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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

نَحْمَدُكَ يَا رَسُولَ اللَّهِ مُحَمَّدًا خَاتَمَ النَّبِيِّينَ

THE ISLAMIC REVIEW

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BY THE LIGHT OF THE QUR-AN

"Permission (to fight) is given to those upon whom war is made because they are oppressed, and most surely Allah is well able to assist them.

"Those who have been expelled from their homes without a just cause except that they say: Our Lord is Allah. And had there not been Allah's repelling some people by others, certainly there would have been pulled down cloisters and churches and synagogues and mosques in which Allah's name is much remembered; and surely Allah will help him who helps His cause; most surely Allah is Strong, Mighty.

"Those who, should We establish them in the land, will keep up prayer and pay the poor-rate and enjoin good and forbid evil; and Allah's is the end of affairs.

"And if they reject you, then already before them did the people of Noah and 'Ad and Samood reject (Prophets).

"And the people of Abraham and the people of Lot.

"As well as those of Midian, and Moses (too) was rejected, but I gave respite to the unbelievers, then did I overtake them, so how (severe) was My disapproval.

"So how many a town did We destroy while it was unjust, so it was fallen down upon its roofs, and (how many a) deserted well and palace raised high!

"Have they not travelled in the land so that they should have hearts with which to understand, or ears with which to hear? for surely it is not the eyes that are blind, but blind are the hearts which are in the breasts." (Ch. XXII. vv. 39—46).

"Those with whom you make an agreement, then they break their agreement every time and they do not guard (against punishment).

"Therefore if you overtake them in fighting, then scatter by (making an example of) them those who are in their rear, that they may be mindful.

"And if you fear treachery on the part of a people, then throw back to them on terms of equality; surely Allah does not love the treacherous.

"And let not those who disbelieve think that they shall come in first; surely they will not escape.

"And prepare against them what force you can and horses tied at the frontier, to frighten thereby the enemy of Allah and your enemy and others besides them, whom you do not know (but) Allah knows them; and whatever thing you will spend in Allah's way, it will be paid back to you fully and you shall not be dealt with unjustly.

"And if they incline to peace, then incline to it and trust in Allah; surely He is the Hearing, the Knowing.

“And if they intend to deceive you—then surely Allah is sufficient for you; He it is who strengthened you with His help and with the believers.” (Ch. VIII. vv. 56—62).

“And Allah sets forth a parable: (Consider) a town safe and secure, to which its means of subsistence come in abundance from every quarter; but it became ungrateful to Allah’s favours, therefore Allah made it to taste the utmost degree of hunger and fear because of what they wrought.

“And certainly there came to them an Apostle from among them, but they rejected him, so the chastisement overtook them while they were unjust.

“Therefore eat of what Allah has given you, lawful and good (things), and give thanks for Allah’s favour if Him do you serve.” (Ch. XVI. vv. 112--114).

MUHAMMAD IN THE QUR-AN

BY SYED MAQBOOL AHMAD, B.A.

THE HYPOCRITES

Jesus, in his parable of the Sower, has mentioned four kinds of grounds receiving the seed. The heathen Makkans were the first class, the Jews the second class, and the third were the Hypocrites, *munaḡiqin* or pseudo-Muslims. They were deceitful, flippant and sly and inward enemies of Islam. They have been referred to in several places in the Qur-ān which I give below.

“And there are those among men who say, ‘We believe in God and in the Last Day’; but they do not believe. They would deceive God and those who do believe; but they deceive only themselves and they do not perceive. In their hearts is a sickness, and God has made them still more sick, and for them is grievous woe because they lied. And when it is said to them ‘Do not evil in the earth,’ they say, ‘We do but what is right.’ Are not they the evil-doers? and yet they do not perceive. And when it is said to them, ‘Believe as other men believe,’ they say, ‘Shall we believe as fools believe?’ Are not they themselves the fools? And yet they do not know. And when they meet those who believe, they say, ‘We do believe’; but when they go aside with their devils, they say, ‘We are with you; we are but mocking.’ God shall mock at them and let them go on in their rebellion, blindly wandering on.

