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Membership of The Muslim
Women's Association is
open to all Muslim Women.
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subscription to
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## THE EXECUTIVE & COMMITTEE FOR THE PERIOD DECEMBER 1995 TO NOVEMBER 1997

1. PresidentMrs. Khanam HassanMrs. Shafghat Ghaffar

2. Secretary Mrs Nabila W. Saeed

7. Editor Dr. Zubeda Osman

3. Assistant Secretary
Miss Swadeka Absun

8. Assistant Editor
Jasmine Ansari

4. Membership Secretary Ms. Shirin Hassan

9. Religious Advisors
Sherifa Sherif, London

Social Secretary Mrs. Firdous Arif

Mrs. Souraya Youssef

## NEXT MEETING

SUNDAY 14 January 1996 at The Islamic Cultural Centre 146 Park Road, London NW8 7RG

Time: 4.30 pm

#### ALL CORRESPONDENCE

should be sent to our new address
The Muslim Women's Association
P. O. Box 6119, LONDON SW20 OXG

Articles, letters and other matter appearing in this publication do not necessarily express the official views of the Executive Committee of The Muslim Women's Association.

#### Meetings of the MWA take place on the second Sunday of each month

## **EDITORIAL**

السلام عليكم ورحمة الله وبركاته Assalaam-o-Alaikum

"The parable of those who spend their property in the name of Allah is as the parable of a grain growing seven ears of corn, with a hundred grains increase every ear, and Allah multiplies for whom He pleases." Surah 11 para 26. Ramadan, the Holy month, is near, and time has come to give Zakat in the name of Allah.

Madina House, our home for Children in need of care, established in 1981 by the Muslim Women's Association needs your help URGENTLY. We need to buy new premises as the Department of Health & Social Security has asked us to move from the present accommodation which is no longer adequate for the children's needs. We hope, Insha Allah that the new home will be a lasting monument to the future generation of children who have sheltered within its walls, and to the dedication of the workers who are looking after them and of all the people who are raising money to keep it going.

Please remember that whatever you give be it big or small is a lasting tribute to Allah's generosity towards us who live in comfort of our homes and within the warmth of our family's love and affection. There are thousands of children who have no hones or families to live with in this country as well as elsewhere in the world. Please give generously to Madina House and earn a continuing reward until the Day when Allah will raise us all and give us our rewards. May Allah bless you all.

Dr. Zubeda Osman

## **NEWS OF ISLAMIC BANKING**

Speaking at the Institute of Islamic Banking and Insurance, Stella Cox, the Assistant Director (Middle East) of Kleinwort Benson Limited, discussed the past, present and future of R&D for Islamic Banking, concentrating not only on research and development of product base, new structures and standardisation, but also on other factors essential to its development, including human resources, education and training.

Since the emergence of Islamic banking in the Middle East in the rnid-1970s, we have witnessed the development of a financial system that now reaches, at least to some extent, into most areas of the world. It remains difficult to assess the extent of the market accurately, although there is a general consensus of opinion that it will amount to more than US\$100 billion by the turn of the century. Emphasising profit share related to risk assumption, and the total prohibition of trade in interest-based instruments, the system encompasses over 150 Islamic banks and investment companies; an ever-increasing number of conventional banks providing Islamic investment services to clients; corporates of the region that have re aligned financing and investment criteria and a rapidly growing group of families and individuals.

The distance learning diploma course made available by the Institute of Islamic Banking and Insurance fills another gap as it is targeted not only at Islamic financiers, but, importantly, is available to other individuals working in Western markets and workplaces seeking knowledge of, and involvement ill, the Islamic Banking system.

