

# Seminars and Lectures – Australia – 3rd Journey - Lesson (14-25) – Miscellaneous topics in life and religion (Islam) –



## In the Name of Allah, The Most Gracious, Most Merciful

### Introduction:

#### Interviewer:

Dear listeners, welcome to our show “miscellaneous topics in life and religion”, and we are happy and honored to have Dr. Mohammad Rateb al Nabulsi with us this morning so welcome and thank you for your attendance.

#### Dr. Rateb:

May Allah Bless you and make you useful to sh3er.

#### Interviewer:



I meant for our interview for today not to focus on a specific topic but more than one topics related to Muslims' community in western countries.

I also have some questions in my head about issues that are important to us as residents in this county, and we ask Allah to inspire you with the answers to these questions, among which is compensation money: Does the Muslim have the right to take any compensation for any harm happens to him/her after an accident or the like, given some of these accidents are unintentionally happened sometimes, and in other times they are intended?

The law is fair even to the person, who caused the accident and grants him/her money as compensation, and

though these cases are rare back in home country, yet they are our daily bread in here.

### **Law and order mark any advanced country:**

**Dr. Rateb:**

In The Name Of Allah The Most Gracious The Most Merciful, and praise be to Allah Lord of the worlds, and peace and blessings upon Sayyidina Muhammad, the honest and the trustworthy.

In fact, for those who are residing in this country, it is fine to make use of all laws and regulations in it, as long as they don't contradict with Allah's Method and Islam.

We all should know that law and order in any country mark its civilization and advancement. When a country fulfills all the citizens' needs including those who cause accidents, and grants them compensation, it is following kinds of laws which have no reference in Islamic texts against them, and I can't see why this citizen, in this case, can't make use of those laws, and how would that be unacceptable in the Sight of Allah?

When a citizen is given a sum of money in return for harm occurred to him according to the country's laws, is there any suspicion in accepting that money? I say there is nothing wrong with accepting that money.

**Interviewer:**

Even if this person is the one who caused that harm, and yet the law is fair to him/her granting his/her right according to the law?

### **It is OK to take money given by the government:**

**Dr. Rateb:**

I see there is no problem or suspicion in accepting money given to you willingly by your country; furthermore, I see this payment as a sign indicates the rights this citizen is entitled to, and even if he was the one who caused some mistakes, who will be in the authority to compensate him in this case? It is the government.

There is no problem in taking that money.

**Interviewer:**

In the respect of insurance, there are different kinds, as we have the health insurance, car insurance, and life insurance. Some of them are obligatory, such like health, as you won't be hired by some companies unless you get this kind of insurance, the same goes for the car, but as for the life insurance it is optional, so is there any Haram in that?

### **Insurance and related issues:**

**Dr. Rateb:**

I will give my opinion basing on the insurance we have back in our home country, and I consider the obligatory insurance as tax that should be paid and one is not free not to pay.

Hence, my answer is of two parts, if the country you are living in obliges you to have insurance according to its laws, in order to compensate you in case of accidents, it will be fine to take it.

Imam Abu Hanifa, May Allah have mercy on his soul, said: it is fine to take the assurer money with his full content.

There are three kinds of countries according to Ahnaf (Abu Hanifa followers): Islamic countries (where Islam is applied), Enemy territory's countries (those we are in conflict with), and safety countries (where Islam is not applied yet they don't declare war against us), and it is called safety countries as there is Diplomatic Representation, namely, I live in Damascus where France has an embassy which means rights and duties.

If I travel to France, the French government grants me safety and protection according to the relations between the two countries, and the same goes for the French who lives in Syria, and there is no contradiction with the religion in such cases as they don't declare war against us:

((Allah does not forbid you to deal justly and kindly with those who fought not against you on account of religion and did not drive you out of your homes))

[Al-Mumtahinah,8]



We have wide spectrum of Islamic laws in the respect of affairs with non-Islamic countries.

Accordingly, this country you are living in, legislated laws which grant any citizen compensation in cases of harm, thus, I see no problem in taking any sum of money offered by this non-Islamic country, as long as its laws allow that.

This is what Abu Hanifah said: it is fine to take the insurer's money with its full content, and this country is a safety country with which we have diplomatic representation, and in which the Muslim citizen is a person with rights and duties, hence, these payments don't contradict Islam unless there is something I missed to know.

I keep saying: the scholar who lives in Australia is more knowledgeable than I am in such topics, as I approach them as a foreigner, but he knows better as he lives here.

Thus, I see no problem in taking any payments from the government in accidents and the like situations, as long as the laws legislate that.

### Interviewer:

Dr. Rateb, in this country, if someone falls in somebody else's house and got hurt, he can sue the owner of the house in the court of law even if he was his friend, and according to this law suit, he can take money as a compensating for the hurt he has got. In such cases, and if the owner of that house is middle class person who has not enough money to pay the other guy, this will be disastrous to him. This case goes also for those who come to your house to repair something and have an accident in the process, as they can sue you and take your money as well.

### Dr. Rateb:

Is that true even if the accident was his fault?

### Interviewer:

Yes, even if it was his fault, still he can press charges and file a law suit, and unless the owner of the house has insurance, he will be in big trouble in such cases.

