

INSURANCE BURIAL SCHEME

Written by Administrator
Tuesday, 17 May 2016 16:08 -

'MUSAEEDATUL JANAAZAH'

A HARAAM INSURANCE BURIAL SCHEME

Among the Signs of the Impending Hour of Qiyaamah mentioned in the Hadith is the pursuit of worldly motives under subterfuge of the 'deen'. Thus, the Hadith states:

“The dunya (i.e. worldly goals) will be pursued (and searched for) with the amal (deed) of the Aakhirat.”

This Hadith is materializing in our time primarily at the hands of molvis and sheikhs who scandalously utilize the Deen for mercenary and other despicable motives and goals. The khaanqas, madaaris, musaajid, the amal of I'tikaaf, etc., etc. are misused for the sake of worldly acquisitions. The latest such contemptible pursuit is a haraam burial insurance project forged in the name of Islam. The Qur'aan is being most despicably utilized to justify and halaalize this haraam project.

Another aggravating element of this haraam scheme is the sadistic dimension of using the dead to coin boodle. Insurance schemes are haraam and extremely lucrative enterprises for minting money. But using aayaat of the Qur'aan Majeed to advertise the haraam insurance burial scheme is utterly appalling and unforgiveable.

Some unfortunate souls dubbing themselves *Musaeedatul Janaazah*, operating from Overport, Durban are floating their haraam insurance scheme. A monthly R200 haraam membership fee

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has to be paid to cover four 'dependents'. The hearts of these people are incorrigibly convoluted, hence they incorporate bid'ah and merrymaking as attractions for roping in ignorant Muslims into the snare of their haraam scheme.

There is absolutely no Islamic flavour to this grotesque funeral scheme operating in the footsteps of kuffaar funeral schemes. Among the 'janaazah' perks promised by the group sporting the misnomer of '*musaeedatul janaazah*' are:

"...foods, marquee, chairs, tables, funeral announcements on radio and grief counselling"

All of these activities are bid'ah and haraam. Food, tables, chairs, marquees, etc. are all the acts of merrymaking. Merrymaking over the dead is grotesque and sadistic besides being haraam.

This scheme is a massive deception. Muslims should not become suckers and so gullible and so stupid to allow themselves to be ensnared by this *Musaaidatush Shaitaan (Shaitaan Assistance)* entity.

From a Fiqhi angle, the scheme is haraam insurance. Its fundamental constituent is *Qimaar (gambling)*.

The bid'ah / haraam benefits are hinged on to a future unsure event, namely death. It is absolutely devoid of Islamic altruism, for it charges R200 per month, but restricts the so-called benefits to a restricted number of members of a family which may consist of more members than the number covered by this haraam insurance scheme. It callously and scandalously uses Qur'aanic aayaat as advertising material to rope in stupid Muslims.

This haraam entity, in its advertisement, cites the following Qur'aanic aayat to promote its haraam merrymaking bid'ah wares:

"Surely my prayer and my sacrifice and my life and my death are for Allah, the Lord of the worlds."

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Only devourers of riba and carrion are bereft of shame and honour, for it is only such people who have the haraam audacity of peddling insurance schemes in the name of Allah Ta'ala. This scheme is devoid of the slightest vestige of sacrifice. Insurance schemes, far, very far from altruism, are blatant blood-sucking enterprises. Their fundamental basis of earning is usurpation disguised with the hues of altruism.

They have done their actuarial studies well. They have expertly calculated the risks, policy premiums, dividends, etc. Like the Carrion Cabal, the Funeral cabal will push ahead full steam to enlist members in the name of the Qur'aan. Most household will be able to afford R200 monthly. If they ensnare 10,000 families, it will give them R2 million per month. In one year this will be R24 million. In 5 years it will have grown to a staggering R120 million. And, this is besides the millions they will gain by investing all of this haraam money in haraam ventures. Thus, no one should be fooled by the Qur'aanic verses these sadists use and manipulate for the gratification of their monetary lusts.

How many Muslims die in Durban annually? From the total number of deaths, a negligible number cannot perhaps afford the expenses of acquiring a grave, etc. But for them the Shariah has made adequate arrangements fourteen centuries ago. It is Fardh-e-Kifaayah on the Muslim community to attend to the burial of the poor and destitute. To this day, not a single Muslim mayyit has been left to rot on the surface of the earth due to lack of burial funds. There have always been organizations and individuals in every Muslim society, everywhere in the world to attend to the janaazah of the poor and destitute.

It is essential for Muslims to reflect and understand that they will be squandering millions of rands for an unnecessary 'service' which in addition is haraam. Insurance burial schemes are the trade of scoundrels just as halaalizing carrion is the industry of scoundrels, and just as halaalizing riba is the speciality of scoundrels. Thus, we have the scoundrel Carrion Cabal, the scoundrel Riba Mafia in the form of shariah boards of the riba banks, and now an attempt is being made to establish a scoundrel funeral cabal which raises its scheme on dead bodies and despicable misuse of Qur'aanic aayaat.

Poor Muslims should not have any worry about their burial. The Shariah has adequately

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arranged for their Janaazah. To this day no one has been left unburied, and never shall any Muslim mayyit remain unburied.

For '*easing the trauma*' of the family, Islam has ordained the Sunnah of *Ta'ziyat*. Relatives and friends of the aggrieved family do fulfil this Sunnah of visiting the bereaved home and condoling with them, making dua for them and their deceased. A contemptible insurance entity with its supply of tables, chairs, marquees and bid'ah paraphernalia are not required to soothe the hearts of the bereaved. The trauma of the family cannot be assuaged with haraam and bid'ah.

These insurance plotters are bereft of any fear for Allah Ta'ala, hence they are able to plan a grotesque insurance scheme to parasitically extravasate from Muslims millions to fill their coffers and pockets with haraam boodle. In a couple of years, these miserable insurance schemers will become tycoons nourishing on hundreds of millions of rands acquired in this haraam way, most grotesquely.

THIS SO-CALLED 'MUSAEEDATUL JANAAZAH' IS A HARAAM INSURANCE SCHEME. IT IS HARAAM TO BECOME A MEMBER OF THIS HARAAM SCHEME. DO NOT BE DUPED. DO NOT BE DECEIVED BY THE GROSS AND DESPICABLE MISUSE OF THE QU'AANIC AAYAT.

10 Sha'baan 1437 (17 May 2016)