Education of graduates and other personnel entering the Islamic financial market is also more readily available. A number of Islamic banks and organisations have sponsored Islamic finance departments at universities in the Middle East. Undergraduate opportunities to study the Islamic financial system, either as a speciality or a major component of a business degree, are available at a number of European universities. The distance learning diploma course made available by the Institute fills another gap as it is targeted not only at Islamic financiers, but, importantly, is available to other individuals working in Western markets and workplaces seeking knowledge of, and; involvement in, the Islamic banking system. It is quite evident

## MERCY TO MANKIND

#### MISBAH ARIF

It was a Monday morning in the Arabian city of Makkah, the 22nd of April in the year 571 CE. Something happened this day that changed the world for all time to come. A boy was born to a woman whose husband had recently died. The boy's mother was Aminah and the boy was, Muhammad (pbuh), the last of the messengers of Allah. The other prophets had come to tribes, nations and certain groups of people. But Muhammad (pbuh) was not a guide for the Arabs nor the people of Makkah. No, he came as the seal of the Prophets to all mankind, to all the world. Allah says in the Qur'ān:

وما أرسلنا ك إلا رحمة للعالمين. "We sent thee not, but As a Mercy to all creatures"

Indeed he was a mercy to us all. We have so much to thank him for. He showed us so much compassion by guiding us. His whole life is an example to us. He was a kind man. He gave out much love and in return got just as much if not more. It was not just people he was a mercy to but animals and even trees and stones. Let me give you some examples but I'll start with people.

Even before he became a Prophet Muhammad (pbuh) was known as Al Amin, the truthful and was widely respected. The Kabah had been in a bad state and repairs and cleaning were done jointly by the four tribes of Makkah. It came to the day of completion and the famous black stone had to be put back in place. Each of the four tribes wanted the honour of doing this and could not decide who the honour should go to. Finally they came upon agreeing that the first man who walks in after them next morning shall decide. The morning came and they waited. They all looked up when who should come in but Muhammad (pbuh). They knew him to be a just and wise man and were extremely pleased. The men told Muhammad (pbuh) what their problem was and after a little thought he spread his cloak upon the floor and placed upon it the black stone. He told the leaders of each of the tribes to take a corner of the cloak and in this manner the carried it to it's place where Muhammad (pbuh) took it off the cloak and placed it on the wall. Thus Muhammad (pbuh) had prevented any arguments with his reasoning.

My second story is of a woman. Every morning the Prophet would walk the same way to the mosque as the old Jewish woman had noted. And every morning she would throw all her rubbish on his head. He would not get annoyed or angry and the same would happen day after day after day. Then one day the Prophet walked by as usual but no rubbish fell on his head. The Prophet was surprised and concerned. He went to the woman's house and knocked o the door. The woman said from within in the house, "Come in". The Prophet walked in and found the woman laying in her bed looking weak and pale. She recognised every day. She became scared that now she was ill he would take revenge on her as she was helpless.

The Prophet surprised her by asking if she was not well and whether she had anybody to look after her. She answered that she was ill with no one to help her. The Prophet, surprising her again asked if he could get her something and she replied that she was thirsty. After giving her water the Prophet did other jobs round the house. He came every day to do her washing, cleaning and cooking. He fed her, gave her what she needed and cared for her till she got better. The Jewish woman realised that Muhammad (pbuh) was a kind and loving man. After she got well she embraced Islam. Allhamdullah.

Muhammad (pbuh) also loved all children ever so dearly. Although very busy he always gave time to them and this is why the children loved him so much, as he was so kind and generous to them. He was not only kind to Muslim children but non-Muslim children too as they are still innocent.

He would often talk and play with children and give them dates and fresh fruit. The Prophet on this occasion was surrounded by children as he talked to them. Every so often he would pat them on the head and kiss them. A Bedouin was standing close by watching the happy children. But the Bedouin was sad. He said to the Prophet, "I have 10 children and I've never kissed one of them." This was a sorry state indeed to have 10 gifts from Allah and show no love for His blessing. The man asked for the Prophet's help but the Prophet shook his head sadly, "I can't help you if you have no love in your heart," he said. The Bedouin was saddened even more, as even the Prophet could not help him. But as he thought about it he realised he could become kind and loving and all he had to do was try.

The Prophet also cared very much for all animals as these are the creatures of Allah too. The Prophet and his companions were on a journey. During the journey they got tired and put up camp so they could rest. The Prophet went round to make sure everything was ok. As he went round he came to where a fire had been lit as it was cold. The Prophet went to talk to a man sitting by the fire when he saw an ant hill. The ants were working hard running to and fore. Some though were getting close to the fire and the Prophet was concerned for their safety. The Prophet asked who made the fire. The man looked up saying it was him. The Prophet hurried him, saying to put out the fire quickly. The man obeyed, though not knowing why. When he had extinguished the fire he looked round and saw the ants realising why the Prophet had asked him to put out the fire. After this he always looked round for ants before making a fire.

