

A Mercy to Mankind

Issue 1 | Free magazine

FEATURING:

An introduction
to Islamic coinage

Who wrote the Quran?

A concise history
of Islam in Britain

Islamic finance
in the 21st Century

Living together as
communities



Modern perspectives on life, culture and society

The background image shows a close-up of a mosque's dome, focusing on the detailed gold-colored geometric Islamic tilework. A small crescent moon is visible near the top edge.

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Editorial

Exhibition Islam

Exhibition Islam is an independent, UK registered charity that specialises in promoting a greater understanding of Islam in the international arena.

Exhibition Islam utilises alternative educational resources and rare Islamic artefacts to deliver highly professional "museum style" exhibitions that allow visitors to discover the richness and intensity of the Islamic faith in a friendly environment.

Exhibition Islam has exhibited at over 1200 venues, including major exhibition centres in the United Kingdom, Denmark, Norway, UAE, Qatar and South Africa. Having attracted in excess of 1 million visitors over the past 10 years, Exhibition Islam has established its name as one of the leading Islamic exhibition providers in the World.

The Global Commission for Introducing the Messenger

The Global Commission for Introducing the Messenger specialises in introducing the Messenger Muhammad (peace be upon him) to the non-Muslim population. The aim of this organisation is to clear misconceptions about the character and message of Prophet Muhammad (peace be upon him).

This magazine has been commissioned by HE Dr. Abdullah Bin AbdelMohsen Al Turky Chairman (General Secretary of Muslim World League) and HE Pro. Adel Bin Ali Al Shlddy (Secretary General of the Muslim World League).

We would like to bid you a warm welcome to the first edition of **A Mercy to Mankind**, a new quarterly magazine which aims to cover a broad spectrum of contemporary issues as well as highlighting the life and true message of Prophet Muhammad (peace be upon him) who is revered by Muslims as the final Messenger sent to mankind. It is strange that despite being voted the most influential person in history (The 100: A Ranking of the Most Influential Persons in History by Michael H. Hart), and with Islam being the fastest growing religion in the world, many misconceptions still continue to circulate about the Islamic faith and its most prestigious and most famous personality.

It is a little known fact that Islamic civilisation has played an integral role in the history of Europe, Asia, and Africa. Muslims have contributed significantly to the scientific and cultural development of humanity. From the architectural splendour of Al Hambra in Spain to the enchanting silk routes of Northern China, the world is beginning to appreciate the contribution that Muslim societies have made towards the current 'modern' era. With the advent of new communication and easy travel, many people are able to increasingly venture and interact with the Muslim world and enjoy the famed traditional Muslim hospitality.

Due to the increasing role of Muslim communities in mainstream Europe, coupled with the fact that we are living through an economic crisis that is placing families in greater financial insecurity, questions are being raised as to the viability of incorporating specific Islamic principles that can help to steady the economy and build stronger, more cohesive societies.

Explore Islam aims to provide an insight into various aspects of Islamic life and culture. In this first edition, we introduce you to the ethical values of Islamic finance, take you back in time to the introduction of first Muslim interaction to the British isles, and provoke your thoughts on the Islamic Hijab.

Yours Sincerely,

Umar Ansari & Mumtaz Alam
Editorial Team

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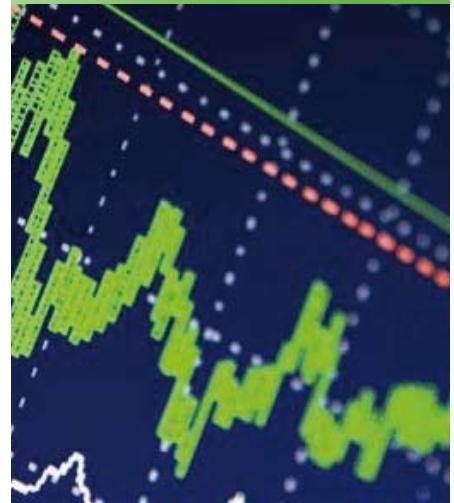
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An introduction to Islamic coinage



“Barter was the preliminary means of trade among people”.

The Need for Money

From early history, the structure and behaviour of socio-cultural anthropology has adapted according to the needs of man. Man, whose social cell developed from the notion of 'family' to 'community', and then to a larger 'society' began to realise the need for social communication, which had to adjust according to the increasing demands of organised society.

The practice of trade emerged, and at first, people bartered. Barter was the preliminary means of trade among people. This method was complicated. People were not always able to agree on the value of items and could not always find items that were in demand. To solve that problem, humans developed what is

called 'commodity money'.

A commodity is a basic item used by almost everyone. In the past, salt, tea, seeds and cattle were commodities and therefore were used as money. However, using commodities as money had other problems. Carrying bags of salt and other commodities was difficult, and commodities were difficult to store or were perishable.

The concept of money and coins

According to most Western historians, metal objects were first introduced as money in Ephesus (Greece) around 700 BC.

Various regions were soon minting their own series of coins with specific values. Since coins were given a

certain value, it became easier to compare the cost of items people wanted. The earliest known paper money dates back to China, where the issue of paper money became common from about 960AD.

Most coins were circular in shape but some were rectangular or square. Many coins, especially in China had a hole cut through the centre so they could be tied on to a string for security. Some of the earliest coins to be produced purely from silver and gold were the silver Dirham and gold Dinar in the early Islamic Caliphate from the 7th century.

Introduction to Islamic Coins

In the context of history, 'Islamic' coins are generally associated with Caliphates, Sultanates and Dynasties that spanned across the Islamic world for over 1300 years.

Islamic coins were first produced after the demise of Prophet Muhammad (peace be upon him) in 632 AD. Under the rule of the four Orthodox Caliphs (632-661 AD), Muslim territory extended westward to Tripoli, half way along the northern coast of Africa, and eastward as far as Balkh in Afghanistan. Under the Umayyad dynasty (661-750 AD), this territory was extended further west into Spain. In the east, the borders were pushed deep into Central Asia. The earliest Arab coins imitated those of the Persians (the Sassanians) and the Byzantines. The Arab-Sassanian series goes back as far as 653 AD (31 AH), just 21 years after the death of Prophet Muhammad (peace be upon him).

The first Islamic coins were almost always written in Arabic. The years referenced within Islamic civilization and coinage are based on the Hijri Calander AH (Islamic calendar) which is a lunar calendar initiated after

Prophet Muhammed's emigration from the city of Mecca to the city of Medina.

The Arab coinage was reformed in 77-79 AH (696-698 AD), creating the main Umayyad series. Its copper denomination, the Fals, exhibited a wide variety of types, but the silver coin (Dirham), used a single calligraphic type on all of the mints of the Caliphate. This coin, with its religious inscriptions and its consistent use of a date and a mint name, set a pattern that was followed for the next few centuries throughout the Islamic world. The Abbasid series is similar to the Umayyad, but the script takes on a

distinctive form that exaggerates the horizontal letters and makes the others microscopic. The Caliph's name is absent on the early issues (as on the Umayyad dirhams), but it appears on some coins of al-Mahdi (775-785 AD) and becomes a standard feature on all later issues.

Indo-Islamic

Islamic civilizations produced a staggering variety and range of coins that rival the endless permutations and numismatic variations found in Western civilization coinage.

Ayyubid dirham minted during the reign of Saladin in the 12th century. The coin is inscribed with the Muslim decalration of faith in Arabic "There is none worthy of worship except Allah and Muhammad is the Messenger of Allah."



Umayyad period coin issued in 696 CE in Jerusalem. This coin is very rare and further highlights Islam's enlightened approach to other faiths. On one side it is inscribed with the Muslim declaration of faith in Arabic "There is none worthy of worship except Allah and Muhammad is the Messenger of Allah" and with the Jewish Menorah symbol on the reverse side. The second Caliph of Islam, Umar bin Khattab (may Allah be pleased with him) allowed the Jews to return to Jerusalem and practice their religion freely after they had been banished by the Romans 500 years earlier.



Mints

While the Romans used perhaps a hundred geographically separate mint facilities, the Islamic civilizations used more than a thousand. Islamic coins are made from a similar range of metals and alloys as are Roman coins. Many smaller Islamic coins show evidence of being cast in strips.

The coins were then clipped apart, which gives many coins more of a square shape. Most tend to be irregularly shaped, and are thinner than equivalent diameter Roman coins.

Pattern

Except for the Arab-Byzantine, Arab-Sassanian, and Turkoman dynasties, Islamic coins refrain from the use of human images. Orthodox Islamic art prohibits the use of figurative/animate artwork. Most coins from the early Islamic period are covered on both sides with a combination of writing and geometric artwork. The calligraphy used is Quranic calligraphy, with the reverse side making mention of the Caliph or the date.

While high-end Islamic coins will rival the most coveted Western civilization coins for artistic brilliance and aesthetic mastery, the vast majority of the Islamic coins that were circulated among the general population were usually low value mints that were intended for general commerce. Naturally, the Flan consistency, strike accuracy, aesthetic quality, and artistic detail are reduced in the lower end "general circulation" coins, just as they were in Western civilizations.

Islamic coins in Europe

Muslims have been interacting with Europeans for centuries and there are numerous Islamic coins with Islamic inscriptions that have been discovered in parts of Spain, Macedonia, Cyprus, Bosnia, Crete, and Sicily . In 2011, one of the rarest and most highly-prized of all Islamic gold coins sold for a record £3.7 million at an auction in London. The price makes it the second most expensive coin ever auctioned.