In cases like this, the court of law grants the person a lot of money.

So in such cases of accidents or fires, is the insurance fine, or we should go with the concept of considering these cases as fate and God's Decree and that this is a test we should accept?

### Dr. Rateb:

Why should not I take money the government offers me in cases of fires (fate) in order to fix my house?

### Interviewer:

Well, the government doesn't pay in such cases, rather the insurance companies pay for that in return of my monthly payments (the insurance), and this is what I am asking about.

## **Collaborative insurance is the best to deal with:**

### **Dr. Rateb:**

This is a different approach, as your first approach was money paid by the government as a compensation in cases of fires, and this person (who is entitled for the money) did nothing in return, as he didn't have insurance on his house, and this case is fine and no problem in taking these kind of payments, however your second approach is all about insurance which is a controversial matter even in Islamic country, so what are exactly the circumstances?

### **Interviewer:**

What I am asking about is paying this trivial monthly payments either in Islamic or none Islamic countries in order to have insurance on your car or house in cases of accidents, so that you won't be in trouble in such cases (because you don't own the money to pay to the other party).

### **Dr. Rateb:**

The scholars who prohibited insurance approached this issue as follows: in cases of insurance, you are paying monthly payments to be repaid in cases of accidents, but if accidents didn't occur, your money is gone. Hence, they came up with the Islamic insurance (remember there is always an Islamic solution for every matter versus worldly solutions) which is called the "Collaborative insurance" through which you pay monthly payments to the insurance company, and the latter keeps your payments for you, so suppose by way of example that five years passed and no accident occurred, in such case you can take back all your payments, and this company kept them for you as savings, furthermore, some companies invest your payments, thus, the collaborative insurance is the best solution.

The insurance you all know is a commercialized insurance which is prohibited due to the money you will lose if no accident happens, whereas the Islamic insurance is a collaborative one.

### **Interviewer:**

Losing the money is what usually happens.

## **Collaborative insurance is the best solution for Muslims:**

### **Dr. Rateb:**



On what grounds did the insurance company take your payments (in cases of no accidents occur)?

They are establishing their business on possibilities, given five or 10 percent is the possibility of an accident to occur, they are collecting huge amounts of money from people, and in the end, they are paying for only one percent or even 30 percent to accidents and they are taking the rest of the money as pure Haram profits without offering anything in return.

In Islam we have what is called Mukayadah (exchanged trade) through which you pay money in return of goods, and the entire trading is built on that (take something in return of something else). But when you pay money in

return of nothing, this will be a big problem.

Anyway, I think that the collaborative insurance is the best solution for Muslims. In the United States, a hundred doctors established their own insurance company to which each one of them paid twenty thousand dollars instead of the forty thousand dollars other doctors used to pay to insurance companies, and they did that in order to be able to pay for any law suit that might be filed by a patient against any of them (the payments in such cases varies between 200 thousands Dollars and forty millions). Those doctors who live in Detroit were aware of this matter and by such an act they came up with a capital of 600 million dollars which they used to open schools, Islamic activities, and libraries.

**Interviewer:**

And in cases of accidents?

**Collaborative insurance is a good deed:**

**Dr. Rateb:**

Anyone is afflicted by calamity can use this money.

I for one, believe beyond doubt that every Haram in Islam has Halal thing versus it and it comes with advantages.

I am with the collaborative insurance, better yet, I would rather consider it as a good deed than to be Halal thing to do, as it is the peak of collaboration.

In such an act, not only I insure on lots of things, but I am keeping the money as savings, and sometimes investing them so that I can retrieve the money 10 years later with all their interests, and if I choose not to take them, then it will be my choice, but in this case, I am not paying something in return of nothing (like most insurance companies do).

Furthermore, I have heard that non-Muslims were very fond of the idea of the collaborative insurance that they start applying it.

**Interviewer:**

Indeed it is a positive idea.

**Dr. Rateb:**

Exactly my point, so I am, in this case, a shareholder in a company which insures me against accidents, and invests my money so that I receive annual profits, and on top of all, if I get afflicted by any calamity, I can use the money to solve my problems.

**Interviewer:**

I hope that doctors and lawyers are listening to us in order to follow that plan.

**Dr. Rateb:**

This plan is applicable to doctors, merchants, architects and every group of people of the same profession. You pay to this collaborative fund, get annual profits, and your money is guaranteed to be paid back to you unlike other insurance companies.

**Interviewer:**

By Allah, enough for me to feel Allah's Content, rather than going into suspicious matters.

**All pleasures in worldly life have similar ones in Islam:**

**Dr. Rateb:**

I would like to assure our fellow listeners again that there is always an Islamic path versus worldly pleasures, and with this permitted path you will be in serenity, and you will be in obedience to Allah the Almighty.

**Interviewer:**

I need your elaboration on another thing in the respect of insurance, as some people don't have insurance on their houses, yet they have liability insurance (minimum required by law against sh3er) on their cars (not full coverage one), but those, who don't care about Haram and Halal, have full coverage insurance on their cars, and this means that the insurance company covers anything happens to the car, accordingly, scholars in Australia approved the first kind of insurance (the one against sh3er), so what do you think of that, as this is one of the questions that crossed my mind?