“Those who buy error for guidance, their traffic profits not and they are not guided. Their likeness is as the likeness of one who kindled a fire; and when it lights up all around, God goes off with their light, and leave them in darkness so that they cannot see. Deaf, dumb, blind, and they shall not return. Or like a storm cloud from the sky, wherein is darkness and thunder and lightning; they put their fingers in their ears at the thunder clap, for fear of death, for God encompasseth the misbelievers. The lightning well-nigh snatches off their sight, whenever it shines for them they walk therein; but when it is dark for them they halt; and if God willed He would go off with their hearing and their sight; verily, God is mighty over all.” (II: 8—20).

“When the hypocrites come to thee, they say, We bear witness that thou art surely the Apostle of God; and God knows that thou art His Apostle; and God bears witness that the hypocrites are liars.

“They take their faith for a cloak and then they turn folks from God’s way—evil is that which they have done. That is because they believed and then disbelieved, wherefor is a stamp set on their hearts so that they do not understand. And when thou seest them their persons please thee; but if they speak, thou listenest to their speech; they are like timber propped up; they reckon every noise against them—God fight against them, how they lie.

“And when it is said to them, Come and the Apostle of God will ask forgiveness for you, they turn away their heads, and thou mayest see them turning away since they are so big with pride.

“It is the same to them whether thou dost ask forgiveness for them, or whether thou dost not ask forgiveness for them,—God will not forgive them; verily, God guides not a people who work abomination.

"They it is who say, Expend not in alms upon those who are with Apostle of God, in order that they may desert him—but God's are the treasures of the heavens and the earth; but the hypocrites have no sense.

"They say, 'If we return to Madina, the mightier will surely drive out the meaner therefrom; but to God belongs the might, and to His Apostle and to the believers; but the hypocrites do not know.' (LXIII: 1—3).

"Surely, if the hypocrites and those in whose hearts is a sickness and insurrectionists in Madina do not desist, We will surely incite thee against them. Then they will not dwell near thee therein save for a little while. Cursed wherever they are found—taken and slain with slaughter." (XXXIII: 69).

"The hypocrites are cautious lest there be revealed against them a Surah to inform them of what is in their hearts; 'Mock ye, verily God will bring forth that of which ye are so cautious.' But if thou shouldst ask them, they will say, 'We did not discuss and jest;' Say, Was it at God and His signs, and His Apostle that ye mocked?

"Make no excuse. Ye have misbelieved after your faith; if We forgive one sect of you, We will torment another sect, for that they sinned.

"The hypocrites, men and women, none of them follow others, bidding what is wrong and forbidding what is right, and they clench their hands. They forget God and He forgets them. Verily, the hypocrites, they are doers of abomination." (IX: 64—61).

They were to be dealt with sternly, no prayer for them while living or when dead. It is out of question to deal with such men in any other way. Islam had no inquisition and no worldly punishment could be inflicted on such backsliders whose evil intention and design was under cloak.

"O thou Prophet, strive strenuously against the misbelievers and the hypocrites, and be stern against them; for their resort is hell, and an ill journey shall it be—

"They swear by God they did not speak it, but they did speak the word of misbelief; and they disbelieved after they had embraced Islam, and they designed what they could not attain; and they only disapproved it because God and His Apostle has enriched them of His grace. If they turn again it is better for them; but if they turn their backs, God will torment them with mighty woe in this world and the next, nor shall they have upon the earth a patron or a protector.

"And of them are some who make a treaty with God, that 'If He brings us of His grace, we will give alms and we will surely be among the righteous. But when He gave them of His grace, they were niggardly thereof, and turned their backs and swerved aside. So He caused hypocrisy to pursue them in their hearts unto the day when they shall meet Him,—for that they did fail God in what they promised Him, and for that they were liars. Do they not know that God knows their secrets and their whisperings and that God knows the unseen things?

