



AWWAM

ISSUE ONE
JUNE 2023

FAYZ BEY EL-AZM







Summer kicks off with a fiery bang. The debut issue of QAWWAM makes its appearance, starting off with a welcoming letter from our founder and editor-in-chief, **ABDULLAH YOUSEF**



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Within the Western Muslim communities I've been around, I always found the process of starting an "initiative," towards some particular goal, to either fall short from its potential or devolve into abysmal failure. Often it was a lack of intensity and passion from the core members that throttled it, but even for projects by young Muslims that have those, they all eventually get riddled with the typical characteristics that define the suffocating existence men face in the modern world today.

Lowly bureaucratic customs, endless browbeating by a slew of make-work "experts" in matters such as "outreach" and "community organization," positions often taken up by people with minuscule souls; and overall a general lack of direct, masculine initiative to just put out high-quality work in the endeavor. This is what I aim to combat with QAWWAM.

Straight to the point, entertaining, educational, hard-hitting content on a regular basis that strikes at the egos of the unserious and senile enemies running the regime and its organs, both those pretending to be Muslim and otherwise. A space where Muslim men can benefit from the work of creators they admire freely, without the peering eyes of a 300lb commissar threatening to sit on them with trumped-up accusations of "exclusion." Literature, history, fitness, politics, fiction, interviews, book reviews, finance – all outside the mainstream, uncorrupted by modern sensibilities. If we as Muslim men are interested in it, there will always be a place for it at QAWWAM.

What do we have in store in this issue? BASIL tells the story of his recent visit to the newly liberated Islamic Emirate of Afghanistan. ROBERT challenges the traditional, unspoken method of mosque organization prevalent in North America. MUSLIM BITCOINER gives a crash course on the fake, empty, usury-based modern economy from an Islamic perspective. CHARLEMAGNE drives a pike through the malaise of consumerist culture, pointing instead to a more spiritually fulfilling path.

BHERIA gives an overview of the work of right-wing author Abel Bonnard and his proclivity towards Islam. Even some short historical fiction from yours truly.

And much more! QAWWAM Magazine Issue One, at the end of the day is a gift to you, my intelligent and handsome brothers of faith, whom I love for the sake of Allah. On behalf of all contributors to this issue and myself, we thank God, and you my dear reader for your support.

Your humble editor,

Abdullah Yousef



WANT TO WRITE FOR QAWWAM?

At QAWWAM, we're always looking for new contributors to add value and help spread our message. If you want to submit an idea (or finished product) for an article, artwork, poetry, short story, or anything you think falls within our brand, shoot an email to ayousef@qawwam.online

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FICTION: 500 - 3,000 WORDS

ESSAYS: 500 - 2,500 WORDS

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QAWWAM

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T H E M A D
MAMLUKS
— — — — —
P O D C A S T



MASHALLAH BROTHER



**YOU'RE GLOWING WITH
NOOR**



QAWWAM TRAVELS

A TRAVELOGUE SERIES WHERE MUSLIM MEN OF
VARYING WALKS OF LIFE RECOUNT THEIR
ESCAPADES ACROSS ALLAH'S VAST, STRANGE EARTH

A man with a beard and a large backpack, giving a thumbs up. He is wearing a green jacket and a brown head covering. The background shows a rocky, mountainous landscape under a blue sky.

Introducing the first in the series,

DISPATCHES FROM BACTRIA

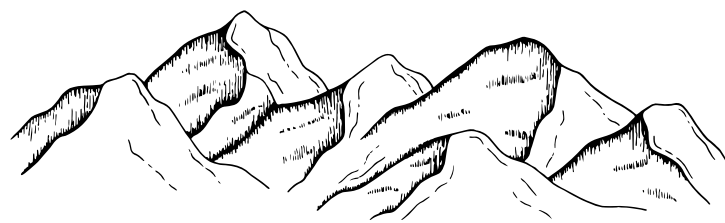
Have an intriguing travel story of your own that you want to write about for the next installment of QAWWAM Travels? Contact us - avdullah@protonmail.com

Words: BASIL OF BACTRIA

@NeoBactrian



An impassioned journey home, one year after Afghanistan's liberation from two decades of U.S. State Department Pantsuit Occupation,



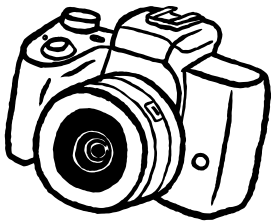
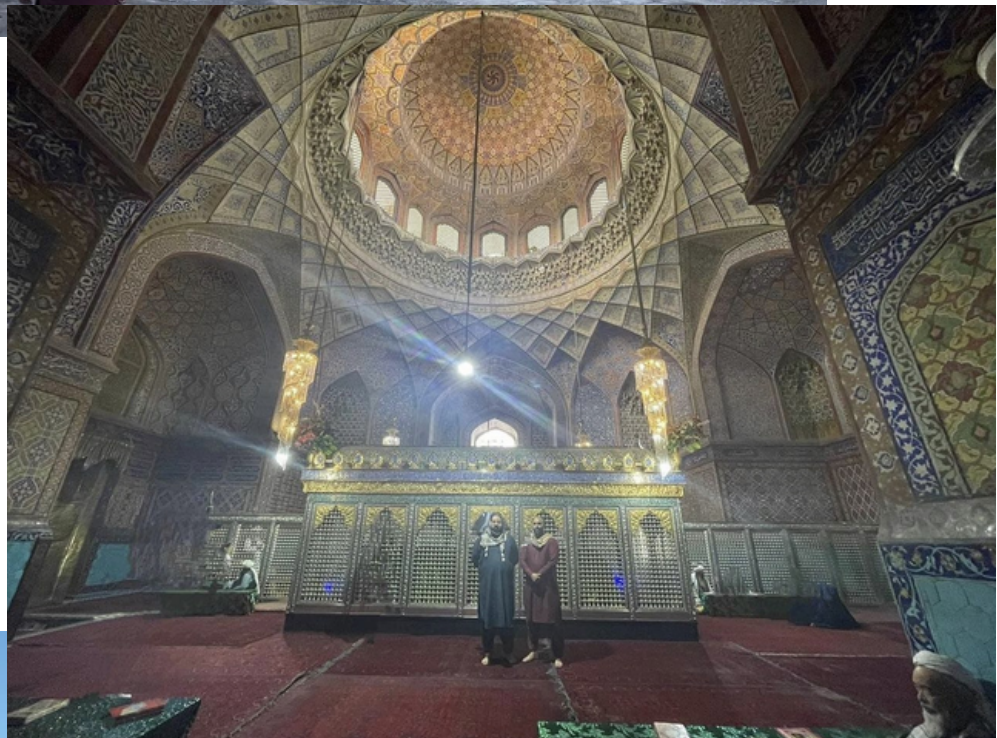
When my uncle found out that I had booked a ticket to visit Afghanistan for the first time in my life, his reaction was more extreme than I anticipated. He raged at my sister, *“Is [Basil] out of his mind? The Taliban are going to stop him in the street and tell him to recite his prayers, and if he messes up even a word, they’ll kill him on the spot!”* My sister, now anxious for me because of his reaction relayed the message with a discernable tone of heightened concern for my safety. Of course, I assured her that I knew what I was doing, told her to ignore my uncle’s hysterics, and went ahead with my travels as planned. I hadn’t thought about his warning at all as we arrived at the then year-old Islamic Emirate, drove through Kabul’s many checkpoints, or walked through the crowded neon-light lined streets of Karte-Char. Not once was my brother or I stopped, questioned, or even approached by a Talib on the street. In fact, for several days, our only interaction with a Talib was at a checkpoint just outside the airport and it consisted of him asking us where we were from, apologizing for stopping us, and upon hearing it was our first time ever in our homeland, inviting us to have tea with him. We thanked him for his generous offer, politely declined, and continued on our way.

The first time my uncle’s warning actually did come to mind was when we made our way from Kabul to the northern city of Mazar-i-Sharif. The trek would take twelve hours over the most distressed ‘roads’ a first-world citizen could

imagine. The road from Kabul to Mazar travels high into the Hindu Kush Mountains, along the very edges through the Soviet-built Salang Tunnel. Knowing the ride would take a half a day, we left Kabul in a rented car with a hired driver in the middle of the night. Around 3:00AM, we had stopped at the first of eight, maybe nine, checkpoints that we would go through just to leave the city. During the day on the busy chaotic streets of Kabul, security guards wave dozens of cars through checkpoints without stopping them — only selecting random or suspicious vehicles for cursory questioning or a quick search. Leaving the city in the middle of the night is a different vibe altogether.

When we pulled up to the first checkpoint, no other car was on the road. Of course, we stopped and rolled down our windows. Two men strapped with assault rifles on their hips approached our car on both sides with flashlights in hand. Sitting in the passenger seat, I silently hoped that the guards would address their questions to our driver. They didn’t. A gruff older man of about forty asked me in Pashto-accented Farsi, “Where are you coming from?” Frazzled, not expecting to have to be the spokesman for our party, I thought of my uncle’s ramblings about being shot point-blank by a rabid Talib. I debated whether I should tell him that we were foreign-born Afghans visiting the homeland for the first time (For sure he would find that endearing and disarming).

Eventually, I just blurted out “Kabul.” He gave



me a look as though I had just said the most retarded thing he heard all night. “Obviously, you’re coming from Kabul,” he said, “Where in Kabul are you coming from?” I hesitated for a second while I tried to remember the name of my cousin’s neighborhood, but eventually was able to get that out too. “Why do you seem so nervous,” he asked — through an unexpressed half-smirk. All I could come up with was “I don’t know.” He checked our visas and they sent us on our way. I looked back at my brother and we laughed, both of us positive that the exchange would have made any of our other American-born cousins shit themselves.

Towards the end of our trip, my brother and I had gotten home-sick for a few Western creature comforts: real beds, real chairs, real Western-style toilets. We decided that we would reserve a room at the Intercontinental Hotel in Kabul for a night and finally get to enjoy all three again. The hotel brands itself as the only 5-star hotel in all of Afghanistan. That may have been true when it first opened in 1969, but in 2022 this was generous. Those who followed Afghan politics in the 90s might remember the hotel as where the Taliban executed the last Soviet-backed president when they secured power in the 1990s. For my brother and I though, the Intercontinental had a rosier provenance. For us, it was where our grandfather was a dues-paying member, where he played tennis as an idle-rich aristocrat, partied with foreigners and met his French wife. He told us about the food and concerts at the lavish pool and in the heat of early September in Kabul, that sounded too good to pass up.

We booked our rooms for the night and were picked up by the hotel’s dedicated ground transportation service. What looked like an

armored RAV4 picked us up and brought us through even more checkpoints. We were used to it by now. We checked in and as we walked around the lobby, it felt like a ghost town. No other guests. Just a handful of employees scattered about who seemed to be waiting for us to ask them to do something. All we needed was to be pointed to the pool.

We arrived at the pool grounds to find three Taliban soldiers laughing and horsing around in the water. As soon as they saw us, they began to make their way to the ladder. They looked at us like we were their shift manager at some chain restaurant and had just caught them vaping in the walk-in. We quickly assured them that they didn’t have to leave because of us and that we just wanted to take a dip in the pool along with them. They looked at each other, shrugged their shoulders, and in an instant we had made three Talib friends.



I couldn't help but laugh as I found myself swimming in the pool of the Hotel Intercontinental in Kabul with these three young Taliban soldiers having a contest to see who could hold a handstand underwater the longest. These men — the oldest barely in his 30s — weren't bloodthirsty backwards cave-monkeys like I had been assured in the leadup to my trip, they were just three young men having fun. They were kind, personable, and fascinated by my polaroid camera. These young men who had freed our homeland and defeated the greatest military alliance in the world weren't interested in whether I could recite my prayers properly. Instead, they wanted to know what I did for a living. Whether I owned my home or rented it. They wanted to know what life was like in America. Of course I told them America was in decline — that everything was becoming more expensive, people were increasingly unable to afford houses, and that everyone had all but gone insane. I was gracious enough to spare them the gruesome details. Didn't really seem like the best time to bring up transgenderism, though I was tempted. We swam and chatted for just over an hour before gifting them the polaroids we had taken as they left to attend their business for the day.


As our trip drew to an end I reflected on my ten days in Afghanistan, and my thoughts kept coming back to my uncle's reaction. It was the kind of knee-jerk hysteria I had become familiar with in the several months following the liberation of Afghanistan by the Islamic Emirate in 2021. The cessation of hostilities was a milestone ending a more than forty-year status quo that I had immediately welcomed with cautious optimism. To any observer paying attention, the liberation of Kabul in August had been a forgone conclusion

as more of the country came under Taliban control though the Spring and Summer of that year. But for thousands of Afghans living in the West for decades & those born in diaspora, including many in Kabul who had collaborated with the occupiers, it was a psyche-shattering shock that left them confused, devastated; and raving for more intervention, war, and bloodshed. These people could not accept the truth that had become obvious at that point: that the Islamic Republic of Afghanistan (2004-2021) was a puppet regime that existed solely to launder money from Western taxpayers to the defense industry, that billions of dollars were spent to create an illusion of progress that was just barely held together through a fake government, fake army, fake middle-class propped up by endless Western NGOs, built upon the bodies of innocent Afghan civilians in the hinterland. The Taliban and their Islamic Emirate were the only political force with the requisite means to maintain order and govern the country post-occupation. To all but the most diehard liberal idealists, these facts had been self-evident for years, but for those whose identity and (more importantly) their livelihood had been predicated on the occupation, this was an impossible pill to swallow.

For months, people like me, the cautiously optimistic, had the difficult task of navigating an endless barrage of breathless hysteria about the impending doom of Taliban-controlled Afghanistan. For months, we were browbeaten with fantastical predictions of mass reprisals, ethnic cleansings, and femicide that never came to pass. We had to suffer the indignity of being lectured and talked down to by midwit liberal imperialists of all stripes — defense industry stooges, heads of feminist Globohomo NGOs,

and their Afghan *gusano* paypigs. When not a single one of their claims came to pass, their goalposts sneakily shifted. What started as fearmongering about potential campaigns of violent persecution carried out by the Taliban against women and ethnic/religious minorities had to shift to calls for intervention on the mere grounds that girls' schools have been closed for too long. Of course, the fact that all schools had been closed during the last year of the puppet regime due to Covid™ wasn't considered. Reality and nuance are just pesky inconveniences that you can ignore when your goals align with those of the defense industry.

A little over a year into the Islamic Emirate's governance, it was clear that there was still some unease with the rapid arrival of the 'new normal' in Kabul. Everyone I spoke to in Afghanistan acknowledged that the end of the war was an unequivocally good thing. All agreed that the puppet regime that dissolved a year prior was nothing more than a patronage system buoyed by foreign money, bribes, and corruption – both financial and moral. Everyone had salacious stories to tell about former government officials and bigwigs and their unabashed immorality — spending ill-gotten gains on properties in Turkey and Dubai while engaging in the most shameful forms of thuggery, abuse, and degeneracy at home. These stories were contrasted with testimonies of the new reality in Kabul. People could now, for example, travel throughout the country as we had without being shaken down for bribes at checkpoints or getting caught in either a NATO or resistance offensive. A sentence or two of perfunctory gratitude for the end of the war, however, almost always gave way to several minutes of gripes and grievances. No one anywhere is every truly satisfied.

As I write this, eight months post return from Afghanistan, things continue to improve. My contacts there tell me that the growing pains that come with a new regime have lessened with time. Of course, new realities bring new difficulties. Economic issues and border disputes with neighbors, for example, are only exacerbated by an international community that seeks to punish Afghans for daring to want peace, prosperity; and the independence to carve their own way with the guidance of Islam. God, however, is most Beneficent and Just, and the Afghan people know that well. May He continue to guide Afghanistan, and us all.  Basil tweets @NeoBactrian

**Did
you
know?**

**هل
تعلم؟**

Mehmed II was 21 years
old when he broke
through the walls of
Constantinople

**Age is just a
number.**



A person wearing a white thobe and ghutra is riding a horse in a desert landscape at sunset. The sky is a mix of blue and orange, and the ground is a flat, sandy expanse. The person is looking towards the right of the frame.

