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THE HOLY QUR-ÂN

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
نَحْمَدُهُ وَنُصَلِّي عَلَى رَسُولِهِ الْكَرِيمِ

THE ISLAMIC REVIEW

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VOL. XIII.

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NOTES

Al-Haj Khwaja Kamal-ud-Din.

On Monday, the 13th October last, Khwaja Kamal-ud-Din addressed a large audience at the Cowasji Jehangir Hall, Bombay, on "Islam, the Religion of Peace and Love." Dr. Jivanji J. Modi presided, and the lecture (a report of which appears elsewhere in this issue) was followed throughout with rapt attention.

In confessing himself proud to be a Muslim first and an Indian afterwards, the saintly lecturer declared that no considerations of country or race or patriotism, so-called, could create in him, as did Islam, a consciousness that responded to all the demands that were essential to the establishing of peace, amity, fellow-feeling and patriotic ideals (in the true sense of the phrase) throughout the world.

Religious wars, as sanctioned by the Holy Qur-án, were wars of defence; and of these not the least important was war, so sanctioned, for the defence of places of worship, no matter to what religion they belonged. The cardinal principle of Islam throughout its 1,300 years had been tolerance, and to this there could be no more striking and eloquent testimony than that afforded by the history of India.

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Concluding, he urged on Muslims the sacred duty of proselytization—not by fire and sword, or any sort of violence or compulsion, but by the all-compelling force of example—by deeds, which are the breath of life to religion.

The lecture, delivered as it was to an audience representative of many religions, created a profound impression, to which the words of the learned Chairman gave dignified and fitting utterance.

In thanking the lecturer, Dr. Jivanji J. Modi observed that, just as they spoke of the Prophet as the Messenger of God, so might they, in imitating him, strive each in his small way to be a messenger of God ; and it was their bounden duty to carry the message which they had heard out of that Hall, to their co-religionists and those amongst whom they lived and worked.

If each man, be he Hindu or Muslim or Parsee, were but true to his religion, he would be a true Indian. India needed most, at the present time, God-fearing men—each true to his God from his own point of view—for there was but one religion, after all, and that was belief in the existence of God, and in the individual soul. From the spiritual point of view what they wanted was the three L's—Law, Labour and Love—without which no community of men could prosper.

Islam, Usury and Interest.

Elsewhere in this issue we print the views of Al-Haj Hafiz Ghulam Sarwar, M.A., on this most urgent question. It will be remembered that we have already dealt with the point in a previous number ; but the matter is one of vital importance to the Muslim community throughout the world at the present juncture, and we are thankful to have the opportunity of printing a pronouncement from so authoritative a source.

Mr. Sarwar, while holding theoretically that in-

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terest in every shape and form may be, from the strict Muslim point of view, argued to be unlawful; holds, nevertheless, that, in existing circumstances, we are justified in accepting interest, provided always that we do not lose sight of the fact that our action is unlawful.

Mr. Sarwar admits, in the same breath, as it were, that if interest be not taken, then we, the Muslim Community, will be, in effect, wiped out as a political factor, as far as this world is concerned.

He seems to base the lawfulness of interest on chapter ii. ver. 173 of the Holy Qur-án, which says : " But whoever is driven to necessity, not desiring nor exceeding the limit, no sin shall be upon him. Surely Allah is Forgiving, Merciful."

Can " Interest "—a thing intimately interwoven in our everyday life—be comprehended in this verse, which speaks of unavoidable necessity only as making unlawful things, in the circumstances, lawful ?

Is it not the first duty of a man to sacrifice everything for a principle ? Should we not, then, if " interest " clearly belongs to the category of things definitely forbidden by the Holy Qur-án, be prepared to forego it ? In rare domestic or personal crises one might, perhaps, perceive the *aurea mediocritas*—" not desiring, not exceeding the limit " ; but in matters of everyday occurrence—is it practical politics ?

Every unlawful action is, or should be, accompanied by misgivings of conscience—and these are never conducive to the best mental energy. We must have perfect confidence in ourselves, if we are to be successful ; and if we take interest, at the same time believing in our hearts that we are sinning against Almighty God, what becomes of our confidence, if we are sincere ?

What is Religion ? Religion may be defined as a system of life which enables us to live, in accordance with God's wish, to our best advantage. The Religion which has not the vigour to assert itself

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against all the conventions of a world that is tending more and more to forgetfulness of God and His commands, does not deserve to live.

The needs of a progressing Society must develop from age to age. God has provided for this. A Religion, which has not, cannot be from God, and is of no practical importance.

We regard, and have always regarded Islam, as equivalent to an "organic system of life." That is to say, Islam is capable of "assimilating" and "dismantling"; and this is why it has the right to exist, and must exist, now and for ever.

If Islam cannot afford to eradicate the modern "Institution of Interest," as it is, and substitute for it a better one; or if it has not yet (as may, perhaps, be urged) the capacity to assimilate it, it must make room for a better system.

Is it not quite obvious that, as things are at present constituted, we Muslims are not in a position to dismantle the "Institution of Interest"? That is why, in our previous note on this subject, we interpreted the word *Riba* literally as meaning "usury", and not "interest."

Further, there is this consideration:—

No Religion—no system of life—has ever succeeded in keeping both its spirit and its form intact without worldly power.

A Living Faith, if it is to assert its vitality at all in worldly conditions, needs worldly power, prominence, prestige. And is it not a fact that to maintain spirit and form intact—to acquire the voice that will be heard and heeded amid the world's hubbub—a Religion, while relying in varying degree on many sources of support, cannot ignore "money"?

The Living Faith.

Standing on the threshold of another year—another year of activity, of encouragement and, inevitably, of disappointment in some degree—we

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have the natural impulse of all mankind to look back. It is not always a bad thing to look back. Besides, if our looking back is but for the purpose of estimating not so much the distance we have traversed, and the measure of success we have achieved, as the nature of the obstacles we have surmounted, or tried to surmount; why we failed here, or why we might have done better there; and, best of all, why, when occasions of success came to us, we did succeed (with the help of Allah); and if the result is to make us the more zealous to ensure (under God) success in the year to come, profiting by our failures, and taking heart from our very disappointments—then the “backward glance o’er travelled roads” is a good thing.

And what has the past year to show? Christendom shaken to its foundations; the shepherds turned traitor, the flock disillusioned, disappointed and despairing; the folds rapidly emptying. Princes of the Church, Archbishops and Bishops, in a natural endeavour to preserve, perhaps, their palaces and perquisites, seeking compromise, compromise, and always compromise. And why?

Because the life has gone out of their Faith. Because, when found inconsistent, and often hideously at variance with the actual truths of Nature, as revealed continually by scientific research, that Faith has lost its spell—is dying—nay, is, in the eyes of all reasoning men and women, dead.

Men are seeking a living Faith—a Faith that men can live; and, in Islam, steadfast and unchanging, standing high above the welter of sectarian controversy, and the sudden disconcerting blasts of scientific discovery, they may, if they will, find it.

Islam’s Opportunity.

Muslims have now such an opportunity as past centuries have never offered. The twofold Gospel of Action and of Actions will—if sincerely followed—

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enable them to seize it, and to gladden the eager ear of the Western world with God's last message to man, revealed by Him to His Holy Prophet Muhammad (on whom be peace).

The Working Muslim Mission has striven earnestly, and in the high spirit of duty, to deliver the message, pure and untainted. Our success has been striking in many ways, and all the more so because our discouragements, though only known to ourselves and to the Almighty, have been bitter and numerous.

Yet we have accomplished much during the past year. It is not for us to speak of our work here, nor do we expect any recompense, for our reward lies elsewhere. The Gospel of Action—that is to say, the duty of actively propagating our Faith—has been our watchword; though it has been sadly hampered by lack of funds, and we have been unable to reach quarters which we would have otherwise approached. Loyal help has, however, been forthcoming in a most gratifying degree, from sources the least expected, but the task before us, bright though the prospects are, is a colossal one.