"Those who defame such of the believers as willingly give their alms, and such as can find nothing to give but their exertions, and who mock at them,—God will mock at them, and for them is grievous woe.

"Ask forgiveness for them or ask not forgiveness for them, if thou shouldst ask for forgiveness for them seventy times, yet would not God forgive them; that is because they disbelieved in God and His Apostle, for God guides not a people who work abomination. Pray not for any one of them who dies, and stand not by his tomb; verily, they disbelieved in God and His Apostle, and died workers of abominations. Let not their wealth and their children please you, God only wishes to torment them therewith in this world, and that their souls may pass away the while they misbelieve." (IX: 73—80).

The Prophet is warned not to be deceived by their open adhesion to faith. They have set up a mosque for the purpose—

"And there are those who have taken to a mosque for mischief, and for misbelief, and to make a breach amongst the believers, and an ambush for him who made war against God and His Apostle; they surely swear, 'We only wished for what was good; but God bears witness that they are liars.

"Never stand up therein—there is a mosque founded on piety from the first day ; is more right that thou shouldst stand therein; therein are men who love to be pure, or God doth love the pure.

"Is he who has laid his foundations upon the fear of God and on His good-will etter, or he who has laid his foundation upon a crumbling wall of sand, which crumbles way with him into the fire of hell? But God guides not a people who do wrong. The uilding which they have built will not cease to be a source of doubt in their hearts until their hearts are cut asunder; but God is Knowing, Wise." (IX : 107—110).

THE TABLE TURNS

The battle of confederates was the turning-point for Muslims. They are no longer on the defensive. The Prophet visions his entry in Makka and hastens to fulfil that dream. The objective is, however, postponed, and a truce was made with the Quraish called the Truce of Hudaibiyah. This is referred to in the following verses :

"God was well pleased with believers when they did swear allegiance to thee beneath the tree; and He knew what was in their hearts, and He sent down His Sakin (tranquillity) upon them and rewarded them with victory nigh at hand, and many spoils for them to take; for God is Mighty, Wise.

"God promised you many spoils and hasten this on for you; and held back the hands of men from you that it may be a sign for the believers and that He may guide you in a right way: and other spoils which ye could not gain; but God has encompassed them; for God has power over all things.

"And when those who misbelieved fought you, they would have turned their backs; then they would have found neither any patron nor any helper—God's course which has been followed before, and thou shalt find no change in the course of God.

"He it was Who restrained their hands from you, and your hands from them in the mid-valley of Makka after He had given you the victory over them; for God on what ye do doth look.

"Those who disbelieved and turned you away from the Sacred Mosque, and turned away the offering kept from arriving at its destined place; and had it not been for believing men and women whom ye knew not, whom ye might have trampled on, and so a crime might have occurred to you on their account without your knowledge—that God may make whomsoever He pleases enter into His mercy. Had they been distinct from one another, We would have tormented those of them who misbelieved with grievous woe.

"When those who misbelieved put in their hearts pique—the pique of ignorance—and God sent down His Sakina (tranquillity) upon His Apostle and upon the believers, and obliged them to keep to the word of piety, and they were most worthy of it; for God all things doth know.

"God truly verified for His Apostle the vision that ye shall verily enter the Sacred Mosque, if God please, in safety with shaven heads or cut hair, ye shall not fear; for He knows what ye know not, and He has set for you, besides that, a victory nigh at hand.

"He it is Who sent His Apostle with guidance and the religion of truth to set it above all religions; for God is witness enough." (XLVIII : 19-30.)

Muhammad did not go to conquer Makka; he would like to enter peacefully to perform the Hajj, and would force his entry if need be by armed forces. The truce stipulated that the Prophet and his companions should perform the pilgrimage after laying down their arms outside. Prudence dictated for the acceptance of the terms; the reason for this compromise was again the Jewish intrigue. The left flank of Madina was exposed to the sudden raid of the Jewish colonists of Khaibar and the force had to be withdrawn quickly from Makka without engaging the Quraish into fight. The Jewish problem once again, and this time it was finally settled by the conquest of Khaibar soon after the Prophet's return to Madina. The Jews were allowed to remain in Khaibar on payment of "Jizyah" (tribute). They were finally expelled by Second Caliph in his time.

