

# ULAMA RETIREMENT FUND



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## QUESTION

**Please comment on Darul Iftaa Mahmudiyya’s proposal of a retirement fund for Ulama. Does this fund have Islamic credibility? Something does not seem right with this fund. Please study the attached proposal.**

## ANSWER

It is your Imaani conscience which indicates to you that “*something is wrong*” with the retirement proposal. Rasulullah (Sallallahu alayhi wasallam) said: “*Sin is that which agitates your conscience.*” It is a proposal in conflict with both Islamic teaching and Islamic spirit. The proposal sets Allah Ta’ala aside. It fails to understand that the Rizq of all creation is the responsibility of Allah Azza Wa Jal, and that Rizq is predetermined and sealed, hence Rasulullah (Sallallahu alayhi wasallam) said:

*“Rizq is sealed, and the one of greed is deprived.”*

The proposal is the effect of doubting the *Razzaaqiyat* of Allah Who is the Sole Provider. He says in the Qur’aan Majeed: “*Many are the animals which do not load their rizq on their backs. It is Allah Who provides their rizq and your rizq.*”

The proposal is in keeping with kuffaar ethos and the capitalist system. The proposal is remarkably oblivious of the objective of Ilm-e-Deen and of the Darul Ulooms. In fact, the Darul

Ulooms of today are largely ignorant of the *Maqsood* of Ilm, hence Deeni Knowledge is imparted for the sake of the dunya, for the attainment of mundane goals. The Darul Ulooms have become signs of Qiyaamah. According to the Hadith, among the signs of Qiyaamah, is that the Knowledge of the Deen will be imparted for purposes other than the Deen, and acts of the Deen will be for the sake of worldly gains.

The proposal states:

*“Whilst we value the great number of Ulama, their talents and their services, we also have to face certain realities and challenges. The job opportunities for Ulama at Darul Ulooms, Masjid, Madaris, Jamiat’s and other institutions are restricted.”*

These institutions with their ‘job opportunities’ are never the objective of Ilm-e-Deen. The intention of using Ilm-e-Deen for job opportunities is corrupt and this is why most molvis trade the Deen for a miserable price. Their intention for pursuing Knowledge is corrupt, hence they branch out into corrupt and haraam avenues in pursuit of monetary gain. The objective of Ilm-e-Deen is nothing other than the Pleasure of Allah Ta’ala to be pursued with *Taa-at* and *Ibaadat* which will be adorned with the Knowledge.

Those with corrupt intention – the intention to gain monetarily or to find lucrative jobs by using Ilm as a vehicle – are unfit for pursuing Ilm. They are like ‘swines’ and their teachers are like those who garland ‘swines’. Thus, Rasulullah (Sallallahu alayhi wasallam) said:

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*“He who imparts Ilm to those who are unfit (for this Amaanat) is like one who garlands swines with diamonds, pearls and gold.”*

Just as all Muslims are required by the Deen to explore halaal avenues for the acquisition of their Rizq, so too are Ulama required to act. In fact the vast majority of Darul Uloom products are not Ulama. They are molvis. They should seek their Rizq in the same way as all others do. Molvis are not a selected class of people who are expected to serve in only Deeni institutions.

The proposal says: *“Many Ulama search for avenues of employment. When they are unsuccessful, they resort to some business venture.”*

What is wrong or un-Islamic about business ventures? And what is wrong with searching for avenues of employment? Rasulullah (Sallallahu alayhi wasallam) said:

*“Earning halaal (Rizq) is fardh after the Fardh (of Salaat).”* He further said: *“Know that Allah’s aid is with the pious traders.”*

*“The truthful trader will (on the Day of Qiyaamah) be with the Ambiya, Siddiqeen and the Shuhada.”*

The objective for pursuing Knowledge of the Deen is not to earn. Rasulullah (Sallallahu alayhi wasallam) said: *“Recite the*

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*Qur'aan. Do not eat with the Qur'aan.*” In other words, the Qur'aan and the Ilm arising from it are not means of livelihood. It is this corrupt attitude which has transformed most Molvis into mercenaries who utilize and misappropriate their Ilm for worldly objectives.