The Gospel of Actions, on the other hand, needs no funds. It does but demand of its adherents that they seek zealously and unremittingly to show, by the ordinary standards of everyday existence, that the Faith of Islam is a living Faith, quickening and controlling those who profess it, in thought, word, and deed.

If the twofold Gospel be heeded, and its message taken to heart, now at this most crucial time, then Muslims need not fear for the future. A vast horizon of opportunity is opening, a mighty harvest-field waits the reaping. But we need help, constant and unstinted, if the opportunity is to be seized—the harvest gathered in.

“Surely the true religion with Allah is Islam”

(The Holy Qur-án).

The following are the names of our Muslim brothers and sisters who have recently embraced Islam :—

THE RELIGION OF PEACE AND LOVE

Lilian F. M. Purshouse—Fatimah (Birmingham); William Sawyer—Abdul Wahid (London); Arthur S. King—Ahmad (London); Ellen E. Daubeny—Aliah (Selsey); J. H. Dunne—Hamid (Egypt); Lilian Maud Hamilton—Mariam (Selsey); Louise Ellen White—Azeeza (London); Ivy Waight—Aisha Begum (London); H. Magi—Hamid (Nigeria); Richard W. Grange—Rashid (Hull); Ellen Elhai—Zanib (U.S.A.); Esther Elhai—Fatimah (U.S.A.); Elizabeth Elhai—Gulam Sarwar Begum (U.S.A.); Oscar Elhai—Muhammad Abdullah (U.S.A.); Stansfield Brown—Abdulla (India); L. B. I. Solano—Abdul Latif (India); Paul Michael Heneke—Abdul Majid (South Africa); Dorrie Faulconbridge—Fatimah (Moseley); Edith Löhuer—Hamidah (Hamburg); Emmanuel A. Fapetu—Abdullah (Freetown); T. E. V. Turner—Ebrahim (Bristol); J. M. Smith—Jalaluddin (India); Marjorie Florence Mayling—Huseena Begum (London); Florence Cox—Fatimah (Richmond); Frederick Saunders—Fazal Kareem (Nottingham); Alfred Rupert Graves—Ahmad (York); Sergeant-Major Thomas Albert Brunton-Douglas—Abdul Majid (Woking).

THE RELIGION OF PEACE AND LOVE

[Being a Lecture delivered by AL-HAJ KHWAJA KAMAL-UD-DIN
at the Cowasji Jehangir Hall, Bombay, on Monday,
October 13th.]

I AM asked to say something on a subject to which I can hardly do justice within the short space of time at my disposal. A speech for an hour or two is manifestly inadequate; it needs volumes after volumes to show and elucidate those principles that have been taught by the Qur-án and the Prophet, to establish peace, love, and amity among the various units of humanity, in their various calls and avocations of life, without having any regard whatsoever to creed, class, colour, or language. Considering the shortness of the time at my disposal here, I would

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take the so-called religious side of the question—I say advisedly “the so-called religious side of the question,” for, in fact, everything I do in the various activities of my life, is my religion under the teachings of the Qur-án. Islam does not confine religion to the performance of certain rituals or the doing of certain worship. We Muslims do not divide our week into God’s day and man’s days. Every day is the day of God, if man leads a godly life. My domestic life, my professional life, my life as a citizen, my life as a neighbour, is my religion, if it is led in implicit submission to the Divine ordinances—the ordinances that help us to work out the cause of humanity. A Muslim must follow Muhammad, who has been ordered by the Qur-án to give to the world the object of his life in these words :—

Say : Surely my prayers and my sacrifices, my life, and my death are for Allah, the Creator, the Sustainer, and the Nourisher of all races, creeds, classes, i.e. of all the worlds.¹

In a word, to further the cause of humanity is the great object before Muhammad.

But to-day I take religion in the narrow sense of the word, as it is popularly taken.

The other day I struck a note at Chowpaty which might have appeared to many a discordant note. Some of our friends love to hear from a Muslim that he is first an Indian and then a Muslim. But I say—and I am proud to say so—that I am first a Muslim and then an Indian. Islam, and only Islam, and no other racial country or patriotic consideration, creates in me a consciousness that responds to all the demands that are essential to the establishment of peace, amity, fellow-feeling and patriotic ideals in the world. And who are Muslims ? Let the Qur-án answer the question for me :—

Say : We believe in Allah and (in) that which has been revealed to us, and that which was revealed to Abraham and Ishmael and

¹ The Holy Qur-án, vi. 163.

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Isaac and Jacob and the tribes, and (in) that which was given to Moses and Jesus, and (in) that which was given to the prophets from their Lord. We do not *make distinction between* any of them, and to Him do we submit.¹

We believe "in that which was given to the prophets from their Lord." And has not the Book said that every race, every community, every country, has been given a prophet, a guide, a warner from the Lord? And why not India? I, as a Muslim, am bound to pay my allegiance to all the prophets of the world. With the Qur-án I must accept the Bible in its original purity as my own book from God. I claim the sacred Vedas and the wise sayings of Mazda as a joint property with my Hindu and Parsee brethren. I should not make distinction between a prophet and a prophet. Thus have I been enjoined in the Qur-án. And why should I? I have to submit to my Lord and not to a man. This is Islam. I must bow down, therefore, to His word, no matter whether it came from India or Arabia, provided it reaches me in its pristine purity. More than half the trouble becomes finished if we act upon this golden dictum of the Qur-án. I believe in the Divine origin of all ancient religions—for so the Qur-án says. If I differ somewhere with others, it is in interpretation or as to the question of their genuineness. Are not our Hindu brethren, of various sects and persuasions, at daggers drawn against each other on this very question of interpretation among themselves? Do not the Aryas and Sanatan Dharmies stand poles apart in their reading of the Vedas? If they call me an image-breaker, did not Dayanand do the same thing? If I believe in the unity of God, did not Raja Ram Mohan Roy do the same? Why do you, my Hindu friends, fight with me, if you manage to keep your equanimity of mind and complacency of heart when you associate with an Arya or a Brahmu? Study the various tenets and doctrines of the different sects of

¹ The Holy Qur-án, ii. 136.

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the Hindus, and you will not find a single thing in my beliefs, as far as their doctrinal basis goes, that is not believed by one or other of the sects of the Hindus.

“FIRST A MUSLIM, THEN AN INDIAN.”

I take the best from each of your sects and make up the larger portion of Islam. Can the fact of my being an Indian create in me a consciousness which inspires me to respect all the Divine guides of the world? I say “No.” But Islam does, and I am proud to say that I am first a Muslim and then an Indian. This broad-minded teaching comes from a religion that has been branded with the stigma of narrow-mindedness. Open the sacred Scriptures of the world, and show me anything there that inculcates the life of the teachings I read to you from the Qur-án. I draw your attention to three simple phrases in the Qur-án. The Book has been named “Tanzilin Min Rabbil Alamin”: a revelation from the Creator and the Nourisher of all. How could it teach anything that may go against the welfare of any person, no matter whatever his religion may be? I read here only one verse, and the Qur-án is teeming with such verses:—

And serve Allah and do not associate anything with Him, and be good to the parents and to the near of kin and the orphans and the needy and the neighbour of your kin, and the *alien neighbour* and the companion in a journey.¹

Mark “the alien neighbour.” And which is the class here that does not come under it?

Secondly, our Prophet has been called “Rahmatul-lil-Alamin”: a blessing for the whole humanity. Can a Muslim be a true follower of Muhammad if his actions injure or harm the interests of his fellow-beings? Thirdly, in my daily prayers I worship the Lord, Who, again, is “Rabbul Alamin”: the Creator

¹ The Holy Qur-án, iv. 36.

