

SIXTH ISSUE



ISLAMIC ONLINE UNIVERSITY

INSIGHTS

MAGAZINE

WHAT IS THE POINT OF FASTING?

HI-TECH
RAMADAN



DOWN MEMORY LANE:
DR. BILAL'S TRIP
TO MALAYSIA

FUTURE OF
HIGHER EDUCATION

— THE —
**TENT OF
MERCY**

Talk the Talk & Walk the Walk

During the month of Ramadan, there is a lot of talk about cleansing the heart, thinking about the less fortunate, and sharing one's blessings. We stop, ponder, perhaps even donate during the blessed month; not out of our good heart, but because we know that whatever we do is multiplied. So it is like the "buy one, get one free" shopping spree for many. However, our religion is not

seasonal. Deeds in Islam are not confined to one month only. We have a beautiful way of life that is teaching us to be consistent in our good deeds and actions throughout our lives. Ramadan, no matter how amazing, is still only a month within a year. We are encouraged to increase our deeds during this month. "To increase" means that we do something during the year and then we add some more during

Ramadan. Let us live our religion to the fullest. Our religion is the best because it is teaching us to always give, spread good, and benefit the society. Let us stand up to that challenge and be the source of goodness—by the will of Allah—to all around us; any time, anywhere.



By Veronika Matulova
Managing Editor



MEET THE TEAM

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CONTENTS

06



09



13



22



11



20



06 **WHAT IS THE POINT OF FASTING?**
I still recall quite vividly some of my adventures of 1985 in the month...

09 **THE REMINDER**
After a long wait, finally, Ramadan is here. Have you prepared

11 **HI-TECH RAMADAN**
Nowadays, technology plays a pivotal role in the religious activities of...

13 **THINGS TO DO IN RAMADAN:
NOURISHING OUR FAITH WITH DU'AS**

16 **FASTING WITH A PURPOSE**
Every act of worship in Islam was legislated for a purpose. Allah is...

17 **SUNNAHS OF RAMADAN**

18 **RAMADAN TRACKING SHEET**

19 **SUPPLICATION WHEN
BREAKING THE FAST**

20 **RAMADAN MADE EASY: Q&A WITH DR.
BILAL**

22 **HANDLING YOUR HYPERACTIVE
CHILD IN RAMADAN**
“Stop that Jamal!” “Can you sit down...”

24



26



39



33



31



42



24 6 ETIQUETTES OF ATTENDING A VIRTUAL CLASSROOM

Although distance-learning is a...

26 DOWN MEMORY LANE: DR. BILAL'S TRIP TO MALAYSIA

Dr. Bilal Philips's trip to Kota...

29 IOU PUTS BEST FOOT FORWARD AT MOODLEMOOT

On February 6, 2016, New Delhi...

30 MOVING FORWARD: IOU COUNTRY CHAPTER CERTIFICATES

Islamic Online University (IOU) has...

31 ODE ON HIJAB

We're supposed to be hijabis but we're acting like barbies...

33 UMM AL-SA'AD AL-ISKANDARIYAH: A TRUE EXAMPLE OF DEDICATION TO THE QURAN

36 THE TENT OF MERCY

Riding in the taxi traveling down Abbas Al-Aqad Street in Cairo, Egypt...

39 EDUCATION OF ISLAMIC ECONOMICS: A STEP TOWARD CHANGING THE WORLD ECONOMICS

42 FUTURE OF HIGHER EDUCATION: A COMPARISON BETWEEN TRADITIONAL AND ONLINE LEARNING

Dear Brothers and Sisters in Islam,

may your Ramadan be blessed.

Ramadan Mubarak.

*May Allah accept your repentance, and
increase your faith and love for our Creator.*



What is the Point of Fasting?

I still recall quite vividly some of my adventures of 1985 in the month of Ramadan, 1405 AH. At the time, I was a novice at best, though I may have thought of myself to be a know-it-all as any teenager who just graduated from high school of the Islamic University of Madinah would think. As it was summer holidays in Saudi Arabia at the time, some of my friends and I decided to perform 'Umrah (minor pilgrimage). I doubt if I could ever forget that day in my life.

The journey began quite typically. Our time for

suhoor (early meal before fasting) came while we were still about two hours away from Makkah. It should be noted that there is a great distinction between the facilities of those days compared to what we may find at the present time. We ended up in a restaurant serving Pakistani dishes. After eating some curry full of every form of spice possible, we moved on. Alhamdulillah, our 'Umrah went well, after which we went to visit the World Muslim League at its old site. Spending time between offices and the nearest masjid, it was almost time for dhuhr. We decided to finish our

prayer and then go to Al-Haram. By Allah, the heat, travelling, lack of sleep along with an inadequate suhoor incapacitated us so much that we found it difficult to fast. At last we decided to break our fast if we found any restaurant or grocery store. To our surprise, we found nothing open as it was after dhuhr when normally people take a break and the sizzling heat wasn't helping anybody to do business anyway. Yes, I know it is very different now as you will find most of the shops open. We kept on moving till we ended up in Al-Haram and

at that point we decided to keep

our fast. I don't recall suffering so much while fasting on any other day in my life.

Lesson from the story:
If only the ease

provided by Allah was taken by us we would not have suffered at all.

Allah said in the Quran:

"O you who have believed, decreed upon you is fasting as it was decreed upon those before you that you may become righteous - [Fasting for] a limited number of days. So whoever among you is ill or on a journey [during them] - then an equal number of days [are to be made up]. And upon those who are able [to fast, but with hardship] - a ransom [as substitute] of feeding a poor person [each day]. And whoever volunteers excess - it is better for him. But to fast is best for you, if you only knew. The month of Ramadan [is that] in which was revealed the Quran, a guidance for the people and clear proofs of guidance and criterion. So whoever sights [the new moon of] the month, let him fast it; and whoever is ill or on a journey - then an equal number of other days. Allah intends for you ease and does not intend for you hardship."

It is clear that Allah has mandated on us to fast this beautiful month, and indeed the act of fasting is a pillar of Islam to be fulfilled with conditions.

A very close look at these conditions would clearly give us the real picture of fasting which definitely is not meant to be a thing of hardship. Allah in fact has made fasting so easy that most of us fast and don't feel the hunger and thirst as on a normal day. When you tell a non-Muslim about fasting, they say, "Can you do it? Don't you get

hungry, thirsty and tired?" When we answer, "No, definitely not!" they can't believe it.

At times you can read between their eyes that they are struggling to take your words at face value. Anyone who has not fasted for Allah may have that type of feeling. By Allah, if it wasn't for Him, we may not have been able to fast. A little bit of delay in our breakfast disorients our life let alone nothing to eat for the whole day and still we look forward to fast the next day and always wait for the next Ramadan to come. Indeed, it isn't a month of sufferings but a month of blessings which includes a night better than a thousand months. In fact, we have been guided by the Prophet ﷺ who said:

"Perform deeds, for everyone will have the deeds of what he was created for (Paradise or Hell) made easy for him."

Our cultural approach to Ramadan may differ from country to country and region to region, but the Islamic spirit remains the same.

To illustrate this, I remember when I was giving an interview on Saudi TV Channel One in the 1980s, the interviewer was very interested in my talk (which I reflected upon later). He asked me: "What is the difference between fasting here in Madinah and in Fiji?" I remember telling him on TV that we eat small pieces of meat whereas they eat big pieces of meat (I know this sounds funny!). Now, this is what I call a cultural difference. But we all begin our fasts with suhoor, break it after sunset, pray taraweeh, etc.

“Our cultural approach to Ramadan may differ from country to country and region to region, but the Islamic spirit remains the same.”

We should also try to familiarize ourselves before Ramadan on at least some of the rules and regulations regarding this most awaited guest’s arrival. Some of the points to be noted should be:

- What is sawm (fast)?
- What is the purpose of fasting?
- Obligation of fasting.
- Rules of fasting.
- Fasting according to the Sunnah.
- Things that invalidate the fast.
- Things that do not invalidate the fast.
- Requirements for the fast to be valid, etc.

I humbly invite all the readers of this article to focus on the purpose of fasting which reflects on many things including unity. Let us fast and pray together! If there are differences amongst us on the day we start our fast or the number of taraweeh we want to pray or on the day we celebrate our Eid, it shouldn’t be a reason to hinder our brotherhood, love, affection and fondness for each other.

All of us have only 24 hours in a day and regardless of whatever we do, this is not going to change. We can only do so much in a day. Let us concentrate on fasting, praying, seeking the night of decree (laylatul Qadr), glorifying and praising Allah, reading the Quran with understanding, giving out zakaat, sadaqah, taking care of the needy ones, educating others about fasting, spending more time in the masjid, renewing ties with our families, taking care of them, loving them and fulfilling

their needs, and achieving our goals, attending lectures, and increasing our knowledge. Yes, the list carries on. We may struggle to achieve even half of what I have mentioned; so from where are we going to get time to indulge in every form of differences amongst us in a month which is supposed to be a month of unity and not disunity.

I would like to conclude this reminder with a beautiful hadith which is firstly meant to be for the writer himself:

The Prophet ﷺ said: “Every action of the son of Adam is given manifold reward, each good deed receiving ten times its like up to seven hundred times. Allah the Most High said: ‘Except for fasting, for it is for Me and I will give recompense for it, he leaves off his desires and his food for Me.’ For the fasting person there are two times of joy; a time of

joy when he breaks his fast and a time of joy when he meets his Lord, and the smell coming from the mouth of the fasting person is better with Allah than the smell of Musk.” (Muslim)

I pray to Allah that may Allah grant us this reward and forgive our sins and overlook our shortcomings and bless us with Jannatul A’la, Jannatul Firdous. Ameen.



By Dr. Mohammad Anwar Sahib Almadani
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Imaam and Khateeb at Masjid Attaqwa,
New Zealand



THE REMINDER

After a long wait, finally, Ramadan is here. Have you prepared for this blessed month? I am not referring to stocking up your pantry as is the case with many families. Come Ramadan, Muslims go on a shopping spree filling their pantries with the choicest ingredients and delicacies. But what about your spiritual self which is thirsty for some droplets of wisdom and peace? Have you prepared on how to replenish it? Or have you chosen to be fuel for the hell fire?

We are the best confidants of our intentions, sincerity and inner most feelings (of course, besides Allah). We know where we stand as Muslims and how committed we are to our deen. Undoubtedly, we know where we lack too. So, isn't it high time that we start working on these areas and be among those whom Allah loves? What a privilege and honor, indeed, it would be to be among those whom He loves! Yet, our hollow souls only desire the deceptions and glories of this world. Its glitter and pomp has blinded us to an extent that we don't even realize it!

If you haven't awoken from your slumber yet, it is time. There is no better month to start with than Ramadan.

Allah says, "O you who have believed, decreed upon you is fasting as it was decreed upon those before you that you may become righteous." (Quran 2:183)

Allah is commanding us, the ones who have believed, to fast so that we may be among the righteous. That's it. The entire essence of our deen captured in this one word: Righteous.

Who Are the Righteous?

"...but [true] righteousness is [in] one who believes in Allah, the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves; [and who] establishes prayer and gives zakah; [those who] fulfill their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous." (Quran 2:177)
Subhanallah!

How to Achieve This?

On moving further in the same surah, in verse 185, Allah says that:

"The month of Ramadan [is that] in which was revealed the Quran, a guidance for the people and clear proofs of guidance and criterion..."

In this verse, Allah has highlighted the importance of Ramadan by choosing to reveal His divine Book, which is laced with guidance and criterions, in this month. A blessed Book revealed in a blessed month: the perfect combination!

The Quran is our ultimate guide to attain righteousness. It has the solutions to all our problems and sadness. And why wouldn't it? It is the word of Allah!