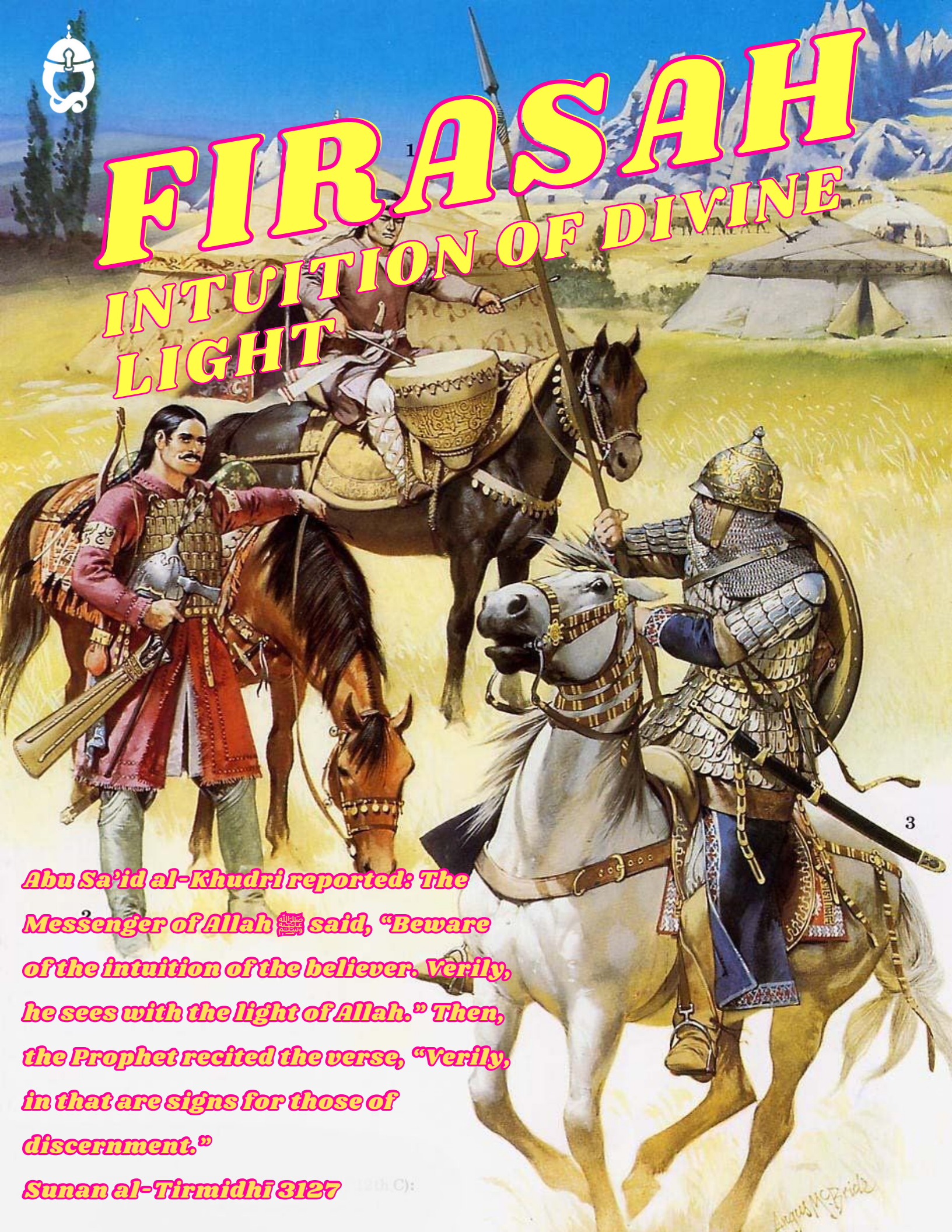
فَفِرُّوْا إِلَى اللَّهِ

So flee to Allah (Quran 51:50)



FIRASAH

INTUITION OF DIVINE LIGHT



Abu Sa'id al-Khudri reported: The Messenger of Allah ﷺ said, "Beware of the intuition of the believer. Verily, he sees with the light of Allah." Then, the Prophet recited the verse, "Verily, in that are signs for those of discernment."

Sunan al-Tirmidhi 3127 (2th C):

August 10, 2018

SULTAN OF DREAMS

NUR AD-DIN ZENGI

February 1118 – 15 May 1174

ZENGID RULER OF SYRIA

MENTOR OF SALADIN



Nur al-Din Mahmud Zengi was born in February of 1118, twenty years after the First Crusade, son of Imad ud-Din Zengi, the Turkish atabeg of Aleppo and Mosul for the Seljuks. He would become the second Zengid ruler of Syria before his protégé Saladin's takeover as Ayyubid Sultan, defined by his staunch opposition to the crusader presence in the Muslim Levant. Though remembered for setting the stage of the more famous Saladin's rule, a lesser known story about him lends some hints as to the quality of his spirit as a devoted believer in Allah and His beloved Messenger ﷺ.

It is narrated that one day, Zengi had a dream in which he saw the Prophet ﷺ pointing at two blonde men saying "Mahmud, save me from these criminals!" The sight of the Prophet ﷺ on its own is the greatest blessing any Muslim can experience in the form of a dream — but accompanied with the sight of his blessed face was a direct order from him. He'd awoken in a panic, unsure of what to think. Zengi prayed *Tahajud* and went back to bed, but saw the same exact dream again. Once it happened a third time, he knew he needed to act.

Nur al-Din summoned his minister, Jamaluddin al-Mawsili, telling him the story. They decided to prepare immediately for a trip to Madina. They made it to Madina from Egypt in just sixteen days. Once arriving, he went first thing to the mosque of the Prophet ﷺ to see his grave undisturbed, with nothing seeming out of place. Still, he knew something was amiss.

To lure them out, Zengi decided to announce he would give alms to the citizens of Madina. Everyone seemed to show up, but he didn't see the two men from the dream.

Upon further asking, he heard that there were two pious Moroccan travelers renting a room close to the Mosque of the Prophet ﷺ, who seemed to be the only ones who didn't leave their residence upon the announcement of the alms.

Zengi took his entourage and confronted them — they were indeed the men he dreamed of. There was nothing in the room to incriminate them, but as he looked he found a carpet with nothing underneath. He lifted it, exposing a tunnel that was being dug in the direction of the grave of the Prophet ﷺ.

Upon discovery, the suspects confessed. Turns out, these two men were spies pretending to be Moroccans coming for the pilgrimage. They were heavily funded with the goal of stealing the body of the Prophet ﷺ and gifting it to the Pope in Rome. Each night the men were digging, filling their satchels with soil and tipping it in the *Baqi'* graveyard between digs. The men were arrested, charged, and executed for the plot.

Before Nur al-Din left Madina, he ordered that a ditch filled with lead be constructed around the grave of the Prophet ﷺ such that no one attempting such a plot would be successful in penetrating the tomb's walls in the future. This barrier remains inaccessible to this day.

Though not known for the great victories of Saladin and suffering great inertia in trying to rid the Levant of the crusaders, Nur al-Din Zengi will forever be known as the man, among many throughout history, to be given the honor by Allah to protect the glory and dignity of His beloved ﷺ in his lifetime. Such a blessing may not be for the masses, but it's one every single one of us envies with great intensity.

(Story from: Nur al-Din Ali al-Samhudi, Wafa al-Wafa bi Akhbar Dar al-Mustafa, vol. 2)

ABDULLAH YOUSEF



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OF THE
LEVANT



ICHOR HEART
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ABDULLAH YOUSEF

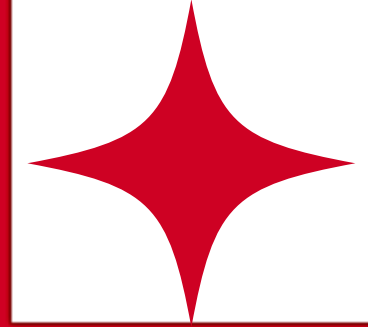


ISLAM
und
JUDENTUM

ISLAM & WHITENESS

Jonathan A.C. Brown

A STAR HIDDEN IN THE NIGHT



**THE THOUGHT OF ABEL
BONNARD**

**Words: BHERIA
@BheriaMS**





Within the obscure life and death of Abel Bonnard, French novelist and politician, lie the ideas of a man tied one way or another to his affinity for Islam, says BHERIA

It is an unquestionable reality that authors of the "right-wing" family endure a mysterious bane, deliberately entrusted to oblivion so that curious readers may be shielded from their infecting concepts and contaminating principles, considered far too subversive by the prevailing left-liberal establishment. While a providential few manage to elude such a destiny, such as Ernst Jünger, the majority are condemned to languish in obscure books' footnotes, like Wyndham Lewis, despite being the intellectual force behind England's sole modernist artistic movement, Vorticism, alongside Ezra Pound, himself a collaborator of no small worth.

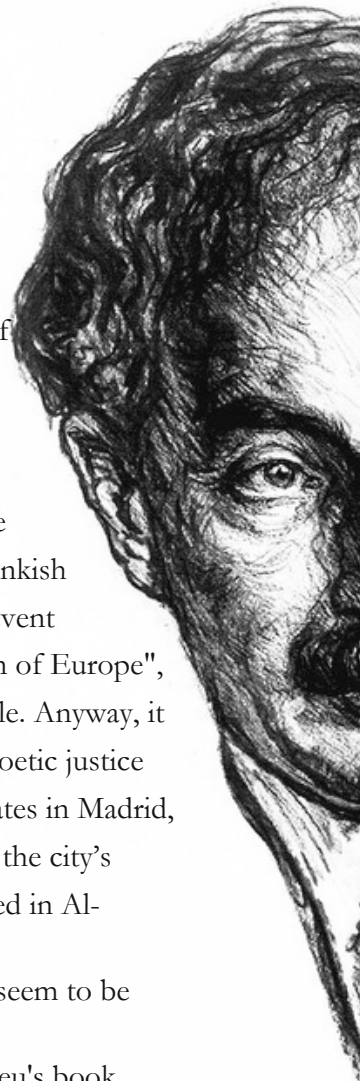
Among these overlooked figures, we also meet Abel Bonnard, born in the year 1883 amidst the historical city of Poitiers, only to meet his demise, while in exile, within the borders of Spain, in the year 1968, in May as well, considering that May 68, with its youth-powered civil unrest, for many French intellectuals, is when France definitely moved into cultural liberalism.

Indeed, Bonnard's enigmatic persona invites symbolic exegesis, particularly when viewed through an Islamic lens (we anticipate that most of our readers would fall within such categorization). Poitiers, his birthplace, evokes

the defining 732 battle that pitted Frankish forces against the Umayyads, an event touted as halting "the Islamization of Europe", which might be a sort of hyperbole. Anyway, it would that most of our readers would fall within such categorization). Poitiers, his birthplace, evokes the defining 732 battle that pitted Frankish forces against the Umayyads, an event touted as halting "the Islamization of Europe", which might be a sort of hyperbole. Anyway, it would also mean that a form of poetic justice emerges as Bonnard's life culminates in Madrid, where he would meet his demise, the city's foundations of course being rooted in Al-Andalus.

Bonnard's life and death thus seem to be connected to Islam.

Delving further, Olivier Mathieu's book, *"Abel Bonnard, une aventure inachevée"* (1988), one of the too few books about Bonnard, unveils a glimpse into Bonnard's possessions at the time of his passing : some work by Schopenhauer and, more essentially perhaps, the Quran laying upon his desk, illuminating Bonnard's admiration for Islam as a "great, simple religion, a manly



religion, a military religion” (p. 220).

This affinity for virility may be biographical indicator, as some speculate Giuseppe Primoli, an Italian noble, art collector and early pioneer of photography, with family ties to Napoleon Bonaparte, to be his biological father (even though both Olivier Mathieu and Benjamin Azoulay refute such a connection.)

This fascination with a vitalist and virilist worldview, once linked to his homosexuality (but now debunked), likely propelled him towards Fascism in the 1930s. His involvement peaked when he assumed the role of Minister of National Education under the collaborationist Vichy regime from 1942 to 1944. But was Bonnard solely a fascist, as history remembers him?

Julius Evola, too, faced accusations of fascism, yet from his Traditionalist perspective, fascism remained excessively "modernist." Bonnard's radical critique of modernity paralleled René Guénon, another Traditionalist thinker. Even his earlier literary works foreshadowed his political path.

Bonnard embarked on the twentieth century as a poet, notably exploring animal themes, carving his own niche in the poetic realm. In 1906, at a tender age of 22, he secured the prestigious poetry prize from the French Academy with his debut collection. Transitioning to novels and short stories in the 1910s, his works exuded a "Proustian" essence preceding Marcel Proust himself (also an admirer of Bonnard), delving into nostalgia and personal psychological experiences.

However, it was in the 1920s that for Bonnard the countermobilization of modernity truly emerged. His travelogues, such as "En Chine" (1924), written after his 1920-1921 journey to China, revealed his civilizational perspectivism and what we'd today call ethno-differentialism. Rejecting the cultural imperatives of liberal-modernity and materialism, Bonnard refused to judge Chinese civilization through a Western lens. Other travelogues explored Morocco as well Brazil (the latter essay has been re-edited recently; it contains Bonnard's views on race in particular.)

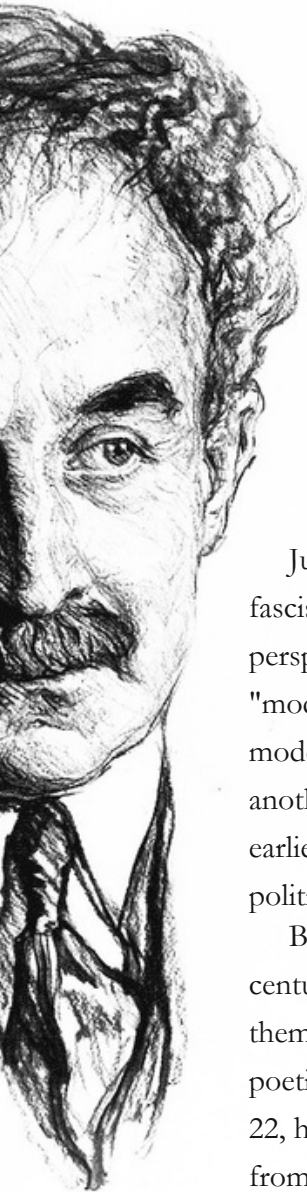
Leo P. L. Woo, in a 1927 book review of "En Chine" penned for *The Catholic Historical Review*, wrestled with Bonnard's "relativism," disagreeing with his recommendation that only elite representatives of civilizations should communicate, fearing an inferiority complex in the more naïve students. Nevertheless, even Woo was compelled to acknowledge the literary splendor – as he deems it – of Bonnard's prose.

It's quite simply because Bonnard has the sharpest writing style among the French writers of the last century, despite the decent competition (I'm thinking of Paul Morand in particular), and you have to travel back in time to the eighteenth century to find comparable writers, the French moralists such as La Rochefoucauld that Nietzsche revered so much (Bonnard himself esteemed the German philosopher.)

Thus, having briefly outlined his biography and writing style, let us savor select excerpts that encapsulate Bonnard's core ideas:

On Race

“Every man of race, whether Turkish, Arab, Black, Chinese or Indian, has dignity. He knows how to live; he has his own way of life; he gives way to the hazards of life with tranquility, because he



carries within him the means to respond to them. The raceless man, on the other hand, is restless: to do anything, he has to reason. In other words, to find his way he has to start by rambling, indulging in philosophies from anywhere, which should never command life. The man of race refers to his poets: these poets are the august pinnacle of his genius. France lacks poets from France; they are too separate from the national people when they are themselves - and too popular when they want to be of the people.

We will be accused of wanting to be tyrants and oppressors. Would that we could prove the contrary! But that's not what we're about. It's simply a question of not being oppressed or destroyed.

We have to define race from another angle, from above. Race is defined by a coherent set of thoughts, feelings, traditions, intellectual and moral dispositions that translate into recognizable physical and physiological characteristics: a lifestyle based on bodily dispositions. What counts is the man of the race, whether chief or soldier, lord or peasant, and we know this." (*Écrits politiques*)

On Democratic Politics

"Modern man's prison is politics; in other words, his servitude consists in the very thing we call his freedom. We tell him he's free and, having said that, we force him to make his machine work. Is the squirrel any less captive than the bird because he makes his cage turn? [...]