MUHAMMAD THE MAN AND HIS MESSAGE

By H. A. RAHMAN

(Dutch Muslim)

The Holy Prophet Muhammad was born thirteen hundred years ago. He preached a gospel of truth, justice and righteousness which soon became a living conviction for multitudinous communities all over the world. This great Arab laid the foundation of a system which has remained intact through many centuries of scientific progress and material advancement. In the dark and desolate atmosphere of Arabia a lonely and helpless orphan rose to deliver the word of the Lord, to establish the Kingdom of God on earth. Before the advent of Muhammad Arabia was rent asunder by internecine war, blood-feuds and many concomitant evils. These semi-barbarous, heathen creatures of the desert led a precarious life, each tribe ready to devour the other. "Never was reform more hopeless" as Muir says. Within twenty years there was a metamorphosis which has no precedent in world history. Arabia was completely transformed within a surprisingly short period of time. Concubinage, prostitution, gambling, drinking, infanticide, polytheism, idolatry, superstition and all forms of ignorance and moral depravities became things of the past. It was in Carlyle's phrase, "a birth from darkness to light." Anarchic Arabia became one of the most ordered states of the world in which moral and civil precepts were scrupulously respected. Paganism and all idolatrous forms of worship gave place to belief in one Supreme God. Muhammad told the Arabs, as Nietzsche's Zarathustra said, "The old gods came to an end long ago. The gods are dead." The substitution of one God for the dead deities was horrifying to the tradition-minded Arabs. Muhammad was persecuted, offered bribes, threatened with death and torturous punishment. But he bore all, suffered all privations, resisted every temptation and struggled ceaselessly without palaces and revenue, without standing armies and bodyguards. As John Davenport observes: "Nothing but a consciousness of real righteous intentions could have carried Muhammad so steadily and constantly without ever flinching or wavering from his first revelation to Khadijah to his last agony in the arms of Ayesha." The whole system of Muhammad's faith and practice was pivoted on the unity and glory of God, adoration of the Eternal and Infinite Being and submission to His will. "Qur-ân is a glorious testimony to the unity of God," says Edward Gibbon. Leonard remarks that "if ever man on this earth found God, if ever man devoted his life to God's service with a good and great motive, it is certain that the Prophet of Arabia was the man."

Muhammad prescribed a religion for humanity which is remarkably simple, rational and natural. Muhammad looked upon religion as a natural law for all to follow. It is stripped of all theological subtleties and complexities and later accretions which crept into Islam do not form part of the pure monotheistic faith as preached by Muhammad. Islam does not recognise priests as a class separate from the common body of believers. There is no ecclesiastical organisation instituted for the spread of Islam. Every Muslim is his own *mulla*, teacher and preacher. Recital of the Holy *Kajima*, observance of prayers, payment of alms, fasting during the month of Ramadan and pilgrimage to Makka are a few simple principles of the Islamic creed which appeal to all without explanation. It is *mulûm in parvo*. Prof. Monlet says: "Islam is a religion that is essentially rationalistic in the widest sense of this term."

Muhammad founded a religion which is scarcely a religion in the strict sense of the term but an all-comprehensive system comprising the social, intellectual, ethical and spiritual aspects of life. It aims at the complete culture of the human mind. Rationalism, socialism, ethics, theosophy, spiritualism and, what is called "New Thought" are all embodied in the system which Muhammad established. Voltaire's "Liberty, equality, fraternity," Bentham's "greatest good of the greatest number," Rousseau's "General Will" and Marx's socialist state are concepts inherent in Islam; *Bait-ul-Mal* seeks to solve the economic problem by equalising wealth. Islam's political system is a reconciliation between authority and obedience, freedom of the individual and power of the state. Within a hundred years after the Prophet's demise the Arabs became the teachers of Europe in arts, literature, laws, sciences and philosophy. It was the miracle of Muhammad which imbued them with a spirit, a rational enthusiasm which is unrivalled

in human history. Some misguided European writers have called it a "mass of quackery and fatuity" but Goethe, Amari, Nöldeke and Dozy have taught the world that "Islam is a thing of vitality and Muhammad has earned a place in the golden book of humanity." Bosworth-Smith has justly called Muhammad "the greatest of reformers" and the author of a book "which is a poem, a code of laws, a book of common prayer and a Bible in one."