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and Nourisher of all. Prayers, or lip-gratitude, carry no weight with the Lord if the very words we recite in our prayers are not translated through our actions. How can you serve and worship the Lord of All if you cause trouble, oppression and tyranny to others? Are they not creations of "Rabbul Alamin"? A Muslim is bound to further the cause and work of "Rabbul Alamin." Look around you; even an atheist has been allowed the same blessings as far as his physical sustenance goes, as a believer in God. If the Lord on High sends His blessings to all, what right on earth have you Hindus, Christians, or Muslims to deprive any other person of Divine beneficence? Ye Muslims, believe that your Allah is "Rahman," and "Rahman" is that Beneficent Lord whose benevolence goes to all, no matter what their creed or religion may be. Have you not been ordered by your Prophet to name your children after the holy names of God by affixing to the name the word "Abd," which means servant? If you love to be named "Abdur Rahman," your actions must show that you are serving Rahman; you are walking humbly with Rahman. Has not the last of the prophets enjoined upon you to reproduce Divine morals when he says: "Imbue yourself with Divine attributes"? Be, then, Abdur Rabb and Abdur Rahman, and you must benefit every creature of the Lord. Ye Muslims have been exhorted in the Qur-án to love Allah and place Him before all your objects of adoration. But how are we to love Allah? Don't come to me for the reply. Your Holy Prophet says to you: "If you wish to love Allah, then love His creatures." What a bold and impudent lie we give to these holy words through our actions! You love an animal, a dog, a horse, a cat; but is not man, the image of God, the best handiwork of the Lord, no matter whether it be in the physical frame of a Hindu, Parsee, or a Christian? You, Hindu brethren, do your best to protect kine; but man is "Ram Murti"

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and must be superior to a cow. How can your protection of a cow carry merit in the eyes of Parameshvar if in the heat of your passions you injure human beings ?

I could dwell on the subject for hours and read verse after verse from the Qur-án in my support, but I must say something on the burning question concerning the holy places of different religions.

(To be continued.)

THE ETERNAL PEACE

MAY the Eternal Peace, which comes of resignation,

Reign in our hearts, which will, as God doth will
The happiness of each, and of the Nation,

He grants to those who His Just Laws fulfil.

Only to those who love and fear their Maker

Can Peace descend, and in their hearts remain,
Men of good will, are of His Peace partaker :

But will perverse, a harvest sows of pain.

To the obedient, Allah's Will is sweetness ;

They find a joy in everything He sends :

And so the Prophet's dying words have meetness

For them : " O God, Thou art the best of Friends."

May the great Prophet, as this new year passes,

Be known and loved, in this far northern clime ;

And Brotherhood replace the war of Classes

And Islam free from Ignorance and Crime.

F. H. A.

ISLAM, USURY AND INTEREST

By AL-HAJ HAFIZ GHULAM SARWAR, M.A.

USURY is strictly forbidden by the Holy Qur-án, but what is actually meant by usury seems to be a most difficult question to decide. The difficulty, however, does not really exist when the Holy Qur-án is studied with care and without any prepossessions ;

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nevertheless, on a subject like this, it is not easy to get rid of the prejudices created by surrounding circumstances which force us, whether we like it or not, to live in countries where the foundation and structure of all civilization is bound up with usury and interest. The Muslim world has divided itself into two camps, the first of which takes the academic view, and declares all interest to be *haram*, or unlawful, and regards all those who pay and receive interest as at war with Allah and His Apostle. The other class would allow interest on savings bank deposits, deposits in ordinary banks, and in other societies which derive their gains from commercial or utilitarian undertakings. The late Sir Syed Ahmad Khan of Aligarh was the leader of those who allowed bank interest; and some of the learned men of Egypt are also inclined to the same view, and are allowing people to put money in banks, which lend it to agriculturists on a lesser rate of interest than do the Greeks, Armenians and Jews. It is said that the paying and drawing of interest for such purposes is not *haram*, or unlawful, according to the Holy Qur-án. But there are other learned men in India who honestly believe that even this kind of interest is usury, or *riba* (to use the Qur-anic word), and is unlawful. And so the battle goes on. There is an intermediary party who would declare the drawing of interest from banks to be lawful, but who would not allow a man to make use of it for his own benefit. They would devote the money, so obtained, to some charitable or propagandist object, and so get rid of the odium attached to the taking of interest. Maulvi Muhammad Ali, the translator of the Holy Qur-án, inclines to this view. He says :—

Going directly against the commandments of Allah is herein described as a war with Allah and His apostle; and from this we may draw the conclusion that interest received on deposits in banks may be given away for the propagation of Islam, for this is really a war against the enemies of Islam.¹

¹ An English translation of the Holy Qur-án, p. 132, note 369.

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The question is : How is a true Muslim who wishes to comply with the commandments of Allah to conduct his affairs in this world in which loans on interest are the very essence of commerce and government ? If, for example, Germany desires to put herself on her legs again, she has to borrow money though she has to pay a heavy rate of interest ; if Japan seeks to rebuild her ruined towns of Yokohama and Tokio, she has no other resource but to raise loans at substantial rates of interest ; if Siam wishes to extend her railways, she has to become a debtor to the Malay States ; if Bolshevik Russia strives to enlarge her commerce, she must beg the British Government to guarantee a loan in England. In all the five continents of the earth, civilization moves on the hinges of usury. Withdraw the loans and the credits, and civilization falls to pieces. War cannot be conducted without loans. Peace cannot be maintained without them. The world is sharply divided into capitalists and non-capitalists. The position is one of very great complexity and difficulty ; and no immediate solution is in sight. Is, then, all modern civilization a delusion, as the Nihilist and Communist would maintain ? Or, if it is not, is a Muslim right in joining this vortex of lending and borrowing on interest ? It is incumbent on us to consider our position. We must not merely drift with the world : neither must we merely condemn it without having some remedy of our own to offer. And, meanwhile, we have to find a right and just course of action, which will not ruin us in this life, nor cast us into eternal fire in the next. Is it possible for us (Muslims) to find such a course ? I say, "Yes," and that with due humility, for I am convinced that I am not putting a wrong interpretation on the words of the Holy Qur-án. On the contrary, I maintain that the view I hold is supported by the letter of the Holy Book.

In order, however, to expound my views, I must

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go into the principles of Islam and show how they are to be applied in everyday life. The five pillars of the Faith of Islam are :—

- (1) Belief in One God.
- (2) The keeping up of obligatory prayers.
- (3) The giving of stated alms.
- (4) The fasting (of adults) during the daytime in the month of Ramadan.
- (5) The carrying out of the pilgrimage or the visit to Mecca and Arafat during given periods.

Let us consider these in detail. As to the first :—

Surely Allah does not forgive the fact of aught being joined with Him, and He forgives what is besides that—to whom He pleases.¹

But suppose now that you are under a king or a master who, flourishing a sword over you, threatens to strike off your head unless you disavow your faith. What are you to do ? All depends on circumstances. If you are a person of some influence, such as a missionary of Islam, whose example is most likely to be followed by others, you must meet your death in a straightforward manner, trusting in God to do justice both in this life and the life to come. Brave men under such conditions have always preferred everlasting life to the temporary existence of this world. Noah, Abraham, Moses, Jesus and Muhammad (the peace of Allah and His blessings ever be with them) faced persecution and the risk of death, but ever stood firm. God saved them from their enemies, but the threat of being put to death was always hanging over their heads. Noah was threatened with being stoned ; Abraham with being burnt alive ; Moses was followed by Pharaoh and his army ; Jesus was cruelly persecuted by the Jews ; and Muhammad's life was more than once attempted by the Quraish of Mecca. But they

¹ The Holy Qur-án, iv. 116.

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never flinched from the path of duty. Even lesser men than the prophets have met death with courage and equanimity.

And We revealed Moses, saying: Cast thy rod; then, lo! it devoured what they counterfeited. So the truth was established, and what they had done became void. Thus they were vanquished there, and they went back abased. And the enchanters were thrown down, prostrating (themselves).

They said: We believe in the Lord of the worlds, the Lord of Moses and Aaron.

Pharaoh said: Do you believe in Him before I have given you permission? Surely this is a plot which you have secretly devised in this city, that you may turn out of it its people, but you shall know: I will certainly cut off your hands and your feet on opposite sides, then will I crucify you all together.

