In the Name of Allah, the Most Gracious, the Most Merciful



And say, the truth has come and falsehood has departed.

Judged is falsehood (by nature) everbound to depart (Qur'an 17:81)

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# How Malawi's Muslims Can Embrace Salama Banking for Ethical Financial Growth

The introduction of Islamic banking through First Discount House (FDH) Bank in March this year, known locally as Salama Banking, is an exciting development for Malawi's Muslim community. With its foundations in Shariah Law, Salama Banking offers an ethical alternative to conventional banking by eliminating interestbased transactions that are discouraged by Shariah (Islamic Jurisdiction) and emphasizing social responsibility and justice. As Islamic finance gains momentum in Malawi, Muslims now have the opportunity to align their financial activities with their Imaan (faith), while also contributing to the country's economic growth particularly those stipulated in the national agenda, Malawi 2063.

Islamic banking is grounded in key principles that aim to promote fairness and integrity in financial transactions. For instance, the prohibition of Riba (interest) reflects Islam's opposition to exploitative practices that burden borrowers with debt. The Quran is explicit in its condemnation of interest: "Allah has permitted trade and forbidden usury" (Quran 2:275). This verse underscores the belief that money should be earned through legitimate trade and shared investments rather

than through income derived from interest, which can exploit vulnerable borrowers.

Through Salama Banking, Muslims in Malawi can access financing options that operate under profit-sharing or partnership models, such as Mudarabah (profit-sharing) and Musharakah partnership). These arrangements ensure that both the bank and the client share in the success or risk of a business venture. thereby creating a fair and balanced system. By encouraging risk-sharing, Islamic banking supports the concept of justice, a core value highly emphasized in Islamic finance. As the Prophet Muhammad (Sallallahu Alayhi Wasallam) said, "Give the worker his wages before his sweat dries" (Ibn Majah), emphasizing the importance of fair and equittable trading that Islam highly promotes.

As Salama Banking continues to grow, it's essential for Malawi's Muslim community to embrace this system. By participating, they can ensure their finances align with Islamic ethics, support the local economy, and promote social justice.

The Prophet (Sallallahu Alayhi Wasallam) said: Give the worker his wages before his sweat dries.

Zakaah Nisaab December 2024 MK 1,084,555.94

(Ibn Majah)

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Worrying about your future won't change your destiny. Just live, have a heart full of trust that He the Almighty wants the best in you.

### Publisher

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I am a believing Muslim and true worshipper of Allah. I have been worshipping Allah since I was young. But I still do not understand why we worship

Him?

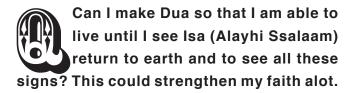
Allah explained that the reason why people should worship Him alone is that He is the only One Who deserves to be praised and worshipped, because of His perfect essence and sublime attributes. Scholars have emphasized that Allah deserves, because of what He is, to be loved and worshipped, and that His Messenger (Sallallahu Alayhi Wasallam) should be loved for His sake. There is a natural inclination in people's hearts to love and worship Allah; there is also a natural inclination in their

hearts to learn about Him and believe in Him.



Is it allowed for a boy to sleep in the same bed with his mother or sister after he has reached the age of puberty?

It is not allowed for male children, if they have reached the age of puberty or are ten years old or more, to sleep with their mothers or sisters in the same bedding or mattress. This safeguards chastity and keeps the person away from temptation. It also closes the door to evil. The Prophet (Sallallahu Alayhi Wasallam) ordered that the children be separated in their bedding when they reach the age of ten. He said, "Order your children to pray when they are seven years old. And spank them [to exhort them] to do it by the age of ten and separate them in their bedding." (Abu Dawud and Ahmad). Those who are not approaching the age of puberty still must ask permission to enter upon their parents at three times during the day i.e before Fajr, during noon when people are resting, and after Eisha. These are the times in which one is more likely to be taking off his clothing and exposing the parts that are usually covered. This has been stressed by them being called times of privacy. However, those who are past the age of puberty must seek permission to enter at all times of the day.



life in obedience to Him, and some may live to witness Isa (Alayhi Ssalaam)'s descent. However, his return will occur during times of severe tribulations, including the Fitnah of the Dajjal, the greatest trial. Instead of asking to witness these events, it is safer to ask Allah for protection from trials and to live in a state of steadfast faith.



