

O you who believe, respond to the call of Allah and His Messenger when He calls you to that which would give you life...

# Khilafah

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## Pakistan needs Khilafah

THE NUCLEAR INTERNATIONAL CRISIS AND ISLAM - GEOPOLITICAL IMPACT FROM THE MONSOON FLOODING: PAKISTAN AND BEYOND - RAMADHAN TIMELINE - WHY A 'BIG SOCIETY' COULDN'T HAPPEN IN BRITAIN - THE US-EUROPE DIVIDE: GROWTH VS STIMULUS - TAFSIR OF SURAH AL-BAQARAH 183-185 "FASTING IS WRITTEN ON YOU" - LIFE DOESN'T NEED TO BE SO TAXING - RAMADHAN TODAY: VIRTUAL UNITY WITHOUT REAL COMPLEMENTARITY

# NEWSBITES



## AMERICA'S SECRET WAR IN THE YEMEN

The NY Times recently reported on US air strikes against “suspected” terrorists in the remote Marib province of Yemen. Nothing unusual in what is now either all out war or extra-judicial killings, and the main US policy in the region. Only this time the province’s deputy governor was also killed, forcing Yemen’s president Ali Abdullah Saleh to accept full responsibility and to pay blood money to the offended tribes which were hit. What the NY Times now calls a “shadow war” and is waged in a dozen countries from Kenya to Pakistan is popular with Obama as he doesn’t need to officially declare war and the costs (via drones and other technology) is relatively modest compared to serious conflicts requiring large troop deployments. Additionally no formal announcement or public acknowledgement of these warring actions is deemed necessary by the US regime.

Un-announced but definitely noticed by Muslims. Its little wonder that Obama’s approval ratings across the Muslim world continue to plummet based on the Pew research of June 2010.



## £300M IN EARTHQUAKE AID “MISUSED BY ZARDARI”

More than £300 million in foreign aid for victims of the 2005 Pakistan earthquake

has been diverted by President Asif Zardari’s government to other ‘causes’, officials have told The Daily Telegraph. Schools, hospitals, houses and roads planned with money given by foreign governments and international aid groups remain unbuilt almost five years after the earthquake which killed 80,000 and left four million people homeless. It is felt that the diversion of aid funds will deter donors from giving after the devastating floods.

With more than 14 million displaced and thousands feared dead due to the flooding Zardari took to a European tour – not for vital fund raising but to raise the political profile of his son Bilawal Bhutto at a Birmingham rally of PPP members. Zardari’s days are numbered in Pakistan, but like his corrupt and secular predecessors when his excesses are deemed too much he will also be replaced by a similar callous, self centred, puppet figure who has greater allegiance to Western governments than his own people.

## WIKILEAKS: ANOTHER BRUTAL AND SHAMEFUL PORTRAYAL OF US AND NATO ACTIONS

The recent 91,000 document leak exposed the brutal killings of innocent civilians and Afghan Army personnel, and purported links between the Taliban and Pakistan’s Intelligence agencies. There is nothing new in these reports as the atrocities committed by the invaders are known to the entire world. But why the leak now? Obama has since re-stressed his pursuit of “fixed goals and objectives” (the exit plan for July 2011). The linking of Pakistani intelligence to the Taliban merely puts pressure on Pakistan to do more in the illegal “war of terror” as well as to filter out all those officers that have Islamic emotions. Hillary Clinton announced recently a \$500 million payment (bribe) to the Pakistan government to accelerate its operation in the border areas with Afghanistan to curb the resistance against the US.

Such leaks are not new and help veil US failures and to deceive its own nation. In the Vietnam War pentagon documents were also leaked in order to assure their people that the war was unwinnable and that a retreat was in the favour of the US

and it’s Army, thereby paving the way for its humiliating withdrawal after the loss of 56,000 troops. US pressure on Pakistan to do more against its own civilians and the resistance is a clear indication that the US wants to weaken Pakistan because they know that Pakistan has all the ingredients to be the launching pad for the upcoming Khilafah state.



## CONTINUED SLIDE OF BANGLADESH

On 27th July the appellate division of the Supreme Court in Bangladesh has given a verdict to again change the constitution of Bangladesh. Current PM Sheikh Hasina is moving ever closer to the avowedly secular constitution her father Mujibur Rahman set in 1972. This is despite the election manifesto of Awami League in section 21.3 clearly stating that “Laws repugnant to Quran and Sunnah shall not be made”. However after winning the election backed by a compromise deal amongst India-UK-USA, the government moved on to immediately clamp down on Islamic political parties.

Whilst the use of Islamic terminology is not a new “election ruse” in our lands, and the rule of law in reality is a mixture of nationalist, socialist and authoritarian dictates. Bangladesh is now moving into an even more overt anti-Islamic stance and secularising of the law of the land, this is yet another crude attempt to airbrush the Quran and Sunnah from all aspects of life with the narrow exception of prayers and fasting. Even the functioning of Masjids will be curtailed (restricting the Adhan), limiting Masjid numbers, and cutting government funding to Muslim programmes.



# Editorial

We give thanks for this blessed month of Ramadhan in which we fast and sacrifice in order to seek closeness to our Lord. We pray that He accepts our siyaam and qiyaam and forgives our sins and mistakes.

We pray that Allah (subhanahu wa ta allah) helps all our brothers and sisters across the world - most especially those who face hardship - such as those overcome by the floods in Pakistan or those imprisoned in Gaza and occupied elsewhere.

The Prophet (sallallahu alaihi wasallam) said: **“The similitude of the believers in their mutual love, compassion and sympathy is like that of a body: when one part hurts then the rest of the body calls out in sleeplessness and fever”** [Muslim]

What a contrast we see with the rulers of the Muslim lands in Pakistan and elsewhere. Collectively the rulers command millions of soldiers and trillions of dollars of resources, yet where is their response in times of greatest need? Or the vital preparatory work when floods and other disasters are prevalent? In Pakistan as the flood worsened and casualties mounted President Zardari left the country to smile and socialise with the rulers of Europe. Only after several days of a clear and obvious national emergency, did the Prime Minister Gillani deem it necessary to call an ‘emergency’ cabinet meeting. Where was the immediate move to the effected areas, to

personally supervise disaster management? Was it not for them to ensure ample food and water to prevent the huge rise in prices (one wheat roti now Rs 25 vs Rs 2 in other non affected areas). Was it not the least they could do to mobilise tens of thousands of soldiers to help the people, rather than continue to fight America’s war? The only urgency they have shown has been in securing NATO supply lines. Providing wine and weaponry to the crusaders in Afghanistan. Many efforts they have made have been mere public relations exercises.

Ramadhan is a symbol of the unity of this Ummah. Muslims from all over the world, black and white, young and old, weak and strong, wake up for suhoor, break our fast at sunset and spend nights in tarawih and tahajjud prayer. This wonderful unity comes through our Aqeeda - our belief in the One Creator, our belief in the Last Messenger of Allah (sallallahu alaihi wasallam) and in the revelation that was revealed in this month, the Qur’an al-Kareem.

Allah (swt) revealed: *“Ramadhan is the (month) in which the Quran was revealed as a guide for mankind and a criterion”* [2:183]

Let us listen to it in the tarawih, let us recite it and read it, and understand it. But most importantly let us implement it not only individually but also in the collective, in our society which is of a surety an obligation. Allah (swt) has

obliged us to remove the tyrant rulers that rule with other than that which Allah (swt) has revealed. Neglect of this duty is no less important than our fasting, indeed the Ulema described the Khilafah as the mother of fards.

We pray that Allah (subhanahu wa ta allah) unites this Ummah again under the shade of the righteously guided Khilafah. Ameen.

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# THE NUCLEAR INTERNATIONAL CRISIS AND ISLAM



The following is the address that Osman Bakhach (Head of Hizb ut-Tahrir's media office) made at the Khilafah conference in Beirut on the 18th of July.