**The obligatory insurance is considered as tax:**

**Dr. Rateb:**

Again, when I am obliged to have an insurance, this is considered as tax, like the insurance the government has on its employees, as it cuts part of their salaries for that, in such cases I don't have a choice, so, I consider to call that insurance as taxes.

**Interviewer:**

Are we talking about taxes in the full sense of the word?

**Dr. Rateb:**

How do authorities everywhere (not even Australia), even in Islamic countries, fulfill their citizens' needs? If they don't have oil, they use taxes money to do so, hence, nothing wrong in imposing taxes in order to spend the money to serve the citizens.

**Interviewer:**

What about when they take half of the income of some merchants as taxes, is this acceptable?

**Atheism with justice serve life more than faith with tyranny:**

**Dr. Rateb:**

As for the taxes issue, it is a special case, and when you are a citizen in a country where you are granted the highest levels of luxury life, money is need to fulfill this kind of life and it is to be collected through taxes.

I was told once by one of my neighbors who happened to be an important employee in a Dutch company that his monthly salary is one million Kilders (that equals forty million Syrian pounds), then he said that the government takes forty percent of his salary as taxes, however, he will be paid one million as pension after he is retired, this huge tax is taken from him when he is in the peak of his activity, as he is demanded to cover the needs of the young and the elders citizens.

This kind of system is a collaborative system established to sooth out the hardship of some of the society members, and it is a thumb or rule that Islam supports these kinds of systems, because Islam is with goodness, with fulfilling needs, with granting health insurance, and with ensuring the food and the social security.

Islam, as a divine system, embraces great humane, social and moral principles, thus, Islam supports the laws which turn those principles into reality. Ibn Taymiyah said once: Allah grants victory to the justice atheist nation over the Islamic tyrant one.

He also said: life is more beneficial in the shade of justice and atheism than life in the shade of faith and tyranny.



When the unbelieving country treats its citizens nicely, I will say

that Allah will reward it in this worldly life, and this is what you observe all over the western world, as they are powerful, and well-established due to applying Islam unknowingly.

Whereas our societies are Islamic ones, yet, they don't apply Islam, and for that very reason they are suffering.

The western countries apply Islam out of prudence not to worship Allah, and every citizen over there is entitled for the highest levels of security and safety, for that I say: Actions out of worship meet the actions out of prudence in the results, yet they differ from each other in the motives.

Namely, when you have a very shrewd manager with a specialty in MBA and another manager who is a believer of the highest levels, you will be surprised to know that the honest believing manager and the secular manager have the same outcome, for both are applying the best measures in successful management, but one of them (the believer) is doing that out of religious point of view, whereas the disbeliever is doing that out of knowledge. The former do that to obey Allah the Almighty and that will grant him the worldly life and the hereafter, whereas the motives of the disbeliever are of tangible nature, thus, he will be successful in worldly life only. That goes for the western countries, and they are the most powerful power in worldly life, not to mention the upper hand they have to all natural resources of earth, all these accomplishments are due to their shrewdness and due to the services they are offering their societies.

### Interviewer:

However, the Muslim will have the good closure as you mentioned.

### **Man is created for paradise as wide as heavens and earth:**

### Dr. Rateb:

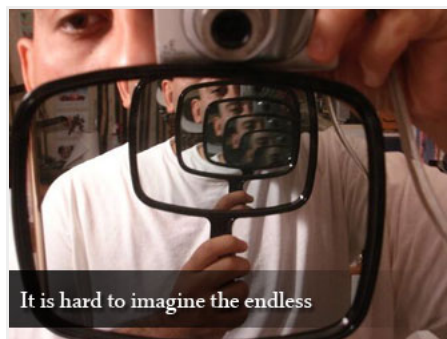
Indeed, as the human being is created for paradise as wide as heavens and earth, and was sent to this world for a limited period of time, through which he/she is to pay the price for the paradise, or else, he/she will lose it, and thereby lies the problem.

Hence, even if the disbeliever was very successful in this worldly life, this success would come to an end because of death, as death ends everything including the powerful of the tyrants, the weakness of the weak, the wealth of the rich, the poverty of the poor, the beauty of the handsome, the ugliness of the ugly, and the health of the healthy. On the other hand, the believer shared the same life the disbeliever lived, only when death comes, he is granted paradise, whereas the disbeliever didn't believe in Allah in the first place, and didn't believe in paradise as well.

Life is limited comparing to eternity, and what is eternity? Eternity is infinite, and what is infinity? If we put zeros next to the number one that fills the distance between the earth and the sun (that will be a number as long as 165 million Kilometers with a zero every one millimeter), this number will be like a zero comparing to eternity because any number, no matter how big it was, when divided by infinity, the quotient will be zero.

We are living a limited life, yet, we were promised with eternity, and this loss is irreplaceable:





((The losers are those who will lose themselves and their families on the Day of Resurrection. Verily, that will be a manifest loss!))

[Az-Zumar, 15]

### Interviewer:

We ask Allah not to be among those, O Lord of the worlds. Dr. Rateb, now let us move to some questions that I have related to daily life affairs of Muslims, and I will start with Mahr “dower”.