The whole life of Muhammad is marked by toleration towards other creeds, respect for each man's personality. He enjoined upon his followers to use the peaceful methods of persuasion and preaching and minimise the use of force and violence. Thus, Islam spread by the missionary activities of Muslim saints and scholars and not by the sword; and the wars of Muhammad were purely defensive and not aggressive. "Recompense evil with that which is better." Again, "Let there be no compulsion in religion. . . . do not abuse those whom they take up as gods besides Allah." Muhammad declared that belief in all the prophets of the world was an essential of faith.

Muhammad forbade all forms of cruelty and exploitation and exhorted his followers to take care of the orphan and the widow, the poor and the weak. Women, he declared, are not inferior or subservient to men. They have inalienable rights even as men have. He enjoined respect for womanhood in general and for motherhood in particular. Again he did not draw any distinctions between free and slave, Arabs and non-Arabs. He believed in the universal brotherhood of man, without social divisions and caste barriers. Goodness and piety matter and "the most honourable is he who is most virtuous and feareth God most." "Be ye all brothers as God has commanded you" and "nothing pleases God more than the freeing of slaves." It was the height of humility and an indirect declaration of human equality for Muhammad to say "Surely I am a man like yourselves."

While each man and nation has had its übermensch, Muhammad was the Apostle of God for entire humanity and all times. "Surely," says the Holy Qur-án, "We have not sent thee but a mercy to all the nations." The message of Muhammad was universal, to weld the whole human race into one great brotherhood. Muhammad was "the Elan Vital" (not in the Bergsonian sense) which permeated the whole world, and expression of the heart of humanity; Muhammad was, thus, not the product of the Milieu in which he was born and bred. "The Holy Prophet Muhammad, all by himself, combines in his person the collective virtues of all the Israelite prophets—the manliness of Moses, the tender-heartedness of Aaron, the generalship of Joshua, the patience of Job, the daring of David, the grandeur of Solomon, the simplicity of John and the humility of Jesus." The advent of Muhammad was a blessing to the world, his life has the noblest lessons for humanity, his message will remain a perennial inspiration to generations of mankind.

THE PRINCIPLE OF ZAKAT

Right, not "Charity"

BY MAULVI AFTAB-UD-DIN AHMAD

It is not the sound of a word but the conception behind it that gives shape to man's actions.

Also it is not so much the action itself as the manner of doing it that determines the reaction in the person or persons for whom it is meant.

The "haves" in every community, religious, racial or any other, have always recognised some kind of obligation towards the "have-nots." Various words have been used in various languages to express this obligation.

The word "charity" in the Christian faith originally meant human love or sympathy. The meaning was beautiful but it did not carry with it a clear sense of right from the other side. Moreover—and perhaps consistent with this vagueness—the help of the poor was left to private discretion, both with regard to the extent and

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the manner of disbursement. With all possible safeguards, private help, if it is not supplemented by a safer and more refined method, tends to make the givers feel vain and the takers humiliated on this score. Because of these flaws, etymological and legal, the word, yielding a good meaning in the beginning gradually came to acquire a sense which excited only hatred and contempt, veiled or open, in the minds of the parties concerned.

The corresponding expression in Islam is the word "zakat."

