic verses and Prophetic traditions which throw light on the etiquette of children towards their parents. The Qur'an says:

Thy Lord hath decreed that ye worship none save Him and (that ye show) kindness to parents.

Islam thus ordains children to be kind and grateful to their parents. Good conduct towards parents is even regarded as a key to paradise. The Prophet (PBUH) said:

Your entry into Paradise or Hell depends on your good or bad conduct towards your parents.

Another tradition of the Prophet (PBUH) also highlights the necessity of fair treatment to parents by children:

Let that man be disgraced and disgraced again, and let him be disgraced even more. The people enquired: "Prophet of God (PBUH) who is that man?" The Prophet affirmed: "I refer to the man who finds his parents in old age – both of them or one of them – and yet did not earn entitlement to Paradise by rendering good service to them.

It seems also pertinent to point

to out here that although children are exhorted to be obedient and kind to both parents, a greater emphasis is given on better treatment and devotion to mother. This is obviously because of her greater sacrifice and suffering for children. The Qur'an says:

And We have enjoined on man kindness to his Parents: In pain did his mother bear him, and in pain did she give him birth. The carrying of the child to his weaning is a period of thirty months.

This is also illustrated through various Prophetic tradition, for example:

I enjoin man about his mother,
I enjoin man about his mother,
I enjoin man about his mother,
I enjoin man about his father,

Thus, motherhood in Islam is not discarded as a burden, a stumbling block for woman's development, a source of oppression and suppression. It is looked upon with respect and honour and is considered as a blessing from Allah. Motherly affection and care are deemed indispensable for the proper upbringing of children along with the father's affection and concern. Motherhood is regarded as an essential institution for human civilization.

As discussed above, Islam attaches great importance to the mutual love and concern for each other in the family. As the father is asked to pray to Allah to make his wife and children comfort for his eyes, children are also exhorted to show glances of love and devotion to parents. The Prophet (PBUH) said:

"The pious offspring who casts

a single look of affection at his parents receives a reward from God equal to the reward of an accepted Hajj." The people submitted: "O Prophet of Allah (PBUH), if someone casts a hundred such glances of love and affection at his parents, what then?" The Prophet replied: "Yes, indeed, even if one does so a hundred times a day, he will get a hundredfold reward. God is far greater than you imagine and is completely free from petty narrow mindedness.

Children are also exhorted to pray for their parents:

O, our Lord! Grant forgiveness to me and my parents and pardon all the faithful on the day of Reckoning.

Conclusion

The main points from the above discussion can be summarized as follows:

Sexuality, reproduction and parents – children relationship in the family are all perceived in Islam as natural and essential aspects of man's life and are not separated from the whole *Tawhidic* framework of life and thought. Man is always reminded of Allah's guidance all these relationships whether sexual or otherwise.

Sexual relationship and reproduction outside marriage are considered unlawful.

A loving, peaceful and harmonious relationship between husband and wife is greatly emphasized. Man's domination and woman's subservience to man are completely rejected. Man and woman complement each other and not compete against each other. Islamic family system is based on mutual

consultation among family members.

An affectionate, cordial, and deeper relationship between parents and children is strongly upheld in Islam. A stable family with caring parent and devoted children is required for better society and a healthier civilization.

We cannot, however, afford to be complacent and take comfort in the Islamic theories of sexuality, reproduction, husband-wife relationship and parents-children relationship which are based on the Qur'anic injunctions and Prophetic traditions unless we see these theories put into practice. For instance, it is generally found that the relationships between husband and wife and between parents and children are less satisfactory even in some Muslim societies.

In some families men tend to keep a despotic attitude towards women and children resulting in a big communication gap between the male members and the females and children. Men expect from women only the service of cooking, cleaning and taking care of children. Exchange of thoughts and ideas on any problem of the outside world, of the Muslim *Ummah*, or of any other fields is almost absent. Instead of a loving and caring environment, a fearful and tense environment prevails in the house because men usually maintain distance from women and children as a mark of their artificial 'honour'. This sort of 'honour' sometimes even turns to be 'horror' for other family members and distorts the relationships among

the members. Although it goes against Islamic injunctions as described above, sometimes even a religious halo is attached to it for which reason women and children can hardly express themselves and become victims of 'horror'.

In some cases, women alone are expected to take over all the responsibilities of children and men completely exempt from it. For better educational upbringing of children, both mother and father require to play important roles. In those families where women are hardly educated, it becomes all the more problematic for children to get proper educational feedback. Whereas in some cases, where both parents are educated and working, again children become the victims since they do not get proper attention from their parents. Men claim that they are too busy and women blame men for non-co-operation in house chores and claim that they are over-burdened with double workload and tend to neglect children. Children feel they are alienated from both parents.

Due to a lack of mutual understanding and confidence, the relationships between husband and wife grow tense and sometimes give rise to divorce. Children of divorced parents turn out to be aggressive and anti-social.

