

THE QUR'AN'S UNIVERSAL MESSAGE

A Mercy for All the Worlds

It is in our nature to seek the origin of creation and the light that illumines all shadows. The quest for Allah is at the root of all human desires and actions. The prophets and messengers were the links between the all-pervading light of the unseen and human endeavours. The Qur'an is the most complete and authentic revealed book that covers all creational patterns, known and unknown. In today's so-called advanced civilization, reference to the Qur'an can lead us to a more wholesome life on earth.

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The Academy of
Self Knowledge
(ASK)



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Introduction

Prof. Iqbal Jhazbhay

The quality of the presentations, starting from the grand opening talk on *The Essential Message of the Qur'an* by Shaykh Fadhalla Haeri, along with the exhaustive presentation by our dear brother Ebrahim Rasool on *The Light of the Qur'an in the Dark Prison*. This opening (*fath*), set the tone and bar high. From there on, there was no letting up on the quality and heart-radiating content of the presentations, including the youth panel, which enthused and enthralled the listeners to the end.

A stunning thread of this Conference was the range of contexts, illuminating each presentation. The universal message of the Qur'an was illuminated with top quality African, Arabic, English, Persian, Turkish richness and nuance.

Shaykh Kabir Helminski of the US-based Threshold Society, walked with us with on the need to develop the spiritual Islamic vocabulary of English, as well as the requirement to convey the language of the Qur'an in appropriate and meaningful English.

Indeed, this Qur'an Conference, is another memorable milestone in our journey towards self-knowledge, the universality of Oneness and a further sign (*ayat*) of the Unseen dimension unfolding.

May the Universal Light of the last spoken Word (*kalam-ul-Allah*), echo in our lives with delight (*ajab*) and on-going-ness (*baqa*).



The Essential Message of the Qur'an

Shaykh Fadhlalla Haeri

The top priority of us human beings living our lives is for us to live correctly. Your heart and head should be in unison so that you are not affected by the worry of the past or the future, leading you to miss the content of the present. From the beginning, human beings were driven to another zone that transcends that of existential struggle and survival.

The Qur'an is a book of signs, reflecting the outer, the inner, the history and everything else, the complete package. It also encourages one to travel the land and see the world. It connects the truth: That in truth, there is only truth.

The truth is that there is only Oneness. If you have passion for the truth, then you will find suffering as you have to deal with the negative tendencies of the world. The Qur'an is a reminder for us, the Book of books, to show us that we are a constant reminder of ourselves and our insignificance to the Creator's ultimate decree. We need to reflect, tap and digest as much as we can within our abilities of the teachings available through it.

We have a tendency to do things out of context. We can quote Hadith and verses in the Qur'an to suit us in circumstances where one may put women down, or to prove the "correctness" of your madhab as opposed to someone else's etc. An example of how people take things out of context is the often quoted hadith that marriage is half the deen. They forget to complete the hadith in that the meaning is there is another half to complete. We can go beyond our hormonal and sexual desires and move on from them to come to your deen and your Creator.

The Qur'an comes from an end of a fairly well-defined lineage of about 4,000 years. For 4,000 years, there has been a message of one God, and that we are all the children of Adam, who was metaphorically created in the Garden of paradise. Since then, there has been more killings in the name of God and paradise than before. People took the message of being ready to die in an apocalyptic way. Wars only started after Kingdoms were created. People were nomadic. Prophet Ebrahim (A.S) was a herder, which was the more common role of man at the time.

We need the state of consciousness within the realm of time and space. We need to eat and drink, shelter, and just as importantly, we need relationships. Man is the only specie that cannot grow in any way if there are no social contacts. We must constantly remind ourselves of the exercise to use and consume less. We must be aware of even all the little things like the power and resources we are consuming and how we can minimize its excess.

The Qur'an is a declaration of the truth, it highlights the truth in all elements, our human nature and tendencies as well as the way and etiquette in which to approach the world. Accept the lower self as the key to the higher self, without it we cannot survive. We need to go through one to get to the other. As humans we are prone to making mistakes and we have our vices, but we can make reference to when and where the lower self is in play and be humbled by it, thus reflecting the higher self.

If you are not afraid of death, then your wits are about you. When one reconciles with death, an amazing force takes over. As a human being, we want comfort and ease, but for how long can it last?

Imam Ali (A.S) was once sitting near a wall which was bending. He saw it and moved away from it. Someone who saw it said to him that he had escaped the decree of his destiny. Imam Ali responded that Allah showed me that it was not my time by showing me this bending wall about to fall so I moved away, I did not go against my destiny but went along with it. We also need to accept what is appropriate for us at the right time.

We have to unify our outer and inner senses. We spend time and make effort to enhance the ability of our sight, speech and vision, but how much time is taken to enhancing the inner senses? We are both human being, and another entity beyond. We cannot fall into the trap of limiting everything to a measurement as done in the Western culture.

We need to learn to break our habits, not to arrive at a comfort zone in this world. The sufi teaching is not to sleep in the same bed at the same place for more than 3 weeks in a row.

The young people of today's time should be shown maps of truth, which are relevant to them, and also let them be creative and understand the Qur'an. They need to be shown the ways of transformative worship. They need their fairy tales to develop their sense of Wahm (inner sense of imaginal faculty).

The Wahm needs to change; we need to learn how to change our minds. Memory too is a very important inner sense. It reminds us of when and how to show the right courtesy and adaab. Young people need to learn the authority of their hearts. They need maps for outer and inner and ibadat (worship).

To gain the consciousness of sleep, you need to switch off, so to speak, all other consciousness. There is a turning away from all other consciousness and not an effort towards any particular consciousness. By turning towards "Godly" consciousness or higher consciousness, you automatically come away from "shaytanic" consciousness or lower consciousness.

You and I should learn to understand why we are here and rise to the true purpose for which we were created. We cannot deny the lower self and our childhood, and our ego. By the age of between our thirties and our fifties, we need to learn how to laugh and almost be shocked and catch ourselves out with our ego. To serve is to cleanse your heart from your own selfishness.

The globalization of mankind was instigated by human's collective greed.

What we have between the Qur'an and Islam is a complete cosmology. You need to learn how to truly safeguard yourself, safeguard your lower and learn how to tame your animal tendencies.

The Qur'an is the original declaration of oneness. Islam is the package of practicing that. It contains a refined way of life.

The Light of the Qur'an in the Dark Prison

Ebrahim Rasool

I started to read the Qur'an at aged 3 via the madrassah and had completed one reading, with little understanding, of the Qur'an by the age of 6. I matriculated in 1980, and in 1983 joined the NSA and NYF along with student and political organizations.

I found myself a young person who was battling between the political views and struggle of the time, as well as gaining an understanding and interpretation of the Qur'an.

I used the Qur'an, which I found to contain responses that were used by us to deal with the struggles we faced as well as to settle internal debates and then move forward.