The *Maqsood of Ilm* is Allah's Pleasure and salvation in the Aakhirat. It has no relationship with livelihood and earning money. When a Molvi resorts to business or any other mundane occupation thereby abstaining from Deeni activity, he will not be sinning. It only indicates that Allah Ta'ala has not selected him for Deeni service. Since the Ilm of the Deen is being imparted for corrupt motives, we find the molvis selling the Deen for a miserable price by means of halaalizing riba, carrion, television, kuffaar sport and other haraam practices etc. They serve on haraam riba bank boards and they become stupid inspectors of abattoirs. All the 'shariah' boards of capitalist banks are manned by mercenary molvis, and all these filthy carrion halaalizing entities are the brain children and illegitimate offspring of molvis who had acquired a smattering of Deeni knowledge motivated by worldly goals.

The proposal says: *“Many elderly Ulama experience health related problems. The medical expenses put an enormous financial burden on the individual, especially if it is a chronic illness or specialized treatment is required.”*

This is kuffaar style thinking. Enamoured by the artifacts of capitalism, the brains seek to spawn the methods and ways of the kuffaar. This is not the manner of Muslim thinking, leave

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alone Ulama thinking. Allah Ta'ala will take care of the Molvi who will become ill 20 years hence, that is, if Maut has not already claimed him. When the *Razzaaqiyyat* of Allah Ta'ala is doubted and emergencies are hallucinated for the distant future, then Allah Ta'ala afflicts people with the type of calamities they had hallucinated because of their lack of Tawakkul and Imaani deficiency.

It is not only “many elderly Ulama “ who “experience health related problems”. The whole world full of Muslims also experiences such problems. Everyone crosses the bridge on arrival. There is no goodness in the proposal setting the Ulama apart on this issue. They are no different from other Muslims in similar predicaments. It is Fardh-e-Kifaayah to assist the needy, the poor and the destitute whether they are Ulama or non-Ulama. The community should be given intensive Ta'leem on the subject of Waajib assistance to the needy and deserving.

A ‘financial system of support’ involving ridiculous *Toolul Amal* extending over decades is nugatory of the demand of Imaan which requires *Tawakkul*. The *Razzaaqiyyat* of Allah Azza Wa Jal should not be doubted. Such doubt is strongly implied by the *Toolul Amal* Ulama retirement fund which is a western capitalist concept.

The proposal is almost a replica of the capitalist schemes. It requires a Molvi to pay a monthly R500 premium just like the kuffaar system of medical insurance or any other type of pension fund. Further, the scheme, just like the kuffaar pension and similar funds, requires the employer, viz., the Darul

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Uloom, to pay the monthly premiums. Also in glaring imitation of kuffaar pension funds, this proposed Ulama fund also requires the monthly insurance premium to be split 50-50 between the Molvi employee and the Darul Uloom employer.

The “Asset Management Company” which will be tasked with investing the accumulated premiums will most certainly operate in strict accord with capitalist principles. The scheme will of course be cosmetically adorned with Islamic terminology to give it a ‘shar’i’ flavour. It will be a thin veneer just as the transparent veneers with which all so-called shariah-compliant capitalist bank products are adorned for misleading the Muslim public.

Mentioning a glaringly un-Islamic stipulation, the proposal states:

*“The moneys will remain in investment till the age of 55. A member will not be allowed to withdraw his contribution and profits till then.”*

This is explicit *zulm*. It is *zulm* to deny an owner his right of withdrawing his own money. It is clear that the scheme will function just as any of the capitalist insurance and medical systems. No explanation is tendered as to the Shar’i category of transactions to which the proposed fund is assigned.