They said: Surely to our Lord shall we go back. And you do not take revenge on us except because we have believed in the communications of our Lord when they came to us: Our Lord! pour out upon us patience and cause us to die in submission.¹

And so they died. But there may be occasions when it is simply foolish to throw away a valuable life, and a man may justly think that a mere verbal disavowal of his faith will not affect him or others in any evil manner. Is, then, such a man to be condemned for ever? Certainly not. He does not really disbelieve or disavow his faith. For a moment he surrenders the freedom of his tongue under pressure, but resumes it as soon as possible. God does not punish him.

He who disbelieves in Allah after his having believed, not he who is compelled while his heart is at rest on account of faith, but he who opens (his) breast for disbelief—on these is the wrath of Allah, and they shall have a grievous chastisement.²

God is Reasonable, and Islam is in harmony with true reason. Free speech and forced utterance are not to be judged alike.

Now take the second commandment as to prayer. We all know what are the commandments about prayers, and what the prescribed times. But

¹ The Holy Qur-án, vii. 117-126.

² xvi. 106.

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When you journey in the earth, there is no blame on you if you shorten the prayer, if you fear that those who disbelieve will cause you distress; surely the unbelievers are your open enemies.¹

However,

When you are secure (from danger) keep up prayer; surely prayer is a timed ordinance for the believers.²

And again:—

Attend constantly to prayers and to the most excellent prayer, and stand up truly obedient to Allah.

But if you are in danger, then (say your prayers) on foot or riding; and when you are secure, then remember Allah, as He has taught you what you did not know.³

And the pious—

Remember Allah standing and sitting and lying on their sides.⁴

You see how clearly the commands of Allah are expressed in the Holy Qur-án. A state of peace and free will is not to be confounded with a time of stress and war. But the faith in the heart of the faithful remains steadfast. There is no change there. All the change is in the outer circumstances. This also proves that Islam is a matter of conscience, and not of outer forms.

As to the third pillar of Islam, the giving of alms, the regulations are the most reasonable and the most useful imaginable, in every respect.

And they ask thee as to what they should spend. Say: What you can spare. Thus does Allah make clear to you the communications, that you may ponder.⁵

Alms are only for the poor and the needy, and the officials (appointed) over them, and those whose hearts are made to incline (to truth) and the (ransoming of) captives and those in debt and in the way of Allah and the wayfarer; an ordinance from Allah, and Allah is Knowing, Wise.⁶

In fact, over and over again Allah lays down that

¹ The Holy Qur-án, iv. 101.

² iv. 103.

³ ii. 239.

⁴ iii. 189.

⁵ ii. 219.

⁶ ix. 60.

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He does not overburden us, nor does He wish to do so.

Allah does not impose upon any soul a duty but to the extent of its ability.¹

And in another matter He says :—

The wealthy according to his means and the straitened in circumstances according to his means.²

And once again :—

No soul shall have imposed upon it a duty but to the extent of its capacity.³

With regard to fasting, the law clearly states that Allah desires ease for us, and He does not desire for us any difficulty :—

The month of Ramadan is that in which the Qur-án was revealed, a guidance to men and clear proofs of the guidance and the distinction ; therefore whoever of you is present in the month, he shall fast therein, and whoever is sick or upon a journey, then (he shall fast) a like number of other days ; Allah desires ease for you, and He does not desire for you difficulty, and (He desires) that you should complete the number and that you should exalt the greatness of Allah for His having guided you and that you may give thanks.⁴

Those who are too weak or sick to fast at all, need not do so, but may feed the poor instead. In every ordinance of Islam, usefulness and piety of heart, and not routine and show, are the objects aimed at. Islam stands for the social and spiritual uplifting of mankind, and not for the stagnation and ritualism of the priests.

As to *Haj* :—

Pilgrimage to the House is incumbent upon men for the sake of Allah, (upon) every one who is able to undertake the journey to it.⁵

That is to say, one must have sufficient means for the journey and for those left behind ; also that one's mental and physical condition must be fit for the journey.

¹ The Holy Qur-án, ii. 286.

³ ii. 233.

⁴ ii. 185.

² ii. 236.

⁵ iii. 96.

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You will have noticed that the five pillars of Islam are based on reason and good common sense, and that there are no rigid forms in Islam. Faith is a matter of the heart, and the ordinances of religion are for our advancement, and not for our hindrance. It is so in all the commandments, whether small or great. Ablution is ordered as a condition precedent to prayer, but in case of difficulty or lack of water it may be dispensed with, and a rubbing of the face and arms with pure earth substituted therefor. A rich man must under no circumstances derive benefit from the estate of an orphan, but a man in straitened circumstances may take so much out of it as he deserves, for work done and care bestowed on the infant and his estate. Even amongst parents and their offspring, this law of justice and fairness holds good :—

Neither shall a mother be made to suffer harm on account of her child, nor a father on account of his child.¹

This principle of justice in all circumstances is the real foundation-stone of Islam, even in such a great duty as the worship of Allah. “Remember me,” says Allah; “I will remember you.”² What more can the heart of man desire ?

Surely thy Lord knows that thou passest in prayer nearly two-thirds of the night and (sometimes) half of it, and (sometimes) a third of it, and (also) a party of those with thee ; and Allah measures the night and the day. He knows that you are not able to do it, so He has turned to you (mercifully), therefore read what is easy of the Qur-án. He knows that there must be among you sick, and others who travel in the land seeking of the bounty of Allah, and others who fight in Allah’s way, therefore read as much of it as is easy (to you).³

A Muslim, then, is to worship Allah in a reasonable manner, and not forsake the world or take upon himself impossible tasks of devotion.

Therefore be careful of (your duty to) Allah as much as you can and hear and obey and spend.⁴

¹ The Holy Qur-án, ii. 233.

³ lxxiii. 20.

² ii. 152.

⁴ lxiv. 16.

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Take for example the law as to food :—

O men ! eat the lawful and good things out of what is in the earth.¹

He has only forbidden you what dies of itself, and blood, and flesh of swine, and that over which any other name than that of Allah has been invoked ; but whoever is driven to necessity, not desiring, nor exceeding the limit, no sin shall be upon him ; surely Allah is Forgiving, Merciful.²

This verse does not mean that the flesh of swine, blood, and the dead animals change their properties. It only means that man's conduct is to be judged by the circumstances, and not by the meat. If a man has lawful food with which he can sustain life, but still desires the flesh of swine, he goes directly against the law of God. But if the same man is starving, and the only means of saving his life is partaking of what is ordinarily forbidden, he commits no sin. The food which he eats is still unlawful, but Allah forgives : the unlawful does not become lawful, but the sin thereof is taken away from man. To go back a little : when a person, under distress and threat of being put to death, says that he disbelieves in Allah, his statement does not become true ; only the sin of his untruth is taken away from his shoulders, and the burden thereof transferred to the person who forced him to say so. In the same way, when prayers are cut short in battle and under the enemy's attack, that does not mean that the normal commandment of prayers has been nullified. It has only been temporarily varied.

This introduction may seem to you to be rather lengthy, but it is absolutely necessary to understand the law as to interest or usury.

What is usury, or *riba* ? It is correctly defined as an excess or addition over and above the principal sum that is lent. When one person lends money or money's worth to another person and creates an obligation on the latter to pay back what is lent and

¹ The Holy Qur-án, ii. 168.

² ii. 173.

