



ISLAMIC ONLINE UNIVERSITY

# INSIGHTS

MAGAZINE

## Education Online:

A Healthy Option Ahead



**IOU IN  
DIFFERENT  
LANGUAGES**

**International  
Family Camp:  
Fun Times**

‘I have established  
an **IOU learning  
center** to thank  
Allah’

**Know Your  
Values –  
Know Yourself**

Summary of  
**Fiqh Courses**  
at B.A. Level

# PSYCHOLOGY AT IOU

One of the modern sciences that a Muslim may find important to study is that of Psychology. While modern, secular education instructs about the mind and how it works, Islamic scholars include the study of the heart and soul because Muslims accept the existence of the soul and its impact on our behaviour. Therefore, studying Islamic psychology is an experience Muslims will not regret as it delves into the essence of what it is to be a human and why we were created and what helps us to attain balance by healthy thoughts driving a healthy person.



## Career:

Students graduating with an undergraduate degree in psychology have the knowledge base and skill sets, attitudes, abilities, and work habits that are necessary for success in any profession within public and private health care, education, mental health support, social work, therapy and counseling. A bachelor's degree in psychology often serves as a valuable preliminary step to other professional careers such as medicine, law, management, social work, and education. Further study is an option, and is required for those who wish to become a fully-fledged chartered psychologist.

## What you can study

### 1 Certificate in Psychology (CPSY)

#### 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 towards IOU's diploma or degree in psychology.

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

### 2 Diploma in Psychology (DPSY)

#### 2-year Diploma Program Course Credit Requirement:

To obtain a 2-year accredited Diploma, 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 towards IOU's degree in psychology.

**Entry requirements:** An accredited

high school certificate/diploma is required to enter the diploma program.

### 3 Bachelor in Psychology (B.Sc.PSY)

#### 4-year Degree Program Course Credit Requirement:

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).



# Love Allah by Remembering His Blessings

It is very easy to forget the many blessings that are in our lives. We often overlook the majority of them and consider them insignificant and of little or no value. Generally, we are happy and full of joy when we experience big or major “good luck” events in our lives and oftentimes we do not even consider them as “blessings.” On the other hand, in times of distress and stress, we tend to see everything from a negative perspective. We immediately forget all the blessings we have enjoyed up to that point. When things do not go our way, we suddenly feel that our whole life has been only a series of bad and distasteful events. And when we do not immediately get what we want from Allah, we feel that He has abandoned us.

However, we must remember that each and every breath we take is a divine blessing. If Allah were to take this blessing away, we would not be among the living. Everything else after that is only blessing upon blessing. However, how we treat our blessings

will determine whether they are purely blessings or tests in disguise. A scholar of the past once said, “Every blessing that does not bring you closer to Allah is a disaster.” Let us revive the regular Sunnah of the Prophet ﷺ by making sujood ash-shukr (the prostration of gratitude) whenever anything good occurs in our lives. And when we feel depressed and stressed, let us make the prostration until we can remember some of the good and turn our ingratitude into gratitude. *In sha Allah*, we all need to reset the priorities in our lives and be more grateful for what we already possess.

The Islamic Online University is among the major blessings of our time granted by Allah to help the ummah (Muslim nation) awaken from its slumber and participate positively in human progress and prosperity.

**Dr. Bilal Philips & Veronika Matulova**



## MEET THE TEAM

<b>Publisher</b>	: Islamic Online University
<b>Editor-in-Chief</b>	: Dr. Bilal Philips
<b>Managing Editor</b>	: Veronika Matulova
<b>Marketing Director</b>	: Hira Adnan
<b>Designs &amp; Layout</b>	: Fathima Bint Aboobacker
<b>Editors</b>	: Abdullah Muslim Aisha Ahmed Fatima Asad Ibtihal Al Khalifin Rahla Khan Sadiah Chunawala

## YOUR VIEWS

We would love to hear from you. Please let us know what you liked or would like to see in the magazine. If you have a particular piece or feel you can make a valuable contribution to IOU Insights please email: [info@iou-insights.com](mailto:info@iou-insights.com)

# CONTENTS

07



13



06



40



21



10



**06 EDUCATION ONLINE:  
A HEALTHY OPTION AHEAD**  
The traditional scenario of the world's .....

**07 KNOW YOUR VALUES, KNOW YOURSELF**  
I cried my heart out at the airport, not ....

**10 MY JOURNEY TO STUDYING ISLAMIC  
FINANCE**  
A quick glance at the notice board made....

**13 FATIMA AL-FIHRI: FOUNDER OF  
THE FIRST UNIVERSITY IN THE WORLD**

**15 A LOOK BACK: SOME IOU  
ACCOMPLISHMENTS OF 2015**

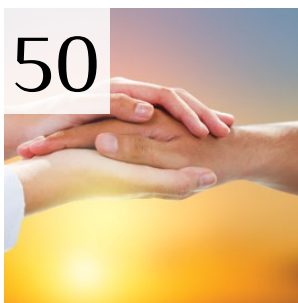
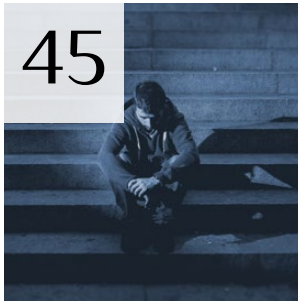
**17 STRIVING TO SPREAD IOU TO ALL!**  
I am Sr. Yasmeen Rolland, the national...

**20 THE POWER OF A CALL**  
The calling services were introduced when...

**21 SHINING LIGHTS: CLASS OF FALL 2014 &  
SPRING 2015**

**23 ISLAMIC JURISPRUDENCE**  
The study of fiqh, Islamic jurisprudence, ....

**25 SUMMARY OF FIQH COURSES AT B.A. LEVEL**  
The curriculum of the Bachelor's in Islamic....



**28 IOU LEARNING CENTER IN THE PHILIPPINES**  
Islamic Online University Learning Center (Philippines), is the first learning...

**30 'I HAVE ESTABLISHED AN IOU LEARNING CENTER TO THANK ALLAH'**  
I am a mother of four boys and...

**34 JAMAICA FOUNDATION FOR ISLAMIC CHARITY: HELPING THE COMMUNITY FIND ITS FEET**

**37 INTERNATIONAL ISLAMIC FAMILY CAMP: FUN TIMES IN INDONESIA**  
International Family Camp (iFamCamp)..

**39 IOU IN DIFFERENT LANGUAGES**  
Russia : IOU BAIS Russia was launched ...

**40 IOU AND THE EXEMPLARY MUSLIM**  
There comes a moment when you just want to stretch your arms wide and...

**42 'I BEGAN TO BE CALLED AALIMA AND I GOT WORRIED'**  
My name is Thahira Iqbal and I belong to the...

**45 SOLACE 2015: CONFERENCE ON PSYCHOLOGICAL WELL-BEING**

**48 REACHING BEYOND DESIRES**  
I am a 34-year-old intrinsically devout Muslim woman...

**50 FORGIVENESS & FORBEARANCE**  
When the conquest of Makkah took place,...

# EDUCATION ONLINE: A HEALTHY OPTION AHEAD

**Dr. Nissar Ahmad Yatoo**



The traditional scenario of the world's education sector has changed significantly due to the latest technological trends and developments. During the last few decades, technology has improved and revolutionized the world education system in countless ways. One of the most important contributions of technology toward the changing scenario of education is in terms of the online system of teaching and learning.

Online education has gained momentum in terms of the increasing number of students enrolling and the increasing number of institutions offering their courses online. Courses offered by such institutions range from a blend of in-person and online teaching to pure online teaching. Nevertheless, unlike other online affairs, the concept of virtual learning is not viewed as positively, both by a large majority of the students enrolling as well as by numerous educationists. Online courses are perceived mostly as part-time, distance, or correspondence modes of learning. Virtual classrooms are rarely considered on a par with their conventional counterparts.

Outcomes of any learning program, whether in-person or online, are mainly based on factors like environment, contents, delivery, methodology, understanding, and participation. On the delivery side of any learning program, effectiveness depends upon the relevance and the quality of the contents offered. The effectiveness of a learning program also depends on the kind of methodology used to deliver information and the learning environment provided for students. Nonetheless, the ultimate

success of any educational program depends upon the learner's active participation and his or her ability to understand the contents he or she receives. It is illogical to grade any online course inferior to its conventional counterparts by making a comparison of the relevance and quality of its contents. In addition, the methodology used for an online course is in no way different from that employed in conventional learning except in the mode of communication. Likewise, the extent of participation, combined with the abilities, and skills of participants in online learning programs play the same role as in the conventional modes of learning.

Like any other educational system, online education does have certain advantages and disadvantages. Cost effectiveness, efficient utilization of time, diversity of concepts, flexible learning environment, diverse group interactions, and choice of programs are the main advantages. Lack of in-person interactions and relationships are the only main disadvantages. Adverse outcomes of the flexible learning environment also add toward the disadvantages of online learning. Assuming sincerity, passion, dedication, and right intentions on the part of a learner, the online system is an ideal and healthy option for seeking and spreading knowledge.

Let us explore this healthy option, in order for us to learn and enrich ourselves with more knowledge. Let us overcome the time and cost constraints of seeking knowledge; join the Islamic Online University for a fulfilling experience!

# KNOW YOUR VALUES, KNOW YOURSELF

By Bela Khan

I cried my heart out at the airport, not letting go of my parents. My brother had to forcefully detach me from my mom and send me to the departure lounge. Holding my daughter's hand, I was literally dragging myself through the painful processes of getting the boarding pass and getting the luggage cleared when all of a sudden, the customs officer on seeing the X-ray image of my bag in the scanner called me and asked me what was the heavy, electronic stuff in the bag.

"I don't remember," I said.

How could I remember anything after all the waterworks and the overburdening realization that I wouldn't be able to see my parents for a few months. My short-term memory was totally clouded.

"You don't know?" asked the officer with one eyebrow raised. "Who packed your luggage?"

"I did. But I can't recall what's in there." It was as if someone had shaken me to reality.

He signaled to the female officer who took my bag and opened it as I gulped at the thought of repacking it.

They found the suspicious object. It was my professional Yeti USB mike.

"Oh, that's my professional mike. I teach online."

Quickly following the signal from my mind that it would take me an eternity to make these poor souls understand what life coaching or webinars are, I

found it sufficient to say that I am a teacher.

"Where do you teach?" the male officer's voice had softened to a surprising degree.

Ya Rabb! I am a life coach who does coaching and holds personal development training. WRONG! My brain signaled me again. It would take a lifetime to elaborate this.

"I am a teacher at the Islamic Online University." And with the name of a "university," the officer resumed all his civil mannerisms, asked me a couple of candid questions regarding the university, repacked all the stuff and allowed me to leave with unbelievable dignity.

Incidents like these give me such precious memories to cherish. IOU has not only given me a lot of love and respect from my students but has also saved my neck in situations like these. I owe a lot to IOU.

After being associated with IOU, another title has been added to my current status of being a life coach, a speaker, an author, a home-schooling mother, a full-time cook, a cleaner, a laundry woman and so on. As "cool" as it sounds, juggling all these roles has never been easy (and there are secret moments when I wish to revert to my only status—a student). Therefore, I am making a humble attempt to share my survival kit with my readers, i.e., how Allah is helping me to manage my life with these responsibilities. (Important note: All praise be to Allah, I am a human being who tries, fails, succeeds, fails and keeps trying. All good comes from Allah alone.)

Here are the five rules that I am trying to live by:

### 1. I ask Allah before asking people

A - One of the rules that I ritually stick to is that if you must 'ask,' why not ask Allah first? When we ask people, we hurt our self-esteem. When we ask Allah alone, it gives a boost to our self-respect.

B - When I come across a task, which I find too gigantic to accomplish, I always ask two questions:

"Is it difficult for me?" Yes.

"Is it difficult for Allah?" No.

I say bismillah and take the plunge.

C- Istikhara is my most trusted weapon for confidence after making decisions. Once I make istikhara, I stop caring about the results because whatever happens next is Allah's plan, which I completely trust.



“ If you must “ask,” why not ask Allah first? ”

### 2. My values guide my behavior

I have a clearly defined set of values, which guide my behavior and help me to make decisions that are in line with my values. Anything, no matter how glittering, that does not match my values is not entertained.

Gratitude is one of those values, which help me to keep my sanity intact when things are going my way and to have unwavering trust in Allah when things aren't going well. If you have ever been my coaching client, you would know it's mandatory for you to have a gratitude journal and fill it every day.

You can learn more about how values guide your behavior and help you become a powerful decision maker by picking up a copy of my book, *Know Thy Values – Know Thyself* from my website, [www.belakhan.com](http://www.belakhan.com).

### 3. I utilize barakah-filled post fajr hour

If there is one secret to anyone's worldly success (and eternally too), if there is any secret productivity tool, if there is any magic wand that can get you doing things in no time, this is it. If you can just discipline yourself to utilize the barakah of post-fajr hours, you can conquer the universe. If time is flying faster for you than ever, the items on your to-do list never get scratched-off, then the remedy is to stay awake after fajr and get your most important tasks accomplished. The ruthless forces of distraction and lack of time will submit to your power of taking advantage of those barakah filled hours. The Prophet ﷺ prayed for us, "O Allah! Make the early hours blessed for my ummah."