A Molvi’s contributions will in reality remain his property, and will be an *amaanat* in the possession of whoever holds the funds. When the owner demands his *amaanat*, it is *haraam* to

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deny him his Haqq. If his money is invested, some form of partnership either Shirkat or Mudhaarabah will come into being, and all the *ahkaam* will be applicable. There is little hope of the applicable *ahkaam* being honoured. A partner has the right to terminate the partnership be it of any kind.

Another act of kuffaar capitalist zulm with which the scheme will be encumbered is:

*“Upon maturity, he will receive 1/3 payout and 2/3 will be reinvested in another investment that will yield further monthly income.”*

The investor, i.e. the Molvi Sahib, whose money the company is holding, may not be denied all of his money if he so desires. The company has no right to invest and reinvest a person’s money unilaterally and impose the investment on even an unwilling Molvi Sahib who desires a full payout of his money. This idea of forcefully holding another’s money and denying him possession is a 100% kuffaar capitalist method of *zulm*.

It should be understood, that the Molvi members of the fund, despite being extremely deficient in Imaan for even joining the western-style pension fund, are not *Qaabulul Hajr* entities for whom the court has to appoint curators to control their assets. But, this proposed fund will be treating them as children deserving of being stopped from *tasarruf* in their *maal*.

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The proposal states: *“We have discussed this investment scheme with many Ulama who supported our initiative. We did raise the concern about differences on shares. We were advised that the academic intricacies should not hinder this initiative especially in view of many competent reliable muftis permitting shares and the need for such an initiative.”*

The capitalist concept of shares is in total conflict with the Shariah. The share-venture is never a valid Shar’i partnership. Those Ulama among our Akaabir who had ruled on the permissibility of shares were misled by the erroneous explanations proffered to them. The shares issue was explained to them in a manner to convey the idea that this concept was akin to the Shariah’s *Shirkat (Partnership)* product whereas, this is furthest from the truth.

Some of those who explained the capitalist shares concept to the Akaabir were themselves ignorant of the reality of shares or their understanding was extremely deficient. Others were dishonest and insincere. Their motive was to secure a ruling of permissibility to continue indulgence in the haraam corrupt share business.

When we had explained in detail to Hadhrat Mahmudul Hasan Gangohi (Rahmatullah alayh) what shares exactly are, he explicitly branded it impermissible. His written Fatwa which has been suppressed is in our possession. Similarly, Hadhrat Maulana Masihullah (Rahmatullah alayh) queried with us the issue of shares when some Ulama here complained to him about our stance. Hadhrat Masihullah then carefully studied

our written explanation of several pages. After having devoted some time on perusing our explanation and fatwa, Hadhrat Masihullah (Rahmatullah alayh) commented as follows:

*“When the issue of shares was presented to Hadhrat Maulana Ashraf Ali Thanvi (Rahmatullah alayh), he called a trader from Saharanpur to explain what shares are. On the basis of the trader’s explanation, Hadhrat said that it was permissible. This is an issue, the answer of which depends on the explanation. The answer which you have given is correct.”*

Hadhrot Masihullah (Rahmatullah alayh) and Hadhrot Mufti Mahmudul Hasan (Rahmatullah alayh) did not find a single fault in our answer of impermissibility. It is quite obvious that the trader in Saharanpur had no understanding of the capitalist system of shares, hence his explanation created the impression of it being a valid *Shirkat*. Thus, the view of permissibility of some of our Akaabir was based on false premises which incompetent persons had presented. To this day, we have not received a single rational and Shar’i rebuttal of our *Dalaa-il* on the shares question. The only noise we have heard in this regard is the monotony of a certain senior Mufti having said that shares are permissible. It does not behove Ulama to disgorge such incongruity.

Shares are undoubtedly haraam. This is an added dimension of *hurmat* for the so-called ulama retirement fund. There is no such creature as ‘retirement’ in Islam. Retirement from worldly activities is with the advent of Maut. ‘Retirement’ is a kuffaar concept.

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The view that the share issue should not ‘hinder this initiative’, is highly inappropriate. The share issues is a Shar’i mas’alah. Shares are haraam. How can it then not hinder the initiative which is in conflict with both the letter and spirit of Islam? ‘Academic intricacies’ will be very relevant when *hurmat* is the consequence of the undertaking. Such intricacies are not for wiling away the time or for futile discussion.

