

Following in the footsteps of our beloved Prophet (saw):

The Qard Hassan no interest loan scheme

The Islamic Council of Victoria (ICV), being the peak representative body of Muslim organisations in Victoria, is proud to join the National No Interest Loan Scheme (NILS) network and offer the Qard Hassan NILS program to the Muslim community in Victoria.

The Islamic Qard Hassan NILS program aims to fulfill the current gap in financial services for low-income earners by providing sharia compliant loans of up to \$1000 for the purchase of essential household goods and services. There are no fees, charges or any other costs to the borrower. Loans are considered for items such as white goods (ie fridges and washing machines); household furniture; car repairs and certain educational and medical expenses. Loan repayments are negotiated with the borrower at an affordable fortnightly rate and paid over a period of eighteen months with no interest.

Qard Hassan NILS is not, however, a form of emergency relief or welfare. The program aims to provide a hand up - not a hand out. Loans are approved based on the willingness and capacity of the applicant to repay the loan. Therefore, loans are not provided for living expenses such as food and utility bills, rent or bond or debt consolidation.

While Muslims may be familiar with the concept of qard hassan or 'benevolent loans', the current NILS model was developed thirty years ago by Good Shepherd Youth & Family Service (GSYFS) a community-based organisation that works to raise awareness of the experiences of people on low incomes, of inequitable social structures and financial and social exclusion. GSYFS recognise the importance of providing an equitable model of credit that based on a commitment to upholding individual dignity and respect, with loan payment arrangements based on a person's capacity to repay. NILS is based on the concept of circular community credit. When a loan is repaid, the funds are then available to benefit others in the community. The community focus of the NILS model ties in seamlessly with the Prophet Mohammed's (saw) example of giving generously to those in need and to the collective spirit of the Muslim community.

The success of the NILS model hinges on its

ability to provide real solutions to essential needs and in empowering people who are experiencing real distress and financial hardship. GSYFS provide a case study of a NILS borrower who had previously been hand washing her clothes for 8 months after her washing machine exploded. She tried to find a loan from banks, stores and rental schemes but they did not believe she would be able to pay them back - "They make you feel like you're a nobody". Getting a NILS loan to purchase a new washing machine significantly reduced her workload and successfully paying off the NILS loan gave her a sense of achievement - she says, "I'm proud of myself. That's exactly what it's like, I can do it...When you start paying it, you think, I'm actually paying for something that is mine forever, as long as it lasts."

Qard Hassan Victoria NILS and its sister programs in South Australia and New South Wales are the first of their kind, run by Muslim agencies and benefitting the Muslim community. Many Australian Muslims, particularly the newly arrived communities, are socially and economically marginalised. The 2001 ABS Census found that 43 per cent of Australian Muslims had a weekly income of less than \$200 compared with 27 per cent for all Australians. According to the 2006 Australian census, the age-specific unemployment rates for Australian Muslims were two to four times higher than those of non-Muslim Australians. These indicators point towards economic disadvantage in the Australian Muslim community and highlight the need for a program such as NILS.

For the last 4 years, the funds for the NILS programs have come from the National Australia Bank, which has committed over \$15 million in loan capital to existing and new NILS programs. The bank also sponsors an annual NILS conference.

For more information about this program contact 03 9328 2067, e-mail qardhassan@icv.org.au or visit the ICV website at: <http://www.icv.org.au>.

** Edited by: By Adeeba Hanif, ICV NILS Program Coordinator, Nazeem Hussain, ICV Treasurer, Nadeem Hussain, ICV NILS Committee Member, Hyder Gulam ICV president.*



Tarek Chamkhi

East - West

Why does Islamic media exist?

Once again, my opinion article in last month's Crescent Times generated a wave of career threatening emails. It seems that raising questions about the validity and usefulness of Islamic schools was too negative and provocative for some readers. Two experienced school administrators took particular offence - perhaps they have the right!

However, I am a supporter of incorporating Islam into daily life. I worked at an Islamic school teacher overseas from 2000 to 2002, and I therefore have a reasonable idea about what's going on behind the curtains too. If my provocative style of writing upset hard working school administrators then I apologise - it was not my intention to upset anyone.

However, if we acknowledge the problems within our Islamic schools, or more precisely within some of them, then we should do something about these problems. This does not mean that we should get rid of Islamic schools and allow the secular system to take over our children's destiny.

There is an important philosophical question to be considered: why does this particular thing (Islamic schooling) exist in the first place?

My religious scholars trained me to ask more dangerous questions than this: does God exist? How? What is the logical evidence for God's existence.

I am not frightened of such theological/philosophical questions. Such questions may help to confirm our

views, stabilise our beliefs and more importantly, refresh our approach to what we are doing on a day to day basis.