Hence, in the contemporary age of sexual and familial crises, it seems imperative for the Islamic *Ummah* to strengthen the institution of family and save the human civilization from complete destruction. ●

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akin to Namaz which is offered up in haste and with out proper attention, lacking in both, life and luster. Some of the ways of vesting Zakat with a greater inner content can be:

First, to get know all the rules and principles of Zakat and cultivate sincerity of purpose.

Second, to take good care to spend it on what seem to be the most deserving and legitimate parties and objects, that is, parties and objects in spending on which there is the hope of the greatest reward from God.

Third, to hate that idea of having bestowed any favour of the person to whom it is given away, nor to look down upon him in any way on that account, but on the other hand, to feel genuinely obliged to acquit oneself of the duty properly and well, and to acknowledge it ungrudgingly by word and deed.

Fourth, to call up the conviction to the mind, while giving away the Zakat, as in the case of Namaz, that God is present here, there and everywhere, seeing all and observing everything: He is watching this act as well as the intent behind it, and it is in His presence and by His command that this little service to a servant to His is being carried out.

If Zakat begins to be paid in the manner and spirit indicated above its beneficial results can be experienced in this every existence; such abundance and prosperity will be witnessed in trade and agriculture that men will be astounded. ●

Importance of Zakat

Manzoor Nomani

After the Namaz, the Next in order of preference among the fundamentals comes Zakat. The basic function of Zakat is same as that of any other form of worship. It is the seeking of God's pleasure and the cleansing and purification of the self. It is a patent fact that, more frequently than not, sins and crimes have their origin in lust for wealth and the lust for power – and between the two, the former is a more common malady. Zakat is a means for breaking the force and the malignancy of the malady of lust for wealth in the Qur'an, Zakat is often mentioned simultaneously with Namaz which shows that it is almost equal to the Islamic organization of worship. When, after the death of the Prophet (PBUH), some of the Arab tribes refused to pay the Zakat, the Caliph, Hazrat Abu Bakr (ra), felt compelled to declare war upon them, and, in taking that extreme step, he had the full support of the holy Companions, Such, in a word, is the importance of Zakat in Islam.

The financial demands of the faith from its followers do not end with Zakat. They extend further and assume many other forms. It is clearly stated in a Tradition that "besides Zakat, there are some other claims, too, on wealth." These other

claims have been thoroughly enumerated by the theological doctors at their proper place.

The manner in which the virtues of spending in the way of God are extolled in the Qur'an and the various styles of expression that have been employed for the purpose go to confirm that it is an indispensable constituent of faith. Yet, universal as the indifference of Muslims to their religion has come to be, nowhere is it more evident that in this particular sphere, people have become so selfish these days and the love of money has grown so enormously that the practice of sharing one's wealth with a needy and indigent brother is disappearing fast from their midst and, even those who do so, a majority of them are guilty of gross carelessness with respect of the laws and regulations Divinely laid down for it with the consequence that they do not derive the full benefit from it as promised in the Qur'an.

When Zakat is a fundamental obligation like Namaz the desire, should, naturally, be to discharge it with equal care and ardency. Zakat is paid in an offhand manner, without the urge to make the most of it by paying scrupulous regard to all the relevant rules and requirements, is

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Around the World

Over 100 Mosques under constructions in France

According to Mohammed Moussaoui, the president to the French Council of the Muslim Faith, 100-150 mosques are currently being built in France. Moussaoui said that most are financed by the worshipers and very few from abroad. French Interior Minister, Claude Gueant, has said that in the past decade the number of mosques increased from 1,000 to 2,000 in the French territory.

According to Moussaoui, 17-23% of French Muslims go to Friday prayers, which he says distinguishes between the practicing and non-practising Muslims. He repeated that prayers in the streets were outrageous, but stemmed from lack of places in mosques. Gueant wants to stop Friday prayers in the streets. According to a senior official there are 17 mosques in Paris, all filled up, and they can't accommodate more than 13,000 people, which is insufficient. ●

Amana for economic prosperity

Sri Lanka this month became the latest country to have a full-fledged commercial Islamic bank following the start of business operations in early August at the bank's 14 branches throughout the country offerings range of financial products and services including

current and saving accounts, home mortgages, SME banking, trade finance and corporate banking. The promoters of Amana bank are seasoned Islamic bankers having operated Amana investments an Islamic finance company for more than a decade. Islamic banking is in fact a concept gaining fast popularity and acceptance across the world, Guided by strong values and ethics the banking model has shown great resilience during the recent global economic downturn and as a result is not emerging a popular alternative to conventional banking. ●

200 year old Kiswa on display in Abu Dhabi

A Kiswa exhibition was opened to the public at the Emirates Palace Hotel in Abu Dhabi throughout the whole month of Ramadan. Abu Dhabi Islamic Bank (ADIB) announced that it had brought a historic 200 year old kiswa (covering of the Holy Kaaba) to the UAE to mark the holy month this year. This initiative aims to educate the UAE community about Islamic art and showcases an important icon of Islamic history. Muslims began draping the Kaaba in the ninth Hijri year (630 AD). This tradition has continued until today with the kiswa being replaced every year. ●

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