I was detained in 1987 where I was in solitary confinement and only had human contact with another when served food in prison. I encountered thoughts when detained of how I would protect the integrity of the political struggle I had been facing and how I would protect the secrets and agenda of my party. I wanted to use the Qur'an to transcend the here and now to get through it.

I managed to build a structure in my detention which revolved around the Qur'an. I learnt that my soul and spirit emerged when I was in the situation of discomfort. I also found that utilitarian reading makes way for more soulful and meaningful reading; but there was also an element of unlearning the utility aspect to tap into the more meaningful side.

We have a supermarket approach when turning towards the Qur'an; only using it to pick out what we think is relevant, but then almost disregard the complete relevance of the entire Qur'an and how it is all in context.

We must take all that we endure with a beautiful, noble dignity, whatever trial and tribulation. I found that only after I struggled with the Qur'an, read it from cover to cover and questioned and wrestled with the meaning, could it be seen for more than the utilitarian purpose, but for the higher and more meaningful purpose.



Iqbal Jhazbhay



Shaykh Fadhlalla Haeri



Dr. Sayyed Ataollah Mohajerani



Ebrahim Rasool

The Qur'an is the Light that unites all Muslims

Dr. Sayyed Ataollah Mohajerani

“God is the Light of the heavens and the earth. The Parable of His Light is as if there were a Niche and within it a Lamp: the Lamp enclosed in Glass: the glass as it were a brilliant star: Lit from a blessed Tree, an Olive, neither of the east nor of the west, whose oil is well-nigh luminous, though fire scarce touched it: Light upon Light! God doth guide whom He will to His Light: God doth set forth Parables for men: and God doth know all things.”

For the first time when I read the Divine Comedy of Dante, the last verse of the book was shining and shimmering as a star in my mind. It is the last verse of the last chapter of Paradiso:

“By the love which moves the Sun and the other stars”

There was a great Ayatollah in my city, his name was Ayatollah Imami. He was my friend despite the fact I was sixteen years old and he was eighty six! I went to his home and read Dante's verse for my master. He told me “please read it again” then after began to cry, his shoulders were trembling, and tears were flowing. He told me this verse is a beautiful interpretation of Ayah Noor. He told me that the entire world, skies and the essence of the existence are light. In the universe, there is not anything but light and that existence is endless. He told me in the future you will read the Mulla Sadra's commentary on the light verse, and you will find the source of Dante's verse.

After ten years I read Mulla Sadra's interpretation of Ayah- Noor. He believes that existence and the light is the same.

“In truth the reality of light and existence is the same thing. The existence of everything is its manifestation, accordingly the existence of corporeal bodies would also be the degrees of light.”

After five years I noted this quote by Immanuel Kant:

“Two things awe me most, the starry sky above me and the moral law within me.”

I thought maybe our heart is like a sky full of stars!

Let me say my last word in the beginning of my speech, and then I will explain it. In other words I want to begin my speech by a response, not by a question. I believe the essence of existence is the light of almighty Allah.

Do you know what the most brilliant and most illuminating phenomenon in existence is? It is Ayah-Noor! In literature, it is impossible to find an image or picture brighter than the Ayah-Noor.

This is exemplified in the Dictionary of Symbols, when we refer to the title “light” we find Ayah Noor as being the best example and valuable interpretation of light.(2)

Similarly, we find that in the Encyclopedia of religion, R.J.Zwi Werblowsky's article "Light and Darkness" had alluded to the light verse in Quran.

"The Quran has its famous light verse, in due course there developed a prophetic and ultimately metaphysical doctrine of light." (3)

All Muslim mystics mediated upon this Surah, Hojviri in Mersd-ulebad says:

"Man's heart is like a glass lantern set in the recess ('mishkat') of his body. That is to say, it is the most closely concealed consciousness ('sir') enlightened by the light of the spirit ('ruh'). The atmosphere within the recess is irradiated by the light reflected by the glass. This atmosphere stands for the physical faculties, which the beams of lights which shine through the glass are the five senses. By degrees, God's light diffuses beauty and purity to the lowest and highest faculties of the human soul; this is what is meant by light upon light."

The notion that the light of Almighty God is the essence of existence is to be found present in major sacred religions, it is not exclusive to Islam; but also in Judaism, Christianity, Zoroastrianism, Buddhism and even Hinduism. The universality of this essential concept can be noted and exemplified by the following:

(1) *"Many are asking, who can show us any good? Let the light of your face shine upon us o God!"*
Ps, 4:6

(2) *"God is light, and in him is no darkness at all"*
John, 1, 1:5

(3) *"The lord is my light and my salvation"*
Ps. 27:1

(4) In Zoroastrianism, light is the essence of the existence. In the Avesta, especially in Gotha, we find many verses talking about the concept of light.

The Sun, the Moon and the Stars were the three stages for Abraham to find Allah! It means he moved from the 'apparent visible light' to the 'absolute source of light'. Because of that Abraham, in the last stage of his seeking to find the God, he says:

"When he saw the sun rising in splendour, he said: this is my lord, this is the greatest of all, but when the sun set, he said:" o my people! I am indeed free from your guilt of giving partners in Allah. For me, I have set my face firmly and truly towards him who created the heavens and the earth and I shall never give partners to Allah."

It means firstly, Abraham, as the father of prophets and the founder of Unity of God (Tawhid), found the light of God in his heart and in his mind. This is the real meaning of wisdom (Hikmat), the transcendent philosophy. The trinity of reason, faith and Quran is the holy trinity that manifests in unity in our soul. When we find such unity within ourselves, we can unite with the others. In other words, the root of unity between us as the Muslims, is Reason, faith and Quran. Quran is the road map of reason and faith. When our holy book, explains the unity between all Muslims, even between Muslims and non- Muslims, says:

"And hold fast all together, by the rope which Allah gave you and be not divided among you."

Now, one may indeed wonder, ponder and eventually ask as to what the rope of Allah is? I propose that it is the Quran!

Bursts of Light from the Book of Light

Mustafa Sterling

There is no better action than facilitating the teachings of the Quran and sharing the insight and gifts that have come through the blessed agency of the Messenger of Allah the Prophet Muhammad may we be intimately, consciously connected to his Light, The One and Only Light and to his blessed family and those that have shared the golden river of that Light seamlessly and purely through the ages.

I especially want to thank Shaykh Fadhlalla Haeri for it has been through his generous, forbearing mentoring, friendship, love and work, I owe the best that has come to my life to him.

I have come today with some personal stories and insights that I would like to share with you regarding the divine, timeless and uncreated words of Allah.

But before I begin I would like to share with you a story of something that happened to me recently.