The Umayyad Dinar, dated 105 AH (723 AD) was struck from gold mined at a location owned by the Caliph himself – known on the coins as the “Mine of the Commander of the Faithful”. An additional legend which reads: “bi'l-Hijaz” (“in the Hijaz”), makes it the earliest Islamic coin to mention a location in Arabia.

Silver coin minted by the Caliph Abd al-Rahman III during Spanish Muslim rule in the 10th century.



Coin issued by al-Qadir Yahya II of Toledo, Valencia during the period of Islamic rule in 1090 CE.



Amirid of Valencia. Fractional dinar minted during the reign of Abd al-Malik in the 11th century.



Very rare coin issued during Umayyad rule in 8th century Muslim Spain.



13th century coin minted during the Nasrid dynasty, which was last Muslim dynasty in Spain.



1/4 dirham coin minted in the 15th Century in Granada.



Umayyad coin of Hisham issued during 8th century Spain.



SPAIN

1/2 Quirate minted by Ibn Wazir in 12th century Islamic Portugal.



PORUGAL

13th century Islamic Portuguese coin minted during reign of Musa bin Muhammad. Very rare example and only known medieval coin to reference Portugal as Algarve. The coin is inscribed with the Muslim declaration of faith in Arabic “There is none worthy of worship except Allah and Muhammad is the Messenger of Allah.”



Dirham minted in the name of Muhammad b. 'Abbad in 1211 CE in Sicily.



Coin issued by Ottoman Murad IV in Belgrade during the 17th century.



Coin minted in Belgrade during the 17th century.



Coin issued by Ottoman Caliph Osman II in Belgrade during the 17th century.

SERBIA



17th century coin issued in Sarajevo.



Silver coin minted in the 16th century in Srebrenica.



Minted in the 16th century in Srebrenica.



Coin first minted during the 16th century in Srebrenica.

BOSNIA

ROMANIA



16th century coins issued by Sultan Süleyman I in Mudava, Romania.

BULGARIA



17th century Ottoman coin minted in Plovdiv Province in southern Bulgaria.



Minted during the reign of Murad IV in Sophia during the 17th century.



Minted during the reign of Murad IV in Sophia during the 17th century.

MACEDONIA

GREECE



17th century Islamic coin from Islamic Greece.



17th century coin minted in Thessaloniki.



Silver coin minted during the 16th century.

SICILY



1/4 dinar minted by al-Muntasir (11th century) in Sicily weighing 1.02 grams.



1/4 dinar minted by al-Hakim (11th century) in Sicily.



Issued by al-Zahir (11th century) 1/4 dinar weighing 0.82 grams.

CYPRUS



17th century coins issued in Cyprus.



CRETE

Coins minted around 890 CE in Crete during the reign of Shuayb bin Umar.

Tawheed

Is the concept of God really a delusion?

Today, most discussion surrounding the existence of God is met with much cynicism and scorn. It has become the trend to get on with life and not concern oneself with matters of existence or creation. Simply put - modern society does not have time for God.

In fact this question was not even asked much in the days of old, when you simply had to believe in God or be persecuted.

Therefore, it is not surprising that people find it easy to believe that the existence of God is a myth, simply because they have never thought deeply about the idea. It is because people continued to hold on to 'Blind Faith', rather than use intellect and reason.

In the Qur'an, Allah (God) asks the reader a very straight forward question:

**"Or were they (humans)
created by nothing? Or
were they themselves
the creators? Or did they
create the heavens and
the earth?..."**

(Qur'an, Chapter 52:55 – 36)

A common argument posed by many religionists is that God is the God of many abstract attributes such as Love, Peace, and Mercy which indeed are admirable qualities for human beings to aspire to. This characterisation of God is based upon an implicit assumption that God can be likened to human beings, thus the attempt to understand God in a human framework. Accordingly, we find in some societies, such as early Greeks, that individual gods were used to represent human attributes, whilst in other cultures, gods were given the qualities to reproduce, eat, die and so on.

Science is concerned with the methodology of processes in the physical world, i.e. it deals with 'how' and not 'why'. Thus scientists are not concerned with why gravity exists but how gravity influences bodies to shape this universe. The scientific method is limited in that it can only deduce rules by repeated observations of physical phenomena. Thus the question of the existence of God does not and cannot fall into the realm of scientific thought because science deals with the mechanisms of events and phenomena within the universe i.e. the tangible and not intangible. To test the hypothesis to apply scientific proof for or against God, one would effectively have said that God is "testable".

Therefore, logically one would conclude God to be within the universe, since God must be physically tangible in order to be tested. Since God is tangible and contained within the universe, God must be limited and therefore cannot be God. Thus scientists are falling into the same trap as the blind believers in religion, which is they are implicitly defining a role to God as the 'one who makes things work'. Since scientists have explained how things work, the question of God does not arise.

Those who argue from this angle have falsely assumed an attribute of God in the same way as those who say that God is love. To prove or disprove the existence of a creator we need to go beyond the limitations of the scientific method and proceed rationally for it is only rational thought which has the ability to deal with an issue like this. Those who profess that the universe was created by chance, say that if a group of monkeys was given a sufficiently long period on a keyboard, they could produce a word, and then continue to write an entire book. This theory is generally known as the 'infinite monkey theorem'. Previous such experiments,

which are very difficult to conduct, proved that monkeys were not able to produce a single word in the English language, even though the shortest recognisable words are 'a' or 'i' with a space either side. The probability of monkeys writing an entire book by chance is virtually zero.

Similarly, people believe that the universe came into existence from the 'big bang', which was triggered by chance. This is almost the same as stating that multiple, irregular, explosions at printing companies, libraries and academic institutions will produce meaningful books with order and balance. No such explosion has ever produced even a single, simple, basic children's book. In fact, the nature of explosions is that they are destructive – not constructive.

So, for explosions to be creative and produce things with order and balance, they require a creator who can ensure that such forces are creative. Thus we can state with certainty that the big bang required an originator to produce

the heavens and earth in the perfect harmony they have.

The rational thinking man progresses as a result of his thoughts concerning everything around him. Thoughts are what distinguish man from other animals and without them man would be lost. Thought occurs when man receives information about something through his five senses. He then distinguishes it by linking it to previous information and experiences he has encountered. For example, a person comes across a plant. He knows that it is a plant due to previous knowledge of what a plant looks like. But only when he links it with previous information on the various types of plants, will he be able to tell if it is edible or poisonous.

Hence, just receiving information is not enough. It will remain only as information that we cannot appreciate or understand. However the process of linking it to previous information and distinguishing the information is the process of thought and is the key of understanding and progressing.

Consequently, when man becomes convinced of the correctness of thought, it becomes a concept that he carries, thus affecting his behaviour. For example, if we carry a concept of dislike of someone, it will affect our behaviour towards that person. So we see that carrying false ideas has serious implications for a person and if such false ideas are carried widely it has serious implications for society. Thus the idea and question of God has serious implications because the answer obtained becomes the very basis by which we understand the creation and purpose of man, life and the universe. Therefore, the method used should not merely be the rational thought, but be comprehensive and agree with reality. Anything hypothetical or emotional should be rejected since their basis disagrees with ration and reality.

When we look around at everything we can sense, these things share one factor, and that is that they are all limited. By *limited* we mean that they have restrictions, a starting point and an ending point, and they all have definable attributes, i.e. they are finite. Man is born, and then he dies. There is no-one alive who will not die. During his life span, he will grow to a certain shape, height and volume.

The universe is defined as all the celestial bodies and plants. All these objects have a certain mass, shape, volume and so on. The life span of a star may be very long, but a point in time will come when it will cease to exist. The universe is large, but is still a 'finite' space. No scientist could ever prove using hard facts that the universe has no bounds. In fact when they say the universe arose from a Big Bang and is expanding they inherently admit it is finite in size, otherwise it could not expand! There is nothing in reality that is unlimited. No matter how hard he may try, man is unable to find anything unlimited around him.

Allah Almighty states in the Qur'an:

**"Have not those who disbelieve known that the heavens and the earth were joined together as one united piece, then We parted them? And We have made from water every living thing. Will they not then believe?
(Qur'an, Chapter 21:30)**

A further attribute of everything around us is that it is all needy and dependent in something in order to continue existing. Nothing is self-sustaining or independent. Man has needs he has to satisfy in order to survive. He has organic needs. Man must eat and drink if he is to survive. If he does not he will die.

We see need and dependency in plants and animals. They depend on other parts of the food chain for existence. The water cycle is dependent on the sun, which is dependent on the laws of the galaxies and burning mass, and so on... Nothing man can perceive is self-subsistent. So things exist, but do not have the power of existence. They cannot control when they die or when other bodies die.

There is one fact that emerges from all this. If something is limited and finite, and does not have the power to be self-subsistent, then it must have been created. Applying this to everything we see will bring us to a conclusion.

If everything in the universe is created because it has not the power of being in existence on its own, and is finite and limited, then there must be a creator. This creator by contrast has to be unlimited and not needy and dependent on anything to bring it into, or sustain its existence. The universe; the sum of all finite and dependent objects is finite and dependent - but dependent on what?