What is the ruling on turning one's back towards the Qiblah for one who is waiting for the prayer?

It is disliked (Makrooh) to turn one's back towards the Qiblah whilst waiting for the prayer if one has no excuse for doing that. What is prescribed is to sit facing towards the Qiblah. This is the habit of people in their mosques in the past and in modern times. The Prophet (Sallallahu Alayhi Wasallam) said: "Everything has an ideal, and that the ideal when sitting is facing towards the Qiblah." (At-Tabarani).

When I visit my maternal aunt or paternal aunt, her daughters sit with us and I am forced to shake hands with them. If I do not shake hands with them, my aunt tells me off and gets angry with me. Is it permissible for me to stop visiting my aunt unless she is alone?

Upholding ties of kinship is obligatory according to Islamic teachings, and paternal and maternal aunts are among

those on whom there is an emphasis on upholding ties with them, so long as that does not result in any wrongdoing, such as the presence of the aunt's daughters, to whom you are not a Mahram, as mentioned in the question, and you are not able to object to them regarding what they do that is contrary to Islamic teachings. You have to choose appropriate times to visit your aunts and similar relatives, when you will be safe from having to mix with those who are not your Mahrams. You should explain the Islamic ruling to your aunt and similar relatives, and tell them that it is not permissible for a man to shake hands with women who are not his Mahrams.



Is remembering Allah (Dhikr) obligatory? Am I a hypocrite if I pray but do not remember Him?

Remembering Allah (Dhikr) brings great benefits, such as spiritual well-being, tranquility and softening of the heart. By Dhikr the Muslim attains great reward by doing a small deed, which is simply moving one's lips and reciting a few words. Dhikr is required from everyone, and it is encouraged in all circumstances, apart from exceptional situations. The believer who loves Allah and His Messenger (Sallallahu Alayhi Wasallam), and is certain of the truth of His religion, inevitably remembers Allah all the time. Even if he only recites a little Dhikr, he cannot be a hypocrite, but he is missing out on a great deal of reward.

Order your children to pray when they are seven years old. And spank them [to exhort them] to do it by the age of ten and separate them in their bedding.

**Abu Dawud and Ahmad** 



If the deceased is poor, who should pay the expenses of shrouding him, washing him and burying him

If the deceased has left any money then the expenses of preparing him for burial should be paid from his own money. If the deceased does not have any wealth, then shrouding him or her is the duty of the one who is obliged to spend on him or her (such as the father, son or husband). If there is no such person, then it must be done by Bayt Al-Mal. If there is no Bayt Al-Mal then it must be done by the Muslims. Because the husband is obliged to spend on his wife when she is alive, shrouding her is obligatory for him. But a wife is not obliged to shroud her husband, because she is not obliged to spend on him when he is alive. Additionally, it should be noted that money obtained from Zakaat should not be used to bury the deceased in any circumstances.

If Allah knows the unseen, and He knows what people will do, and He knows who will go to Hell or to Paradise then why did He create us?

The purpose behind the creation of man, the heaven and earth, is that Allah may be known and that His Oneness (Tawhid) may be affirmed and that He may be obeyed. Allah does not admit people to Paradise or Hell simply because He knows that they deserve that, rather He will admit them to Paradise or Hell on the basis of the deeds that they actually did in this

world. If Allah created mankind and put them in His Hell, they would soon argue that He did not test them or give them the chance to strive. Allah wanted to refute this argument, so He created them in this world and gave them reason, and revealed His Books, and sent His Messengers (Alayhimu Ssalaam); all of that is so that they will have no argument against Allah on the Day of Resurrection. Note that knowledge of the purpose for which Allah created mankind may answer many questions that the atheists raise in order to confuse people, and by which some Muslims may be influenced.



When I pray I always experience Waswas (whispers) from Shaytaan that disrupts my prayers. How do I

get rid of that?

The remedy for whispers in prayer involves three things: 1. Constantly persisting in remembering Allah. 2.

