

# Darul Iftaa دار الإفتاء

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is named after our Shaykh, Mufti-e-Azam, Faqihul Ummat, Hadhrat Mufti Mahmood Hasan Gangohi Saheb رحمۃ اللہ علیہ

## PROBLEMS - Why? When? How?

Everyone faces some unpleasant and painful challenges in life.

If one person is experiencing a serious marital discord, another person is experiencing the pain of disobedient children. If one person is experiencing the discomfort of demanding in-laws, another is experiencing the threat of an angry son-in-law. If one is experiencing a financial difficulty, another may be experiencing a deteriorating health condition. The list of painful experiences in life is unending.

If a person does not know the answer to the following three questions:

- Why is there a problem?
- Where did the problem come from?
- How to deal with the problem?

then the problem will lead to frustration. The person will then make inappropriate statements like "Why did Allah do this to me?" etc. At times during the height of frustration a person may even assault his ownself to give vent to his frustration. He may even assault his wife and children.

The various challenges of life can be overcome by pondering upon verses 155, 156 of Surah Baqarah. Allah Ta'ala say:

**And certainly, We shall test you with some degree of fear, hunger, loss of wealth, lives and fruits, but give glad tidings to As-Sabirin (the patient ones, etc.) Those who, when afflicted with calamity, say: "Truly! To Allah we belong and truly, to Him we shall return."**

(Qur'an 2:155-156)

The above verses answer all three questions.

Q. Why is there a problem?

A. Allah put us in various challenges of life to test our Iman and to see how we respond to those challenges.

Q. Where did the problem come from?

A. If the problem is not due to one's own shortcomings, sins etc. it just came upon a person, then it is a test from Allah.

Q. How to overcome the problem?

A. Allah says, Be patient and exercise restraint. Say:

*Inna Lillabi Wa Inna ilaybi Rāji'ūn.*

*"Truly! To Allah we belong and truly, to Him we shall return." (Qur'an 2:156)*

In essence, during difficulties, turn to Allah and make the zikr of Allah. Yunus ؑ was trapped in three darknesses. The darkness of the night; the darkness of the huge waves of the sea; and the darkness of the belly of the whale.

Outwardly, there was no way Yunus ؑ could be relieved from such a difficulty. Yunus ؑ beseeches Allah from within the belly of the fish.

لَا إِلَهَ إِلَّا أَنْتَ سُبْحَانَكَ إِنِّي كُنْتُ مِنَ الظَّالِمِينَ ۝ فَاسْتَجَبْنَا لَهُ وَنَجَّيْنَاهُ مِنَ الْغَمِّ...

... 'There is no one worthy of worship except You (Allah).

You are pure. I was among the Zalimeen (who went against your orders). 'We responded his prayer and saved him from grief... (Qur'an 21:87-88)

While we adopt means to address our difficulties, making Zikr is an effective way of invoking the mercy of Allah. It is through the blessing of Zikr, Allah guides a person to the solution of his problems.

Allah Ta'ala say:

*Behold, in the remembrance of Allah do hearts find content! (Qur'an 13:28)*

An outstanding characteristic in the life of our pious predecessors was making Zikr. This was their shield against all challenges. A person who does not make the Zikr of Allah is uneasy. A poet characterises the heart of such a person:

*Forgetting the Zikr of Allah is the death of the hearts of people.*

*The physical body is a grave before reaching the grave*

The poet attributes the empty and miserable feeling of the heart to the absence of Zikr.

Allah says those that confront the challenges of life with the Zikr of Allah invoke the mercy of Allah and such people are guided. (Qur'an 2:157)

Take out some time every day to make the Zikr of Allah and make dua to Allah after the Zikr. Duas after Zikr are most definitely accepted.

**Q: Many people use websites like “bidorbuy” and “ebay” for selling items through drop shipping. Is the drop shipping process permissible? If not, how can it be made Shariah Compliant?**

**A:** The common mode of drop shipping is:

The seller for example “A” advertises an item on websites such as bidorbuy or e-bay. “A” does not have the item in his possession at that time. The purchaser “B” responds to the advert and places his order by paying the purchase price to “A”. Once “A” receives the order and payment into his account via Paypal, “A” then places an order to the wholesale merchant (drop shipper) “C” at a wholesale price. “C” then dispatches the merchandise to “B” while “A” keeps the difference of the listed price and wholesale price as his profit. This procedure of drop shipping is not permissible since “A” is selling an item which is not in his possession. (*Sunan Tirmidhi #1233, Maktaba Ma’arif*)

The Shariah Compliant alternative is to do the transaction through the model of “Salam”. “A” purchases the item from the wholesaler “C” and then make “C” his agent to deliver the item to “B”. The process would remain same except for that the following information will have to be explicitly advertised:

The Seller “A” would have to publicize in his advertisement beforehand that he is not in possession of the item and will arrange its delivery once the person placing the order has paid the money. (*Badai’ us Sanai’ 5/201, Darul Kutub Ilmiyya*)