Democracy is the regime of authority turned inside out, of faceless authority, of shapeless authority. Instead of narrowing towards peaks where the man who exercises it, finding himself more and more isolated, feels more and more responsible, where he is also by his very elevation

more and more exposed to sublime ideas, touched by the ray of the poets, placed in comparison with the great men who are the serene summits of history, it sinks on the contrary more and more into the impersonal, the irresponsible, the murky." (*Ce monde et moi*)

On Liberal-Capitalism

"The unlimited extension of capitalism denounces a society that doesn't exist to resist it. It's not that it has neither spirit nor soul, but it has only a soul of survival and a spirit of hang-up. This is liberal society. Liberal society seems to allow man everything, but in fact ruins all the conditions under which he can be. It opens up immense prospects for an abstract man and cuts the roots of the real man. It does not live on its principles, but on the funds left to it by the previous society (religion, military and professional virtues, chivalry).

The internationalist is a consumed, levelled, dehumanized man. The very violence with which he illuminates himself cannot hide his insipidness. He professes to love all men only to dislike those around him. A man who professes to love only humanity is no longer a man. The desert is the home of the speck of dust." (*Ce monde et moi*)

"Bourgeois society had no concern for man. It became cruel through insensitivity, inhuman through indifference; naturally, this indifference did not admit to itself.

Democratic eloquence was there to cover the obscenity of the reign of money. The fig leaf of capitalism was liberalism. But the wind that blows and tears off so many leaves is strong enough to blow this one away too. [...]

In the dismembered society of capitalism and liberalism, we found two equally vicious extremes: either, under the tyranny of capitalism, man gave

his labor and his contribution to the community without receiving a fair reward in return, or, on the contrary, under the decomposition of liberalism, the individual demanded everything from society without providing anything.

When right relations are established, everyone, in the material and moral order, will know each other by the incessant and regular exchange, both ordinary and magnificent, of everything he brings to national society and everything he receives from it.” (*“Écrits politiques”*)

On Traditional Wisdom Against Modern Knowledge

“The practice of a trade, the lessons of grandmothers, the secrets of the fireside, all contribute to making the ignorant a kind of obscure initiate. The ignorance of old women is so profound that it touches the secrets of life; that of shepherds is so lofty that it has its head in the stars. It's remarkable that in a time when we talk about science from morning to night, we never talk about wisdom. Science and wisdom, however, were once like two sides of the same cloth. Our fathers thought so, and all Asia thought so, before we started spoiling it. Their curiosity is keen, though it expects more than it seeks. They gather the most disparate information, but Wisdom administers all these materials, and while she plays the role of architect, regulating the span of the vaults and allowing the spires to soar, Religion, Tradition, Experience, Fairyland and Science itself melt, build, fortify, adorn, illuminate, flower and perfume the holy cathedral of ignorance. Let us now approach the new man, the antagonist of this one, and see him up close. First of all, he no longer knows how to live. He's the ignoramus with manners, mores and rituals. For him, incapable of regulating the slightest ceremony, of

organizing any slightly noble meeting with his peers, he no longer even knows how to enter the celebrations of the Universe without making a stain. On May Sundays, when the urban hordes spill out into the countryside, it's dreadful to see how they wreck the spring. The peasants, in their dialect, had a name for the smallest plant that distinguished it and thanked it for flowering differently from the others. Modern man sees all this only in broad strokes, from above and from afar, and the ineffable finery of the fields is nothing but weeds to him. He is ugly, in the sense that ugliness is a sign of exclusion. It was the ignoramus who was beautiful, with the grave and superb costumes which, at the same time as designating in him the son and heir of a race, associated him with the universal festival, the plumage of birds, the enchantment of meadows in bloom.” (*“Éloge de l'ignorance”*)

On Modern French Decadence

“The qualities that made France a great and charming nation are the antithesis of everything the French have become in recent times, as a result of this democracy which, under the cloak of lying rhetoric, has no other end than to push every man lower than he was. If we want to find, in the disaster that ends one era, the opportunity to begin another, if we want to be reborn today, we must first understand, once and for all and to the core, that in our general appearance, we were yesterday the opposite of ourselves.

A whole book could be written on this contrast. I'll just give a few examples here. Look at him, this man whom bourgeois demagoguery has, in recent years, multiplied among us in so many specimens, at once soft and boastful, slouching and pretentious, not content to slacken off in everything, but still putting a feather duster of

fatuity to his negligence, coquettish without being clean, and of a coquetry so disparate moreover and so heterogeneous that the effect produced was ridiculous. Look at him, this poorly dressed octopus unwinding its tentacles in a troubled society, this man without correction or firmness, sometimes sweeper and sometimes minister, whom we met with boredom in the streets and saw, in official photographs, wearing, at the corner of a limp mouth, the vile cigarette that marks the refusal to behave properly. This man did not belong to one class more than another, his true character being precisely that of having disintegrated, of no longer holding to a tradition or mores, of being properly a man without class: it abounded in the political staff, and among the goppers who continued it and who were often well-dressed people, without ever being decent people; it abounded in all that part of the nation which took itself for the bourgeoisie because it had money, and if I suffered, for my part, to see it become so common also in the people, it is because the people are the reserve of the nation, and that one can fear that all is lost, when it is spoiled.” (*“Écrits politiques”*)

On Love

“To love a being is to forget the world in her, because she is a world.

To love: to concentrate on a single being the need we have for others; to ask him for as much happiness as we would like to give him; to have of him the need we would like him to have of us.

To love someone is to have found the human being who allows us to spend on him the qualities we would lose with others... to have found the being who, by his own scarcity, arouses our own.

To love someone sincerely is to show them

our riches and our poverties.” (*“Ce monde et moi?”*)

On Women

“You have to be a fool to say anything but good things about women, but you have to be ungrateful to say anything but bad things about them. [...]

Women are the signposts of their time. When all high things die, a certain type, a certain flower of woman disappears.

Love goes with the other arts. [...]

The modern woman is no stronger than before.

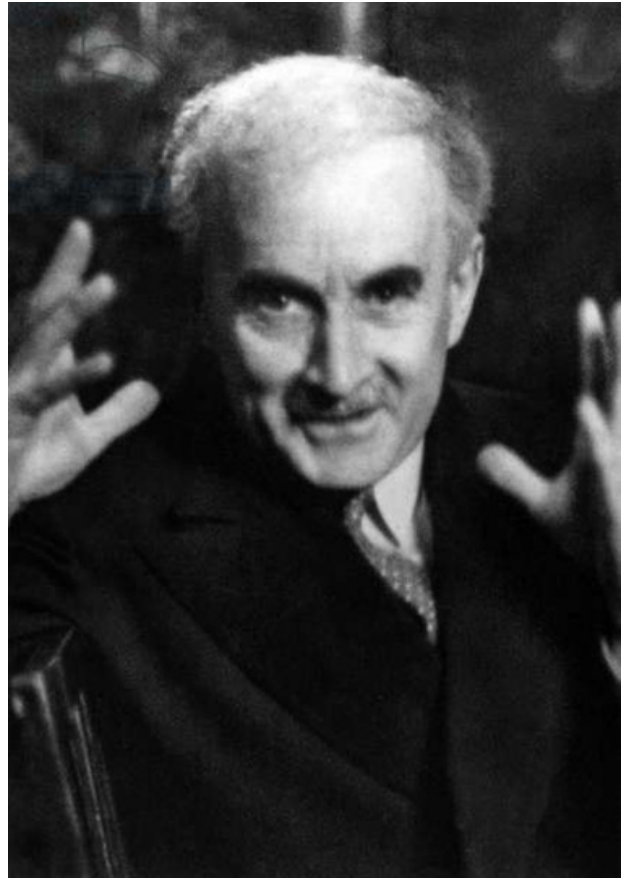
Only she has painted her weakness into hardness. [...]

Almost all women are dissimulated. Even those who are not hidden by a quality of their nature remain hidden by a disposition of their species, linked to the general necessities of women's lives, and, even though their own lives are simple and frank, they carry this concealment with them like a useless weapon that may one day be needed.” (*“Ce monde et moi?”*)

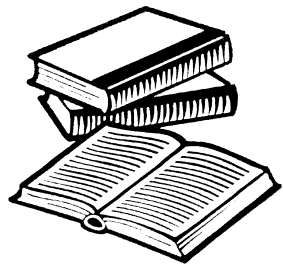
“This is particularly true of women, as it is of all human beings: we must know them for what they are, and speak to them according to what they believe themselves to be. We never act better on their true nature than when we reach it according to the false idea they have of it, instead of rejecting them from us, perhaps forever, by speaking to them directly according to what it is.

Above all, women want to be taken seriously. Those who swim in the flow of hours, as changeable as it is, want to give themselves the glory of answering for them in the most distant future. We must treat the great child as a great person; we must tell the sister of the clouds that she is the sister of statues; we must cover the very indulgence we show her with specious demands.

It's also true that not all statues are alike. Above those whose attraction lies in their ability to blossom only in the present, and who can only give without promising, others feel the need to commit themselves and have the strength to do so: it is only unfortunate that this solidity is often found in them only at the expense of charm; while we admire the merit they have of not changing over the years, we would like them to have kept the prestige of changing according to the moment: the satisfaction we feel in not doubting a woman is noticeably dampened when we realize that her virtue results from the fact that she is less feminine than many of those she appears superior to, and there will always be men who prefer the worried possession of an opal to the confident possession of a pebble.” (“*Savoir aimer*”) ✦



You can find more from Bheria on Twitter (@BheriaMS), as well as his regular writing for the blog MuslimSkeptic.



The Big Step

How To Survive Islam
In The Anglosphere



by **Mahdi Lock**



Ibn Abbas (RA) narrated from the Prophet ﷺ : "When one of you eats, he should say: Oh Allah bless us in it, and give us better than it. When he is given milk to drink he should say: Oh Allah! Bless us in it and give us more of it, for no food or drink satisfies like milk."

ABU DAWUD 3730



got milk?

THE CANCER OF CONSUMERISM

Words:
CHARLEMAGNE
[@0x_charlemagne](#)





“Know that this worldly life is no more than play, amusement, luxury, mutual boasting, and competition in wealth and children. This is like rain that causes plants to grow, to the delight of the planters. But later the plants dry up and you see them wither, then they are reduced to chaff. And in the Hereafter there will be either severe punishment or forgiveness and pleasure of Allah, whereas the life of this world is no more than the delusion of enjoyment.” - Quran (57:20)



One of the Quran's most remarkable aspects is its profound influence on modern concepts. The verse above eloquently captures worldly existence's ephemeral nature and material pursuits' futility. It serves as a poignant reminder that these worldly possessions, which hold no value in the grave, often consume the aspirations of many modern-day Muslims. Lavish weddings, expensive residences, and engagement in prohibited professions and activities merely contribute to accumulating meaningless possessions — a fruitless pursuit.

This enduring phenomenon finds its contemporary parallel in the ideology of "minimalism." Rooted in both design and lifestyle, minimalism advocates for simplicity, functionality, and the elimination of superfluous clutter. At its essence, this philosophy inspires individuals to prioritize the essential aspects of their lives and discard anything that adds no true value.

Adopting a minimalist lifestyle yields numerous benefits. It keeps one firmly grounded in the present reality, freeing them from the shackles of material possessions and averting the perils of plunging into crippling debt in pursuit of superficial trinkets.

Freedom

The aspect of minimalism that often receives insufficient attention is the remarkable level of freedom it bestows upon its adherents. Many individuals find themselves ensnared as virtual slaves to their possessions, compelled to adhere to a particular lifestyle solely to sustain these mere trinkets. Let us pose a simple question: would you prioritize genuine freedom or a collection of expensive belongings that scarcely see the light of day?

The predicament arises from a flawed association made by post-modernism, equating freedom with possessing shiny trinkets. Consequently, the more material goods one accumulates, the greater their assumed freedom. This toxic ideology lies at the heart of the predicament wherein countless individuals are trapped in a life of debt servitude. True freedom remains unattainable as long as one forms attachments to worldly possessions, for the insidious influence of lifestyle inflation becomes an insatiable void, gradually consuming every aspect of one's existence.

Allow us to present a question:

Imagine that at this very moment, as you read these words, you are compelled to vacate your

home. You have an hour to gather your belongings; anything left over will be left behind.

The Levels:

1. Easy: Your sole valuable possession is a personal device or machine. Everything else is unimportant and can be left behind without inflicting significant financial or emotional strain.
2. Medium: Similar to the easy category, but with a few additional non-essential items that must be abandoned, though their departure would yield minimal financial or emotional impact.
3. Hard: You possess a multitude of trinkets. Selling off everything would require weeks, if not months, of effort. Clearing out the excess would burden you both mentally and financially.
4. Impossible: Your possessions have become an intrinsic part of your identity. You cannot fathom parting with the accumulation you hold dear, as they carry immense sentimental or financial value. You are emotionally attached to these amassed belongings, rendering their relinquishment unthinkable.

Most individuals professing to be minimalists likely fall into the "medium" category. While residing in the "easy" category may appear straightforward, it is common for people to retain a few items of sentimental or practical significance in their lives. If you find yourself in the easy or medium category, congratulations! You are well on your way to achieving complete detachment from this world.

But what about those who find themselves submerged in a sea of shiny trinkets, struggling to stay afloat?



Breaking the Chains

As you delve into this article, a sudden realization dawns upon you — you have unwittingly become a consumer, surrounded by a cluttered abode adorned with countless useless possessions. Yearning to liberate yourself from the material entanglements that bind you, you now seek a pathway to detachment from this worldly existence. But how does one embark on such a transformative journey?

It is common for individuals who embark on this quest to turn to the renowned figure of Marie Kondo, whose name has become synonymous with the pursuit of order and decluttering. Many seek solace in her influential book or her captivating Netflix series, "Tidying Up with Marie Kondo." From this emerges the popular "Does it spark joy?" meme, which stems from the profound philosophy underlying her approach to organizing one's belongings.

According to her philosophy, objects should be functional and bring genuine joy and happiness.

The process begins by gathering and sorting belongings by category (clothing, books, or sentimental items) instead of by location. Once

the items are grouped together, the next step is to hold each item in your hands and ask yourself if it sparks joy.

When an item sparks joy, it elicits a positive emotional response. It could be a feeling of happiness, love, or a simple sense of pleasure. If an item does not spark joy, Marie Kondo suggests expressing gratitude for its service and letting it go by donating, selling, or discarding it.

This is not the way.

“All that matters is having single-minded purpose (ichinen), in the here and now. Life is an ongoing succession of 'one will' at a time, each and every moment. A man who realizes this truth need not hurry to do, or seek, anything else anymore. Just live in the present with single-minded purpose.” — Yamamoto Tsunetomo, Hagakure

When a person decides to ascend this worldly life, the most important aspect is the concept of “living in the present moment.” The simplest way to understand this is only worrying about things currently happening, not things that could or will happen in the future. This concept can be extended to the objects you own. You should only aim to own things that you consistently use. Everything in your life must have a purpose. If it does not, it is, by definition, useless.

“A real man does not think of victory or defeat. He plunges recklessly towards an irrational death. By doing this, you will awaken from your dreams.” — Yamamoto Tsunetomo, Hagakure

We do not like Marie Kondo’s approach to removing one’s trinkets because, by default, it does not solve the root issue - consumerism. Furthermore, as the above quote from the Hagakure suggests, when you decide to walk the straight path to “awaken from your dreams”

(delete all the programming that the media and degenerates have brainwashed you with), YOU MUST go all in. If you do not do this, you will hesitate. And hesitation always leads to failure.

The Vagabond Method

A remarkably straightforward approach exists to accomplish this goal, contingent upon the magnitude of the clutter that must be discarded. Begin by meticulously observing and taking daily mental or physical notes of every item you utilize. When we say “everything,” we truly mean everything.

Now, take a resolute stance. Any possessions not included in the comprehensive list from the previous step are now deemed irrelevant to your existence. They are no longer worthy of your attention. You may choose to generously give them away, sell them, or dispose of them entirely.