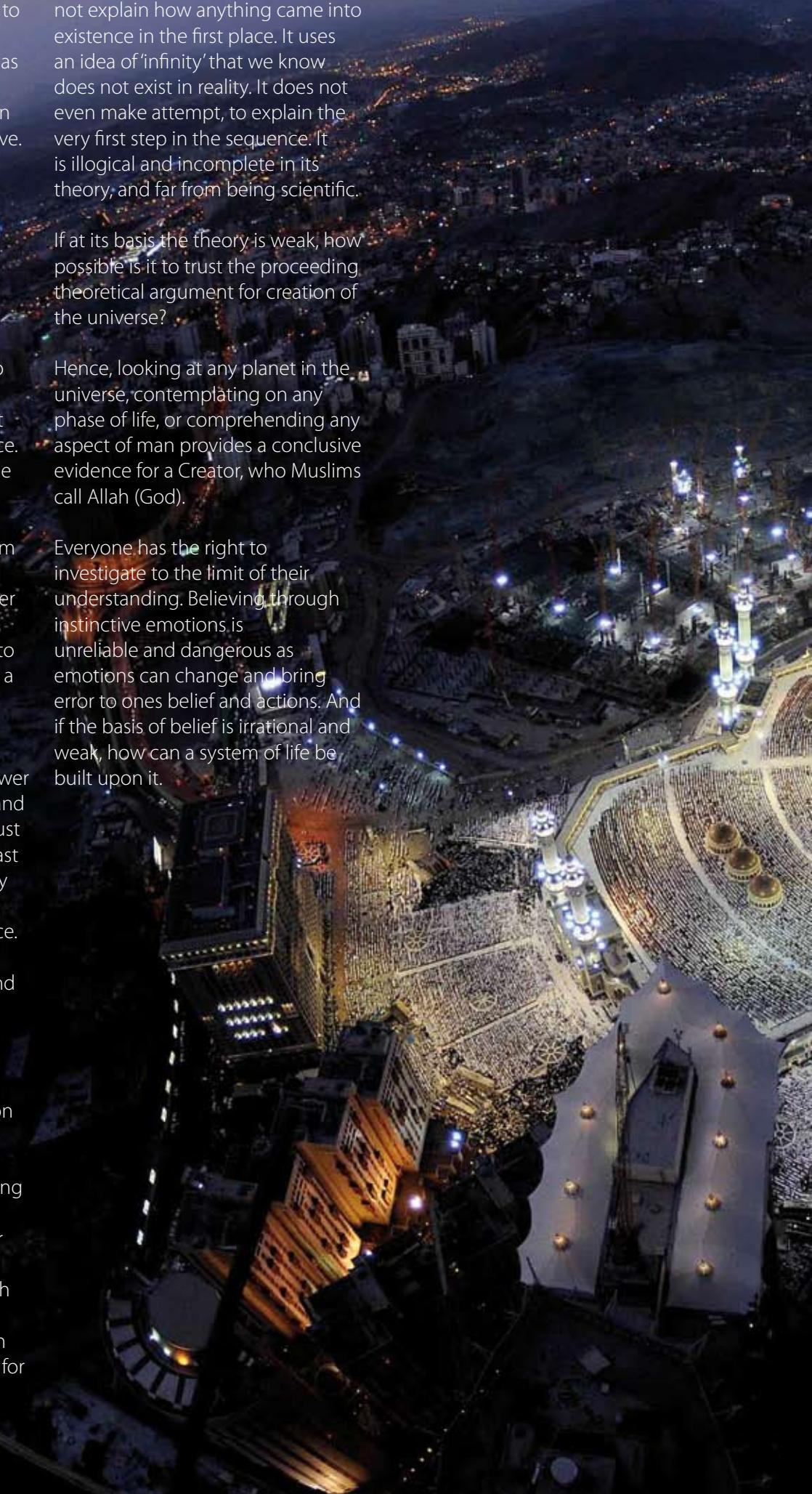
The only rational and intellectual solution to the question of creation is that there is a creator who has accounted for all that we see and perceive. Reason tells us that nothing can be created without a creator. Ultimately there must be a creator who is unlimited in every aspect. Some scientists challenge this with a theory that everything depends on something for existence, which in turn depends upon something for

existence, and so on ad infinitum. This theory is irrational, as it does not explain how anything came into existence in the first place. It uses an idea of 'infinity' that we know does not exist in reality. It does not even make attempt, to explain the very first step in the sequence. It is illogical and incomplete in its theory, and far from being scientific.

If at its basis the theory is weak, how possible is it to trust the proceeding theoretical argument for creation of the universe?

Hence, looking at any planet in the universe, contemplating on any phase of life, or comprehending any aspect of man provides a conclusive evidence for a Creator, who Muslims call Allah (God).

Everyone has the right to investigate to the limit of their understanding. Believing through instinctive emotions is unreliable and dangerous as emotions can change and bring error to ones belief and actions. And if the basis of belief is irrational and weak, how can a system of life be built upon it.



Main image: The building at the very heart of the Sacred Mosque in Mecca is known as the Kaaba (literally meaning 'cube' in Arabic) and represents the focal point towards which Muslims all over the world pray five times a day.



Belief in Prophets

- a major pillar of Islamic ideology

Muslims regard belief in the prophets as a major aspect of the faith. As such, Muslims believe that all the Prophets and Messengers of God were created human beings who had none of the Divine qualities of God Almighty.

In the Muslim scripture of the Noble Qur'an, Allah tells believers to:

"Say: We believe in Allah and that which is revealed to us, and in what was revealed to Abraham, Ishma'il, Isaac, Jacob, and the tribes, to Moses and Jesus and the other prophets from their Lord. We make no distinction between any of them, and to Allah we have surrendered ourselves."

(Qur'an, Chapter 2: 136)



What is the role of prophets in Islam?

Muslims believe that Allah has provided guidance to humanity over the ages through the institution of prophethood. In the Islamic context, prophets are not persons who prophesize (foretell the future); rather they are seen as righteous and truthful messengers selected by Allah to fulfill the most important mission—inviting people to worship Him alone, and teaching them to live righteously, in accordance with Allah's commandments.

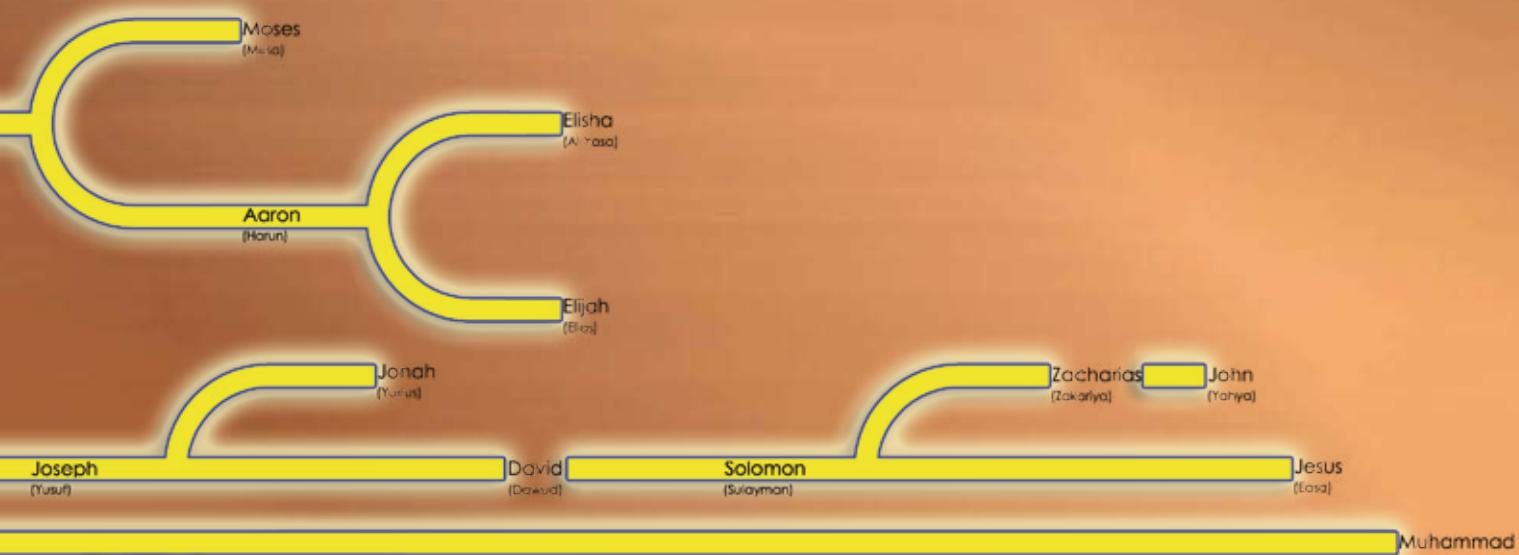
Muslims believe that Allah has chosen, throughout history, thousands of prophets from among all peoples of the earth, culminating with the last and final prophet, Muhammad (peace be upon him).

Thus, in Islam, the prophets are seen as spiritual brothers one to another. Some commonly known figures that are accepted prophets in Islam include:

**Noah,
Jonah,
Abraham,
Ishmail,
Isaac,
Joseph,
Moses,
David,
Solomon,
and Jesus.**

The chain of prophethood culminated with Prophet Muhammad (570-632 C.E.), who lived 600 years after his predecessor Jesus (may peace be upon them). The Qur'an mentions twenty-five prophets by name, and tradition indicates that many thousands of prophets were chosen by Allah throughout human history between the time of Adam and that of Muhammad (peace be upon them). Allah states in the Qur'an:

"And, indeed We have sent prophets before you (O Muhammad), of some of them We have related to you their story, and of some We have not related to you their story..." (Qur'an, Chapter 40:78)





What was the call of the prophets?

