



INTERESTED?

During the past few years an unprecedented number of Muslim businesses closed their doors forever. While the adverse economic situation has generally affected most businesses countrywide, according to informed sources the tragic common factor among the bulk of those who became insolvent was that they were *interested*. *Interested* here simply means that they were involved in interest, whether in the form of paying interest on OD's (overdrafts), bonds, private loans or in any other form. Finally the respite of Allah Ta'ala was over and suddenly everything crashed.

HATED

Apart from kufr and shirk, few sins in the Shariah are as loathsome and hated as interest. According to some scholars the severest aayah of the *Qur'an-al-Kareem* pertains to interest. Allah Ta'ala says: ***"If you do not (forsake interest) then beware of WAR with Allah and His Rasul"*** (2:279). Rasulullah (sallallahu alaihi wasallam) is reported to have said: "Consuming one Dirham of interest knowingly is worse than committing zina thirty three times" (Musnad Ahmad).

THE ONE WHO PAYS

The aversion for interest in the Shariah is not restricted to consuming it. Rather, all parties associated with the transaction are engulfed in the curse of interest. Rasulullah (sallallahu alaihi wasallam) is reported to have said: "The curse of Allah Ta'ala is upon the one who takes interest, the one who pays it, the witness of the transaction and those who record it — and all are equal in the sin" (Sahih Muslim).

FRIEND OF YOUR MONEY

An indication of the sheer weakness of Imaan is that the aversion and hatred for involvement in interest, in any form, to a large extent is non-existent. Instead of aversion, many Muslims coolly and casually consider, and even advise one another with regard to taking bonds and OD's. A Muslim will be overheard saying: "The bank manager is my close friend. I will arrange the bond for you over the counter!" What one should remember is that no bank manager is anyone's friend. He is merely a friend of your money. When there is no more money to squeeze out of you, he will dump you and "befriend" another client.

INSURANCE

Another example of the aversion of interest having diminished greatly is insurance. If somebody has had an accident or any mishap, the first question that many, even apparently pious people, ask is: "Is everything insured?" Insurance in reality is a combination of gambling and interest but due to the aversion having left the hearts, hardly anybody bothers about is evil. In fact the aversion has decreased to such an extent that some even console the person by saying: "Masha-Allah. You have nothing to worry about. Everything is insured!" One shudders to think how quickly this statement could draw down the wrath of Allah Ta'ala.

IMPOSSIBLE?

While many people indulge in interest but realize that they are sinning, some regard it as impossible to conduct business without messing their hands in the muck of interest. They even openly declare such nonsensical ideas. This is tantamount to saying that Allah Ta'ala has prohibited something which is impossible to refrain from, hence the prohibition should be uplifted — Allah forbid! While Shaitaan has engulfed the hearts of these people to the extent that they feel it is impossible to do business without OD's and the like, there are many conscious Muslims who are running multi-million rand businesses but have never borrowed on interest. Nor have they received major financial backing from some interest free source. In their small way they operated within the boundaries of Shariah and Allah Ta'ala granted immense barakah in their businesses. All that is required is a firm committment to remain free from this filth and a genuine effort to conduct one's business strictly according to Shariah. Allah Ta'ala then opens up the path ahead. Thus one definitely can avoid interest totally. As we often say: *"Where there is a will, there is a way!"*

BECOME PAUPERS

Presently, the interest rates in South Africa have dropped to a level not

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INTERESTED?

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witnessed for many years. Many Muslims are once again diving headlong into the curse of Allah Ta'ala by borrowing from banks and building societies. The curse of Allah Ta'ala manifests itself in various ways. Sometimes it is in the form of the interest rates suddenly soaring which results in many millionaires becoming paupers. At times it comes in the form of a drop in business, or in any other form. The apparent reasons will be many. The real reason is that the curse of Allah Ta'ala has manifested itself. Allah Ta'ala declares: *“And when they forgot that which they were reminded about, we opened up the doors of everything to them. Then when they became elated with what they were given we suddenly seized them and they were left in utter bewilderment” (6:44).*

REFRAIN FROM FUMES

Thus it is vitally important that the severe aversion for interest should once again permeate the heart of every Muslim. Not only must one refrain from taking or giving interest, one must also endeavour to refrain from the “fumes” of interest. Rasulullah (sallallahu alaihi wasallam) is reported to have said: “A time will come when every person will consume interest. If he who does not consume the interest (directly) the fumes will still reach him” (Mishkaat). Income earned by using money borrowed on interest carries with it the fumes of interest. Likewise the fumes of interest come along in the form of “gifts” from banks and building societies, etc. — institutions whose major source of income is interest. Thus the pens, diaries, calendars, clocks and other gifts that banks give to their clients are indeed the “fumes” of interest. Our aversion for interest should cause us to shun these items totally. The aversion for interest and its “fumes” must be total.

May Allah Ta'ala fill our hearts with hatred for interest — and every other sin — and enable us to refrain from them. Aameen.