Turning to Him and asking Him for healing and recovery from this problem. 3. Turning away completely from what the Waswas is calling you to do. You should understand that your body and clothes, the place where you pray, and other things are pure and continue to be regarded as pure unless we are certain that they have become impure. As for doubts, imagination and Waswas, no attention should be given to them. It should be further noted that composure and focus during rememberance of Allah are ultimate things that revitalize our obedience to Allah.

The soul of the believer is suspended because of his debt until it is paid off.

Tirmidhi



I would like to understand what is meant by lowering the gaze in Islam?

Lowering the gaze in Islam means: 1.

Refraining from looking at people's Awrahs, which includes the beauty

of a non-Mahram woman. 2. Refraining from looking into people's houses and things that are behind closed doors. 3. Refraining from looking at what people have of wealth, wives, children, worldly goods and so on. It is important for every Muslim to lower their gaze in order to secure Allah's pleasure.



What is the rulling on removing moustache from ones upper lip?

The evidence from sound Hadiths indicates that it is obligatory to trim moustache

when it becomes long, and this is so because the Prophet (Sallallahu Alayhi Wasallam) said: "Whoever does not remove anything from his moustache is not one of us." (Nasai). People are fond of borrowing things such as money and later fail to give it back. What is the gravity of debt in Islamic teachings?

Islam takes the matter of debt very seriously and warns against it and urges the Muslim to avoid it as much as possible. The Prophet (Sallallahu Alayhi Wasallam) refrained from offering the funeral prayer for one who had died owing two Dinars, until Abu Qatadah (Radhiyallahu Anhu) promised to pay it off for him. When he saw him the following day and said, I have paid it off, the Prophet (Sallallahu Alayhi Wasallam) said: "Now his skin has become cool for him." (Ahmad). In another Hadith, it was narrated that Abu Hurayrah (Radhiyallahu Anhu) said: The Messenger of Allah (Sallallahu Alayhi Wasallam) said: "The soul of the believer is suspended because of his debt until it is paid off." (Tirmidhi). These Hadiths indicate how difficult the issue of debt is, and that it should not be undertaken except in cases of necessity.

## BENEFITS OF LOWERING THE GAZE

- It is obedience to the command of Allah, which brings happiness to man in this world and in the next. There is nothing more beneficial to a person in this world and in the next than obeying the commands of his Lord, and those who are happy in this world and the next can only attain that happiness by obeying His commands, and those who are doomed in this world and in the next are only doomed because they ignore His commands.
- It prevents the poisoned arrows (of the devil), which may lead to his doom, from

- reaching his heart.
- It creates a heart that is devoted to and focused on Allah. Letting the gaze wander distracts the heart and keeps it far from Allah. There is nothing more harmful to a person than letting his gaze wander, as it creates alienation between a person and his Lord.
- It strengthens the heart and brings it peace, just as letting the gaze wander weakens it and makes it sad.
- It brings light to the heart, just as letting the gaze wander brings darkness to it.

Whoever does not remove anything from his moustache is not one of us. ■ ■

Nasai

#### **MAFUNSO NDI MAYANKHO**

zololedwa mnyamata msinkhu kugona pogona pamodzi mavi kapena

mchemwali wake?

Sizololedwa mnyamata wazaka zopitilila khumi (10) kugona pogona pamodzi ndi mayi kapena mchemwali wake. Izi zili chonchi kamba kofuna kuziteteza kuchokera ku mayesero osiyanasiyana amene angabwere kamba ka mchitidwewu komanso kusungilana ulemu pakati pawo. Mtumiki (Sallallahu Alayhi Wasallam) anati: Alamulireni ana anu za kuswali pamene ali ndi zaka zinayi ndi ziwiri (7) ndipo awumilizeni powamenya akafika zaka khumi (10) ndipo muwasiyanitse malo ogona (atsikana ndi anyamata). (Abu Dawud ndi Ahmad). Ndipo ana amene sanathe msinkhu akuvenera azipempha chilolelezo akafuna kulowa ku chipinda cha makolo awo nthawi zitatu izi; kum'bandakucha ikamayandikira Swalah ya Fajr, nthawi ya masana (pamene anthu akupuma) komanso kutha kwa Swalah ya Ishaa. Mnyamata amene watha msinkhu akuvenera azipempha chilolezochi nthawi zonse akafuna kulowa mu zipinda za makolo ake.