The single most important message of all Prophets to their people was to worship Allah alone and to follow His teachings. Since all the Prophets preached monotheism and invited mankind to worship Allah alone and liberate themselves from servitude to others, Islam (submission to Allah) is thus the basis of their call to mankind.

All the Prophets, Noah, Abraham, Isaac, Ishmael, Moses, Aaron, David, Solomon, Jesus, Muhammad and others, in addition to those we do not know - invited people to worship God and shun false gods. In the Qur'an, Allah Almighty narrates the stories of various Prophets conveying the one and same message of monotheism to their people.

Referring to the call of Prophet Jesus, Allah Says:

"Jesus said: 'And verily, Allah is my Lord and your Lord. So worship Him (Alone). That is a Straight Path'"

(Qur'an, Chapter 19: 36)

And the call of Prophet Muhammad is recorded in the Qur'an as:

"And your God is One God: there is no god but He..."

(Qur'an Chapter 2:163)

Through these Qur'anic verses we understand that all the Prophets followed this unified line of faith with a single aim: liberating man from the worship of created things, and directing worship exclusively towards the ultimate Creator - Allah Almighty.



The Message Bearers

People have always gone to extremes regarding the Prophets. Even though the existence of these great men is a historical fact, large numbers of people have either rejected their message, accusing them to be fraudulent liars, whilst others have elevated them into gods by ascribing divine powers to them, or by declaring them to be part of God's family.

In truth, these Prophets were fully human with no divine attributes or power. They were God's worshipping believers. They ate, drank, slept, and lived normal human lives. They did not have the power to make anyone accept their message or to forgive sins. Their knowledge of future was limited to what Allah revealed to them and the miracles they performed were only permitted by the Mercy of Allah, as signs for people to believe in Him.

source, inviting towards the same religion; though the messages slightly varied according to the period, geographical location, language and levels of comprehension of the people.

Allah Almighty states in the Qur'an

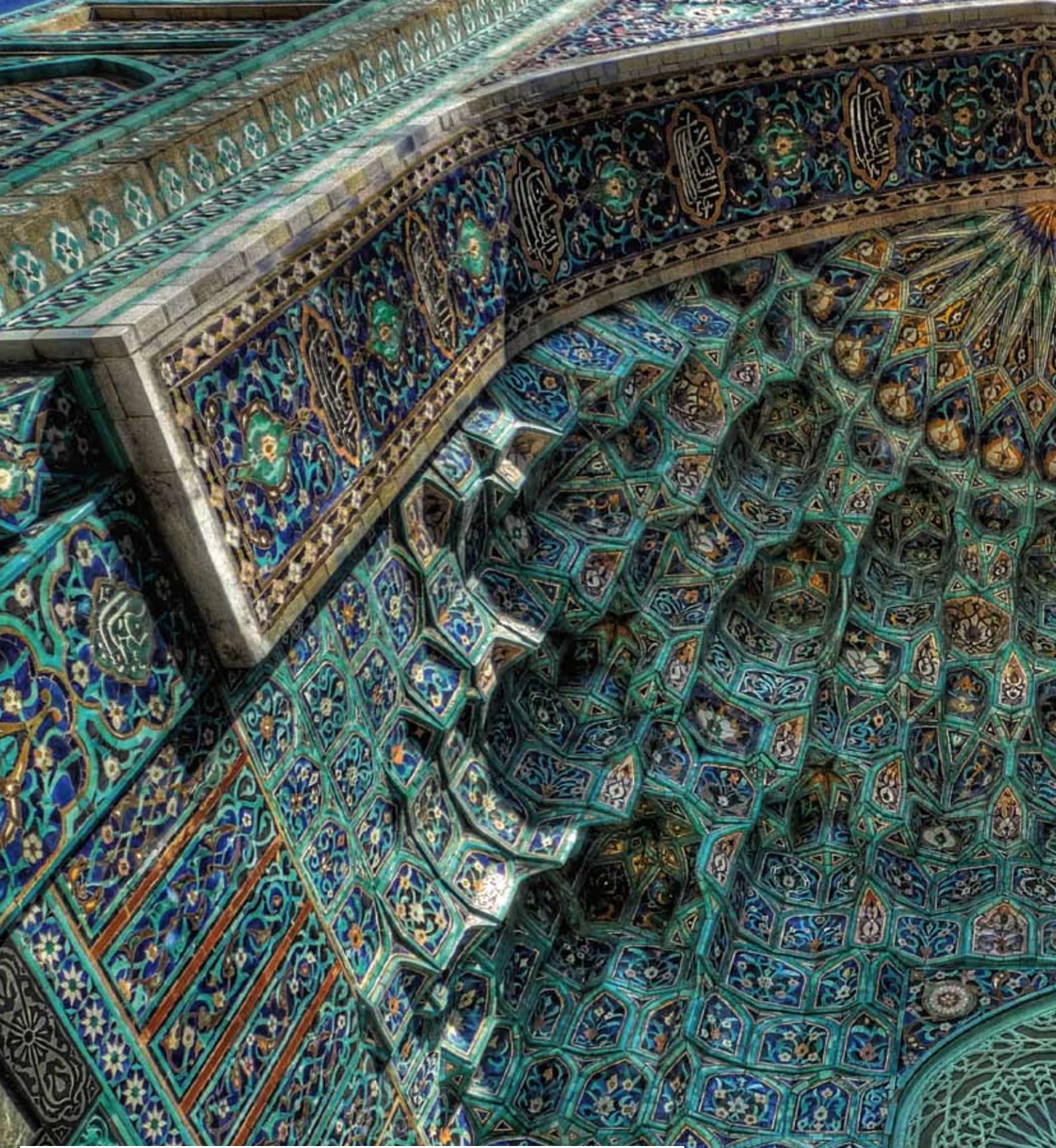
"And We did not send any apostle but with the language of his people, so that he might explain to them clearly..."

(Quran, Chapter 14:4)

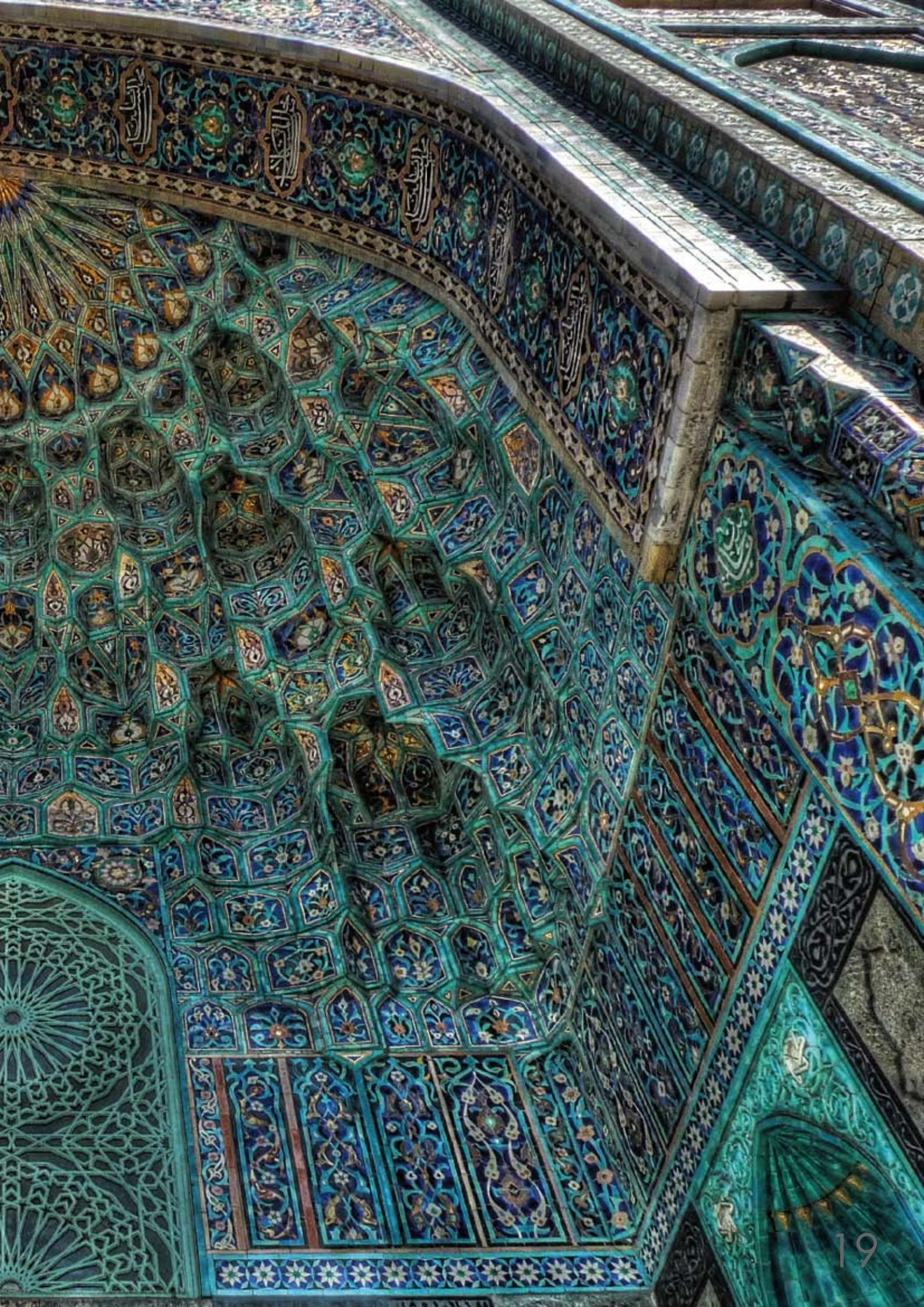
In this way the Qur'an proves the oneness of the line and direction followed by the Prophets, and affirms that all of them had been commanded to establish the true religion.