This Ramadan, commence your relation with the Quran like never before, for now and forever. Allow it to talk to you. Reflect on what Allah is commanding and informing you of.



You may find the following tips helpful to achieve this purpose:

1. Check Your Heart

You will gain nothing if your intention is to simply flaunt your recitation skills or to earn praise for the amount of Quran you have completed. Make a sincere intention to read the Quran in order to improve yourself and to earn the pleasure of Allah.

2. Speed Breaker

Do not rush through the recitation of the Quran as is the case with many Muslims especially during the month of Ramadan. The “gloat factor” of this month is “How many times did you finish the recitation of the Quran?” No doubt, an enhanced level of Quran recitation is highly recommended in this month, but not at the cost of understanding the content. We need to complete the entire Quran multiple times in this month by increasing our amount of recitation rather than reading it at a breakneck speed!

3. Goal Keeper

You can make a goal of the number of times you wish to complete the Quran recitation with understanding this month. Then based on that, you can devise a plan on the number of pages that should be completed each day.

4. Understand & Read

If you do not know Arabic, use a Quran that is translated in a language you know and read along with it. There is absolutely no match for the experience of understanding and reciting the Quran!

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If you do not know Arabic, use a Quran that is translated in a language you know and read along with it. There is absolutely no match for the experience of understanding and reciting the Quran!

5. Beauty of Tafsir

Invest in a good tafsir of the Quran such as Tafsir Ibn Kathir. These books are filled with ahadith, contexts and wisdom of the scholars that can help you understand the verses in a manner you could have never imagined.

6. Act Upon What You Read

When Allah commands you in the Quran to do good, take it seriously. Read the same ayah repeatedly, and absorb its meaning and seriousness. The same applies when Allah forbids you from something. You can also list out the dos and don'ts you come across while reciting the Quran. Begin working on these one by one. You, yourself, will observe the positive changes you have gone through when the list is complete!

7. Ponder

When you are not reciting the Quran, think over the ayah that you have already recited. Reflect upon its mesmerizing eloquence and the wisdom of Allah's words. You will be speechless when the actual beauty of it hits you!

Brothers and Sisters in Islam, we do not have much time left. Every passing moment is bringing us closer to our death. And the irony of the situation is that we are not prepared for the biggest test of our lives. A test so severe that even a child's hair would turn white (Muslim). Yet, we remain heedless...

We need to realize that the luxuries of this life are temporary and most of all, unfulfilling. These vain desires distance us tremendously from the purpose of our life—worshiping Allah.

Make this Ramadan the turning point in your life with the Quran by your side. Allow it to be your companion in the days and nights of your life. Let your aims and mission resonate with obedience to Allah. Do not delay anymore, for the promise of Allah is true!

“O mankind, fear your Lord and fear a Day when no father will avail his son, nor will a son avail his father at all. Indeed, the promise of Allah is truth, so let not the worldly life delude you and be not deceived about Allah by the Deceiver.” (Quran 31:33)



By Aishah Ahmed
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HI-TECH Ramadan



Nowadays, technology plays a pivotal role in the religious activities of many Muslims all around the globe. From reminders of the times for salah, to reading the manuscript of the Quran; technology has inevitably made Ramadan “hi-tech”. Along with the many benefits that technology offers to help Muslims improve their worship, it also brings along its baggage of fitnah. On the one hand, technology can remind you of important adhkar at particular times, yet the same technology can drag you into many sins that could have been avoided otherwise. Just like any other field, there are two main points to consider while using technology:

- 1. Intention**
- 2. Moderation – using it in the right way**

Dr. Bilal Philips makes a very profound statement, “If you cannot start your Facebook with bismillah, you probably should not start it at all.” An overdose of technology can result in wasting a lot of your precious time. Therefore, it is of utmost importance that you set the right intentions before using it. Ask Allah for help and set limits on yourself. Go offline completely if technology is distracting you from your worship in anyway, or if it is taking too much of your time.

Ramadan is a month that teaches

“**On the one hand, technology can remind you of important adhkar at particular times, yet the same technology can drag you into many sins that could have been avoided otherwise.”**

us discipline and abstinence. While many people fall prey to the distractions of technology, let us look into some practical tips on how to use technology to avoid distractions.

Distraction Buster

Plugins like StayFocusd for Google Chrome <https://chrome.google.com/webstore/detail/stayfocusd/laankejkbhbdhmipfmgcngdelahlfoji?hl=en> help you restrict the amount of time you spend on time-wasting websites. If it is not only websites that you are worried about, you can install softwares like RescueTime on your desktop/laptop to keep a track of how much time you spend on your system. This helps you



to configure goals and achieve maximum productivity. An Android version is also available.

On your phone, you can delay all notifications or maybe even stop syncing your email if it is not urgent. Furthermore, you can uninstall all apps that consume your time.

Plan a Productive Ramadan

Keeping a to-do list can put your mind at ease. Technology comes to your rescue here too! Use apps like Any.do to create and organize a to-do list that would help you achieve your spiritual goals this Ramadan. Plan and add activities that you want to be reminded of. Maintaining a to-do list also helps you achieve khushu' in your worship since your mind is not distracted anymore.

Another excellent resource that you can make use of is Coach.me. Available on Android and iOS, this app can help you achieve goals and build habits. You can also create your own goals and share them with family and friends. For example, you can use this app to get into the habit of reciting a new adhkar that you have just memorized.

Apart from these generic apps, you may also find apps that are developed specifically for

Ramadan such as Ramadan Achievements (Google Play) <https://play.google.com/store/apps/details?id=com.peaksel.ramadanachievements>

and Ramadan Tracker (iOS Store) <https://itunes.apple.com/app/ramadan-tracker/id545306444>.

Spiritual Apps

In this month of spirituality, this list would have been incomplete had we not included apps that help you come closer to the Quran and remind you of your prayers.

iQuran Pro and Bayan Quran are among the best apps to read and listen to the Quran. iPray allows you to check the prayer times for your city and the qiblah direction too, so you may always pray on time wherever you are.

Many of these apps are very useful even outside of Ramadan. Technology today has evolved to such an extent that it even helps us in our deen. But, it all depends on how we use it.

Alhamdulillah, the developers of such apps get continuous rewards when people use them and so do

those who teach or inform others about them. The good news is that the IOU is soon launching courses in IT that would help you acquire the skills necessary to develop similar apps, and earn multiple rewards. So be on the lookout for the new IT courses.



By Farhan Karmali
Farhan is based in Mumbai. He works as a Moodle developer for IOU. He has taught IT courses at IOU and is the lecturer for CMP 101. A tech enthusiast, Br. Farhan loves using IT for the sake of Islam.



Things to Do in Ramadan:
Nourishing Our Faith
with *Du'as*

Ramadan: The Ultimate Season of Goodness

In Ramadan, the reward for every good deed is multiplied, making it a reason for us to increase in our worship. In this month, the doors of Hellfire are closed and the doors of Paradise and the mercy of Allah are open. This makes it a great time for us to make lots and lots of supplications.

Have you ever sensed a feeling of tranquility descend on your heart after you have made a lengthy *du'a*, pouring your heart out in front of Allah? Have you ever felt supplications increasing your faith; making your communication with Allah better and the relationship with Him deeper? Have they made you love Him more, trust Him more and free you of all the worries as if a heavy burden suddenly fell off you?

Du'a is a form of worship and according to one of the ahadith, it is the best form of worship; it irrigates our imaan and makes it grow stronger. Prophet Muhammad ﷺ said: "The best form of worship is *du'a*."^[1]

Du'a is a sign of our humility, feebleness and humanness in front of the Creator. It is our answer to the command of Allah where He says: "Call upon Me; I will respond to you." Indeed, those who disdain My worship will enter Hell [rendered] contemptible." (Quran 40:60)

Moreover, *du'a* is something we sorely need; it's our cord of hope which we cannot do without. Can you imagine your life without *du'as*? How horrible and how empty would that be!

Du'a of a Fasting Person

Another great reason for making plenty of *du'as* in Ramadan is the high likelihood of your *du'as* being answered. Prophet Muhammad ﷺ informed us: "**When the fasting person breaks his fast, his supplication is not turned back.**"^[2]

Prophet Muhammad ﷺ also said: "There are three whose supplication is not rejected: The fasting person when he breaks his fast, the just leader, and the supplication of the oppressed person; Allah raises it up above the clouds and opens the gates of heaven to it. And the Lord says: 'By My might, I shall surely aid you, even if it should be after a while.'"^[3]

Seeking Istighfar

Abu Hurairah narrated that the Messenger of Allah ﷺ said: "**May the man before whom I am mentioned - and he does not send salat upon me - be humiliated. And may a man upon whom Ramadan enters and then passes, before he is forgiven, be humiliated. And may a man whose parents reached old age in his presence, and they were not a cause for his entrance to Paradise, be humiliated.**"^[4]

The first and foremost thing to ask for is the pleasure of Allah and His forgiveness; these are what our eternal salvation depends on. The above hadith is a warning to someone who does not care to seek forgiveness in the month of Ramadan. Istighfar is a type of *du'a*. We must make it at all times and especially in Ramadan. There are many supplications for making istighfar. Learn a new one this year and include it in your daily routine *in sha Allah*.

[1]. (Reported by al-Hakim and authenticated by Albani in Al-Sahihah #1579) [2]. (Sunan Ibn Majah; Hasan - <http://sunnah.com/urn/1271560>) [3]. (Tirmidhi; Hasan - <http://sunnah.com/tirmidhi/48/229>) [4]. (Tirmidhi; Hasan - <http://sunnah.com/tirmidhi/48/176>)

The *Du'a* List

Rather than making random supplications, let's put some special effort in this act of worship during this blessed month. Here are some tips to help you do so:

1. Gather your favorite *du'a* books:

Begin by gathering books of supplications that are authentic. A must-have *du'a* resource is 'The Fortress of the Muslim' which is easily available in hard copy, or in various online platforms for free and in the form of apps as well.

2. Write your *du'as*:

Mark all the supplications that you want to ask and write them down in a notebook so you don't forget or miss any of them. It is better if you do this before the commencement of Ramadan.

Remember to include *du'as* from the Quran, from the Sunnah and also those in your own language that you wish to make. Make a list

of *du'as* for yourself, your parents, your family, your relatives, your friends and the whole Muslim ummah.

3. Allocate time for *du'as*:

Each day, allocate some exclusive time for making *du'as*. Some preferable slots of the day may be the time of suhoor, ten minutes before you break the fast and/or after the obligatory prayers. *Du'as* may also be divided for different parts of the day: some to be made after fajr, some after dhuhr, some at the time of iftaar, some in Qiyam ul layl and some that you may wish to repeat over and over again.

4. Memorize a few *du'as*:

Select two or three *du'as* (or any achievable target) that you love the most and memorize them in order to incorporate them in to your prayers for the rest of the year.

5. Success of both the worlds:

It is against the etiquette of *du'a* to only ask for success and wellness in this life, ignoring the hereafter, which is better and eternal. Allah has said in the Quran: "But among them is he who says, 'Our Lord, give us in this world [that which is] good and in the Hereafter [that which is] good and protect us from the punishment of the Fire.' Those will have a share of what they have earned, and Allah is swift in account." (Quran 2:201-202)

Therefore, our supplications should reflect our concern for the afterlife as well. Similarly, in these times of fitnah, do not forget to make *du'as* for steadfastness of faith and guidance to remain firm upon the straight path.

Dear readers, the treasures of salvation in the hereafter, success, happiness, health and prosperity are within your reach through the doors of *du'a*. Just ask away and make this Ramadan a special one with your heartfelt supplications.



By Zahra Anjum (Umm Salih)
Sr. Umm Salih is a homeschooling mother,
writer, editor, and student of the IOU BEd
program.