Hizb ut-Tahrir's stance is that of Islam as extracted from the Shar'i evidence:

1. The purpose of Jihad in Islam is to revive mankind by spreading Islam amongst them and not to eradicate or to destroy them:

a. Islam is a divine message sent as a mercy to mankind: *"And we have sent you (oh Muhammed) but as a mercy to mankind"* [Al anbiyaa:107]

b. Islam revives human life: *"Is he who was dead and We have raised him unto life, and set for him a light wherein he walks among men, as him whose similitude is in utter darkness from where he cannot emerge?"* [Anaam:122]

c. In Islam it is prohibited to harm civilians and trees and buildings: Abu Daoud narrated that Anas ben Malik said: "The Prophet (saws) said (addressing the departing army): **go in the name of Allah, on the deen of Allah's messenger, do not kill an old man, neither a child, nor a baby nor a woman**"

d. Malik narrated in the Muwatta that when the Khaleefah Abu Bakr sent an army to Syria he said to the army's leader:

"... and I advise you with ten commandments: do not kill a woman, neither a child, nor an old man, do not cut fruit bearing trees, do not destroy housing, do not slaughter animals (sheep or camels) except for (the purpose of) eating, do not burn palm trees, and do not flood the tree, do not steal, and be not cowardly)"

e. All of the above clearly contradicts with a policy of destroying the people and mass destruction as is the case with nuclear weapons; therefore manufacturing nuclear weapons is haram (illegal in origin).

2. However, when one or more states, come to possess such lethal nuclear weaponry, and the possibility of their usage arises, then it becomes mandatory upon the Islamic state equally to possess such nuclear weapons per the principle of equal treatment: *"Then whoever transgresses the prohibition against you, you transgress likewise against him"* [Al-Baqara:194]

And: *"If you punish, then punish with the like of that which you were afflicted"* [an Nahl: 126]

Therefore the Islamic state is mandated to possess nuclear weapons in case any of her opponent states possess them.

3. Allah (swt) has ordered us to prepare

sufficient deterrent force in order to deter others from attacking us; thus if the enemy possesses nuclear weapons, they will not be deterred from attacking the Islamic state except if she also has nuclear weapons; Allah (swt) commands: *"Make ready for them all you can of (armed) force and of horses tethered, that thereby you may dismay the enemy of Allah and your enemy, and others beside them whom you know not. Allah knows them"* [Anfal 60]

So to deter the enemy means to cause fear in him, to prevent him from attacking the Islamic state, i.e. what is nowadays referred to as mutual deterrence. The potential enemy will not be deterred from attacking the Muslims except when the Muslims possess powerful weapons superior to, or at least equivalent to the weapons possessed by the potential enemy. If the enemy has nuclear weapons so the Islamic state must also possess them.

4. Islam forbids the Islamic state to sign any nuclear non proliferation treaty which permits other states to maintain their nuclear arsenal. Instead, Islam permits the signature of treaties geared towards mutual elimination of nuclear weapons. To allow some state to keep nuclear weapons leads to fatal dangers to those not possessing it, and this is forbidden in Islam. The Prophet (saws) said: **"No one shall cause harm to others just as no one shall be permitted to do harm to him"**

We maintain that it is a duty upon the decent states to take a firm stand against the states which possess nuclear weapons, and to enforce a compelling comprehensive boycott against these states until they give in to destroy and eliminate any and all such weapons. This is Hizb ut-Tahrir's perspective on this issue, and this is the stance of the Islamic state, the Khilafah upon her founding with Allah's will.

*"Verily, Allah will accomplish his purpose. Indeed Allah has set a measure for all things"* [Al Talaq: 3]

# Geopolitical Impact from the Monsoon Flooding: Pakistan and Beyond



Democracy or dictatorship, instability and Pakistan have become synonymous under the reigns of both. From the ill-conceived alignment with the US in its 'War on Terror', to the capitulation of internal security, nuclear assets, intelligence, airspace, ground bases and then finally physically fighting Americas proxy war against its own very people resulting in thousands of Pakistani deaths. The latest tragedy to strike Pakistan has further compounded the litany of woes this society has had to suffer (power shedding, rising prices, poverty, sugar scandal, unemployment, instability, IDP etc) at the hands of its aloof ruling class, civilian or military. After the devastating floods which have left an already frail Pakistan on the verge of collapse, observers and commentators would have been writing the obituary of the Pakistani leadership in columns of the broadsheet were it not for the US support for this regime. Most recent statistics and facts are both alarming and epitomize the sheer scale of the tragedy aggressively unfolding in Pakistan. Up to 20

million people have been affected, at least 1,600 have lost their lives with over 100,000 animals dead. Roads, irrigation canals and electricity supply infrastructure have been destroyed. In Pakistan's Sindh district, the average rainfall is 17.4mm for the month of August; 255mm fell in 12 days. The World Bank estimates that crops worth \$1bn (£640m) have been ruined and the Pakistani finance secretary warned that the disaster would cut the country's growth in half. A quarter of Pakistan's economy is derived from agriculture, nearly half of its workforce are employed by the agricultural sector and as Asia's third-largest grower of wheat and the fourth-biggest producer of cotton, production in both is predicted to decline by 10 to 15 percent whilst prices are set to rise sharply. Javed Saleem, the former head of Pakistan's Crop Protection Association, estimates 17 million acres of agricultural land have been lost to the floods, costs to the cotton-growing economy is \$2bn. The immediate impacts to human life and the Pakistani nation are almost unfathomable

due to the sheer magnitude of the crisis and is exasperated by an inadequate and irresponsible bankrupt government with nothing to offer. Pakistan now faces yet further 'shark loans' (\$900m World Bank) and 'aid' (or lack of it). The economy maintains its hasty course towards dire self destruction.

The existing political landscape offers even a bleaker promise. So slow was Zardari's initial response to the crisis that top U.S. officials privately pressed the Pakistani leader to cut short his European tour and head home to help contain the fallout. It took him over two weeks before visiting flood ravaged regions and chose to first visit the southern province of Sindh, where he is relatively popular, rather than the devastated northern regions to avoid a hostile reception. The civilian government of the PPP led by Zardari has been inundated with a barrage of criticism from both the national and international press leading many to predict his overthrow (by the army) or widespread social unrest. "The powers that be, ie the military and bureaucratic establishment, are mulling the formation of a national government, with or without the PPP [the ruling Pakistan People's party]," said Najam Sethi, editor of the Friday Times. "I know this is definitely being discussed. There is a perception in the army that you need good governance to get out of the economic crisis and there is no good governance". Meanwhile, the political fallout from the floods is also threatening the fragile civil-military balance. The incident in the north-western town of Nowshera this week reflects this growing sense of alienation between millions of Pakistanis and the state, when

officials very narrowly avoided being lynched. Zardari is at the weakest point of his tenure and it remains to be seen whether this is the 'final straw which breaks the camel's back'. To many commentators, the end of Zardari be it through the civilian route or through the military is 'written on the wall'. However, whilst the US continues for now to provide support for Zardari so that the military can continue its focus on the US proxy war, it might already be too late. For many, this crisis is far from over, and too big for there to be no political casualty. According to the Dawn the army has

tabled this notion. It is no secret that the powerful chairman of the US Joint Chiefs of Staff committee, Admiral Mike Mullen, was a key backer in favour of the recent extension of Kayani's tenure by 3 years. What is indisputable is that, at the moment Kayani and his army's stock could not be higher, President Zardari's and his government could not be any lower.

For America, 'supporting' Pakistan in this crisis is supporting itself on more than one account. Washington is dependent on Pakistan for supply lines into Afghanistan, intelligence, its land/air space and its

### Washington is dependent on Pakistan for supply lines into Afghanistan, intelligence, its land/air space and its continuation in the proxy war Pakistan is fighting.

deployed 60,000 troops for rescue and relief operations out of a force of 550,000 soldiers, whilst the Pakistani military has in excess of 140,000 soldiers fighting the US's proxy war against its own people in the northwest of Pakistan. General Ashfaq Kayani, visited the flood victims days before the prime minister, Yousaf Raza Gilani or Zardari, arrived deepening the impression among many Pakistanis that the military holds more power, as flood victims staged protests to demand more government help. Whilst the army is playing a dominant role in the current relief operations, despite the creation of the National Disaster Management Authority (NDMA) after the 2005 earthquake, it is clear that its rescue efforts and resources are inadequate due to its engagements on behalf of the US. With little chance of this changing. Speaking to the BBC World News, Shah Mahmood Qureshi, Pakistan Foreign Minister stated, "troops have not been reallocated from the military offence, and continue to be engaged in the fight against militants." Military spokesman Major-General Athar Abbas told the Dawn that "the involvement of our troops in relief activities will have no impact on our fight against militants.". With Kayani's fight against 'militancy', his increasingly close ties to senior members of the US military and fears that, as in the past, the US could undermine the position of Pakistan's already fragile civilian authorities and give tacit support for the military and many commentators have

continuation in the proxy war Pakistan is fighting. Every day hundreds of trucks enter Afghanistan through Pakistan and this supply to NATO forces battling against the Taliban has been badly affected due to heavy downpours and floods. More than 5,000 oil tankers and trucks carrying necessary commodities and petroleum products were stuck in Dera Ismail Khan, Zhob and Qila Saifullah as the roads washed away in the floods. Additionally, US forces endured their deadliest month in July (66 US soldiers killed) since the conflict began in 2001.