The ‘long term benefit’ on which is the focus, is in fact prohibited *Toolul Amal* which is nugatory of the *Maqsad* of the Mu’min’s life on earth. Our Sustainer and Cherisher is Allah Ta’ala. Imaan on his *Razzaaqiyyat* is integral to Imaan. This is not an abstract issue. It has to be a vibrant belief dictating the attitude of the Mu’min. According to the Hadith, Rizq is inseparable from a person just as is his shadow. The one who craves for more than his divinely stipulated quota will be deprived regardless of what retirement or pension fund is set up. It is improper and unbecoming of a Mu’min to have doubts in Allah’s Providence. It is doubt in Allah’s *Razzaaqiyyat* which prompts people to be oblivious of Allah Ta’ala regarding their future safety and security. The Mashaaikh say:

*“Upon us is to worship Allah as He has commanded, and upon Allah is to provide our Rizq as He has promised.”*

Do understand that the Moral code of Islam is inextricably interwoven with every sphere and every step of our life. There is no segment of our life which could be separated from Islamic morality. The Qur’aan Majeed is replete with hundreds of aayaat commanding the cultivation of Taqwa and Morality. The

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Muslim's life minus the *Akhlaaqi* component will be abnormal and defective. In fact, his very Imaan will be defective. *Toolul Amal* is the effect of defective Imaan – doubts developing in *Aqeedah*, hence the inordinate fear about the distant future of ten and twenty years hence which one may not even see.

The Darul Ifta, in its ulama retirement fund, also mentions:

*“We are also designing a Baitul Maal on a Waqf design for the benefit of the widows and children of Ulama. We shall also ask the various Institutions to enrol their Ulama into this fund.”*

This proposed venture is also the effect of thinking like the kuffaar capitalist whose reliance is on his efforts, not on the Creator. Islam has designed the institutions of Zakaat, Sadqah and Lillaah for the poor and destitute, be they the widows and children of Ulama or of non-Ulama. They all come within the scope of a single category. Whilst the motivation of the Islamic institutions is pure thawaab and the Pleasure of Allah Azza Wajal, the objective of the funds clothed with Islamically sounding nomenclature is the dunya, and based on selfishness. It is a fund devoid of Islamic altruism. The focus is diverted from Allah Ta'ala.

The need is to educate the community regarding the virtues and the *Wujoob* of Sadqaat. The wealthy Muslims are miserably failing in discharging their Zakaat and Sadqaat obligations. Even single families are sitting with millions of rands of unpaid Zakaat which they dole out in dribs and drabs because their hearts are welded to the boodle. There is

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adequate arrangement for the destitute in the charitable systems established by Islam. But the problem is that our gaze goes askance to kuffaar systems because of selfishness which inhibits charity. Efforts for worldly reasons are being made on ways and means acquired from the kuffaar while the solutions and systems of Islam are sidelined or treated insignificantly.

It is not the obligation of the Ulama to set up funds in emulation of the capitalist kuffaar. The obligations of the Ulama are *Ta'leem*, *Tarbiyat*, *Amr Bil Ma'roof* and *Nahyi Anil Munkar*. Kuffaar style funds are never the solutions for the problems besetting the destitute.

Furthermore, these capitalist type of funds are callous in nature. The beneficiaries are a small, selected group to the exclusion of other Muslims who may at the time be in greater need of the aid which the fund could provide. But since the others – the non-Ulama – will not be beneficiaries, they will be callously excluded from the fund. Since such callousness is inimical to the *Ta'leem* of the Deen, these funds should not be painted with Islamic nomenclature. Kuffaar capitalist designations will be more appropriate for ventures which are devoid of the *Akhlaaqi* ethos of Islam. A Waqf fund may not debar transference of its benefits to non-contributors who are genuine Masaakeen and Fuqara in need.