Fasting with A PURPOSE

Every act of worship in Islam was legislated for a purpose. Allah is Al-Hakeem (Most Wise), and therefore He only obligates us to do things which are beneficial for us and serve a higher purpose. When you read the Quran with an investigative mind, you will notice that every time the topic of fasting or Ramadan is brought up, Allah doesn't just tell us what to do but why we should do it.

“O you who believe! Fasting is obligated for you just as it was made obligatory for those before you, so that you can increase in taqwa.” (Quran 2:183)

Notice that in this verse, Allah informs us that fasting is obligatory but He doesn't stop there. Allah then informs us of the purpose of fasting, i.e. to increase our taqwa (consciousness of Allah). Two verses later, Allah informs us of other laws related to Ramadan and their reasons too:

“The month of Ramadan in which was revealed the Quran, as a guidance for the people and clear proofs of guidance and criterion. So whoever sights [the new moon of] the month, let him fast it; and whoever is ill or on a journey - then an equal number of other days. Allah intends for you ease and does not intend for you hardship and [wants] for you to complete the period and to

glorify Allah for that [to] which He has guided you; and perhaps you will be grateful.” (Quran 2:185)

The beautiful thing about these verses is that for every rule mentioned, the reason is mentioned as well. Allah informs us to fast, then informs us that the goal is an increase in our taqwa, then He informs us that He chose Ramadan because it is the month in which the revelation of the Quran began. Then He informs us why He revealed the Quran; to be a means of guidance for us, evidence that Islam is the truth, and our criterion for choosing between right and wrong.

Allah then reminds us that fasting in Ramadan is obligatory, but those who have an excuse, like the travellers and ill, they can make it up later, because Allah wants to keep the religion practical and not cause us any harm. Finally, He reminds us that the goal of all of this is so that we will be grateful to Allah for His gifts to us.

From the above, we can summarize the goals of Ramadan as follows:

1. Increasing our taqwa
2. Understanding and benefitting from the guidance of the Quran
3. Experiencing the ease and mercy of Islam
4. Appreciating all of Allah's blessings upon us

If we enter Ramadan with these goals and objectives clear in our minds, then we will be able to maximize our benefits from Ramadan. We can transform our experience from ritual into a life-changing month and emerge from Ramadan as better Muslims. Focus on these four goals this Ramadan and you will experience a life changing transformation, and that is what Ramadan is all about.



By Abu Muawiyah Ismail Kamdar
Shaykh Ismail is the faculty manager of Islamic Online University, Founder of Islamic Self Help.com, a radio presenter on Radio Al-Ansaar, an author of multiple publications, and a homeschooling father.



"Whoever observes the fast during the month of Ramadan out of sincere faith and hoping to attain Allah's rewards, then all his previous sins will be forgiven."
[Al-Bukhari and Muslim]

SUNNAHS OF RAMADAN

1. Develop **PATIENCE** by controlling your temper.
2. Hasten to break your fast as soon as you hear the adhan.
3. Break your fast with dates and water.
4. Begin eating with **BISMILLAH**.
5. Say the du'a upon breaking the fast:

ذَهَبَ الظَّمَأُ، وَابْتَلَّتِ العُرُوْقُ، وَثَبَّتِ الأَجْرُ إِنْ شَاءَ اللهُ

6. Eat suhoor late (close to the Fajr).
7. Read Quran daily in order to develop it as a habit after Ramadan.
8. Use the siwak while fasting.
9. Try to perform i'tikaaf in the masjid during the last 10 days.

*NOTE: Remember when seeking Laylatul Qadr during the last 10 nights that the night in Islam begins at sunset of the previous day. E.g., With the Maghrib time on the 20th day, the night of the 21st day begins.

VIRTUES OF RAMADAN

FASTING DURING THE MONTH OF RAMADAN IS THE FOURTH PILLAR OF ISLAM; THEREFORE, FASTING THIS MONTH IS MANDATORY.

- Quran was sent down during Ramadan.
- Laylatul Qadr is among the last ten nights of Ramadan and is better than worshipping for 1000 months (83 years).
- The gates of Paradise are opened.
- The gates of Hell are closed and the devils are chained.
- Allah redeems people from Hell.
- Sins committed from one Ramadan to the next are expiated by fasting.
- Fasting Ramadaan + 6 days from Shawwal = 1 year of fasting.
- The Prophet ﷺ said, "The performance of 'Umrah in Ramadan is equal to the performance of Hajj with me." Authenticated by Al-Albaani
- Ramadan is the month of the Quran.

	Obligatory Prayers	Sunnah Prayers	Quran	Taraweeh	Predawn Meal	Charity	Daily Du'a	Tasbeeh/ Dhikr
Ramadan	□□□□□ F/D/A/M/I	□□□□ F/D/M/I	Eg. Juz Amma	Y / N	Y / N	Eg. Helped Neighbor / Gave \$1 / Smiled	AM/PM/AP/BS □ □ □ □	F/Z/A/M/I/BS □ □ □ □ □ □
01	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
02	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
03	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
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07	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
08	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
09	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
10	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
11	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
12	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
13	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
14	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
15	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
16	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
17	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
18	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
19	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
Plan for i'tikaaf. It is sunnah. Remember: The night in Islam begins at sunset of the previous day. E.g. With the Maghrib time on the 20 th day, the night of the 21 st day begins.								
20	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
21	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
22	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
23	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
24	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
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28	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
29	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □
30	□□□□□	□□□□					□ □ □ □	□ □ □ □ □ □

“Allah will build a house in Heaven for whoever is diligent in observing 12 Sunnah rak’at (as follows): 4 rak’at before and 2 after the dhuhr (midday prayer), 2 after the maghrib (sunset prayer), 2 after the ‘ishaa’ (evening prayer) and 2 before the fajr (dawn prayer).”

-Hadith sahih, at-Tirmidhi, Sahih a;-Jaami’.

Dr Bilal Philips and IOU team wish you and your family a happy EID. Taqabal Allahu minna wa minkum.

F: Fajr | D: Duhr | A: Asr | M: Maghrib | I: Isha | AM: Before Midday | PM: After Midday | AP: After Prayer | BS: Before Sleep

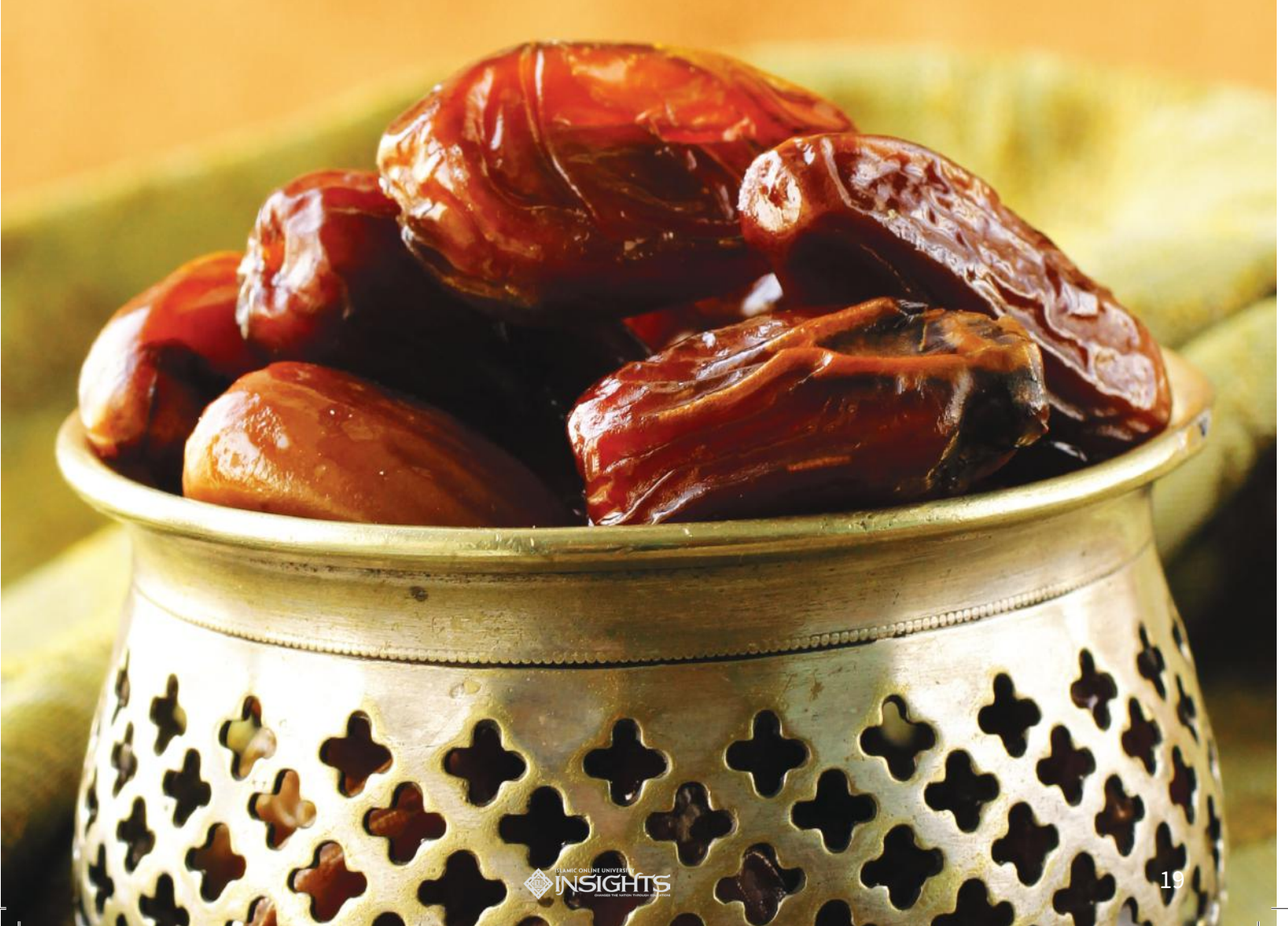
Supplication when Breaking the Fast

ذَهَبَ الظَّمَا ، وَابْتَلَّتِ العُرُوقُ ،
وَتَبَّتَ الأَجْرُ إِنْ شَاءَ اللهُ

“Dhahaba al-thama’ wa abtalat al-‘urooq wa thabata al-ajr in sha Allah.”

Thirst is gone, the veins are moistened, and the reward is certain if Allah wills.

[Abu Dawud]





Ramadan

MADE EASY:

Q&A with Dr. Bilal



Q: How do we understand the different types of illnesses that excuse us from fasting?

A: A preferably Muslim doctor should say that fasting with that illness is dangerous to health. If the illness is temporary, i.e. for this year only, a person should make up the days. However, if it is a permanent illness, that person should feed a person instead.

Q: How do we feed poor people instead of fasting in Canada?

A: Every country has a different norm for a decent meal. In Qatar, it is \$4-5. In Canada, it would be a price of a normal decent meal; fast food or an expensive meal is not considered a normal meal.

Q: What is the ruling for fast exceeding 21 hours in a day?

A: The ruling differs since there are 4 hours of the night in that day. Hence, the sunset and sunrise are present. My opinion is of the opinion of scholars who hold that as long as there is a clear sunset and sunrise fasting should be performed with it. It

is good to point out that while now you experience a long day of fasting, there will come days when your fast will last only 4-5 hours. You will not wonder what to do during this short fast. You will say, "alhamdulillah." Hence, my advice is, as you will be happy then, be patient now.

Q: Is Taraweeh prayer obligatory?

A: No, it is not.

Q: How many units of Taraweeh prayer are indicated in the authentic Sunnah?

A: Eight units are indicated.

Q: Can we pray less than eight units of Taraweeh prayer and should they be performed in a group or can they be performed alone?

A: You may pray less than eight and you may pray them either alone or in a group. Prophet Muhammad ﷺ performed both.

Q: Is there a difference between Taraweeh of a male and a female?