As is my usual habit I was visiting a local gourmet shop where the very best organic coffee is available. This shop takes great care to acquire the best organic beans, roasted daily and sold fresh when ready. On this one afternoon I was waiting for my beans to be ready and out of nowhere I man approached me and said “I see you are witnessing perfection” I immediately and delightfully responded to that when you look beyond the appearance of the multiplicity of this world you can see reflected in the heart the perfection behind all things. I had already been thinking of the Quranic ayat that tells us that ‘our sight will return over and over again tired in seeing nothing other that the perfection of Allah’s creation. He went right into suggesting that I was a pantheist and I all but agreed with him if it meant that behind the shadow show of all things is the source and perfect reality. Well here we were in the middle of this market deep into discussing the fundamental nature of life, and the human situation. Our conversation was delightful, with many high moments and profound realizations. At the end he was delighted and surprised that I was a Muslim and from what he had heard he was now for the first time in his life thinking to investigate Islam as potential path for him. I told him we had a 40 day trail package with a money back guarantee. We laughed, exchanged numbers and made plans to meet again. Before parting I queried him to why he initially picked me out, and asked me about “Witnessing Perfection”.

He answered “Chocolate”!

Chocolate I exclaimed! Yes he said, you are standing in front of a cabinet with the most perfect chocolate in the world. I saw you looking at them and commented to you that you were “witnessing perfection!” He went on to tell me that he is a chocolateer and had been perfecting the art of chocolate making for over thirty years.

I laughed inside and a sense of joy overflowed in my heart.

What a proof this is that when you are inwardly reflecting on the perfection of Allah’s design the dynamic of life is affected and events and circumstances organize themselves in the unseen to produce an outcome that is beyond one’s ability to calculate.

I am very excited today to share with you a recent realization that has come to me regarding the nature of the Quran.

I whole heartedly believe that if people really understood the nature and reality of the Quran they would flock and embrace it without hesitation. I am further convinced that if young Muslims realized what this they would become motivated towards it.

I will begin with the Hadith Qudsi that most of you all know.

I consider this Hadith the cornerstone and ultimate divine articulation on the purpose of life.

“I was a treasure hidden wanting/loving to be known, so I manifested the creation to be known”. Everything began, developed and is stamped with this Divine intention.

From the very beginning, in those first few nano seconds after the Big Bang, when time began. The Universe burst from the eternal, on a mission.

In that very beginning the basic elements of the creation combined and complexified forming atomic structures that make up our universe.

All of the subsequent, combinations and eventual formations, which have taken place in the form of galaxies, planets and the evolution of life in this world, has all been at its core essence, founded on the divine intention to be known as the Hadith says.

Following through with this divine intention mankind emerges. Mankind after sometime evolved until the predestined divine intention to be loved and known emerges and self-consciousness, self-awareness is born.

As Allah says in the blessed Quran “I am placing my Khalifa on Earth” The angels objected and Allah rebuffed them saying that “you do not know what I know” and He taught them the names of God. This was the emergence of the awakened human consciousness. Hence in many Abrahamic traditions Adam ate from the tree of knowledge and he “realized he was naked” This is the dawning of a new man and women, with the abilities to learn from mistakes, realize and contemplate the nature of God and conceptualize eternity.



An Islamic Perspective of the Economic Crisis

Ahmed Moola

Introduction:

“Your Highness, as Catholic Christians, and princes who love and promote the holy Christian faith, and are enemies of the doctrine of Mohamed, and of all idolatry and heresy, determined to send me, Christopher Columbus, to the above-mentioned countries of India, to see the said princes, people and territories, and to learn their disposition and the proper method of converting them to our holy faith; and furthermore directed that I should not proceed by land to the East, as is customary, but by a Westerly route, in which direction we have thus far no certain evidence that anyone has gone.”

- Entry from the journal of Christopher Columbus on his voyage of 1492

Over 5 centuries have passed since, Christopher Columbus sailed west to prove that the earth was round and to spread the faith of Christianity.

Since then, the journey remains unchanged, however the explorers of the 21st century are armed with the faith of Capitalism and have been shocked to find out that when they arrive at the silicon valley of Bangalore, the world is no longer round but flat !

Thomas Friedman, in his book, *The World is flat*, explains this phenomenon well when he describes his journey to India and how western countries, particularly the United States who have become totally dependent on India for the provision of skilled outsourced services that have proven to be better, cheaper and faster. Some of these include – personal assistants, airline bookings, military intelligence surveillance, the completion of tax returns and not forgetting the host of corporate call centres.

The amazing similarity between this and what has happened to the Muslim world over the past 500 years is that it all happened while we were sleeping.

We have now been awakened to probably the worst global economic nightmare that the world has ever seen.....

The nightmare extends beyond mere financial crises to include global warming, the consuming of world natural resources, the oil crises, third world poverty & the global water crises. He summarizes by saying: “The West have had a 3 course meal, the finest of wines and even desert, now they have invited the rest of the world for coffee and are saying let’s split the bill “

Most of us at some point have asked the question – how did this happen? I have come across a story that I would like to relate to you that illustrates the human greed that has laid the foundation for what we have seen in the recent past. Strangely enough, it too, happened in India and goes something like this....

Lehman Brothers:

Once upon a time in a village in India, a man announced to the villagers that he would buy monkeys for \$10. The villagers, seeing there were many monkeys around, went into the forest and started catching them. The man bought thousands at \$10 but, as the supply started to diminish, the villagers stopped their efforts. The man constantly increased his price to continue the efforts of the villagers in catching monkeys and selling them to him. Eventually the supply of monkeys was virtually zero and in a final

effort, the man now announced that he would buy monkeys for \$50! However, since he had to go to the city on some business, his assistant would act as the buyer on his behalf. In the absence of the man, the assistant told the villagers “look at all these monkeys in the big cage that the man has collected. I will sell them to you for \$35 and when he returns from the city you can sell them to him for \$50.

The villagers squeezed together their life savings and bought all the monkeys the assistant had. And when they never saw the man or his assistant again, but only monkeys everywhere, they understood the phrase ... Welcome to Wall Street!

On Tuesday 15th September 2008, Lehman Brothers went from a AAA credit rating to an announcement at around 5.30am that it would file for Chapter 11 bankruptcy protection, making it the biggest victim at the time of the credit crunch and sub-prime crisis.

The collapse of Lehman – one of the biggest financial shocks in years - put tens of thousands of jobs around the world at risk. It also sent shockwaves through the banking system, and for us that worked in financial services it meant that the words “it will never happen” evaporated from our vocabulary forever.

Financial difficulties since:

The collapse of global equities, property prices and sever job losses followed very quickly with high levels of uncertainty in commodity & currency markets. Profitability & liquidity of banks became a daily problem the world over. We saw banks in a remote country like Iceland lose virtually all liquidity because they bought sub-prime mortgages from the US and then on sold them to UK Investment bankers at a healthy spread without contemplating the risk of the issuers of these paper defaulting on their payment obligations. They fell victim to the “it will never happen “ comfort.

Why did this happen?