In this regard, I would be happy if I was asked: Why should Islamic media exist? Why did you establish Crescent Times in the first place? Do you think that you are adding something to 'The Australian, The Age, The West Australian or other major metropolitan newspapers'?

Why on earth would I be upset with such questions?! Alternatively and sensibly, I should be prepared to answer such questions and appreciate the opportunity to state my position.

Ignorance of the role of Islamic media role:

This discussion leads me to an incident that occurred this week in Perth.

A Perth based imam resigned from his mosque over allegations of misuse of public funds. I received an invitation from a concerned member of the community to attend an apparently public meeting and hear about what had happened.

Despite the looming deadline for this edition and my distance from Perth city, I decided to do my duty to avoid or eliminate fitna and contacted the imam. When I contacted him, he refused "to talk to the media". He confirmed that he had called a community meeting for that night.

I stopped my office work and drove for over an hour and a half to attend the planned meeting. When I arrived, the imam ordered me to leave the room

because he was holding a private meeting! His excuse was that there was no room for any media representatives.

I was understandably aggravated but I chose not to argue with him or to teach him about the function of the media in Australia. I chose to keep the peace and I left. I said to myself, well journalists are attacked from time to time and even killed in some parts of the world, so what's the problem if I endure the ignorance and misbehaviour of an imam.

When I contacted the other party to the dispute who had allegedly threatened the family peace, safety and dignity of the imam, I discovered that the story was not as it seems. It appears that the problem could be remedied if the imam chose to stay with his mosque and continue to be part of its committee.

Once again I should remind my readers that I am qualified as an imam, along with my journalism career. Apparently, I know more about sharia, Islamic media and the freedom of the press in this country than this poor imam. However, he should know better than to generate fitna through public meetings that are not public. He should also appreciate the value of freedom of speech in our country and in Crescent Times - if he really has something to say, he is welcome to say it here. His actions to hide the dispute from the public eye serve only to spread suspicion and unrest and should condemned widely.

Editor in Chief.

Assange supporters rally in Melbourne

Shayma Alshakshir
CT editor- Melbourne

Hundreds marched in the streets of Melbourne to demonstrate support for WikiLeaks founder Julian Assange following his arrest in London in relation to allegations of sexual assault.

Assange, who is an Australian journalist, publisher and internet activist, published classified details about the involvement of the United States in the wars in Afghanistan and Iraq. Assange, through Wikileaks and its five media partners, began publishing secret U.S. diplomatic cables, which lead to an awkward exposure of the under belly of U.S. foreign policy.

Protest organisers, Victorian Students For Palestine, called for Australians to stand up and be counted in defence of free speech and democratic rights.

"Our government has refused to defend Assange's basic rights as a citizen, and instead has joined the global campaign to silence him," their statement read.

Protest organizer, Vashti Kenway, says the crackdown on WikiLeaks implies a restriction on the freedom of information and suggests that information should be kept in the hands of the few rather than the many.

"This protest is an attempt to defend WikiLeaks' right to release 'secret' information about governments and powerful companies across the world. The persecution of WikiLeaks and of Assange, in particular, illustrate the fear that the powerful have, that more of us will know

what is really going on behind the scenes," she said.

Ms Kenway points out that Assange and Wikileaks have exposed many of the truths about Israel's brutality towards



Palestinians.

"There have been rather a lot of cables detailing a variety of things about Israel... there has been more documentation revealing the extent of the planning of the war on Gaza and the complicity of the Palestinians Authority in the war," she said.

Ms Kenway believes the sexual assault allegations against Assange - which he denies - are politically motivated.

"The truth is that the rich and powerful across the world are seriously threatened

by WikiLeaks and they want to find some way to bring its spokespeople into disrepute. They want to find some way - through legal or extra legal means to stop Julian Assange from revealing what he has

discovered. We live in such a topsy-turvy society that the figures who authorised the torture and massacres of civilians in Iraq and Afghanistan will likely never face a day in court - and the person who has tried to reveal this information is languishing in jail," she said.

Brian Walters, civil liberties lawyer and Greens member, Harry Van Moorst Sweden or the USA. We call for Prime Minister Julia Gillard to peace and environmental activist, Michael Anderson of the Aboriginal Tent Embassy, Dean Mighell of the Electrical Trades Union along with Julian Burnside



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QC, Lizzie O'Shea lawyer and Jeff Sparrow, writer, delivered speeches supporting the Assange case.

Ms Kenway made a final appeal for those in power to stop the suppression of freedom of speech.

"We call for an end to all attempts to extradite Assange to Sweden or the USA. We call for Prime Minister Julia Gillard to offer full and unambiguous consular support for Assange and for her to condemn those in the U.S. who are calling for Assange's imprisonment and even assassination," Ms Kenway said.

** Photo - pro Assange protest in Sydney.*