In Islam the wife is entitled to a dower written in her marriage contract, however, laws in Australia don’t take that into account, and when divorce occurs, the wife takes more than seventy percent of the husband’s properties if she has kids with him, and vice versa in case of a wealthy wife and a husband who was looking after his kids. So should Muslims follow the worldly laws of this country since they are living in it, or should they include the marriage contract conditions related to the legitimate rights of both parties through a lawyer?

### **It is against Islam to resort to other worldly laws:**

#### Dr. Rateb:

If one resorts to worldly laws and pays no heed to Allah’s laws, he/she will be dissenting from Allah’s Method. So the woman (the subject of divorce) in this country has two options, either to resort to a Muslim judge in an Islamic center in order to take all her dower, or she resorts to native non-Muslim judge to take half of her husband’s properties and income, and in this case, she is dissenting from Allah’s Method. However, if the husband willingly pays her that, this will be another story. When do we resort to the divine laws? We do that when someone goes against the Islamic law, however, if the husband was generous, and willingly gave his wife half of his income plus her dower, then they are both on the safe side.

Is it acceptable for a person to follow his interest wherever it was? Namely, if his/her interest is in applying Islam, he/she will become a Muslim, if not then he/she won’t.

There are kind of merchants are known by their sixth sense in terms of laws, so if his problem is solved by laws, he will say: what I love in a country is the law and order and he keeps talking about the importance of applying laws, but if his problem is not solvable by laws, yet it is solvable by religion only, he will keep talking about Muslims and how important it is to be one.

This double-tongued behavior is bewildering to the mind, at one moment he resorts to laws, and in a second moment he resorts to Islam, swinging between the two according to his interest, this behavior is not accepted. Right down in the marriage contract that the wife’s dower is half of his properties and that will be another issue, as Islam won’t interfere in such a case, but to write only a dower in the contract, yet when divorce occurs she takes half of his properties, this is considered as a big dissent from Islam.

### Interviewer:

There is a certain situation related to the house, and in case the wife was pious and wanted to please Allah and didn’t go after the half of her husband’s properties, yet, and as you know, there is housing shortage nowadays,



and she is not asking for the possession of the house rather than staying in it, while the husband is against that, should she resort to the law in this case?

### **Marriage contract can include any conditions;**

**Dr. Rateb:**



Since this issue is circulating in this county, it would rather be mentioned in the marriage contract, and in this case there will be no problem if she stayed in the house. Since you are living in this country, you should think beyond marriage, taking into consideration how expensive houses are, and with kids to be raised by the wife after the divorce, she will be homeless, thus, I recommend that this condition is all the more reason to be mentioned in the marriage contract as follows: I will stay at home with my kids in case of divorce.

**Interviewer:**

The marriage contract is an old issue; however, nowadays we have many challenges in domestic affairs.

**Dr. Rateb:**

The believer husband should guarantee his divorced wife and kids a decent life through paying her dower and alimony, in addition to the kids' expenses, because this wife is looking after his kids, so he is demanded to give them a house to dwell in, all this can be mentioned in the marriage contract.

**Interviewer:**

This leads me to another question: usually, the government gives social security payments (welfare) to help families, and in this case, the whole family is entitled to these payments including the husband, so what some husbands do, in cases of divorce, is that they give the wife alimony and kids' expenses from these payments, in order to evade paying from their own outcome, so do you think this is permissible thing to do? This man is avoiding his responsibilities towards his family.

### **Man is the provider to his wife:**

**Dr. Rateb:**

Does the government give these compensations even if there were no problems between the husband and wife?

**Interviewer:**

These are not compensations, they are payments (welfare) to the families that don't work, it is received weekly by the mother and kids in case she is not working, and if the husband is not working he receives them as well, and most families live on those payments and don't work, thus, you see so much troubles within Islamic families because of those payments (in cases of divorce), and the wife of course longs for her husband's payments to support her and her kids, but he will say: why should I give you money and you have those payments from the government? But from the point of view of the Islamic law, is the husband obliged to pay to

the wife in this case?

**Dr. Rateb:**



The husband is obliged to support his wife even if he was poor and she was rich, as this is one of marriage requirements from the husband. The rich wife on the other hand, can consider helping her poor husband from her own money as alms giving (Zakaht), but the husband can't do that to her, as his Zakat should go to other people and he is obliged to support his wife.

Whenever a marriage contract is signed, the husband is obliged to support his wife, and if he is not able to do so, he shouldn't get married in the first place.

This is the Islamic law.

**Interviewer:**

Let me move to another topic related to heritage. Some Islamic families, unfortunately, have Christian son sometimes, as he follows Christianity or any other religion, is he, in such case, entitled to his family heritage? And is the will an obligatory in these cases?

**Sons should look after their parents even if they weren't Muslim:**

**Dr. Rateb:**

I don't believe that there is a father on earth who won't support his poor son even if he wasn't as he wished for. The family relationship is so strong, and if you take it from the other way, namely, the father is the atheist and the son is a believer, the son still should be dutiful to his atheist father. Hence, differences in religions shouldn't be a barrier in being dutiful to the father.

**Interviewer:**

As a father, can he give his Christian son his heritage of house and money like the rest of his kids.