Initially to me it all seemed too impossible and I could not work out how all the banks could have the same bad debt or credit default swap risk at the same time until I got a great explanation from a currency trader that I have known for years – he said : “ Ahmed, it’s like STD’s – it’s not who you sleep with but who they sleep with and who they sleep with so when we get sick, no one knows who started it or and who gave it to whom – we just are all are sick from the same illness ! “

Who is to blame for this?

The media, regulators & public at large have chosen a host of candidates to blame for what has happened.

Some have blamed capitalism in its entirety, others globalisation, but whatever the reason – are we as Muslims not completely immersed in these very things that have caused this crises?

Have we not sat back for the last 5 centuries and merely participated in the systems created by others, rather than actively pursuing the alternatives that we often speak about, but seldom do.

A suitable alternative to the financial system, commercial or industrial system is where we ought to have been? Unfortunately we have not even begun.

Adam Smith, who is commonly referred to as the father of economics has said that markets will balance each other out - demand, will equal supply if they are lubricated by capitalism, but what about the limit to human greed? When will that stop?

Human Greed:

How about the measure of this greed amongst Muslims ?

Have you ever met a Muslim business man who when offered a business opportunity - politely declines and says, I have enough, I don't need any more My neighbor needs the business more than I do I have never!

Sure they may ask if it's halal, and if there is some grey area that needs to be overcome, there is always a willing Mufti ready to give a fatwa so that the transaction can proceed, but enough, that's unheard of. We lost some of the greatest Islamic Empires on this very basis. For about 10 to 12 years Granada was surrounded by the King & Queen of Spain (Isabel & Ferdinand) waiting for the right time to invade the Muslims.

Daily they would send messengers into the city to buy things and the shop keepers would say, thank you I have had enough sales for the day - my neighbor needs the business more than I do, buy from him and as long as this was the case, they would defer their attack. Until a time came when the local shopkeeper started to advertise his goods - but my candles, they are the best, then they knew that the time to attack had come. The rest we know if history.

The rest we know if history.

That unity, that taqwa, that age of Islam - where is it today? In our hearts, in our memories and in the books of history, but when will we take a lesson from it and re-live it?

I accept that living it today's times is difficult and the lines of separation between what is Islamic and what is western culture are becoming increasingly blurred; however, if we can correct our values, principles and actions in terms of how we live amongst society, the way we do business and how we interact with others, this will go a long way towards reliving that glory age of Islam that has past.

Islamic Banking:

In 2009, Business Report quotes a U.S. news agency as saying that "Big financial institutions have been battered by mortgages gone bad, but a tiny Michigan bank is getting attention in the industry by turning a profit on loans without charging interest." It operates strictly according to Shariah Law.

The article points out that Shariah also rules out the activities that got Western finance into trouble – sub-prime mortgages, credit default swaps and high debt to equity ratios. A director of the bank is quoted as saying that the current economic crisis would be impossible if banks followed the principles of Shariah finance.

Was the protection for Islamic Banks – mere abstinence?

Even the Vatican supported Islamic Banks in its newspaper by complimenting the rules of Islamic Finance and the Pope himself even suggested the use of Islamic bonds or sukuk's to fund the next Olympic Games in London.

Let's take a closer look at the Islamic Banking Industry:

Islamic Banking as we know it, when compared to the modern banking system is a relatively new phenomenon. Some say it started in the early 1970's in Egypt, others suggest that it is as old as

Islam itself; personally I feel its real growth started on the 12th September 2001. With travel becoming increasingly difficult for Muslims and money transfers even more so, the wealth of the Muslim world poured back to their home towns. We saw mini-booms in the middle east, this coupled with a healthy oil price proved a strong catalyst for the rebirth on Islamic Banks throughout the Muslim and non-Muslim worlds.

Over the past 3 years when conventional banks have barely survived from 1 financial year to the next we saw Islamic Banks post double digit growth year after year, admittedly off a low base. Now considering that collectively Islamic Banking as an Industry only banks < 5 % of the world's Muslim population, it can be expected that will continue into the foreseeable future – the question is, will it solve the problem ?

My personal opinion is – not really.

Whilst we have done a great job in ensuring that the letter of what we do is completely Islamic, I am not convinced if the spirit is. The context of Islamic Banking products still remains the conventional banking system which has inherent limitations insofar as how products are structured and the manner in which banks operate.

The Quran's prohibition extends to Usury, unjust trade, monopoly and any exchange that is not fully to each party's satisfaction.

The verses as they relate to Riba are many, most explicit being:

S2, V 278/279/280

278. “ O you who believe! Be afraid of Allah and give up what remains (due to you) from Riba, if you are true believers.”

279. “ And if you do not do it, then take notice of war from Allah and His Messenger but if you repent, you shall have your capital. Deal not unjustly and you shall not be dealt with unjustly.

280. “ And if the debtor is in difficult times, then grant him time till it is easy for him to repay, but if you remit it by way of charity, that is better for you if you only knew.”

Islamic Banking, whilst it has done some good, has been cloned from a system that has a foundation based on continuous cycle of debt. Islam on the other hand has strongly opposed the taking of any debt to the point where it has been reported that the Prophet (S) has said that “ there is no greater worry than the worry of a debt”

I have often asked myself why the strong prohibition to Riba and aversion to debt, and personally I feel the reason to be that purchasing on credit gives you illusion that you can afford something that is really beyond your means. This “worry” that unsettles the heart is the ill-effect of riba based transactions. If what we seek is contentment of the heart, then how can we expect this to come, when our lives are filled with worry?

Further, one of the uses of the fourth pillar of Islam being Zakaath, should be for the elevation of debt. This just further stresses the importance of being debt free.

Now if we were to look at products that are truly equity based – are we prepared to accept losses as gracefully as we do profits. No guarantees, no fixed returns, just pure risk and reward ...
Is the Muslim Ummah of the 21st Century ready for such products?

Will we accept profits and losses equally as we are told to in the Qur'an “All good and bad is from Allah”?

Do we accept that we are mere custodians of wealth that is not truly ours to begin with?

Most people want Islamic Banking, but also want their money to be safe and their returns to be guaranteed.

This is commonly called abundance.

Abundance meaning the need to have more in order to spend.

This principle of abundance, if correctly applied in light of the Quran can go a long way towards underpinning an alternative Islamic economic system which promotes selflessness as opposed to the monopoly culture we have all grown to love.

The Western concept is not unlike the board game Monopoly, you make as much as you can, for as long as you can and when the game's over, the one with the most when he dies wins.

Islam is very different in how we spend, our motivation to spend, what we spend on and not forgetting our reward for what has been spent.

Let us look at the Holy Quran for just some of the verses that relate to this:

• **What we spend on.**

The western system promotes a culture of self-preservation which encourages one to spend on oneself. What does Islam promote?