**“ If you can just discipline yourself to utilize the barakah of post-fajr hours, you can conquer the universe. ”**

I confess that as a mom of a 3-year old and a soon-to-be mom again, staying awake after fajr has become a very big struggle for me these days but struggling, failing and trying again is better than quitting. No matter what, don't quit! I say this often in my seminars and trainings. As long as you are living, Allah is giving you another chance. Take advantage of that chance.

#### **4. My daughter comes before anything else in the world**

As I believe with all my heart and mind that nurturing, raising, teaching, training and educating my daughter is my own responsibility and I owe it to her, I have chosen to homeschool her. I am judged, scrutinized and questioned publicly for my weird decision but guess what, I am surviving. I have this burning desire to provide her with the best Islamic upbringing combined with teaching her life-skills that ignite her Allah-given curiosity and creativity. I will keep homeschooling her until I get a school that promises me a better teaching system.

And no matter how crazy I am regarding my personal development, coaching and changing the world; everything

comes after my family because this is the amanah I will be questioned about first. For reasons unknown to me, when women start caring more about changing the world more than their own little world at home, the whole infrastructure of society crumbles. Therefore, I am trying to begin charity at home.

#### **5. I have a vision for all aspects of my life**

It is rightly said that nations that do not have any vision, perish. I take this to the personal level and believe that individuals without vision perish. My vision helps me to make short-term and long-term goals for myself with a good degree of confidence. For example, I have a vision for my daughter and I know where I want to see her in the next 5 years. This helps me to set yearly goals for her tarbiyah (education). Guidance is in the hand of Allah but the effort essentially is our part.

Similarly, I have a vision for my own studies. Where do I want to see myself in five years when it comes to studies? Based on that vision, I set small goals for myself and try to accomplish them to make sure that I am slowly but steadily reaching my vision.

I never expect life to be perfect as depicted in some of the personal development articles. There are days when I try, fail and become a black hole of despair, but what might make me different from others is that I know the techniques to come out of despair and take control of my life again. I hope my personal rules help you to take control of your life again too.



# MY JOURNEY TO STUDYING ISLAMIC FINANCE

By Hamida Mubashera

A quick glance at the notice board made her cheeks flush. Although it was expected, a sense of sheer disappointment encumbered her. It was a C+; her grade for the Financial Management I course. She knew she deserved it—she had not studied at all for the examination, nor had she paid proper attention in class. Still, the deeply rooted pride of consistently being a top student continued to pinch her.

“Why should a woman study economics or finance? It

is not befitting for her. She can study home economics, tafsir, hadith, interior designing, etc. At best, she can be a medical professional as women prefer going to a female doctor.”

People from her new circle often made this remark to discourage women from studying BBA, economics, and the like. She had heard this at least 50 times, if not hundreds! Gradually, she herself started to believe it. Another common argument was: why should a Muslim study the pros and cons of an interest-based system,



when it is one of the most heinous crimes in the sight of Allah? Disciplines, which are completely based on *riba* (like conventional economics and finance), should be avoided by Muslims. Soon, she lost all enthusiasm to study in her current discipline and completed the course with just a passing grade!

“What should I do with my life?” she asked herself. “I have just discovered Islam in its spirit. Before this, it was just an identity, a name. My family is still culturally Muslim. It is very difficult to radically change everything, that has been built upon my past.

My family will disown me if I tell them that I do not want to study at my current school anymore. They will surely think that I am insane for giving up my place at the most prestigious business school of the country. Only a handful of students get the opportunity to study here and the future is extremely bright in the corporate world with this degree.”

“Why don’t you consider studying Islamic finance?” a sister in Islam asked her out of the blue one day. “We have a dearth of qualified people in this field and in this way, you will not have to give up your current field of study. Your family will be happy and you will also be able to convert your study into a form of worship *in sha Allah*,” the sister continued.

**“ If you study Muslim history, you will always see that we have a rich legacy of women scholars. ”**

She could not believe her ears. Do you think a woman should study conventional finance, which is mostly about *riba* calculations? You would not study it for this world, but to prove the superiority of the Islamic economic system, *in sha Allah*. If you do not know the minute details of the current conventional system, how will you identify its weaknesses? And if you always maintain the limits set by Allah for a woman, you can contribute positively to society by virtue of your talent and capabilities. Don’t you know that Umar, may Allah be pleased with him, employed a woman to govern the market?

If you study Muslim history, you will always see that we have a rich legacy of women scholars. I also did not know about this, but a book written by Sheikh Akram Nadwi called *Al-Muhaddithat: The Women Scholars in Islam* was an eye opener for me, teaching me that women enjoyed a high public standing and authority in the formative years of Islam. We have lost that heritage now.

I believe in the immense productivity of a Muslimah. Our primary duties are being wives and mothers so we will not compromise on that *in sha Allah*. Yet, I believe we can always do something beneficial for the ummah after managing our primary responsibilities effectively. This single conversation was enough to change the entire discourse of my life. I decided to study Islamic finance and from then on an amazing journey began.

This is how I started studying Islamic finance. This is not just my story but also the story of many women I know. They are mistakenly taught that they can excel only in a limited field. This is how a lot of their dormant potential continues to remain latent, especially if they discover Islam at a later stage of their life when a drastic change in their field of study often becomes impossible. They start believing that with their current field of expertise, they cannot benefit the ummah. But this is entirely wrong!

During my undergraduate program, I studied Islamic finance on my own through the internet, but I was not satisfied. I had a lot of queries in mind and many unresolved puzzling questions. Being a student of the BA Islamic Studies (BAIS) program of Islamic Online University, I always knew that knowledge of any field should be gained in a structured manner.

I continued to make *du'a* for Allah to open a door for me. The following verse always inspired me, "They encompass not a thing of His knowledge except for what He wills." (2:255)

Hence, I knew that I would not be able to learn anything unless Allah permits me to do so, and Allah never disappoints a sincere heart. With the immense mercy of Allah, I got married in Malaysia; the hub of learning Islamic finance. With the unequivocal support of my husband, I completed my Masters in Islamic Finance from the International Islamic University, Malaysia. There I got the great opportunity of studying under the direct supervision of Professor Ahmed Kameel Mydin Meera, one of the most influential figures in the field of Monetary Economics from an Islamic perspective. All my queries were answered; I was able to see the complete picture,

*alhamdulillah.*

My journey was not very smooth, as I had to work under three projects simultaneously to manage my tuition fee as no scholarship was available for international students at the graduate level. The following verse always kept me afloat even when everything seemed so messy, "Never will I allow to be lost the work of [any] worker among you, whether male or female." (3:195) *Alhamdulillah*, now I am blessed to be involved in a profession where I am able to disseminate the knowledge I have gained. Most importantly, I can reach a diversified audience from my home. Thus, I do not have to compromise between my role as a wife and as a professional.

I am honored to get such an amazing opportunity to engage in the noble task of generating

awareness about the evil of the current interest-based fiat monetary system. I strongly believe every woman should contribute to the ummah in her own capacity. Only an educated and confident mother can raise the next generation of Muslims who will change the current humiliating situation of the ummah. If we do not work as a catalyst for the intellectual development of women, we will indirectly impede the process of proper upbringing of our children.

I dream of a day when every woman will be conscious of the dynamics of the current monetary system, take her financial decisions prudently based on that consciousness and also help her family to do the same. I want to contribute to that process. Just because I am a woman does not disqualify me from being an active soldier in the battle against interest.



# FATIMA AL-FIHRI:

## Founder of the First University in the World

By Ibtihal Al Khalifin

### The Migration

An aspiring, devout Muslimah, Fatima Al-Fihri, also called Umm al Banine (mother of the children), is the founder of the first university in the world. Along with her family, she migrated from Qayrawan in present-day Tunisia to the city of Fez in Morocco, an admired center of culture and religion. Fatima was the daughter of a successful businessman, who managed to build a fortune after much effort and struggle.

### Fatima Builds the Masjid and University

After the death of her father, Fatima and her only sister, Mariam, inherited a large amount of money by which they established their legacy. With her aspiring personality and desire to benefit the people of her community with her wealth, she decided to rebuild a mosque in order to accommodate more people since the current ones were not large enough. She enlarged it by purchasing the neighboring land and adding it to the original one. Fatima personally oversaw the building of the mosque, giving instructions and paying attention to every minute detail; thus, leading to the manifestation of *Masjid Al-Qarawiyyin* in its most spectacular form, with the most beautiful of architectures. She had fasted throughout the completion of the mosque, a period which lasted about two years. After the great amount of time, money, and effort she spent on this project; it was completed in Ramadan 245 AH/859 CE, whereupon she offered prayers of gratitude in her very own mosque.



**“Her noteworthy contribution to the sector of education and her personal sacrifice has rendered her as an exceptional woman.”**



Included in the mosque was the first university in the world, recognized by the Guinness Book of World Records as the oldest higher educational institute still operating to this day. The construction of the university began in the midst of the building of the mosque, and it is structured to have the same system as that of modern universities, offering degrees of various levels. The subjects taught were not limited to Islamic subjects, such as Fiqh, Quran, and Arabic, but they also included natural sciences, astronomy, mathematics, history, geography, and many others. The university attracted many from across the globe, producing great Muslim thinkers and renowned names in the books of history, such as the historian Ibn Khaldun, the astronomer al-Bitruji (Alpetragius), and the Maliki jurist Ibn al-Arabi. The knowledge

transmitted from this university was not restricted to Muslims, as non-Muslims were also welcomed into this great institute. The Jewish philosopher and theologian, Maimonides (Ibn Maimun) was a student there, as well as Gerbert d'Aurillac, who later became the Pope of the Vatican.

Al-Qarawiyyin library was established at the university in the 14th century. Since then, it has accumulated a collection of timeless books that are highly esteemed and valuable in Islam. These include volumes from the Muwatta of Imam Malik, the Seerah of Ibn Ishaq, the premier transcript of Ibn Khaldun's Al-'Ibar, and a copy of the Quran gifted to the institution in 1602 by Sultan Ahmed al-Mansur, totaling to more than forty-five thousand books.

## Her Legacy

Fatima Al-Fihri passed away in 265 AH. She is without a doubt one of the most influential women in Islamic history. More than twelve centuries have passed, yet her legacy continues to thrive and the number of graduates from her university is ever-increasing. Fatima's commitment to the building of the mosque is truly commendable, portraying her dedication and adherence to the achievement of her goals; thus, highlighting her strength of character. Her noteworthy contribution to the sector of education and her personal sacrifice has rendered her as an exceptional woman, which led to her prominence in the books of history.

### References:

1. <http://www.whyislam.org/social-values-in-islam/fatima-al-fihri-founder-of-worlds-very-first-university/>
2. [https://en.wikipedia.org/wiki/Fatima\\_al-Fihri](https://en.wikipedia.org/wiki/Fatima_al-Fihri)
3. [https://ar.wikipedia.org/wiki/%D9%81%D8%A7%D8%B7%D9%85%D8%A9\\_%D8%A8%D9%86%D8%AA\\_%D9%85%D8%AD%D9%85%D8%AF\\_%D8%A7%D9%84%D9%81%D9%87%D8%B1%D9%8A](https://ar.wikipedia.org/wiki/%D9%81%D8%A7%D8%B7%D9%85%D8%A9_%D8%A8%D9%86%D8%AA_%D9%85%D8%AD%D9%85%D8%AF_%D8%A7%D9%84%D9%81%D9%87%D8%B1%D9%8A)

4. <https://theurbanmuslimwomen.wordpress.com/tag/fatima-al-fihri/>
5. <http://www.aljazeera.net/news/hijri/2013/7/10/%D8%AA%D8%AF%D8%B4%D9%8A%D9%86-%D8%AC%D8%A7%D9%85%D8%B9-%D8%A7%D9%84%D9%82%D8%B1%D9%88%D9%8A%D9%8A%D9%86>



***In the United States, 2.85 million students are studying their college or university program entirely online and an additional 5.8 million take one or more fully online course as part of their program of studies.***

# A LOOK BACK: SOME IOU ACCOMPLISHMENTS OF 2015

By Veronika Matulova



**A**lhamdulillah, it is extremely gratifying and humbling to reflect upon the past year and review the accomplishments of staff and students of the Islamic Online University. May Allah accept our deeds and efforts, forgive us our shortcomings, and guide us to His pleasure.

Your feedback, support, and prayers enabled us to make significant progress toward our vision of changing the nation through education. May Allah reward you all.

This look-back can't possibly cover all the exciting things of the year of 2015 in detail. Hopefully, it presents enough to make you as pleased and amazed as we are of the progress made and the challenges conquered with the blessings and support of Allah.

Here are some of our accomplishments in the year of 2015:

## 1) New Affiliation, Memberships, and License

The Islamic Online University renewed its university license in Somalia, signed Memorandums of Understanding with 14 universities across the globe, and became an associate member or a full member of 4 international higher education institutions and 3 international education quality assurance networks.

## 2) New Programs

In 2015, the Juz 26-30 Hifdh with complete khatma recitation under GQMC was introduced for the benefit of the students of Quranic memorization, and the newly redesigned Youth Dual Credit Program Associate's Degree pleased our younger generation. Certificates and Diplomas in the Departments of Business Administration and Information Technology expanded our program selection.