This all shows how Muhammad was kind and compassionate to all creatures.

#### HALAL MUSLIM FOOD GUIDE

Sacha, Mufti Yusuf, Mayet Mufti Faheem Bantley, West Yorkshire: Institute of Islamic Jurisprudence. 1995

This pocket size book is an attractive food guide for Muslims living in this country. The research for this book has been done by Mufti Yusuf Sacha and Mufti Faheem Mayet. The guide book of 180 pages, attempts to list all food items which are considered Halal and therefore permissible to consume by Muslims living in this country. The list is arranged alphabetically into categories i.e. BABY PRODUCTS or BAKERY. There is also a useful section on dietary laws. The anecdote 'eat to live and not live to eat' is more significant to me now than before. The authors also gives some good advise on food: "Islam recommends eating of good things that Allah has provided and Muslims are to follow better nutritional practices which are a foundation of good health." This book has made me think ... Maybe I ought to start a small vegetable patch in my back garden!! The price of the book is £2.50 (including postage and package). Address to write to:

Medina Publications

29 Oxford Street, Batley, West Yorkshire, WF17 7PJ. Tel. (01924) 444666 or (0973) 253231. Fax: (01924) 442128

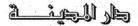


## "لن تنالوا البرحتي تنفقوا هما تحبوي و ما تنفقوا من شيء فإي الله به عليم"

"You shall not attain righteousness unless you spend on others of that which you love, and whatever you spend, verily God has knowledge of it."

(The Qur'an 3:92)

MADINA HOUSE



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# MADINA HOUSE

# A Muslim Home for Children in Need of Care in London

## AN APPEAL

MADINA HOUSE is a Muslim home for children in need of care, established in 1981 under the auspices of the Muslim Women's Association (a registered charity which has been functioning since 1962).

From its inception the organisers worked closely with the Department of Health and Social Security and all other Social Services Agencies in order to comply with the current guidelines on the running of Children's Homes. Subsequently Madina House was registered by the Department of Health & Social Security under the Child Care Act.

Aim - The main aim of Madina House is to provide an alternative home for children who for whatever reason, are temporarily unable to live with their parent/s. At Madina House we provide a stable, caring background, founded on Islamic principles and practices. Since its founding we have cared for over 300 children.

The present home does no longer comply with today's regulations and we have been asked to find more suitable accommodation. Thus, we are in desperate need of finance to buy an appropriate building. Failing to do so, the future of Madina House is in question.

Please help us by giving generously to continue to care for our children in need.

Donations, whether by Cheques or Banker's Orders would be greatly appreciated.

#### Continued from page 4

that these avenues of educational will, in time, benefit the banks and the system as a whole and will enable those involved to educate potential custoers; Muslim or otherwise.

Whilst some might question the validity of the number and frequency of Islamic Banking conferences in the Middle East, Far East and UK, the benefit is usually derived from the opportunity to meet and talk with colleagues at first hand. Gatherings such as these also promote discussion and debate, generate new business contacts and, ideally, lead to business development.

To conclude, the very rapid expansion of Islamic banking has surprised many. It is now on the verge of further advancements that should make it well placed to compete and prosper as an efficient market, as we move towards the 21st century. The effort needed to ensure that the research and development aspects that we have considered generate results, must derive from the system's growing international profile and the increased demand for detailed information of structure, application and practise delivered by professional spokespeople who are central to the marhet.

New Horizon August 1995

## **NEXT MEETING**

SUNDAY 14 January 1996

at The Islamic Cultural Centre 146 Park Road, London NW8 7RG

Time: 4.30 pm

Guest Speaker: Dr. Abdul Majid Khatame

## **CONGRATULATION TO**

Mr. & Mrs. M Rana on the birth of their grandson.