Depending on the volume of trinkets that occupy your life, grant yourself a predetermined span of time to rid yourself of them. If you fail to meet this self-imposed deadline, chastise yourself by undertaking a demanding task as a form of penance. It is crucial that the punishment you inflict upon yourself be sufficiently arduous, for failure necessitates self-imposed consequences that foster resilience. Here are a few illustrative examples:

Embrace the act of shaving your head, symbolizing a transformative step towards detachment.

Read the Quran as a reminder of how fleeting the life of this world is.

Read the stories of the companions of the Prophet (PBUH) and how they sacrificed everything in this life for the next one to strengthen your resolve.

Challenge yourself with an arduous series of

200 consecutive pushups, epitomizing discipline, and strength.

Furthermore, to ensure continual progress, conduct monthly audits. Regularly revisit step one, reevaluating your possessions to prevent regression into the abyss of consumerism. It is imperative to maintain self-accountability and to fortify your resolve. Understand that occasionally, individuals may veer off the path due to personal or external circumstances. No one is born flawlessly perfect. However, true greatness lies in one's ability to reclaim the path even after straying, reaffirming their commitment to the pursuit of detachment.

Modern Day Slaves

The modern era, unfortunately, often confuses purpose with material consumption. Engaging in conversations about aspirations with most people typically involves aspirations of acquiring lavish residences, acquiring the latest car models, or accumulating wealth. However, the great Muslim leaders of old sought not trinkets or riches. Instead, they pursued mastery in the physical, spiritual, and emotional realms.

Regrettably, many individuals have succumbed to the insidious indoctrination that material possessions signify success or mastery. Their lives revolve around ceaseless consumption, often entangling themselves in debt to fuel their insatiable desires. This treacherous cycle compels them to participate in an insipid rat race, tirelessly striving to repay their loans so they may continue their consumption. Their existence becomes one devoid of purpose, consumed by hollow indulgence.

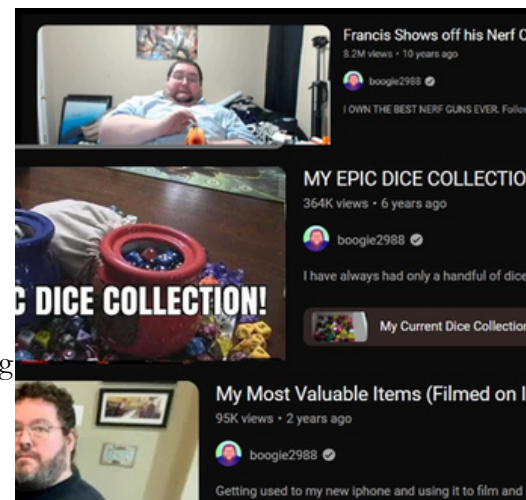
Tragically, the realization of this harsh truth often arrives too late in life for many individuals. They find themselves trapped in a system they

can no longer escape, as the system, through interest and debt, now exerts ownership over them. Alternatively, they suffer from the grip of the sunk-cost fallacy, convinced they must persevere despite the depths of despair.

In truth, the majority willingly submit themselves to the rat race due to their addiction to materialism. Large corporations and governments employ the allure of new trinkets as bait to ensnare individuals within the system's confines, rendering them slaves to their desires. However, those who awaken to this reality and steadfastly refuse to participate in this charade attain true freedom. A striking example of such liberation can be found in the story of the streamer Boogie2988. Having battled obesity for most of his life, he failed to address a fundamental prerequisite for attaining freedom—a strong and healthy body.

Nevertheless, what makes his case captivating is that the universe bestowed upon him an opportunity. He rose to fame on the internet, gaining the ability to generate substantial income with minimal effort. Yet, did he employ this newfound wealth to enhance his well-being? Regrettably, he succumbed to his addiction, amassing an array of frivolous trinkets that added no true value to his life.

A mere moment spent searching for his name alongside the word "toys" yields many videos and posts showcasing his collection of trivial baubles. Considering the



wealth amassed throughout years of subjecting himself to public humiliation on camera, one might assume that he had attained a state of freedom. However, this assumption would prove erroneous. Instead, he has lost everything, his fortunes squandered by ill-fated ventures in Cryptocurrency, heavily implying in the video he had no idea what he was doing. The consequences of these missteps have left him unable to afford even the very house he inhabits. Reduced to pleading for financial assistance online and resorting to engaging in demeaning spectacles, he finds himself coerced into the role of a pitiable spectacle—continuously subjecting himself to more mortifying exploits to subsist. It is truly a wretched existence, mired in shame.

Envision, if you will, the multitude of Muslims ensnared within this cycle. They dedicate years of their lives to repaying the burdensome debts incurred from extravagant weddings, a celebration that ought to be a joyful union. They become entangled in the clutches of interest, succumbing to the allure of homeownership and unwittingly waging a battle against the divine will. It is a lamentable reality that in contemporary times, Muslims have embraced a consumptive mindset, disregarding

the teachings of the Prophet ﷺ and the guidance enshrined within the Quran. Both emphasize the ephemeral nature of this worldly existence, a mere illusionary indulgence. Yet, the modern Muslim

populace has fallen prey to the corrupting influences of this materialistic way of life. Truly, it is a matter of great shame.

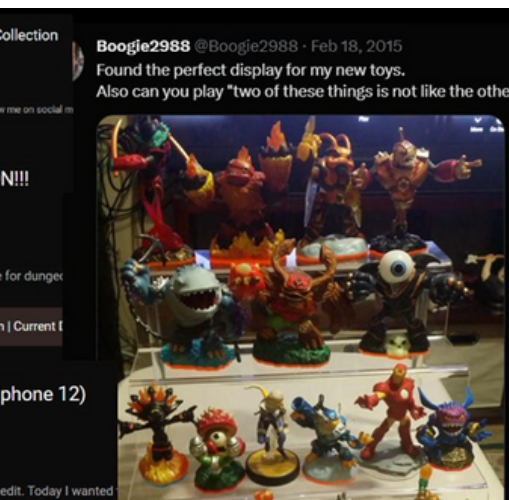
“It is a wretched thing that the young men of today are so contriving and so proud of their material possessions. Men with contriving hearts are lacking in duty. Lacking in duty, they will have no self-respect.” — Yamamoto Tsunetomo, Hagakure

Khalid Ibn al-Walid and Umar Ibn al-Khattab (May Allah be pleased with them), two remarkable figures of Islamic history, departed from this world adorned not with extravagant garments but rather with the utmost simplicity. Their attire was devoid of opulence, symbolizing their profound detachment from the material realm and their resolute focus on the hereafter.

In their embrace of asceticism, these noble individuals willingly relinquished the trappings of worldly wealth and vanity. They recognized the transitory nature of worldly possessions, choosing instead to invest their hearts and minds in the pursuit of eternal rewards. Their renunciation of materialism was a testament to their unwavering commitment to the teachings of Islam and their yearning for a life beyond this temporal existence.

Although it may be difficult, all Muslims should try to model both their lives and deaths after these giants. One who has forsaken this life and everything in it for the next one will surely have favor with the almighty.

***“Those are the ones who have bought the life of this world [in exchange] for the Hereafter, so the punishment will not be lightened for them, nor will they be aided.”
-Quran (2:86)***



In the modern world, we enter this existence with the inherent freedom to shape our paths. Regrettably, many Muslims squander this precious gift by willingly surrendering themselves to a life of servitude ensnared by the allure of consumerism. Consumerism, akin to an infinite abyss, gradually engulfs those who engage in it, transforming them into its very embodiment. Unraveling oneself from its clutches becomes arduous as it devours even the strongest wills who succumb to its temptations.

Remember, in this world, the only thing we truly own are the bodies we are born in. By relinquishing attachment to this materialistic existence and resisting the allure of desires, one can transcend the shackles of consumerism and ascend to greater heights, thus walking the straight path, like the Muslims of old who spread Islam throughout the entire world. /

Want more from Charlemagne? You can find more from him on Substack - vagabondway.org, he also tweets @0x_charlemagne

**“And what is the worldly life except the enjoyment of delusion.”
- Quran (57:20)**



WHO WOULD HAVE THOUGHT?



Imam Malik



Imam Abu Hanifa



Imam Al-Shafi'i



Imam Ahmad



After a millenium's worth of painstaking dedication to studying Islamic creed and law, the scholars who were beaten, jailed, & killed for their work NEVER figured out what the aim of Islam was - but thanks to 21st century academics & activists, we finally know that it's

GAY FEMINIST COMMUNISM!

BATTLE OF SAGRAJAS

23rd October 1086

معركة الزلاقة

The Moravids under Emir Yusuf ibn Tashfeen responded to the call of the fractured Muslim states of Iberia to help defend against the armies of King Alfonso VI of León and Castile, who had just conquered Toledo the year prior.

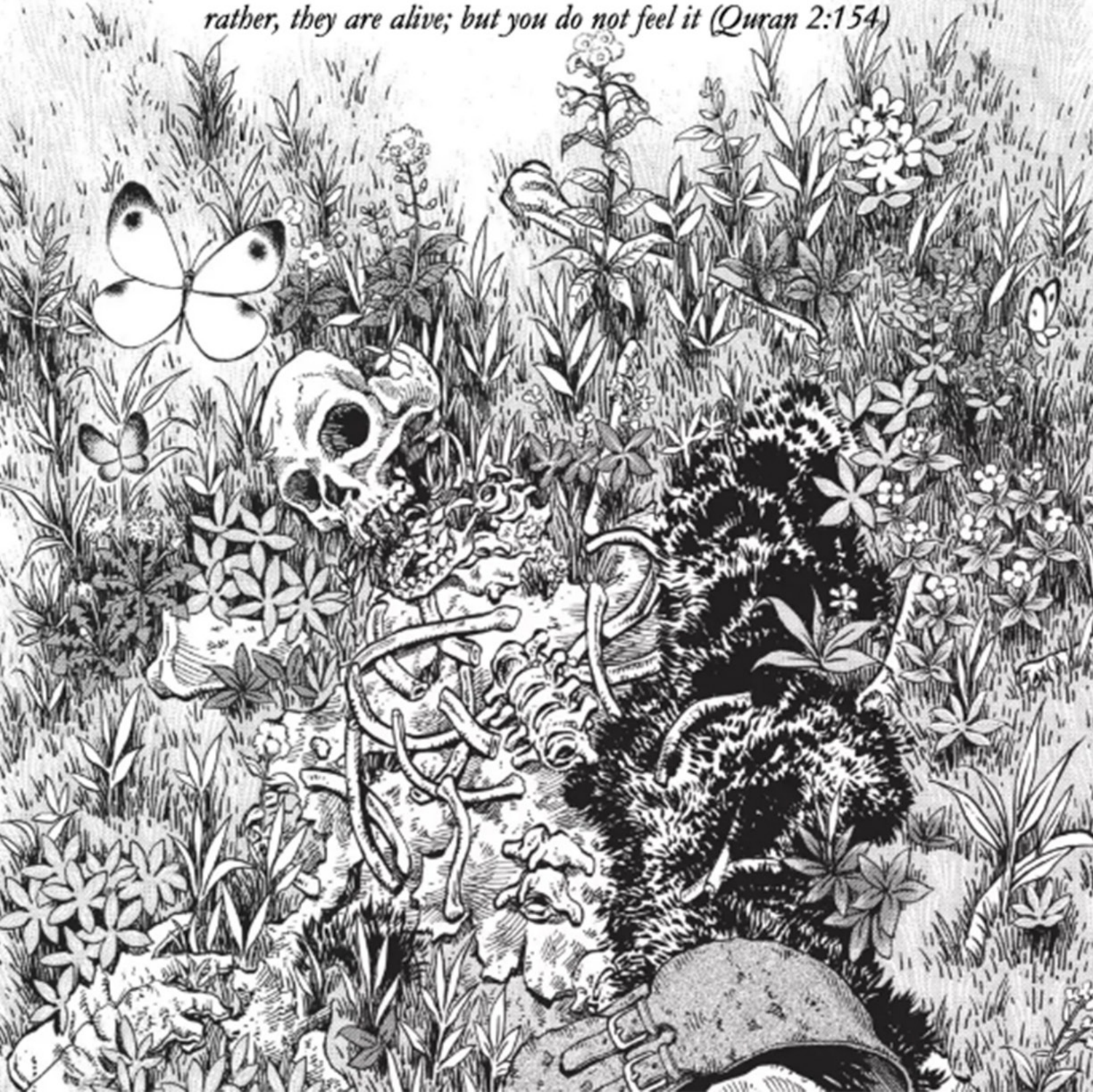
Alfonso abandoned his siege of Zaragoza, meeting Ibn Tashfeen's army of 7,500+ north of Badajoz with only 2,500 men of his own, including ~750 cavalry.

The Muslims emerged victorious after a day of fighting. The battle turned so bloody that the fields had turned to mud. The battle was known to the Moravids since as "*az-Zallaqah*" (*The Slippery One*)



وَلَا تَقُولُوا لِمَنْ يُقْتَلُ فِي
سَبِيلِ اللَّهِ أَمْوَاتٌ بَلْ أحيَاءٌ وَلَكِن لَّا تَشْعُرُونَ

*And do not say that those killed for Allah's sake are dead -
rather, they are alive; but you do not feel it (Quran 2:154)*



At QAWWAM, we believe in honest, direct interfaith dialogue, which is why we're proud to present PART 2 of Dr. Jordan Peterson's Message to Muslims!

"I mean, forgive my presumption if you would, but I think it's about time you stop regarding USURY as your enemy. I mean I get it, it's a very fine line between order and chaos - that interest stuff is no joke, but let's get precise! It's a normal way of generating revenue, roughly speaking. I give you my car for a year, I expect some rent. I give you my money for a year, I bloody well expect some rent! There's nothing wrong with that. You decide you won't deal with usury, where does that lead? If it's only the Jews in a capitalist economy doing the usury, that's not good! It leads to places you REALLY don't want to visit, bucko... It's the pit where man must slay the dragon, it's...it's..."

Unfortunately, the message had to be cut short as Dr. Peterson wouldn't stop profusely crying. We will resume at a later date.