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The following is the capitalist mould of the fund presented by Darul Ifta:

- The money will be accessible only at the age of 55. (*This is not permissible*).
- The minimum monthly premium is R500. (*Following in the tracks of the riba medical insurance companies*).
- Payment will be according to the “current legislation” of the kuffaar authorities. Only one third is paid in cash, and the remaining two thirds will be retained to plan an income annuity to the client. (*A pure innovation from the capitalist riba system which is haraam. Current kuffaar legislation overrides the Shariah in this retirement fund cast in the mould of capitalist products*).
- The Darul Ifta poses the question: “*Is an RA Shariah compliant?*” Answering its own question, the Mufti says: “*The underlying portfolio demands where the monies are actually invested and if the underlying companies target is permissible or not. The Darul Ifta confirms them to be Shariah compliant.*” This is misleading. Investing monies in ‘shariah compliant’ enterprises is not the only consideration for Shar’i validity of the actual fund. If riba acquired from an institution is invested in a company dealing with only halaal products, it does not follow that the yield of the riba capital is halaal. If the proceeds of gambling are invested in a halaal business, the gain is not halaal. The

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very fund *per se* is Islamically – morally and juridically – flawed and not permissible.

- “*The RA can be paid for by the individual himself (employee) or an institution (employer).*” This is following in the footsteps of medical insurance, kuffaar pension products and the like. The Darul Ifta has not explained the status of the payment nor of the accumulated funds.
- The proposal says that if “*an Aalim quits his job, his investment is secure and he can continue when he does find employment.*” But he has no right to withdraw his investment. Is he the owner of his ‘investment’ or not? If yes, what is the Shar’i classification of the enterprise in which he has invested?
- “*How is my investment protected and secured?*” There is always a risk factor in any genuine business venture. Eliminating the risk factor by means of a securing device is the attribute of riba. The method of ‘securing’ as explained by the proposal is: “*The investment shall be placed in an Asset management Company which is currently the largest asset manager in Africa by Assets Under Management (AUM) and is governed by the Financial Board of South Africa. Furthermore, the fund is audited by SNG auditors.*” This whole system is a kuffaar capitalist scheme. There is nothing Islamic in this proposal. The entire fund will be regulated by capitalist norms and rules. The very ethos is the spirit of capitalism which is the antithesis of Islamic systems.

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- “What will be an estimate of the returns at maturity date?” The Darul Ifta answering, says: “For a period of 25 years with a premium of R500 one will contribute R150,000 which will yield approximately R700,000. 33% of this amount will be paid and the rest will be invested.” This is haraam. If the so-called ‘investment’ constituted by the monthly insurance premiums remains in the ownership of the ‘investor’, then it is haraam to deny him his full yield plus his capital. Re-investing a man’s money cannot be imposed as a condition to be observed 25 years hence. The gain yielded by this fund is riba. The R150,000 yields a riba gain of R550,000 in 25 year’s time. Besides the juridical invalidity, this condition is morally corrupt in that it negates *Tawakkul* and elevates *Toolul Amal*, and such moral corruption is nugatory of man’s *Maqsood* on earth.

In the presentation of the “shariah analysis of the fund”, it is explained:

*“If the employer invests on behalf of the employee, this will be considered a gift to the employee. The Asset Management Company will be appointed as the wakeel of the employee in accepting the gift and investing the income.”*

This *ta’weel* is corrupt and baatil. The so-called ‘gift’ is the subject of a contract which the employer has to bear for 25 years. It is the exact duplicate of U.I.F. and pension schemes which are haraam insurance and riba ventures. In terms of the Shariah, *Hadyah/Hibah* is pure *Tabarru’* (a favour/an act of kindness) which is not given for monetary or any other form of

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gain. *Hibah* may not be a stipulation of a money-making enterprise. The stipulation is a riba payment.

The ‘wikaalat’ too is corrupt in that such wikaalat is an incumbent imposition on the insurance contributor. Furthermore, the investor is unable to terminate the *wikaalat* in this case. Also, this ‘wakeel’ will be collecting riba which will be invested compulsorily. The entire basis of the fund is riba.