S Al-Imraan (3) V 92

“By no means shall you attain righteousness/ piety until you spend in Allah’s cause of that which you love and whatever good you spend, Allah knows it well “

S Al Hashar (59) V 9

“And they shall give preference to others over themselves even though they were in need of that”

Now we all know that Allah has no need for our spending, He is Al-Ganee, the ever-rich, but He says also in the Quran that when you do good, it's for yourself, meaning the higher self. The lower self is the ego. So if we spend as He has instructed us to do so, the natural result will be for us to be able to reflect to the higher within us, which can then instill a true sense of selflessness.

More explicitly in S Bakarah (2) V 177 we see a distinct Contrast to the popular material / ego driven motivation, again the Quran explains:

“And to give his wealth in spite of love for it, to his family, the orphans, to the poor, to the wayfarer, and to those who ask and to set slaves free.”

So, if internal spiritual development is what we all work towards and freedom from grief and sorrow is what we want to achieve, then how we spend our money is an immensely important aspect of our worship

• **We mentioned earlier, the profit principle.**

The interest in the bank is the attraction for lazy investment, which at best is a very pedestrian return,

but look at what the Quran promises:

S An Aaam (6) V 160

“Whoever brings a good deed, shall have 10 times the like thereof to his credit” – better than any rate anywhere , even the pyramid schemes don’t match that !

Finally, the principle of abundance in Islam, unlike the west applies equally to those with and without wealth.

Without going further than the household of the Prophet (S) we can see his 2 sons-in-law, Hadrath Usman (R) and Hadrath Ali (R) who varied in contrast with regards to worldly wealth but both gave with extreme abundance, illustrating the principle that wealth does not measure your reward with Allah. If we spend from what Allah has given us for His love and nothing else, that is sufficient.

The beauty of such a system is that it need not be coerced, managed or even taxed. It will flow from the hearts of believing men and woman purely out of their love for their creator.

History has seen people who trade fearlessly and with Taqwa and see prosperity beyond their wildest dreams whilst maintaining their level of conviction no matter what the outcome of their business dealings

The recent and present economic crises and all other global issues all stem from the spiritual immaturity of human kind.

Someone once said “Faith is to believe what we cannot see, and the reward for faith is to see what we believe”. It’s time to renew our faith

Shukran !



Mustafa Sterling



Ahmed Moola

The Gnostic Qur'an

Shaykh Hosam Raouf

The Qur'an is a Book of guidance, wisdom and knowledge for all mankind. It is glorious and generous. When prophet Sulaiman – peace be upon him – asked his council which of them could bring him the throne of the queen of Sheba before her arrival, an Ifrit (a powerful Jinn) said he would bring it to him before the council arose. But another councillor, who had knowledge of the Book, said that he would bring it to him within the twinkling of an eye. When Prophet Sulaiman saw it placed before him he said : “This is from the Grace of my Lord – hadha min fadhlu rabbi”. Such is the power of knowledge of this great Book.

But there is a prerequisite to the access of knowledge of the Qur'an; Allah – Almighty – describes the Qur'an as Honourable, as Noble “which none can touch (reach) but the purified – la yamassahu illa almuttahaaron”. This purification is both outer and inner. The outer is easy, but the inner needs a mighty struggle. One must have complete and utter faith and trust in Allah. One must follow the guidance that Allah has prescribed in the promised Book to Adam : “We said go down all of you from this place (paradise) and then whenever there comes to you Guidance from Me and whoever follows My guidance, there shall be no fear in them, nor shall they grieve”.

Our beloved Prophet Muhammad – praise and peace be upon him – said that he would leave behind him two guides, and if we followed them we would never go astray: these were the Book and the Sunnah (the way he lived and interacted with his community and his household).

Imam Ali – peace be upon him – described the Book of Allah as “ having tidings of those before you and the news of those after you; it is your judge, it is the criterion, it can not be taken lightly; whoever abandons it due to arrogance will be destroyed by Allah and whoever is seeking guidance by other than it will be misled. It is Allah's strong rope; it is the wise remembrance; it is the straight path. Its wonders will never cease”.

The Qur'an was revealed to our beloved Prophet to save us (mankind) from the immorality of our lower selves and lead us to the purity of Allah's glorification and worship. Each word in the Qur'an concerns us. It transcends the barriers of time, space, culture and change. It is as applicable to us today as it was when it was first revealed to the Prophet in Mecca and Medina, more than 1400 years ago, because the 'essence of man' has not changed, it is immutable.

The treasures of knowledge and wisdom in the Qur'an are designed by Allah to guide us towards a safe life, and to mould our thoughts and actions in order to see things as they are, and by its deep insights to discover the meaning of life now and the real life in the hereafter.

A Journey with the Qur'anic Revelations

Ibrahim Abdul-Malik

This is a personal account of how I came to Islam at the end of a long search for Truth and about the pivotal role the Qur'an plays in it. The journey begins in my early school years and my dissatisfaction with answers I received to the many questions about life, religion and the unseen. I had some evidence there lies behind the appearance of things a deeper truth we rarely glimpse or we choose to deny. I set out to find that Truth for myself; and so the long adventure began.

Allah granted me two great gifts. One was a love for Astronomy which was to become an abiding pleasure and the other was Chemistry which was to become a means to earn a living.

Along the way I discovered Alchemy and the exciting possibility to transform a base metal like lead into pure gold. I sensed the art of Alchemy was in fact a somewhat obscure path for the spiritual development of the chemist. The path was revealed to the adept using arcane language drawn from experimental chemistry. I could not know at the time this fascinating distraction would prove true in a remarkable way.

Years would pass in this endless quest of Truth and along the way I came across the Holy Qur'an in English translation. The chapters seemed to be arranged by length for no apparent reason; the opening of each chapter was a monotonous repetition of the same phrase. I had no key to enter by this door and I gave up quickly. To me the book clearly needed editing and I cast it aside, *astagfirullah*.