## 3) New Courses in the Diploma Section

The Free Diploma section was enhanced with Young Leadership Program (Elaf Basri), Arabic Speech Simplified (Mukhtar Raban), Soul of Hajj (Dr. Bilal Philips), Tajweed Made Easy (Sisters only) new batch, The Seven Gems (Muhammad A Nubee), and Islamization of Education (Dr. Bilal Philips) courses.

## 4) New Services and Features

IOU Degree students welcomed free access to JSTOR and Oxford University Press database, Office 365 ProPlus, Microsoft's DreamSpark, Darussalam Publishers & Distributors discount accounts. Their study experience was enriched by various new policies, Helpdesk Contact Form, IOU Help Center, plagiarism detection service, graduation application system, PayPal & PayTab online options, fees portal, automated transcript and other systems.

## 5) IOU Conferences and Activities

Our first ever online conference on psychological well-being, Solace 2015, was very inspiring and enlightening, as well as IOU Awareness Week conducted in 5 countries. Additionally, IOU global representatives shared their experience at the historic first IOU Global Representative conference.

In Spring and Fall 2015, IOU Orientation session welcomed 3549 undergraduate program students from 107 countries. Last year, we held 14882 online classes and answered 54,853+ queries via chat. The total number of IOU registered students was now over 225,000 from 229 countries. IOU students received on-the-ground support from 55 student committees and representatives spread over 38 countries all over the world.

IOU students took their exams in one of the 1083 various exam centers registered worldwide, as well as benefited their communities by providing a total of 63,850 approved community service hours. Finally, we would like to congratulate our 98 graduates from 33 different countries, and also our first 4 Ijaza graduates from 4 different countries. May Allah accept their efforts.

*Alhamdulillah*, IOU staff, whose skills are constantly being improved by monthly workshops, are always here for you to answer all your queries and requests, and facilitate your study experience. We pray that we have made your 2015 study experience pleasant.

We will be very blessed if you decide to support IOU financially so we may continue to change the nation through education. May Allah reward you for your donation for His sake and your *du'as*. For the donation page, please visit:

<http://www.ummaland.com/fundraising/184/islamic-online-university-changing-the-nation-through-education/>



***“Any Muslim who feels he or she needs counseling should not shy away from seeking help. Allah said, ‘Ask those who know, if you do not know.’ So, register with IOU’s Islamic Counseling Service and benefit.”***

***[Dr. Bilal Philips]***



**SOLACE:**  
**Islamic Counseling Services**

General | Addiction | Domestic Violence | Teen

**For further details, contact [info@iou.edu.gm](mailto:info@iou.edu.gm)**



# STRIVING TO SPREAD IOU TO ALL!

By Yasmeeen Rolland

I am Sr. Yasmeeen Rolland, the national representative for the Islamic Online University (IOU) in the USA. My job is to promote IOU and make people aware of the existence of this wonderful University that provides authentic and quality education in the comfort of their homes. During my years of service, I have learned numerous techniques and strategies, which tremendously enhanced the publicity quotient of IOU and increased enrollments from the USA as well, *alhamdulillah*. I have tried my best to make others see IOU as a leading online university and to change the nation through education. I share below certain tips, which I believe will be beneficial, *in sha Allah*, to those striving similarly.

## 1. Ensure that the promotion material is available in all local masjids

You never know when someone will pick up a brochure and say, "Yes! This is for me!" You have to make sure that you do not miss this opportunity, because it serves as the word-of-mouth promotion of IOU from all those who collect the material and share it. This is very important at the grass-root level. You may be charged for this by some *masjids*, but if the place has a huge audience, then it is worth paying the price.

## 2. Building cordial relations with the imams of different masjids

If you travel a lot, then it is very important for you to approach the imams of the *masjids* and develop excellent relations with them. Also, it is essential to collect their business cards in order to facilitate IOU promotions. I have personally received a lot of invitations and good responses via this method. Networking is essential for representatives not only in their home locations but also everywhere they travel. Visit imams all over the world. Make the extra effort and convey how professional IOU is by setting up a meeting and arranging a PowerPoint presentation. Do not restrict yourself to *masjids* alone. Target Islamic schools and institutes as well, and apply these strategies there too.

## 3. Maximizing IOU promotional tools

Keep your IOU promotional materials in the trunks of your cars so that you have them with you at all times just like a salesman would have a product. We are selling a service and we need to keep these tools with us so that we do not lose out on any opportunity to use them. There could be an event at a *masjid*/institute, which we may have been unaware of.

Hence, if we have these promotional materials with us, we can set up a booth on the spot. This is another reason why representatives must make the extra effort to maintain good relations with local imams, so that when you want to set up a promotional stall immediately, you do not have to face any red tape. This will also help you to be ready for any unexpected meeting about IOU!

#### 4. Do not forget the local bookstores

Find out where the local bookstores are, particularly those frequently visited. Place a stack of IOU bookmarks there and make arrangements such that each customer gets a free bookmark with every purchase. Also, ensure that you visit the store at regular intervals to restock them if required.

#### 5. Conferences: Be energetic!

These are opportunities that are not to be missed under any circumstance. Do not just sit behind the booth waiting for people to stop. Instead, grab them and get their attention so as to talk about IOU with them. Ask them questions about their educational level and make them realise how concerned you are about their educational pursuits.

One such conference that I had attended was the ISNA (Islamic Society of North America) Educators Forum Conference. This was very important, as we had all the American Islamic school principals and directors in one place. Our aim was to ensure that all present knew about IOU and its programs, especially the Youth Dual Credit Program (YDCP), since this program was appropriate for students who were just graduating from a high school or even for those who were just entering it.

#### 6. Know your audience

Promoting your service without understanding your customer is futile attempt. This is a very important aspect that representatives have to bear in mind. Whenever you attend a conference, a meeting, or go to any place to promote IOU, ensure that you know what type of audience you are going to interact with.

You will then have a very good idea, beforehand, of exactly which program to promote to them. For example, a group of people who already have their bachelor's degree, or maybe even their masters, will be hesitant to do any of our bachelor's programs because they might not want to spend another four years gaining a degree similar to one they already have. Rather, they would be interested in our Bridge to Master in Islamic Studies (BMAIS) or the Master in Islamic Studies (MAIS), which are programs of shorter duration and will also suit their educational needs.

#### 7. Excellence in presentations

We should strive to seize every opportunity to make a booth that is very professional and attractive wherever we may go. Consider upgrading your booth at your own expense to facilitate more success in your work and see the enrollments pour in! It is equally important to be well-dressed and to have impeccable manners when presenting IOU. Use sweets, chocolates, and free gifts for those who register to attract people to your booth. Be well equipped with IOU brochures, copies of the INSIGHTS magazine, personal business cards, registers for enrollments, and online enrollment facilities so that we do not lose out on potential students.

Another important aspect is to set up booths in main lobby areas. We are offering a service and not selling a product; we deserve dignified locations. Always strive for a good place, but if you are unable to secure one, then you may settle for the next best and so on.

#### 8. Keep up with the competitors

While at events and conferences, make sure that you take pictures of the competition you face, both emerging and established, so that you can better assess your promotional strategy and work on improving your approach in order to keep a share of the market too. Constant assessment of emerging competitors on the current market is necessary, as

is informing IOU admin about it. Ensure that this is recorded and sent to the Global Representative, Br. Mohammed Shajjuddin, so that essential recommendations and suggestions can be forwarded to Dr. Bilal Philips.

Find out what your competition is doing. Find out about their programs and courses so that we can include them as well, if possible. At the end, it is all about how we hold our place in the market.

### 9. Organize an event

Organizing an event is by far the most exciting and personalized thing the representatives can indulge in. You get the liberty to talk about IOU and make the arrangements as you please.

In the USA, an amazing event was organized by Sr. Yasmine Nilofar and her IOU Kansas team. Sh. Muttahir Sabree and I were the guest speakers. We tried our best to enlighten the audience about the *deen* of Allah and an easy way to access it via IOU. Attendees also enjoyed other activities such as face painting, henna for ladies, food, clothes, and bake sale. *Alhamdulillah*, local imams and youths also participated in the event, which was heavily supported by the local community.

### 10. Be inspired and motivated!

We need to be representatives who bring about change in the community. We have to be proactive, creative, and mobilize our energy and creativity in the right direction. In order to make a difference, an effort has to be made. We may have to step out of our comfort zone once in a while, but the end result, *in sha Allah*, will be worth it.

If you are a public speaker and a representative, you have even more opportunities to promote IOU. Make sure that every time you get invited as a speaker to an event, you mention IOU in your speech. Also, ensure that the organizers give you a booth as a part of your package. In this way, you will be promoting internally as well as externally.

Setting up a booth and an agenda may be exciting and quite easy, but what is most important is networking. We need to find out what will make our promotional strategies click, how we should plan our way forward and what will make our promotions reach higher levels.

Let us strive to make our job as representatives a means to gain rewards in the akhirah. Let us attempt to change nations through education with the Islamic Online University!

***If you have organized a successful IOU promotional event and wish to share your experience, write to us at [info@iou-insights.com](mailto:info@iou-insights.com).***

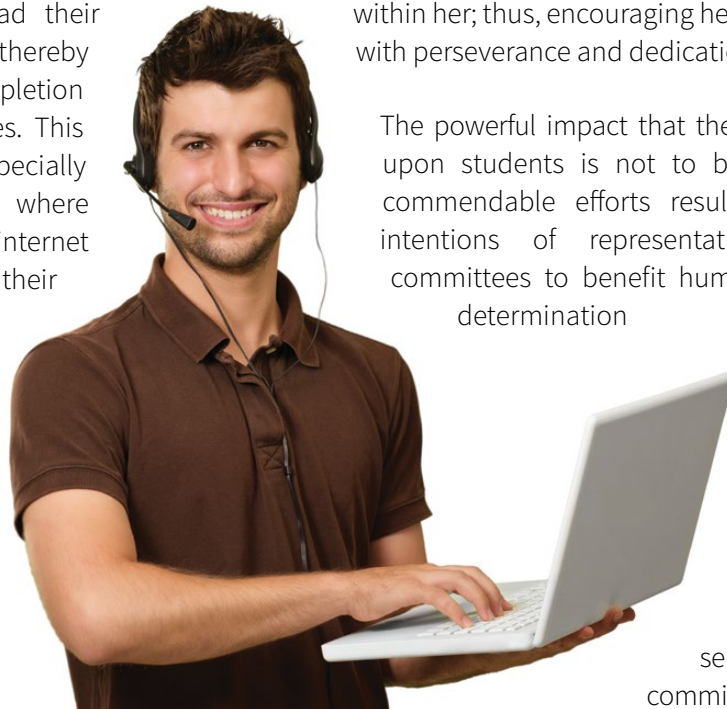


# THE POWER OF A CALL

By Ibtihal Al Khalifin

The calling services were introduced when a group of representatives from across the globe became part of the IOU team. They were given the responsibility of calling the students who registered in order to clear their doubts, provide solutions to the problems they faced and to ensure that their enthusiasm was at its peak. This service led to phenomenal results, significantly increasing the number of students who proceeded to begin their respective courses, yet more importantly, giving the students confidence and trust in the university they enrolled in; thus, rendering them motivated to embark upon their studies.

The task assigned to IOU representatives consisted of calling all the students who registered, prioritizing those who had their admissions confirmed, thereby assisting them in the completion of the remaining processes. This service proved to be especially crucial in the situations where students experienced internet connection problems in their respective countries. One student in particular, Bokar Jallow, from The Gambia, was unable to complete the registration process due to similar obstacles. Nonetheless, with the dedicated team at IOU, regular phone calls, and consistent following up



with the student led to him becoming an achiever in his course. Important information such as the payment method and ways in which to navigate the website are conveyed via the calling service; hence allowing the students a chance to progress with their studies with minimal hindrances.

Another student, Ms. Yanin, was directly impacted by a phone call received from the IOU representative of Indonesia, Adi Wira. Due to the workload and countless responsibilities she endured, she postponed her studies for more than a year; in spite of her great desire to learn the Arabic language. Nevertheless, her situation changed drastically upon receiving motivational and supportive advice from IOU representatives, who reinstilled enthusiasm within her; thus, encouraging her to begin her studies with perseverance and dedication.

The powerful impact that these phone calls have upon students is not to be overlooked. Such commendable efforts result from the sincere intentions of representatives and student committees to benefit humanity, and absolute determination to be at the service of the *deen*, expecting their reward solely from Allah the Almighty. We look forward to seeing the continuation of these praiseworthy services offered by the committed team at IOU.

# SHINING LIGHTS:

## CLASS OF FALL 2014 & SPRING 2015

By Aisha Ahmed

**“Be thankful to Allah for giving you the opportunity to be a guide, a light, a direction in the darkness of ignorance that exists all over the world. The light of Islam—the light of Allah— is our light.”**

—Dr. Bilal Philips

January 4, 2016, a proud day for IOU, as the second batch of graduates [Fall 2014-Spring 2015] stepped out from the University carrying the torch of knowledge and responsibility to make a difference to the ummah.