**A Christian son is not entitled to his Muslim father's heritage:**

**Dr. Rateb:**

When the son is Christian, he is not entitled anymore to the heritage of his Muslim father, but heritage is different from the gift, so being generous to that son might bring him back to Islam. Hence, only Muslim kids are entitled for the heritage.

We should pay attention to this critical situation, as when a son leaves Islam, but the father keeps taking care of him, this son will regret his immoral stance he took, and the generosity of the father might be the reason behind embracing Islam again by the son.

There is a difference between obligatory and good deeds, as the latter could be towards any person even if he was atheist, yet we are not obliged to do so.

Therefore, out of his bounty, the father opens his son's heart, which might lead to open his mind to reasoning.

## Questions and answers:

### Interviewer:

Now we will open the line for callers to ask questions, but that will be for only few minutes because I still have a lot of questions. We have a caller now, Assalam Alaikum.

Q: The reverent scholar (Dr. Rateb) said that insurance is Haram for houses, but in this country and if there were fire or flood which ruins the house, how can we replace it?

My other question sister Rania is in the respect of car insurance against sh3er (liability), is it haram too?, and Salam Alaikum.

### Interviewer:

Due to the high temperatures in Australia in summer, a lot of fires occur, whereas in winter floods take place like what happened last year, so going back to the insurance issue, this sister is asking about the house insurance, can she have it?

## Necessities justify resorting to prohibitions:

### Dr. Rateb:

There is an inclusive law in our religious life, Allah said:

((But if one is forced by necessity without wilful disobedience nor transgressing due limits, then there is no sin on him))

[Al-Baqarah, 173]

In necessities everything is permissible:

((But if one is forced by necessity without wilful disobedience nor transgressing due limits, then there is no sin on him))

[Al-Baqarah, 173]

The jurisprudential law goes as follows: Necessities justify resorting to prohibitions:

### Interviewer:

But where is the necessity here? As this fire might occur and might not, the flood might occur and might not, this is something related to the unseen future, so is this law applicable here?

In these cases, as if I am saying: if something happens, I have insurance to compensate me in cases of fires or other accidents.

### Dr. Rateb:

Odds can be minimal and can be maximal, the latter has an Islamic law different from the former, hence if there is a place known by having a lot of fires and floods, then it turns into necessity, and the law is applicable in that case.

### Interviewer:

What about the liability car insurance, is it permissible? But you answered that already.

Q: we have another caller. Assalam Alaikum, I would like to ask Sheikh Rateb a question about black magic, should one resort to Sheikhs in order to disable it?

## Anyone affected by sorcery doesn't need to resort to a Shaikh:

### Dr. Rateb:

He won't need any Sheikh to begin with.

Q: but he is affected by grave black magic, so what is the solution?

**Interviewer:**

How did you know that he is affected by black magic?

Q: Black magic has symptoms, and I would like also to ask about envy, is reading the two Suras "Al falaq" and "Al Nas" plus Ayat Al-Kursi, is enough to protect the family against envy?

Q: Sister Rania, I want to ask about the health insurance, as Sheikh considered it Haram, from the point of view that this person is paying money in return for nothing (in case nothing happened to him), but what about the other person who has insurance, yet he gets a lot of money in case he has an accident?

Q: If there is a domestic conflict between the wife and her husband and she asked for divorce due to the absurdity of living with him, can she take her dower and everything, what is the Islamic law stand in that regard? Taking into consideration that she is the one who asked for divorce.

**Interviewer:**

I will stop taking calls in order to listen to the Sheikh's answers, so Dr, Rateb, what about the question of black magic and envy?

### **Satan has no control over those connected to Allah:**

**Dr. Rateb:**

My answer is that when one of us is connected with Allah, no devil on earth and not even the leader of devils can reach him/her:

((Verily! He has no power over those who believe and put their trust only in their Lord (Allah).))

[Al-Nahl,99]

((Certainly, you shall have no authority over My slaves))

[Al-Hijr,42]

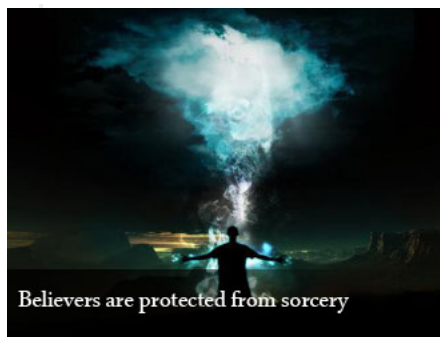
This Ayah indicates that Satan has no authority over mankind, Allah the Almighty said:

((And Shaitan (Satan) will say when the matter has been decided: "Verily, Allah promised you a promise of truth. And I too promised you, but I betrayed you. I had no authority over you except that I called you, so you responded to me. So blame me not, but blame yourselves. I cannot help you, nor can you help me. I deny your former act in associating me (Satan) as a partner with Allah (by obeying me in the life of the world)))

[Ibrahim,22]

Satan has no authority over any human, but he has the authority over the one who tends to disobey Allah just like the devil does.