Ndimakhala ndi chidwi ndikamamva azafikanso ndizololedwa kuti ndimupemphe Allah kuti adzandifikitse wamoyo nthawi imeneyo kuti ndidzaone ndekha zomwe zidzachitike?

Ndizabwino kwambiri kumupempha Allah kuti akupatse moyo wautali ndi cholinga chochulutsa kumupembedza iye ndipo ndi zoona kuti anthu ena a m'bado uno adzafika nthawi imene Yesu adzadze pa dziko pano kumapeto kwa dziko. Koma poganizila kuti nthawi imeneyi idzakhala nthawi yovuta kwa aliyense makamaka asilamu, monga mayesero ochuluka kuphatikizapo Dajjal, ndi zofunika kwambiri kumupempha Allah kuti atipatse Imaan (chikhulupiliro) yochuluka kuti tizimuopa iye komanso kuti atitalikitse ku mayesero osiyanasiyana kuphatikizapo a Dajjal.

Kodi ndi lamulo lanji kuyang'anitsa msana ku Qiblah mu Mzikiti pamene ukudikila Swalah?

Ndi (Zosayenera) Makrooh kuyang'anitsa msana wako Qiblah pamene ukudikila Swalah mu mzikiti popanda chifukwa chomveka bwino kamba koti zimenezi sizili mu mchitidwe wa anthu abwino akale ngakhale apompano. Mtumiki (Sallallahu Alayhi Wasallam) anati; chilichonse chili ndi kachitidwe ndipo ndizoyenera munthu kuyang'ana ku Qiblah akakhala. (At-Tabarani).

Kodi ndi zoipa munthu Ibaadah ma onse osamapanga ma Dhikr pomukumbukira Allah?

Kukumbukira Allah kuli ndi mapindu ochuluka kwambiri kamba kumabweletsa kudekha komanso kufewa mtima kwa munthu okhulupilira. Msilamu amapeza malipiro ochuluka kwa Allah ngati akuchulutsa ma Dhikr ngakhale pomangodweza milomo kwikanu akumutchula iyeyo. Dhikr ndiyofunika kwa Msilamu wina aliyense mu nyengo zonse ndi nthawi zonse. Ndi zofunika kwa Msilamu aliyense kumamukumbikira Allah kuti azalandire mtendere wake. Kuchepetsa ma Dhikr sitchimo lalikulu ayi, chabe munthu osapanga ma Dhikr pafupipafupi akuphonya malipiro ochuluka ochokera kwa Allah.

Alamulireni ana anu za kuswali pamene ali ndi zaka zinayi ndi ziwiri (7) ndipo awumilizeni powamenya akafika zaka khumi (10) ndipo muwasiyanitse malo ogona (atsikana ndi anyamata).

(Abu Dawud ndi Ahmad)

Ndikumamva anthu akuti ife asilamu tidzitsitsa maso athu tikamaenda. Kodi kutsitsa maso kumene kumatchulidwa kawirikawiriku nde kuti?

Kutsitsa maso mu Chisilamu kulipo kutatu;

1. Kupewa kuona zobisika za anthu kuphatikizapo kumuyang'anitsitsa munthu oti si Mahram (munthu oletsedwa kukwatilana naye). 2. Kupewa kusuzumila munyumba za eni ake. 3. Kupewa kuyang'anitsitsa zinthu zimene anthu ali nazo monga chuma, ana, azikazi awo ndi zinthu zina za pa dziko. Ndi zofunika kwa Msilamu aliyense kuti azitsitsa maso ake pa zinthu zimenezi kuti alandire chisangalalo cha Allah.

Kodi ndi lamulo lanji kuchotsa masharubu kwa munthu wachizibambo mu Chisilamu?

Ma umboni ambiri ochokera mma Hadith ovomelezeka akusonyeza kuti ndi zokakamizika kwa Msilamu aliyense kuchotsa ma sharubu (tsitsi lomela pa mwamba pa mulomo wa mmwamba) chifukwa Mtumiki (Sallallahu Alayhi Wasallam) anati; Ndipo aliyense amene sakuchotsa ma sharubu ake, sali mwa ife. (Nasai). Izi zikusonyeza kuti ndizoyenera kuti aliyense azichotsa masharubu ake nthawi zonse akakula chifukwa ndi zomwe Mtumiki (Sallallahu Alayhi Wasallam) analamula.