The second online convocation ceremony of IOU was launched by our Chancellor, Dr. Bilal Philips, with an inspirational speech to the graduates encouraging them to spread the knowledge attained not merely for financial gain, but considering it a form of ibadah. **“You are graduating and now you are entering a new phase, a new realm of life, where you have what so many others don’t have. You have been chosen by Allah to carry the message of Islam to the ummah. That is your responsibility. We have done our part to carry the message to you and now it is your responsibility to carry the message to the ummah.”**

In this short yet compelling speech, Dr. Bilal Philips urged the graduates to include the principles of Islam

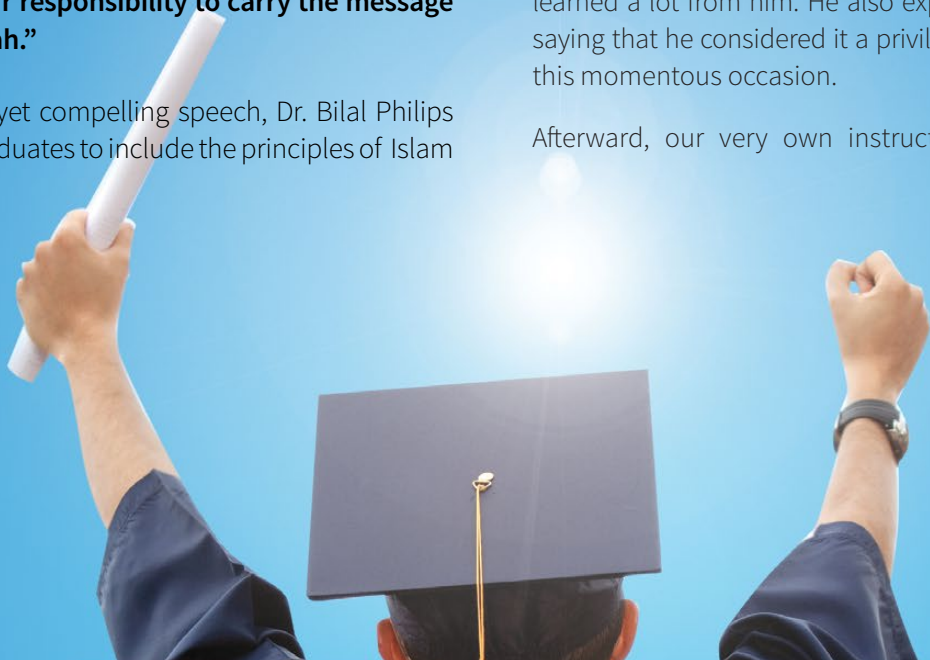
that they have learned in their work and interactions, and convert every action into ibadah so that an everyday job also becomes worship of Allah.

After the launch, it was our distinguished honor to have Sheikh Abdur Raheem Green address our graduates with exceptional words of wisdom that were extremely overwhelming. He highlighted the primary aim of seeking knowledge: to understand and know Allah. Furthermore, he emphasized that the implementation of knowledge primarily begins with us, so that what we learn becomes embedded in our mind. Once we achieve this, the next stage is teaching, which is an equally important responsibility.

**“When a person gets a little bit of knowledge, very often they think they know it all. The condition of the ummah today is that there is a lot of ignorance. Don’t be fooled, for this is the land of the blind. This is just your beginning. The more you study the more you will realize how little you know.”**

Sheikh Abdur Raheem then commended Dr. Bilal Philips on his humility and told him that he had learned a lot from him. He also expressed happiness saying that he considered it a privilege to be a part of this momentous occasion.

Afterward, our very own instructor, Sheikh Kamil



Ahmed, made a motivating speech in which he made a very profound point: if the intention in seeking knowledge is to please Allah and to perform an act of ibadah, then this knowledge will continue to remain with us. However, if it was for other than Allah or for worldly purposes, knowledge will leave us. *Subhanallah!*

The role of the faculty members and the administration was also commended. In fact, after the help and mercy of Allah, it is due to their dedication and sincerity that IOU has reached such heights, *alhamdulillah.*

After an edifying first half, the most awaited moment of the ceremony dawned with our graduates being awarded their virtual certificates by Dr. Bilal Philips. From 33 different countries, a total of 98 students of BA in Islamic Studies, Bridge Diploma to MA in Islamic Studies, and Certificate in Psychology programs graduated from the College of Islamic Studies and the College of Psychology. And for the first time ever, we had four students graduating from the Ijazah program of the Global Quran Memorization Center (GQMC), *alhamdulillah.*

Dr. Bilal Philips heartily congratulated the graduates and expressed his joy over their achievement, particularly of those who come from underdeveloped countries. He appreciated their struggle, endeavor, consistency, and determination to complete the program successfully.



The ceremony then transitioned into viewing glimpses of the beautiful journey of knowledge undertaken by our graduates through video testimonials speaking highly of the University, the course structure, instructors, and the support provided during their association with IOU.

Thereafter, Dr. Bilal Philips introduced the IOU Alumni Association and stressed the importance of our alumni coming together; working as a strong team to make a positive contribution to the ummah. He also mentioned that the association is totally under the control of the graduates and they have the liberty to exercise their ideas as they wish for the welfare and growth of the ummah.

**“This is a segment that belongs to our graduates. Take ownership of it. It was created for you to help you grow and establish ways of working together in spite of the fact that we are living all over the world. Give your zakah of knowledge and be a part of this Alumni Association.”**

It was a very proud moment for IOU, as Sr. Bilqis Nawshina, the topper of BMAIS, graced the occasion by

being the valedictorian for the 2015 graduating student body. She highlighted that though it was not easy juggling family, studies and leisure time, sacrifices had to be made to gain something noble and beneficial.

The toppers of BAIS and BMAIS Fall 2014 and Spring 2015, who excelled above their peers and truly exhibited superior academic achievement, were awarded with a special gift of a one-semester scholarship for the Masters in Islamic Studies program at IOU, *alhamdulillah.*

It was indeed a blessed and emotional day for IOU to witness the coming together of the ummah from around the globe, standing together in solidarity, supporting and applauding the efforts of our students. The aim of IOU has always been to impart and spread authentic Islamic knowledge as conveyed by our Prophet Muhammad ﷺ from Allah. We hope and pray that we are able to help the ummah grow in the knowledge that benefits and helps us achieve the pleasure and love of Allah.

As our founder, Dr. Bilal Philips, said, “This is not the end, but the beginning.”



# ISLAMIC JURISPRUDENCE

By Muhammad Ashraf

**T**he study of fiqh, Islamic jurisprudence, intrinsically deals with practical aspects of Islam. Examples include wudu, salah, hajj, inheritance, financial contracts, conjugal contracts, retribution for violations, etc. Thus, the importance of Islamic jurisprudence cannot be overemphasized. In fact, for any individual wanting to engage in any practical aspect, be it worship, finance, or even nuptials, the study of Islamic jurisprudence relating to that aspect becomes obligatory upon the individual. The study of the generalities of Islam is a noble and virtuous act, but it becomes even more so when specifically linked to fiqh. This is manifested in the authentic narration of Prophet Muhammad (peace and blessings be upon him)

narrated by Muawiya, “If Allah wants to do good to a person, He makes him comprehend the religion.”<sup>1</sup> In this prophetic narration, the Arabic word fiqh is used, which literally means to comprehend.

**Islamic jurisprudence can be divided into a variety of categories. Some of these categories include:**

**The historical evolution and revolution of Islamic jurisprudence;** a category that sets out to enrich us with historical facts pertaining to Islamic jurisprudence. It speaks extensively about the Imams, the legislative sources, books, and students

1. Sahih Al-Bukhari: The Book of Knowledge, Chapter: If Allah wants to do good to a person, Hadeeth number: 71

of the four madhahib and how these madhahib, from among others, have been preserved to the present day.

**All actions of worship;** the primary reason why we were created is to establish the worship of Allah. This is evident in the words of The Almighty, “And I (Allah) created not the jinn and mankind except that they should worship Me.”<sup>2</sup> This category incorporates conditions, correctness, pillars and procedures of all five pillars.

**Commodities that are not in our possession;** from time to time, we need to use commodities that do not belong to us. However, the owner of these commodities, under normal circumstances, will not exchange them unless he is compensated. The Islamic jurisprudence relating to financial transactions regulates all forms of business transactions and its knowledge is essential.

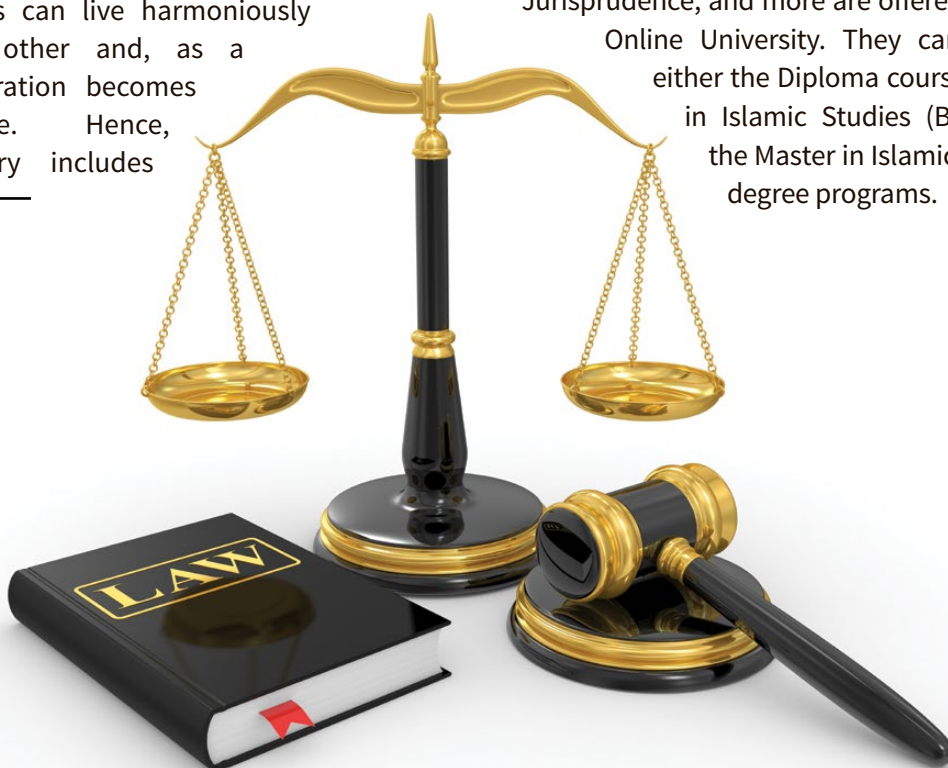
**Marriage;** an institution that unites loved ones, and from this union, families are established and bonded. However, it is not always possible that spouses can live harmoniously with each other and, as a result, separation becomes indispensable. Hence, this category includes

marriage and the dissolution thereof.

**Principles of Islamic jurisprudence;** a category that enhances our understanding of what are considered valid and authoritative sources of proof in Islamic jurisprudence. It further deals with the methodology adopted by jurists to analyze these sources and how judgment is extracted from them. It also entails issues concerning ijihad.

**Objectives of the shariah;** this category focuses on an important area of Islamic jurisprudence. The subject of objectives of the shariah aphoristically subsumes all the spectrums, including objectives and goals of shariah, Islamic law, that comprehensively deal with every aspect of human life by providing a set of guidelines and principles. The shariah’s objective is to achieve an easy, enjoyable and successful life in this world and hereafter but within certain boundaries. This category attempts to analyze those objectives and their relevant issues to comprehend the whole of shariah clearly and to implement it easily.

*Alhamdulillah*, all the above categories of Islamic Jurisprudence, and more are offered at the Islamic Online University. They can be found in either the Diploma course, the Bachelor in Islamic Studies (BAIS) degree or the Master in Islamic Studies (MAIS) degree programs.



2. Surah Adh-Dharyyat, 51:56





# SUMMARY OF FIQH COURSES AT B.A. LEVEL

By Veronika Matulova

**T**he curriculum of the Bachelor's in Islamic Studies degree comprises of fiqh courses, which are taught each semester. Experienced and knowledgeable instructors make all lessons interesting and exciting. If you assume that it is just a course on Islamic jurisprudence, the experience will leave you in awe, speechless, amazed, and humbled. Tears will roll down your cheeks upon hearing some of the breathtaking stories and experiences shared by the students' beloved teacher, Sheikh Anwar Sahib. You will be astounded by the comprehensiveness and magnitude of the jurisprudence laid down by our religion. You will truly begin to understand why Islam is the only religion that can govern societies and

prosper in any time, anywhere.

Some fiqh courses like Fiqh 301, the principles of Islamic jurisprudence, are challenging, while others like Fiqh 202, family and marriage matters, will inspire you to live a better and happier life.

Fiqh courses at IOU are not just theoretical courses, they are comprehensive courses, bringing benefit and insight to every aspect of a student's life. A student begins the Fiqh 101 course in haste, presumptuously thinking that "he knows it all," and leaves the Fiqh 402 course subdued with humility, understanding that he only had a small taste of the cake. Seeing the experience and growth is simply amazing.

Following is a short summary and description of fiqh courses offered at IOU at the bachelor's level.



**Fiqh 101: Evolution of Fiqh/Schools of Thought**

**Instructor: Dr. Bilal Philips**

This course is a critical study of the history of Islamic legislation and the evolution of its various schools of law. In this course, students are introduced to ten major madhabs, their history, their principles as well as why differences of opinion occurred and how to deal with them. This course is very important for converts who are confused about the madhab issues and Muslims who grew up in madhab-oriented societies.