### **Satan is burnt by seeking refuge with Allah from him:**



The believer who has connection with Allah is highly protected from Satan, Allah said:

((Say: "I seek refuge with (Allah) the Lord of mankind, "The Ilah (God) of mankind, "From the evil of the whisperer (devil who whispers evil in the hearts of men) who withdraws (from his whispering in one's heart after one remembers Allah))

[An-Naas,1-4]

Withdraws “Khannas” means, that Satan withdraws when you seek refuge with Allah, and we have to remember that there are devils of mankind and from Jinn:

((Say: "I seek refuge with (Allah) the Lord of the daybreak, "From the evil of what He has created; "And from the evil of the darkening (night) as it comes with its darkness; (or the moon as it sets or goes away).))

[Al-Falaq,1-3]

“Wakab” means, penetrating the chest:

((("And from the evil of the witchcrafts when they blow in the knots, "And from the evil of the envier when he envies."))

[Al-Falaq,4-5]

Satan will be burnt by seeking refuge with Allah, and this is our lethal, effective, strong, fatal, and keen weapon against Satan, and these are the facts of matter.

### Interviewer:

The prophet was affected by black magic.

### Dr. Rateb:

They tried to, but they couldn't, as the Ayah is definite about their incapability of doing so. They tried but they couldn't.

### Interviewer:

But black magic exists, and we hear about spells been given to someone, so what should he/she do in that case?

### Sorcery effects are punishment for turning away from Allah:

### Dr. Rateb:

I would say: if this occurred, it would be a punishment to that person for his turning away from Allah, but as long as someone is connected with Allah, it will be impossible to happen to him/her:

((Certainly, you shall have no authority over My slaves))

[Al-Hijr,42]

It is done.

((I had no authority over you except that I called you, so you responded to me. So blame me not, but blame yourselves.))

[Ibrahim,22]

Satan calls people and people respond to him, and that is it, as the person in this case will pay for his response to Satan.

I hope that the listeners won't be in denial in respect of their responsibility for their sins trying to accuse Satan of being the reason, as Satan has nothing to do with their sins, all he does is just whispering. Consider the example of a bad student who whispers to his fifty colleagues in the class, yet no one responds to him but one student only, so this one who responded is bad like the whisperer (of the same kind), longing for a riot act like skipping school or going to a movie. Man is protected:

((Certainly, you shall have no authority over My slaves))

[Al-Hijr, 42]

**Interviewer:**

I felt that the inquirer is sensitive against black magic and envy, and she said that she always seeks refuge with Allah from Satan, yet, she is envied by people around her.

**Sins lead to evil whispers:**

**Dr. Rateb:**

People talk about their psychological problems and forget to talk about their sins. Sometimes they forget to talk about serious violations they are doing in Islamic laws, so what we are hearing is part of the story but not the full version of it. It is impossible for a believer to be affected by Satan, and it is impossible for Satan to enter a believer's house. No way. It is also impossible that Satan causes separation between a believing husband and wife. It is only when sins are committed that Satan is able to affect marriage:

((It was Shaitan (Satan) who caused them to backslide (run away from the battlefield) because of some (sins) they had earned))

[Ale-'Imran, 119]

Satan has the authority over them when they sin, and whenever sins occur in marriage, like when the wife long for another man, this will lead to divorce, hence, Satan works whenever there are problems.

**Interviewer:**

In the respect of the question about health insurance, one might start paying monthly for his health insurance and then suddenly he needs surgery which will cost like \$ 6000, so the insurance company pays that money, but this person paid only little (like forty dollars a month) and took much, on the other hand, there are people who paid much, but didn't get anything (as they are not in need for a surgery), please elaborate to that brother.

**There is no harm in obligatory insurance:**

**Dr. Rateb:**

It is a matter of principles, if I am an employee in a country where the insurance is an obligatory, and I have no choice is one thing, and buying insurance by my free choice from someone who doesn't have it in the first place is another thing, namely, if I am a man with a wife and kids and I bought insurance on my life, do you think this insurance will insure me that I won't die?

**Interviewer:**

Of course not!

**Dr. Rateb:**

The compensation didn't cancel death, rather gave the wife and the kids money as expenses after the father's death, in other words, insurance is a figment of mind, namely, if I have insurance on my life, will I not die? Of course not! If I have insurance on my health will I not get ill? No! I will get ill. Thus, Allah's Decree and Fate can't be canceled, yet this insurance will sooth things out in cases of crisis. Accordingly, if the general system in any country obliges you to have insurance, and you have no choice but having it, then it is fine, like when you are not going to be employed if you don't have insurance.

**Interviewer:**

I would like to give you an example, sometimes one of us might have health issue and need surgery, he/she

might wait a year and a half to have his turn.

**Dr. Rateb:**

Though he/she has insurance?

**Interviewer:**

No, that is according to the government, as you need to wait for your turn to have a surgery that they offer you free of charges, however, and on the other hand, the insurance company grants you this surgery after only six monthly payments of 40 or fifty Dollars. Hence, as a citizen, I can't afford paying \$ 6000 but I can pay the fifty dollars a month and after six months I am entitled to be paid for my surgery by this insurance company, in this case, I get the full payment from this company without paying much, what do you think?