Complete description of the item being sold will have to be advertised. (*Aljaubara AlNayyirah Pg.218, Meer Muhammad Kutubkhana*) The time duration for delivery will have to be advertised. (*ibid.*)

**Q: SARS overcharged me tax. After protesting on the amount I received a refund after three years. Is there Zakat on the refunded mount?**

**A:** Having complete ownership of one’s assets is a requirement for the assets to be “Zakatable”. When you dispensed your money to the government in the form of tax, the money departed from your ownership. You had no possession of the money and you were not guaranteed a refund. Hence, you are not obliged to pay Zakāh on the refunded money for the three years you did not have possession of the amount. This refund received

## Q & A

will be included in your present Zakatable assets and you will pay Zakāh on the total amount the next time Zakāh is due on you. (*Fatawa Alamgiri 1/175, Maktaba Darul Fikr*)

**Q: How can a husband and wife maintain the level of love throughout the course of their marriage?**

**A:** The build up to marriage is an experience of thrill and jubilation. When the marriage is solemnised, one’s happiness and delight is on the verge of brimming and tipping over. When the newlywed couple meet for the first time, words cannot describe the sweetness of the bliss, serenity, pleasure and elation tasted by the two.

If every day of the marriage can mirror the first day of marriage, and every night reflect the first night of marriage, then the marriage will be a euphoric experience on this world.

The gentleness, passion, love, tenderness displayed on the first day and night of the marriage should be portrayed throughout one’s life.

**Read more on this with 16 practical steps for a successful marriage on:**

**[www.daruliftaa.net/General-Islamic/sparklove.html](http://www.daruliftaa.net/General-Islamic/sparklove.html)**

**Q: Is it permissible to write and post news & blog in a blogging site using a pseudonym (alias)?**

**A:** There are genuine reasons to withhold one’s identity while interacting on the internet. However, if the position with which one interacts online is such that people have to rely on the person’s integrity and standing in real life, then it would be more prudent to identify himself.

**Q: I own a petrol station. Is it permissible to keep the petrol station open during Jum’ah time and sell petrol through the non muslim staff? Will the income earned at that time be permissible? Kindly explain the underlying principle of doing business during Jum’ah time.**

**A:** Allah Ta’ālā says in the Quran,

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا نُودِيَ لِلصَّلَاةِ مِنْ يَوْمِ الْجُمُعَةِ فَاسْعَوْا إِلَىٰ ذِكْرِ اللَّهِ وَذَرُوا الْبَيْعَ ...

*"O you who believe! When the call to Prayer is made on*

*Friday, then hasten at once to the remembrance of Allah and quit all commerce. (Quran 62:9)*

In light of the above verse, the Fuqaha have ruled that trade after the Jum'ah Azaan is prohibited. It delays one from proceeding for Jum'ah. If a person does a transaction after the Azaan whilst proceeding for

Jum'ah and the deal is not a hindrance in proceeding to Jum'ah, such a deal is permissible. The objection is against the delay in going for Jum'ah, and not trade itself. (*Durrul Mukhtār wa Hashiya Raddul Muhtār* 2/161)

If a person closes his business during the Jum'ah salah, this would be an expression of his reverence and respect for the Jum'ah Salah. However, closing ones' business during Jum'ah Salah is not a condition for the Jum'ah salah.

Closing some businesses during Jum'ah may also not be economically practical. For example, a Muslim owns a service station. Friday is the end of the week and it is a busy period for taxis (kombis). If one closes the service station at that time, the normal clientele will go elsewhere and not return in future. This can impact the overall turnover of the business. While we believe rizq is from Allah, we are also not required to abandon permissible means of ones rizq. If one closes his business at that time, that is his level of Taqwa but not a requirement in Shari'ah.

It would be permissible that one proceeds for Jum'ah salaah whilst his business is administered by his non-Muslim staff. The income earned during Jum'ah time will be halal as there has not been a delay in going for Jum'ah Salah. (*Durrul Mukhtār wa Hashiya Raddul Muhtār* 5/101; *Fatāwa Rahīmiyyah* 6/28)

**Q: Is it permissible to throw away CD's/ MP3's or any other form of storage devices such as Flash drives, DVD's or iPods (that don't work) which contain recitation of the Qur'an?**

A: When a Qur'ān copy becomes (so) old that it is no longer legible, then it should be wrapped up (in some cloth) and buried like a (deceased) Muslim. This is done to honour the Qur'an.

Cds, DVDs and other electronic mediums are not the same as a printed medium. Audio Cds like a vinyl record (i.e gramophone record) make use of the grooved linings (known as "pits" and "lands"). The grooves in a CD are digitally read by a laser and then encoded to reproduce audio frequency.

Similarly in flash disk drives, SD memory cards (including all variants), Data CDs and DVDs (including all different formats) and portable hard disk drive including many other forms of data retention devices keep audios in many different formats (mp3, mp2, aac, amr, au, ram etc). However all these formats essentially retain a compressed

form of raw binary data, which gets decoded to relay audio frequency.

If we were to microscopically view the data, we would not see the Arabic in it. Hence the normal rules which are attached to a printed Qur'an or Islamic material will not apply to these digital formats.