With the Netherlands gone, and Canada due to pull out next year, that leaves the US and Britain to bear the brunt of military operations. Gen David Petraeus, says he will not be bound by a 2011 target date to start withdrawing US troops, and has a green light to start discussions with the Taliban with commentators writing that victory is some distance away. Pakistan's ongoing role in stabilising Afghanistan through the porous borders is even more pertinent.

Whilst the US provides \$1 billion a year in military aid to Pakistan to fight its proxy war according to a trove of secret military field reports made public, the 'humanitarian aid' has been hard to come by. The UN has been appealing and struggling to reach its target of \$459m to address the initial relief efforts, and the US has offered a paltry \$70m in an effort to

improve her image in the eyes of the people of Pakistan. In an interview with CFR, Holbrooke stated, "The people of Pakistan will see that when the crisis hits, it's not the Chinese. It's not the Iranians. It's not other countries. It's not the EU. It's the U.S. that always leads". It remains difficult at this stage to calculate the long-term effects of the floods on America's goals in the country, which include focusing the Pakistani government on fighting its proxy war against 'militants' that threaten it and use Pakistan as a base to attack NATO forces in Afghanistan. The magnitude of the flooding is also demanding a greater role from the Pakistani military, which in turn leaves some American military officials concerned that the army's counterinsurgency campaign could falter in the northwest border regions. The US had been pressing Pakistan to launch an offensive in North Waziristan whilst Pakistan had been reluctant to go in. "The army still needs time to recover" from South Waziristan and SWAT, said a Pakistani intelligence official who spoke on the condition of anonymity. He said that a possible offensive in North Waziristan had "been discussed for the fall", but that now, "I don't foresee it." Gates told reporters last week that the Pakistani military had not been expected to launch any new offensives against militants in the short term, and he said it remained to be seen whether the flood would have a significant impact on the Pakistani government's campaign against extremists. On the other hand American drone attacks have continued unabated, an airstrike in the North Waziristan region only as recent as the 15th August resulted in scores of further civilian deaths. The silver lining in the cloud for the US has been that this tragedy has allowed the American military to increase its presence in the country. By mid August, when helicopters began rescue and aid missions in the Swat Valley, hundreds of American troops were operating with Pakistani troops. Will this represent a more hands on approach for the US whilst the Pakistani military remains preoccupied? America is still keen to support the civilian government. However, it faces an uphill struggle as a strong tide of fierce civil unrest begins to take shape against government and institutional incompetence in dealing with the crises.



# Ramadhan Timeline



## THE FIRST REVELATION

The most significant event that occurred during Ramadhan is the revelation of the Qur'an to the Prophet Muhammad (saw). Prophet Muhammad (saw) was in the cave in Mount Hira when the Angel Jibreel (as) came to him (saw) with the first five ayat of Surah Al-Alaq.

*"Ramadan is the month in which was sent down the Quran as a guide to mankind also clear signs for guidance and judgement."* [TMQ Al-Baqarah: 185]

*"We have indeed revealed it, (Al-Quran) in the night of power."* [TMQ Al-Qadr: 1]

## 1 A.H. (AFTER HIJRA)

In the first year after the Hijrah, the Prophet (saw) sent Hamza ibn Abdul Muttalib (ra) with thirty Muslim riders to Saif al Bahr with a definitive task of intercepting a caravan belonging to Quraish. It was a caravan of 300 people including Abu Jahl bin Hisham. The two parties encountered each other and aligned in preparation for fighting. Majdi

bin 'Amr, on good terms with both sides, happened to be there and managed to prevent an imminent clash.

## 2 A.H.

In the second year of Hijrah the Messenger of Allah (saw) set out on the 8th Ramadhan with three hundred and five of his companions mounted on seventy camels. The Prophet (saw) and his companions set out to intercept a caravan of their own goods that had been left in Makkah. It was led by Abu Sufyan, himself, and estimated at 60,000 dinars. They were met by a well-equipped army of the nobility of Quraish, intent on putting out the light of Islam. Then the two sides advanced and drew near each other at Badr on Friday morning on the 17th of Ramadhan. Despite being outnumbered three to one and appearing weak and unseasoned, the Muslims defended their faith with a burning desire to protect the Prophet (saw) and meet their Lord through martyrdom. Allah (swt) gave

them a decisive victory at Badr on this day of Ramadhan that would never be forgotten.

## 6 A.H.

In 6 A.H., Zaid ibn Haritha (ra) was sent to Wadi al-Qura at the head of a detachment to confront Fatimah bint Rabi'ah, the queen of that area. Fatimah had previously attacked a caravan led by Zaid (ra) and had succeeded in plundering its wealth. She was known to be the most protected woman in Arabia, as she hung fifty swords of her close relatives in her home. Fatimah was equally renowned for showing open hostility to Islam. She was killed in a battle against these Muslims in the month of Ramadhan.

## 8 A.H.

By Ramadhan of 8 A.H., the treaty of Hudaibiya had been broken and the Muslim armies had engaged the Byzantines in the North. Muhammad (saw) felt the need to strike a fatal blow to Kufr in the Arabian Peninsula and

conquer the city of Mecca. Now the time had come to purify the Ka'ba of nakedness and abomination. The Prophet (saw) set out with an army having more armed men than Al-Madinah had ever seen before. People were swelling the army's ranks as it moved toward Makkah. The determination of the believers became so awesome that the city of Makkah was conquered without a battle, on the 20th of Ramadhan. This was one of the most important dates in Islamic history for after it, Islam was firmly entrenched in the Arabian Peninsula. During the same month and year, after smashing the idols of Makkah, detachments were sent to the major centres of polytheism and al-Lat, Manat and Suwa, some of the greatest idols of Arabia, were destroyed.

Such was the month of Ramadhan in the time of the Prophet (saw). It was a time of purification, enjoining the good, forbidding evil, and striving hard with one's life and wealth. After the death of the Prophet (saw), the Muslims under the Khilafah carried on this tradition. Ramadhan continued to be a time of great trials and crucial events.

#### **92 A.H.**

Ninety-two years after the Hijrah, Islam had spread across North Africa, Iran, Afghanistan, Yemen and Syria. Spain was under the tyrannical rule of King Roderick of the Visigoths. Roderick had forced his six million serfs and persecuted Jews to seek the aid of the Muslims of North Africa. Musa ibn Husair, the Umayyad governor of North Africa, responded by sending his courageous general Tariq ibn Ziyad at the head of 12,000 troops. In Ramadhan of that year, they were confronted with a combined Visigoth army of 90,000 Christians led by Roderick, himself, who was seated on a throne of ivory silver, and precious gems, drawn by white mules. After burning his boats, Tariq motivated the Muslims warning them that Paradise lay ahead of them and defeat and the sea to the rear. They burst with great enthusiasm and Allah (swt) manifested a clear victory over the forces of disbelief. Not only were Roderick and his forces completely annihilated, but Tariq and

Musa succeeded in liberating the whole of Spain, Sicily and parts of France. This was the beginning of the Golden Age of Al-Andalus where Muslims ruled for over 700 years.