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something in addition, he is taking *riba*, or interest. The greater the addition or interest, the greater is the sin according to Islam. There is no obligation on anybody to lend anything to anyone ; but, according to Islam, all mankind are one, and all Muslims a great brotherhood, and it is the collective duty of those who have the means to feed those who have not ; and it is the duty of all to work and earn their living in a lawful manner. The taking of interest by the rich from the poor is the very antithesis of the Muslim principles of charity and brotherly love. Islam and usury cannot go together ; for Islam is Charity, and the practice of usury is the assertion of the capitalist's right to take away something out of the earnings of the poor labourer. Before God, the rich and poor are all alike. In fact, the rich man owes it to God that he has something that his brother, the poor man, has not. God does not wish to deprive the rich of their wealth, but they must use their wealth in helping themselves and their fellow-men. The only justification for one man being wealthier than his neighbour is his ability to make a proper use of that wealth for his own good, as well as for those who look up to him for help and guidance. Gold and silver, and all other things, belong to Allah ; from Him they come, and to Him they return. It is not for man to assert exclusive rights over the things of God. God gives us wealth, to see what use we make of it, just as He gives us brains and eyes and ears, to see what use we make of these. Pride and greed are hateful in the sight of God, and it is to break these, and to make all men love one another like brethren, that He has forbidden the practice of usury. I will now quote the verses of the Holy Qur-án that relate to this subject :—

And whatever you give in [or, as Maulvi Muhammad Ali translates, lay out at, usury] so that it may increase in the property of men, it shall not increase with Allah ; and whatever

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you give in charity, desiring Allah's pleasure—it is these persons that shall get manifold.¹

You see how clearly God is contrasting charity and usury. And those persons who assert that interest derived from money spent in public works and other useful purposes is not within the Qur-ánic definition of *riba*, or usury, have some very good ground for their faith. This becomes still clearer, if we read with the verse just quoted, the one that precedes it, and which runs as follows :—

Then give to the near of kin his due, and to the needy and the wayfarer ; this is best for those who desire Allah's pleasure, and these it is who are successful.²

Now, if instead of giving alms to the needy and the wayfarer one is to get interest from them in addition to the principal lent, they would be ruined. For how is a needy man to pay back the principal and the interest, and in the meanwhile to support himself and his family ? He will either default or use up his future means and ruin himself all the quicker, so that his last state would be much worse than his first. That is what has happened to the poor Muslims all over the world where they have come in contact with the money-lending classes. In India, in Malaya, in Turkey, in Egypt, to speak of countries whose condition is well known to me personally, the Muslim peasant, or middle-class townsman, has sold his lands, houses and all his patrimony in payment of interest ; and he is still a debtor. His children are ill-fed, ill-educated and ill-clothed. He has paid several times over the amount he borrowed, but he is still more heavily in debt than ever before. Meanwhile the Hindu, the Jew, the Armenian and the Greek are growing fat on the poor Muslim's hard-earned bread. I have lived in Indian villages where the money-lender charges 133½ per cent. per annum interest ; and where he buys corn and wheat cheap

¹ The Holy Qur-án, xxx. 39.

² xxx. 38.

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at harvest-time and sells dear at the sowing season. Thirty years ago I wept when I related my experiences to Professor Marshall, of Cambridge; and he showed me a book called the *Money-lenders and the Mussalmans in the Punjab*, which anyone may read. Kipling's poems about the iniquities of money-lenders are not one whit exaggerated. In my official capacity I have come across thousands of cases in the Straits Settlements, where promising young men have been ruined by the money-lenders. Modern civilization is the handmaid of the usurers, and these, the sharks of society, prosper, as they have always prospered, by sucking the blood of their fellow-men.

Wherefore for the iniquity of those who are Jews did We disallow to them the good things which had been made lawful for them, and for their hindering many people from Allah's way, and their taking usury—though indeed they were forbidden it—and their devouring the property of people falsely.¹

The Jews to-day are what they were 1,300 or 2,000 years ago. The Hindu and the Jew prosper greatly on usury. A hundred years ago a certain Jew lent some thousands of pounds to certain of the Governments of Europe, and now his descendants are the bankers and brokers of the Western world. Usury multiplies something like one thousand times at 10 per cent. simple interest within a hundred years. Whether you go to New York (or Jew York as they call it there), or Liverpool, or Paris, or Berlin, or farther East, or farther West, you will find the Jew fattening on the labour of his fellow-men. I do not say that the Jew does not do anything except lending money, or that all Jews are Shylocks; but it is a fact that the continued practice of living on usury has made generations of Jews into generations of carnivorous sharks. Woe unto those who fall into their opened mouths!

The effect of usury is the multiplication and

¹ The Holy Qur-án, iv. 160, 161.

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collection of the resources of the world into the hands of the money-lenders. This means that, in time, society becomes impoverished, and revolutions and anarchies are the natural reactions of long-continued usury. Russia is a glaring hell where usury once prospered.

How fast usury multiplies wealth may be gathered from the following figures which I have worked out on the supposition that you start with £1 and lend it at 10 per cent. per annum simple interest, so that after ten years you double your capital. In this way, at the end of one hundred years your capital would swell up to £1,024; at the end of two hundred years to £1,048,576; and in another one hundred years to £1,073,741,824. At the end of five hundred years it would be more than one thousand times 1,000,000 \times 1,000,000, or greater than the whole wealth of the earth.

Usury is unreasonable, unjust, and in the long run impracticable. But it does tremendous harm before it reaches the stage of impracticability. It first ruins individuals, then families, then States. The usurer may sometimes be the fuel of the fire of his own blowing, but most frequently he leaves the sinking ship of his own country for some new haven. You may know that for two thousand years the Jew has not had a home. The usurer, like the locust, flies from one land to another, but he leaves his larvæ behind, which hatch out into fresh locusts in their own time. In fact, the likeness of the devouring locusts to the devouring usurers is a most apt one. Centuries of inborn experience have convinced the Jew, and are now hinting to the Greek, that it is never good to stop too long in the same land. The locusts remain in a locality so long only as there is edible food to nibble at. Once the food is exhausted, they betake themselves to fresh fields and pastures new, returning to their old haunts when they have exhausted every other place. The Jew is now returning to Jerusalem. May God save us from such evils!

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O you who believe ! do not live upon usury, making additions again and again, and be careful of your duty to Allah, that you may be successful.¹

Usury, as I have pointed out, cannot but lead to multiplication of wealth in the hands of the few and the ruin of the borrowers, be they individuals, families, or States. Therefore the Holy Qur-án makes the practice of usury unlawful. The law on usury is most clearly defined in verses 275 to 281 of the second chapter of the Holy Qur-án. Says Allah :—

(As for) those who spend their property by night and by day, secretly and openly, they shall have their reward from their Lord, and they shall have no fear, nor shall they grieve.²

This verse is the last of twenty-four verses which deal with charity and pure food. By “spending,” the Holy Qur-án means spending in the way of Allah. This is explained by verse 261 of the same chapter. “The parable of those who spend their property in the way of Allah is as the parable of a grain growing seven ears with a hundred grains in each ear ; and Allah multiplies for whom He pleases ; and Allah is Amplegiving, Knowing.” That is how Allah wishes us to multiply our wealth, but the usurer wants his multiplication done in this very life at the expense of others. That is abhorrent to God and ruinous to mankind. Hence we have the prohibition of usury :—

Those who make a living out of usury do not stand except like one whom Satan has confounded by his touch. This is because they say, Trade is like usury ; and Allah has made it lawful to trade and forbidden (to profit by) usury. To whomsoever, then, the admonition has come from his Lord, then he desists, he shall have what has already passed, and his affair is in the hands of Allah ; and whoever returns (to it) these are the inmates of the fire ; they shall abide in it.

Allah does not bless usury, and He causes charity to prosper, and Allah does not love anyone who is ungrateful and a sinner.

Surely those who believe and do good and keep up the prayers and give alms—they shall have their reward with their Lord,

¹ The Holy Qur-án, iii. 129.

² ii. 274.

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and they shall have no fear, nor shall they grieve. O you who believe! be careful of (your duty to) Allah and relinquish what remains from usury, if you are really believers. But if you do it not, then be apprised of war from Allah and His apostle; and if you turn (unto God) you shall have your capital. Oppress not and be not oppressed.

And if the (debtor) be in straitened circumstances, then let there be postponement until he is in easy circumstances; but if you remit it as alms it is better for you, if you knew.¹

The prohibition of usury begins and ends with the injunction to be charitable. The following points must be carefully noted :—

(1) Charity towards the needy is the real aim and object of the prohibition of usury.

(2) Usury is not committed in any gain obtained by means of trading, or the exchanging of commodities, whether by direct barter or through the medium of money.