Anthu timabwelekana ndalama tsiku ndi tsiku ndipo ena amakanika kubweza ngongolezo. Kodi malangizo anu ndi otani?

Chisilamu chimalimbikitsa anthu kuti azipewa ngongole kamba ka mavuto amene amadza ndi mchitidwewu. Anthu amadana, kumenyana komanso kuchitilana chipongwe chifukwa cha ngongole. Mtumiki

(Sallallahu Alayhi Wasallam) anakanapo kupemphelera maliro a munthu amene anamwalira ali ndi ngongole, mpaka Swahaba wina Abu Qatadah (Radhiyallahu Anhu) atalonjeza kuti amupelekera mpamene anaswalira malirowo. Izi zikusonyeza za kuipa kwa ngongole ndipo ndizoyenera kuti idzitengedwa ngati pali chifukwa chomveka bwino chotengera ngongoleyo.

Kodi tingatani pofuna kuziteteza kwa anthu omwe satifunira zabwino?

Ndizachikhalire kuti anthu ena

sawafunira amzawo zabwino. Chifukwa chaichi Msilamu ayenera kupempha chitetedzo kwa Allah kuti atetezedwe ku zoipa zonse zomwe anthu akumuganizira zitamupeza. Kuziteteza kuchitika potsatira ku zoipa kuyenera ndondomeko yoyenera ya Shariah. Izi ndi monga kuwerenga ma Surah awiri omalizira amu Quran katatu kum'mawa kulikonse komanso madzulo. Kuwerenga pafupipafupi Ayat ul-Qursi. Choncho sizololedwa kugwiritsa ntchito njira zina zomwe zili zotsutsana ndikukhulupilira Mulungu M'modzi yekha.

Anthu amakamba zosiyanasiyana zakomwe Allah ali. Ena amati ali kumwamba ena amakamba zoti ali paliponse. Kodi zoona zake ndi ziti?

Allah ali ku mwamba ndipo anakhazikika pamwamba pa Arsh (chi mpando chake cha ufumu) ndipo kuzindikira kwake kuli paliponse. Amazindikira zomwe zikuchitika kulikonse nthawi ina iliyonse.

# Ndipo aliyense amene sakuchotsa ma sharubu ake, sali mwa ife.

Nasai

#### **MAFUNSO NDI MAYANKHO**

Kodi ndikakhala ndikuswali Sunnah, nde kenako Iqamah yachitika ndisanamalize kuswaliko, ndikuyenera kudula Swalah ya Sunnah yo kapena nditani?

Ma Ulama amati ngati munthu amene akuswali Sunnah yo ali pa Rakah ya chiwiri akuyenera amalize kaye Swalah yake yo mwachangu. Koma ngati ali pa Rakah yoyamba akuyenera adule Swalah ya Sunnah yo kuti zimulole kuswali nawo Swalah ya Fardh yi ndi Jamah.

Kodi ndizololedwa kwa Msilamu kulandila mphatso monga chakudya kwa munthu oti si Msilamu?

Ndizololedwa kulandira mphatso ina iliyonse yochokera kwa munthu oti si Msilamu amene ndi m'bale wake kapena oyandikana naye nyumba ndi cholinga chofuna kukonza ubale pakati panu komanso kuwalimbikitsa kuti athe kulowa Chisilamu. Koma zinthu zonsezi zichitike posapsola malamulo a Allah. Ndiponso ndizololedwa kulandira chakudya kuchokera kwa munthu oti si Msilamu pokhapokha ngati chazingidwa mu ndondomeko yabwino yomwe chisilamu chimafunira.

Ndikudziwa kuti m'manda muli mavuto osiayanasiyana monga kupanidwa ndi dzenje. Kodi alipo amene samakumana ndi mavuto a m'manda?

Munthu aliense amapanidwa ndi manda posatengera kuti ndi okhulupilira kapena osakhulupilira, chabe kusiyana kwake ndi kokuti munthu okhulupilira adzapanidwa kwa nthawi yochepa kenako manda ake azatambasuka

ndipo mavuto amenewa sadzachitika kwa nthawi yaitali poyelekeza ndi anthu ochimwa kwambiri. Kupanidwa kwa m'manda kumeneku ndikamba kokuti aliyense ali wa moyo anachimwapo ndipo chilango ichi kudzakhala kumutsuka munthu yo kenako Allah adzamukhululukira.