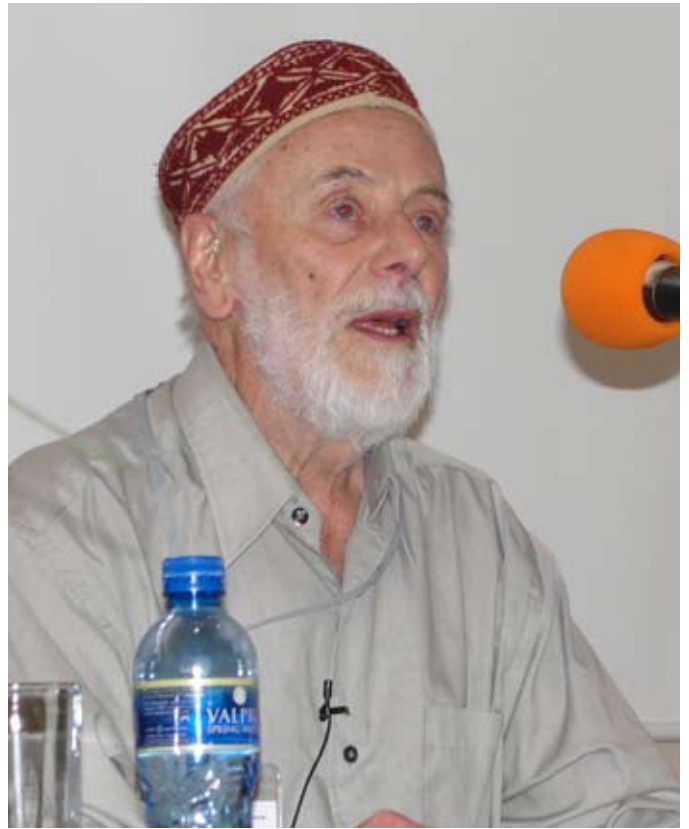
So, I wandered on in the wilderness, still thirsting for Truth, until I returned to alchemy, resolved this time to find the truth within it. It was then that I chanced on a book on Sufism by Idris Shah and for the first time made a connection between Sufism and Islam. The notion then developed that to understand Alchemy I would have to learn Arabic to help translate more original works on this arcane subject. Then followed a germinal idea that I might likely do this alone if I had a copy of the Qur'an in Arabic with English translation. The trap was set but I was not aware of it!

The endless quest was nearing a dramatic conclusion when my wife Hakima and I returned to Islam. This talk reveals the termination of that long quest and the everlasting rewards it brought, but this time the Qur'an was an open book *al hamdul-lillah*.

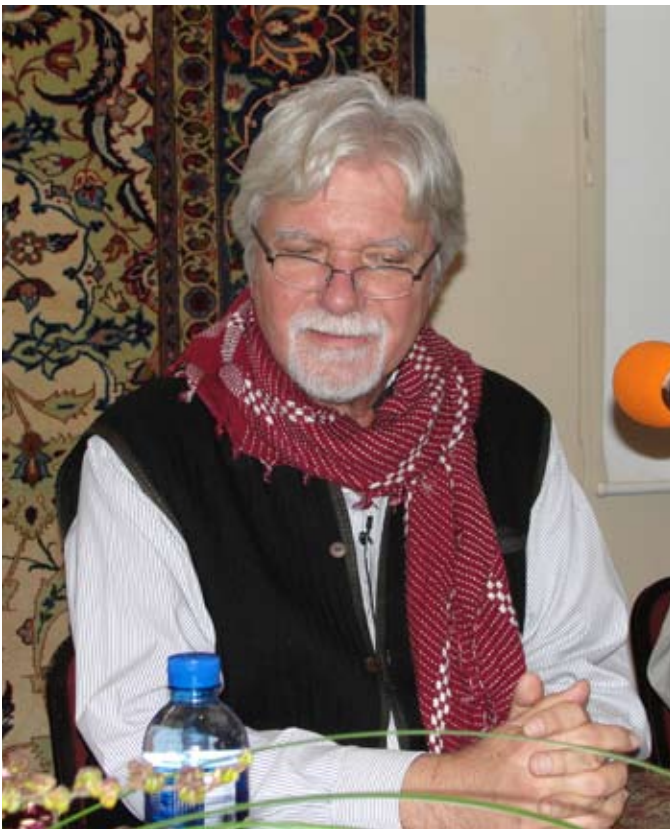




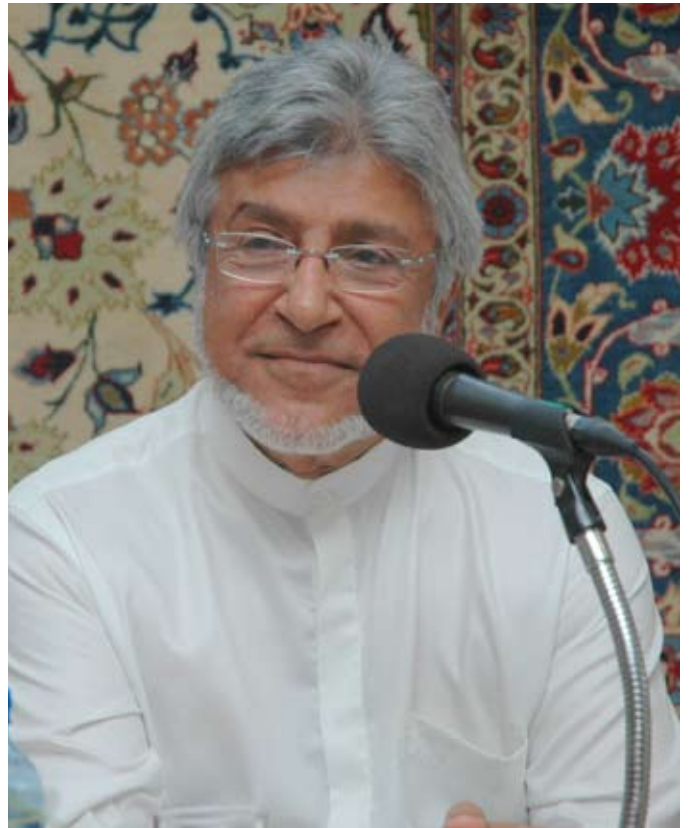
Shaykh Hosam Raouf



Ibrahim Abdul-Malik



Shaykh Kabir Helminski



Adv. Abu Bakr Mahomed

The Qur'an's Impact on My Life

Shaykh Kabir Helminski

Why do we, as seekers, need the Qur'an?

1. So that we might know what revelation and faith is.

42:52-53 And thus, too, have We, by Our command, sent inspiration to you; you didn't know before what the book is, nor what faith is, but **We have caused this to be a light by which we guide whom we will of Our servants**. And you surely shall guide to the straight way, the way of God, to Him belongs all that is in the heavens and all that is on earth; surely, and unto God all matters end.

2. To strengthen our hearts.

25(32) Now those who are in denial of the truth typically would ask, "Why has not the Qur'an been bestowed on him from on high in one single revelation?" [It happened] like this so that We might **strengthen your heart**— for We have so arranged its component parts that they form one consistent whole – (33) and [that] they [who are in denial of the truth] might never taunt thee with any deceptive half-truth without Our conveying to you the [full] truth and [providing you] with the best explanation.

3. As a corrective to the man-made distortions that cause the Deen, the primordial relationship with God to become toxic.