#### **658 A.H.**

In the seventh century A.H. the Mongols were sweeping across Asia destroying everything that lay in their path. Genghis Khan called himself "the scourge of God sent to punish humanity for their sins". In 617 A.H. Samarkand, Ray, and Hamdan were put to the sword causing more than 700,000 people to be killed or made captive. In 656 A.H. Hulagu, the grandson of Genghis Khan continued this destruction. Even Baghdad, the leading city of the Muslim world, was ransacked. Some estimates say that as many as 1,800,000 Muslims were killed in this astonishing carnage. The Christians were asked to eat pork and drink wine openly while the surviving Muslims were forced to participate in drinking bouts. Wine was sprinkled in the masjids and no Adhan (call to prayer) was allowed. In the wake of such a disaster threatening the whole Muslim world, Allah (swt) raised up from the Mamluks of Egypt, Saifuddin Qutz, who united the Muslim army and met the Mongols at Ain Jalut on Friday, 25 Ramadhan 658 A.H. (6 September 1260 CE). Qutz told his army to wait until they finished the Friday prayers (Jummah Salah), "Do not fight them until it is sunset and the shadows appear and the winds stir, and the preachers and people start to implore Allah for us in their prayers", and thereafter the fighting began. Jullanar, the wife of Qutz, was killed during the battle. He rushed towards her saying, "Oh my beloved one". She told him while uttering her last breath, "Do not say that, and care more for Islam." Her soul left her body after telling her husband that the Jihad for the sake of Allah and Islam is more important than love and personal relations. Qutz stood up saying "Islamah... Islamah". The whole army repeated that word after him until they achieved their victory. Although they were under great pressure, the Muslims with the help of Allah (swt), cunning strategy and unflinching bravery,

crushed the Mongol army and reversed this tidal wave of horror. The Muslims immediately started to chase the Mongolians, and Qutz entered Damascus five days after the Ain Jalut battle. The chase continued to Halab and when the Mongolians felt the approach of the Muslims they left behind the Muslim prisoners. In the period of a month the Muslims were able to restore Bilad El-Sham entirely from the hands of the Tartars and the Mongolians.

#### **682 A.H.**

In the year 682 A.H. (Ramadan, 4th July 1187 C.E.) Salahuddin Ayyubi with the Muslim Mujahideen of the Khilafah fought one of the most important battles in the history of Islam. The Muslims on this day, in one single day, virtually routed all local Christian forces capable of defending the Crusaders establishment in the Near East. Facing no resistance, Salahuddin took his time to reach the city of Jerusalem on 9th October 1187 C.E. (Christian Era), a Friday, and the Holy city was purified.

This was the spirit of Ramadhan that enabled our righteous forefathers to face seemingly impossible challenges. It was a time of intense activity, spending the day in the saddle and the night in prayer whilst calling upon Allah (swt) for His mercy and forgiveness. Today, the Muslim world is faced with disunity, colonisation, widespread corruption and economic deprivation. Surely we are in need of the Khilafah so that the believers can walk in the footsteps of our beloved Prophet (saw), the illustrious Sahabah, Tariq ibn Ziyad, Qutuz, Salahuddin and the countless heroes of Islam. Surely we should be of the believers who are unafraid of the threats of the Kuffar, yet kind and humble amongst ourselves. May Allah (swt) make us from amongst that generation of Muslims who can carry Islam to all corners of the globe and may He give us the strength to undertake all hardships in the pursuit of His (swt) pleasure.

Ameen





# Why a 'Big Society' couldn't happen in Britain



There has been much talk recently about creating a 'Big Society' in Britain, a theme promoted by UK Prime Minister David Cameron since the general election campaign in May. Many people confess they are unsure what he meant with these words. But the general argument - that individuals and communities should be encouraged to do more for society and the state expected to do less - has been welcomed by those who sense a decline in community spirit over recent years, and deeper social divisions that have not been solved by increasing state intervention over the decades.

There are several reasons why this vision of a big society will not work to bring communities together in Britain or help heal its "broken society".

## 1. POLITICAL INSINCERITY

Many people believe that calls for a 'big society' are little more than political 'spin'; using clever language to justify cutting state expenditure on public services. The present British government's favourite catch phrase is they want to 'set people free' to do more in society: to set up schools, to run police authorities etc. I believe this phrase to 'set people free' will start to wear thin, especially when people see that the weakest in society are being 'set free' to fend for themselves, to sink or swim, as radical public spending cuts start to bite. This concern is not without basis, as the government coalition includes capitalist ideologues who genuinely believe in individual responsibility, a small state, and who are not uncomfortable that society needs losers in order to create

more winners.

## 2. THE DOMINANT VALUES OF THE SOCIETY RUN COUNTER TO THE 'BIG SOCIETY' ETHOS

Whilst there are ordinary people in Britain who do volunteer, help others and contribute within their communities, the proportion is far from great and this sector was more obvious in a time when religious values were more evident. Indeed, it was the churches who dominated in this arena - which is why so many schools, hospitals and charities started with links to religious groups.

But religious values have declined immensely in the past 50 years, leaving secular values to dominate. Those secular values - once balanced by a personal religious ethic - include the idea that man should be 'free' and autonomous, which runs counter to idea of being altruistic, part of a community and helping others. Individualism is a value deeply ingrained in today's British society. So much so, that in the past ten years it has spawned new acronyms like WIIFM ('what's in it for me') and 'nimbyism' (nimby = 'not in my back yard'). In the face of such values - which dominate culture, media, the playground and street - ordinary individuals who seek to do some good will never be in sufficient strength to make an impact on a societal level.

Moreover, there is a strand of thinking in western society that survival of the fittest



is a natural phenomenon in nature; that life has to have ups and downs, winners and losers. Concurrently the view that man's duty to help others is what elevates humans over other creatures is something rarely expressed.

The rise of individualism, and the decline in family, and community, cannot be separated. The question they might ask is: why would someone endure the ups and downs of family responsibility when they could 'set themselves free' from these trappings?

### 3. THE DEPTH OF PROBLEMS CAUSED BY THE CAPITALIST SYSTEM

Beyond values, we have a system that institutionalised those values. In Capitalism, the market dominates; and if the market dictates behaviour that encourages profit, material gain and the pursuit of sensual pleasure, then there is little room left for the spiritual, humanitarian or ethical pursuits that are non-profit making.

#### CONSEQUENTLY, OVER TWO CENTURIES THE DIVISIONS WITHIN SOCIETY ARE VERY DEEP

Wealth gaps between rich and poor are widening. A report in the British Medical Journal in July 2010 said that wealth inequalities are worse now than during the great depression of the 1930's and in February 2010 that found that the poor die on average 7 years younger than the average in society, and suffer more illness. These reinforce the findings of other reports, like that in July 2007 by the Joseph Rowntree Foundation that said the gap between rich and poor in the UK is as wide as it has been for 40 years, and that

households in already wealthy areas had become "disproportionately" richer compared with society as a whole.

Class divisions still remain. In January 2010 a report from the National Equality Panel, set up by UK ministers to investigate inequality, said there are "very large" differences in wealth between the classes, and that Britain is now one of the world's most divided countries with children born into a wealthy family having far more advantages than those who are not. The report went on to show that, while gender and ethnic background are all factors in determining a child's success, it is the social class into which they are born that is still most important in Britain.

Racial divides have not been abolished in the West; a government commissioned study in 2008 found that 32 percent of those from ethnic minorities believe racism is getting worse - a figure that has not fallen but that now the indigenous white community are more likely (now 58%) than those from ethnic minorities to

**The Shari'ah taken as a whole serves to protect life, property, beliefs, honour, and the minds of people in society. Islam values individuals, but never at the expense of society.**

believe that racial prejudice and discrimination is getting worse. Black and ethnic minority citizens are still significantly under represented in terms of education and employment and still significantly over represented in the prison population.

Historic religious divisions in Britain - such as between Catholic and Protestant have become replaced by a division between people who hold a strong faith and secular extremists. Christian nurses who mention God and a Christian air hostess who wore a cross round her neck have been disciplined at work, alongside Muslim women vilified for their Islamic dress. Christians who protest against insults to Prophets are portrayed by a liberal secular media as extreme, although with less vehemence than Muslims are.

Women have the vote, but can hardly be said to have been liberated from market exploitation. 60% of women hate the way they look and 50% said they would have

plastic surgery if it were free. 93% of girls and young women reported anxiety about their looks, with over 1 million women in the UK reportedly having an eating disorder. In the UK 1 in 20 women report having been raped and two women die each week from domestic violence. There are now serious concerns of a growing divide between the elderly and young, driven by economic as well as social forces, as the young are being forced to pay off the debts of an older generation. Faced with this legacy of decades of a Capitalist system and secular liberal values, it is hard to see how a revolution in the voluntary sector, never mind a gentle encouragement, would make a significant change.

#### ISLAM'S VALUES AND SOCIETY

For decades there have been those in the Muslim world who looked 'westwards' for answers as to how societies should be structured. Moreover, many Muslims living in Britain have found their own families and communities are not immune from the

wider problems in British society. Hence, Muslims need to look elsewhere for solutions, and it is only natural they look to Islam.