Differences in the messages of Prophets

As for differences among the messages of the Prophets, these were due to the particular requirements of societies during the various periods of prophecy, the societies' level of comprehension and extent of tolerance. Consequently it is incorrect to describe the calls of the prophets as different religions, because these messages emanated from a single



Photos: The Saint Petersburg Mosque, when opened in 1913, was the largest mosque in Europe, its minarets attaining 49 meters in height and the impressive dome rising 39 meters high. The mosque is situated in downtown St Petersburg, so its azure dome is perfectly visible from the Trinity Bridge across the Neva. It can accommodate up to five thousand worshippers.



Islamic finance in the 21st Century

MURABAHA (Lending)

IJARA (Leasing)

Musharaka (Equity Participation)

Ist Inaa (Unlisted/Non-listed Venture Capital)

Today, both European and American governments are deploying emergency regulations to avoid their economies slipping into further crisis and thus compounding a global economic meltdown.

The 'credit crunch' has now affected ordinary households and with increasing unemployment and high inflation, many households are feeling the financial 'pinch'.

As a result, economic analysts are scrutinizing the functionalities of conventional financial models, with many concluding that a global recession was an intrinsic component of the capitalist boom-recession cycle. During this period of introspection, leading economic figures from the Muslim world have offered an alternative Islamic financial model for modern economies.

What is Shariah Law?

The Islamic financial model is regulated by the Shariah Law, which is the Islamic legal system. In the Arabic language, "shari'ah" literally means "a way". The legal rulings for the Islamic Shariah are derived from the Noble Qur'an, which Muslims recognise as the final and complete Word of God (Allah) and the Sunnah (guidance) of Prophet Muhammad (peace be upon him).

The Islamic Shariah governs every aspect of Muslim life, both public and private. Whilst modern day notions and practices of law largely confine themselves to matters of a criminal, contractual, civil or individual rights, the Islamic Shariah encompasses further facets that include moral, spiritual, ritual and all aspects of everyday life. In line with other legal frameworks, Shariah Law is complex and reliant upon the careful research and expertise of qualified scholars and jurists.

Islamic Finance Guidelines?

The principle of Islamic Finance is based upon the fundamental Islamic doctrine that outlaws usury (i.e. interest), termed as Riba (literally 'to increase', 'to grow', and 'to exceed') - which is the lending of money at profitable rates. The ruling that interest is prohibited in Islam is derived from the Quranic verse that states "...**Allah has permitted trade and has forbidden Riba.**" (Quran 2:275)

Harms of interest

Obvious harms of interest based transactions include foreign debt that debilitates entire nations and societies. Interest-based international loans transfer the crushing burden of loan repayments directly onto the citizens of impoverished states. The former President Obasanjo of Nigeria, commented on the Nigerian debt crisis:

"All that we had borrowed up to 1985 or 1986 was around \$5 billion and we have paid about \$16 billion yet we are still being told that we owe about \$28 billion. That \$28 billion came about because of the injustice in the foreign creditors' (lenders) interest rates. If you ask me what is the worst thing in the world, I will say it is compound interest." - Jubilee 2000 news update, August 2000

Interest conflicts with altruism, and is based entirely on individual profit.

Interest is one of the major contributors towards global inflation. Interest causes immense personal trauma and depression due to mounting debt. Interest creates a monopoly in society, where public wealth is slowly usurped by the rich lender.

In addition to the prohibition of interest, Shariah law also proscribes other potentially destructive business dealings such as transactions that are based on ambiguity, gambling (Maysir) or speculation (Gharar).

Islamic financial institutions also have to comply with certain ethical restrictions, so are barred from trading or investing in alcohol, pork produce, pornography and gambling (see p.5 of the Dow Jones Islamic Market Index Rulebook for further details).

In addition, Islamic financial guidelines place an immense importance to contractual obligations and disclosure of information; which are regarded as a sacred duty.

When was Islamic finance introduced?

Islamic financial principles date back to the teachings of the last Messenger of God, the Prophet Muhammad over 1430 years ago. However, the introduction of modern Islamic finance can be traced back to the 1960's. With the Middle East opening up its vast oil reserves to the rest of the world, Muslim nations coordinated their efforts to promote Shariah compliant financial practices. In 1975, the Islamic Development Bank (IsDB) was opened in Saudi Arabia. The present membership of the Bank consists of 56 countries.

Murabaha

(Cost-plus sale)

Murabaha essentially is undertaking a trade with a markup and is used for short-term financing, similar in form to purchase finance. An example would be a bank purchasing a tangible asset of some sort from a supplier with the resale based on the cost plus an agreed markup. This is most often used to finance property, since the bank would not be allowed to charge interest on any loan.

Ijara

(Leasing)

Ijara is a leasing contract whereby one party leases an asset for a specific amount of time and cost from another party, usually a bank. The bank would bear all the risk and a portion of the installment payment goes towards the final purchase of the asset at the time of transfer of asset.

What is the difference between Islamic Finance and Conventional Finance?

The difference is in the approach and not necessarily on the financial impact. For instance, the rate of return is based on the asset transaction and not based on interest on money loaned.

Islamic Finance – why now?

According to the International Monetary Fund (IMF), by the end of 2010, there were more than 500 Islamic financial institutions operating in over 80 countries. With the industry sector maintaining a growth rate of between 10%- 15% per annum over the last 10 years, it is predicted that this growth will continue or escalate in the foreseeable future. The main reasons for the growth stems are:

1- Muslim societies are now opting for Shariah compliant products that were not previously available to them.

2- The increase in oil wealth of the Muslim nations in the Middle East and their decision to opt for Shariah compliant investments is influencing Western governments and conventional financial institutions to consider using Islamic Finance.

3- Due to their increasing competitiveness and ethical focus, Islamic products are attracting both Muslim and non-Muslim populations.

With Islam as the fastest growing religion in the world, and being the second largest religious group in the UK, USA and France, the Islamic Finance industry promises immense potential.

Islamic Finance in Europe

Due to the emergence of powerful trade and banking sectors in the Middle East, many Western banks now offer both Western and Islamic financial products. In 2004, the Financial Services Authority authorised the establishment of the first Islamic Bank in the United Kingdom. Today, HSBC, UBS, Citibank, Lloyds TSB and Deutsche Bank are but a few names of global banks offering Shariah compliant products to retail, commercial and financial market clients.

By June 2010, the United Kingdom and Switzerland had become world centres for the development of Islamic finance in a global market, with total value being conservatively estimated at more than a trillion dollars.

Musharaka

(Equity Participation)

This is similar to a joint venture agreement. The parties involved contribute capital, assets, technical expertise etc. and agree to a percentage of the returns as well as the risk.

Istinaa

(Commissioned Manufacture)

Istinaa is used for manufacture of goods since speculation prevents the selling of something that one does not yet own. The contract agreement entails a promise to produce a specific product, to agreed specifications at a determined price and on a fixed date. The risk is usually taken by a bank that would commission the manufacture and sell it on to a customer at a reasonable profit for undertaking this risk.

Is Islamic finance exclusively for Muslims?

Both Muslims and non-Muslims can benefit from Islamic Finance as, by principle, it aims to be a more transparent and ethical system of finance. Many of the investment methods that have contributed to the financial crisis are not permitted by the Islamic Shariah, such as short selling or non-asset backed derivatives. The Bank of London & the Middle East (BLME) has repeatedly asserted that there is no practical distinction between

one's approach in identifying an Islamic Bank / financial institution or a conventional bank or financial institution. The measures from a customer perspective are very similar. The BLME advises that customers should ensure that the Islamic Bank is authorised and regulated by the FSA so that the customer can enjoy the same protection as they would with a conventional bank. Recent trends indicate that as there is increasing awareness about Islamic financial options amongst the general public, with more and more people from all walks of life finding the confidence to

make Shariah compliant purchases.

Global economic analysts are confident that products developed using Islamic principles can further enhance the financial market. After the impact of profit-driven excesses and greed by conventional banks in the run up to the credit crunch, the public, governments and financial institutions are all looking for better ways of managing money and the Islamic Financial model is leading the way in providing a principled and long term solution.

During the global financial crisis in 2008 and 2009, the official Vatican newspaper, L'Osservatore Romano, reported the Vatican as stating that the Islamic finance system may help Western banks in the crisis as an alternative. The Vatican advised: "The ethical principles on which Islamic finance is based may bring banks closer to their clients and to the true spirit which should mark every financial service."

(Claudia Segre (Fixed income strategist) L'Osservatore Romano.5th March 2009)

A concise history of Islam in Britain



Above: King Offa Coin

Left: Ballycotton Cross

Background text:

Daniel of Morley

An overwhelming majority of the British public hold the perception that the history of Islam in Britain only began after post-war migration.

To some extent this is true; however Islam was introduced to the British Isles as early as the 8th Century. Muslims have been interacting with the British people for more than a millennium!