DW+





CRACKLE



**Reverting to the
manhaj doesn't have
to be lonely.**



> Sensitive Young Man

INSIDE YOU THERE ARE TWO GIGACHADS



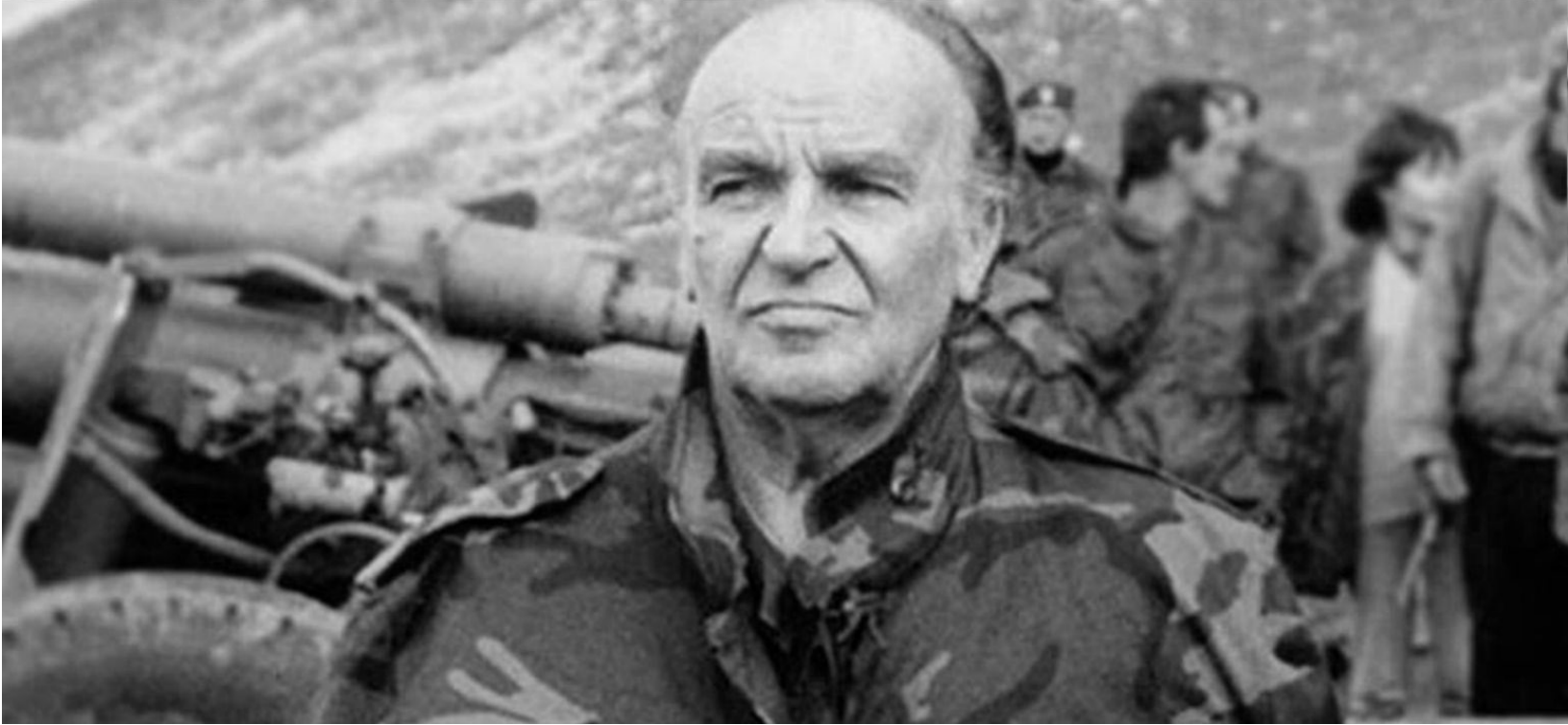
MEHMET II BEFORE CONSTANTINOPLE
GUSTAVE DORE





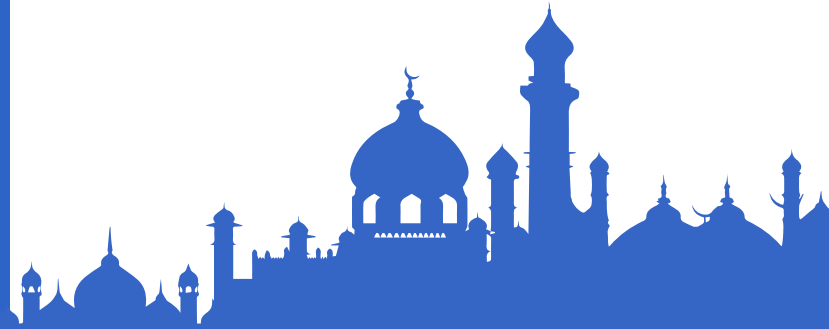
islam4europeans.com

[@islam4europeans](https://twitter.com/islam4europeans)



Challenging the Madinah Model in the 21st Century

Words: ROBERT
@robertofcanada



Can the centralized model (hitherto referred to as The Madinah Model) of Islamic community organization be copied and pasted as a Dawah strategy for Muslims in the West in the 21st Century? Robert makes the case for why it's not that simple:



When I first converted to Islam in 2003, I was invited to an iftar dinner with the local Turkish community that had a cultural center on the outskirts of Windsor, Ontario. The lectures and announcements were in Turkish, there were Turkish flags everywhere, and there was Turkish food for iftar. I remember meeting one well-respected, knowledgeable Doctor (himself of Turkish descent), who heard about my recent conversion and took some time to talk to me. He lamented the fact that this center even existed, saying that the Muslims should be united only on the Deen. I soon realized there was a consensus among religious leadership that any type of cultural differentiation should be eliminated — in favor of a pristine, monocultural version of Islam.

As a convert though, this utopian ideal was

contradicted by the fact that Muslims by and large stuck to their own extended family units: had their own restaurants, spoke the same language, and married people from the same ethnocultural origin, often within the same family, tribe, or village.

Fifteen years later, the collectivization of Muslim sub-cultures based on shared linguistic, national, and/or ethnocultural heritage did not blend away as many Muslims hoped. In 2018, I went to an outdoor Eid prayer in Toronto. The mosque that organized it was run by Somali brothers, and 90% of the congregation was Somali. Just a block south of this Eid prayer was another Jama'ah, predominately Desi, who were having their Eid prayer simultaneously. The Imam at Somali Eid prayer was furious that the other mosque was not praying with them, whereas we as a small group walked over to wish our Desi

brothers and sisters an Eid Mubarak.

When Islamic leadership attempted to acclimate new converts to the Muslim community, it would have seemed divisive and unfathomable that converts would form similar tightly knit social networks of their own. The fact that Muslims in the West were not collectivizing as a single homogenous unit drove both imams and converts crazy. They looked to the Seerah of the Prophet Muhammad ﷺ and how he would pair one of the Ansar with one of the Muhajiroon after the Muslims migrated to Madinah. Given the universal message of Islam as a unifier of the hearts of the believers, the idea of separating the Muslim community by tribe, language, or ethnocultural origin in 7th Century Arabia was anathema to Quranic principles and tantamount to treason in some cases. Building a different mosque to create division was forbidden, and for good reason.

The question remains though: can this centralized, simplified model (hitherto referred to as The Madinah Model) be copied and pasted as a Dawah strategy for Muslim communities in the West (and by extension, any non-Muslim country) in the 21st Century? Should natural affinities for Muslims to free associate with ones extended family, tribe and ethnicity be torn down to make way to assimilate converts into their new faith, including advocating for unmitigated intercultural marriages?

Converts to Islam from the same cultural spheres should collectivize in the same manner as Muslim sub-cultures have already done so in the West, while still remaining part of the greater Ummah. They should be running their own organizations, restaurants, barber shops, marriage networks, and have a general wolfpack mentality. They should still be interacting with all other Muslims and giving them their full Islamic

rights. However, these institutions are not just desirable, but essential for survival of converts and the image of Islam as a universal religion for all cultures.

I must admit that for 15 of my first 20 years as a convert, I would have been arguing against this idea. The knee-jerk reaction of most Muslims who follow the Madinah model is to outright reject it as “dividing” the Muslim Ummah. I think it is essential to understand the sociohistorical and religious factors that have contributed to this mentality.

Islam does condemn nationalism (*asabiyyah*), insofar that people held allegiances to their tribe instead of the Muslim Ummah. There are several hadiths regarding this:

Narrated by Abu Hurayrah: Let people stop boasting about their forefathers who have died, who are merely fire for the Hellfire; or they will certainly be more insignificant with Allah than the beetle which roles dung with its nose. Allah has removed from you the party-spirit of the days of jahiliyyah and the boasting about one's forefathers. Indeed, a person is either a pious Believer or a wretched sinner. All of mankind are the children of Adam, and Adam was created from clay. (Abu Dawood 5116 & Tirmidhi 4233)

In addition, much of the Islamic leadership in the West (and laypeople) who came from the Muslim world are often escaping countries that were oppressed by Nationalist-type governments. The concept of Nationalism itself is often challenged within contemporary Islamic discourse, condemned as mere artificial borders drawn up by colonial oppressors.

We can also take examples from the Qur'an and Sunnah when it comes to holding onto the rope of Allah SWT while still celebrating and recognizing the diversity of Mankind. Our beloved Prophet Muhammad ﷺ called to the worship of one God, Allah SWT, receiving the message of the Quran

via the Angel Gabriel (AS). In Makkah, the early Muslims were oppressed and outnumbered by the rival Pagans. Indeed, Islam was a threat to the Pagan society as it lifted the status of the slave and the non-Arab on equal footing in the sight of Allah SWT. The Muslims stood shoulder-to-shoulder as a united front in the face of major oppression. After the migration to Madinah, the Prophet ﷺ established the first Muslim state in Arabia. The two previously warring tribes, The Aws and The Khazraj, were sick of fighting and converted in groups, resolving their differences, and became one united community.

However, there was never a Qur’anic mandate to drop all previous cultural or familial relations.

Islam never called for the elimination of tribes and cultures, but rather the purification of those cultures through an Islamic lens. This

distinction was made even while absolute unity was of utmost importance for their survival at the time. Umar Faruq Abdullah writes in *Islam and the Cultural Imperative*: “*Islamic jurisprudence helped facilitate this creative genius. In history, Islam showed itself to be culturally friendly and, in that regard, has been likened to a crystal-clear river. Its waters (Islam) are pure, sweet, and life-giving but having no color of their own reflect the bedrock (indigenous culture) over which they flow.*”

There are several examples from both the Seerah and Islamic history in which this strategy was implemented. In one example, during the ‘Eid ceremony, the early Muslims from Habasha (Abyssinia, present-day Ethiopia) performed their traditional spear ceremony in the Prophet’s ﷺ Mosque. The Prophet ﷺ instead allowed the ceremony to continue uninterrupted, and he would lift Ayesha (RA) on his shoulders so she could

watch. He is quoted as advising them "Play your games, sons of Arfida, so the Jews and Christians know there is latitude in our religion." Muslim leaders from the Aws and Khazraj never gave up their respective positions after conversion. Khalid ibn Walid (RA) would often arrange battle units by tribe to develop competition to see who can defeat the most combatants during battle.

Kafa’ab is a concept in Islamic jurisprudence which meant that it was *mustahab* (desired, but not obligatory) to marry someone from a similar culture, profession, lineage, income (and in the Hanbali madhab, geographic proximity). The Maliki madhab looks at religiosity only. As we all know today, most Muslim societies in the Muslim

world operate in this fashion, with families preferring that their daughters marry someone within the city or extended family. Even in the Hanafi madhab, a father can reject a potential suitor to his daughter if he feels that their cultures will be incompatible.

Until recently, the Muslim world was mainly comprised of several monocultural societies that lived within their own specific regions. Chinese Muslims lived in China, African Muslims in Africa, Indian Muslims in India, etc. Even in multicultural cities, Muslims free-associated with their own groups to a large extent. For example, there are both Arab and African communities in present-day India and Pakistan. These groups have lived in their own enclaves up until this day. People migrated from time to time in the pre-Modern era, but they were always on foot or by animal. When Muslims did migrate to different regions, they chose to assimilate into the local culture, insofar that it did not contradict Islam. Since migrations

We can also take examples from the Qur’an and Sunnah when it comes to holding onto the rope of Allah SWT while still celebrating and recognizing the diversity of Mankind.

were so difficult aside from the warrior or elite classes, it was common for the immigrant Muslim population to be superseded by the native converts to Islam after a generation. The Muslim population of Granada were not Arabs, but almost entirely native Iberians who had either converted to Islam, or were the descendants of Spanish converts. The island of Crete used to be half-Muslim, half-Christian. Aside from religious insignia and practices, there was no difference culturally between the two groups. Cretan Muslims spoke Greek, they dressed in traditional Greek clothing, and ate the same cuisine. There are several other examples of cultural variation within the Muslim world (one can just point to the various architectural styles of mosques, dress, and cuisines), but the main point to drive home here is that these populations had centuries to develop a synthesis of their culture within Islam.

In 2003, the Dar ul-Uloom organization purchased an abandoned school in a White neighborhood in a city of 40,000 people in rural Ontario, turning it into a masjid. This functions as a boarding school for children doing the six-year *ijazah* program. Both the students and teachers are overwhelmingly of Desi background. All of them wear traditional Desi clothing, the iftars are spicy Desi food, Muslim women never enter the mosque, and the scarce time they are seen in the area, they are all wearing black niqabs. They do not even have open houses at this mosque because they are (understandably) worried about the children's safety. The only time a non-Muslim would enter this mosque would be contractors when they need to build or fix something.

The Arab community in this city rented out their own musallah on the opposite side of town, but they made no effort for outreach either. I

spoke with their Imam once, about their non-Muslim neighbors. His opinion of them was very low. He said flat out "they don't like us here." I tried to reason with this brother, saying that my non-Muslim family had no problem with my conversion, and there is a spectrum of attitudes on Islam in the Anglosphere. He just wouldn't budge, saying that "very few" White non-Muslims are alright with Muslims here. And this is the Imam of the mosque! Most converts in this city are completely isolated, and neither mosque has any program for them. Even if they were to create a program, it would probably not be focused on ameliorating the relationship with the convert's family.

The Madinah Model falsely pre-supposes that the Muslims and non-Muslims are living in the same sphere in the contemporary West. Any convert who has been Muslim for any length of time knows that this is untrue. Madinah, like most cities in the Gulf region, was very small and isolated. Everyday interaction between the Aws, Khazraj and the Jews was often necessary for their survival. In addition, our beloved Prophet ﷺ was the leader of the city, and he and his companions were widely known throughout it. In the contemporary West, aside from needed interactions in public life, non-Muslims and Muslims stick to their own cultural groups. The Madinah model also supposes that Muslims spent all of 168 hours of their week within a multicultural Islamic sphere. Most Muslims spend an average of 0 to 10 hours a week at a mosque, with the rest of their time within their own cultural sphere. Most programs designed to ameliorate converts are focused on the Islamic sphere, requiring full assimilation, and exiting of their own cultural sphere in most cases. You can start to see


how this set up siphons off most regular Westerners from converting publicly and joining an existent Muslim community.

The Madinah Model also ignores the fact that non-Muslim populations have never seen the synthesis of their culture within Islam. For this to occur, it would require a cultural group to convert en masse. The Tzotzil Muslims in Chiapas, Mexico, integrated aspects of their traditional dress, cuisine, and architecture into their local mosques that they ran themselves. While they were originally marginalized by their own people, they eventually turned things around through local Dawah efforts. Now, the Tzotzil Muslims are a thriving Muslim sub-community in the heartland of Mexico.

The African American Muslim community were the flag bearers of Islam in the United States until recently. Islam was and is part of their history and culture. When a Black person in the U.S. converts to Islam, it is common that at least one of their family members is already Muslim, facilitating the acclimation process. You also see this cultural synthesis of their 'Urf, with Muslim teens combining Islamic and urban-style clothing, and soul food for iftar. Finally, there is Islam in Spanish, an Islamic organization that has done wonders in spreading the message of Islam to our brothers and sisters in the Latinosphere.

The above results are night and day compared to The Madinah Model. The more Muslims who are in your cultural sphere, the easier it is to convert to (and stay in) Islam. So why aren't converts of European descent doing likewise? Though controversial, this would be a win/win for converts and born Muslims. We Euro converts are doing a disservice by not doing so, and many born Muslims have told me this personally. This

collective effort would remove us Euro converts from the White savior status that mosques foist upon us upon entering Islam. Since our efforts would concentrate on ameliorating the converts' relationship with their non-Muslim sphere, it would decrease anti-Islam sentiment in the Anglosphere. Our fellow Indo-Europeans would see the synthesis of their own local cultures minus the degenerate aspects. Existing mosques like the Dar ul-Uloom could refer White people interested in Islam to us; they would not have to give up their own cultural identity or change how they run their mosques. Finally, since we would be marrying each other and raising families, Islam would be seen as a religion that would be increasing the native Total Fertility Rate (TFR). This would flip the script on the image of Islam in the West.

Converts in non-Muslim societies should be encouraged to take a communitarian approach to their local Dawah efforts, incorporating the halal aspects of their traditional cultures, while still maintaining ties with the greater Muslim community. In the face of the behemoth that is the global monoculture, Islam can be the strongest bulwark for us and our progeny. However, having a cultural tradition should supplement Islamic education to fully resist it. 

Robert is a Canadian convert to Islam of 20 years. He is the current frontman for Islam4Europeans, an organization dedicated to healing the broken relationship between Muslims and Westerners. You can reach Brother Robert by email at islam4europe@gmail.com, or at his YouTube channel @Islam4Europeans

ذُلٌّ مِّنْ لَا سَيْفٍ لَهُ

剣のない者は恥を受けるであろう



剣のない者は恥を受けるであろう

HAQIQATJOU



QADI DREDD

HARSH, BUT NECESSARY



QAWWAM FINANCIAL

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*The Reality of Riba in Our
Current Financial System, from
MUSLIM BITCOINER (pg. 56)*

*Confessions of a Muslim
Investment Banker, from
SECRET MUSLIM BANKER (pg. 71)*

The Reality of Riba in Our Current Financial System

**An eye-opening walk through
the modern fiat economy, and
how riba (usury) makes up
every part of it.**

**Words: MUSLIM BITCOINER
@MBitcoiner**





One of the subjects that many Muslims, including some scholars, don't seem to have a good understanding of is how Riba manifests itself in our current financial system. This stems from a lack of understanding of how money, banking, and markets generally work. For this essay, we'll walk through how 'fiat' currency is created and disseminated throughout our economy, and how Riba is entrenched in the whole process. But first, before diving into how our money system works, let's do a quick history lesson on money and the evolution of fractional reserve banking. Looking at the history of money and banking will give us a better appreciation and understanding of how Riba became the central feature of our current monetary system.