(3) Usury only applies to cases where the capital remains intact, for the order “If you turn (unto God) you shall have your capital,” presumes that the capital is intact, otherwise it could not be returned.

(4) Those who make a living by usury, and go on doing so after they have been warned, are inmates of the fire, and at war with God and His Apostle, and necessarily with all mankind.

We may draw the following conclusions :—

(a) Moneys invested in shares of all commercial undertakings are lawful, because even though the term “interest” be used in describing the payment of profits, it is not usury. There is no loan to anyone in a commercial undertaking; but if the commercial business is that of a bank, which lends out moneys on loans as well as for helping trade, the transaction becomes one of mixed usury and commerce, and there is no way of separating the two. Hence, people who are lending moneys to the bank, or putting their capital there, are helping the banks in both ways—in commerce as well as in usury. Interest

¹ The Holy Qur-ān, ii. 275-280.

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derived from bank deposits is, therefore, distinctly tainted with usury, and will remain so, as long as modern ways of doing business are what they are.

(b) Loans to Governments, and other similar institutions on interest, are really not usurious; because one cannot realize one's capital in full at any given time. If you hold Government securities, you can only sell them in the open market for what they will fetch. These loans are very much like usury, but are outside the definition of usury. They are also perfectly legitimate if they are meant for the welfare of mankind, as in making railways, roads, and other works of public utility. There is no oppression on anyone in such cases, but if the loans are used for aggressive warfare, or other harmful objects, then the lending of money is objectionable; but not because it is usury.

(c) Where the transaction comes within the definition of usury, but the interest is so small and the debtor is so affluent that there is no question of oppression on him, the sin of lending money in such a case is a technical one only.

(d) That no matter what the circumstances be, anyone who makes the lending of money his profession, and thereby makes a living out of it, is condemned by the clear words of the Qur-án, and no amount of quibbling and excusing will take his case out of the law. He must be prepared to face God.

And now I have come to the conclusion of my subject.

We are living in an age in which usury is common, and, do and declare what we will, we are nearly all of us tainted with it. It is a sin, but Muslims must trade, and Muslims must not fall back. They are already far too backward. If Turkey has natural resources which she cannot develop out of her revenues, and if she cannot obtain money without paying interest to develop those resources, then her only course is to borrow at interest. This does not

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mean that the transaction thereby becomes lawful. It only means, as the Holy Qur-án says :—

But whoever is driven to necessity, not desiring, nor exceeding the limit, no sin shall be upon him.

Unless Muslims want to become extinct and leave the earth to others, they must trade; and trade nowadays usually means both the taking and paying of interest. Let each man be his own judge. Let no one be a fanatic or a fool. God is Reasonable, and Islam conforms to the dictates of true reason. It is easy for the doctrinaire to condemn all trade and all civilization; and it is equally easy for the greedy person, under the cloak of business, to live on usury. The right course is to desist from the paying or taking of interest, wherever possible; and in other cases to go only so far as necessity compels us to go. "Whoever is driven to necessity," says God, "not desiring, nor exceeding the limit, no sin shall be upon him." What is "necessity"? What is the "excess"? What is the "limit"? These are questions to be decided by each man or institution in each particular case. No general rule or rules can be laid down. But God has given us eyes, ears and hearts. And He has also provided us with the all-important mind. The heart of man acting on the mind of man, is responsible for the deeds of each individual, and God alone is the Great Judge. The first tradition quoted by Imam Bukhari from the Prophet is *Al-Aamal-o-bin-niyyat-e*—"All deeds are judged by their intentions." The man who thinks he can save himself by a show of keeping the letter of the law, but really infringing the whole object of the ordinances of God, cannot really save himself, for God knows all. On the other hand, what shall it profit me if I never take a penny in interest, but when it comes to helping a needy person I thrust my hands into my pockets, and leave the poor man in his need? My piety in not taking interest shall not

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avail me aught in the sight of God. Socrates used to say that the opposites could only be understood by putting them together—pain with pleasure, and virtue with evil. Charity and usury are the opposite extremes of human conduct. The first is a divine ordinance, and the second is an institution of the devil. In showing the beauties of charity God shows us the ugliness of usury. But everything is relative. The absolute is with God alone. We are human beings and necessarily weak.

Those who keep aloof from great sins and the indecencies excepting those which pass away—surely the Lord is liberal in forgiving. He knew you best when He evolved you from this earth and when you were embryos in the wombs of your mothers ; therefore attribute not purity to yourselves ; He knows best who guards against evil.¹

Therefore let us pray : Our Lord ! we are weak and sinful, make us strong and forgive us our sins. Amen.

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OR

THE FORTY PRECEPTS OF THE HOLY PROPHET

[The following is a literal translation of a rare manuscript in the library of S. M. Maqbool Ahmad, of Allahabad, India, composed about 150 years ago by a famous Indian Muslim divine, Shah Waliullah, who is well known as the author of *Hujjat Ullah il Baligha*, which discusses the principles of Islam from the point of view of a philosopher, and is, after the *Ihya'ul Ulum* of Ghazzali, the most widely read book in the Muslim world. Shah Waliullah spent a great part of his life in Mecca, where he completed his studies, and was the disciple of one Sheikh Ibrahim Kurdi. The peculiarity of these precepts lies in the fact that they are all traced down from the Prophet to the narrator, Shah Waliullah himself.—ED. I. R.]

In the name of Allah, the kind and merciful.

AFTER due praise to the Lord and blessing on the

¹ The Holy Qur-án, liii. 32.

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Holy Prophet, these are the forty precepts testified with strong testimony; short in words but wide in meaning; in order that one who seeks wisdom may read them, to the end that he may enter into the region of wise people (*ulema*); "For," said the Prophet of God (peace and blessing be on him), "whoever of my people shall learn forty of my precepts concerning holy things and shall teach men so, for him will I intercede, and bear witness on the Day of Judgment."

Thus saith the humble Waliullah (may God forgive him): "Abu Tahir of Medina spoke to me saying that he hath heard from his father Sheikh Ibrahim ul Kurdi, and he from Zainul Abidin, and he from his father Abdul Qadir, and he from his grandfather Yehya, and he from his grandfather Mohib, and he from the uncle of his father, Abul Yaman, and he from his father Shahab Ahmad, and he from his father Raizuddin, and he from Abul Qassim, and he from Syed Abu Muhammad, and he from his father Abul Hassan, and he from his father Abu Talib, and he from Abu Ali, and he from Abul Qassim, and he from his father Abu Muhammad, and he from his father Hussain, and he from his father Jaafar, and he from his father Abdullah, and he from his father Zainul Abidin, and he from his father Imam Hussain, and he from his father Ali bin Abu Talib that he heard the Prophet of God (peace and blessing be on him) say :

Hearing is not seeing.

War is deception.

A Muslim is a mirror to another Muslim.

A counsellor need be trustworthy.

One who leads a man to a good deed is as if he has done it himself.

Seek your needs in secret.

Save yourself from the fire of hell, even by giving a portion of dates.

The world is a prison to the faithful and a paradise to the unbeliever.

The love of the world is the root of all evils.

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Modesty is best of all.
The promise of a faithful man bindeth his hand.
It is not lawful for a faithful man to give up speaking with
his brother more than three days.
He who cheats is not of us.
A little which sufficeth the need is better than plenty which
turneth a man from God.
One who takes back the gift is like one who eats up his own
vomit.
Talking much brings distress.
Do not look for the faults of others.
Men are like the teeth of a comb.
Richness is the richness of the heart.
Some poetry is full of wisdom, and some speeches are
enchantment.
The forgiveness of a king is the retention of a kingdom.
Man shall turn to the object of his love.
Fortunate is one who takes example from others.
He who knoweth himself shall not be lost.
The hand above is better than the hand below.
He who disregards man's rights, disregards God's.
Love of a thing makes one blind and deaf.
The nature of the heart is that it is attracted by the love of
others, and repelled by hatred.
A witness is one who sees with his own eyes, and he is not
a witness of things unseen.
When a chief of a tribe comes, pay him respect.
False witness destroys a kingdom.
He who is killed in protecting his property is a martyr.
Action depends upon intention.
The leader of men is one who serves.
O God ! bless my people in the early morn of Thursday.
Poverty nearly turneth a man to infidelity.
Society is founded on integrity.
Journeying is a tribulation.
The best provision is sincerity.
Seek wisdom from the cradle to the grave."

