₿ITCOIN IS HALAL

ADAM AND LAYLA DISCOVER DIGITAL GOLD

PREVIEW

READ THE FIRST TWO CHAPTERS!

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Readers are encouraged to conduct their own research and consult with trusted Islamic scholars for specific religious guidance (fatwa) relevant to their personal circumstances.

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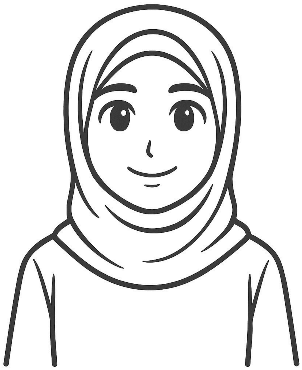
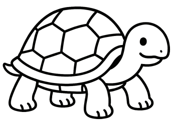
Chapter 1:
The Day Baba
Said "Bitcoin"

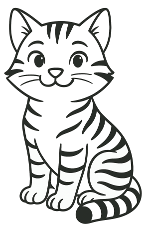
My name is **ADAM**, and I'm 14, which basically makes me an **EXPERT** on most things. Especially **COOL TECH STUFF**.

My sister, **LAYLA**, is 13. She thinks *she's* the expert, especially on eye-rolling and saying **"Adam, you're being ridiculous."**

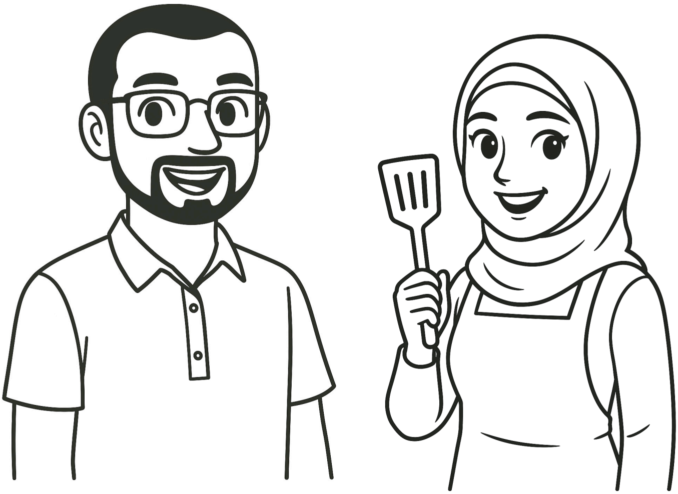


We also have a cat, **MUEZZA**, who thinks he's a ninja, and a tortoise named **SABR**, who mostly thinks about lettuce.





Oh, and ***MAMA*** and ***BABA***, of course. They're pretty cool, for parents.



So, picture this: a normal Saturday morning. Well, *normal-ish*. Muezza was trying to 'help' Mama make breakfast by batting at the milk carton. Sabr was doing his usual impression of a rock in his tank. Layla was trying to teach Muezza to fetch a crumpled-up receipt (**spoiler: cats don't fetch**). And I was explaining to Baba why my latest video game needed an urgent upgrade for, um, **EDUCATIONAL PURPOSES**.

Baba was staring at his phone, a crinkle between his eyebrows. Not the angry crinkle, more like the 'hmm, interesting' crinkle.

"Baba," I said, "this upgrade has new historical accuracy features. It's practically a history lesson!"

He looked up, but not at me. "**BITCOIN**," he murmured, mostly to himself.

"Bit-what?" I asked. "Is that a new coin for my game? Does it have **EXTRA sparkle POWER**?" 🤔✨

I was already imagining epic battles won with super-shiny *Bit-coins*.

Layla stopped trying to train Muezza, who had now decided the receipt was a *mortal enemy* to be shredded. **"BITCOIN?"** she said, in that tone she uses when she suspects I'm about to get obsessed with something weird. "Sounds like something you'd make up, Adam." 😒

"HEY!"

Baba finally focused on us. "No, it's not a game coin, Adam. And Layla, it's very real. It's a type of **DIGITAL MONEY**."

Digital money? My brain went into overdrive. Like the credits I earn in *Astro-Blasters?* Or the *V-Bucks* everyone talks about?

"So, like, you can buy stuff online with it?" I asked, leaning closer. Muezza, sensing an opportunity for attention, rubbed against Baba's leg, purring like a tiny tractor.