8th Century

King Offa of Mercia and England

Archaeological discoveries have helped us to redraw the international economic and trade relations of over twelve hundred years, when thousands of Muslim coins were found across Europe; in Germany, Finland and Scandinavia. An astounding coin was also discovered in the United Kingdom and it is now displayed at the British Museum.

The 8th century Gold Mancus was made by the Anglo-Saxon monarch - King Offa of Mercia and England. King Offa of Mercia was a wealthy Anglo-Saxon king who ruled over large swathes of England until the end of the 8th century CE. He is famously known for commissioning Offa's dyke, a long running barrier built to separate England from Wales.

What is extraordinary about the Gold Mancus coin is that it was a copy of a gold dinar of the Abbasid Caliph

al-Mansur dated 774 CE. It is over 1,200 years old and the Arabic letters declare "There is no deity but Allah, The One without Equal" and a further declaration is engraved around the margin which says 'Muhammad is the Prophet of God, Who sent him (Muhammad) with the doctrine and the true faith to prevail over every other religion.'

A significant difference from the Abbasid coin is that this coin is stamped with the inscription OFFA REX. There are many different scholarly opinions as to why King Offa would have ordered for such a coin, the majority hold that it was produced for trade or for use by pilgrims travelling through the Muslim lands. The coin was most certainly not made by a Muslim craftsman since OFFA REX is written upside down in relation to the Arabic kufic script and the word year is misspelled in Arabic.

The coin indicates how Muslim influence had permeated British culture. It is thought that King Offa commissioned this coin in order to trade with Islamic Spain; likewise it was used as an offering to the Church in Rome. None the less, it is evident that Muslims had influenced the political and economic thinking of King Offa.

9th Century

Ballycotton Cross

At the turn of the 9th century, the Ballycotton Cross was found on the southern coast of Ireland, bearing an Arabic inscription. This item, shaped like a brooch bore the shape of a symmetrical cross. Astoundingly, at the centre of this Christian cross, was a glass bead that displayed the phrase 'Bismillah' (in the name of Allah). It is deemed that this brooch was used as a decorative Celtic medal, but it raises many questions. What influenced its maker to insert a statement of Islamic Monotheism into a symbol of Christian Trinity? Were the

Christians of that time Monotheists that they did not find a contradiction between the two symbols?

12th Century

Adelard of Bath

It is generally believed that the first Englishman known for certain to have been a scholar of Arabic was Henry II's tutor, Adelard of Bath (1125 CE). Adelard is regarded as the first English scientist. He is known both for his original works and for translating many important Arab scientific works of astrology, astronomy, philosophy and mathematics into Latin from Arabic versions, which were then introduced to Western Europe.

King John

In the 12th Century, King John, who was the younger brother of Richard the First (Lion Heart) was excommunicated by Pope Innocent III. Mathew Paris, a contemporary monk elaborated that after further struggles with land barons within Britain, King John sent an emissary to the North African Amir, Muhammad An-Nasir, requesting his help in return for King John aiding the Muslims in their campaigns against the King of Aragon in Spain. However undiplomatic and unusual this may seem, the fact remains that Muslims were already being regarded as European neighbours and allies.

13th Century

Daniel of Morley

Following Adelard's footsteps, others too sailed from Britain in the twelfth and thirteenth centuries in quest of Arabic learning and returned to enlighten their fellow countrymen. This included Daniel of Morley and Michael Scot, whose translations of Aristotle from Arabic were of great value during the Renaissance. Daniel of Morley was an English vicar and scientist born around 1140 CE, in a

village in Norfolk. Daniel left his native England and headed East, first stopping at the University of Paris.

Not satisfied with teaching standards in Paris, Daniel headed to Spain, arguing that 'since these days it is at Toledo that Arabic teachings are widely celebrated, I hurried there to listen to the world's wisest philosophers.'

In 12th and 13th Century Toledo, at least three major cultures lived side by side; Muslims, Jews and Christians. This is a time of cultural richness where all shared the same breathtaking desire for knowledge. Today this period of enriched knowledge, discovery and peaceful coexistence is referred to as the Convivencia.

16th Century

Links with the Ottoman Muslims

During the 16th Century the British benefitted from trade agreements with the Ottomans that allowed British merchants to have priority in the Ottoman region. When the threat of the Spanish Armada loomed in the mid-1580s, Queen Elizabeth I requested the Ottoman Sultan Murad III for naval assistance against the Spaniards. England was eager to secure an alliance with the Ottomans, and the two nations together had the capability to share the power around the Mediterranean. Of all the countries of Europe, Britain enjoyed the most extensive trade with Muslim lands.

The first British Muslim convert, whose name survives in an English source was John Nelson. In the book 'The voyage made to Tripolis' (1583), he is introduced as "a son of a yeoman of the Queen's Guard...his name was John Nelson".

In the 17th century we find Dr. Henry Stubbe, a theologian who mastered Latin, Greek, and Hebrew and who authored a text entitled 'An Account of the Rise and Progress of Mohametism and a Vindication of His Religion From the Calumnies of the Christians'. Imprisoned for heresy, Dr. Stubbe attempted to publish his book three times, but failed. The text, which was eventually published in the 19th century, intended to expose that the core teachings of Islam were not dissimilar to the post-reformation Unitarian Christian beliefs.

In the same period we also read of Joseph Pitts, a sailor from Exeter captured by Algerian pirates who was taken to Algiers and sold as a slave. His slave master was kind to him and treated him well. Having been convinced of its truth, Pitts accepted Islam and was set free. His former slave master furthermore paid for him to go on pilgrimage to Makkah. Pitts documented his experience in a book entitled 'A Faithful Account of the Religion and Manners of Mohametism', which is the first recorded Hajj carried out by an Englishman.

19th Century

Abdullah William Henry Quilliam was born in 1856. He was the son of a wealthy watchmaker, and became a solicitor after training at the Liverpool Institute. He travelled to Morocco and Algeria and it was there that his fascination with Islam began. At the age of 31 he converted to Islam.

For Quilliam, his own conversion was just the start of his loud and proud association with Islam. He first began holding lectures on his new religion and then founded the Liverpool Mosque and Institute in the small semi on Brougham Terrace, West Derby Street, in 1889.

Within 10 years of his return to the city, he assembled a following of about 150 Muslims, almost entirely made up of British converts. Scientists and professionals were among

17th Century

Quilliam's group, along with his sons and his mother, who had spent most of her life as a Christian activist.

But Quilliam's ambition did not stop there. He set out to help ease Liverpool's social ills, founding the Medina Home, which cared for illegitimate children and found them foster parents. He set up the Muslim College, a weekly debating society and also wrote a book of Muslim hymns in English.

Abdullah Quilliam was a courageous man who was outspoken about various Muslim causes around the world, including what he thought was an unfair portrayal of Islam in the British media. He wrote: "When we consider that Islam is so much mixed up with the British Empire, and the many millions of Muslim fellow subjects who

live under the same rule, it is very extraordinary that so little should be generally known about this religion. And consequently the gross ignorance of the masses on the subject allows them to be easily deceived, and their judgement led astray."

In 1908, Quilliam decided to leave Britain, mysteriously heading back to the East and not returning until shortly before his death in 1932.

Muhammad Marmaduke Pickthall

Muhammad Pickthall was born William Pickthall in 1875 in London, England. His father was an Anglican Minister. Pickthall was a classmate of Winston Churchill at Harrow. In 1917, Pickthall converted to Islam. In 1919, he began working for the

Islamic Information Bureau in London which published the weekly Muslim Outlook. In 1920, he went to India to serve as the editor of the Bombay Chronicle. Pickthall studied the history of the Islamic empire in India. In 1927, Pickthall became the editor of Islamic Culture, a quarterly journal published under the patronage of the Nizam of Hyderabad. In 1930, Pickthall published his greatest work 'The Meaning of the Glorious Koran.'

He returned to England in 1935, and died on May 19, 1936 at St. Ives. He is buried in the Muslim cemetery near Woking in Surrey.

Background picture:
Oxford Centre for
Islamic Studies

Who Wrote The Qur'an

In the early part of the 7th century a book was revealed which would forever shape the course of human history. The world would witness the beginning of one of the greatest political, social and moral revolutions to be ever recorded. The society this book initially transformed consisted of immoral and ignorant people, but it was the very same people, who centuries later formed the foundations of what we currently refer to as the 'European Renaissance'. Today this same book affects the lives of over 1.5 billion people.

At the time the book was written the Roman and Persian civilisations were in decline and feudal Europe was in the Dark Ages. Latin was widely spoken and the English language did not exist in the form we speak it today.

The book was written in a desert language belonging to the family of Syriac, Aramaic and Chaldean. It was divided into 114 chapters, some 6,000 sentences, and over 80,000 words. The book was compiled over a period of 23 years and was initially "written" down on leaves and parchment.

The initial audience were a tribal

people, few of whom were literate, but there were some gifted poets and orators amongst them. They were proud of the eloquence of their language, and they memorised the contents of this book by heart even as it was being recorded in ink.

Throughout history, people continued to memorise, copy down, and reprint this book. The result is that today one in every four people of the world have read this book and memorised if not the whole, at least a few short chapters in its original language. Uniquely the language of this book is still understood and spoken today on every continent. Even more amazing is that there are still in existence today some of the original copies of this book dating back 1,400 years. And when you compare it to the latest printed version, you find that there is not a single letter of difference between the two.