Kodi Chisilamu chikutinji pamene mzimayi akuvala/kumanga tsitsi la mmutu (wig) kuti azioneka bwino pamaso pa mamuna wake?

kuti Ndizoyonera anthu awiri amene pabania aziyesetsa chilichonse chothekera kupanga Zimenezi kuti amusangalatse mzake. zimabweletsa chikondi komanso kulimbitsa banja. Koma chofunika ndichokuti zonsezi zichitike motsatila malamulo a Chisilamu ndipo aliyense mwa iwo sakuyenera kupanga zolakwila malamulo a Shariah. Kuvala wig kapena kumanga tsitsi lina mmutu ndi zinthu zimene anayambitsa anthu osakhulupilira Mulungu pofuna kuzisiyanitsa iwowo ndi anthu OdibN Mtumiki (Sallallahu ena. Alayhi Wasallam) anati; Munthu amene angaziyelekeze ndi gulu linalake la anthu ena (amatengedwa kuti) ali nawo mu gululo. (Abu Dawud). Mtumiki (Sallallahu Wasallam) anatembelera onse owonjezela tsitsi ndipo sizoyenera Msilamu kumapanga mchitidwe wa anthu osakhulupilirawo.

Munthu amene angaziyelekeze ndi gulu linalake la anthu ena (amatengedwa kuti) ali nawo mu gululo.

Abu Dawud

Kodi munthu akamwalira ndi udindo wandani kumuveka sanda, kumusambitsa komanso kukamuika ku manda?

Munthu omwalira ngati anasiya chuma chuma chakecho ndekuti chikuyenera chigwiritsidwe ntchito povendetsera mwambo wamaliro. ngati omwalirayo sanasiye chuma ndekuti bambo ake, ana ake kapena mamuna wake wa munthu omwalirayo ndamene akuyenera kuonetsetsa kuti mwambo onse wayenda bwino. Ndipo ngati anthu amenewa alibe kuthekera kulikonse ndekuti asilamu anzake achite chothekera kuti mwambo wa maliro uyende bwinobwino. Mkazi wake sali okakamizika kuyendetsa mwambo wamaliro a mamuna wake kamba koti si udindo wake kusamalira mwamuna malingana ndi malamulo a Shariah. Dziwaninso kuti chuma cha Zakaat sichovenera kugwiritsidwa ntchito poyendetsera mwambo wa maliro.

Kodi ngati Allah amadziwa zinthu zobisika komanso amadziwa anthu amene adzalowe kumoto ndi ku Paradizo (Jannah) ndi chifukwa chani anatilenga ifeyo?

Ngakhale Allah amadziwa zobisika komanso amadziwa anthu amene adzalowe kumoto ndi ku Jannah panali chifukwa chomwe iyeyo anatilengera nkutiika

pa dziko pano. Allah anatilenga kuti adziwike ku zolengedwa zake komanso kuti umodzi wake (Tawhid) utsindikizidwe komanso kuti iyeyo amveredwe. Allah sadzaika anthu ku Jannah kapena kumoto chifukwa chongofuna iyeyo ayi, koma potengera ndi zinthu zomwe amachita padziko pano. Allah akanafuna kuti angoika anthu ku moto ndiku Jannah momwe wafunira zikanatheka ndithu, komano anthu bwezi atayamba kuwona ngati Allah ndi okondera. Ichi ndi chifukwa anatumiza azi Tumiki ake (Alyhimu Ssalaam), ma Buku ake komanso kuwapatsa nzeru kuti azitha kusiyanitsa pakati pa chabwino ndi choipa. Dziwani kuti Allah ndi wachilungamo ndipo sasokoneza pakalikonse.

Kodi ndizololedwa kupemphera pambuyo pamunthu amene sakhulupilira zakupezeka kwa ma Jinn (Ziwanda)?

