

## RECENTLY AT DARUL IHSAN

**Ramadaan:** By the grace and help of Allah Ta'ala, Darul Ihsan had undertaken a number of tasks during the blessed month of Ramadaan.

- Daily Zulu program over the air (on radio).
- Iftar prepared and supplied at three local venues (Mt Moriah, Newlands West and Newlands East).
- A special Eidul Fitr hamper distribution in Kwa Mashu and Inanda.
- A special youth programme attended by approximately 250 teenagers interacting in youth orientated discussions.
- A three day youth programme comprising of Grade 10, 11 and 12's from the Westville Boy's High School who participated in life skills, outdoor and inspirational programmes.
- Special Ramadan Hamper distribution.

**“Feed a Madrasah Pupil”:** Darul Ihsan would like to invite Madrasahs to it's latest project. Bread and fillings would be provided with your staff assisting in making the sandwiches on a daily basis for the Madrasah pupils.

**“Talk to a pupil”:** is yet another addition to its existing activities where schools are approached for permission to conduct life orientation programmes during school hours. A variety of general topics are selected on human values, ethics, etc. Alhamdulillah some schools have responded positively to the programme.

**“Muslim Empowerment Fund”:** Part our empowerment programme is the “Tuck shop Starter Pack” whereby goods are offered to start off a tuck shop business. In cases where a tuck shop needs to be constructed then this is also built on site. In addition, to those who are able to become self-sufficient then the appropriate equipment or start-up capital is provided.

**Qurbani Program:** A successful lecture program was organized by Darul Ihsan at 18 Masajid.

**“Literature Collection Unit”:** To date 25 units have been placed in Masajid throughout KZN.

**“Khatme Nubuwwat Conference”:** The International Khatme Nubuwwat Movement in conjunction with Darul Ihsan held a conference in Durban. Renowned scholars and speakers who attended the Conference in Cape Town included the Chairman of the International Khatme Nubuwwat Movement, Sheikh Abdul Hafeez Makki, Allama Khalid Mahmood, Maulana Ahmed Mohamed Ludyanwi, Maulana Zahid Raashedi, Maulana Shahid Saharanpuri, Maulana Muhammad Ilyas Chinyoti and Maulana Zahid Qasimi. Cd's are available at the Darul Ihsan office or buy online at [www.darulihsan.com](http://www.darulihsan.com)



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# AL-IHSAN

## الإحسان

Organ of the Darul Ihsan Islamic Services Centre

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## The Global Financial and Food Crisis

-Views of the Ulama

### 1. The Institution of Interest

These markets are steeped in interest and that too, money related interest. Money should be used to facilitate exchange of commodities and services, but now it serves the function of a commodity for profit. Interest wreaks havoc in the life of people, it leads to the concentration of wealth in the hands of a minority to the exclusion of the majority, it widens social and economic disparities, and it perpetuates the exploitation of the poor. There is no question about the prohibition of interest in Islām. So much so that Allāh has declared war on the person who is involved in interest in whatever form, be it the borrower or the lender.

**“What perspectives can Muslims offer which will identify the fault lines that has caused this crisis?”**

### 2. The Element of Greed

Liquid (money supply) was abundant in supply so more people needed to come into the net. The more money you have, the more interest you make and the more interest you make the more money you have. How do you get more people involved? Relax the regulations. Credit was thus extended to those individuals who did not qualify to access finance ordinarily. Thus the term sub-prime is coined. The risk was great, but greed overwhelms discretion and prudence.

### 3. Debt

As the famous Arabic proverb reads, 'Asking is a disgrace, humiliation.' Overspending and failing to spend according to ones income leads to incurring debt. There is no doubt that to be in debt is a worry by night and humiliation by day.

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A number of experts and officials of Islamic banks and financial institutions have confirmed that Islamic banks have not been affected by the global financial crisis, and that any effects would be limited due to the nature of Islamic banking. Experts have also mentioned that Islamic banks are untouched by the current crisis due to the nature of Islamic banking especially that it does not deal in debt trading and distances itself from market speculation that takes place in European and American banks.

It is noted that Islamic banking is distinguished by the fact that it is prohibited from buying debts under Islamic Sharia law; therefore, Islamic banks are safe from the effects of the global financial crisis. However, it is inevitable that they will be affected to a certain degree as they are part of the wider global financial system and consequently will be affected by all global financial dealings, even if only in an indirect manner.

Predictions are that this global crisis will continue for two years or more. Islamic banks have become a safe haven for secured liquidity and are in a good position. The success of Islamic banking will lead to serious consideration of Islamic economics, which continues to realize numerous achievements, as a viable alternative to the current global economic system which continues to be hit by these crises.

Islamic banks have several alternatives [to conventional banking products] such as Ijarah Bitamlik [a renting contract that ends in ownership], Murabaha etc. which demonstrate that Islamic banking is a sound and systematic alternative banking system that others should take as an example. Islamic finance is expected to increase on the international level and its number of customers is also expected to rise as they search for an alternative [banking system].

Islamic banking is distinguished by a commitment to uphold integrity and its distancing from risky projects.