"Yes, you can," Baba said. "But it's much more than that. It's... *different.*"

"Different how?" Layla asked, ever the practical one. "Is it like when you use your bank card online, Baba?"

"Sort of," Baba said, "but also completely not. It's fascinating. And some people are even asking if it's... **HALAL**."

HALAL? Now even Layla looked interested. We know Halal means **PERMISSIBLE**, or what's allowed in Islam.

Like the food we eat, or how we should act.

But money? How could money be halal or haram (not allowed)? This was getting *way* more interesting than my game upgrade.

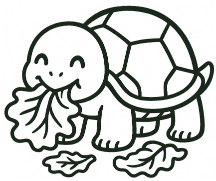
"Money can be halal?" I asked.

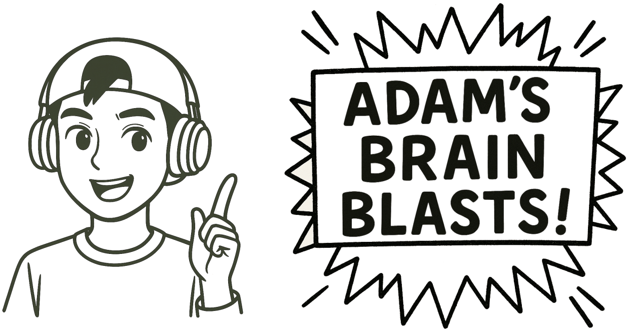
Mama, who had just flipped a perfect pancake, chimed in. "Oh yes, Adam. The way we earn money, the way we spend it, and even the type of money itself can have **ISLAMIC RULES** around it."

"So," I said, the cogs in my brain whirring, "is Bitcoin halal, Baba? Is it like super-cool, new-age, ***ISLAMIC DIGITAL TREASURE?***'

Baba chuckled. "That's a **BIG QUESTION**, Adam. A very big question. And to answer it, we need to understand a few things first."

My adventure into the **WORLD OF BITCOIN** had just begun. And knowing my family, it was going to be an interesting one. Sabr, in his tank, blinked slowly. Even he seemed slightly intrigued. Or maybe he just wanted more **lettuce**. With Sabr, it's hard to tell.





HALAL: Means "**PERMISSIBLE**" in Arabic. It's stuff that's OK according to Islamic teachings! Like yummy **HALAL CHICKEN NUGGETS**.

HARAM: Means "**FORBIDDEN.**" The opposite of Halal. Definitely ***NOT*** okay.

Chapter 2: What IS Money Anyway?

(And Why is My Pocket Money Shrinking?)

The next day, after school, I cornered Baba. "Okay, Baba," I declared, "***OPERATION BITCOIN EXPLANATION*** is a GO! Tell me everything!"

Layla wandered in, holding a sketchbook. "Don't encourage him, Baba. He's going to start talking in **COMPUTER CODE**."

"I will not!" I protested. "Much."

Baba smiled. "Alright, alright. But before we talk about Bitcoin, Adam, we need to talk about what ***MONEY*** is."

"Easy!" I said. "It's those colourful paper notes Mama gives me for doing chores, which I then use to buy the latest ***CAPTAIN COSMIC*** comic."

"Or those round metal coins," Layla added, not looking up from her drawing of Muezza looking majestic.

"Exactly," Baba said. "Coins and paper notes. But why do we use them? Why does Mr. Khan at the corner shop give you a comic book in exchange for a piece of paper with a queen's or king's head on it?"

I shrugged. "Because… that's the rule?"

"Kind of," Baba said. "Long ago, people didn't have money. They **BARTERED**."

"**Bartered?**" Layla asked. "Like, if I wanted some of Adam's cookies, I'd have to trade him one of my drawings?" 🤔

"Precisely!" Baba said. "Or people would trade chickens for wheat, or a handmade pot for some shoes."

Adam: "Imagine trying to buy a new games console by trading a flock of sheep! *'Excuse me, shopkeeper, do you accept slightly noisy woolly payment?*'"

Layla snorted. "You'd get **Fleeced!**" 😉

She thinks she's *hilarious*.

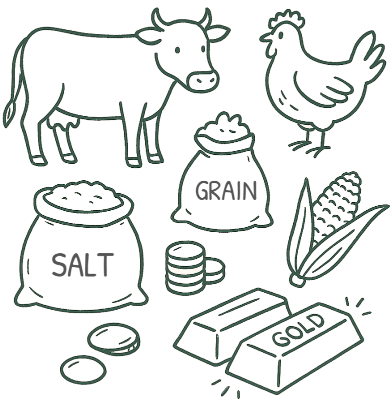
"Bartering worked, but it was tricky," Baba continued. "What if the baker didn't want your chickens? What if your shoes weren't the *right size* for the pot-maker?"