Mr. & Mrs. Rana are staunch supporters of MWA & Madina House.

## Children's Corner

## BE KIND TO ANIMALS

About six hundred years after the life of Isa (pbuh) there lived a man, in the country of Arabia, named Muhammad (pbuh). He started his life as a shepherd, then a businessman. He could not read or write, but Allah chose him as a Prophet and presented him with a book which is the complete guidance for mankind.

The Prophet taught us lots of lessons. One of them was to be kind to animals.

Prophet told his friends a story about a man who was "The day the man started travelling it was very hot, made him tired and very thirsty. He said to himself One day the travelling. and the sun 'If I don't get any water I will die of thirst'

So the man went in search for water. The first well he came to was dry and so was the second. But at last the third well he came to was full of cool water. but the man remembered, he didn't have any rope or a bucket. He searched but all in vain. So he climbed down the well. When he got to the bottom, he drank some water and felt a lot better as he climbed out the well. suddenly he saw a dog whining. The dog came up to him and licked his robe which was wet. The man realised that the dog is as thirsty as he was. So the man climbed down the well again, took off one of his socks and filled it with water. He then climbed out and the dog drank the water from his sock.

Allah was very pleased with the man's kind act and forgave all the man's sins he had committed in his life."

When the Prophet had finished one of his companions asked, "Oh Messenger of Allah, will Allah forgive OUR sins, if we be kind to animals."

"Yes," the Prophet replied, "you will be rewarded for being kind to all living creatures."

Murtaza Arif

## **POETRY**

### EVERYDAY WILL BE LIKE EID

Allah is near we believe, Nearer than Hablil Wareed. If to Allah alone we pray, Everyday will be like Eid.

A good example we all need, For every thought and word and deed If Allah's prophet I obey, Every day will be like Eid.

Paradise it is agreed, Is beneath the mothers feet. If my mother I obey, Everyday will be like Eid.

If I give to those in need, Paradise will be my meed. With my parents I will stay, Everyday in heaven's Eid.

Athar Shah (Junior)

## **KITCHEN TALK**

# GHIVETCH: A VEGETABLE AND FISH STEW FROM THE BALKANS

This Balkan stew is baked in the oven to preserve the bright crispness and colour of the vegetables and the delicacy of the fish. It is best eaten hot and fresh.

#### Ingredients:

1/2 Cup of oil

1 1/2 Cups diced potatoes

1 Cup thinly sliced carrots

1 Cup diagonally cut green beans

1 Small turnip, thinly sliced

1 Cup shredded cabbage

1 Green pepper, cut into strips

2 Large tomatoes, quartered

1 Small yellow squash, thinly sliced

1 Small zucchini, thinly sliced

1 Large Bermuda onion, coarsely chopped

2 Cloves garlic, minced

1 Bay leaf

Pinch of cayenne pepper

1/2 Teaspoon thyme

1 1/2 to 2 Pounds fish steaks, such as whitefish, tile pike or red snapper 1/4 Teaspoon paprika

1 tablespoon butter, cut into small pieces

I tablespoon grated lemon rind

## Preparation:

Heat oil in a five-to-six-quart casserole with a lid. Add potatoes, carrots, beans, turnip, cabbage, peppers, tomatoes, yellow squash, zucchini, onion, garlic, bay leaf, cayenne and thyme. Toss well to coat with oil. Cover casserole and bake at 350 degrees for 30 to 40 minutes. Remove casserole from the oven and arrange fish steaks over vegetables. Baste fish with sauce. Dot top of fish slices with butter. Sprinkle with lemon rind and paprika. Cover casserole and return to oven to bake for 10 to 15 minutes or until fish flakes easily. Remove bay leaf. Serve at once.

Serves six to eight

## MWA BUSINESS - NOVEMBER 1995

#### MINUTES OF THE MEETING OF THE MUSLIM WOMEN'S ASSOCIATION

The Annual General Meeting of the Muslim Women's Association was held at the Islamic Cultural Centre on Sunday 12th November 1995 at 4.30 pm. The meeting was well attended, 26 members were present, and 8 proxies. Apologies were received from: Mrs Q. Bashir, Samina Hasan, Mrs Mavis Badawi, Mrs Karima Mustafa.