A: There is no difference. Males lead prayer and women follow as it should be done in general. However, it is also possible for women to pray at home on their own and in a group.

Q: If a part of work of a person is doing haram like serving alcohol, does it affect a fast?

A: The forbidden acts a person may be involved in their workplace do not affect the fast. If a person works in a hotel where alcohol is served in some parts while he is working in a different department that does not affect him.

Q: What supplication should be recited before fasting and while making an intention?

A: There is neither a particular supplication for the beginning of fast nor for intention. Simply making an intent in the heart by preparing for the day of fast is enough.

Q: Should a person make a du'a and delay breaking of their fast due to that?

A: As per the authentic hadith, we

should hasten to break our fast. Hence, make your supplications before breaking the fast and then rush to break the fast during the call for the Maghrib prayer.

Q: What is the ruling of the pregnant or breastfeeding woman who does not fast? What should she do?

A: Abu Hanifa's position is to make up the fast and not to feed anyone. Imam Malik, Shafi'i, and Ahmad said to make up the fast and feed a person a day. Other scholars said to feed and not to make up. However, according to an authentic hadith, it seems that the strongest position is that the pregnant and breastfeeding woman has to neither make up the fast nor feed a poor person and is excused from fasting. And Allah knows best.

Q: What is the ruling on fasting of a traveler?

A: The strongest opinion—according to my view—is of Sheikh Ibn Taymiyyah who said that if a person leaves the boundaries of their city with the intention to travel, they remain a traveler until they return or until they set up a residence in another location. A traveler needs to make up his fast after Ramadan.

A person should break their fast only after beginning their traveling even if that means that he begins fasting and stops

during the day. E.g., His airplane leaves after dhuhr. Thus, he should begin fasting that day as normal and break it once actually traveling.

Q: I live between two mosques. Their end of the predawn meal differs by almost an hour; what should I do?

A: Find out what is the time followed by the majority of mosques in your area. You may also ask a scholar in your region to give you clarity on that issue. Perhaps one of the mosques might be of a sect or a deviant group.

Q: What time does fasting begin?

A: Beginning of the dawn is the time when fast begins; with the adhan of fajr prayer. Hence, you can eat all the way up to the call of the fajr prayer.

Q: Is it permissible to brush teeth while fasting with miswak or other modern devices?

A: Yes, it is permissible as long as you don't swallow it.

Q: During the Taraweeh prayers in Malaysia, people make group dhikr and du'a after every two prayer units (rakat), is this permissible?

A: This is not from the Sunnah. This is a form of innovation—avoid it.

Q: Is it compulsory to finish reading Quran in Ramadan?

A: No, it is not a requirement.

Q: Can a woman perform i'tikaf in her bedroom in her home?

A: 'Itikat is done only in the mosque. If it is done at home, it is not an i'tikaf (seclusion for worship.)

Q: Can a husband indulge in intimate relation with his wife without penetration but with an ejaculation?

A: The ejaculation during the fasting of the day would break the fast. Hence, a person should avoid actions and thoughts that would lead to that. Nevertheless, according to the Quran, it is permissible to have an intimate relationship during the night of Ramadan. It is good to note that a person can enter the fast in the state of major impurity (janaba). Thus, he should eat and then make a ritual bath (ghusl).

Q: When moon sighting for Eid differs, what should we follow, i.e., our country or worldwide sighting? And what about calculations and actual sighting?

A: In general, the advice is to follow the majority. If the majority is going by local sighting, follow them. A global sighting is legitimate as well as a local sighting. The unity of the community is more important than minute disagreements of fiqh. The same would apply to differences between calculations and sighting. The unity of the community is much more important.

Spend Ramadan focusing on your relationship with Allah and your ibadah, and avoid endless debates. In the end, you will not be held accountable for the ijihad of others but for your time and how you spent it.

—Abu Muawiyah Ismail Kamdar

Handling Your Hyperactive Child in **RAMADAN**

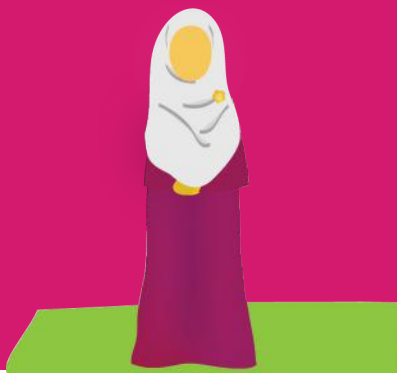
“STOP THAT JAMAL!” “CAN YOU SIT DOWN FOR ONE MINUTE?!”
“WOULD YOU PLEASE LEAVE THAT ALONE?!”

If this sounds like your household, maybe you have one of those hyperactive, energized youngsters. If you are wondering how you are going to remain patient throughout Ramadan with your turbocharged child, here are a few tips to help you make it through this blessed month with more composure when managing your active child.

Jewel 1

Reconsider outings

If your youngster is hard to manage and gets even more wound up when out of his/her home environment, consider spending much of your Ramadan in your home. Why stress yourself out with the extra demands of managing your child in the masjid or around others who do not understand that your child is not “bad” but has difficulty controlling his/her impulses?



Jewel 2

Reward positive behavior

One of the best ways to get Jamal to control himself—as difficult as this may be for him—is to reward him when he does exhibit desirable and appropriate behavior. “Thank you for sitting down and not jumping on the couch, Jamal.” “I like how you waited to talk and didn’t interrupt me, Jamal.” Acknowledging good behavior is one of the best ways to continue receiving it.



Jewel 3

Be proactive

If you are expecting visitors, planning to go out to break your fast, or intending to visit the masjid, make sure your child eats before these events. A hungry child who is hyperactive and impulsive can become a grumpy child, leading finally to a misbehaved child. Take along a few extra snacks so he can munch while waiting for the main meal to be served. This will keep him occupied and help soothe his mood, *in sha Allah*.



**Jewel
4**

Be realistic

You know your child is active so do not expect from him what he is not likely to do. He may not sit quietly with his hands folded like your friend’s young boy—that is OK. Everyone is unique in their own way. When you accept your son for who he is—you will help yourself obtain greater tranquility.



**Jewel
5**

**Speak in a calm,
kind voice**

A quietly kept secret is that speaking in a calm voice rather than a loud agitated one can actually help your son settle down better. Two agitated people will not lead to a calmer environment.



**Jewel
6**

**Create learning
opportunities from
misbehavior**

Realize that your son may take longer than your neighbor’s child to attain the attribute of self-control. When he interrupts your conversations with guests, recklessly dashes through the masjid, or shouts at the top of his lungs in the house, gently explain or show him the appropriate way to behave.



Having a child who is hyperactive can put your nerves on high alert! Use these jewels to help settle your nerves so you can observe fasting this Ramadan with more serenity, *in sha Allah*.



By Grandma Jeddah
Grandma Jeddah is the author of Discipline without Disrespecting: Discover the Hidden Secrets of How to Effectively Discipline Your Muslim Child--And Keep Your Peace of Mind while at It. She is the mother of 11 children and 15 grandchildren.

6 Etiquettes of Attending a Virtual Classroom

“Indeed, knowledge and faith are at their place, whoever desires them shall find them.”
(Mu’adh bin Jabal; Tirmidhi 3804)

Although distance-learning is a lifesaver for all those who can’t attend classes physically for various reasons, it also has its own difficulties.

It is one thing to sit, body and soul, in front of a teacher you are in sync with, surrounded by other pupils, but it is quite another to be sitting in your bedroom in your pyjamas, with tousled hair, laptop on your lap, and listening to the audio while eating chips.

In such a context, it requires a much-disciplined sense of routine to be able to remember class timings, not to mention attend classes and do your homework

on time. Then there are technical issues like malfunctioning gadgets or a lousy broadband.

Although it is within your reach to tap into the vast oceans of Islamic sciences, only those people can truly access it who—chosen by Allah—persevere, despite all odds.

The true seeker of knowledge exudes humility, softness, and exemplary manners even in chat.

Difficulties are a test of whether you deserve the knowledge or not, and once you make a firm resolve, keep going. Do everything in your

ability to make it work, and make a lot of *du’a* to Allah, then Allah makes it easy and takes care of all the odds.

That is what we call *tawakkul* (reliance on God.)

One of the most important deciding factors as to whether we deserve knowledge or not is the kind of behavior we display in classrooms. Since online classrooms are so different from physical ones, different kinds of etiquettes come into play. Here are some

that I’ve found crucial during my four-year study period at Islamic Online University (IOU).



ETIQUETTES OF ATTENDING A VIRTUAL CLASSROOM:

1. Going to class on time

Remember how impatient you feel when the waiter takes five minutes extra to deliver your burger? It is natural to feel slightly annoyed, as it is your right to have your burger on time.

A teacher has the right to expect timely attendance from you. Remember that the teacher has allotted some of his/her precious time for your benefit.

2. Keeping all the necessary accessories ready before class starts

Not being ready with accessories before the class starts is a sure way to shoot up your stress levels and risk losing patience. Imagine your teacher has given you the microphone access, and your mic chooses exactly at that moment to go to sleep! Here's a list of things that are needed during class:

- Microphones, headphones, and keyboard, all in working order
- Pen and paper
- Relevant notes and textbooks
- A good internet connection that will stay on until the end of class
- Homework that is due

3. Talking politely

When we talk to others face-to-face—especially elders—there's a built-in reverence-barrier that holds us back from being rude. However, this barrier is removed when our teacher is on the other side of a chat box. Even our normal conversation in text, devoid of voice tones and physical gestures, often sounds unintentionally rude, and so we must be extra careful in wording our messages.

The true seeker of knowledge exudes humility, softness, and exemplary manners, even in chat. His love for the Messenger ﷺ will almost unconsciously lead him to emulate his character. And the Messenger ﷺ said, "I was sent to perfect good character." (*Al-Adab al-Mufrad* 273)

4. Responding to questions

That awkward moment when you ask a question and there is a long silence when no one answers you? Responding to questions doesn't just entail respect to the teacher, it also helps you engage more in class and feel included, and makes the class livelier and more enjoyable.

5. Avoiding unnecessary or irrelevant questions

Stick to the topic at hand. If you've got any unrelated questions, ask them at the end of the class or email the teacher personally. Do not ask questions for the sake of asking, especially such questions that are of no use to anyone (remember the story of the cow in Surat al-Baqarah).

6. Patience, patience, and more patience

Do you remember the story of Prophet Musa and Khidir; the one that we recite every Friday? A crucial lesson it teaches is the importance of maintaining patience in seeking knowledge. So next time your teacher suddenly goes offline due to network issues, keep calm and make *du'a* to Allah:

"Our Lord, pour upon us patience and let us die as Muslims [in submission to You]." (*Quran* 7:126)



By Tabassum Mosleh
Sr. Tabassum is a BAIS graduate from the Islamic Online University, freelance writer and student of Al-Salam Institute.



Down Memory Lane: Dr. Bilal's Trip to Malaysia

Dr. Bilal Philips' trip to Kota Kinabalu, Sabah, Malaysia, brought back nostalgic memories of his adolescence when he used to be a high school boy in 1964.

Dr. Bilal attended one of the most prominent schools in Kota Kinabalu, Sabah College for two years. His mother taught English while his father tutored at the Teacher Training College. During his stay, Dr. Bilal formed his own band with some of his best buddies and was even called the Jimi Hendrix of East Malaysia! *Alhamdulillah*, later in life, they all found their way to Islam from four different corners of the world. Hence, the Kota Kinabalu trip was very personal to Dr. Bilal, along with being significant due to the series of meaningful events and encounters with some wonderful people.