### **Differences between obligatory and voluntary insurance:**

**Dr. Rateb:**

This case needs a scholar who lives in Australia, but as for me, I live in a country where insurance is not an obligatory, and this circumstances I lived in can't help me understand the need of the Australian citizen for insurance. What I offer here are general principles, one of which is that I can't buy my insurance from someone who doesn't own it, otherwise, I will be violating Allah's Method, but when the government gives me compensation, there will be no problem. There are countries where citizens can get compensation in accidents from their governments, and these payments are fine and Halal, but buying insurance from those who don't own it is a big problem. And again, the obligatory insurance is considered as tax, whereas the optional one means that this person is seeking financial protection from someone other than Allah the Almighty, given Allah has million of ways for calamities that can't be solved by money only.

**Interviewer:**

What about the question of brother who asked about the domestic conflict between a wife and her husband, if she wants to leave him, is she entitled for the dower?

### **Khul'e (divorce after a monetary compensation paid by wife):**

**Dr. Rateb:**



Basically, when a woman accepts a man as a husband then she hates him later, we should ask: why did she hate him? This is unjustified hatred, namely, why did she accept in the first place to have him as a husband? This man offered himself as a husband to this woman and she accepted, and they signed the marriage contract, the question to be asked is: on what grounds did she hate him later? What is new? His face is the same, and his income is the same, in this case, and if she hated him after she accepted him, she is told by the prophet PBUH (in the case of Zainab the wife of Zaid) to give him back his garden in return of divorce, and this is what we call Mukhala'a (divorce in return for a monetary compensation to be paid by the wife to the husband)

But if the husband gives her the dower willingly, that would be a good deed from him, sometimes he might let



her keep her jewelry, but in the case of Mukhala'a, the husband has all the right to take back the jewelry in return for divorce.

**Interviewer:**

I have a question in the respect of organ donations: is donating organs permissible for a Muslim?

**Organ donation is a controversial and conditioned issue:**

**Dr. Rateb:**

This is a controversial issue which varied between those who considered it as Haram, and sh3er who considered it as permissible. The first party's point of view is that organ donation is a distortion to the corps, but I don't think Islam is against taking the cornea of a dead man to bring back the sight of a living person.

**Interviewer:**



But what about violating the privacy (Awrah) of the Muslim corps, as in this country, if a woman willed to donate her organs (like a kidney or cornea) she will be exposed to a lot of non Muslim men, and I happen to know from some scholars that her corps is placed naked and exposed to those who will take her organs.

**Dr. Rateb:**

In this case there is a great violation, but if we were in an Islamic country and the doctors were Muslims, and the dead person is covered, and only the area needed to be open will be exposed, then no Haram in that case. But in a country where the body will be exposed to hundreds of people, no, this is definitely Haram. It is permissible in certain places.

**Interviewer:**

It is permissible in certain places!

**Dr. Rateb:**

Yes, in countries where the woman's body is a red line, where there are still traces of shyness and fearing of Allah the Almighty.

**Interviewer:**

About abortion, it is Haram in Islam, but if we knew that this baby has deformities or defects which will cause him/her death after born, or may be he/she will live like ten years with a lot of illnesses, should a woman keep this baby or is it fine to have an abortion?

**Prohibition of abortion:**

**Dr. Rateb:**

I can't give any Fatwa on that, because I have heard about a lot of cases in which the primary diagnosis are

proved to be wrong later after birth, and in that case you are killing a human by having an abortion. I know of hundreds of cases in which doctors were certain that the baby will be having defects, but it turned out to be a healthy baby after birth:

((And then We brought it forth as another creation))

[Al-Mu'minun,14]

Given the diagnosis are hundred percent right, but the doctor is a non Muslim, we have another law that is applied here, as the doctor who decides if the baby is healthy or not should be Muslim, professional, and fearful of Allah the Almighty.

Non-Muslim doctors don't take these principles into consideration, and they might recommend abortion, but you have to know that abortion is a killing to a human being.

And in other cases, the diagnosis are wrong as I said before, but you should know that if the doctor is not a believing one, he will care less about killing a human being by having an abortion, but this, as you know, is a killing and it means Dyah (blood money).

**Interviewer:**

Let us move to the relation between the Muslim and the non-Muslim. I know that we should respect sh3er and treat them morally, but as you know every year there will be Christmas and New Year, and we always ask scholars about congratulating non-Muslims on their feast days, is it permissible?

Some scholars consider it Haram and sh3er consider it permissible.

**Congratulating Christians on their feast days:**

**Dr. Rateb:**

One or two weeks ago, there was a fatwa from the Islamic Fiqh Academy in the respect of this topic. If I have a non-Muslim neighbor, it is fine to pay him visits, congratulate him on his marriage, give him a gift in his baby shower, and all other kinds of affection, honoring and socializing actions, but I am not permitted to congratulate him on his feast day because it is built on the grounds of his beliefs that Messiah (Jesus) is God, and this is against Islam's beliefs.

**Interviewer:**

I have a question in regard to banks, and this isn't about buying a house, but I assume that I want to start business, or buy a Taxi or a shop, and I don't have the money needed for this project, can I have a loan from the bank to start this business for the best interest of me and my family?

**Murabaha is the best way to invest money:**

**Dr. Rateb:**

We should all know, that any Haram act versus hundreds of alternatives in Halal ways.

If I were to have a loan from the bank to start business, I can resort to the option of Murabaha (profitable partnership) which is offered by some banks.