The Shari'ah taken as a whole serves to protect life, property, beliefs, honour, and the minds of people in society. Islam values individuals, but never at the expense of society. In an eloquent hadith of the Prophet sallallahu alaihi wasallam there is an inherent recognition that in Islam that freedom of the individual can lead to harms in society.

**"The metaphor for someone who stops at the limits of Allah and someone who transgresses them is that of some people who draw lots on a boat. Some of them get the upper deck and some of them the lower. When those in the lower deck want to get water, they have to pass by those above them. Then they say, 'If we were to make a hole in our deck, we would not have to bother those above us.' If they (on the upper deck) were to let them do what**

they wanted, all of them would perish. If they seize hold of their hands and stop them, they will be saved and all of them will be saved."

### ISLAM'S PRIORITIES IN SOCIETY

Islam has a clear role for the state to prioritise its role in helping those who are weakest. The first Khaleefah (Caliph) of Islam, Sayyidina Abu Bakr as Siddiq, said in his first speech as ruler: "The weakest among you is foremost in my eyes until I get him his due, InshaAllah. The most powerful among you is the furthest in my eyes until I do not make him pay due rights to others InshaAllah." The Shari'ah addresses human beings in such a manner that people are not perpetually obsessed with seeking material values, and they engage in spiritual, humanitarian and ethical pursuits. However, it does not abolish the natural desire to fulfill one's material needs and, to a large extent one's 'wants'.

### ISLAM'S VALUES AS A MOTIVATION FOR SERVING OTHERS

Fundamentally the motivation Islam encourages for every action - whether an act of worship, an act of humanitarian aid, a material act (such as going out to work or enjoying the fruits of wealth one has), or political actions - is to please Allah and strive for a good future in the life after death. This is something which pervades all aspects of society, state and media in an Islamic society - so encouraging its citizens to be better people.

There is no equivalent of this in a secular world. If empirical evidence of cost benefit outcomes for society cannot be proven, then governments do not encourage their populations, so leaving the door open for behaviour to be determined by a cost benefit outcome for the individual. Islam then provides a code of personal behaviour to reinforce this:

#### 1. Acts of worship which always remind one to behave decently and avoid indecency.

*"Recite what has been revealed to you from the Book (Qur'an) and establish prayer, for prayer restrains/prevents from shameful and evil deeds (fahsbaa and munkar)"* [Quran: 29:45]

#### 2. Acts of charity and kindness -

especially to orphans and the weak.

**"Smiling in the face of your brother is charity ... and pouring out from your bucket into your brother's bucket is charity,"** Hadith of Prophet Muhammad (saw)

#### 3. Encouragement and advice to others towards similar behaviour

Tameem ad-Dari (RA) narrated that the Prophet (saw) said, (three times), **"The Religion is naseeha (sincerity and sincere advice)." We said, "To whom?" He said, "To Allah, His Book, His Messenger, and to the leaders of the Muslims and the general people."** [Saheeh Muslim No.55]

#### 4. Respect, and dutifulness to parents, teachers and the elderly

Imam as-Sadiq (as) relates that once a person approached the Noble Prophet (saw) and asked: **"O' Prophet of Allah! Towards whom should I exhibit goodness and kindness?"** The Noble Prophet replied: **"Towards your mother." Which he repeated 2 times more before saying "Your father".**

#### 5. Encouragement to marriage and to have many children.

Abu Dawood (2050) narrated that the Prophet (saw) said **"Marry those who are loving and fertile, for I will be proud of your great numbers before the other nations."**

#### 6. A duty of care to neighbours -

regardless of their religion or race. It would be impossible for a society like this to have neighbours who froze to death every winter.

AbuHurayrah reported that the Prophet (saw) said: **"He will not enter Paradise whose neighbour is not secure from his wrongful conduct."** - Sahih Muslim, 15 This code of personal behaviour is such that it establishes a public opinion that promotes an environment of a decent and caring society, rather than a society that is pushed to value celebrity, material wealth and consumption - which creates an obstacle to good actions that many individuals in Capitalist societies try to do.

### THE ROLE OF THE STATE IN ISLAM

The State in Islam has laws and systems that enshrine and protect these values. We

will illustrate this with just a few examples. Islam is not like communism that despises peoples' desire to own, and systemically works to abolish it. Rather, it allows people to own, and encourages gratitude for what one owns, but it does set limits, established in a legal framework on matters of ownership. It prevents ownership of and trade in 'prohibited' items which the Shari'ah in its legal texts has defined as harmful to life, property, beliefs, honour, and the minds of people in society. Beyond that Islam prevents hoarding and has specific laws that encourage the circulation of wealth. These include the Zakat levy of 2.5% on unused wealth; and various levies on land that encourage either utilisation, or passing to those who would use the land. So Islamic laws work in a way to circulate and spread wealth, without penalising the wealthy. Secondly, Islam places valuable material resources such as coal, gas, fuel and minerals, in public ownership, hence preventing the wealth of a nation being concentrated into the hands of an elite. The Prophet (saw) said "People have a right in three things: water, pastures and 'fire' (covering all energy sources)" So, all citizens have a stake in society.

Thirdly, Islam provides a safety net for the poor - as The Prophet (saw) said **"The son of Adam has no greater right than to food, clothing and shelter".** However, whilst there is an important role the state plays here, there is a duty of family - who have wealth surplus to their own basic needs and wants - to help poorer relatives. In an Islamic system, the state ensures this avenue is used before treasury funds, affording more community responsibility and accountability at a level much closer to home.

### CONCLUSION

In Britain, Muslims can only hope to hold fast to these values and personal rules, and recognise the dangers of secular values that encourage individualism. In this way, our community would be less in danger of succumbing to problems afflicting wider society, and perhaps offer a better example. However, in the Muslim world there is a need and a duty to establish a state and system that enshrines these noble values.



# The US-Europe Divide: Growth Vs Stimulus



June 26th and 27th 2010 marked the fourth G-20 Summit meeting, held in Toronto, Canada. Alongside attendance from representatives of the G-20 economies of finance ministers and central bank governors, a further twelve nations and eight intergovernmental organisations also took part. Canadian Prime Minister Stephen Harper announced the theme of the summit to be about 'Recovery and New Beginnings'. Priorities of the summit included an evaluation of the progress of financial reforms, developing sustainable stimulus measures, debating the global bank tax and promoting open markets. The G-20 nations collectively make 85% of Gross National Product (GNP) and 80% of world trade.

In perfect summit style, the 'whining' and dining took place along with ending the summit on the usual 'agree to disagree' rhetoric. However on this occasion, the disagreement between the US and Europe on how to sustain recovery was apparent. As described in the Financial Stability Report from the Bank of England; 'a stable financial system is able to sustain the supply of key services to the economy

even in the face of material shocks'. The global capitalist economy has struggled to ensure availability of credit to small businesses and individuals due to the debt crisis. More recently, the effects of the European debt crisis from increasing government deficits and collapsing economies such as Greece have resulted in discussions for a further loan intake of \$110 billion from the IMF. Such crisis situations have upset the European financial markets.

Due to the European debt crisis, the stance of European countries at the summit were focussed on austerity (reduction in spending and balanced budgets) rather than the US stance of recovery through providing economic stimulus which will encourage spending and hopefully create jobs - a strategy that brought Europe to its debt crisis situation. Taxes on financial institutions such as the bank tax and Robin Hood tax were also discussed where disagreements were apparent between Europe and the US. Whilst the US is against such taxation - thus pleasing US financial institutions, Europe with its debt crisis feels compelled to clutch at straws

and go on a new taxation rampage.

## GROWTH VS STIMULUS

Financial analysts have given the green light that the economies have moved out of recession and onto recovery. The pace at which countries who excessively borrowed moved out of recession is questionable. Brian Bethune, economist at IHS Global Insight commented regarding the end of the recession: "It's good to have the economy growing again, but we don't think that the rate of growth is sustainable because it is distorted by all the government stimulus. The challenge here is to get organic growth - growth that isn't helped by fiscal steroids." The massive stimulus boost to various economies is a quick fix, patchwork solution that seeks to cover up the degree of damage. One must question therefore whether economies propped up through stimulus packages are sustainable and stable economies. What can be established is that stimulus packages serve to provide a shock start to the economy. The results are therefore temporary, but the effects on the nation can be long term paralysis. In the case of the UK, the billions borrowed in order to save the banks and kick start the economy, although supposedly shortening that recession, has continued to cripple businesses with long-term debts. As for the government record debt levels; increasing taxes and cutting spending on public services is underway.