Kukhulupilira zakupezeka kwa ma Jinn ndi zokakamizika kamba koti zimenezi zinayankhulidwa kale mu Quran. Msilamu aliyense akuyenera kukhulupilira za kupezeka kwa ziwandazi ndipo kusatero ndekuti wakanira Quran ndi Allah yemwe. Munthu amene wakanira Quran ndi munthu osakhulupilira ndipo ayenera kuwuzidwa za ubwino okhulupilira za kupezeka kwa zinthuzi. Ndipo munthu sakuyenera kutsogoleredwa ndi munthu okanira za ma Jinn pokhapokha atavomereza ndikulapa kwa Allah.

### **UBWINO OTSITSA MASO**

- Ndi kumvera malamulo a Allah, ndipo palibe chinthu chabwino chimene munthu angapange choposa kumuvera Mulengi wake.
- Zimathandiza kukhala munthu ozipeleka komanso ochilimika pa zinthu zokhudza Allah. Kumwazamwaza maso kumamupangitsa munthu kuti asokonekele potsatira za Mulungu
- komanso kumupangitsa kuti asamaope kuchita zinthu zoletsedwa.
- Zimalimbitsamtimakomansozimabweretsa mtendere kamba koti umakhala wapewa zinthu zomwe zingasokoneze maganizo ako.
- Zimabweretsa kuwala mu mtima mwako ndipo umakhala munthu wabwino pamaso pa Allah.

#### **QUESTIONS AND ANSWERS**

Can Muslims be buried in the same graves as people of other faiths? If that is allowed, what conditions must be met?

It is generally not permissible for

Muslims to be buried in graves previously used by people of other faiths. Every faith has its own rules and obligations. Cemeteries should ideally be allocated and used exclusively by members of the same faith to maintain religious sanctity. However, if necessary, it is permissible to bury a new deceased in a grave where the previous occupant has completely decomposed, or to bury multiple deceased individuals in a single grave, provided it aligns with Islamic guidelines.

Is it Permissibile for a Muslim to accept gifts from Non-Muslims?

It is permissible to accept a gift from a non-Muslim because he is a relative or neighbour, or for the purpose of softening his heart and calling him to Islam, but it is prohibited if it is done as an act of friendship or love, because Allah Says: (O you who believe! Take not the Jews and the Christians as Awliyaa (friends, protectors, helpers), they are but Awliyaa of each other. And if any amongst you takes them (as Awliyaa), then surely, he is one of them. Verily, Allah guides not those people who are the Dhalimun (polytheists and wrongdoers and unjust).) Quran 5:51.

Help me understand the issue of Awliyaa of Allah.

The Awliyaa of Allah are people of faith and piety who are constantly aware that

Allah is watching them in all their affairs, so they adhere to His commands and heed His prohibitions. The degree of Wilayah [being a Wali of Allah] varies according to a person's faith and fear of Allah (Tagwa).

# When Does Dhikr become obligatory or forbidden?

Obligatory Adhkar include some of the Adhkar of the prayer, such as Takbirat Al-

Ihram and recitation of Quran. Obligatory Adhkar also include the Adhan and Iqamah, according to the view that they are a communal obligation. Returning greetings of Salam, and saying Bismillah when slaughtering an animal for meat are also obligatory Adhkar. Dhikr may be prohibited if it involves elements of Shirk (associating others with Allah), including those that contain phrases that are inappropriate when speaking of Allah, such as what they used to say (in the prayer) at the beginning of Islam, "Peace be upon Allah from His slaves." The Prophet (Sallallahu Alayhi Wasallam) said: "Do not say, 'Peace (As-Salam) be upon Allah,' for Allah is As-Salam. Rather say: `At-Tahiyyatu Lillahi was-Salawatu wat-Tayyibat (All compliments, prayers and pure words are due to Allah)." Dhikr may be prohibited in certain circumstances, such as saying Dhikr during the Khutbah (sermon) on Fridays.

"Do not say, 'Peace (As-Salam) be upon Allah,' for Allah is As-Salam. Rather say: 'At-Tahiyyatu Lillahi was-Salawatu wat-Tayyibat'."