Back in Damascus, the bank gets in your business as a partner when you offer it to the bank showing its profitable outcome, hence, if there were an alternative, why not taking it?

Murabaha is the best way to invest money, and if I were someone with special expertise and a project of a successful business, all I have to do is to offer the Islamic bank to be a partner, and the latter will give me the capital money keeping one third of the project to the bank favor while observing the business and all the accounts and actions I do.

Therefore, you can start the biggest business being a partner with an Islamic bank, and you don't need to take a loan in that case, and taking with it all the burden of interests you should pay to the bank. If there is an Islamic alternative, why should I refuse it? If I did, this means I am not a real Muslim, so don't resort to loans if there are

alternatives.

### Interviewer:

In Australia we don't have Islamic banks, but there are few Islamic institutes that started this kind of business, but still they are not enough to meet the needs of Muslims in this country.

### **Don't stay where you can't apply Islam:**

### Dr. Rateb:

Let me repeat what I have said before: if living in any country lets you apply Allah's Method, then it is fine to live there, but if it goes against applying Islam in total, then you should leave this country. If Haram way is the only way to earn money, then this is a big problem that you have.

Leaving the country is after assuming the impossibility of applying Allah's Method either in your house, with your daughters, in your trading, in your earning and all life basics.

If all Islamic Halal ways are not permitted in a country, you should leave it, and this raises the following question: What is immigration in its gist? It is to leave a country where you can't apply Islam and Sharia (Islamic laws) to another country where you can do that freely.

But to live in a country where you use all its advantages, its luxury life, to be a citizen and to collect a huge wealth without the possibility of applying Islam, well, I have a problem with that.

### Interviewer:

Dr. Rateb, let us move to Niqab (Hijab with covering the face) in this country.

We are all aware of the argumentative issue that is taking place in regard to Niqab in western countries, as the Niqab is not accepted by non-Muslims, which doesn't necessarily make us agree with them, but holding on to Niqab put Muslim women on a short leash, as she can't leave Islamic areas, where she can wear Niqab freely, to Non-Islamic areas, where she might be a target of insult, unless she is accompanied by her husband or son. So do you think women in western countries should wear Niqab with all the risks it might cause?

### **Hijab ranges between face covering and only hair covering:**

### Dr. Rateb:

Let me mention this example from the era of Sahabah (the Prophet's companions). You are aware of Musailamah Al Kathab (the liar) he once imprisoned two Muslim men, so he said to the first, do you bear witness that I am the messenger of Allah? To which the man answered: I didn't hear a thing you have said, so he was decapitated, then he asked the second man: do you bear witness that I am the messenger of Allah? So, the second one said: I bear witness that you are the messenger of Allah. What was the prophet's opinion PBUH on this incident? He said: As for the first man, he honored the religion and Allah will honor him, and as for the second man, he used Allah's permission.

This story puts us face to face with a very accurate situation, as we have the ultimate measures in which heroism lies, and the minimum measures that is acceptable. Accordingly Hijab varies between the ultimate measures (Niqab) and the minimum ones (covering hair), Munakkaba (woman with Niqab) is entitled for a greater reward by Allah and is facing more troubles, whereas the Muhajjabah (woman with Hijab) is entitled to lesser reward and is facing less troubles, so it could be either one of these two cases.

### Interviewer:

I would like to apologize to the listeners as I still have a lot of question. I have this question from a sister who gave a lot of money to someone in order to invest it.

### **Man is free not to forgive those who took his money:**

**Dr. Rateb:**

Does this man take this money as a loan or investment? There is Hukm (Islamic law) for each case.

**Interviewer:**

He took the money to invest it, but after a while he said to her: “you lost your money”, given he is still in his successful business and all his projects are in order, but he said to her I lost all your money in that investment and have nothing to give to you.

**Dr. Rateb:**

Then he is a fraud.

**Interviewer:**

That is pretty obvious, as his business is still on in the community, but anyway she is asking the following: she went to perform Hajj, and on Arafat mountain she wanted to be pure in her soul so she forgave him so that her Hajj will be accepted, but when she got back here, she still had a broken heart from what he did because he lied to her and took advantage of her pure heart and took the money, so she said: I forgave him in Hajj but from the bottom of my heart, I still can't.

**Dr. Rateb:**

She doesn't have to worry about that, as money is so dear to human being. She has all the right to feel that way, as he lied to her, took advantage of her and stole her money, and she is very sure that he didn't lose her money, but in an hour of serenity, she forgave him, therefore, practically she didn't forgive him and she is entitled to go after her money as the money is hers.

**Interviewer:**

May Allah forgive him for what he did, I would like to thank you for your time and the answers you enlightened us with, and to the listeners I would like to say, keep sending your questions by calling us or through nabulsi website, and you can write down those questions and we will get all the answers if Allah wills.

May Allah bless you Dr. Rateb and thank you for coming to our show, and I would like to thank our listeners for listening to our program, farewell, and goodbye.

**Dr. Rateb:**

Thank you very much.

**Interviewer:**

May Allah bless you and Assalam Alaikum Wa Rahmatoo Allah Wa Barakatoh (Peace and blessings upon all of you).