The Events

1. Dr. Bilal's first talk in Kota Kinabalu was on December 23, 2015, for the Malaysian Inland Revenue Board (IRB) BAKTI (Welfare unit for Muslim Employees). It was a closed in-house session held in the conference room of the IRB Kota Kinabalu building. The topic was entitled *Turning your day into ibadah* while you are at work. It was a meaningful session that inspired the audience to renew their oaths to be better Muslims by being better employees. Dr. Bilal Philips emphasized that this route to seeking the pleasure of Allah commences even before we go to work. It begins from the moment we wake up in the morning with a firm intention to be the best we can be to earn the pleasure of Allah.
2. The next invitation was by

the members of the Malaysian Chinese Muslim Association (MACMA) Sabah. The title and topic of this session was, *The Core of Islam - Part 1 & Part 2*. It was held on December 24 and 27, 2014, 8 PM at MACMA Centre, Kota Kinabalu, Sabah.

3. Indeed, Allah is the best of planners! On December 22, 2015, Dr. Bilal was to meet a young Chinese Muslim at an Arab restaurant. He introduced himself as Brother Mohammed Abdur Raheem Cheng (aka., Ritchie Jay Cheng), the Chairman for MACMA Sabah. Brother Cheng wasted no opportunity and immediately asked Dr. Bilal if he would be willing to give *tazkirah* sessions for MACMA's members while he was in Kota Kinabalu.

The *tazkirah* sessions were conducted beautifully, with a delicious



beginning of Malaysian potluck dishes brought by the members. Dr. Bilal particularly liked the traditional laksa (thick fish paste soup noodles) and green pandan (fragrant leaf) cake called Kuih Lumut.

Though it was a closed session at MACMA centre, within a span of just 48 hours the session was attended by more than 70 people including MACMA members, their family and friends and even some university students who did not want to miss the chance to acquire knowledge and to meet Dr. Bilal in person. Dr. Bilal Philips had the audience listening to him with rapt attention on the five pillars of Islam and

six pillars of faith, witnessing the reasons and the beauty behind each pillar and the Mercy of Allah.

It was a proud moment when Br. Cheng introduced his wife, Sr. Nur Falisha Khor Kah Hui (aka, Felicia Khor Kah Hui), who accepted Islam two years ago with him, as a student of the Islamic Online University (IOU) since September 2015, pursuing her Bachelor's Degree in Islamic Banking & Finance.

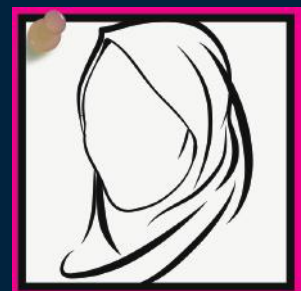
4. According to Sr. Falisha, studying at IOU as a relatively new Muslim had answered and clarified a lot of misconceptions that she had about Islamic principles and practices. It strengthened her conviction that Islam is a peaceful religion meant to bring ease and aid to mankind, and not intended to make things difficult. She began to see that in reality and realized the importance of seeking knowledge. Sr. Falisha also noticed that her IOU courses helped her tremendously in her *dawah* efforts, as she was able to answer most questions confidently and back them with evidence through authentic references.

Her advice for new Muslims and all Muslims is to join at least the IOU Diploma in Islamic Studies because it covers all the basic areas we need to know as a Muslim and it is completely FREE! She highlighted the fact that after doing the courses, one would have a better and complete understanding of Islam and its practices, rather than just getting information from different sources. She assured the audience that at IOU, all sources are based and backed

by the Quran and the authentic hadith. After establishing the base, a student may advance to a degree in Islamic studies or other Islamized degree programs and pursue master's programs as well.

5. Another very important meeting was with Prof. Dr. Hajah Mariam Binti Abdul Latif—Head, Food Safety & Quality Unit, University Malaysia Sabah (UMS), and her husband and business partner, Capt. (R) Din. It was a significant discussion regarding the halal industry and how the world is in critical need for halal certified professionals and halal certified education.

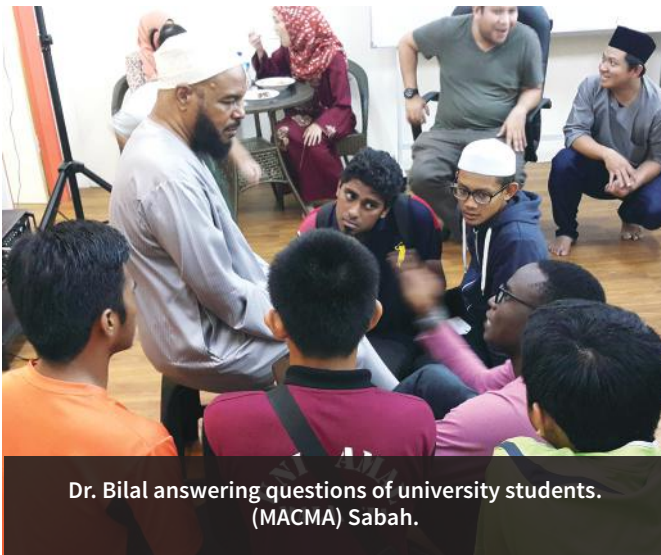
Dr. Bilal Philips' stay in Kota Kinabalu was packed with informal meetings, discussions, networking and private dinners like the one hosted by Hj Syahrin Chong and his wife Hj Noraini Abd Fatah. Hj Syahrin is a successful contractor and dedicates most of his time to dawah. The Sheikh made the best use of his time in Kota Kinabalu by reconnecting with old friends, reaching out to families, the youth, and his fans. Dr. Bilal's presence, advice, and knowledge during this brief period were simply inspirational! *Alhamdulillah!*



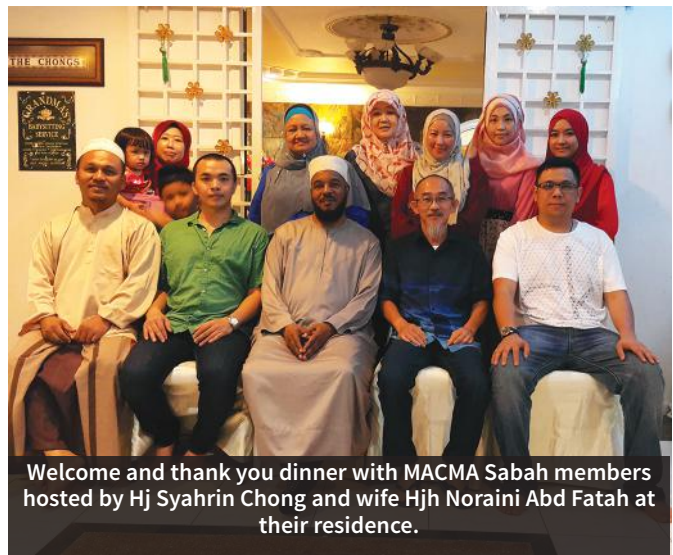
By Zuraini Mohd Yaakub
IOU East Malaysia Assistant Representative
Sr. Zuraini is an IOU event organizer for Dr. Bilal's trips to Sabah, Malaysia, and a project coordinator for all present and future Malaysian projects initiated by Dr. Bilal such as the Halal Certification courses.



Q&A at the Malaysian Chinese Muslim Association (MACMA) Sabah.



Dr. Bilal answering questions of university students (MACMA) Sabah.



Welcome and thank you dinner with MACMA Sabah members hosted by Hj Syahrin Chong and wife Hj Noraini Abd Fatah at their residence.



Malaysian specialties and delicacies were enjoyed by everyone.



After dinner, Q&A session on topics including halal food, interfaith marriage, and education.



IOU puts best foot forward at **MOODLEMOOT**



On February 6, 2016, New Delhi hosted the first ever MoodleMoot, a conference for Moodle users in India. A case study on the Islamic Online University's usage of Moodle was presented at the conference by Mr. Farhan Karmali, Lecturer, Department of Information Technology, Islamic Online University. The presentation, *Making Moodle Work for You*, was greatly appreciated by everyone at the conference and especially by Mr. Martin Dougiamas, Founder and CEO of Moodle.

Moodle is an open source learning management system that is used by the Islamic Online University (IOU) to host its degree, diploma and certificate courses and facilitate student learning. Since IOU functions entirely online, it depends heavily on Moodle to serve as the campus learning area. Due to the open source nature of Moodle, it can be customized to meet specific requirements. In the process of optimizing the functioning of the University, the IT department has achieved much successful customization and automation within Moodle which is not originally present in the platform.

The efforts of the IT department of the University on

extending Moodle was termed as innovative and very useful. The University exerts a lot of effort to ensure that students have a seamless experience during their course of study. The case study presented at the conference contained details of the customizations carried out at IOU on Moodle to meet the growing demands of the University's students and staff alike.

Due to the extensive customization and automation work done on Moodle, the University is able to manage over 100 courses catering to over 100,000 students, spread across various departments and streams of study, very efficiently.



By Farhan Karmali
Farhan is based in Mumbai. He works as a Moodle developer for IOU. He has taught IT courses at IOU and is the lecturer for CMP 101. A tech enthusiast, Br. Farhan loves using IT for the sake of Islam.

Moving Forward: IOU Country Chapter Certificates



The award ceremony at the Institute of Islamic Banking and Finance (IiBF) in Gombak, Selangor, Malaysia.

Islamic Online University (IOU) has recently received from the ICIFE (International Council of Islamic Finance Educators) country chapter certificates for four countries: India, Gambia, Sierra Leone, and Somaliland.

The award ceremony was held at the Institute of Islamic Banking and Finance (IiBF) in Gombak, Selangor, Malaysia, April 27, 2016. The certificates were presented by the Dean of IiBF, Prof. Dr. Khaliq Ahmad, and received by IOU's Malaysia representative, Abang Sufri Mahmud. The ceremony was also attended by the ambassador of Libya, Dr Anwar A. Y. Elfeitori.

ICIFE is the first organization of its kind in Malaysia and perhaps across the Islamic world, specializing as the “Global Body for Professional Certification and Accreditation for Islamic Finance Education.” The main objective of ICIFE is to increase and maintain the professionalism of educators in the field of Islamic Finance at the national and international level.

The Islamic Online University became an institutional member of ICIFE last year. The B.Sc. in Islamic Economics, Banking and Finance degree of IOU is accredited by ICIFE as well.

We pray that IOU's institutional participation via the country chapter initiative will motivate members to achieve greater success in the future in the field of Islamic economics, banking, and finance to benefit the entire ummah.