History of money and banking

In early human societies, before the technology of money was discovered, barter was the primary means of exchange. Of course, it had its limitations because it was difficult to find someone who had exactly the goods or services that one wanted. And bartering made it difficult to determine the relative value of different goods and services. Furthermore, there was the issue of divisibility. For example, how would someone divide a part of a house in order to buy a few dates?

Eventually, humanity developed an ingenious technology to overcome these obstacles through the convergence of a single common medium of exchange. This technology is called money. People began to use things like beads, seashells, stones, and metals as money. Eventually, people settled on gold as the global standard for money. This makes sense, as gold has suitable properties that make it an effective medium of exchange,

namely its durability, divisibility, fungibility, portability, and most importantly, its scarcity. Gold is great because it's extremely difficult to get more of, where one must expend time and energy to mine more of it. But gold did have one major flaw.

As people accumulated gold, they needed a place to hold it as it became cumbersome and risky to hold on to, especially in large amounts. So people naturally went to their local trustworthy goldsmith to store their gold. In return, the goldsmith charged a small storage fee and issued a promissory note allowing for gold redemption. But then people started using those promissory notes to trade with instead of the actual gold. After all, it was worth just as much as the gold metal. All one needed to do was exchange it for gold at the local goldsmith's vault. This seemed to work for some time, and the goldsmith noticed that people came to redeem their gold metal less and less frequently, and he noticed all of this gold just sitting there in the vault. Then he had an idea.

What if the goldsmith issued loans using the idle gold and generated revenue from the interest from those loans? Actually, why even loan out the actual gold metal? Everyone was transacting with paper money. Why not just lend out newly created paper notes and receive interest payments on the loaned notes? This was the start of "fractional reserve banking", as the goldsmith can now just create new notes, or create money, without having the necessary gold to back it up, as Tarek El Diwany explains in his book "The Problem of Interest":

"...it became apparent to the bankers that there was in fact no need to lend the physical gold in their vaults. Since their own receipts were equally regarded as money by the general public, it would suffice for these receipts to be lent out as a proxy for gold coins. Such a policy had a great advantage for the bankers since they could

manufacture their paper receipts at almost no cost, whilst gold itself could not be produced so cheaply....”

But wait. Can't the goldsmith just transact with newly created notes instead of loaning out the notes with interest? El Diwany goes further to explain why the goldsmith would rather generate revenue from interest instead of only creating new paper receipts:

"The 'fractional reserve' banking system... relied crucially upon the use of interest in its operation. Why, it might be asked, did the banker not print receipts and spend them on his own consumption if it is in fact true that he had the power to manufacture money? The answer is that the act of spending his own receipts would lose the banker ownership of those receipts. It would then be certain that, at some future time, the receipts would return to his institution for redemption in gold - gold which never existed in the first instance. By lending the receipts instead, the banker could charge interest on the amount lent. Upon repayment, the receipts could be destroyed as easily as they had been manufactured, but the interest charge would remain as revenue."

The history of the goldsmith getting into the business of fractional reserve banking is a necessary prerequisite for grasping the full scope of the modern Riba problem. See, this is the beginning of when "institutional Riba" would be unleashed at a global scale. This fractional reserve system would be used as a model for all the world's banks to follow. That is, until the creature from Jekyll Island is born, and unleashes Riba upon the world even more.

The Creature is Born

In 1910, there was a secret meeting held on an island just off the coast of the state of Georgia. This meeting was held by a group of 6 people, some from the banking industry, like senior executives from J.P. Morgan, and some

from the US government, like Republican Senator Nelson Aldrich. What's interesting about this gathering was that it was shrouded in secrecy and deceit, where the attendees were only allowed to use their first names, and when asked by the press why such prominent figures were gathered, they mentioned that it was for a duck hunting trip. G. Edward Griffin describes the secrecy in his book "The Creature from Jekyll Island":

"Even after arrival at the remote island lodge, the secrecy continued. For nine days the rule for first-names-only remained in effect. Full-time caretakers and servants had been given vacation, and a new, carefully screened staff was brought in for the occasion. This was to ensure that none of the servants might recognize by sight the identities of these guests. It is difficult to imagine any event in history, including preparation for war, that was shielded from public view with greater mystery and secrecy."

Obviously, this was no duck-hunting trip. The purpose of this meeting was to come up with an agreement to set up a central bank. The Jekyll Island attendees came together to write the first draft of the Federal Reserve Act. In 1913, after being approved by the House and the Senate, US President Woodrow Wilson signed the Federal Reserve Act. This act created the Federal Reserve System, which consisted of 12 regional central banks throughout the US located in major cities. Keep in mind that this legislation was marketed as a way to protect the public from banking failures and act as a "lender of last resort", but of course, the real purpose was for the biggest banking institutions at the time to control the money. But Congress amended the federal reserve act several times to further centralize the power of the central bank. Robert Murphy, in his book "Understanding Money Mechanics", gives an example of one such amendment passed in 1935:

"...the most significant changes to the structure of the Federal Reserve System itself came in the Banking Act of 1935. This new legislation strengthened the overall power of the Federal Reserve System and consolidated it in Washington, DC, away from the Fed's own Reserve Banks. However, the Banking Act of 1935 also served to make the Fed more autonomous from the federal government."

While the Federal Reserve System was conceived to control the issuance, distribution, and lending of money, it was still somewhat tied to gold. The Fed attempted to keep the dollar pegged to gold and keep that peg at a somewhat stable value. But the creature from Jekyll Island needed a way to export its fiat currency to the rest of the world, and the resulting economic turmoil in the aftermath of World War II was the perfect opportunity for the creature to strike.

Bretton Woods and the Nixon Shock

The Bretton Woods Agreement was an effort to rebuild the global economic system after the devastation of World War II. It was a set of agreements reached by representatives of 44 nations at the United Nations Monetary and Financial Conference held in Bretton Woods, New Hampshire, in July 1944. The goal of the conference was to create a new international monetary system where each nation's currency was pegged to the dollar, which was set at a fixed exchange rate versus gold at \$35 per ounce. The agreement also resulted in the creation of two key international organizations: the International Monetary Fund (IMF) and the World Bank.

Predictably, the Federal Reserve was not able to maintain the \$35 per ounce peg to gold as they kept on inflating the money supply. In the late 1960s and early 1970s, the US was facing a series

of economic problems, including an increase in budget deficits, high inflation, and a decline in the value of the dollar on international markets. The Federal Reserve's gold stockpile kept dwindling as governments kept redeeming their gold using their dollar reserves, as per the Bretton Woods Agreement. So, in response, President Richard Nixon announced in 1971 that the US would no longer convert dollars into gold. The "Nixon shock" was a huge turning point for the future of the dollar, as this effectively took the US off the gold standard completely, and marked the end of the Bretton Woods system. The dollar had become truly fiat, where its value was declared by decree since there was no gold to back it.

So the question arises, what is the dollar backed by today? Let's investigate the answer to that question by seeing how the Federal Reserve currently operates. Let's also examine how dollars are created, and how Riba is tied to the dollar.

The Riba is in the money.

Before diving into the mechanics of fiat, we want to restate that looking at the history of money and banking gives us a better understanding of how Riba is tied to our current monetary system, hence the history lesson above. For the majority of the history of civilization, humanity has used actual physical commodities, or bearer instruments, as mediums of exchange. But from our very brief look at the history of money, we can get a sense that there was always a tendency for a group of people that sought to exploit the limitations of gold to propagate institutional Riba and central banking and force it upon mankind. With that being said, our current global configuration of Riba-based fiat money that we find ourselves in is a very new and recent phenomenon. It was not always this way.

To understand how Riba is tied to fiat, let's look

at how dollars are created at the commercial bank level. All commercial banks, by law, must operate with fractional reserves. So they are required to lend out some of their deposits from their customers, and this act of lending is what actually creates money. Let's walk through an example to illustrate how fractional reserve banking creates money.

Let's say Ahmad deposits \$100 at a bank. If the bank has a reserve requirement of 10%, then the bank only needs to keep \$10 in reserve and can loan out the other \$90. Now keep in mind that Ahmad can still withdraw his entire \$100 from the bank whenever he wants so that loaned \$90 has technically been created from nothing. Now consider that that loaned \$90 finds its way back to the bank. Again, under a 10% reserve requirement, the bank only needs to keep \$9 and can subsequently loan out \$81. If we keep iterating, we see that the original \$100 deposit made by Ahmad enables the banks to create \$1,000.

We used a 10% reserve requirement in the above example to illustrate how fractional reserve banking typically works, but since March 2020, the Federal Reserve has actually set the reserve requirement to 0%. This means that banks are legally not required to keep any cash in reserve when they create money!

The above example also highlights the point that the majority of dollars are created through banks issuing debt, not by printing physical dollar bills. Saifedean Ammous in his book, *The Fiat Standard*, explains this succinctly:

"While a small percentage of a country's currency exists in the form of physical cash, the majority exists in digital form, created whenever a financial institution backed by the central bank lends. New money is not created when currency bills are printed, but rather whenever new debt is issued."

Keep in mind that these debts are always tied to some interest rate. The interest is already embedded in the contract of debt issuance. Therefore, whenever Ahmad makes a deposit at the bank, he's essentially telling the bankers "please create more money by issuing debt, and you can make money off of this debt through interest". Essentially, every dollar is created through interest. This point is also made in Tariq El Diwany's book, *The Problem with Interest*:

"Bank money cannot be created other than by a loan, and therefore almost inevitably bears interest as a condition for its existence."

It's important to add that, in addition to commercial banks, there's also an entire "non-banking" financial sector, ominously referred to as "shadow banking", that is also involved in the creation and distribution of money. Shadow banks refer to institutions that include money market funds, hedge funds, and private equity firms. What's interesting about shadow banks is that they are not subject to the same regulations as traditional banks, but they are still involved in the creation of money through the issuance of debt-based products. We won't delve too much into the infrastructure and mechanics of shadow banks, but we want to highlight that shadow banks make up a significant portion of the global banking system, and they are in the business of pushing out debt-based financial instruments that are all tied to Riba.

Let's now pivot the discussion from how dollars are created at the commercial bank level to the central bank level.

The process where the Federal Reserve creates money, not too unlike the dollar creation process described above concerning commercial banks, also involves interest. To simplify, the Fed can "create" dollars when it needs to inject them into the

economy to increase the money supply. It achieves this by conducting “Open Market Operations”, where the Fed can increase the money supply by purchasing treasury bonds. Conversely, it can also sell treasury bonds to decrease the money supply. A treasury bond is simply a government-issued debt instrument that brings in interest payments to the owner of the bond, and they have different maturities of up to 30 years in duration.

In essence, the treasury bond can be considered the “base” layer that constitutes the foundation of the current fiat monetary system. A treasury bond is what ultimately backs the dollar, and remember that the treasury bond is just a government security that bears interest. If we think of money in the current monetary system in hierarchies or layers made up of different forms of money (like cash, bank deposits, etc.), treasuries would be at the top layer. See the graphic below from Nik Bhatia’s book “Layered Money”. Treasuries are considered to be the “strongest” and least risky form of fiat money with the least amount of counterparty risk.

So we can see that the current global monetary order depends entirely on Riba, and it cannot function without it. Even if a government enacted a zero-interest rate policy, it could only exist as a temporary measure, as such a policy would lead to rampant inflation due to excessive borrowing. And the only way that governments can mitigate inflation is through increasing interest rates, which discourages borrowing. This means that each time we spend or save a dollar, we are doing so with a currency that is literally backed by Riba. The final point to drive home about the current monetary system is that fiat money is specifically designed in such a way that Riba cannot be

separated from the money.

In the beginning, we discussed the history of money to illustrate how money evolved into the Riba-based system of fiat that we live in today. The Riba embedded in today's fiat currency is not an accident or something that was conceived randomly. Rather, it is the result of the actions of many groups of powerful people. These "powers that be" try to hijack the production of money for the purpose of controlling the masses through the institution of Riba. From the first instance of the goldsmith practicing fractional reserve banking all the way to the complete severance of gold backing in 1971, these elites seek to institutionalize Riba to force humanity into slavery. Once one examines the catastrophic consequences of Riba (which is not covered in this essay), it becomes evident that this particular sin is a favorite of the shaitan to steer humanity away from the worshiping of Allah to the worshiping of the state and central bank. This is the reality of Riba in our current financial system, and Muslims need to understand that reality before haphazardly looking for solutions. (🇸)

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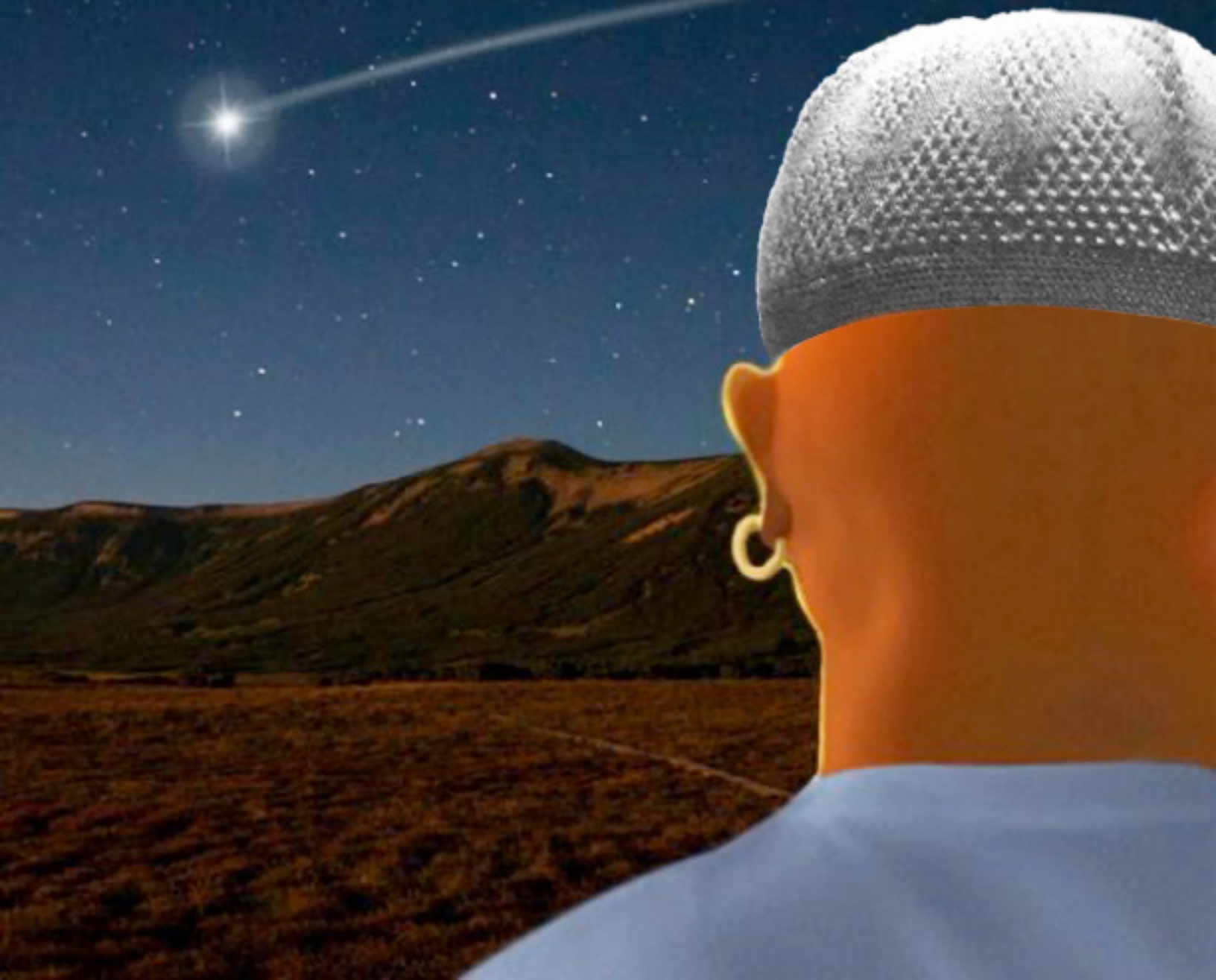




Royal
Honey
العسل الملكي

Those 800+ kids didn't sire themselves

I WISH FOR WORLD HALAL.