The proposal says: “*All the investors will be shuraka.*” It is this type of misleading Islamic nomenclature which dupes those who have no knowledge of the laws of the Shariah. Whilst the investors will be partners in the riba gain, they will not be *shuraka* in a valid/halaal *Shirkat* enterprise. The Shariah’s rules of *Shirkat* will not regulate this riba fund.

The copious Arabic *ibaaraat* from the Kutub of Fiqh do not substantiate the retirement fund. The Arabic references pertain to valid trade, partnership, gift and agency transactions and contracts. But this retirement fund for ulama has no support in the Arabic references cited. For example, one reference states the fundamentals of *Hibah*. But, the monthly premiums of this fund are not *Hibah* by any stretch of logic and intelligence.

**The attempt to force this capitalist insurance fund to comply with the Shariah is improper and nugatory of the spirit and law of the Shariah.**

## CONCLUSION

Rasulullah (Sallallahu alayhi wasallam) said:

*“When you find yourself in the morning, do not concern yourself with the evening, and when you find yourself in the evening, then do not concern yourself with the morning.”*

*“The first (attitudes to create) corruption for this Ummah are bukhl (stinginess) and amal (hopes for the distant future).”*

The beginning of *fasaad* in this Ummah was *toolul amal*. The endeavour to secure oneself from imagined hardships which may befall one 20 years hence, is indeed shaitaani inspiration. The Mu'min's focus should be on Maut and the Aakhirat. Malikul Maut, according to the Hadith calls us five times a day, and so does the Qabar. With Maut constantly hovering over a person, it is unexpected of him to squander his brains and ruin his heart with the fear of hallucinated hardships with which he may be afflicted after decades.

This attitude is in total conflict with the attributes of Tawakkul and Tafweedh which a Muslim has to incumbently cultivate. Fiqhi technicalities are not for negating the acquisition of *Akhlaaq-e-Hameedah*. Even if something could be classified as 'halaal' by stretching Fiqhi technicalities to the limits of their latitude, it is highly improper to utilize Fiqhi rules for negating *Akhlaaq-e-Hameedah* which have to be incumbently cultivated.

The Ulama are expected to have a better understanding of these issues than the laymen. It is unbefitting of Ulama to embark on capitalist ventures which operate under the shadow of *Riba* and *Tashabbuh bil Kuffaar*. Tawakkul and Tafweedh are not abstract concepts to be cultivated and discarded at whim and fancy. In the Qur'aan Majeed, the commands and exhortations to inculcate Taqwa are far more numerous than the combined Aayaat commanding Salaat and Saum. Just as it is incumbent to practise Salaat and Saum, so too is it Waajib to cultivate and inculcate Taqwa which is the basis for Tawakkul, Tafweez and the other characteristics of *Akhlaaq-e-Hameedah*.

There is the despicable disease of a creature called '*fatwa and taqwa*' vermiculating the brains of the Ulama of this era. *Nafsaaniyat* is passed off as '*fatwa*', whilst Fatwa is sidelined and minimized with the corrupt notion of it being an issue for the domain of Taqwa. The Ulama of our time are hopelessly incapable of distinguishing between Fatwa and Taqwa. In fact, Taqwa is for them an alien concept which brings frowns to their faces when discussed. They are ignorant of the meanings and applicability of these two principles. When even the Ulama are bereft of practical Taqwa and even lack the understanding of the meaning of Taqwa, then the lamentable moral state of degeneration of the masses is not surprising.