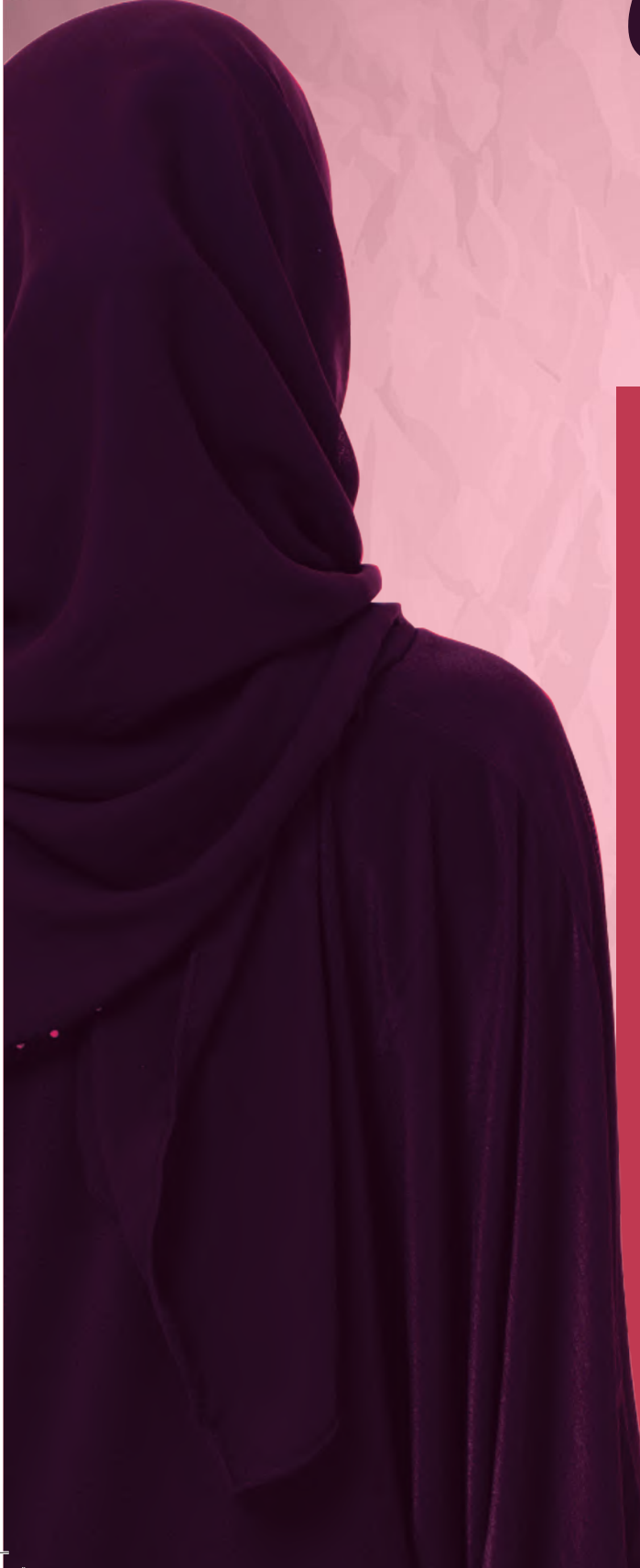
Dean of IiBF, Prof. Dr. Khaliq Ahmad, presenting the certificates to IOU Malaysia representative, Br. Abang Sufri Mahmud.



By Syeda Madeeha Bokhari
Sr. Madeeha is the associate registrar at IOU. She has a BSc in Computer Engineering and a BA in Islamic Studies. She is currently pursuing her MA in Islamic Studies.



Abang Sufri Mahmud
Br. Sufri is IOU representative in Malaysia and an assistant lecturer in the IOU Faculty of Business Administration. He is a graduate from University Teknologi MARA (UiTM), Malaysia, currently pursuing IOU BA in Islamic Studies.



Ode *on* Hijab

We're supposed to be hijabis but we're acting like barbies.
Going about sinning, acting like we're winning.

Are we following the Sunnah? Or are we just getting Gunnah?

Is our hijab a symbol of modesty or is it just an accessory?

Is it an expression of our beliefs? Or can we do without the
grief?

Are we beautiful with it or without? But true beauty is from
within, without a doubt.

Why do we wear it? Is it just for show? But actions need to
be sincere this we know?

Allah tells us to cover our adornment, to draw the veil over
our body. Yet we put it on display for everybody.

Who are we? What have we become? To the temptations
of this dunya, we have succumbed.

Too concerned with what this world may think. Not realizing
it could all be over in a blink.

What is of importance is what pleases our Creator. But we
linger and tell ourselves we'll deal with it later.

We should follow in the footsteps of the Mothers of the
Believers, but here we are acting like divas.

Don't be fooled by the mushrikoon suggesting our hijab
is oppression. This is merely shaytan's deception, leading
us to transgression.

On the contrary, it's there to protect and liberate. So

what are we waiting for? There's nothing to deliberate.

Yet we procrastinate and convince ourselves to put it off till tomorrow. But this is the way of shaytan; whom we do not wish to follow.

Everything precious is hidden, this we must remember. So reject those whispers and to cover we should endeavor.

Oh dear mothers and sisters, why do you keep yourselves concealed? The answer so simple and beautiful, for it is what Allah has revealed.

Our hijab is a representation of our deen, but the heart too must be pure and clean.

This is our jihad, with our nafs we continue to fight. But we must remain patient and do what is right.

Forget this delusional dunya and do it for the sake of Allah. Then there's a chance, in sha Allah, we might make it to Jannah.

A reminder to ourselves first to take heed, then truly we may succeed; for we know nothing is guaranteed.

To our Lord, we make du'a sincerely. For no one can help us but He.

Ya Allah, for us You are sufficient, in our religion make us more proficient.

Ya Hadi, guide us to do good and to the Straight Path, to that which pleases You and does not incur Your wrath.

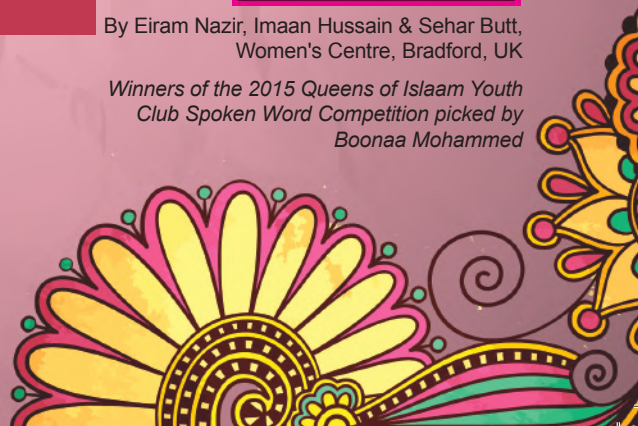
Ya Muqallib al-Quloob, keep our hearts firm on Your deen and let it not deviate from the truth.

—Aameen



By Eiram Nazir, Imaan Hussain & Sehar Butt,
Women's Centre, Bradford, UK

Winners of the 2015 Queens of Islaam Youth
Club Spoken Word Competition picked by
Boonaa Mohammed



UMM AL-SA'AD AL-ISKANDARIYAH:

A true example of dedication to the Quran



As a hafidha at the young age of fifteen and the first woman of her time to specialize in the 10 qira'at (ways of recitation), Umm Al-Sa'ad has become an inspirational figure to many. Born in 1925, north of Cairo, she was afflicted with blindness at the age of one; yet that did not stop her from memorizing the Quran.

Her journey begins after completing her memorization,

Umm Al-Sa'ad began her studies of the 10 qira'at with Sheikha Nafeesa on the condition that Umm Al-Sa'ad would never marry lest her marriage distract her from perfecting her recitation of the Quran, to which she agreed.

Umm Al-Sa'ad pursued her goal and completed her studies of the 10 qira'at at the age of twenty-three. Thus, she became one of the most well-known figures in this field of Quranic studies.

Her Students

Between her and the Prophet ﷺ are only 27 names, ranking Umm Al-Sa'ad among the highest in the chains of narration. For this reason, people from around the world traveled to Alexandria to receive their ijazah from her. She would teach a variety of students, including the old and young, men and women, engineers and doctors, university teachers as well as school teachers; thereby, issuing thousands of ijazas.

Umm Al-Sa'ad had specific timings for her students, not giving more than an hour to each. Students would recite memorized portions of the Quran and she corrected

“Her journey as a teacher of the Quran provides the world with an exemplary personality.”

their recitation juz by juz until they completed the entire Quran. Upon their completion, they would receive their ijazah which had her stamp on it indicating that they had completed the recitation of the Quran with a particular qira’at accurately.

Umrah including a residence for one year. There, she granted a large number of ijazas to students from across the globe: Saudi Arabia, Pakistan, Sudan, Palestine, Lebanon, Afghanistan among many countries.



She said:

“Sixty years of memorizing the Quran, reciting it and reviewing it has caused me not to forget anything of it. I am able to recall any ayah (verse), its surah (chapter), its juz, the ayahs similar to it, and all the different ways it is recited by all the qira’at ... I do not know anything else but the Quran and the qira’at. I never learned a science, listened to a lecture or memorized anything other than the Quran. Besides this, I know nothing else.”

Umm Al-Sa’ad was honored with a gift from one of her students to travel to Saudi Arabia in order to perform Hajj (Pilgrimage) and

Her Marriage

From among Umm Al-Sa’ad’s numerous students, the first ijazah was received by Sheikh Muhammad Fareed Nu’man, whom she taught for five years. He was similarly blind and had completed his memorization at a young age, and upon receiving his ijazah from Umm Al-Sa’ad, he proposed to her. Umm Al-Sa’ad could not keep her promise to Sheikh Nafeesa (who never got married) and accepted the marriage proposal.

They were married for forty years, but she did not have any children of her own. Her true commitment

to the Noble Quran is portrayed when she said:

“Alhamdulillah, I feel like Allah chooses for me the good always. Maybe if I had children I would have become busy with them and neglected the Quran or forgot it.” Nevertheless, she was blessed with a large number of students who have memorized the Quran and earned ijazas from her.

Her Death

Umm Al-Sa’ad passed away in 2006 in Alexandria at the age of 81, leaving behind a legacy like no other. Her journey as a teacher of the Quran provides the world with an exemplary personality.



By Ibtihal Al Khalifin
Sr. Ibtihal is currently majoring in Islamic economics at IOU, with the intention of spreading awareness about Islamic shariah law in this field, in sha Allah, and she is a passionate writer of Islamic articles.

'The best of you are the ones who learn the Quran and teach it to others.'

Al-Bukhari

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The Tent of Mercy

Riding in the taxi traveling down Abbas Al-Aqad Street in Cairo, Egypt, everything appeared busier than normal. Horns blowing excessively, traffic jams developing at every intersection, street vendors in every direction selling dates, mahmool, and other national Ramadan staples. You could feel the anticipation of the yearning hearts for the blessed month to arrive. Perhaps that night or the next night, some righteous soul would observe the crescent moon, and fasting would commence the following day before sunrise. Walking up the stairs of my building, I could smell the baking of sweets and bread drifting from the windows of all my neighbors into the stairwell. As I opened the door to my flat, I could hear the

clattering of bare feet running on the freshly cleaned tiles and emerging from around the corner as if in a race. Abdul Rahman, Amatullah, and Asiyah my three lovely children excitedly said, “Momma, is it Ramadan yet?” “Soon, *in sha Allah*”, I responded with a smile. Just as we completed

maghrib, the phone began to ring. Ramadan was officially here, a blessed sacred month full of worship and good deeds which would be accepted hopefully. Amidst all the commotion, I never really thought about how and where I would pray taraweeh prayer. Masjid Fatima Az-Zahra was several blocks away, and it would be late and very dark - not an easy walk with three little kids. Like most students, I did not have a car and relied on taxis which I only took in daylight hours. Then I recalled seeing a masjid beside the Peugeot dealership and wondered if that might be a possibility. We walked across the street and to the left to a small musallah that my son used to go to for a prayer with Abdul Rahman and Amr, our downstairs neighbors. By then I was hearing the prayer call for Isha floating through the air





from all directions which seemed to be coming from the direction of the Peugeot dealership. Walking quickly, my heartfelt relief as we saw that the lights were on and the whole musallah was full with brothers ready to pray and praise Allah for living to witness another Ramadan.

“Oh no!” I exclaimed. My son, surprised, asked, “What’s the matter, Momma?” I sadly replied, “Well, I think this is just a musallah to make it easy for the daily prayers, so there may not be a sister’s section, as in the larger Masajid.” I asked him to run in and see if that was the case. So he took off running in his little white thawb to peep inside and see - the adorable way of a 5-year-old child. He came dashing back and said, “Momma, it’s all men!” “Ok, hurry and go, and come back after eight units (rakat) please,” I said. Once I saw him join the row and make takbir, I looked around thinking, “What shall I do, just stand and wait here...?” Then, I realized that I could see the Imam and hear him clearly. Across was a car parked just a little behind

the first few brother’s rows in the gravel car parking adjacent to the musallah. I decided to pray behind it. It was my first, perhaps last, Ramadan in a Muslim country, and I had never missed taraweeh in the prior Ramadan months regardless of pregnancy, babies, or toddlers. My determination was too strong to accept having no official prayer space. Amidst the tranquil breeze, picturesque heavens, and a mesmerizingly beautiful Quranic recitation, the reality that I failed to bring a prayer carpet of any kind and was praying on gravel became noticeable. It was not so bad really; however, I decided that it would be in my best interest to bring a thick prayer carpet


t h e

following night. So there I was again, this time with a softer place to prostrate in the same spot for the second night. Unbelievably, there was a rare silence in the normally loud and boisterous city.