The meeting was opened by Souraya Youssef, who recited Surah Fatiha. Mrs K. Hassan the President, saw the November magazine, which she had not previously seen. She advised the two members concerned that confidential material regarding Madina House should be presented to and checked by the President and Trustees before being sent to the Printers. The enormity of the breach of confidence was clearly and strongly made known to them.

The President then read her report, which as there was no Treasurer or Secretary, was a combination of all 3. In her address she spoke of the 6 children being sponsored in Lebanon by individual members of the MWA. Two members, Mr G Hoodless and Mrs G Amin expressed interest in undertaking sponsorship.

The President then turned to the needs of Madina House, a unique Muslim project for children in need. £350,000 was needed to convert the present house into a Bed and Breakfast / flats in order to fund the new home, which would have a garden, accommodate 10 children, within easy reach of Central London. President reiterated that no money raised for Madina House is spent on anything else but Madina House.

Membership fees cover the cost of the Monthly magazine. Members donate money/refreshments for functions such as Milad-un-Nabi. Children in Lebanon are sponsored by individual members. Money sent to Muslim conflict areas is raised by individual members. The report was accepted.

Shirin Hassan and Nabila Saeed were appointed as election commissioners The procedure was explained to the members. The following nominations were asked for:

# THE EXECUTIVE & COMMITTEE FOR THE PERIOD DECEMBER 1995 TO NOVEMBER 1997

Nominations for President
 Nominee: Mrs Khanam Hassan
 Nominated by: Dr Z. Osman
 Seconded by: Firdous Arif
 Mrs Khanam Hassan was elected una

Mrs Khanam Hassan was elected unanimously.

2. Shirin Hasan was nominated for the job of Secretary but she declined. Mrs K. Hassan, the President, then nominated Nabila Saeed.

Nominations for Secretary

Nominee: Mrs Nabila Waseem Saeed

Nominated by: Mrs Khanam. Hassan

Seconded by: Ghaniya Hoodless

Mrs Nabila Saeed was elected as

Secretary

- 3.Nominations for Assistant Secretary Nominee: Swadeka Ahsun Nominated by: Mrs Khanam. Hassan Seconded by: Firdous Arif Swadeka Ahsun was elected Assistant Secretary
- 4. Nominations for Membership Secretary Nominee: Shirin Hassan Nominated by: Jasmine Ansari Seconded by: Kunza Shah Shirin Hassan was elected Membership Secretary

Nominations for Social Secretary Nominee: Firdous Arif Nominated by: Khanam Hassan Seconded by: Lubna Ilyas Firdous Arif was elected Social Secretary

6. Nominations for Treasurer Nominee: Shafghat Ghaffar Nominated by: Mrs Khanam Hassan Seconded by: Azra Rekhi Shafghat Ghaffar was elected Treasurer

7. Nominations for Editor Nominee: Dr. Z. Osman Nominated by: Shahida Youssef Seconded by: Souraya Youssef Dr Z. Osman was elected Editor

- 8. Nominations for Assistant Editor Nominee: Jasmine Ansari Nominated by: Shirin Hassan Seconded by: Zubeida Ally Jasmine Ansari was elected Assistant Editor
- 9. Nominations for Religious Advisor Nominee: Sherifa Sherif Nominated by: Mrs Mrs Khanam. Hassan Seconded by: Firdous Arif Sherifa Sherif was elected Religious Advisor
- 10. Nominations for Religious Advisor Nominee: Souraya Youssef Nominated by: Mrs A. Hoodless Seconded by: Shirin Hassan Souraya Youssef was elected Religious Advisor

The following committee members were chosen by those present:

Mrs Raja Al Suwaidi, Mrs Zubeida Ally, Mrs Gul Amin, Mrs Qamar Bashir, Mrs Mavis Badawi, Mrs Hoda Hanno, Mrs Ghaniya Hoodless, Mrs Lubna llyas, Mrs Kunza Shah,

The meeting was closed by Sherifa Sherif, with a recitation from the Quran. Refreshments were served.

> Shirin Hasan 12. 11.95