Say: "**Have you ever considered all the means of sustenance which God has bestowed upon you from on high – and which you thereupon divide into 'things forbidden' (haram) and 'things lawful' (halal)?**" Say: "**Has God given you permission – or do you, perchance, attribute your own guesswork to God?**" But what will they think – they who attribute their own lying inventions to God –on the Day of Resurrection? Behold, God is indeed limitless in His bounty unto men – but most of them are ungrateful. Surah Jonah 10(59-60)

4. To free us of all secondary causes.

II:2520. The whole of the Qur'an consists in (is concerned with) the cutting off of (secondary) causes: (its theme is) the glory of the poor (prophet or saint) and the destruction of (those like) Abu Lahab. A swift drops two or three pebbles and shatters the mighty host of Abyssinia: The pebble of a bird that flies aloft lays low the elephant, riddled with wounds. (God said), "Strike with the tail of the killed cow upon the murdered man, in order that at the same moment he may come to life again in the shroud,

And that he whose throat was cut may spring up from his place and seek (vengeance for) his blood from the shedder of his blood

In like manner, from the beginning of the Qur'an to the end, it's all about the abandonment of (secondary) causes and means. And (now) farewell (to this subject).

5. To remind us of the most essential values and the true purpose of life.

AND SO, turn your face steadfastly towards the primordial religion, turning away from all that is false, in accordance with the innate nature which God has instilled into humanity: and do not allow what God has thus created to be corrupted – this is authentic religion; but most people fail to understand. (3:30)

O you who have attained to faith! **If you ever abandon your faith, God will in time bring forth a people whom He loves and who love Him** – humble towards the faithful, firm towards all who deny the truth: a people who strive hard in God's cause, and do not fear to be censured by anyone who might censure them: such is God's favour, which He grants unto whom He wills. And God is infinite, all-knowing. (5:54)

There are untold blessings, guidance, and inspiration in every part of the Qur'an which we can hardly imagine. I remember a time when I was studying the first 30 surahs revealed to the Prophet (peace be upon him), and I came to what seemed to me to be a rather insignificant revelation:

IN THE NAME OF GOD, THE MOST GRACIOUS, THE DISPENSER OF GRACE:

- (1) SO THAT the Quraysh might remain secure,
- (2) secure in their winter and summer journeys.
- (3) Let them, therefore, worship the Sustainer of this Temple,
- (4) who has given them food against hunger, and made them safe from danger.

As it turned out a while later we were living in the jungles of Indonesia and Camille had become very sensitive to the thinning of the veils which allowed the intrusion of the spirit worlds. One morning I found her sitting with an aura of radiance and peace. When I asked what had happened she handed me this Surah, saying, "I realize our family is of the Quraish and we are protected in our winter and summer caravan (we were travelling around the world for almost a year).

So every Surah has its purpose and blessing.

Rumi says: **II:500**. For years that bread-seeker says "god"; like a donkey, he lugs the Qur'an around for the sake of being fed some straw. Had the word on his lips shone forth in his heart, his body would have been shattered to atoms. Even in petty sorcery the name of a demon has some effect; but you are earning some cheap coins by means of the Name of God.

When you read the Qur'an
don't only look at the exterior, my son:
just as Iblis (the Devil) viewed Adam as nothing more than clay.
The external sense of the Qur'an is like a person's form:
while his features are visible, his spirit is hidden.
Someone's uncles may look at him for a hundred years,
and yet of his inward state
don't see so much as the tip of a hair.

[III, 4247-4249]

The interpretation of a sacred text is true

if it stirs you to hope, activity, and awe;
and if it makes you slacken your service, know the real truth to be this:
that it's a distortion of the sense of the saying, not a true interpretation.
This saying has come down to inspire you to serve—
that God may take the hands of those who have lost hope
and deliver them.
Ask the meaning of the Qur'an from the Qur'an alone,
and from that one who has set fire to his idle fantasy and extinguished it,
and has become a sacrifice to the Qur'an, bowing low in humbleness,
so that the Qur'an has become the essence of his spirit.
That essential oil that has wholly devoted itself to the rose—
you can smell either that oil or the rose, as you please.

[V, 3125-3130]

Everything that the Qur'an offers us is reflected in the words of the Awliya. Rumi's poetry, for instance, has the Quran's own DNA. I present the following translation as evidence of that linkage:

You are Joy and We Are Laughter

Translated by Camille and Kabir Helminski

O my God, our intoxicated eyes have blurred our vision.
Our burdens have been made heavy, forgive us.

You are hidden, and yet from East to West
You have filled the world with Your radiance.
Your Light is more magnificent than sunrise or sunset,
and You are the inmost ground of consciousness
revealing the secrets we hold.

You are an explosive force
causing our damned up rivers to burst forth.
You whose essence is hidden
while Your gifts are manifest,
You are like water and we are like millstones.
You are like wind and we are like dust.

The wind is hidden while the dust is plainly seen.
You are the invisible spring,
and we are Your lush garden.
You are the Spirit of life and we are like hand and foot.
Spirit causes the hand to close and open.

You are intelligence; we are Your voice.
Your intelligence causes this tongue to speak.

You are joy and we are laughter,
for we are the result of the blessing of Your joy.

All our movement is really a continual profession of faith,
bearing witness to Your eternal power,
just as the powerful turning of the millstone
professes faith in the river's existence.

Dust settles upon my head and upon my metaphors,
for You are beyond anything we can ever think or say.
And yet, this servant cannot stop trying to express Your beauty,
in every moment, let my soul be Your carpet.

[*Mathnawi* V, 3307-3319]
~Mevlana Jalaluddin Rumi

The Qur'an on the Qur'an.

And We have sent down to you, step by step, this Book, to make all matters clear, and as guidance and grace and good tidings unto all who have submitted themselves to God. God commands justice, the doing of good, and giving to one's relatives; and He forbids all that is shameful, and runs counter to reason, in addition to aggression. He exhorts you so that you may bear this in mind. 16:90

39:23 God has sent down the best of teaching in a Book fully harmonious with itself, repeating the truth in manifold ways and often repeated in recitation; A Book whereat shiver the skins of all who stand in awe of their Lord, but in the end their skins and their hearts soften at the remembrance of God. Such is God's guidance.

41:41-42 Surely it is a sublime Book. No falsehood can ever attain to it from before it nor behind it; it is a bestowal from on high by the One who is All-Wise, ever due to Him all praise.

Had it been from any other than God, they would surely have found within it many contradictions. 4:82

And to you We have sent the Book, setting forth the Truth, confirming the Truth of whatever remains of earlier revelations, and watching over it; so judge between them according to what God has revealed, and don't follow their whims, diverging from the Truth that has come to you. To each of you have We appointed a law and a way of life. And had God willed He would have made you all one single people, but He put you to the test through what He has given you. 5:48

The Failure and the Rise of Muslims

Adv. Abu Bakr Mahomed

Hafez Abu Bakr attributed the failure of Muslims to the stagnation of Muslim Scholarship, in the name of purification resulting in a Mazhabi Culture with an obsessive and paranoid pre-occupation of defending the Schools beyond what its founders intended. This resulted in the reckless weakening of the body politic of Islam leading to the decline of its Golden Age and the ultimate dismemberment of the Muslim World as a geographical and political entity.