**Fiqh 102: Fiqh of Worship**

**Instructor: Dr. Muhammad Anwar Sahib**

This course is comprised of a study of the fundamental issues of Islamic jurisprudence. Only fiqh ul-ibadat (taharah, salah, zakah, siyam and hajj) are covered in this course. The sound Sunnah of the Prophet ﷺ is presented with the authentic conclusive evidence. Wherever required, modern day examples are mentioned and incorporated. By the end of this course, you will definitely correct or even perfect some of your practices, *in sha Allah*.



**Fiqh 201: Fiqh of Trade**

**Instructor: Dr. Muhammad Anwar Sahib**

This course sheds light on the fiqh ul-muamalat (trade transactions). The material is presented in

the light of the Quran and the sound Sunnah of the Prophet ﷺ with authentic conclusive evidence, and with modern day examples. The dire need to know the Islamic rulings on the techniques and systems in place, in modern day businesses, is not ignored. This course is a wonderful example of how Islam can govern complete societies and bring harmony to our neighborhoods.



**Fiqh 202: Fiqh of Family Relations**

**Instructor: Dr. Muhammad Anwar Sahib**

In this course, The Book of Marriage, issues regarding family matters, nikah, and marital discord are discussed. Married and unmarried students will find immense benefit in it. While going through all the academic lingo of the subject, you will find that it is immensely useful for your personal life and those around you as well, since a great deal of guidelines and tips are given along the way.

**Fiqh 301: Usool ul-Fiqh**

**Instructor: Dr. Riaz Ansari**

This course is a survey of usool ul-fiqh (the principles of Islamic jurisprudence). The main topics of study are the evidence that is universally considered authoritative, followed by the controversial one (excluding those most relevant to maqasid al-shariah), linguistic issues relevant to the interpretation of the texts, the nature of shariah rules, and issues concerning ijtihaad.



**Fiqh 302: Inheritance**

**Instructor: Dr. Muhammad Anwar Sahib**

The Book of Faraid, which concerns the estate of the deceased, is discussed in detail. A very important subject known only to a

few. While many people sacrifice their entire life for the wellbeing of themselves and those they love, at the very crucial time of their life they act unwisely and inflict the continuous torment on themselves, and even on those they love. Knowledge of inheritance gives you an advantage to better prepare yourself for the final moment. It is especially important for those living in non-Muslim countries, whose wealth must be divided according to the Islamic principles and the only way to do that is by leaving a will.

### **Fiqh 401: Criminal Law**

**Instructor: Dr. Muhammad Anwar Sahib**

This course deals with Islamic criminal law. In this course, you will study the various rulings related to the hudood punishments, which are targeted by many in today's world. You will also learn about the differences between legal retribution and prescribed punishments, as well as who should implement them and how.

Amazingly, you will discover the unique wisdom, gentleness, and love behind these punishments.

### **Fiqh 402: Maxims and Maqasid**

**Instructor: Dr. Mohammad Monzur-E-Elahi**

This course focuses on an important area of Islamic jurisprudence, which is the discipline of legal maxims. The subject of Islamic legal maxims introduces all spectrums of shariah. There are six basic Islamic legal maxims agreed upon among the Islamic scholars on which the tenet of Islamic law is based. Each one of these six legal maxims has some subsidiary maxims which are either functioning as further explanation to the grand maxim or conditions and restrictions to it. The students will analyze those six legal maxims and their sub-maxims in addition to some more comprehensive maxims. In this final course of fiqh, the students will get a taste of what it means to make a legal ruling and how to arrive at its conclusion.

## **IOU Fiqh Instructors**

Meet IOU's fiqh instructors that bring their experience and knowledge into the learning environment and make your courses enjoyable and amazing.



**Dr. Bilal Philips**



**Dr. Muhammad Anwar Sahib**



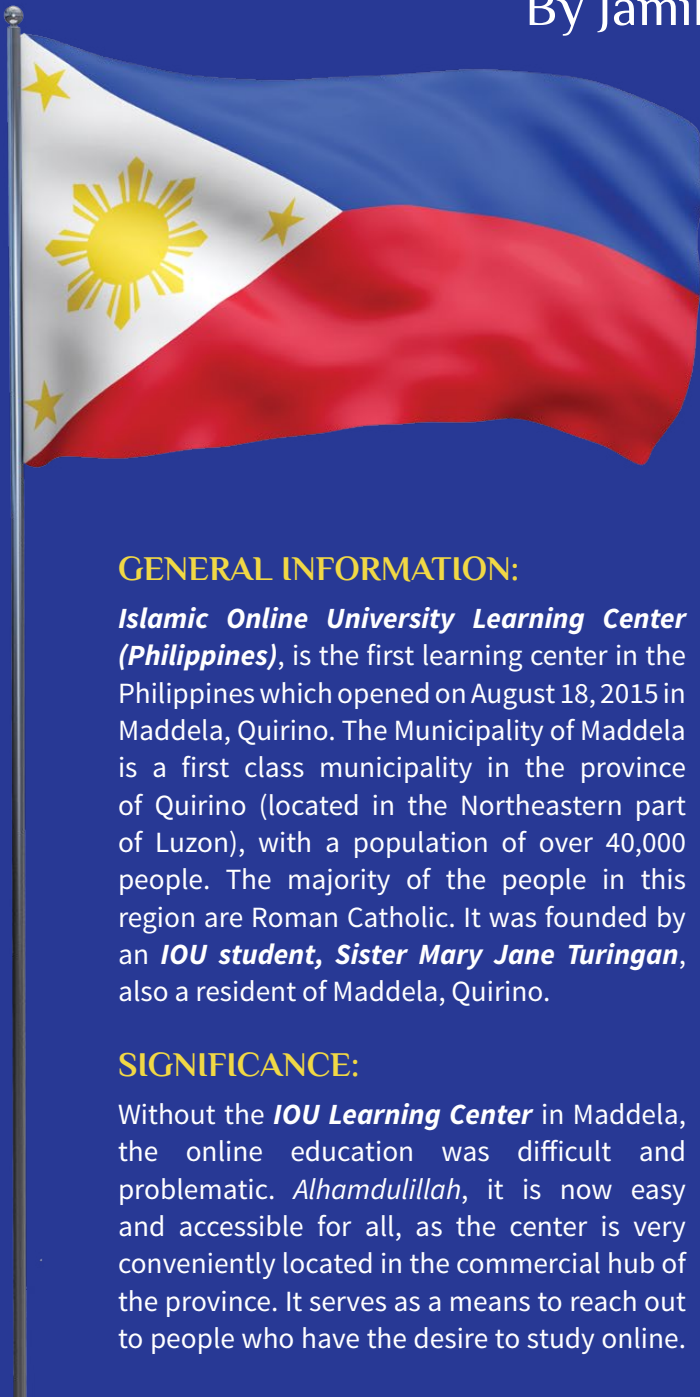
**Dr. Riaz Ansari**



**Dr. Mohammad Monzur-E-Elahi**

# IOU LEARNING CENTER IN THE PHILIPPINES

By Jamilah So



## GENERAL INFORMATION:

**Islamic Online University Learning Center (Philippines)**, is the first learning center in the Philippines which opened on August 18, 2015 in Maddela, Quirino. The Municipality of Maddela is a first class municipality in the province of Quirino (located in the Northeastern part of Luzon), with a population of over 40,000 people. The majority of the people in this region are Roman Catholic. It was founded by an **IOU student, Sister Mary Jane Turingan**, also a resident of Maddela, Quirino.

## SIGNIFICANCE:

Without the **IOU Learning Center** in Maddela, the online education was difficult and problematic. *Alhamdulillah*, it is now easy and accessible for all, as the center is very conveniently located in the commercial hub of the province. It serves as a means to reach out to people who have the desire to study online.

However, the main and the most important reason for its existence is to promote Islamic education in the Muslim community in the area.

## PURPOSE:

To provide:

- Comfortable study area/ classroom for students
- Free internet access
- Library
- Islamic lectures
- Weekend activities for kids

## FUTURE BENEFITS:

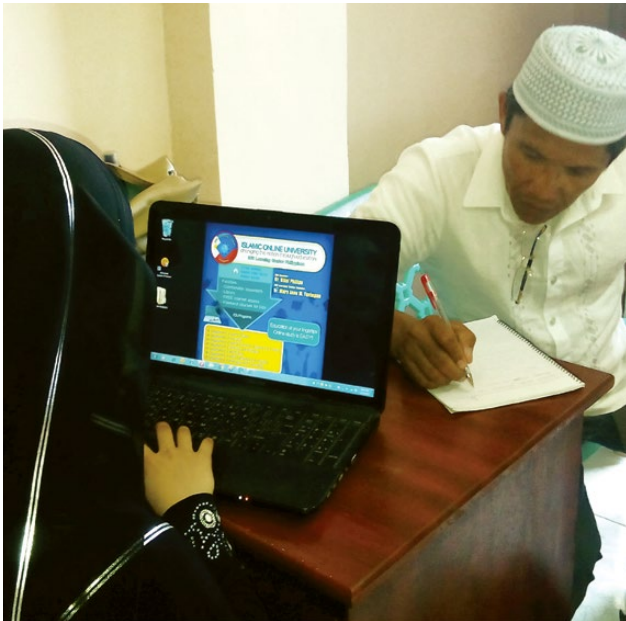
The IOU Learning Center in Maddela, geared towards offering simple and easy steps to acquire education, stands by the global aim of the Islamic Online University: "Changing the Nation through Education." The provided facilities are made available for determined students who want to pursue their goals and dreams of obtaining a degree in any of the online courses that IOU offers.

By the grace of Allah, we hope to expand the learning center on a larger scale; in terms of increasing the number of enrollees (Muslims as well as non-Muslims), addressing the need for Islamic lectures/da'wah, and being recognized as a learning institution in the province of Maddela, *in sha Allah*.



# ‘I have established an IOU learning center to thank Allah’

By Mary Jane Turingan



I am a mother of four boys and a businesswoman (owner of the Appliances and Cellphone Shops) from Quirino Province, Philippines. Currently, I am working toward my bachelor’s in Islamic studies degree (3rd semester) and bachelor’s in education degree (1st semester) offered online by Islamic Online University (IOU).

I was 16 years old when I first discovered Islam in 2003, *alhamdulillah*. I knew that this is the best gift I have ever received from Allah. I am very thankful to Him because He chose me to be one of those He rightly guides; to be among those who bear witness to the oneness of His Lordship; to be among those who may be able to receive His reward in the hereafter, *in sha Allah*. Because of this, I am and will continue to be very thankful to Him.

Nevertheless, I was in for another surprise gift from Allah. This gift was presented to me in September

2014 in the form of the IOU. After the gift of Islam, I did not think there could be a better and a greater gift. Thereafter, I realized that Allah not only guided me to the right religion, but He also gave me the opportunity to achieve a deep understanding of the *deen* through IOU. I consider it the greatest of all blessings because I have learned that Prophet Muhammad ﷺ said in a hadith found in Sahih Bukhari and Muslim, “For whoever Allah wishes good, He gives him the deep understanding of the religion.”

## And This Is How It Began!

Ever since I accepted Islam, I always wished to be one of those who know the laws of Islam and to have in-depth knowledge of Islam. However, I could not afford to travel for my studies due to many obligations. Hence, the study of the religion became only a dream for me. So when I discovered IOU in September 2014, I could not express my gratitude to Allah enough because He was making my dream come true, *alhamdulillah*.

Having accepted and practiced Islam for 12 years, I thought that I have been doing everything right because I have believed in Allah, performed prayer, gave zakat, etc. But when I began the structured study of Islam, I found out that I had many shortcomings. I cried a lot when I realized this and was equally thankful to Allah for showing me the right way. The knowledge of Islam that I’m gaining at IOU benefits me in many ways, *alhamdulillah*.

Now, I know my Creator with the best of His names and attributes, and as a result of this, I now worship

“ **Focus on your goal, “Jannah.” Have the highest noble dream. Make your intentions only to please Allah. And you will be successful, in sha Allah.** ”

Him in the right way; a way that is pleasing to Him, “And I did not create the jinn and mankind except to worship Me.”<sup>1</sup>

### An Act of Gratitude

The growing knowledge of Islam began to change my life. Before I began studying, I only looked at the problems I faced and always complained to Allah about the ‘miserable’ life I had. However, when I understood the real purpose of my life, it filled me with contentment and happiness. Now, *alhamdulillah*, I have learned to be patient and put my trust in Allah in all circumstances. This reminds me of the hadith of the Prophet ﷺ that the life of a Muslim who truly believes in Allah and the Last day is always good. He is grateful for what he has and patient when calamity befalls him.<sup>2</sup> *Alhamdulillah*, for I have tasted the sweetness of faith.

I am very thankful to Allah for blessing me with a deep understanding of the religion. However, I wanted to thank Him with much more sincerity and dedication, which made me look for ways to do it. Finally, I found the perfect way! Simply sharing the gift that Allah has blessed me with.

I began to encourage people that I know to study at the IOU. I shared with them my blissful experiences and also what I have learned. Most of them liked the idea and wanted to study, but many did not have computers and internet access. Others, whom I have already helped in enrolling in the IOU, had dropped the program due to minor problems. I then began

to contemplate a solution. And behold, Allah again blessed me with a thought which was even better than what I had imagined. This was to establish an IOU Learning Center, which will provide computers and free internet access to those students who want to study at IOU. *Alhamdulillah*, now I have found the best way to thank Allah!



The center was set up on August 18, 2015, with a grand opening. *Alhamdulillah*, it was a success! One sister has taken her *shahada* there and I have managed to enroll six people in the degree program and five in the free diploma program of the IOU.