"So they needed something everyone agreed was **valuable**," I guessed.

"Spot on, Adam! So people started using other things: shells, shiny stones, salt, even giant stone discs on one island!"

Layla: "Giant stone discs? How did they carry *those* to the shops?"

Baba chuckled. "With difficulty, I imagine! Eventually, **GOLD** and **SILVER** became popular. They were *rare*, *durable*, and *easy to divide*."



"Then came ***COINS***, made from gold and silver," Baba said. "And much later, ***PAPER MONEY***. At first, paper money was like an I.O.U. – a promise from a bank or government that you could exchange that paper for a certain amount of real gold."

"***OOH,*** like a treasure map to gold!" I said.

"But over time," Baba explained, his voice a bit more serious, "most governments stopped linking their paper money to gold. Now, the paper money we use, like pounds £, dollars $, or euros €, has value mostly because the government says it does, and because we all agree to use it."

This is called **FIAT MONEY**. "Fiat" is a Latin word meaning "LET IT BE DONE" or "IT SHALL BE." So, it's money because the government decrees it!

"But here's the thing," I said, remembering my comic book fund. "Last year, my pocket money bought me two **CAPTAIN COSMIC** comics. This year, the same amount only buys one and a half! It's like my money is... **shrinking!**"

Baba nodded. "That, Adam, is called **INFLATION.** It's when prices for things go up over time, so your money doesn't buy as much as it used to. It's like a **sneaky INFLATION MONSTER** who takes a tiny nibble out of every coin you have."

Layla looked up. "So, the paper money isn't as good as it seems?"

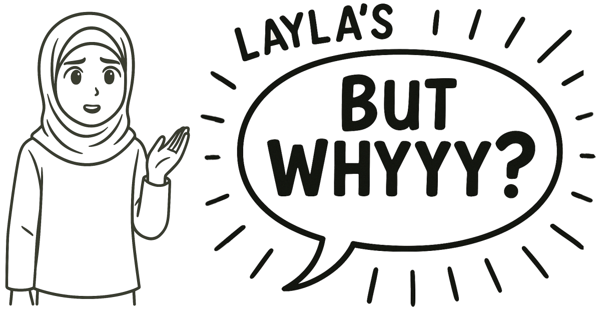
"It has its pros and cons," Baba said. "It's convenient, for sure. But that 'shrinking' feeling, Adam, is one of the problems some people think Bitcoin can help solve."

Money, Baba explained, is really *just a tool.* A **TECHNOLOGY** that helps us **TRADE** and **STORE VALUE**. And like any technology, *it can be improved.*

"Think of it like **PHONES**," he said. "We used to have those **big clunky ones** that only made calls. Now we have **SMARTPHONES** that do a million things! Money can also *evolve.*"

This was getting interesting. So money wasn't just… money. It was an *invention*. And if it was an invention, maybe someone could invent a better one.

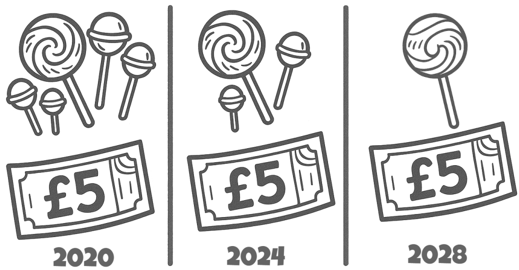
Could **BITCOIN** be that better invention? 🤔



"But why do prices go up? Does Mr. Khan just decide to charge more for comics to be **MEAN**?"

BABA'S ANSWER BOX

Not because he's mean, Layla! Sometimes it's because the cost of making the comics goes up *(paper, ink, paying the artists)*. Other times, it's because there's **more money being printed** and circulating around, so each individual piece of money becomes a little ***LESS VALUABLE***. It's complicated, but the result is: your lolly costs more!



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About the Author

Ashik Usman has a background in Computer Science and over 26 years in Enterprise IT. Ashik has been active in the Bitcoin and blockchain space since 2011. He co-founded Blockchainology in 2016, primarily a training and educational, community focused organisation.