Maulana Yunoos Osman



Ask those who are in debt, how many sleepless nights they have endured, and how many times during the day they had to suffer the embarrassment of being told a mouthful of choice words. Perhaps we may endure the humiliation of debt in this world, but we do not know who is keen and enthusiastic to face the music if the disgrace of debt is extended to the Hereafter. If this is the case, should we then not be free from the shackles of debt? Even martyrdom is no absolution of debt. A martyr will be forgiven from all of his sins, except debt.

4. Consumption

Americans increased their debt levels enormously and their consumption increased. We are following a similar pattern here in South Africa. This aspect is linked to debt and in more ways relevant to the second global challenge alluded to earlier with regard to spiraling prices of basic food commodities.

Despite these reasons, which by all accounts are reasonable in their own right, there is a growing voice that is becoming louder that 'Man must change his lifestyle.' He is not managing the resources available in a prudent way. Besides being wasteful, he is utilizing resources in a manner that is not necessary. This is where the aspect of consumption comes into the picture.

Zuhd (abstinence) is a Muslim's defense against this onslaught of consumerism. It is an attitude, a way of thinking and a way to live. It is to treat this life as a short journey, which is transient and worthless as an end in itself, but critically important as a means to an everlasting life. Zuhd makes us think twice about even permissible routine engagements of our life and makes us ask: is this food, garment or object of my desire necessary for me? Is it going to get me closer to my Allâh? Or, is it a mere distraction, a luxury, a waste of my time, wealth and energy that is better contained? In Islâm, Zuhd is not to abandon this world altogether, but only to subdue ones desire for something.

In Islâm, Zuhd is not to abandon this world altogether, but only to subdue ones desire for something. We are sure in our minds that if we embrace a reasonable level of Zuhd, we will not be victims of consumerism; which will allow for better management of resources, eradicate shortages and which will make things more affordable.

Jamiatul Ulama South Africa

QURBANI - Q & A

**Q-** Is it permissible to give Qurbani meat to non-Muslims?  
**A-** It is permissible to give qurbaani meat to non-Muslims.

**Q-** On whom is it obligatory to sacrifice an animal on Eid ul Adha.  
**A-** Sacrificing an animal during the days of Qurbani is obligatory on every sane, Muslim who has reached the age of puberty, who is not a traveller and, who owns wealth equal to the value of nisaab provided that he is alive on the morning of Eid ul Adha.

**Q-** Does the husband have to pay for his wife's qurbani, or is she legally responsible to pay for herself?  
**A-** Although the wife is responsible to pay for her own sacrificial animal a Husband may pay for the animal from his side provided the wife consents to this. Alternatively the husband may purchase the animal and gift it to the wife.

**Q-** What are the conditions that the sacrificial animal should fulfil for the validity of the sacrifice

- A-**
- a)** If the animal is a camel - it should be at least 5 years old; a cow, should be at least 2 years old, a sheep or goat, should be at least 1 year old. A sheep that is one month old and appears in size to be one year old is also valid as a sacrificial animal.
  - b)** The animal should be free of any major defects such as e.g. blindness in one or both eyes, or a limp which prevents it from walking to the place of slaughtering, etc One should consult with a reliable Mufti with regards to defects that one is uncertain about.
  - c)** The sacrificial animal should be slaughtered after the Eid Salah.

**Q-** How does one make Qadha of missed Qurbanis?  
**A-** It is obligatory upon one who has neglected this responsibility in the past to give the value of the sacrificial animal in Sadqa to those who are eligible to accept Zakaat.

PLEASE HANDLE WITH RESPECT, THIS NEWSLETTER CONTAINS EXTRACTS FROM THE QURAN & HADITH. FILE AWAY FOR FUTURE REFERENCE.

Sunahs of Qurbani

- A person should slaughter his own Qurbani animal.
- The animal should be made to face the Qiblah.
- The meat can be distributed in 3 parts. One for himself, one for the poor and one for one's family and friends.
- The person who is making Qurbani should not cut his/her nails and hair from the first of Zil Hajj till he slaughters his Qurbani animal.
- To fast on the 9th Zil Hajj
- Not to eat before the Eid salaah on the day of Eid.
- The first thing that should be eaten is that of your Qurbani animal.
- To make Qurbani on 10th Zil Hajj.

QUIZ

1. Who shaved the blessed hair of Nabi ﷺ on the farwell hajj?
2. Which tribe did he belong to?
3. When did he accept Islam?
4. When did he make Hijra?
5. When did he join Nabi ﷺ ?
6. When did he pass away?

Submit your responses via fax, email, sms or post but do it FAST! The first 7 correct replies will receive a prize!  
(Make sure to provide your full contact details)

Sa'd bin Abi Waqaas رضي الله عنه

1. He was from amongst the Ashara Mubashara.
2. He accepted Islam at the very beginning and was 17 years old.
3. He was the first person to throw an arrow in Islam.
4. He participated in all the battles with Nabi ﷺ.
5. He was famously known as Mustajaabut Dawah.
6. Nabi ﷺ made the following Dua for him  
اللَّهُمَّ سَدِّدْ سَهْمَهُ وَاجِبْ دَعْوَتَهُ
7. He passed away at the age of 77 in the year 55AH and he is buried in Janatul Baqee.