As for the US economy, Dana Saporta, an economist at Stone & McCarthy Research in Skillman, New Jersey commented that: "Much of the strength in the US economy is due to temporary factors such as fiscal stimulus initiatives like the home-buyers

credit.”

Therefore what can be concluded is that the stimulus boost to economies in Europe, UK and the world over have not produced a sustainable and quality growth, rather it has been due to temporary incentives and stimulus packages whose effects will have a lasting impact on world economies, nations and future generations.

#### **IMPACT OF STRATEGIES ADOPTED FOR RECOVERY**

Taking the example of the UK, it is easy to ascertain the impact the recession and strategies for recovery have had upon the lives of ordinary citizens. In the UK, the

the poor most of all and will impact lifestyle choices and welfare. In such testing times, rather than granting provisions and taking care of people's needs, the government has opted to pinch from the pockets of the most vulnerable – namely low/middle income families and the poor.

#### **ISLAMIC VIEWPOINT ON CREATING SUSTAINABLE GROWTH**

The cause behind these turbulent financial times have been due to three main factors; (i) the usurious banking system (ii) the inflationary paper money standard (iii) the stock markets which rely also on public limited companies. The capitalist

spending – even in difficult times.

4. The gold standard means that the economic prosperity of the state is tangible and real and not 'blown up' with paper based currencies. This means that problems can be picked up immediately, preventing a stranglehold from global financial turmoil. The state and individuals would therefore live within their means – thus preventing exorbitant risks.

5. History is testament to the fact that the Islamic state was a rich and prosperous state. The times when its economy was tested were in the instances of natural disasters such as drought and famine. In the time of Umar (RA), the famine in Madina affected the people of that region. However due to the central nature of the Bait-ul-Mal (state treasury), the province of Egypt was able to transfer funds, goods and aid to help the people of Madina.

...there has been no rise in tobacco or alcohol nor any significant taxing of fat cats and banks who played a huge part in taking the country to recession.

Chancellor George Osborne in his budget speech on the 22nd of June 2010, announced measures the government will take to pay off the deficit by way of taxation and reducing government spending. From April 2011, families earning more than £40,000 will see a reduction in their child benefit and child tax credit entitlement as well as any pregnancy allowances. The baby element of the child tax credit which many families depend on whilst one income is supporting the family would also be abolished from the next tax year. This welfare budget reduction is an attempt to reduce the 'explosion in welfare costs'. Further to this, single parents would be forced back into work when their youngest child is in school. As well as this there will be an increase in VAT to 20%. The VAT increase will impact every single individual and would mean families will be left £500 pounds worse off according to accountants. Further cuts on services such as the NHS, building homes initiatives and the Building Schools for the Future (BSF) will result in poor quality of service or lack of adequate educational, medical or tenancy services to the public. However there has been no rise in tobacco or alcohol nor any significant taxing of fat cats and banks who played a huge part in taking the country to recession.

Therefore, goods and services will become pricy and result in people living within their meagre means. Such cuts will affect

patchwork solutions of stimulus and recovery through hefty taxing of the people has been superficial to say the least.

How does the Islamic economic system resolve an economic crisis on a state or global level to ensure growth?

1. The Islamic economic system is not based on usury. Therefore usurious banking systems could not exist within the Khilafah. Allah (swt) has commanded that: *Allah has permitted trade and forbidden usury*.

2. The Islamic system has one central bank which is state run, and not privatised. The political structure will have checks and balances to ensure adequate circulation of funds and collection of taxes. A consistent approach to what is taxed and what isn't and how money should be spent and saved prevents sudden fluctuations and overtaxing of the people.

3. The zakat has eight categories of people, it can be distributed to. This means that such funds which are the peoples right such as funds relating to welfare costs or oil revenues could not be cut in order to boost the state's economy through stimulus packages. Other rules that prevent hoarding and usurious banking also encourage the citizens to utilise their money rather than saving personal finances to allow adequate

Such a secure state banking system can therefore provide ultimate stability, continuity and growth, since it's principles of collection and distribution are consistent and its economic prosperity tangible and measurable. Muslims living in the West must appreciate that such a system cannot possibly be accessible without the existence of the Khilafah in the Muslim world. Despite genuine attempts by Muslims in the west to create Islamic finance and halal options, ultimately, such incentives are within the framework of the western capitalist economic system. Though Muslims may now be able to access halal mortgages and interest free banking – what remains clear is such measures only serve the individual and that Islamic finance cannot function effectively without the presence of the Khilafah system that can implement the core Islamic economic principles within society.

*"It is He (swt) that created for you all that exists on earth"* [Al-Baqarah: 29].

*"Allah is He Who put at your disposal the sea so that the ships may sail by His command, and so as you may seek His bounty"* [Al-Jathiyah: 12].

■



# Tafsir of Surah Al-Baqarah 183-185

## “Fasting is written on you”



*What follows is an abridged translation of a tafsir written by Shaykh Ata bin Khaleel Abu Rishta the current Amir of Hizb ut-Tabrir.*

Allah (swt) made fasting an obligation on the Islamic ummah, as it was obligatory on the previous ummahs. The similarity is that it was an obligation, not over the number of days or the specified month.

As for why it is understood that fasting is an obligation from these verses: “Fasting is written on you” is information in the form of a request, i.e. fast!

Making up the fast when it is missed by a sick person or a traveller is an indication (qareenah) of the decisiveness

of the request, for if it was not a decisive request, then making up the fast would not be necessary “any of you who is ill or on a journey, so (the same) number from other days.” So, the request to fast is a decisive request, i.e. an obligation (fard).

Similarly, “So whoever of you witnesses the month, he should fast it” is a request to fast and the Allah’s saying after it “but whoever is ill or on a journey, so (the same) number from other days” is an indication (qareenah) of decisiveness, as it arranged making up of the fast by a sick person or a traveller, if they did not fast. This indicates that the request is a decisive request, i.e. an obligation.

That is from the Book. As for the sunnah, there are many narrations, such as the hadith of Umar that narrates the reply of

Rasool Allah (saw) to Jibreel (as) when he asked him about al-Islam, so he said “testifying that there is no god but Allah and that Muhammad is the messenger of Allah, establishing the written prayers, giving zakah, fasting Ramadan and pilgrimage to the house for whoever is capable.” The subject of the question is al-Islam which is an obligation on all people: “the deen with Allah is al-Islam” [aal-Imraan:19] “whoever desires a deen other than al-Islam, it will never be accepted from him and he will be of the losers in the hereafter” [aal-Imraan:85]. So, mentioning fasting in the reply of Rasool Allah (saw) about al-Islam indicates that fasting is a great obligation.

Similarly, the narration “al-Islam is built on five: testifying that there is no god but Allah and that Muhammad is the messenger of Allah, establishing the prayer, giving zakah, fasting Ramadan and pilgrimage to the house for whoever is capable.” Whatever is described as being built upon, is understood as being a decisive request, so these five came in the text as though al-Islam is built upon them, i.e. they are from its pillars, so it follows that fasting is an obligation. Allah (swt) made the hikmah for fasting taqwa: “in order that you may attain taqwa.” Taqwa is fear of Allah, obeying Him and preparedness for meeting Him (swt), as some of the sahabah defined it: “The fear of al-Jaleel, acting upon the revelation (at-tanzeel) and being ready for the day of the journey (ar-Raheel)” Therefore, it is upon the one fasting to be intent on achieving this hikmah from his fasting, as Allah (swt) made taqwa the hikmah of fasting when He (swt) made it an obligation.



One should look while he is fasting: has it increased him in fearing Allah (swt) and obeying Allah and His messenger (saw) and in preparation for meeting Him, through doing more good actions? So, it is a true fast achieving a great reward purely from the Lord of the worlds. Glad tidings are from Rasool Allah (saw): **“two moments of happiness are for the one fasting: happiness when he opens his fast and the other when he meets his Lord”** and in a hadith qudsi (paraphrasing Allah) *“Every action of the son of Adam are for him, except fasting, it is for me and I reward for it.”* If he did not achieve this hikmah then he should treat this matter before a day comes in which there is no benefit from money or sons, except for the one who comes to Allah with a pure heart.