QURAN 4:34

**Did
you
know?**

**هل
تعلم؟**

Timur united the Chagatai Khanate, Ilkhanate, and Golden Horde all while limping on a cane since his teens.

**What's your
excuse?**



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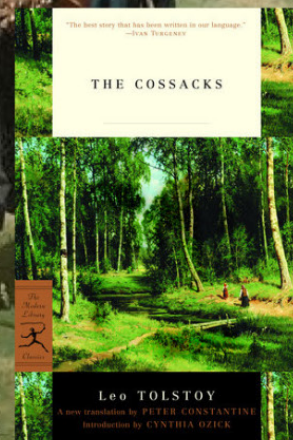
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- **THE TRAVELS OF IBN BATTUTA**





THE COSSACKS by Leo Tolstoy

tells the story of Olenin, a young Russian noble who abandons his life of luxury to live in a Cossack village during the last years of the Caucasian War. A reflective, grounding story about morality, the foolishness of youth, and the delusional romanticism outsiders have toward country life.



SPRING SNOW by Yukio Mishima

is the first in the acclaimed tetralogy by Mishima. Unlike Sound of Waves which was a far more wholesome romance with expected outcomes, Spring Snow takes a far darker turn; telling the story of Kiyoaki, a troubled youth who falls in love with his childhood friend who is already betrothed to another man. Highly recommended, except for those in a fragile emotional state.

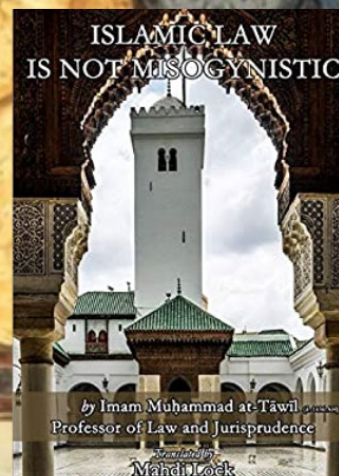




ISLAMIC LAW IS NOT MISOGYNISTIC

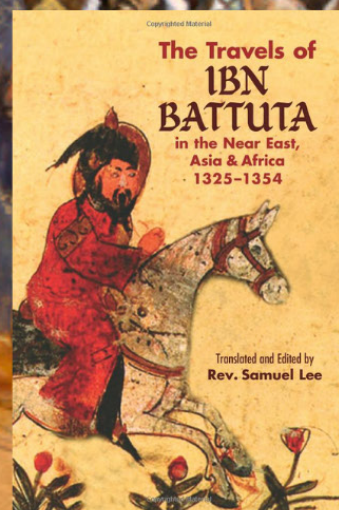
by Imam Muhammad at-Tawil

is a sincere, objective investigation of the claim that Islamic jurisprudence is inherently in favor of serving male interests. A variety of marital, social, and cultural issues are discussed, and how they were dealt with by the Prophet (PBUH) and early companions in the later era - especially many female companions, who gave opinions you might not have expected.



THE TRAVELS OF IBN BATTUTA

is a biographical collection lush with adventure, honesty, and an overall love for life's wonders as experienced by the eccentric scholar himself. Completely unapologetic in its outlook on the affairs of the Orient (and otherwise) at a time when various Islamic empires & sultanates had a major foothold in the world.



فَاصْبِرْ صَبْرًا جَمِيلًا

“So endure, with a beautiful patience” Quran 70:4



**YOUR ANCESTORS
DIDN'T FIGHT AND DIE
SO YOU COULD BE
WEAK.**

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"COACHING"**



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3+ years of
experience training
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struggle to find
time for their
physical fitness.



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On the day before the invasion of Khaybar,

The Prophet ﷺ announced to the troops: "I shall hand this standard to a man who loves Allah and His Messenger, and who is loved by Allah and His Messenger. A courageous man never to flee, whom Allah shall grant victory tomorrow - Gabriel will be on his right and Michael on his left."

So the men rose hoping to be chosen as the standard bearer. The Prophet ﷺ looked around and asked: "Where is Ali ibn Abi Talib (RA)?" One answered, "His eyes are inflamed," so the Prophet went to his tent, told him to look up, held his face and spit in both his eyes. Ali rose and suddenly he could see with even better vision than he had before, taking the standard.

The next day, Ali stormed the fortress gates with the men, slew the Jewish knight Marhab, and secured the city of Khaybar.

(Sahih Muslim, 2404d/2406/2407)



Confessions of a Muslim Investment Banker

Words: SECRET MUSLIM BANKER
@SecMuslimBanker



Reconciling working in the cold world of finance with living a spiritually fulfilling life. An introduction by a man with skin in the game:

I always wanted to be rich. Ever since I was a young boy, I thought about making money. And it was all I could think about. Up until the age of 14 I wanted to become a commercial airline pilot. There was a certain prestige associated with the role and my mother instilled the idea in me from a young age. But a simple cost-benefit analysis rendered this an ineffective way to reach my financial goals. It required an expensive education and too much time to get a “decent” salary. My idea of a decent salary then was \$250,000. Yes, I know what you’re thinking. But better to set the bar high, right?

That changed when I started studying economics and was introduced to the world of finance. That’s when I knew I wanted to become an investment banker. And It wasn’t always about money. I was intrigued by the social aspect

and how humans create a system that acts in unison, to reach equilibrium, by acting in their own self-interest. I found this fascinating. I dove deep into the subject knowing that I’ll use this as a steppingstone to become an investment banker or work in a hedge fund. The markets were fascinating to me. The idea of profiting from macroeconomic trading strategies was like a massive puzzle or a game of chess waiting to be played.

Fast-forward some years I now hold a senior position where I manage an investment fund. We’re not your typical investment fund but we still exploit inefficiencies although our strategy is market neutral. Market-neutral is just a fancy term to say that whether the markets go up or down, we still make money. But no, it’s not magic. We can still lose money.

With all of this I attributed my ‘success’ to

perseverance, hard work grit, intelligence, and confidence. I know luck has a role too. I knew I was also lucky to be in the right place at the right time and to encounter the right people who pushed me in the right direction.

But how naïve to think it was all down to me. That I alone was responsible for reaching this level of success. I was blinded by my foolishness of arrogantly believing that it was all up to me. What I failed to understand was that God, Allah, is the one who decides who gets what. And this was my rizq. For the non-Muslim readers, rizq can be understood as your sustenance, your wealth, your benefits, or goodness that we receive in our lives. In Islam, we believe that this is ultimately outside of our control.

It's not uncommon to see people work extremely hard all their lives and not attain success. Or others putting minimal effort and still seeing everything work out. We just attribute this to luck. But in Islam, this would be rizq.

Now this doesn't mean that one should just sit and wait for their sustenance to fall from the sky. In Islam, we are taught the value of work ethic and to strive ambitiously but that we should be content with the outcome. Because only God knows what is best for us.

It is also a test as to what you will do once you have achieved and received what you wanted. Who will you then become? Can you keep your character in check after acquiring wealth? For some, it may be in their best interest not to attain a level of material success.

At this time, I wasn't a stranger to Islam either. I considered myself Muslim. I observed Ramadan. At times I prayed. But that's it. What I said, what I did, and what I believed in were not in line. I cared more about my desires. So, over

the years my practice wavered as did my heart.

There would be periods where I was quite religious and periods where I wouldn't even think about God and get up to all kinds of mischief. I'm sure you can use your imagination as to what a young good-looking guy can get up to. I'm joking. But not really.

It's shameful to say and I know that one should not expose his sins, but I want the reader to understand that I was not a good Muslim. At all. Knowing what I know now, I think it was disrespectful to call myself a Muslim. A Muslim is one who submits to God. And I didn't submit to God. I was submitting to money, girls, and overall hedonism. But that's now changed, *Alhamdulillah*.

Money was my god.

Now I don't mean this in the literal sense. I've always believed that there is one God, and one God only. Allah. What I mean is that my belief was empty. I wasn't acting upon this belief. They were just words.. I did not put my trust in Allah. I did not call to him. I did not thank him. I just went by my days, chasing my desires and thinking about money.

As I learn more about my religion and create a closer connection with God, I realize that the work I am doing is not in line with my belief and practices. I would be lying to myself if I thought it was ok to continue like this.

Whilst we don't deal directly in riba (interest rates) there are some components that are impermissible from an Islamic point of view, and I realize that now.. I knew a while back that

interest rates are considered impermissible in Islam – it is sinful to pay, receive, and be a witness to a contract that involves interest rates – but I lied to myself thinking it’s ok. I’m not giving out interest-bearing loans, so it’s not that bad. I can make my money and then leave.

But when what you say, what you do, what you think and what you feel are not in sync, you will never find peace. So, whilst I had nearly everything, I didn’t have peace. And that can’t be bought. Something needed to change. Even though we don’t deal with interest rates directly, some aspects of what we do would be considered impermissible. But it’s not only that. Finance is an industry where individuals care about one thing and one thing only: money. It doesn’t matter how they get it (as long as it’s legal – but this debatable and legal doesn’t mean moral, so any loophole will be exploited till infinity).

I get it. Everyone is ambitious and everyone wants to make money and we all want a better life. Don’t get me wrong, not everyone in this industry is evil. I work with amazing people, but the incentives make it so that morality comes second, and money comes first.

So ambition must be reined in. It can’t be at the expense of everything else. Life cannot be a zero-sum game. This will be a net-loss for the world. Look at the world as we know it. Look at the level of inequality. It’s only getting worse. Yes, we have progress but it is coming at the expense of what makes us human.

And I’m not saying that we should eat the rich. I’m not pushing a communist or socialist ideal. Hell no. I’m a capitalist. I’m an investor and a trader. I like to make money and I would always like to make money. The Prophet Muhammed (Peace be upon him) was also a businessman, and

a successful one. Islam promotes capitalism, but a socially and ethically responsible one. Now, we can argue about what real capitalism is as new regulations are always introduced to reign in our animal spirits after every financial scandal but that’s for another time.

Not only that, but Prophet Muhammad (Peace be upon him) refused to establish price controls for produce that was in short supply because he wanted to tackle the root of the problem and not its effects. I’m sure capitalists would appreciate this laissez-faire approach. But capitalism must come with limits and I, like all Muslims believe, that God has set these limits for us. We should aim for success and try our best. But we need rules as humans never learn their lesson. Again and again, we fall victim to our own hubris and relive the tale of Icarus.

Money isn’t evil – the love of money is.

So, I’ve decided to change things.

And I’m going through those changes right now, as I’m typing this, thinking what next? I’ve just decided to wake up and be true to myself, but I pray to God that he makes it easy for me. As someone who loves business, economic and financial markets, I know I can add value whilst doing something that is in line with my beliefs. This is why I want to dive deeper into Islamic finance.

For those that are new to Islamic finance, the main principle is that it does not deal with interest rates (as well as investing ethically – so banning

allocation of capital towards harmful industries such as alcohol, tobacco, gambling, etc.) and bans the commercialization of money. What I mean by this is that you can't make money by lending money. Money is not a commodity, it's just a means to an end.

It also promotes profit-sharing and risk-sharing.

A traditional bank, when lending money against the collateral of the borrower, barely takes any risk. Whether the borrower succeeds or not, you can rest assured that the bank will be made whole. On the other hand, if the borrower invests the proceeds successfully and makes a huge return, they will only need to pay back the principal and a fixed amount of interest that was predetermined. That's unfair to the bank.

You think banks don't need to be treated fairly? Well, that's what Islamic finance is all about. Every single party involved in the transaction should be treated fairly, and every party should reap the rewards or benefits depending on the size of their investment.

You see, it requires a rewiring of the brain. It is no longer "OK, how do I maximize the return on this investment by not giving a single thought as to what happens to the other side as long as I'm protected" to "how do we make this a win-win-win transaction where buyer, seller and society benefits".

It flips finance on its head.

Modern finance is predicated on extracting as much profit as possible but letting society deal with the negative externalities. Governments eventually catch up and impose new regulations in place but it's always a game of cat and mouse. And no offense to government workers, but the smarter ones follow the money. Again, it's our incentives-based system.

The issue is that a lot of modern Islamic finance is based on the conventional interest-rate-based system. There hasn't been much innovation. They just took what was done normally and slapped on some Arabic names. Et voila. So clearly this must change. It necessitates ingenuity, creativity, and pragmatism to deliver real practical solutions without compromising our beliefs. Some are already doing it.

And that's what I want to be a part of.

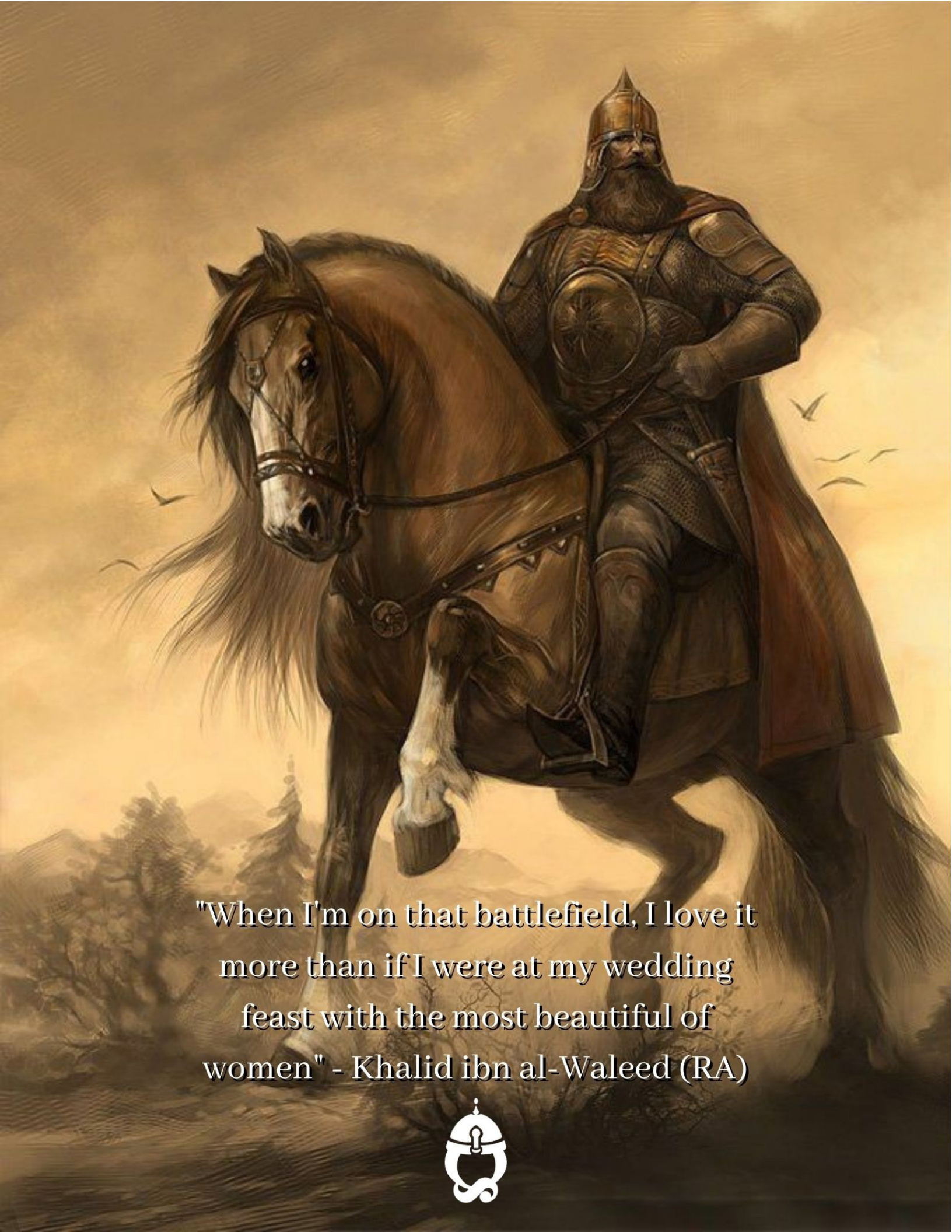
Also by speaking to Muslims and realizing that many were left confused as to what is and what isn't permissible regarding investments and/or financing, I realized that I could put my experience to good use. I've always had a knack for teaching, explaining, and breaking down complex topics in an engaging manner.