The center is open regularly and enrolled students come here to access their student accounts and carry on with their studies. Offering free internet access and computers is not the only goal of the center; it also provides help and support for the students.

But that is not the end of our goal. *In sha Allah*, we plan to conduct many more activities. One of which is to have weekend activities for the young because here, Muslim children don’t have any madrasah. Our aim is to instill the foundations of Islam in the children by teaching them the *deen* at a very young age, and *in sha Allah*, when they grow up, IOU will always be there to guide them with their programs!

1. Quran 51:56

2. Sahih Muslim, Book 1, Hadith Number 27

The center also functions as a da'wah center by providing guidance for non-Muslims who want to learn about our religion. Other plans include weekly or monthly activities for adults. May Allah make this center beneficial to the ummah and may He make this center a source of help, support, and knowledge! *Ameen.*



“**Studying the deen is not just about studying to learn. But it is also about reflecting, implementing, and sharing what you have learned with others.**”

life gave me the strength to ignore all that was said about me. In addition, I had a strong desire to earn as much reward as I could from Allah since Prophet Muhammad ﷺ said, “The best of people are those that bring the most benefit to the rest of mankind.”<sup>3</sup> This hadith encouraged me to go ahead with my goal and place my trust in Allah alone.

## Yes, There Were Problems

When I first decided to set up this center, I knew it would not be easy. Needless to say, there were many problems, both social and financial. It also required a lot of planning. *Alhamdulillah*, Allah did not forsake me. Rather, He showed me ways that helped me through these issues. Indeed, Allah helps those who are sincere.

There were some people who accused me of opening the center to accumulate sadaqah while others said that I was doing it for fame, *astaghfirullah!* But, *alhamdulillah*, due to the knowledge of the seerah of our beloved Prophet ﷺ, I didn't give up. Our Prophet ﷺ experienced accusations even worse than this, but he never gave up. Allah gave us our Prophet ﷺ as a mercy, a good example and a model to follow. His

## A Word of Advice

Satan has promised to lead us astray and Allah has warned us about him multiple times in the Quran. We must remember that whenever we want to do anything for the pleasure of Allah, satan is always there to misguide and dissuade us from doing so. Hence, my advice to all those who are trying to take a step toward Allah is to never stop praying to Him and to always seek refuge from the accursed satan.

Put your trust in Allah. Believe me, Allah does not forsake His sincere believer. He is always our Guardian, Protector, and Helper; and truly, Allah is the Best of all Protectors.

Allah has spoken the truth when He said,

“Are those who know equal to those who do not know?”<sup>4</sup>

3. Daraqutni, Hasan

4. Quran 39:9



## Seeking knowledge is important

The Quran is the guide to everything in our life. But how can we let the Quran be this guide if we don't understand it; if we don't know how to read it; if we don't know what is the meaning behind the powerful words of Allah? Education is the key for us to be successful in this world and in the hereafter. This is why Prophet Muhammad ﷺ urged us to study. He said that seeking knowledge is obligatory upon every Muslim<sup>1</sup> because he knew that we cannot follow Allah sincerely without having this knowledge. It will give you the wisdom to follow the

footsteps of Prophet Muhammad ﷺ. It will also help you to understand, contemplate and to reflect on the most Glorious Quran that Allah has blessed us with to be our guide to success in both this world and the next, *in sha Allah*.

I pray to Allah to guide us all in Islam and bless us with the deep understanding of the *deen*. I pray to Allah to forgive us all our sins, accept our efforts in pleasing Him and protect us from Satan. May Allah reunite us all in Jannatul Firdaus. *Ameen!*

1. Sahih Muslim, Vol. 1, Book 1, Hadith Number 224

### A note of gratitude....

First and foremost, I would like to thank Allah for helping me fulfill my dreams and also for placing such people in my life who have helped me to get closer to Him.

Next, I would like to thank all my classmates for their trust and support in me especially, Sr. Shameemah Shajahan, Sr. Samma Parveen, and Sr. Fathima Zena. I would also like to thank Sr. Shinta Chandra (Umm Fazlie) for all the help she has rendered in designing the tarpaulin, bookmarks, invitation cards, etc. of the Center. And of course, the IOU Representative of the Philippines, Sr. Jamila who supported me with all sincerity along with Br. Mohammed Shajuddin, the IOU Global Representative, who is always there helping me with all of my problems. And how can I forget our very own beloved chancellor, Dr. Bilal Philips, for being my mentor, teacher, and advisor.

Indeed, I could not do this without Allah's help and the names I just mentioned. May Allah grant you all Jannatul Firdaus. *Ameen!*

Mary Jane.



# JAMAICA FOUNDATION FOR ISLAMIC CHARITY:

## Helping the community find its feet

J. Miller, S. Gillett-Chambers & M. Gillett-Chambers



**B**rother Raymond Sullivan is 72 years old and lives at 20 C Delacree Road, Maxfield Avenue, Kingston 20. He is an elderly, blind brother who lives alone yet attends Jum'ah prayer religiously every week. He has no form of income or relatives.

As part of his sadaqatul-jariah (ongoing charity) initiative, he wanted his home to go to an Islamic charitable organization. Thus, when Islamic Online University (IOU) announced its community service requirements, three IOU students, cognizant of the recession in Jamaica and the difficulties facing the ummah in Jamaica decided to develop a program whereby essential food items are packaged and distributed to the elderly, disabled and disenfranchised across the island.

Thus, the Jamaica Foundation for Islamic Charity (JFIC) was born, housed in Br. Sullivan's generously contributed home. It was officially registered with the Government of Jamaica on October 17, 2013, and became an approved charitable organization on

March 3, 2014.

During the registration period, repairs were done to the home of Brother Sullivan as it was heavily affected by two hurricanes.

The Jamaica Foundation for Islamic Charity was officially launched on Friday, April 11, 2014, with an announcement at Central Masjid, the main masjid in the Capital City of Kingston, and Masjid-ar-Rahman, in the old capital of Spanish Town.

At Central Masjid, a group of students manned a display booth, in which short introductory talks were provided with promotional materials being handed out and the approved food basket on display.

Pilot implementation was done at the two masajid as a deliberate strategy of a phased implementation to identify and overcome teething problems and garner support in preparation for implementation on a larger scale. The approach was very structured, various forms were designed to streamline the application and review processes, and an entire set of documents were drafted for standard communications between the JFIC and beneficiaries, JFIC and imams, JFIC and suppliers and donors.

In addition, significant efforts went into the creation of public outreach tools using social media, email pools, telephone numbers database, promotional posters, flyers, brochures, business card sized "buddy cards", along with policies and procedures. These instruments remain as ongoing efforts, requiring constant adjustments and improvements.

First, the requisite forms and supporting guidelines were sent to the pilot imams. Then, after a three-month period of adjustments—to increase efficiency levels and put controls in place, which were needed based on the cultural norms—the forms were sent to the remaining imams across the island.

## Where are we now?

Since the commencement of disbursements in April 2014 to the present day, the number of food baskets prepared has grown to as many as 37 food baskets in a fortnightly disbursement.

Each beneficiary is classified as a permanent or review case once the application is approved. Permanent class beneficiaries are typically the elderly or disabled of our communities. This group's entry into the program is based on need and its attainment of self-sufficiency is not likely to occur. This class is reviewed biannually. Review cases, on the other hand, are beneficiaries who are able bodied and are expected to graduate from the program once they attain self-sufficiency. A monthly review between the beneficiary and their imam is mandatory. In the review session, the beneficiary is expected to outline steps taken in that review period to rectify their situation. The step is intended to foster a closer relationship between the imam and his charges as well as to help imams to become better enablers in their communities.

Mentorship is another JFIC service, which involves the utilization of the academic and business members from the community to advise and groom the minds of the beneficiaries, but has not been launched yet. Access to financial aid—a key component of this proposed service—is critical as it will seek to teach beneficiaries to fish and provide the needed tools or support, rather than to keep giving them fish.

A standard food basket has been defined; the components are geared at providing sustenance for two weeks, which is the time needed for the next disbursement. Interestingly, a graduated allocation scheme was also designed. It requires an additional



allocation for larger families based on the number and age of dependents. However, due to a lack of funding, this has not been affected, and consequently, basket components are identical across the board.

After the baskets have been prepared, they are delivered to Central *Masjid*, Camp Road, Kingston. Text messages are sent out to the respective imams advising them that the packages are ready for collection and they, in turn, make arrangements to have them collected. The imams are responsible for the collection of the baskets for their beneficiaries but since most imams do not own motor vehicles, they have to rely on others for assistance.

In this regard, we have seen a number of challenges where transportation issues resulted in instances in which unclaimed baskets remain at the collection point even up to the date of the next allocation meeting, resulting in a missed tranche for the beneficiaries. The JFIC Directors have had many discussions on how to source the necessary financing to purchase a van to be used for direct deliveries as well as to support other planned initiatives of the JFIC.

## JFIC Beneficiaries are members of the following areas in Jamaica:

- Kingston: Central Masjid and Masjid-as-Salaam
- Riversdale: Masjid-al-Ibrahim
- Spanish Town: Masjid-ar-Rahman
- Negril: Masjid-al-Hissan
- Saint Mary: Masjid-as-Sabr
- Montego Bay: Islamic Dawah Centre
- Santa Cruz: Masjid-at-Taqwa

*Alhamdulillah*, of the fourteen *masajid* on the island, eight *masajid* have submitted applications and have become full-fledged members. Due to the funding limitations, we had to establish priority groups where we focus on the elderly, orphans and the disabled. Applications are still accepted from unemployed or able-bodied persons whose income is insufficient, but the emphasis has been on the early graduation of these cases to self-sufficiency. This is encouraged through monthly review sessions between the imam and the individual in an effort to bridge any gaps in communication which may exist, and to keep the beneficiaries focused on improving their condition. Mentorship is given where possible to assist persons in obtaining a job or starting their own business.

*Alhamdulillah*, nine former beneficiaries have officially graduated from the program as their circumstances have improved via employment, business or other opportunities. In addition, disbursements have been discontinued for at least eleven beneficiaries for whom their imam had not approved a continuation of the benefit. The reasons provided vary from the relocation of persons, improvements in condition to a lack of effort on the part of individuals. Whilst JFIC policy requires this change in status in writing, final review reports are not always forthcoming. Another JFIC policy discontinues disbursements for the non-submission of review forms, and this failsafe mechanism avoids abuse and wastage.

*Alhamdulillah*, the longest standing member of the JFIC has been in the program since May 2014 and has benefitted from 22 bi-monthly disbursements to date. *Alhamdulillah*, to date we have been able to make the disbursements for which we have committed ourselves, due largely to the generosity of members of the local Muslim community.

In spite of this generosity towards the JFIC, there is a need to engage in on-going fundraising activities to ease the burden on existing contributors. As such, the JFIC held its first Fish Fry Fundraiser on February 2015. After donations, contributions and expenses, a total of \$109,000.00 JMD was raised. The proceeds have been used to purchase items for the food baskets for at least three cycles. Plans are being made for another fundraiser.

Approximately 740 food baskets with an estimated value of \$31,000 US have been distributed across the island. *Alhamdulillah*.



# INTERNATIONAL ISLAMIC FAMILY CAMP: FUN TIMES IN INDONESIA

By Adi Wira



**I**nternational Family Camp (iFamCamp) is the first Muslim family event hosted in Asia. It was designed and organized for parents and their children from all over the world to gain Islamic knowledge in an enjoyable ambience. This event was held at the beautiful Mountview, R-HOTEL Rancamaya Bogor, West Java, Indonesia, December 11-13, 2015.

This year's theme was '7 Habits of Raising Righteous Children.' We were honored to have Sheikh Dr. Bilal Philips, founder and chancellor of Islamic Online University (IOU), and one of the 500 most influential Muslims in the world, as our guest speaker for this event.

The participants comprised of twenty families and the lecture schedule was divided into five sessions to be delivered across the span of three days. Activities were organized for the children during different sessions. Hence, the parents were able to have undivided attention whilst listening to the lectures.

The event started on Friday, Dec 11, 2015. The first day covered the introduction and Habit 1: Taqwa (Piety). The participants were divided into groups to

discuss some issues among them. In the question and answer session, parents were very enthusiastic to discuss relevant issues they faced in their family lives with their children. The next day we started with Fajr prayer, then we finished Habit 2 to 6 in three sessions. Habit 7 was completed on the morning of the next day, followed by a family activity. The closing ceremony was after Dhuhr prayer.

On the first day, there was a movie corner (animal and Sahabah stories), puzzles and bricks, as well as storytelling for children. There were indoor and outdoor activities on the second day including deer feeding, an origami class and an origami hunt, and drawing and coloring activities. Indoor activities comprised of arts and crafts with flower pots, photo frames, loom bands, ice stick man and squid.

The IOU booth was visited by some participants who also enquired about the offered courses. One parent was very keen on taking the child psychology program in order to further learn about children's issues. Another participant wanted to join the free diploma course in Islamic studies, starting from the basics. Other participants were looking for the teachers' training course, for which the Sheikh suggested taking the Islamization of Education in Muslim Schools and Homes course. Dr. Bilal's book, *Evolution of Fiqh*, translated in Indonesian, was distributed free to the participants. to the participants.

This was a phenomenal event, both educational and entertaining, providing a wonderful opportunity for families to spend quality time together. We hope such events continue to be organized in this area, *in sha Allah*.