Nasai



# Will there be anyone that will be spared from the squeezing of the grave?

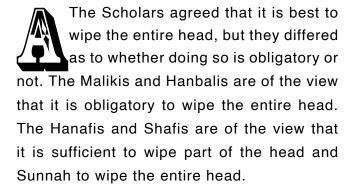


The squeezing of the grave will happen to everyone and it will be intense, but the righteous believer will be released

quickly and his grave will be made spacious for him, so this torment will not last for a long time. As for the evil-doer, the squeezing will be intense in his case and the constriction of his grave will last longer, commensurate with his sin and disobedience. The reason for this squeezing is that there is no one who did not commit sin, so this squeezing will be like a punishment for his sin, then the Mercy of Allah will save him from it.



Is it permissible to wipe part of the head when doing Wuzu or it is obligatory to wipe the entire head?





What is the ruling on a woman wearing a wig to beautify herself for her husband?

Both husband and wife should make themselves attractive to one another, in ways that the other likes, so as to strengthen their relationship, but this has to be within the limits of what is allowed

in Shariah, not by doing things that are prohibited. The use of wigs started among non-Muslim women, wearing them and adorning themselves that this became one of their distinguishing features. If a woman wears a wig and adorns herself with it, even if she does this for her husband, she is imitating the non-Muslim women, which the Prophet (Sallallahu Alayhi Wasallam) forbade: "Whoever imitates a people is one of them." (Abu Dawud) Wigs also come under the ruling about hair extensions, which is even more vehement in its prohibition: the Prophet (Sallallahu Alayhi Wasallam) forbade this practice and cursed the one who does it.



Is it permissible to pray behind a person who does not believe in the existence of the Jinn?

Believing in the Jinn is obligatory; that includes believing in their existence and what Allah has told us about their characteristics in His Book, and what has been soundly narrated from the Prophet (Sallallahu Alayhi Wasallam) about them. So whoever denies the existence of the Jinn is a disbeliever, because he has rejected the Quran. Therefore - if such a person is unaware - he should be informed of what it says in the Quran. Then if he denies the existence of the Jinn, even though they are mentioned in the Quran, his denial would lead to rejecting the Quran, and thus he becomes a disbeliever. For the one who finds out that someone denies the existence of the Jinn, it is not permissible for him to pray behind him, unless he recounts his misguidance and repents to Allah.

# Whoever imitates a people is one of them.

9

# The Significance of Lowering the Gaze in Islam

Lowering the gaze is a fundamental aspect of modesty and self-control in Islam which emphasizes the importance of purity in thoughts and actions. It serves as a spiritual and moral principle that preserves personal dignity and community values.

Allah commands both men and women to lower their gaze and maintain modesty in several verses of the Quran.

In Surah An-Nur (24:30-31), Allah says:

"Tell the believing men to lower their gaze and guard their private parts. That is purer for them. Indeed, Allah is acquainted with what they do. And tell the believing women to lower their gaze and guard their private parts."

This command indicates that lowering the gaze is key to guarding one's chastity and protecting the soul from sinful thoughts and actions.

#### Why Lowering the Gaze Matters?

- Protection from Sin: The eyes are a window to the heart. Looking at what is impermissible can lead to sinful desires and temptations. By lowering the gaze, Muslims safeguard themselves from thoughts that could lead to immoral behavior.
- Purity of the Heart: The more one indulges in impure sights, the more one's heart becomes affected. Lowering the gaze purifies the heart, thereby helping Muslims to maintain a strong connection with Allah.

- Promotes Modesty: Modesty is a key value in Islam. By controlling what one looks at, Muslims uphold modesty, fostering a respectful and honorable environment for everyone.
- Respect for Others: Lowering the gaze is also about respecting the privacy and dignity of others. It ensures that individuals are treated with respect, without objectification or unwelcome attention.

The Prophet (Sallallahu Alayhi Wasallam) emphasized the importance of lowering the gaze. He said:

"Do not follow up a glance with another, for the first is allowable but not the second." (Ahmad, Abu Dawood, and Tirmidhi)

This Hadith teaches that an unintentional first glance may be forgiven, but it should not be followed by a deliberate second look. The instruction underscores the idea that self-restraint requires conscious effort.

Lowering the gaze is more than just a physical act; it is a spiritual practice that upholds the values of respect, purity, and devotion to Allah. In a world where temptations are prevalent, Muslims are reminded that their actions are constantly observed by Allah. By practicing this virtue, believers protect themselves and their communities, creating a society built on trust, dignity, and faithfulness to divine guidance.



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