As I was in sujood, I heard the crunching of gravel under heavy boots. My heart began racing and pounding. Who was approaching and why? Standing for the next prayer unit, I realized it was a security officer, but he did nothing to me - he just vanished into the darkness as quickly as he came. Humorously, the thought that I could get into trouble never occurred to me ever. Rising from the last sujood and after making taslim, I seized the chance to pour my heart out to my Creator,

Sustainer, and Lord of all that exists:

“Ya Al Hayy, Al Qayyum, Allahumma Salatahu wa barakathu alaa Muhammad

 you created me and I am your slave. I know you have made these places for the ease of daily prayer for men, but I am your slave also, and I want to worship you in the best way in this month you blessed us with. You





have made your houses for all slaves. Please, oh Allah (as tears fall from my eyes) please make a space for me and accept my prayer!”

I stood slowly still crying and calling on my Lord while walking home. So one would think that I would abandon going back the next night? No.

I headed out the same as before with my kids and my

prayer carpet in hand. As I casually rounded the corner, my eyes gazed upon the most unimaginable sight. A magnificent, red, black, and beige Arab-style tent was standing in front of the musallah. Upon the entrance, was a small typed sign in Arabic which stated Musallah An-Nisaa. My heart was full of overwhelming joy! I am speechless to describe how it felt to be able to know that this tent had been erected for sisters to pray inside it for taraweeh. Beautiful, Persian style carpets covered the floor inside, and it was so rich with a feeling of purity and peace. It breathed the essence of Arab hospitality and chivalry which stems from the teachings of our Prophet ﷺ. Cool tears streamed over my cheeks, and I made so much *du'a* for those brothers who made this beautiful action of sincerity and kindness in the hot desert heat while fasting. My sense of pride in Islam was greatly intensified. The following night the tent was full of women as though the word spread all over the neighborhood—Allah has made space.

Rasool Allah ﷺ said, “None of you will have faith until you love for your brother that which you love for yourself.”



By Yasmeen Rolland

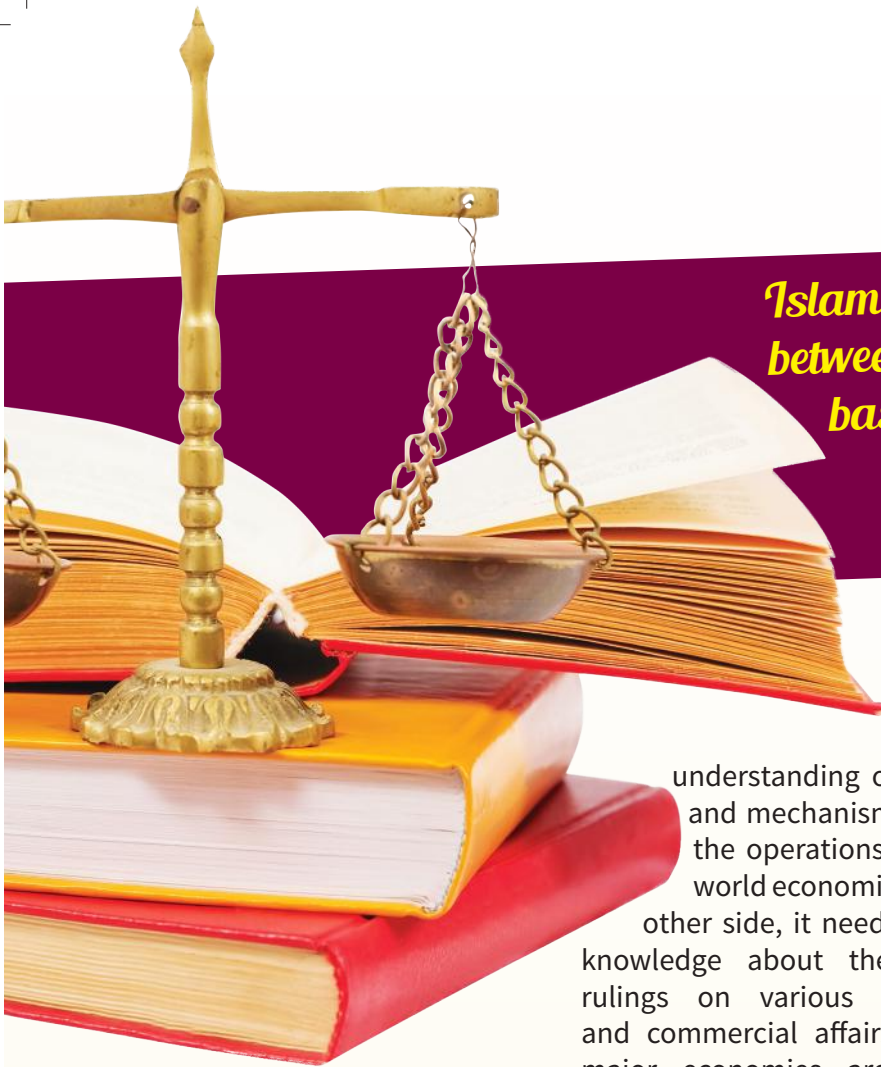
Sr. Yasmeen is IOU national representative in the USA. She is an international speaker who traveled to Egypt to study Arabic and Islam. Her experiences has been utilized in many US states at conferences, churches, masjid, and universities.

EDUCATION OF ISLAMIC ECONOMICS:

A Step Toward Changing The World Economics



The economic system of any nation we see across the world is based either on capitalistic or socialistic thoughts. Capitalist economies are profit driven and rely on the private ownership of the resources. Socialist economies are based on public or cooperative ownership of resources. Thus, capitalism and socialism are two opposite and extreme systems governing the world economies, but both systems have their disadvantages. On one side, inequality in income, a concentration of wealth, and monopoly of large firms are the main problems of capitalist economies. On the other side, the collective ownership of the resources hampers the function and growth of socialist economies. It is the profit or wages which guide an economy in efficient utilization of its resources. Without profit and with equality in wages, it is hard for an economy to perform effectively and efficiently. Apart from their unique problems; scarcity of resources, dependence on debt and insolvency are the common problems in all types of world economies. To avoid all such problems, nations worldwide need a way in between the capitalism and socialism. There is demand for an economic system with advantages of both capitalist and socialist economies.



Islamic economic system is the way in between capitalism and socialism. It is based on the principles like justice, equity and transparency.

The Islamic economic system is the way between capitalism and socialism. It is based on the principles such as justice, equity, and transparency. Avoiding debt, risk sharing, profit and loss sharing, and ethical practices are the fundamentals behind any economic affairs in an Islamic economic system. At individual levels, the strength of the Islamic system lies in guaranteeing the liberty to perform and rewarding the performance of each individual. At the community level, the Islamic economic system focuses on overall growth and prosperity with social justice. Islamic economic institutions like zakah, wakaf, and baitul-amaals have a very important role; ensuring the social justice and prosperity in the Islamic economic system. Establishment of the Islamic economic system on one side needs to have a clear

understanding of policies and mechanisms behind the operations of major world economies. On the other side, it needs to have knowledge about the Islamic rulings on various economic and commercial affairs. All the major economies around the world have some underlying mechanisms in the form policies, institutions, and markets. Without understanding the mechanism behind an economy, it is very difficult to identify and solve the problems world economies are suffering with.

Along with social and political problems, Islamic Online University has realized the economic problems of nations worldwide and has chosen Islamic economics as one of its disciplines. Providing economic education from the Islamic perspective is one of the missions of Islamic Online University, which is consistent with and contributing towards its wide mission of changing the nation through education. Islamic Online University is a global open university which set to provide knowledge support for resolving all our issues and problems. Let

us join Islamic Online University to learn all about the problems in our economies and take the responsibility to bring about changes in them.



ISLAMIC ONLINE UNIVERSITY OFFERS PROGRAMS IN ISLAMIC ECONOMICS, BANKING & FINANCE

**1-YEAR CERTIFICATE (CIBE)
2-YEAR ASSOCIATE DEGREE (AIBE)
4-YEAR BACHELOR DEGREE (B.SC. IBE)**

Admissions Open!



By Dr. Nissar Ahmad Yatoo
Dr. Nissar is currently serving as the Head of the Department of Islamic Economics, Banking & Finance and a member of Faculty Board at Islamic Online University.

Islamic Economics, Banking and Finance at IOU

Although thought of as a “modern science,” the field of economics has been around for centuries. However, with industrialization and mass-production dominating the 20th century, people began studying economics on a larger scale. This growing popularity through the 20th century is the reason many people consider it a modern course of study. However, since Islam is a comprehensive way of life, economics are a part of the legislation sent down with revelation.



Career:

A graduate of the Islamic Economics, Banking and Finance is well-equipped for a career such as in consultancy, Islamic banking, investment, sales, trade and risk management in private and government sectors. With further studies, a student will be qualified to act as an expert in the field of Islamic financing, regulatory agencies, and multinational investment banks.

What you can study

Certificate in Islamic Economics, Banking and Finance (C.I.B.E.)

1-year Certificate Program Course Credit Requirement:

To obtain a 1-year accredited Certificate, a student needs to complete a total of 12 courses or 36 credit hours of academic courses.

This program can later be forwarded toward IOU's associate or undergraduate degree in Islamic Economics, Banking and Finance.

Entry requirements: In order to gain admission, a student must present an accredited high school certificate/diploma.

Associate Degree in Islamic Economics, Banking and Finance (A.I.B.E.)

2-year Associate Degree Program Course Credit Requirement:

To obtain a 2-year accredited Associate Degree, a student needs to complete a total of 24 courses or 72 credit hours of academic courses, and a total of 72 hours of community service.

This program can later be forwarded toward IOU's degree in Islamic Economics, Banking and Finance.

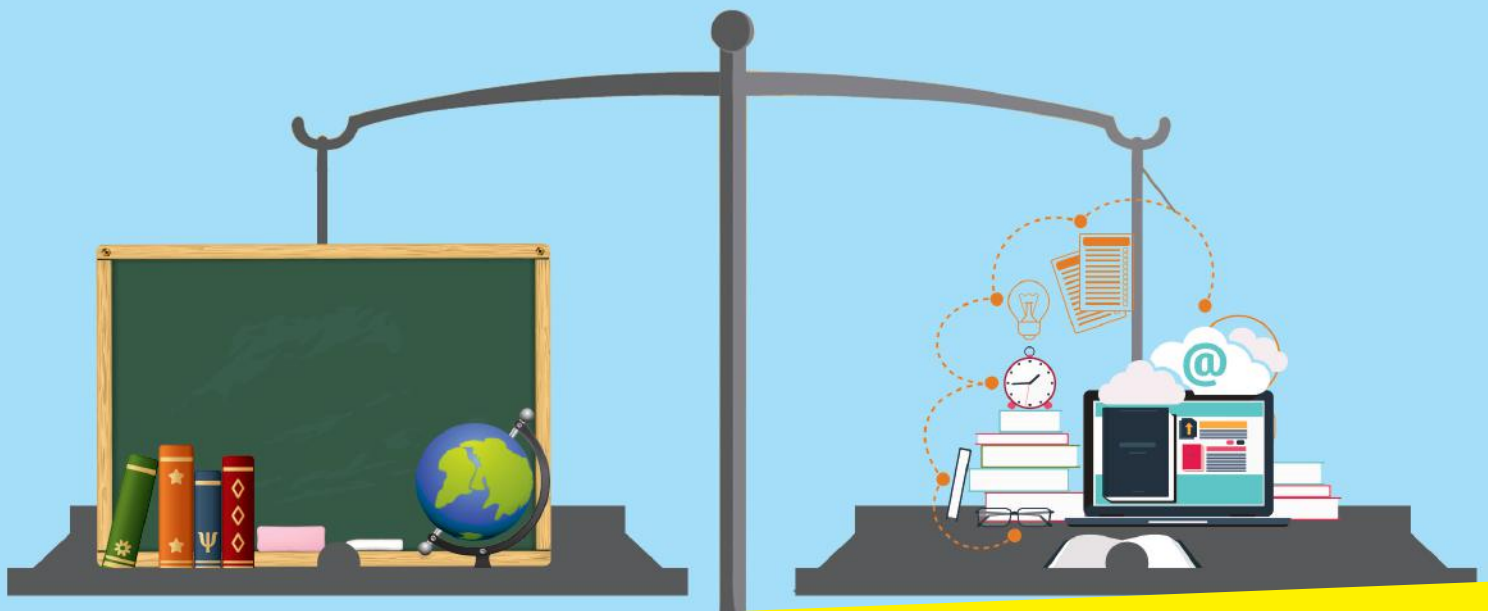
Entry requirements: An accredited high school certificate/diploma is required to enter the associate degree program.