Fiqhi technicalities are used or misused for halaalizing kuffaar concepts and practices whereas the objective of Fiqh is also to increasingly divert the Muslim mind from the dunya and focus it on the Aakhirah for which Allah Ta'ala has created us. Rasulullah (Sallallahu alayhi wasallam) said:

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*“The dunya has been created for you whilst you have been created for the Aakhirat.”*

*“The dunya is jeefah (rotten carrion).”*

Muslims are allowed to take and consume of this worldly *jeefah* to the extent of need to see them through this earthly sojourn. An excess of *jeefah* is haraam, for it will prevent the Mu'min from safely reaching his destination – Allah Azza Wa Jal. The long term retirement fund contemplated for Ulama is in conflict with the concept of Tawakkul which the Qur'aan repeatedly commands. The numerous Qur'aanic Aayaat pertaining to Tawakkul confirm its incumbent (wujooob) status:

- *The command is only for Allah. On Him do I have trust. Upon Him should the Mutawakkileen have trust.*
- *And upon Allah should the Mu'minoon have tawakkul.*
- *And fear Allah, and on Allah should the Mu'minoon have tawakkul.*
- *Say: Allah is sufficient (for us). On Him do the Mu'minoon have tawakkul.*
- *Allah suffices for him who has tawakkul on Allah.*
- *Have tawakkul on Allah if indeed you are Mu'minoon.*
- *He who fears Allah (adopts taqwa), He will provide his rizq from such quarters which he did not even imagine.*

The Qur'aan Majeed is replete with hundreds of aayaat commanding cultivation of Taqwa, Tawakkul and Tafweez. It does not behove Muslims, especially Ulama, to act in a manner which is nugatory and inimical of Tawakkul.

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There is absolutely no reason for a Mu'min to contaminate his Imaan with the slightest doubt in the Razzaaqiyat of Allah Who is the Sole Razzaaq, and Who has predetermined our Rizq and the degree of hardships which will befall us. A retirement fund in emulation of the riba capitalist concepts will not benefit the Mu'min in any way whatsoever. It is despicable for Men of Taqwa – and all Muslims should be the bearers of Taqwa – to resort to measures which imply no confidence in Allah's Providence – *Nauthubillaah!* All Islamically abnormal schemes imply no confidence in the Taqdeer of Allah Ta'ala.

The Mu'min has to accord greater emphasis and apply more concentration on Tawakkul than on *asbaab* (the material and worldly means and agencies of acquisition). The *asbaab* are mere shadows after which the Mu'min should not hanker. But deficiency of Imaan constrains him to emulate the kuffaar and to inculcate the attitudes of kufr. When during a severe drought and famine in Medina, Hadhrat Umar (Radhiyallahu anhu), the then Khalifah, had instituted relief measures for alleviating the suffering of the people of Madinah Munawwarah, he was reprimanded in a dream by Rasulullah (Sallallahu alayhi wasallam) for having shifted his reliance to *asbaab*. The solution for a drought/famine is not relief measures. The solution is *Istighfaar, Inaabat and Dua*. As soon as Hadhrat Umar (Radhiyallahu anhu) had abandoned the relief measures and adopted the actual remedy, the drought ended.

In his Mathnawi, Maulana Rumi (Rahmatullah alayh) says: “*O you who hasten early in the morning to open your shop, you*

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*should first go to the Masjid and supplicate for Rizq from the True Razzaaq. For eliminating the concern for Rizq, do not knock only at the doors of the asbaab. Rather, establish a relationship with the Creator of the ways and means. In reality, employing the asbaab, ways and means in conflict with the command of Allah, will be of no benefit. The Being Who causes rain to fall from the heaven, He has the power to provide your Rizq.*

*Seek Rizq from the True Razzaaq. Do not focus your gaze on only Zaid and Bakr. Cast your gaze beyond the ways and means and establish a relationship with the One Who is The Provider. With Istighfaar gain His Pleasure...”*

**While employing the normal ways and means for the acquisition of Rizq is acceptable, *Toolul Amal* projects such as the retirement fund, are abhorrent to Islam. Be obedient to Allah Ta’ala, adopt the Sunnah, engage in much Istighfaar and Dua. Allah Ta’ala will protect you against calamities which according to hallucination will transpire after decades. Make your preparations for the Qabar and for safely crossing The Siraat (Bridge) over Jahannam.**