THE HOLY PROPHET MUHAMMAD

By AL-HAJ HAFIZ GHULAM SARWAR, M.A.

(Continued from Vol. XII, No. 12, p. 431.)

SCIENCE says the universe is a mass of compact light. God says, in the parable just stated, that He Himself is the Light of the heavens and the earth, infinite in all directions, light upon light. This light

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finds its receptacle in the hearts and souls of men who remember His Name and who are charitable towards their fellow-men. All prophets are the manifestations of this light, each according to his own capacity, and it is towards this light that they come to direct us. But only he who is full of heavenly light can direct others to it. Napoleon conquered Europe with fire and sword, and the same fire and sword conquered Napoleon. Muhammad conquered the hearts of men with heavenly light, and the conquest is still continuing. Says Allah :—

He it is who sends His blessings on you, and so do His angels (or spiritual powers), that He may bring you out of darkness into the light ; and He is merciful to the believers.¹

This is God's promise to the faithful. How He carries it out He explains in the following :—

O Prophet ! surely We have sent thee as a witness, and as a bearer of good news, and as a warner ; And as one inviting to Allah by His permission, and as a shining sun.²

In the spiritual realm Muhammad is the refulgent star or self-illumining sun. His light is not borrowed from other luminaries. It is a spark of the light of the Almighty. We ordinary humans are like pieces of flint-stones. No light comes out of us till we are struck together, but Muhammad is himself a light-giving sun. His soul is illumined by the light of Allah, and illumines those that come in contact with it. How can others be like him ?

What ! is he whose heart Allah has opened for Islam so that he is in a light from his Lord ?³

That is Muhammad. Is he like others whose hearts are closed to Islam ? Certainly not. But we can walk in the light of Muhammad, the light of Islam, the light of God. Brothers and sisters, let us follow this light, which is even shining here to-night,

¹ The Holy Qur-án, xxxiii. 43.

² xxxiii. 45.

³ xxxix. 22.

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and the Light of the heavens and the earth is calling us towards it. Says the Holy Qur-án :—

O ye who believe ! be careful of your duty to God, and believe in His Apostle : He will give you a double portion of His mercy and will make for you a light in which you will walk, and forgive you, for God is Forgiving, Merciful.¹

The Qur-án itself, which I have been translating to you, is a light :—

There has come to you light and a clear Book from Allah.²

I am Allah the Seeing. This is a Book which We have revealed to thee, that thou mayest bring forth men from utter darkness into light to the way of the Mighty, the most Praised One.³

The universe is a packed mass of light. Allah is the light of the heavens and the earth, Muhammad is a light enkindled by God, the Holy Qur-án is a light from God. What is Islam ? The Qur-án calls it the Light of God. Listen to the following verses :—

And they wish to put out the light of God with their mouths, and Allah will not let them do so ; but He will perfect His light, disagreeable though it be to the unbelievers. He it is who has sent His Apostle with the guidance and the religion of truth in order that He may exalt it over all religions, disagreeable though it be to the polytheists.⁴

The same two verses are repeated in the 61st chapter with a slight verbal omission. Muslims live for this light, and they die for it. This is what God says about them :—

Those who follow the messenger (of God) and the Prophet, who has not been taught to read and write (by any man) and whom they find written in the Law and the Evangel ; who commands them to do good and prevents them from doing evil ; and makes lawful for them the things that are good and makes unlawful all that is impure ; and removes from them their burdens and the shackles which were upon them. In this way, those who believe in him, and honour him, and help him, i.e.

¹ The Holy Qur-án, lvii. 28.

² xiv. 1.

³ v. 15.

⁴ ix. 82, 83.

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follow the light which has been sent down with him—these are the most successful.¹

After enumerating all that is required of a Muslim, God sums it up in a few words : “ Follow the light which has been sent down with him (Muhammad).” That is the *alpha* and *omega* of a Muslim’s life—following the light of God (the Qur-án), sent down upon the light, enkindled by God (Muhammad)—God Himself being the Light of the heavens and the earth. But when a Muslim dies, where does he go to ? You will say : “ Paradise.” And what is paradise made of ? You will say, “ Rivers of honey and milk.” And what are those rivers ? Here is the answer :—

O ye who believe, turn to Allah a sincere turning ; maybe your Lord will remove from you your evil and cause you to enter gardens beneath which rivers flow, on the day on which God will not abase the Prophet and those who believe with him : their light shall run on before them and on their right hands ; they shall say : O our Lord, perfect for us our light and make a covering for us. Surely Thou art All-Powerful.²

You see, therefore, that paradise is the Muslim’s light which God is going to perfect for him in the life to come. It starts in this very life, but the universe here is a blind alley. It shall become illuminated for the Muslim in the next life. This is made plain in the following verse :—

On that day thou (O Muhammad) shalt see the faithful men and the faithful women—their light running before them and on their right hands—good news for you this day : gardens beneath which rivers flow, abiding therein for ever—this is the greatest achievement.³

Paradise is therefore a Muslim’s Light for which he is striving. Says Allah :—

God certainly and His angels send their blessings upon the Prophet. O ye who believe ! send your blessings upon him and your peace a complete peace.⁴

So let us pray :—

O Almighty God, send Thy blessings on Thy holy

¹ The Holy Qur-án, vii. 157.

² lxiv. 8.

³ lxi. 12.

⁴ xxxiii. 56.

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Prophet Muhammad, and Perfect Peace on him and all the prophets that have preceded him, O God ! Light of the heavens and the earth, Thou hast enkindled the soul of Thy holy Prophet Muhammad with Thine own light, and hast sent down the Holy Qur-án as a light from Thee. Guide us in this life, O Lord, in Thy light which Thou hast named Islam, and grant us paradise in the next life—a happiness and light wherewith we may perfect ourselves for such ends as Thou hast ordained for us. O God ! we are weak, make us strong. O Lord ! we are lacking in good deeds, do Thou increase our good deeds and remove from us our evils. O Lord ! in this city of London we have gathered together to celebrate the name of Thy holy sent-one Muhammad and to glorify Thee. We do so with the utmost humility, but also with the utmost sincerity. Thou art our Lord, and we are Thy servants. Amen.

PROFESSOR BECKER ON CHRISTIANITY AND ISLAM

By SYED MAQBOOL AHMED

(Continued from Vol. XII, No. 12, p. 441.)

Internal Evidence.

1. Before I discuss this proposition, let me state at the outset the value that the present Bible has in our eyes. Briefly to sum up our view-point, it is a mixture of some genuine revelation of God and much of the idle folk-lore of Christians and Jews. This is not only true of the canonical Bible but also of the Apocrypha and Talmudic writings. Certain things in the Apocrypha and Talmud deserve to be considered as revealed passages, and placed in the *lost* Torah and the Gospels referred to in the Qur-án, and we value them equally with the existing Bible. Now, the histories of the Prophets of Old, given in the Qur-án, find their full confirmation in passages,

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not only in the Bible, but also in the Apocrypha, Targum, Talmud and Mishna. Nobody so far has proved to our satisfaction that the Qur-án has made any serious error in coherently relating any story of the Prophets, or that any so-called charge of anachronism holds good. But there is something more said or differently said of the Prophets, about which all the Christian and Jewish Scriptures are silent; and I will try to show which version is more correct and historical. We shall take each Prophet separately and begin with *Noah*.