B.Sc. in Islamic Economics, Banking and Finance (B.Sc. IBE)

To obtain a B.Sc., a student needs to complete a total of 48 courses or 144 credit hours of academic courses including the B.Sc. thesis, and a total of 216 hours of community service.

Entry requirements: In order to gain admission, a student must present an accredited high school certificate/diploma, which is the credential awarded to a secondary school student who successfully completes high school level (approximately 12 years of study).

IOU B.Sc. IBE program is accredited by the International Council of Islamic Finance Educators (ICIFE).



Future of Higher Education: A Comparison between Traditional and Online Learning

The traditional learning method has been the only known method of education for millennia, where students and teachers engage in teaching and learning related activities face to face, in live settings. In the field of higher education, online learning is thus a relatively new phenomenon. The precursor of online education, distance learning meant correspondence courses using radio and TV broadcasts and other such means. Massive Open Online Courses, MOOCs, were unheard of even in the 1990s. Now the online learning method is making its way to establishing the foundations firmly not only to offer open education but also in the formal higher education sector.

It may come as a surprise to many that even though it is a new phenomenon, there are various aspects where online learning may even surpass the benefits that a traditional learning system provides. A comparison and contrast of traditional and online learning methods in higher education are presented below.

I. Instructional Credibility

The lecturers and instructors of undergraduate and postgraduate level programs in both traditional and online education systems are required to have similar qualifications of the master or doctoral degrees. The credibility of the instructors is thus no different in the online counterpart of the conventional higher education system.

II. Contact with Lecturers

In the traditional settings, students attend lectures and there can be tutorial sessions. For a 3-credit-hour course, there are lectures and sometimes tutorial and laboratory sessions, which are included in the credit-hour count accordingly.

In the online settings, the credit hours work exactly in the same manner. For a 3-credit-hour course, there are at least 30 recorded lectures in each course. In addition, there are course-wise live or recorded supplementary sessions in virtual classrooms covering each module with

faculty members each semester, where the students have scope to attend live and interact with the faculty—ask questions and clarify their doubts.

III. Classroom Management and Instructional Time

In both traditional and online education system, it is possible to accommodate a combination of direct instruction and student-centered learning.

While in the traditional method, it is possible to have the class time divided into sub-sections of whole group discussion, small group activities and question-answer sessions, in the online method the students are sometimes instructed to pause the recording and work on some challenging and thought provoking individual tasks and then again resume listening to the lecture. Small group projects can be assigned to work on outside the classroom.

In the traditional method, there is also the possibility of 10-15 minutes of a 60-minute class being spent for the

administrative purpose of attendance taking, setting up a multimedia projector or overhead projector, returning assignments, distributing handouts and other paperwork, which is not needed in the online arrangement as all of these are automated. Hence, no class time is wasted on administrative tasks in the online method.

Therefore, it is possible to have effective instructional time and classroom management in both methods, the online method is on par with the traditional method in this regard.

IV. Scope for Classroom Discussion

Both methods have equal opportunities of providing scope for classroom discussion. Needless to say that the traditional method has the scope for a whole-group discussion or question-answer session; however, the online method is not far behind in this regard, and virtual classrooms are able to arrange the same system. Small-group discussions are also possible to arrange in the breakout rooms in the virtual setting.

Similarly, individual work can be assigned to the students which is sometimes assessed by the teacher, or self-assessed, or shared in a whole-group discussion. Peer assessment can also easily be implemented in the online method in the learning management system by providing access to the peers specifically; hence, it is not limited to the scope of the traditional method only.

v. Self-Study VS. Studying Under an Instructor

Students study all of the course materials under the instruction



of qualified instructors in both cases. If they miss a lecture then they need to do self-study for that missed part. In the traditional system, they may meet the lecturer or the tutorial assistant during their office hours and ask questions to clarify some materials after going through it on their own.

In the online method, it is very similar as students have access to recorded lectures and recordings of live supplementary sessions to go over as they wish. Along with that, the office hours are there in a similar manner, where students may speak via phone or online to clarify their doubts and discuss course materials as required.

The online method also has the dedicated "Ask the Faculty" forum option for every course, where students may ask their questions. The faculty is accessible via email as well, which is not limited to office hours only.

VI. Study Flexibility

In the traditional system, there is no scope for flexibility with regard to class attendance. Once enrolled into the courses students have to attend lectures on time. If they miss a lecture there is no

scope for make-up.

In the online system, there is great flexibility throughout the study periods in a semester where students can listen to the recorded lectures according to their study schedule suited to their own life circumstances. Students can pause and repeat the lectures in order to develop a better understanding, take extensive notes, and review certain parts as necessary.

VII. Class Size and Interaction with Lecturers

Class size can vary greatly in traditional classrooms; however, it is not common to have several hundred students like it is an easily found phenomenon in the online platform. Interaction with the faculty members depends on the instructional method adopted, with less scope of interaction in lectures and more scope of interaction in whole-group discussions, one-on-one tutorials, and in individual project works under instructor supervision.

As for the online platform, large numbers of several hundred students can be found in a single class in freshman and sophomore years, and the size reduces somewhat in the junior and especially the senior year where there can be 40-50 enrolled students in a senior class. Large numbers provide less opportunity for individual interaction in the live classes for all the students; however, students hear the questions of the others, and can review current recorded supplementary sessions as well as those of past years in which the most commonly asked questions are there.

VIII. Group Learning

This is subject to the University policy and learning styles adopted in class. There is scope to arrange whole-group discussions, small-group projects and paired-group projects in different courses in both methods, traditional and online.

In the case of online learning, there is further scope to have global student forums for each and every course where students can meet and discuss the course materials among themselves while being supervised by the faculty members. These discussions greatly enhance the students' learning experience.

IX. Revision Access

In the traditional method, there is no access to live classes after they have taken place. In contrast, online students may review recorded lectures and supplementary session recordings as often as they wish.

X. Examinations

In the traditional setting, tests may take place as frequently as once per week, amounting to as many as 15-16 class tests for one subject in a 5-month long semester. There can be one or sometimes two midterm exams and one final exam invigilated by the lecturer and/or the tutorial assistant(s).

In the online system, tests are given after every recorded lecture (30 tests), there is also a midterm (online) examination and a final examination given online but invigilated at an approved examination center.

XI. Examinational Credibility

Whether it is a traditional or

online system, to check the examination credibility, attested students' documents are verified prior to enrollment and student identification cards are checked prior to the examinations by invigilators at the exam halls/ approved examination centers.

XII. Prevention of Cheating

To ensure cheating does not take place, in the traditional method, students may be physically distanced from each other to avoid looking at each other's papers. Lecturers may also prepare two or more versions of an exam, but most rarely do so.

In the online method, every student gets a unique exam, where there is a mixture of shared and unique questions. Owing to the online systems the questions are randomly selected from a bank. Further, the order of the questions and the order of answer choices within each question are also randomized. This ensures that no two examinations are the same even with a large student population.

XIII. Assessment: Test, Exams and Assignments

Summative assessment is done

through tests, assignments, and exams in both the methods. There is scope for reviewing the tests in both systems, but it may be subject to the teacher's discretion. Through reviewing wrong answers, students also ensure their proper understanding of the material, which is easily implemented in the online system, as the learning management systems provide easy solutions to review attempts.

In both systems, assignments and research papers allow all levels of Bloom's Taxonomy, especially application, analysis, evaluation, and synthesis level skills to be nurtured and demonstrated.

XIV. Assignments and Research Papers: Logistics Matters

In both systems, assignments and research papers are assigned to the students in a similar manner. Usually, hard copies are accepted in the traditional method, and students have a designated date and time and a particular area in the faculty's office where the assignments must be turned in. In the case of online learning method, assignments are submitted online, marked and returned online, saving administrative/logistics hassle of printing, spiral



binding and so on. The timing of submission is supervised through an automated system and upon return of assignments students receive an automated notification and scores are given in the Learning Management System in the virtual campus.

XV. Text Books

In the traditional method, the textbooks are always bought. Some courses only offer handouts prepared by the instructors. In the online method, there is an advantage to have the textbooks downloaded free of cost from the university's website, in accordance with the copyright laws.

XVI. Library

While in the traditional system, the students need to go to the library physically, borrow books and other items, and they may need to reserve books ahead of time, in the online system, the students have access to hundreds of reader-friendly books online that they can access anytime and read on their computer, tablet, or smartphone. There is no queue for reserving books as electronic copies are available for everyone. The students in both cases may have access to various journals and articles, databases that the University provides access to.

XVII. Transportation

In the traditional setting, students are required to go to the university minimum five days a week in the case of a full-time student. Students may need to go during weekends as well for extra informal group study or project work or to visit the library.

The online system provides great flexibility where students are not required to go except

once per semester for final exams to the nearest approved examination center.

XVIII. Costs

In the traditional system, costs include tuition fees where a student may have to pay \$200-\$400 on an average per credit for undergraduate studies at many high ranking universities across the globe; then there is the additional cost of transportation, lab fees, housing, textbooks, and library fines (missing books, missing barcode, overdue, replacing borrower card, damaged material, torn page(s), photocopy, print out). There is also a yearly increment in fees from 5% to 10% in some universities.

Some universities do not apply the increment on the continuing students.

In the online method, tuition fees are mostly much less than conventional universities. There are no additional costs of lab fees, housing, textbooks, and library fines in general, as the students study from home and also the University may provide the necessary software and books and journals database access and so on for free. There will be nominal costs for transportation to go to the approved examination center during the final exam period.

Conclusion

While the traditional learning method continues to dominate the arena, today online learning is gradually making its way into the mainstream education sector. Flexible learning opportunities

and greater scope for more mature learners to opt for higher education are indeed among the great benefits of online learning. It may be too early to make a definite statement, but there is a great possibility that the future of higher education may lie in online learning methods to a great extent. Nevertheless, in the near future, both methods are likely to continue to contribute to the sustainability of higher education. One needs not replace the other but they complement each other to expand the scope of higher education and bring it within the reach of more and more people, across the globe.



By Syeda Madeeha Bokhari
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The day of celebration is upon us. We would like to wish you all

Eid mubarak.

"Taqabbal Allah minna wa minkum."

May Allah accept (good deeds) from us and from you.

May Allah grant us strength to continue our worship in the same manner all year round. Ameen.

My dear Brothers and Sisters in Islam, may your Eid be filled with happiness and joy.

—Dr. Bilal & IOU team





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