It will be permissible to throw such devices and CDs away provided that nothing from the Qur'an or from the names of Allah etc. is printed or displayed on them. However, since these devices were used to record the Qur'an, they should be respectfully disposed of. (*Durrul Mukhtār wa Hashiya Raddul Muhtār* 5/101; *Fatāwa Rahīmiyyah* 1/320)

**Q: What is the basis of Shooting Stars in the Shariah?**

A: The concept of shooting stars has been mentioned in the Qur'an. Allah Ta'ala says: "And indeed we have embellished the lowest heaven with lamps(stars), and we have made them (to serve) as missiles to drive away the devils, and we have prepared for them the punishment of the blazing fire". (*Qur'an* 5/67)

Before the prophethood of Nabi ﷺ, the Jinn used to freely eavesdrop without being expelled from the upper terrestrial realms. When Nabi ﷺ was sent to the world, the Jinn were barred from entering the upper terrestrial spheres. Whenever they would try to eavesdrop, they were pursued by a flaming/shooting star. As Muslims, we have Imaan and firmly attest to the unique subtleties and phenomenon mentioned in the Qur'an. Scientists have recently discovered that stars and meteors are the source of powerful electric waves called "pulsars". A meteor is the visible streak of light that occurs when a meteoroid enters the earth's atmosphere. As Muslims, we are taught to believe in every aspect of our religion even though it transcends our senses and intellectual capacities. Kindly refer to the following link on the

**<http://daruliftaa.net/General-Islamic/shootingstar.html>**

website to view the entire Fatwaa on Shooting Stars.

**A website dedicated entirely for women to be launched soon...**

The Darul Iftaa aims to launch a website  
**[www.idealwoman.org](http://www.idealwoman.org)**  
to be run by women for women.

Follow updates on :  
**[www.daruliftaa.net](http://www.daruliftaa.net)**



## B.E.E.P (Business Educational Empowerment Programme)

The Darul Iftaa sent out an email on its BEEP (Business Educational Empowerment Programme) requesting people to forward their business achievements in order to inspire others. Alhamdulillah, the responses were overwhelming. Hereunder are some unedited responses:

1. A brother from India says: I am currently working at an engineering college as a demonstrator where I earn INR 45000 per month. The principal source of Barakah in my business is giving 2.5 % of my salary as charity to my relatives who are in need of financial support.

2. A brother from Kenya says: I was initially employed for about a year. Thereafter I joined my brother in a joint commercial venture dealing with car spares in which both of us earned an average of R40,000 per month. Thereafter, we procured a dealership in car spares where we earned an average of R70,000 per month. After procuring a loan from a Muslim brother, we began importing cars from Japan. We now own a piece of land in the centre of town and earn an average of R200,000 per month. This is the grace of Allah Ta'ala upon us. However, in this world of means, the following reasons could be attributed to our success.

1. *Working hard.*

2. *Unity in the family.*

3. *Avoiding interest.*

4. *Extending an open hand to the poor.*

3. A brother says: My father would toil daily without coming home for lunch; he would be the first one to leave the house and last one to be home. From among all his brothers, he never used to overspend on the family despite having the money. He invested the money that he saved.

4. A sister from Thailand says: I am a woman in niqab and due to circumstances, charged with the responsibility to support my children. I work from home where I import health and beauty products from China and sell it locally online. My clients are women. I started from zero and today, Alhamdulillah, after three years, I have a thriving business. I regularly donate in charitable avenues. Last month, I donated money and goods to flood victims after a massive flood took place in my country. I normally earn between 50 000 Baht to 70 000 Baht per month. I regularly pray two Rakaat of Salaah and ask Allah Ta'ala for assistance. This greatly helped me and gave me confidence that my business venture will be totally successful with the help of Allah Ta'ala.

### A Major Concern of The Darul Iftaa

Alhamdulillah, Allah Ta'ala has blessed many families with successful businesses. It is unfortunate that many thriving empires came to a sudden halt and lose Barakah due to differences among shareholders. Many differences stem from unethical business behaviour. For example, one shareholder takes more benefit and privileges from the business than others, or one shareholder prefers his children in the business over others etc. In many instances, shareholders square up in courts.

In order to maintain the Barakah in the business, the Darul Iftaa strongly recommends two things:

1) Succession plan

2) Adopt strict regulatory framework

The Succession plan is important to mould young and upcoming members of the family to take charge and promote the business.

A strict regulatory framework will assist in controlling unfair and unethical business behaviour. This will help maintain family unity and Barakah in the business. This service is provided by The Darul Iftaa.

### Latest from The Darul Iftaa

**Make your lease agreement and employment contract Shariah Compliant.**

**The Darul Iftaa has prepared basic guidelines on lease contracts and employment contracts.**

**Please check out :**

**[www.daruliftaa.net/Business-Contracts/employmentandlease.html](http://www.daruliftaa.net/Business-Contracts/employmentandlease.html)**

**Or contact The Darul Iftaa to obtain a copy.**