This is what I set out to do with Islamic finance. I want to make it accessible to all. And not only that. I also want to help Muslims better understand our economy and financial system from an Islamic perspective. From the perspective of another Muslim.

I want to use this platform to educate the public on what Islamic finance really is and how it can solve the economic problems we face today. The same problems will exacerbate if we don't fix them. But it requires challenging the assumptions that we take as given.

Like questioning interest rates. Compound interest is seen as the 8th wonder of the world, as quoted by Albert Einstein. A genius. But even his genius failed to meticulously dissect interest rates and their contribution to global inequality. So, I want to start by helping you ask the right questions.

This is for Muslims and non-Muslims alike. There will be a lot of references to Islam, the Qur'an and the Sunnah (i.e. the Prophet



"When I'm on that battlefield, I love it more than if I were at my wedding feast with the most beautiful of women" - Khalid ibn al-Waleed (RA)



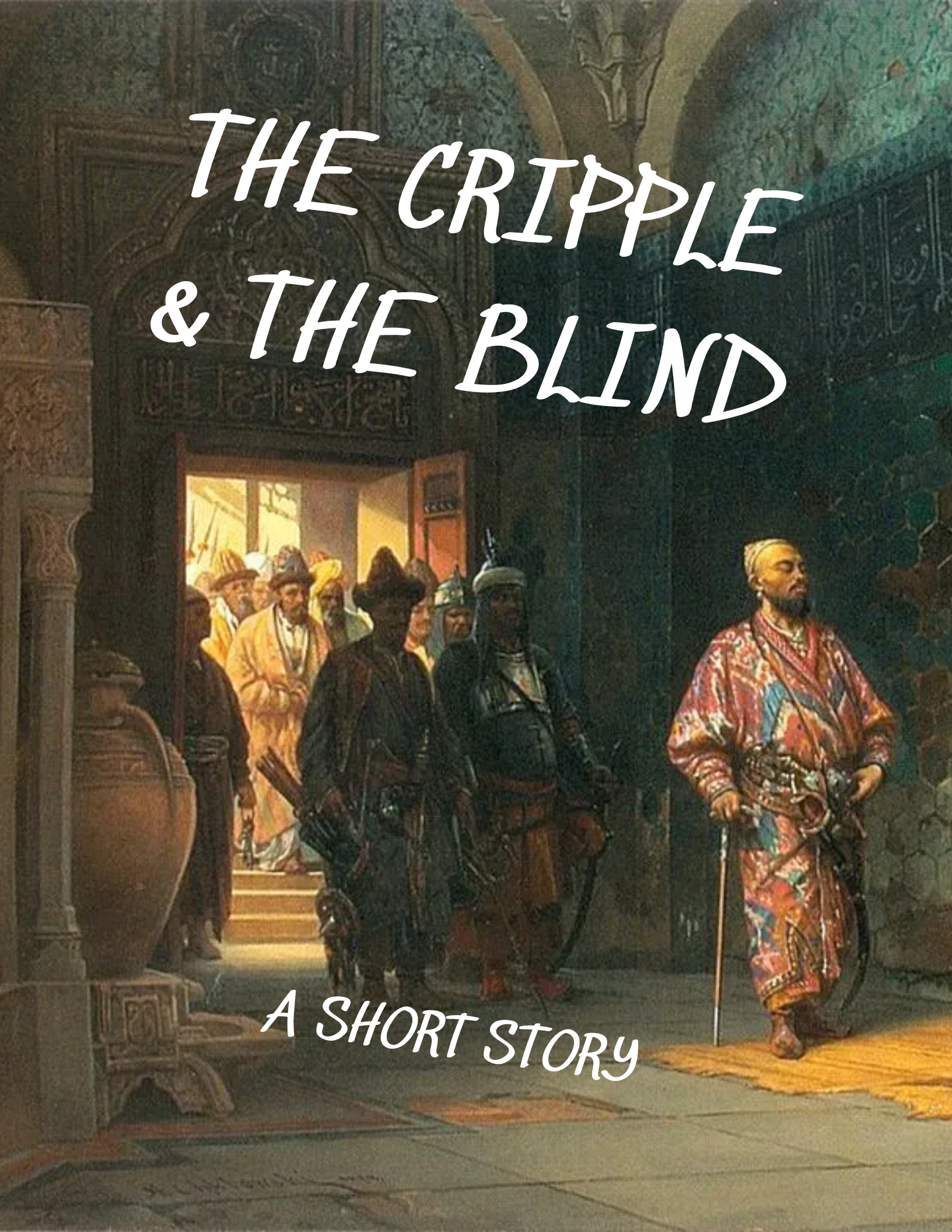
CRUSH THE REFORMERS



WITH YOUR MIND
EMIRATE BASED DEPARTMENT

THE CRIPPLE & THE BLIND

A SHORT STORY



BY: ABDULLAH YOUSEF
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SOME TIME AFTER THE DECISIVE BATTLE OF ANKARA IN 1402, BETWEEN EMPEROR TAMERLANE AND SULTAN BAYEZID I...



The tapping of the Amir's cane woke the Sultan. The previous night had brought with it a strange calm before the thunderstorm that would follow, another strike of the thousands of tribesman ravaging Anatolia one town after another. It had been three months since his humiliating defeat at Ankara, where Timur the Lame's men captured him and his delegation without much fuss.

The Sultan sat up from the tent cushions he was laying in. His wrists hadn't felt chains since Timur ordered them off shortly after his capture, but he still knew the stinging of the iron on his skin. The burning associated with extreme cold shook him — it was not a feeling meant for someone of his blood. The old man walked over, a zestful bounce to his step for one in a cane, and sat across from him.

"Assalamu Alaikum, Sultan."

"Wa Alaikum."

Timur raised a brow. "Oh...so many moons we've known each other, yet you insist on not returning the peace? To an old man nonetheless, and a cripple!"

"A cripple who imprisons me and my family..."

Bayezid wiped his eyes and looked down at his emerald ring. Unlike most prisoners who end up in the hands of Mongol hordes, he wasn't stripped of the valuables on his person. Other than his armor, he remained in the same garments he'd been captured in other than the extra shawl given to him to withstand the chilly fall nights.

"It is Allah who grants freedom and takes it away. Perhaps if you'd woken up for the dawn prayer you could have prayed for it."

"Why would I pray for that which I know for a fact you won't give me? Besides, if your savage horsemen hadn't kept me up beforehand, then I'd have the strength to rise for it."

Timur laughed, "I tapped your side with my cane three times and you didn't wake up. No excuse!"

Bayezid scoffed with a smirk, playing with his ring. He looked up at Timur and stared into his narrow eyes. "And what of my Olivera this morning? I wish to know how she fares."

"My personal servant girl checked on her. She remains in good health, though refuses to speak still. Up from on your behind, we must continue our *ghazwa!*" he said, the roughness with which he

said the sparse Arabic words he knew rubbing on the ears of Bayezid like steel on the grindstone.

Timur's army, the great horde of Turkmen, Mongols, and Tatars that spanned the horizons of the Anatolian countryside continued heading west, meandering around where they knew of more bounties to be had. Bayezid was kept on a horse by Timur's right, who rode alongside a few of his many sons and grandsons, some servants, and his chief advisor and religious chief — Imam Abdul-Jabbar al-Khwarizmi. He was a scholar of the Hanafi Islamic school of jurisprudence, a man of Timur's generation, who in addition to knowing the entire Quran by heart and countless hadith, would tell many tales of war in older times from across Arabia, Persia, and the Levant. Often Timur asked him to recite the Quran aloud as they strode in their long marches, hundreds at the front falling in silence as his soothing voice echoed across the fields.

Other times Khwarizmi told them stories of the earlier conquests of the beloved Prophet, peace be upon him, or his great companions whom Timur adored and admired. Bayezid knew it all of course, but was stunned at the matter in which Timur and his Mongols interpreted certain events from the Prophet's ﷺ life. Their favorite story, as Timur said twice to him during his captivity (he'd forgotten he'd told it to him the first time), was the time the Prophet ﷺ ordered the execution of every adult male of the Banu Quraidha tribe for their treachery during the Battle of the Trench against the polytheists, with every woman and child taken captive to be either ransomed off or enslaved. Bayezid understood it from his teacher as a special circumstance — a fate reserved for those who break their oaths — but to Timur and his men, this represented the standard,

as all whom he besieged and stacked the skulls of had betrayed Allah, His Messenger, and that Messenger's nation by not submitting to him; the one with the real mandate to rule.

Bayezid was too despondent the first time Timur told him of it, but the second time he had built up the will to object, "I hate to be the one to tell you, Amir of Samarkand, but despite your belief in Allah and his Messenger ﷺ, you insist on the habits of your non-believing ancestors. Did your Imam not recite to you the verse in Surah al-Baqarah: 'Allah bestows kingship on whom he wills'? It is indeed possible for a man to be qualified in every manner — to be of noble blood, as I am for example, to be granted riches and palaces, strength of body and mind, the love and admiration of the rest of mankind that inspires them to die for him — as both of us have — and yet still not gain kingship at all if he is not virtuous and fearful of Allah with whom he rules."

Timur listened when Bayezid spoke, a nod given each time the Prophet ﷺ or his companions were mentioned. He remained quiet for a minute, none daring to answer on his behalf.

"Is this how you justify your defeat, Bayezid? Do you recite these verses out of genuine contemplation, or do you seek to deflect blame for the loss of your freedom at my hands? We could have avoided this. I wrote to you repeatedly to



return my enemies whom you hosted despite my objections, and if you had and submitted, there would be love and peace between us. There is Allah's will indeed, but what of man's responsibility to his kith and kin? I found no trouble at all when your Turkmen defected from your ranks and joined mine. May I remind you of the time our dear Prophet ﷺ was in the thicket of battle with his enemies at Hunayn, and said those famous words: 'I am the Messenger, without doubt, I am the son of Abdul-Muttalib!' When his ranks were shaken, it was his shared blood with the Arabs he reminded them of that restored their courage. You claim to have surrendered to God's will in this matter, but what use does such submission have when done without man's common sense for the world around him, which runs on blood and gold? It is like the man at the mosque whom our Prophet ﷺ advised: Tie your camel, then go inside and pray! What you have done instead, my dear Sultan, was carelessly let your camel loose upon my fields, then cried and complained when I took possession of it! My offer still stands, dear Sultan. Pledge your lands to me, and I'll turn this army north to return you and your family to Edirne myself!"

They were in the final leg of their journey across Anatolia, to lay siege to Smyrna, now in the hands of the Christians. Out of nowhere, Timur decided they should have a feast to celebrate their endless victories thus far. Their camp was quickly prepared for the occasion, a center table set up for the Amir, his family, and his greatest generals. Bayezid, much to his surprise, was taken out of the prisoner's tent and directed to sit across from Timur at that very table. He caught many stares and wicked smiles from the Mongols as the celebration went underway. A number of bloody

duels took place, wrestling matches, even some dancing. Before food was allowed to be served, however, Timur ordered Khwarizmi to open the occasion with a prayer for their good health and prosperity. All fell silent as he



read some verses from the Quran raising his hands to the heavens, saying the prayer in Arabic first, then Chagatai. There was no translation to the Turkish of Bayezid. The food was put out, mostly scavenged and looted from raids as well as some wild game caught on the march. The servant girls rushed past, going back and forth with the food and drink in a shaking hurry as if their lives were at stake.

Bayezid smiled at their nervousness, but the entertaining sight did nothing to calm his own nerves. He looked over to Timur who did not eat much, which was unusual. The Amir was an old man, but ate plentiful for one so energetic, yet to retire from the thrill of warfare. Bayezid found the calm to begin eating, realizing the food wasn't much better than what he was served the entire three months he'd been captive.

As he ate, he noticed all at once a commotion ensuing around him. It seemed everyone was looking either to the front of the table, or to himself. It took one glance to see why. Bayezid's heart dropped. Worse still, it felt as if it were ripped out of his rib cage and cut into a thousand pieces. A sense of burning and discomfort worse than any rusted chain overtook his head and chest, he felt he could drop dead in an instant. He didn't even have the strength to say her name aloud, let alone yell it in a bout of righteous *gheerah*, for indeed his throat clenched up



from the shock.

Olivera walked along the side of the table with her chin held high, in her same Ottoman garments, holding a bottle of wine. She came beside Timur, and that's when it happened. She looked Bayezid right in the eye as she poured in his enemy's cup, the unmistakable scorn pouring out of her gaze in kind. Timur sat with a neutral face at first, but upon seeing the color drain from Bayezid's face he instead spoke to him with just the wrinkles of his forehead as if to say: do you see clearly now, who you argued so hard to protect?

For the remainder of the feast, Bayezid wouldn't utter a word nor consume another morsel. His hands weren't even seen on the table again. When it was time to retire from the celebration, Bayezid followed the guards with no protest and his eyes to the floor. Olivera was sent back to her own tent, similarly despondent despite

receiving her request in full.

The morning came and out climbed Timur from his covers for the dawn prayer. A servant arrived with a bucket of water as the Amir pushed aside the concubine at each side of him. He performed the ritual washing, then went out in the breeze over to the prisoner's tent. He entered upon Bayezid, who once again was asleep. He knocked him with his cane, nothing. He did it twice more, except the third time it was done with enough force that Bayezid turned — and Timur saw his blue lips. He fell to his knees and felt the Sultan's cold skin, and screamed immediately for the servant to fetch his personal doctors. In the time it took for them to come, Timur looked down and noticed Bayezid's ring. The gemstone was gone, a half-drop of dark liquid still moist upon the signet. He was driven to such a rage that he broke his cane against the back of one of the guards outside the tent.


The army did not move for hours as they awaited further orders. Before further commotion was drawn up, a command came. The entire delegation of the late Sultan was to be released, with Olivera herself to be escorted on her own to the lands of the north. Ahead of her and her escort, a horseman was sent with a letter of introduction to Prince Stefan of Serbia.

When their journey resumed, nothing but the hooves of horses would be heard at the front of the march. No Quran, no hadith, no stories. Timur rode quietly as he soon saw the high castle walls of Smyrna on the horizon. Still, he could not think of how to conduct the siege. How absurd, he thought, the fate that Allah had ascribed to the wicked and mendacious creatures He had formed called "humans", and how frivolous their wants were. His foe was not a dumb or weak man. The

Sultan had won every battle he'd fought before he'd encountered Timur, he was an appreciator of poetry and Islamic knowledge like himself, and of noble blood. Yet despite it all, he was as blind to the hatred of one so important to him as an old farm dog. How could such a man conquer so much, yet remain so ignorant, Timur thought.

Then, he began to laugh. He laughed harder than he had in months. Maybe it's just as outrageous, Timur the Lame thought, that a crippled boy would go on to conquer the lands of his fathers, all of Khorasan, the Levant even, in less than the average man's lifetime. How truly worthless this world is, as you have said oh Allah, if this is how gold and land are distributed amongst your creation. How utterly worthless!

Timur ghazi realized what he chased was far greater. The reason for his gallivanting, his insistence on riding and fighting as a crippled old man, razing a miniature hell wherever he saw fit — he needed an escape into the world that was eternal, heaven or hell it may be, that unlike this one actually meant something to his Creator. When he reached Smyrna, he laid siege to the Knights of Rhodes in their sea-castle for two weeks and breached their outer wall. The garrison and its inhabitants were destroyed completely, and each knight who withstood the siege was beheaded.

The fourth son of the late Bayezid, Mehmed, became Timur's vassal. In the year 1402 the Amir began his return to Samarkand. Armenia, the Levant, and Georgia had not yet recovered from their razing. Baghdad was conquered, twice. When he finally reached home, Timur spent nine months celebrating his victories. He was the master of Asia. 

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