SOME INCIDENTS FROM THE LIFE OF IMAAM ABU HANIFA [R.A]

☞ Once Imaam Abu Hanifah (R.A.) attended a Janaazah. It was an extremely hot day. The only shade in the vicinity was the shadow of a wall. However, Imaam Abu Hanifah (R.A.) remained standing in the blazing sun. When people insisted that he stand in the shade, he said: “The owner of the house is my debtor. It is not permissible for me to derive any gain from him because the Hadith says: “The benefit produced by every qardh (loan) is ribaa (interest).”

☞ There was a wealthy man who had a great aversion for Hazrath Uthmaan (R.A.). He even branded Hazrath Uthmaan a “Yahoodi (Jew).” Imaam Abu Hanifah sent for him and said: “I wish to arrange your daughter’s marriage to a (certain) Yahoodi.” The man, greatly annoyed, exclaimed: “How can you utter such an evil statement while you are the Imaam? This is not permissible.” Imaam Abu Hanifah said: “Your opinion in this matter is of no significance. Rasulullah (sallallahu alaihi wasallam) himself gave two of his daughters in marriage to a ‘Yahoodi’.” The man understood and repented. Two daughters of Rasulullah (sallallahu alaihi wasallam) on different occasions were married to Hazrath Uthmaan (R.A.).

☞ A man who frequently sat in Imaam Abu Hanifah’s company asked for a loan of a large sum to relieve him of his financial distress. Imaam Abu Hanifah advanced the loan. The man promised to repay the loan on a certain date. On the due-date he was unable to pay. Feeling ashamed, he no longer visited Imaam Abu Hanifah. Although Imaam Abu Hanifah wondered at the absence of his friend, he could not understand the reason. Imaam Abu Hanifah had forgotten about the loan and the friend’s promise.

One day after Salaat, Imaam Abu Hanifah decided to confront the man to ascertain the reason for his aloofness. When the man saw Imaam Abu Hanifah approaching he turned and quickly walked away. Imaam Abu Hanifah followed him. When the man saw Imaam Abu Hanifah following him, he broke into a run in order to escape. Imaam Abu Hanifah also ran after him. When the man realised that Imaam Abu Hanifah was nearing him, he hid his face in his hands in shame, facing the wall of a building. Imaam Abu Hanifah lightly placed his hands on the man’s shoulders and asked the reason for his peculiar behaviour. Highly embarrassed, the man explained his inability to repay the loan. Now Imaam Abu Hanifah recalled the loan he had given. He took the man home and

Questions TENTH OF MUHARRAM



Many people attribute the significance of the tenth of Muharram to the martyrdom of Sayyidina Husain (R.A.). Hence people mourn his death on this day. Is this correct?



The month of Muharram is a very significant month indeed. There are several Ahadith that explain the virtues of this month. It is reported in a Hadith of Sahih Muslim that Rasulallah (sallallahu alaihi wasallam) said: "The best of fasts besides the month of Ramadhaan is the fasting of Allah's month of Muharram and the best of salaahs besides the fardh (obligatory salaah) is the tahajjud salaah (performed after midnight) (Sahih Muslim Vol. 1 pg. 368).

REWARD OF THIRTY FASTS

In another Hadith Ibn Abbaas (R.A.) reports that Rasulallah (sallallahu alaihi wasallam) said: "He who fasts on the day of Arafaat, his fast will be a compensation for the sins of two years and the one that keeps a fast in the month of Muharram will receive the reward of thirty fasts for each fast (in the sacred month) (At Targheeb Wat Tarheeb Vol.2 pg.114).

From the entire month, the tenth of Muharram has extra significance. It is reported in Sahih Muslim that fasting on the tenth of Muharram (known as the day of Aashoora) is a compensation for all the (minor) sins of the past year (Muslim Vol.1 pg.368).

These virtues were explained by Rasulallah (sallallahu alaihi wasallam). The significance of the tenth of Muharram was known and observed from the time of Rasulallah (sallallahu alaihi wasallam). Thus to attribute the significance of the day of Aashoora to the martyrdom of Sayyidina Husain (R.A.) is baseless since his martyrdom only occurred more than fifty years after the demise of Rasulallah (sallallahu alaihi wasallam).

ISLAMIC HISTORY FILLED WITH BLOOD OF MARTYRS

The martyrdom of Sayyidina Husain (R.A.) was indeed a most tragic and heart rendering incident. Every Muslim's heart pains when hearing of this incident. However, the pages of Islamic history are filled with the blood of martyrs. Sayyidina Umar (R.A.) was martyred on the first of Muharram. Sayyidina Uthmaan (R.A.) and Sayyidina Ali (R.A.) were also martyrs. Hazrath Hamza (R.A.) was given the title of Sayyidush Shuhadaa (leader of the martyrs) by Rasulallah (sallallahu alaihi wasallam) himself. At Uhad seventy Sahaaba (R.A.) were martyred. Likewise numerous other Sahaaba (R.A.) and great servants of Islam gave their lives for the sake of Islam. If we begin to mourn the martyrdom of these illustrious people, which day will not be a day of mourning? Indeed, we must regularly read and speak about the selfless sacrifice of these gallant soldiers of Islam and imbibe the same spirit of sacrifice in our lives.