It is not a book of history yet it is the most authentic source of history; it is not a book of law and politics yet it has described such principles of statecraft and global conquest that will guide mankind for all times to come; it is not a book of science and philosophy but it has unravelled many mysteries of philosophy and science; it is not a book of economics and sociology yet it has given such

concise guidelines in both these subjects that it is only now that all the sciences and arts of the world are approaching nearer to it, after faltering for centuries.

The book is known as the Qur'an, revealed by God (Allah, the proper name for God in Arabic) and written down in the Arabic language. And it transformed the simple shepherds and wandering Bedouins of Arabia into the founders of empires, the builders of cities, the collectors of libraries.

Unlike all other writings the Qur'an is a unique book with a supreme author, an eternal message and a universal relevance. Its contents are not confined to a particular theme or style, but contain the foundations for an entire system of life, covering a whole spectrum of issues, which range from specific articles of faith



and commandments to general moral teachings, rights and obligations, crime and punishment, personal and public law, and a host of other private and social concerns.

These issues are discussed in a variety of ways, such as direct stipulations, reminders of Allah's favours on His creation, admonitions and rebukes. Stories of past communities are narrated, followed by the lessons to be learned from their actions and subsequent fates.

Who wrote the Qur'an?

The Arabic language was at its' peak in expression, richness, vocabulary, artistic, and poetic value during the 7th century when the Qur'an was written. Anyone speaking the classical Arabic of the Qur'an would argue that a non-Arab could not possibly have written such an extensive and

brilliant piece of literature in the Arabic language.

What the Qur'an teaches goes directly against the pagan Arab culture, religion, and gods, that existed during the 6th and 7th centuries. The Qur'an condemns idol worshipping, but the Arabs revered their idol gods. The Qur'an raised the status of women; the pagan Arabs treated women poorly. The Qur'an condemns and prohibits taking interest on money, whereas, the Arabs freely levied heavy interest rates in loans and businesses. The Qur'an condemns and prohibits alcohol, whereas, the Arabs consumed alcohol freely. The Qur'an condemns and prohibits gambling, whereas, the Arabs were some of the worst gamblers. The Arabs would never write something so comprehensively against just about all of their normal customs, culture and religious beliefs.

Many Western historians today assert that the Prophet Muhammad (peace be upon him) wrote the Qur'an; however this claim is easily disproved.

The Prophet Muhammad (peace be upon him) was unlettered, he had received no formal education and he never attended school. He had no teacher of any kind in any subject. Yet the Qur'an contains a diverse range of subjects from stories of previous prophets, laws, jurisprudence, science, sociology and philosophy. Moreover, Muhammad was not regarded as a poet, so he could not possibly have produced a piece of literature so immaculate that it even exceeded the best of Arabic poetry and literature at the time.

The Qur'an was revealed over a period of 23 years. It is impossible for any human to consistently maintain the same exact style of Arabic speech, as demonstrated in the Qur'an, for over 23 years. Furthermore, the personal sayings of the Prophet Muhammad are meticulously recorded in books called Hadeeth. If we examine the Arabic style of the Hadeeth, and compare it with the style of Qur'an, we can clearly see that they are totally different and distinguishable Arabic styles.

The only remaining source of the Qur'an is the Almighty Allah. In fact Muslims regard the Qur'an as the direct word of Allah alone. Muslims do not consider the scriptures revealed before the Qur'an presently in circulation as accurate representations of their original revealed forms. Only the Qur'an remains in its' true original form. And this fact is easily verified because of the presence of the original Qur'anic manuscripts from the very first time it was compiled.



Living together as Communities

Equality in Islam

In Islam, there is no room for discrimination. Class, gender, lineage, colour, nationality or language are not permitted to give any individuals any preferential treatment or status in the Islamic society. This is based on a statement of Allah (God), the meaning of which is translated as:

"O mankind! Be dutiful to your Lord, Who created you from a single person (Adam), and from him (Adam), He created his wife (Eve), and from them both He created many men and women; and fear Allah through Whom you demand your mutual (rights), and (do not cut the relations of) the wombs (kinship). Surely, Allah is Ever an All-Watcher over you." [Qur'an Chapter 4:1]

It is also based on the statement of Allah's Messenger, Muhammad (peace be upon him),

"...All mankind is from Adam and Eve. An Arab has no superiority over a non-Arab, nor does a non-Arab have any superiority over an Arab; also a white person has no superiority over a black person, nor does a black person have any superiority over a white person except by piety and good action..."

The only differentiation between individuals in the Sight of Allah is based on their level of piety, righteousness and compliance of the Commands of Allah.

Almighty Allah states in the Quran :

"O mankind! We created you from a single (pair) of a male and a female, and made you into nations and





tribes, that you may know each other (not that you may despise each other). Verily the most honoured of you in the Sight of Allah is (he who is) the most righteous of you. Verily, Allah is All-Knowing, All-Aware."

[Qur'an Chapter 49:13]

All individuals are equal in the Islamic code of law. Penalties, judgements and legal sentences are applicable to all classes of people without any distinction. There are no particular forms of penalties or sentences for a certain class of people. All people are equal within the jurisdiction of Islamic law.

Islam declares all people equal in terms of human values. The only distinction between people is on the basis of service that the individual presents to his society and community. Moreover, Islam looks at the religious, social or worldly services that individuals offer to their society and community.

Parents' rights

Islam pays special attention to the family and encourages love and respect within it. The parents are the basis and foundation of the family, hence honouring one's parents is one of the best deeds and one of the most beloved actions to Allah.

Honouring one's parents is achieved by obeying them, respecting them, being humble towards them, treating them kindly, spending on them, praying for them, upholding ties of kinship with those to whom one is related through them, and honouring their friends:

Left: The ancient city of Shibam is seen in this aerial photograph in the southeastern Yemeni province of Hadramaut

"And your Lord has decreed that you worship none but Him. And that you be dutiful to your parents. If one of them or both of them attain old age in your life, say not to them a word of disrespect, nor shout at them but address them in terms of honour."

[Qur'an Chapter 17:23]

The rights of the mother in this regard are greater, because she is the one who bears the child, gives birth to and raises the child. In fact, her rights over her children are three times greater than the father's.

A man once approached the Prophet (peace be upon him) and said, "*O Messenger of Allah, who is most deserving of my good companionship?*" He said, "Your mother." The man then asked, "Then who?" The Prophet said, "Your mother." The man asked, "Then who?" The Prophet said, "Your mother." The man asked again, "Then who?" The Prophet then replied, "Your father."

[Recorded by Bukhari]

Neighbours' rights

Islamic Shari'a (law) places much emphasis on honouring a neighbour, being kind to them and abstaining from any act that could harm him. Allah says:

"...And do good to parents, kinsfolk, orphans, the poor, the neighbour who is near of kin, the neighbour who is a stranger..."

[Qur'an Chapter 4:36]

The Prophet (peace be upon him) said: "(The Angel) Gabriel impressed upon me (the kind treatment) towards the neighbour so much that I thought he would soon confer upon him the right of inheritance."

[Recorded by Bukhari & Muslim]

Children's Rights

Children, in Islam are entitled to several rights. The first and foremost of these rights is the right to be properly brought up, raised and educated. This means that children should be given suitable and adequate religious, ethical and moral guidance to last them for their entire life.

They should be instructed with true values, the meaning of right and wrong, correct and incorrect, appropriate and inappropriate. In addition parents should cater for the educational needs and physical development of their children so that their children have stable mental and emotional growth.

Allah states in the Glorious Qur'an:

"O you who believe! Ward off from yourselves and your families a Fire (Hell) whose fuel is men and stones..." [Qur'an Chapter 66:6]

Allah's Apostle (peace be upon him), also said: **"Every one of your (people) is a shepherd. And every one is responsible for whatever falls under his responsibility. A man is like a shepherd of his own family, and he is responsible for them..."**

[Recorded by Bukhari & Muslim]

One of the due rights of children is for their parents and guardians to spend for their welfare and well-being. Depriving, or banning the right of inheritance, or other financial gifts during the lifetime of the parents or preference of a parent for a child over the other is considered to be an act of injustice. Injustice leads to creating an atmosphere of hatred, anger and dismay amongst the children in the household. In fact, such an act of injustice may, most likely, lead to animosity amongst the children, and consequently, this will affect the entire family environment.



Understanding the Islamic Hijab

Islam has two sources for guidance and rulings: first, the Qur'an, the revealed word of Allah (God) and secondly, the Hadith or the traditions of the Prophet Muhammad (peace be upon him) who was chosen by Allah to be the role model for mankind.

The order for Muslim women to wear the Hijab is mentioned in both the Qur'an and the Hadith.

Allah Almighty states in the Qur'an : **"And say to the believing women that they should lower their gaze and guard their modesty; that they should not display their beauty and ornaments except what [must ordinarily] appear thereof; that they should draw their Khumur (veils) over their bosoms and not display their beauty except to their husbands, their fathers, their husbands' fathers, their sons, their husbands' sons, their brothers or their brothers' sons, or their sisters' sons, or their women..."** (Qur'an 24:30-31)

From the mentioned verse, Muslim scholarship has deduced, among other things, two main injunctions:

1. A Muslim woman should not display her beauty and adornment (Zeenah) except for "that which must ordinarily appear of it". The word Zeenah lends itself to two related meanings:

- a) Natural or bodily beauty
- b) Acquired adornment such as rings, bracelets, and clothes.