Allah (swt) specified the month of Ramadan with the beginning of the sending down of the Qur’an in it: *“The month of Ramadan, in which the Qur’an was sent down”* *“We sent it down in a night of al-qadr”* [al-qadr:1] *“We sent it down in a blessed night”* [ad-dukhan:3] All of that indicates that the Qur’an began its descent to Rasool Allah (saw) in a night of Ramadan, a blessed night, the night of al-qadr. Then Allah (swt) completed its revelation in stages for a hikmah that He (swt) explained: *“Those who disbelieve say: if the Qur’an was sent down at once? Thus, We make firm your heart with it, and We have revealed it to you gradually, in stages”* [al-furqan:32]

Then Allah (swt) explained that the Qur’an is:

- a) *“a guidance to mankind”*: guiding them to the truth and to the Straight Path.
- b) *“clear proofs for the guidance”*: definitive miraculous evidences that it is from the guidance that Allah sent down.
- c) *“the criterion”*: i.e. that separates between the truth and falsehood and between good and bad and between the righteous actions and the evil actions.

*“Allah intends for you ease, and He*

*does not want to make things difficult for you. Such that you complete the number (of days), and that you magnify Allah for having guided you so that you may be grateful to Him”* [al-Baqarah 2:185]

Allah (swt) explains the hikmah that he wants ease for us in implementing the obligation of fasting, and not hardship – difficulty and perishing – so with that we complete the number of fasting days easily: so if we were temporarily unable, then we make up the fast on other days. If we were permanently unable then we pay. If we are able, then we perform them in the month of Ramadan, so we complete the number and we magnify Allah (say takbeer) after completing the fast, i.e. on the day of Eid, and we are grateful for Allah’s favour in that we were able to complete this great obligation.

The letters of reason (huroof ut-ta’leel) *“so that”* and *“in order that”* are to explain that the hikmah of this ease in the fast is to complete the number of days and to magnify Allah for having guided you to fulfil the obligation of fasting and to be grateful to Allah (swt). As for why we said that these are hikmah and not ‘illah, because what Allah mentioned connected to fasting: *“in order that you may attain taqwa”, “Such that you complete the number (of days)”, “that you magnify Allah”, “so that you may be grateful to Him.”* All of that is achieved with respect to the group, i.e. with a number of Muslims, but it differs with respect to individual Muslims. That is what is known as a hikmah, as it is what is realised in general of the aims of the legislator; such as *“We did not create man and jinn for any reason except so that they worship”* [adh-dhariyat:56] So, we say that the hikmah from creation is the worship of Allah (swt), but it is not the ‘illah, because worshipping from the creation is achieved in general, i.e. from groups of them, however individuals from them differ.

As for the illah, it is ‘what accompanies the ma’lool [1] in existence and absence’, so there is no differing, not in

general and not from individuals, as long as the ‘illah and the ma’lool are both in existence, because the ‘illah is what the rule was legislated for, i.e. the motivation for legislating the rule. For example: *“So that the people do not have any plea against Allah after the Messengers”* [an-Nisaa:165] So, the motivation for sending messengers is that the people cannot argue in front of Allah about their lack of obedience to Him (swt), with the words: *“we didn’t know what was wanted from us due to You not sending messengers to us.”* Here, the verse *“So that the people do not have any plea against Allah”* is an ‘illah for sending messengers, so if messengers are sent, then the people do not have a plea in all situations. As for *“Prayer prevents transgression and evil”* [al-ankaboot:45], then the hikmah from prayer is to prevent transgression and evil, because the evil could happen from some of the ones who pray with the existence of prayer. So, it is called hikmah, as some of the individuals may differ. I.e. the hikmah of the rule is achieved in general, but may not be achieved by some of the individuals. The ‘illah does not fall behind the rule, so it accompanies it in existence and absence.

Because of that we said that *“in order that you may attain taqwa”, “Such that you complete the number (of days)”, “that you magnify Allah”, “so that you may be grateful to Him”* are hikmah for fasting and not ‘illah according to the usuli terminology.

[1] Generally, the ma’lool is the effect, while the ‘illah is the cause. In usuli terminology, however, they have very specific meanings. In the case where the ma’lool is a shariah rule, if the ‘illah is absent, then so is the rule, but if the ‘illah is present, then the shariah rule is applicable.

# Life doesn't need to be so Taxing



As the new British ConDem government went into its first summer recess, the economy, the budget, the deficit and the national debt has dominated the government's attention ever since it rose to power in May 2010. The Labour government constructed a national budget prior to the elections however the new government proposed to abrogate the budget and replace it with its own version.

The state budget has almost become a seminary event across the world. The government in power uses it as an opportunity to showcase its priorities, whilst the opposition use it to show the incompetency of the governing party. The ConDem government focused the budget prioritising the soaring deficit (this is the amount the government spends over what it gets each year in revenue - currently £160 billion) through saving money and using this to cut the deficit.

Fiscal policy is used by governments around the world to influence the

economy. Governments use different kinds of taxes and vary the tax rates in order to ensure the economy functions. Historically, the nobility were supported by taxes on the poor; modern social security systems are intended to support the poor, the disabled, or the retired by taxes on those who are still working. In addition, taxes are applied to fund foreign and military aid.

Taxation is the most important source of revenue for modern governments, typically accounting for 90% or more of their income. The remainder of government revenue comes from borrowing. Countries differ considerably in the amount of taxes they collect. In the United States, about 30 percent of the gross domestic product (GDP), a measure of economic output, is collected in tax, whilst Britain's tax base is over 50% of its economy.

The yearly budget as well as setting the types and modes of taxation, has a massive knock on effect on the economy. Consumer spending, saving

and investment to a large extent will be influenced by the rates and types of taxation, alongside the new policies introduced in each budget. Such impact means a yearly budget by a government with a term of usually around 4 years, with many countries having mid-term elections - most governments are heavily influenced about remaining in power when they construct their budgets. The stress of the yearly budget is heightened by the fact that regular and random changes, which include new taxes cause much uncertainty which has a knock on effect on the wider economy and the choices a society makes with regards to their income and savings.

The Recent budget by the ConDem government included a pay freeze for all public sector staff for two years, it should be remembered that the public sector is one of the largest employers in the UK, a pay freeze for public sector staff in the midst of a shaky recovery will impact the UK's recovery. The George Osborne constructed budget also included a hike in VAT and Capital gains taxes which are taxes on spending and profits, all those looking to make purchases or sell assets will need to think twice considering the additional tax due on them now. This is all taking place when the British economy needs increased spending to stimulate economic activity and create jobs. This lack of certainty and consistency is half the problem, taxation in the UK and the wider Western world is the real monster.

## TAXES

Governments impose many types of taxes. In most developed countries,

individuals pay income taxes when they earn money, consumption taxes when they spend it, property taxes when they own a home or land, and in some cases estate taxes when they die. In the United States, federal, state, and local governments all collect taxes. Taxes on people's incomes play critical roles in the revenue systems of all developed countries. In the United States, personal income taxation is the single largest source of revenue for the government. In 2006 it accounted for nearly 50% of all federal revenues.

Alongside taxation on income, consumption taxes have come to symbolise the West, such tax is levied on sales of goods or services. The most important kinds of consumption taxes are general sales taxes, excise taxes, value-added taxes, and tariffs. A general sales tax imposes the same tax rate on a wide variety of goods and, in some cases, services.

When the British government implemented a system of local poll taxes in 1990, citizens considered the tax so unfair that they held demonstrations—some violent—around the country. The extreme unpopularity of the tax contributed to the downfall of Prime Minister Margaret Thatcher. Her successor, John Major, repealed the tax in 1991.

### **TAX BURDEN**

The level of taxation in any nation will affect people's spending behaviour, including their choices in working, saving, and investing. Taxation in the West has created a number of problems in wealth distribution where the burden falls heavily upon the poor with the rich utilising tax loopholes and tax havens. The average salary currently in the UK is £24,000, and the tax burden on this salary is 31% (income tax - 20% and National insurance contributions - 11%), which is just under £7,440. This alongside indirect taxation (that is taxation on spending rather than income) as well as council tax, road tax, general sales tax (VAT) and so forth, means that the real tax burden falls in excess of the 50% mark. This means that the average person in this country is

losing between £11,000-13,000 to taxation!