The Qur-án's history of Noah differs from that given in the Bible in two respects. While the Bible represents Noah's deluge as world-wide, the Qur-án nowhere claims a world-wide deluge. Noah's scene of action was possibly the Mesopotamian plain, which was at one time flooded, and this is confirmed by the cuneiforms of the Babylonians. Because the Bible has conceived it a world-wide flood, it naturally fixed upon the highest mountain known to the Jews as the ark's resting place, and that is Ararat, far beyond the Kurdistan Highlands in the territory of Caucasia. The Qur-án, on the other hand, places the seat of the Ark on Mount Judi, which is a low range of hills just at the extremity of Mesopotamia, and was known to the ancients as Gordyes or Gordiyan. We are thankful to Mr. Sale for throwing a light on this subject, and the following is from his note on Aljudi, in his English translation of Al-Qur-án:—

“The tradition which affirms the Ark to have rested on these mountains must have been very ancient, since it is a tradition of Chaldeans themselves (Berosus apud Joseph); the Chaldean paraphrasts consent to their opinion, which obtained very much formerly, especially among the Eastern Christians. To confirm it we are told that the remains of the Ark were to be seen on the Gordyaen mountains. Berosus and Abydenosus both declare there was such a report in their time, the first observing that several

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of the inhabitants thereabout scraped the pitch off the planks as a rarity, and carried it about them for an amulet; the latter saying that they used the wood of the vessel against many diseases with wonderful success. The relics of the Ark were also to be seen in the time of Epiphanius, if we are to believe him (Epiph. Haeris, 18). We are also told that the Emperor Heraclius went from the town of Thamanin unto the mountain of Aljudi, and saw the place of the Ark (Elmacin 1. 1. Cd.).”

One thing is therefore settled, and that is that Judi holds a greater historical record than Ararat, unless Ararat be the other name of Judi; but up to this day both these hills are distinctly named, and there is nothing to show that the Judi of Gordyes was ever called Ararat.

Moses and Pharaoh.—There is one material difference, and one addition, between the version of the Qur-án and the Bible. The difference concerns a Samiri, who made the golden calf for the Israelites to worship in the absence of Moses. The Bible imputes this impious act to Aaron himself, and here the Qur-án comes to save another prophet from an unjust accusation. Whether this Samiri was some ancestor of the Samaritans or not, need not be discussed here, but I believe an Arab historian (I have unfortunately lost my reference, but most probably it was Abul Fida, an authority accepted by Sleden) has noted that a tribe of Samaritan Jews existed in his own time, who inhabited a certain isle of the Red Sea, and were supposed, by local tradition, to be descendants of Al Samiri, because it was their peculiar mark of distinction at this day to use the same words as given in the Qur-án: *La misas* (“Touch me not”); *Qala Fadhhab, fa inna laka fil hayat e an taqoola la misas* (“And Moses, said Begone then, surely for you it will be in this life to say ‘Touch me not’”). It is not very improbable, but rather approaching to certainty, that the Jews surreptitiously avoiding any

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commerce with the Samaritans, and regarding them as untouchables, has its origin in this curse of Moses. A certain ingenious Christian conjectures, that Samiri is but another title of Aaron, as being a corrupt form of the Hebrew *Shomer*, meaning Keeper, which was Aaron's chief duty; but this idea is absolutely inconsistent with the Qur-án.

The history of Moses and Pharaoh is concluded in the Qur-án with a remarkable prophecy, and I herewith quote the full passage from the Book: "And we made the children of Israel to pass through the sea, then Pharaoh and his host followed them for oppression and tyranny; until when drowning overtook him he said, I believe there is no God but He in whom the children of Israel believe, and I am of those who submit. What now, and indeed you disobeyed before and you were of the mischief-makers. *But we shall deliver you with your body, that you may be a sign to those after you, and most surely the majority of the people are heedless to our communication*" (Qur-án, Jonas 90-92). That the body was really cast ashore, though the Bible does not mention it, is clear from the fact that the body of Rameses II, who is regarded as the Pharaoh of Moses, has been discovered, preserved among the mummies of Egypt (*Encyclopædia Britannica*, art. "Mummy"). Surely the discovery now made could not have been made by the Holy Prophet; and here we have a clear example of the supernatural knowledge contained in the Holy Qur-án.

In this connection mention should be made of Haman, servant of Pharaoh, who is described in the Qur-án as counsellor to him. Because this Haman is found mentioned in the story of Esther in the Bible, Christian writers at once jumped to the conclusion that here the Qur-án stands convicted of clear anachronism and confusion. Let the Bible first confirm the whole story of Esther, and any of its *dramatis personæ*, from the record of any ancient history, before saying a word against the Qur-án.

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But the Haman of the Qur-án is an historical personality, and he is none other than the high-priest of the God "Ammon," whom Milton calls "Lybic Hamman" in his "Nativity." He was not only Egypt's chief oracle, but chief builder to the king, and none exercised greater authority than he in the land of Egypt after Pharaoh. Read in this light the following verse of the Qur-án: "And Pharaoh said, O princes, I do not know that ye had any other god besides me; therefore, do thou, O Haman, burn clay into bricks, and build me a high tower, that I may ascend unto the God of Moses, for I verily believe him to be a liar" (Qur-án, xxviii. 38).

The Story of the Prophet Hud.—Since Hud is nowhere mentioned in the Bible, it is a natural conclusion that this was merely a mythical being, existing only in the mind of Muhammad; and Noldeke went so far as to deny the whole tribe of ancient Adites, to whom this Prophet was sent; but in 1843, Lieutenant Weelsted, an English traveller of Arabia, discovered in the ruins of Hisn Garb (Hadramaut) a stone inscribed in ancient Hameric. It has been deciphered, and translated, and I give below an excerpt, which wonderfully discloses the existence of this Prophet, and incidentally teaches us that the Prophetship was not the sole monopoly of the people of Judæa, but could be had elsewhere:—

"We are ruled by kings who were far from evil designs, chastisers of evil-doers, who ruled over us according to the laws of the Prophet 'Hud.' Their judgments are recorded in good books. . . ."

Joseph in Egypt.—Both Qur-án and Bible agree that Joseph became great in the kingdom of Egypt. Egyptian history is now no sealed book to us, and, thanks to the untiring zeal of European scientists, we possess a complete list of the rulers of all dynasties in Egypt, but in vain we search for the name of Joseph in the list. Let the Bible account for this. However, the Qur-án tells us the alias of Joseph by which he was called and known to Egyptians, and it is

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"Aziz," which some of us wrongly consider as a royal title; though it is nothing but "Ossis" of Egypt, whose rule exactly coincides with the period of Joseph; and this king belonged to the Hyksos dynasty, which is now regarded as Semitic.

RECENT DISCOVERY AND THE QUR-ÁN.

I am told, but I cannot vouch for it, that Tutankhamen, whose tomb has just been excavated in Egypt, means in ancient Coptic the "Lord of Strikers." Does not this very word occur in the Qur-án for a Pharaoh?—" *Wa firaon zulautad* " and "Pharaoh of the strikers." I see a time when archaeological discoveries will help us in tracing the barrier of Gog and Magog, the tomb of the seven sleepers, Jesus' final place of refuge, after he was healed of his crucifixion (for the Qur-án says he never died on the cross), and many other things which only the Qur-án has told us.

2. The second proposition I leave to the impartial judgment of the Professor himself. He has read his Bible, and now he should read the Qur-án, in Arabic if possible, otherwise in some honest German translation. If he is acquainted with English he will find Maulvi Muhammad Ali's translation in every way answering his requirement.

It is only appropriate to conclude this article with a very wonderful prophecy of the Al-Qur-án, with respect to Christian people, which was never so true as it is to-day:—

"And with those who say we are Christians, we made a covenant, but they neglected a part of what they were reminded of; therefore we excited among them enmity and hatred to the day of resurrection, and Allah will tell them of all they manufacture (for mutual destruction)."

Friday Prayer and Sermon.—At the London Muslim Prayer House—III, Campden Hill Road, Notting Hill Gate, London—every Friday at 1 p.m. **Sunday Lectures** at 5 p.m. **Qur-án and Arabic Classes**—every Sunday at 3.30 p.m.
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