# IOU IN DIFFERENT LANGUAGES

By Arslan Karaev & Ibtihal Al Khalifin



**Russia:** IOU's Bachelor of Arts in Islamic Studies (BAIS) program in Russian was first launched in the fall of 2014. Since then, 1,050 students have registered and 212 are currently enrolled in full time study. The idea of translating the

BAIS into Russian sprang from the suggestion of a Russian IOU student, who was an English teacher at the time. Arslan Karaev was appointed as the Russian IOU representative. He had a strong desire to provide Russian-speaking Muslims with access to authentic Islamic knowledge and to connect them to Islamic scholars, because most Muslims in Russia were acquiring their knowledge of Islam from unreliable sources. Authentic knowledge was especially important in that area due to the widespread confusion between correct Islamic practices, and the local customs and traditions that people have inherited from their ancestors. In addition to this, young Muslims were exposed to preachers who were, out of ignorance, leading them to extremes; hence, this program came as the ultimate solution to this unfortunate dilemma.

The Russian translation of the B.A.I.S. program is the product of Br. Arslan's individual efforts, where he translates the textbooks as well as the module tests.

So far, five semesters have been translated. It took him around one year and six months to complete the work for two semesters, with the organizational work and site installation process taking an additional year. His commendable efforts have received an excellent feedback, where many of the students—for the first time in their lives—have been given the opportunity to study systematically and to clarify matters, which they were previously confused about. The students who have benefited from this Russian translation project are mainly from Russia, former Soviet countries, and Europe.

From among the feedback that was received, Sister Rimma expresses her gratitude to have been given the opportunity to gain knowledge: "In only two months, I've acquired in IOU a lot of useful knowledge, realized that I had many mistakes in adab, and clarified some issues in aqeedah. The subject of "Islamic civilization" was quite interesting, which made me reflect on social processes. Just imagine, what will happen if I do all four years, *in sha Allah!*" Brother Mustafa agrees that this initiative has been of great benefit to him: "I have benefited from you very much, thanks to all who are trying to benefit Islam." Such feedback only gives one motivation to continue thriving in this path in order to help spread authentic Islamic knowledge and correct people's practices, thereby benefiting them for the rest of their lifetime.



**Indonesia:** The translation of the BAIS into Indonesian is an ongoing project, which was started during the last year with the goal of offering at least the first year by September 2016, *in sha Allah*.

whom are women, working full-time on the project. Like the situation in Russia, very few Indonesians speak English, and since Indonesia is the most populous Muslim country in the world, Dr. Bilal felt that it would be much easier for them to study in their native language, Malay, than to teach them English. Anyone who would like to contribute to the project, as either a translator or a donor, please contact us through our HelpDesk, [info@iou.edu.gm](mailto:info@iou.edu.gm).

IOU has a dedicated team of translators, most of



# IOU AND THE EXEMPLARY MUSLIM

Sr Carin Timskog

**T**here comes a moment when you just want to stretch your arms wide and tell the world that Islam is the best gift one can ever get. You experience a strong feeling, wanting to tell everyone about the real purpose of life. If they only knew, what a queen a Muslimah is, they would convert immediately. This feeling warms your heart and almost brings you

to tears of deep thankfulness for the blessing of being guided to Islam.

We are constantly interacting with and meeting new people. Most of the time, our interactions are not simply words, but our actions and how we respond to the various situations we are faced with.



A classic example is how a Muslimah dressed in a hijab, or perhaps with a niqab, is perceived by others. People might speak negatively of her, stare or pull at her clothes or scream at her; someone might even try to touch her aggressively; the list can go on. A Muslim man might be put to a big test with respect to the avoidance of an unlawful bank loan; regardless of what others around him say and even though his car might be falling apart.

There can be an unlimited number of situations where a Muslim has to make choices: to choose what feels best at that moment for this worldly life only or what can benefit one in the hereafter. As we know, we should always choose what is pleasing to Him and what will benefit us in the hereafter, *in sha Allah*. How can we do that and how is all this linked to studies at Islamic Online University (IOU)?

All of us—reverts and born Muslims—need knowledge, which is an obligation upon us. With knowledge, we are reminded, and reminders do indeed benefit the believer. With knowledge, we receive information that makes us fear the punishment of Allah while we remain hopeful of His rewards. Without accurate knowledge, we get distracted very easily, which is Satan’s evil plot and goal.

The times we are living in are rife with distractions. Our mobile phones are practically portable computers, which can easily make us completely addicted and

lose focus of our precious time. Procrastination is very common. We must fight our own evil desires, lack of focus and Satan’s wish for us to do everything other than what Allah wishes us to do by strengthening our imaan (belief) and studying our religion. For example, many people are in desperate need of exercise and a weight-loss regimen yet cannot get started on their own telling themselves “I’ll start tomorrow.” This is true of everything that is difficult or unfamiliar; humans have the tendency to stay in their comfort zone.

In order to feel the best you can about yourself and others, and to gain an understanding of the religion and its teachings, accurate and authentic knowledge is crucial. IOU can give you just that. Studying at IOU is like solving a jigsaw puzzle. As you put each piece into its place, the picture gets clearer and understanding increases. This transforms the heart as it is then filled with the love of Allah. When we are faced with the trial of people humiliating us because of our clothes, or when the car is about to fall to pieces because we don’t have enough cash to buy a new one, our heart can still be at peace and our faces still smiling because our knowledge reminds us. If we aren’t knowledgeable about the excellent character of our beloved Prophet ﷺ, we would want to lash out and reply harshly to people. Instead, we use our manners and knowledge to the best of our

ability, bringing others to Islam rather than making them run away. The world is in tremendous need of information about Islam and we can demonstrate this information through excellent manners. However, we ourselves need to learn in detail what Islam expounds, practise what it teaches, and feel the beauty of Islam from within to influence others positively and constructively.

Studying at IOU is easy; all you need is internet access and the willingness to learn. IOU makes it possible for everyone to study for a minimum fee in the convenient location of your own home, at a time of your own choosing. That is indeed truly amazing. There is no comparison to learning the *deen* or being able to recite, understand and memorize the Quran. Learning subject after subject is like opening one new gift after another, of understanding the *deen* and strengthening the imaan. This makes us ready to face the world, meet people and make manifest to them what the rightful magnificence of Islam is.

Boost yourself by studying at IOU. Invest in what really benefits you in this worldly life and the hereafter. Help others realize the truth. Love for others what you love for yourself. Take a moment to truly realize and appreciate the gift of Islam. Spread the message of truth and peace. Never give up, always keep on trying—you never know which action will bring you to Jannatul Firdaus, *in sha Allah*.



# ‘I began to be called Aalima and I got worried’

By Thahira Iqbal

**M**y name is Thahira Iqbal and I belong to the Cutchi Memon community of Muslims in India. Born in Cochin (Kerala) in 1949, I was brought up in Chennai, Tamil Nadu, and pursued my studies at an English convent school and later at SIET College. I used to practice homeopathy in the past, but now I treat only my neighbors and family. I have also been an executive member of a non-governmental organization called ‘Roshni,’ a helpline for suicidal people, and I am a secretary of the women’s wing in Chennai.

I have three married children and eight grandchildren. My daughter and my youngest son are settled in Kuwait, and I stay with my eldest son Salim, who has helped me pursue the BA in Islamic Studies (BAIS) program at Islamic Online University, *alhamdulillah*.

## I felt I must understand my religion better

My father, H. A. Joonas Sait, was a staunch follower of tawheed and a strict disciplinarian. I got married at the young age of 17 and was not able to gain much knowledge of the Quran or academics, as I had only passed Grade 12 at school. After marriage, I studied homeopathy through distance education and became a registered practitioner.

I felt that I must understand my religion better. Hence, I began to learn about Islam. During the course of my self-studies, I began to feel that I had to share all that I had come to know with the world. I felt especially strongly about the atrocities perpetrated on women because of the ignorance in society. I heard many woeful tales during my meetings with women in the course of my work with 'Roshni,' which frustrated me to the core. This is how I began to write a series of books entitled, *Eternal Guidance*.

## 'I began to be called Aalima and I got worried...'

I got worried because I have not had any formal studies by tutors in this field, so I felt that I must study under a renowned tutor. After my husband, Mohammed Iqbal Essa, passed away in 2011, I

came to know about IOU through my daughter-in-law, Muqtara Nasser, who is also a student of BAIS.

Having benefited from Dr. Bilal Philips earlier, I decided to join the BAIS program. Initially, my children tried to dissuade me, wondering if I could manage studies at my age, but I was adamant and so, they finally agreed. Now they are the ones who encourage me the

“ Whatever knowledge we attain is like a drop in the ocean. ”

most and I would have never achieved anything without their encouragement.

I am in the 7th semester now and will reach the final semester in Spring 2016, *in sha Allah*, having passed all the previous semesters, *alhamdulillah*. Though it has been an uphill task for a young lady of 67 like me, I feel exhilarated about having reached this far, and pray I reach the peak within the next 6 months. *Alhamdulillah*. I pray that I am able to graduate this coming semester. *In sha Allah*.

Many people might ridicule me for studying at this age instead of relaxing, because, at times,

I am under great stress due to illness and weak memory, but there are many others who have taken inspiration and joined the course, *alhamdulillah*.

## Words of advice and future plans

Whatever knowledge we attain is like a drop in the ocean or, as Al-Khidhr said, like the amount of water from the ocean that a small bird can hold in its beak. If we keep learning, we can get closer to Allah and help the world more in many ways.

As for age, using our brain is like sharpening a dull knife. If we leave it, it will become rusty, but if we keep using it, it will remain sharp, by Allah's Grace. Without His Help nothing can be achieved, so one must keep supplicating.

Although I still do not consider myself an Aalima, I can, at least, be sure that whatever I am writing is correct without any doubt. The BAIS program has helped me ensure that whatever I am relating is true and correct some of the misconceptions, which I had. This will surely help me move forward in my writings and speeches.

I plan to propagate whatever I have learned to those who are interested in learning true Islam. If my health permits, I shall continue giving lectures in schools and colleges like I have been doing in the past, and

continue writing to spread the great message of Islam to the world and to show its greatness in comparison to other religions.

I will continue my work to propagate the truth to the world and make the other religions sit up to take notice of the greatness of our way of life—that is my true aim of studying. I aim to let the world know that the true concept of Islam is not with ISIS who are ruining the name of Islam, but it is a way of life through which peace can be attained. I also aim to prove how bowing to other than Allah is not Islam, and going to graves of “holy” men and praying to them takes us out of Islam.

IOU is doing a great job by helping people like me learn about Islam from the comfort of our homes. I am especially impressed by the fiqh subjects and their teachers—especially Dr. Anwar—who introduced us to the Islamic law and its benefits.

Dr. Bilal Philips excels in his teachings by giving his lectures in a very simple language. This

“  
I will continue my work to propagate the truth to the world and make the other religions sit up to take notice of the greatness of our way of life—that is my true aim of studying.”

”

is essential because it is difficult for many to study advanced scriptures.

The only subject I find tough is Arabic. This is because we are not Arabic speakers and the grammar is very difficult; but with constant practice, we can attain at least passing marks. Nevertheless, Sheikh Luqman Plato, Arabic TA, was very prompt in answering my queries and encouraged me

through my courses in spite of my poor performance. I really thank him for all the help he has meted out to me during these last terms and wish for his help in the coming semester too.

All teaching assistants are also very helpful and encouraging, may Allah bless all of them and help them reach the highest position on earth as well as paradise. I have no plans to join MAIS because of my health problems, but I will keep reading and writing books as far as my health allows. *In sha Allah*, I wish to be a counselor to those who need my advice. Many people have already approached me, and I have been able to strengthen their taqwa and help them out of depression, with the help of Allah.

I would advise everyone who enjoys good health to continue his or her studies since learning has no end. No matter how much we learn, we always need to know more.





## Conference on Psychological Well-being

By Banukah Banday

**M**ental health problems are common, but they are the least spoken about due to the feeling of shame people associate with them. These issues exist for Muslims and non-Muslims alike. However, they are a taboo, especially in the Muslim society.

More and more Muslim teenagers are falling victims to depression, low self-esteem, and other psychological conditions but have no one to turn to. Statistics say that one in every four young people suffers from a mental illness. In view of this, Sr. Soha came forward with the idea of hosting an online conference where such issues would be addressed. Subsequently, people with expertise in these fields were approached and the conference was spread over three days, five sessions each day.

The first session of the first day emphasized the importance of addressing the mental health issues shortlisted. Sr. Hannah Morris spoke at length about the ‘stigma’ that people associate with the various mental health issues, the causes that lead to this stigma and why it needs to be eliminated.

Next, we had Sr. Haleh Banani, who is well-known for her work in the field of psychology, family and marriage counseling, and for her motivational talks.

She addressed the issue of low self-esteem, which is widespread among youth and adults alike.

This session was my personal favorite; because I have witnessed so many cases where relationships were ruined, people were not able to make the most of their talents, and children who withdrew themselves from society. Why? Simply because they doubted themselves. Throughout the session, she emphasized the ayah: “Allah does not change the condition of people until they change what is within them.” This ayah is profound! It tells us that the key to the change that we have always wished to bring about is within us! It empowers us with positivity and gives us hope; hope that if we put in the necessary efforts, Allah will put barakah in them, and will certainly change our situation for the better.