Enslavement of Muslim lands by the European Colonial Powers into helpless, prison-like, dependent nation- states, beholden to their masters and powerless as to the aspirations of their citizens, soon followed. Muslims lost control of history and are now controlled by it, powerless as to the mindless and cruel rule imposed upon them. That power belongs to Almighty Allah alone has long since disappeared from the language of the ruling elite or the Courts.

But as Allah promises, “they plan and they scheme but Allah is the best of Planners ”. And so it is that our generation has witnessed the spectacular collapse of two materialist and secular super powers, committed to material might, that of Communism and that of Capitalism. In such collapse, we are witnessing, as in the Prophet’s time, shades of the Roman Empire and of the Persian Empire ,committed to material might and a hedonistic culture, and their fall as predicted in the Holy Quran.

Whilst the oppressed, the weak and the enslaved have cause to celebrate such collapse, the terrible legacy of these two systems will take generations to clear from the ravaged nations of the earth. In the 100 years of their existence the two systems have left across the globe a trail of broken homes, broken families, dysfunctional societies , plundered natural resources, graveyards overflowing with the mutilated bodies of innocent men, women and children de-personalised as “collateral damage” and millions of citizens without hope, food or shelter . Seventy five percent of such destruction is in Muslim Lands.

But the purity and divine origin of Islam ensures its indestructibility and notwithstanding the terrible body -blows directed at it by the arrogant powers during the last three centuries to present time, Islam as a body politic has staggered but never fallen. Any other civilization will have long since disappeared in the graveyard of history.

Our generation that witnessed the humiliating fall of these two empires is also witnessing the rise of the Muslims in seizing control of their own destiny. This rise is slow but sure.

But at this juncture, said Hafez Abu Bakr, we need to pause and ask why contemporary Muslim organizations or societies fail. He presented a detailed analysis of the world view of societies and contended that notwithstanding the rise, unless Muslims have grasped the Quranic view of society as a living entity with a life of its own, in need of naturing and nurturing like any new- born child, Muslims are once again bound to fail. Their efforts and struggles will have been that of a misdirected arrow. The collapse of societies in the West is because societies are viewed as artificial entities, of secondary importance to that of the individual or real to the exclusion of the individual. The skewed relationship is to be avoided if Muslims are to walk the values enjoined in the Quran. It is not a correct statement, he contended that practice makes perfect. It is perfect practice that makes perfect. Otherwise we could be perfecting a wrong and thus our failure.

Academy of Self Knowledge (ASK)

ASK is based on the teachings of its founder, Shaykh Fadhlalla Haeri, a writer-philosopher who combines knowledge and experience of the spiritual teachings of the East with a keen understanding of the West. He was raised in a family of several generations of Islamic spiritual leaders in the Holy City of Karbala. Educated in Europe and America, Shaykh Fadhlalla was active in the oil industry and international business, which he later abandoned in pursuit of spiritual knowledge. His re-discovery of the universality of the true Islamic heritage enables him to understand and relate to the spiritual quest wherever it may arise, irrespective of culture or ethnic diversity. Shaykh Fadhlalla established a charitable trust with activities in several countries, in education, health and publishing. One of his main aims is to make accessible to younger generations the Prophetic way of life, through the discovery of the root and foundation of the Divinely revealed message and its ever present perfect Creator.

Courses Offered Outline

A traveler needs appropriate maps, the means for traveling, for example a vehicle, fuel, and provisions. He also needs a wider understanding of the terrain and environment of the journey. He must know his self and the world outside, and read the environment appropriately before he embarks on the journey. Self-knowledge, divine knowledge and enlightenment, are indeed the purpose of this journey, from the Creator unto Him. This is the purpose of this course.

Course I : Cosmology of the Self

Human beings are all travelers in time and space. We experience diverse situations, and whatever is attractive to us we wish to preserve and prolong, and whatever is not desirable we wish to repel. Yet what we desire in childhood may be most undesirable in adulthood. Thus, our mind changes constantly, as does the outer situation. Yet we wish to bring about constant harmony, balance and on-goingness. Life's paradox is based on transient realities and permanent truth. We experience changing realities, and yet hanker after the absolute truth. The life we experience draws all its energies and patterns from the absolute truth, manifesting in infinite ever-changing realities.

If we are to attain knowledge, we need to start by reading and following the map of existence. This map gives you a broad scale, as well as minute details of the different cities. It relates to the oceans and space above the earth. It encompasses forms, actions, meanings, and the energy source behind it all. You need to qualify to read the map, and highlight the appropriate parts that are relevant for your journey at any particular time. The outer map of existence can only be comprehended as a projection of the inner map within the heart of man. That is the meaning that the human being is a microcosm, and within him lies the entire pattern of the macrocosm. Self-knowledge is based on reading the map and applying it, by traveling along the highways and bye ways, making mistakes and correcting them.

Course II : Prophetic Prescriptions

Having studied the map, and gained the ability to read it appropriately, now you need to be kitted out to travel. It is like going to the driving school for life, and it is here that wisdom and religious training is required. It is here that you learn the highway code, traffic rules, basic understanding of the vehicle, its fuel requirements, and other related necessities for a journey. It is also in this course that you see how mistakes and vices can lead you to virtues and correct actions. It is also here that you need role models,

and to learn from successful drivers, who avoided major disasters and steered an optimal course in their lives.

In this course you learn how all religious practices transform the individual from an existential, functional entity, to an enlightened being. He then deals with the change of terrain, yet has his sight on the ultimate horizon of the ever-present light. This course teaches the student to function within the limitations of this world, and yet constantly refer to the limitless zone of absolute perfection that produced this world. It shows the seeker that no one can stop worshipping perfections, and yet no one can attain them for any durable time.

Course III : The World as IS

Having got the map and its details, and the qualification to drive, you also need to have an idea about the local conditions that relate to outside factors, such as weather, safety, security, and other related issues. You'll be foolish to take your car out of the garage if it is likely to hail, or if you know there is a big forest fire a mile down the road, or there are land mines all around you. Besides the foundations of self-knowledge, and self-grooming and accountability, you need a clear understanding of the world you are living in. You need to know how the present local as well as prevailing global cultures have come about. Who are the role models, and what are considered as desirable and sought after activities amongst people? What is the trend in the changing value systems, whether to do with behaviour or material goods? The Prophetic model relates to appropriateness and living the moment. How can you do the right thing in the right way at the right time, if you don't understand the different waves of cultures and civilizations prevalent at the time?

This third course gives you a foundation in history, geography, philosophy, and other aspects of human life, to equip you appropriately, at an age that is very different from previous times, and yet similar, in that all of us seek happiness and contentment no matter who we are, or where we are. mistakes and vices can lead you to virtues and correct actions. It is also here that you need role models, and to learn from successful drivers, who avoided major disasters and steered an optimal course in their lives.