2. The headcovers (Kumur) should be drawn over the neck slits (Juyoob). Khumur is the plural of the Arabic word "Khimar" which means a headcover. Juyoob is the plural of the Arabic word "Jaiyb" (a derivative of jawb or cutting) refers to the neck slit (of the dress). This means that the headcover should be drawn so as to cover not only the hair, but it could also be drawn over the neck and to be extended so as to cover the bosom.

General definition of Hijab

The word Hijab is derived from the Arabic root word Hajaba, which means 'to hide from view or to conceal'. Many people use it to refer to the headscarf

which Muslim women wear, however Hijab is much more than a headscarf: it is an entire way of dressing, behaving and believing. It is acceptable to name the headscarf as Hijab so long as it does not lead to the wrong impression that a headscarf is the only requirement of true and complete Hijab.

Islam has no fixed standard as to the style of dress or type of clothing that Muslims must wear. However, some requirements must be met. Prophet Muhammad (peace be upon him) is recorded to have stated:

"Ayesha (may Allah be pleased with her) reported that Asmaa the daughter of Abu Bakr (may Allah be pleased with him) came to the Messenger of Allah (peace be upon him) while wearing thin clothing. He approached her and said: "O Asmaa! When a girl reaches the menstrual age, it is not proper that anything should remain exposed except this and this. He pointed to the face and hands." (Collected Abu Dawood)

Correct Hijab (concealment for the Muslim woman) dictates that the entire body must be covered, although the face and hands may be exposed. Some women choose to cover themselves further by means of a face veil (Niqab) and gloves, and this is a permissible matter of interpretation that lies within the boundaries of Islamic jurisprudence.

The clothing that Muslim women wear must be long and loose-fitting so that the shape of the woman is not outlined in her garments. The preferred coverings include the Jilbab and the Abaya which are floor-length cloaks which come in various types of fabric and may be worn over a woman's regular house clothing.

Garments should not be transparent as to reveal the colour of a woman's skin or to expose the hair or body in any way. With regards to the headscarf, it must cover all of the hair and

be long enough to cover the woman's ears, neck and chest.

Colours and styles should be as plain as possible so that unnecessary attention is not drawn to the woman. In addition, the clothing should not be excessively rich and fancy in order to gain admiration nor excessively poor and ragged in order to gain sympathy. Modesty in attire and behaviour is the main goal.

Make-up (unless it is completely covered by a face-veil) and perfume are strictly prohibited for Muslim women when outdoors or in the presence of unrelated (non-Mahram) men. Again, it is important to mention that Muslim women who choose to wear the Hijab should strive to make their actions consistent with their dress with regards to Islamic guidelines for speech, manners and behaviour which, should be modest and decent.

The Hijab in the 21st Century

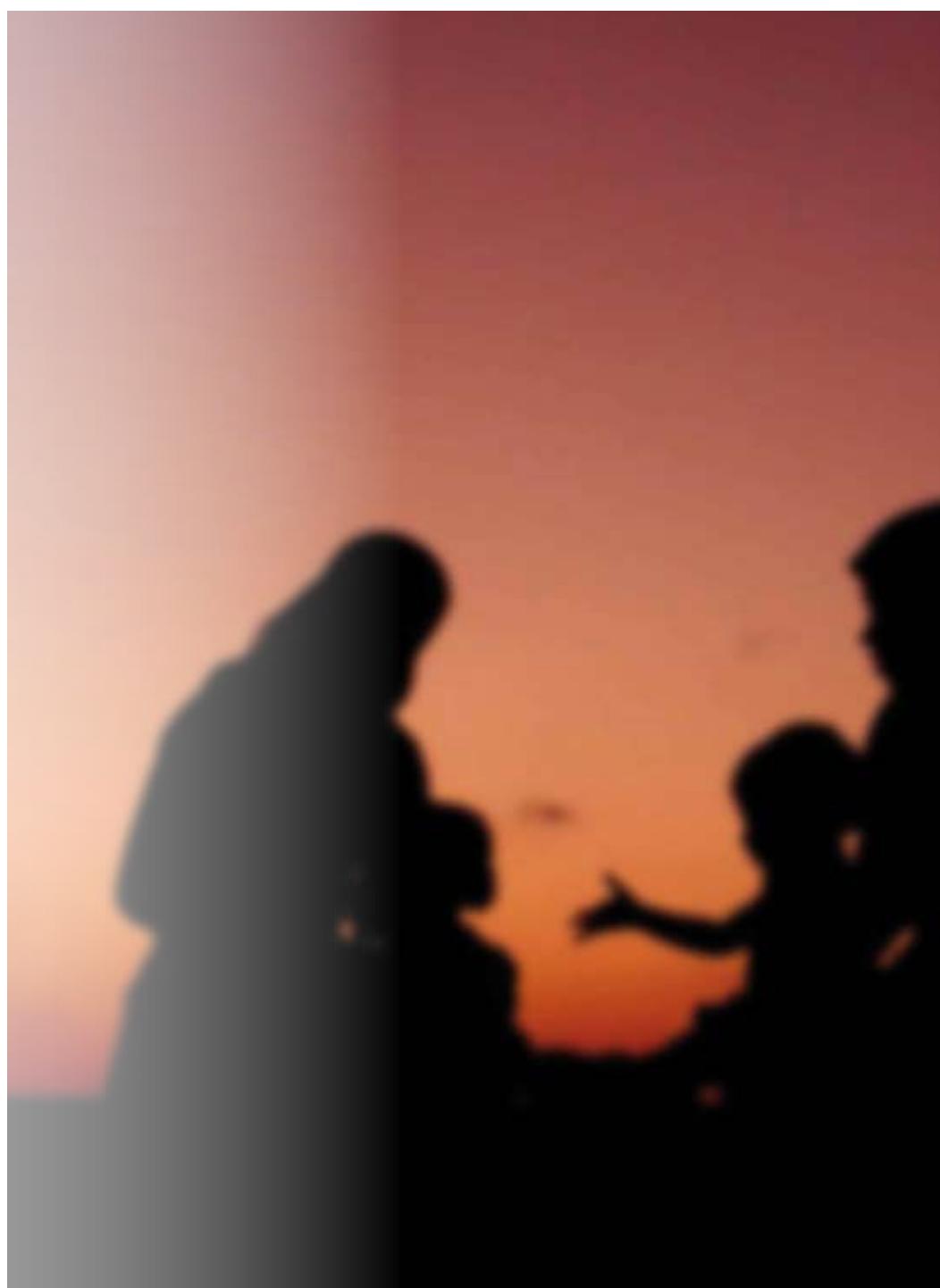
In recent years, the issue of the Hijab has been highlighted by the media and some political corners to great length. European society, has becoming increasingly anxious about the symbolism expressed by the Muslim Hijab and this has lead to unnecessary debate about a practice that has been accepted historically by all societies.

The Islam Hijab is both modern and practical. Muslim women wearing Islamic dress actively participate at work and education. They feel confident to engage with wider society without any problems or constraints. Hence women, should be allowed to choose what they wear, and if they choose to wear modest clothing, veil their face or cover their head with a scarf, then society should appreciate that that choice is entirely their right.

One of the misconceptions about this mode of dress is that it implies that Muslim women are submissive or inferior to men. Muslim women actually argue that on the contrary, Islamic dress is one of many rights

granted to Islamic women, empowering them to impose their intellectual identity in the public sphere. Modest clothing is worn in obedience to God and has nothing to do with submissiveness to men. Muslim men and women have similar rights and obligations and both submit to God. Jewish, Christian, Sikh and other faith groups also instruct their women to dress modestly and in some case cover their heads with scarves, however they are not deemed to be 'inferior' but instead perceived as 'pious'.

The Muslim community in Europe and America is growing rapidly. Growth factors include conversions



to Islam, immigration from Muslim countries and high birth rates for Muslim families. As the community grows, more Muslim women enter and participate into the mainstream society and workforce. In many cases, these women wish both to play their role in society and to maintain their religious conviction and individual identity. It is completely plausible to be able to fulfill both goals as Islamic dress is not indicative of individual competence.

There are some, who believe that the face veil, the Niqab or Burqa is a threat to social integration or security. Muslims and many proponents of women's rights and personal

freedom believe otherwise.

The Niqab or Burqa are not a threat to social integration unless statistically proven so. Muslim women have been donning the Niqab for decades in Europe and this issue has not caused any controversy until only recently. There is an increasing feeling within the Muslim community that mounting hostility to the Niqab and Hijab have got little to do with 'womens liberation' or integration, but more to do with the rise of Islamophobia in modern Europe.

One of the problems in the discourse surrounding 'integration' is that whilst often referring to integration, many

of its proponents actually mean assimilation, a totally different concept and certainly not one to be expected in secular, liberal and democratic Europe in a post-colonial era that has prided itself on its multiculturalism.

The fact is that modern 'Western' dress is a new invention. Looking at the clothing of women as recently as seventy years ago, European clothing was similar to what Muslim women wear today. These active and hard-working women of the West were not inhibited by their clothing which consisted of long, full dresses and various types of head covering. Muslim women who wear Hijab do not find it impractical or interfering with their activities in all levels and walks of life.

"Indeed, the Muslim men and Muslim women, the believing men and believing women, the obedient men and obedient women, the truthful men and truthful women, the patient men and patient women, the humble men and humble women, the charitable men and charitable women, the fasting men and fasting women, the men who guard their private parts and the women who do so, and the men who remember Allah often and the women who do so - for them Allah has prepared forgiveness and a great reward. ."(Qur'an 33:35)



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