Such high levels of taxation heighten the problem in the UK and the West as governments rely on income based taxation in order to fund their spending. In an income based tax regime the more one earns the more that is due, whilst in a wealth based tax regime irrespective of income only that which remains at the end of the tax year is taxed. Wealth taxes which tax wealth that remains at the end of a tax year in most cases results in investment across the economy to avoid it being taxed, whereas income taxes as well as VAT are taxed at source. Income taxes are taken before one even receives their payment packet irrespective of everything else.

### **ISLAM AND TAXATION**

Islam has a completely different perspective on the economy and tax as the Islamic basis is different to that of capitalism. Fundamentally taxation in Islam puts the emphasis of taxation on wealth rather than income. The Islamic taxation system does not tax income, but taxes wealth. This means that the average person will be left with more disposable income and will be liable for tax on whatever wealth is left at the end of the year. This will have a significant effect on the economy. As explained on the average UK salary of £24,000, the tax burden falls at over 50% with the average person in the country losing between £11,000-13,000 to taxation.

In Islam although simplified, the wealth tax falls at 2.5%. This means that within one year, the average a person can save at, is at least £10,000. This means that the average person will have an extra £700 to spend each month as they will not be taxed on their income. If this tax was applied in the UK with a workforce of approx 31 million this means that the extra money flowing around the economy would be £240 billion. The replacement of income taxes with a wealth tax would actually lead to extra money in the economy. Therefore two or three people could easily enter into a business contract to supply some of the demand in the economy for consumer

or manufactured goods thereby creating more employment in the economy. The net effect of this is that it will increase demand for goods and services right across the economy which will generate an increase in trade and in turn an increase in wealth for businesses, thereby creating a natural boost to the economy and a sound way out of recession.

Alongside defining the types of taxes that can be collected Islam also directs areas of government expenditure. Islam restricted the areas the government can intervene in. Islam clearly defined the categories of those who are liable to receive Zakat, this takes away the political uncertainty around government expenditure as was seen with the world's governments bailing out their banks, rather than punishing them for their misdemeanours. Similarly this also ensures the government doesn't pursue politically aimed projects or get involved in riba (interest) based deals. Due to Islam defining this area, this has removed the uncertainty and inconsistency as found with the Western yearly budget cycle.

### **CONCLUSIONS**

As many of us calculate our wealth during Ramadhan in readiness to pay their zakat, we should remember that Zakat has a significant effect on the economy like any tax. However for us Zakat is not an economic tax but represents one of our spiritual values. It is where we give our due, which are then distributed to those who are needy, poor, indebted or instructed with organising the collection and distribution of zakat. Zakat fundamentally is one of the key pillars not only of Islam but also of the Islamic economy along with Kharaj/Ushr (based on the productive capacity of the land). With not only the scale but usage of tax defined by Allah (swt), and Muslims eager to pay, this economic mechanism is sorely missing in the West.

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# Ramadhan today: virtual unity without real complementarity

The world is a heterogenous mix of people and assets. Since assets are not uniformly distributed in the world, needs of one people are met by assets of another. Interdependence is thus a central fact of life, making coordination and distribution the overarching problem of an economic system. How can just distribution be achieved and what are the geographical boundaries of coordination?

Unlike scientific problems, the pragmatic questions of distribution and coordination, has and will always take an ideology to address them. This is because the problems of mankind (in general) are not susceptible to experimentation, observation and inference; and its organisation inevitably depends on an a priori adoption of a perspective on man, life and the universe. Justice for mankind is rightly not made ransom to ever-emerging sciences of physical objects but also should not be made ransom to faulty ideologies.

Today's prevailing system clearly promotes that production rather than distribution is the main question to address, and the boundaries of coordination are determined by the postulates of opportunism. As the majority gets left out in the minority game, the best that is offered as a mechanism for distribution is the so

called 'trickle-down effect'. It is also not difficult to guess, why capitalism should be a hotbed for innovation - an essential to keep fleecing the minority. Coordination is to ensure the fleecing ability is not only protected but even becomes appealing. This description might sound too harsh, for the developed societies are perceived to be democratic and governments accountable. But even without further conceptual elaboration, the proofs are clear to see at an unprecedented level of clarity.

Widening disparity, rising inflation, rampant crime, and ever-changing norms are just a start, a few too much even for the most crisis-ridden societies in all history. A system built on compromises,

allows disingenuous compromises thus perpetually preventing collapse of order, but any genuine alternative is shunned and culled with no compromise. Unable to hide the faults and amidst the prospect of a looming Islamic alternative, the undignified call has been to settle for capitalism, for it is still said to be the best amongst worst. This is the status of lone world ideology capitalism at its zenith!

The malignant growth of Europe, saw increasing acquisition of complementary assets from all over the world including the Muslim world. This unfair acquisition could not be sustained without dramatic political and cultural transformation of the sourcing nations. Once colonial policies were in place, the ease of

Country	Sovereign Wealth Fund (approx. \$bn)	External Debt (approx. \$bn)	Country
UAE	1000	226	Turkey
Kuwait	264	137	Indonesia
Qatar	60	56	Iraq
Libya	50	40	Pakistan
Brunei	30	34	Lebanon
Kazakhstan	23	29	Sudan
Malaysia	18	29	Egypt
Iran	12	20	Bangladesh
Saudi Arabia	5	8	Afghanistan

acquisition and processing of such assets went beyond the meeting of existing demands to manufacture for new demands. Exploitation of resources not only had human costs but ecological costs, costs that are repeatedly transformed into opportunities for further exploitation. The political structures which enabled the imbalanced flow of resources has been maintained in various forms, and forms the foundational foreign policy goals of the capitalist nations.

The Muslim world has been among the most exploited and oppressed regions of the world, for three major reasons. One is the presence of significant resources, second is its geographical significance, thirdly and most importantly the exemplary ideology of its populations. Re-focussing our attention to complementarity of assets in light of these three reasons, the Muslim world not surprisingly provides the most absurd example of distribution and coordination.

It only takes juxtaposing the three underlying reasons for its oppressive state of affairs to also see where the solution lies. The success of capitalist foreign policies have thus been in distracting the world by dividing it into nation state identities with a constant supply of its own solutions that can sustain these identities. The wealth and debts of a few Muslim countries make it clear that the resource imbalance is artificial and colonially imposed.

A similar discussion on the complementarity of specific resources such as oil/food/metals/minerals and skills such as engineers/doctors/carpenters is quite straightforward. In addition it is easy to imagine the influence these nations would have in unison. The needs of the people have never overshoot the available resources, therefore under a just system, resource complementarity would ensure satisfaction of the basic needs for all.

The history of Islamic governance is replete with how this was achieved, and how regions complemented each other.

From the story of prophet Yusuf stocking food grains for famine affected people, to Umar's digging of canals across various regions to free up chokepoints and enabling the free flow of food and goods. Ships and caravans were routinely and immediately dispatched to areas of need with state funds. The Khaleefah Umar ibn al Khattab (ra) is reported to have said, "Oh you people! Allah has entrusted me the task of blocking the cries of the poor from reaching to His court".

Compare this to the selectivity based on appropriability and structural adjustment policies that are tied to capitalist aid. The recent collapse of the Global Trade talks in Geneva, is testament for the dollar for dollar approach to the trade-off between opening markets in the poorer countries and cutting subsidies in the richer ones. This is particularly shameful and telling, as the Doha round was launched with the ostensible aim of promoting development in the developing world, particularly in agriculture which only accounts for 7% of global trade, and has only seen failures since its inception in Doha in 2001. US trade representative Susan Schwab hypocritically countered criticism by calling any safeguard as a "tool of blatant protectionism." And that "It is unconscionable that we could have come out with an outcome that rolled the global trading system back not by one year or 5 years, but by 30 years."



The extent of resource complementarity has only been used as a yardstick for good governance. The real wealth of a nation, is thus the thoughts of its people, which can enable this. The status quo of the resourceful Muslim nations exemplify the absence of such thoughts. The current revival and agitation of its restive populations is a clear indication of the re-emergence of the Islamic thoughts and emotions. The unity of the Muslim lands is not merely motivated by economic needs, rather by its ideology, the fulfilment of an obligation from the Creator to look after the affairs of His (swt) people.

### Simple Tax Comparison

	Islamic Economy	Britain
Average British 2009 salary	£24,000	
Direct tax		
Income tax - 20%	0	£4,800
National Insurance contributions - 11%	0	£2,640
Indirect tax		
Value added tax (VAT) - 17.5%	0	£4,200
Council tax	£1,440	£1440
Road tax	£180	£180
Wealth tax - 2.5%	£581	0



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