This is the first step a person can take towards building his or her self-esteem. She followed her advice with tips on how one should deal with feelings of jealousy and hatred. I loved the examples she gave for healthy competition! Sr. Haleh further broke down self-esteem into seven components and explained each in detail. This session helped me as a person, and I hope it touched others as well.

Child sexual abuse is another illness that is rampant

in today's time. Sr. Soha spoke about this topic in another lecture explaining what is regarded as child molestation and how it affects the behavior of a child. She included some practical tips for parents showing them how they can help fight this menace and protect their children—the future of our society.

For the betterment of the society and individuals in particular, lectures like 'Healthy & Unhealthy Relationships,' 'Counseling Sessions for Relationships,' 'Pregnancy and Depression,' 'Domestic Abuse,' and 'Conflict Management in Marriage' were also included.

A session focusing on the parent-child relationship was held by Br. Rizwan Butt, who chalked out a brick-by-brick approach for parents and the adult generation teaching them to effectively approach today's youth.

Br. Tahsin Floyd, a very active contributor to the cause of rehabilitation from drug addiction, also presented a session during the conference. He focused on helping the youth overcome masturbation addiction.



**The Solace 2015 conference tried to address as many contemporary issues as possible, with the following topics and their respective presenters being as follows:**

**DAY 1 (29-05-15):**

- Breaking the Silence: Stop the Stigma - Sr. Hannah Morris
- Increasing Self-esteem - Sr. Haleh Banani
- Healthy and Unhealthy Relationships - Sr. Ameera Aidrus
- Sexual Abuse: Are we really safe? - Sr. Soha Rajeev
- Dealing with Disaster and Discrimination Faced by Muslims - Sr. Hannah Morris

**DAY 2 (30-05-15):**

- Counseling Lessons for Our Relationships - Sr. Kashmala
- Jinn Possession or a Mental Disorder? - Dr. Hussein Rassool
- Pregnancy and Depression - Sr. Bela Khan
- The Silent Violence in Our Community: Domestic abuse - Imam Hassan
- Effects of Trauma on Children - Br. Fahad Khan

**DAY 3 (31-05-15):**

- Dealing with Masturbation - Br. Tahsin Floyd
- Brick by Brick: How to approach today's youth - Br. Rizwan Butt
- Conflict Management in Marriage - Br. Usman Mughni
- Mindfulness Meditation: The Role of Prayer in Mental Health - Br. Rizwan Butt
- Psychiatrist, Counselor or Imam? - Br. Fahad Khan

The conference had an overwhelming response, *alhamdulillah!* The question-answer sessions following each talk were very engaging and displayed the high level of interest with which the attendees attended the program. We look forward to having this conference every year, *in sha Allah*, taking on more and more critical issues for the welfare of the ummah around the globe!

We have made a recording of each session available on our YouTube channel for those who were not able to attend the live sessions or wish to listen to them again.

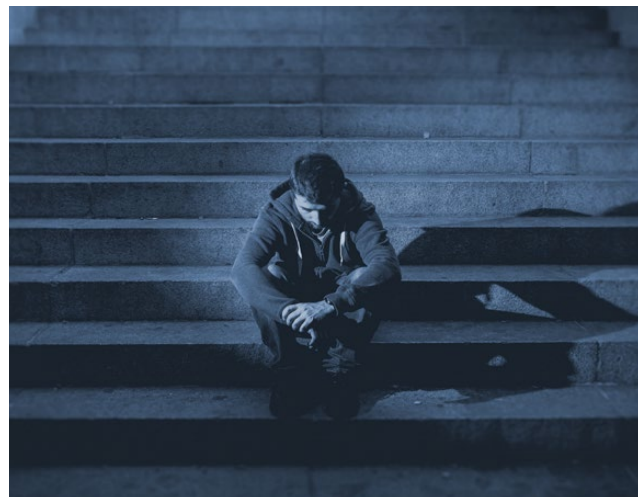
### **GEMS, 2nd Session, Day 2, SOLACE 2015:**

Jinn Possession or a Mental Disorder? - Dr. Hussein Rassool

1. Jinn possession and mental disorder can have different symptoms, overlap or have the same symptoms.
2. Both can cause destructive effects psychologically and physically. A person should find out the correct treatment, which may be different for each symptom.
3. A mental disorder can be cured by medical or psychological treatment along with faith-based healing. When it comes to jinn possession, it is better to treat it with what has been authentically proven from the Sunnah (e.g. Shar'i Ruqyah).
4. We should strive to implement the Sunnah for our protection, which is actually very easy to achieve but needs a strong commitment. For example, making *du'as* for certain daily routines such as waking up, going to bed, when leaving and entering the house or the bathroom. Al Fatiha is a cure and Muawidhatayn (Surah Al Falaq and An Naas) can be a strong protection from the unseen.

### **GEMS, 5th Session, Day 1, SOLACE 2015:**

Dealing with Disaster and Discrimination Faced by Muslims - Sr. Hannah Morris



### **DEALING WITH THE PSYCHOLOGICAL IMPACT OF DISASTER:**

1. Control what you can -- Keep a routine
2. Occupy your mind with useful things
3. Take a news break
4. Find a productive way to help, if you can
5. Make *du'as*
6. Focus on the positive
7. Avoid making major life decisions
8. Be patient -- Recovery takes time

### **HOW TO COPE WITH DISCRIMINATION:**

1. Stop victimizing yourself
2. Acknowledge feelings
3. Talk to someone -- counseling if necessary
4. Integration
5. Educate others about Islam
6. Proactive coping

### **GEMS, 2nd Session, Day 1, SOLACE 2015:**

Increasing Self-esteem – Sr. Haleh Banani

### **7 COMPONENTS OF SELF-ESTEEM**

1. Personality (mannerism, etc.)
2. Spiritually - being true to what you believe
3. Looks
4. Sense of purpose
5. Sense of belonging and acceptance
6. Sense of competence
7. Influence on others



**Reaching Beyond**

*Desires*

By Sama'a Zaefer



I am a 34-year-old devout Muslim woman who has been suffering from unexplained infertility for over eight years. I pray, pray, and pray to be granted a child of my own only to brush off each year with a smile, and a simple explanation that it is Allah's will and He has a plan for everyone. At least that is what everyone tells me to believe. However, after my last miscarriage, I am having a very hard time coming to terms with my faith.

I continually wonder why so many prophets struggled with infertility. Prophet Zakariyah and Prophet Ibrahim (peace be upon them) come to mind as their stories are often quoted. Eventually, Allah did bestow His mercy upon them, but who lives that long anymore? And what about Aisha, may Allah be pleased with her; did she not seek children or was her purpose something totally different from carrying on a generation of prophets? Since our Prophet ﷺ was the last prophet, maybe her mission was completely different—a mission of spreading the religion through words rather than progeny.

I now question and wonder what is my goal; what is my purpose besides worshipping Allah, if there is any? If our goal is to reach paradise, then desires must be obstacles and/or ladders; and if

“ I am working hard to seek clarity of my sins and understanding my purpose. ”

it really depends on how we see it, then shouldn't we try to use it to our benefit? I was afraid to say that my faith is not the same as it was a few months ago. I am willing to admit it now so that I can work on it; knowing that there is always room for improvement. I am also encouraged by the thought that perhaps my understanding of imaan or the knowledge I have gained while studying at Islamic Online University can help someone else become a stronger Muslim.

During Aqeedah 201, we learned that imaan does not stay constant. It increases or decreases by acts of obedience or disobedience. Hence, a person who commits a sin and repents does not become a disbeliever based on a moment of weak imaan.

It is understood that the correct understanding of imaan, as held by the Ahlus Sunnah wal Jamaah consists of a statement by the tongue, deeds according to the pillars, and affirmation in the heart.

According to this definition, the tongue proclaims one's faith;

verbalizing the *shahada*, 'La ilaha illallah Muhammad ar Rasulallah.' The deeds (also referred to as 'actions of the limbs') help us submit to the service of Allah by completing one's obligatory acts such as paying zakah, observing sawm and offering salah.

And the heart affirms the statements proclaimed by the tongue and the actions produced by the deeds. Acknowledgment of the truth in one's heart is an internal part of imaan, which can be judged only by Allah.

These three aspects together constitute the true meaning of imaan.

Knowing that my faith is in jeopardy, I am working hard to seek clarity of my sins and understanding my purpose in the process. I know that my heart can be saved. I know that my faith—even though shaken—can be stronger than before. I am willing to move beyond my desires in order to reach paradise, or rather, using my desires to climb to paradise.



# FORGIVENESS & FORBEARANCE

By Mansoor Danish

When the conquest of Makkah took place, the Companions of the Prophet ﷺ were looking for exacting every inch of revenge from the Makkans who not so long back have forced the Muslims to migrate from their own city. The Muslims have been persecuted, their families have been tortured and a few have succumbed to the tortures. Yet, in a remarkable display of forgiveness and forbearance, the Messenger of Allah - Muhammad ﷺ remarked, "Go (forth in safety) for you are the freed ones." (Ash-Shafi'i in Al-Umm 7/361)

This one statement summed up the distinct quality of the Messenger of Allah ﷺ and that was the quality of forgiveness and forbearance.

The entire life of the Messenger of Allah ﷺ is filled with many examples which exemplifies this quality. We will look into a few examples before concluding with important lessons that can be drawn from them in our lives.

Forgiveness is shown at different levels. One such level is when you have the means to crush your enemy, when you have the means to set the records straight with your enemies, when you have the means at your disposal to show your enemy who is the most powerful, and yet you choose over and above that and prefer to forgive them. This aspect of forbearance was seen on the day of the conquest of Makkah. The Prophet ﷺ chose to forgive and pardon his enemies.

Another level of forgiveness is the one which we display to our kith and kin and those who are under our command. When an individual is out in public, he tends to put on a civil behavior and to show a lot of self-restraint. But the real sense of self-control over his anger is what he shows to his family, his spouse, his children, his parents, his slaves or those employed under him. People are often behind the four walls of the house when dealing with those who are close to them and this allows them to show their anger and frustration without the world coming to know about it.

Anas ibn Malik (radiAllahu anhu), a great companion of the Messenger of Allah ﷺ says, “I served the Prophet of Allah ﷺ for ten years and throughout the entire period, he never once questioned me ‘Why did I do that?’ or ‘Why didn’t I do that?’”

These words of Anas ibn Malik sum up the dealings of the Messenger of Allah ﷺ with those who came in contact with him. It was for this reason that every Companion loved the Messenger of Allah ﷺ, his family adored him and his enemies admired his honesty and truthfulness.

We look into our lives today and we find the balance missing. Our justice is flawed, our honesty is conditional and our forgiveness comes with a long advice. We serve our ego more than we serve the commands of Allah.

Allah, the Most High, says,

“Repel, by [means of] what is best, [their] evil. We are most knowing of what they describe.” (Quran 23:96)

“Kind speech and forgiveness are better than charity followed by injury. And Allah is Free of need and forbearing.” (Quran 2:263)

How often do we come across situations in our lives where we are charitable towards the poor but expect gratitude from them, and failing of which, we injure them with our maligning words. Allah, the Most High, on the other hand is inviting us to kind speech and forgiveness instead of using harsh words. He calls us to repel evil with that which is better. We all acknowledge these verses but somehow, these verses don’t impact our heart as they should. The reason is our distancing ourselves from the Quran. The Quran has now become a special occasion Book read during special events. Yet, it was a Book meant for our daily guidance. We need to return to the Quran and the teachings of the Prophet ﷺ in order to understand the aspects of forgiveness and forbearance. When we look at the ummah today (you and I included), we find the quality of patience disappearing. We tend to lose

“ The Quran has now become a special occasion Book read during special events. Yet, it was a Book meant for our daily guidance. ”

our patience at the slightest provocation. And yet, the words of the Prophet ﷺ are remarkable. He ﷺ said, “May Allah have mercy on Moses. He was harmed even more than this (even more than the harm the Prophet had received), and yet he remained patient.” However, patience is not a virtue in us today.

The above ahadeeth and the Quranic ayah clearly point towards a Muslim learning the art of forgiveness to those who harmed him and troubled him. However, in spite of all of this, we seek our pound of flesh, we seek revenge and we lack mercy in our dealings. The Prophet ﷺ encouraged his followers to be an ummah of moderation, to be an ummah of gentleness in the dealings. He ﷺ said, “Whenever gentleness is found in something, it adorns that thing; whenever it is removed from something, then that thing becomes sullied and tainted.” (Sahih Muslim 2594)

Each one of us must strive to work on these virtues. Let’s pick up one virtue and internalize it in our daily lives until we perfect it. One of the biggest catalyst to aid us in this task will be our ability to select good companions around us.

The aforementioned examples are incredibly inspirational. They set the tone to build a healthy ummah and create a Muslim community which develops love and respect towards each other, a community which is forbearing and forgiving, a community which deals mercifully with one another and most importantly, a community which stands united in the cause of this *deen*.

# What Is IOU?

The **Islamic Online University (IOU)** is the **WORLD'S FIRST TUITION-FREE** university offering global access to quality undergraduate, graduate and postgraduate level Islamic and Islamized educational programs for students at virtually no cost. Its mission is to be a catalyst for change in the global Muslim nation in order to facilitate its contribution to the progress of human civilization.

*“Changing the Nation through Education”*

is the motto of IOU.