ONLY COMMENCED IN 946

Mourning the martyrdom of Sayyidina Husain (R.A.) is only the custom of the Shia. Among the Shia also this custom only commenced in the year 946 (History of Sacrens, pg.303 London 1951). Even the immediate descendants of Sayyidina Husain (R.A.), and their progeny for many centuries thereafter, never mourned his martyrdom every Muharram.

GENERAL ETIQUETTES

1. Anything which is used by a number of persons should be placed in its original place after use. Replace it in the same place from where you have taken it so that someone else does not have to search for it when required.
2. Having used an item, eg. a chair, do not leave it in the way or in a place where it becomes an obstacle for others.
3. When giving someone an item, do not throw it at him from a distance. Give it in his hand.
4. When passing something hot, heavy, or a liquid or food to another, do not pass it over someone's head. Perhaps it may slip.
5. If a needle becomes stuck in a cloth while sewing, do not pull it out with the teeth. It may break and hurt you.
6. Do not leave a needle or any sharp or dangerous item on a chair or bed. Somebody may sit or lie down on it.
7. Left-overs which you are not able to eat and crumbs should not be thrown into the dirt-bin. Birds and animals eat such food. Put it in a place where animals and birds may acquire it.
8. Always keep a stock of essential medicines at home.
9. On a journey do not accept responsibility of caring for the goods or anything of strangers nor undertake to deliver any letter or parcel for them.
10. Do not give such large loans which will put you into difficulties in the event of non-payment.

FAQIHUL UMMAH

The sterling advice of Faqihul Ummah Hazrath Mufti Mahmood Saheb (*Rahmatullahi Alaihi*) has helped thousands of people to overcome many problems and difficulties — especially in the line of *Islahun Nafs* (inner-self reformation). Hereunder is a reply to a letter seeking guidance.

CAUSES OF SPIRITUAL RETROGRESSION

SUMMARY OF LETTER:

Bismihī Ta'ala

Respected Mufti Saheb

As Salaamu Alaikum

I do not have the enthusiasm and eagerness to do any work (and to complete my *Tasbeehs*, *Tilaawat*, etc.). I am forever in a state of uneasiness. *Shaitaani* thoughts and inclinations continue to bother me. Please advise me how to overcome this situation.

SUMMARY OF REPLY:

Bismihī Ta'ala

Respected Brother

As Salaamu Alaikum

Generally there are three reasons for such a condition overcoming a person:

- (1) Inappropriate company — The condition described could be as a result of adopting the company of such people who themselves are not inclined towards *Zikr*, *Islaah*, etc.
- (2) Consuming *Haraam* — Often due to a person consuming what was acquired in a *Haraam* manner, he is afflicted with this condition.
- (3) Sins — A person is sometimes overcome by this problem due to having sinned.

Ponder deeply as to what the reason is in your case. Having determined the reason, remedy it immediately. Thereafter take a bath, perform two *Rakaats* of *Salaatul Tawbah* and remain on the *Musallah* for a long time making *Istighfaar* and repenting with utmost humility. Beseech *Allah Ta'ala* not to deprive you of taking his pure name and to forgive your sins. Having done this commence with your *Ma'mulaat* (daily devotional practices of *Zikr*, *Tilaawat*, etc.). The day you do not manage to fulfil your *Ma'mulaat* on time, delay your meals until you complete it. May *Allah Ta'ala* grant you *Tawfeeq* and constancy.

Was Salaam

(*Maktoobaat* pg.86)

SHIA LAWS

The following are some of the masaa'il (laws) found in the books of the Shia:

* The authentic book of the Shia "*Manlaa Yahdurhul Faqih*," states: "It is not permissible to perform wudhu from the leftover water of Jews, Christians, illegitimate children and all those who are against Islam. The most dirty and polluted leftover water is that of a Sunni" (chapter on water and its purification, pg.8, vol.1).

* "It is not permissible to marry among the Sunni because they are kaafirs. In the same manner their slaughtered animals are not permissible (to consume)" - (*Tahdibul Ahkaam*).

* "It is not permissible for a Muslim (i.e. a Shia) to marry a Sunni woman, or let one's daughter marry a Sunni" - (*Manlaa Yahdurul Faqih*: vol.3, pg.328).

COMMENT: Those clamouring for Sunni-Shia unity should ponder upon these laws of the Shia. It is impossible that the one who regards even your leftover water as polluted will ever unite with you. Nor can we unite with someone who differs with us on some of the most fundamental aspects of Deen.

PULPITS OF PEARLS

Rasulullah (sallallahu alaihi wasallam) is reported to have said: "On the Day of Qiyamat, Allah Ta'ala will resurrect certain groups of people in such a state that their faces will be radiant with light, they will be sitting on pulpits of pearls and others will envy their lot. They will neither be from among the Prophets nor from among the martyrs. Somebody asked the Prophet (sallallahu alaihi wasallam) to let him have more details about those people so that he may be able to recognize them. Rasulallah (sallallahu alaihi wasallam) replied: "They will be the people who belong to different families and different places, but assemble at one place for the love of Allah Ta'ala and are engaged in His *Zikr*."

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