The literal meaning of the word is very significant. It means "purification." The idea is that any acquisition of wealth that recognises no right in it of the needy, is not pure. In other words, it is an unholy conception of wealth that its earner has supreme and exclusive powers over it. Analyse the economic warfare that is raging in the world to-day and you will find that it is this unholy conception that is at its root. The Christian idea of charity, even at its best, has failed to redeem it. Once capital recognises its moral obligation to labour, once the capitalist feels that the labourer has by right eternal an honourable share in his profit, the very psychological background of class war will cease to exist. It is the attitude of patronisation and pity on the part of the bourgeois that injures the human self-respect of the proletariat, their other grievances apart. The resentment of the poor against the idea of charity ought to be appreciated by every thinking mind. Whatever its original meaning in Christian theology, "charity" has come to be associated in these days with an attitude of condescension.

The revolt against the idea of alms must, therefore, be welcomed as a sign of awakened self-respect in the poor. At bottom this is an achievement of Islam. There must be a healthier attitude on the part of the "haves" than this one of charity, if the outraged human dignity of the "have-nots" is really to be appeased. It is becoming more and more evident every day that the suppression of the potential capitalist by force is not a natural and wholesome order of things. The gifted *entrepreneur* must be free to produce as much wealth for the nation as he is capable of. But he must be made to feel morally that those who are not equally gifted have a fixed and honourable share in the fruits of his labour. The conception of charity as has come to stay has to vanish: it has to be replaced by that of right. It is the Arabic equivalent of this latter word—"haqq"—which the Qur-an repeatedly uses in this connection (51 : 19 ; 70 : 24-25). So the real antidote for the class war was provided by Islam in the very conception of the contribution of the rich towards the amelioration of the condition of the poor. This is the reason why in the early days of Islam, the state collected the *zakat*, sometimes even by force from all believers as an obligation of its own. So much so, that the first Caliph waged war on people who refused to pay it to the collectors appointed for the purpose. This not only took away from the institution its private nature but established the principle that it was no kindness or charity (as the word has come to mean to-day) which the poor are to receive at the hands of the rich but an honourable and rightful share in the riches of the latter.

ISLAM AND INDUSTRIALISM *

BY THOMAS HASSAN S. TUFTON, B.A. (CANTAB.),

This subject is of my own choice; and to some it may mean at first sight a bizarre one; as if the two factors, Islam and Industrialism, are remote from each other and not capable of being intelligibly related together. But the point is that Islam is a practical religion, capable of having reference to every sphere of life and activity, seeking to bring every sphere, however apparently sordid and worldly, under the influence of the spirit; and of all spheres of life in the modern world, the industrial sphere is undoubtedly one of the major radical centres of problems and controversies. There is, therefore, I believe, nothing incongruous in an attempt to relate the religion of Islam in this sphere.

*Substance of a lecture given at a meeting of the Muslim Society in Great Britain, at 18 Eccleston Square, London, S.W. 1, on April 29th, 1944. Al-Hajj. H. St. J.B. Philby, C.I.E., was in the chair.

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There may be others, however, who take the opposite view ; that the attempt to relate them, though quite intelligent and legitimate is, for that very reason, best left undone in order that controversy may be avoided. The subject is, I admit, controversial but that makes it all the more important to me. If what I have to say to-day seems unsatisfactory, to some, I only hope they will follow up with contributions of their own, in supplement or in contradiction of my own poor efforts.

The next point is that probably some may want a precise definition of the term "INDUSTRIALISM." I shall give no definition of it except by the method of historical approach.

In this country, during the time of George III, there occurred a phenomenon which has come to be called "The Industrial Revolution." Since that time, a particular pattern of civilization has been dominant here ; and, from here, has spread into other parts of the world, where it has been copied, modified and developed, and then presented back to us for our own copying and competition. It is this pattern of civilization which I call "Industrialism."

Now what are the main essentials of this pattern of civilization ? There were, of course, industries in this country before the time of George III ; industry is as old as man. There were even factories in the world before the latter part of the 18th century, e.g., in 17th-Century France, viz., institutions in which large numbers of human beings were grouped together for purposes of economy in production. Surface mining, also, was known before the 18th century. Nevertheless, the main and distinct essentials of modern Industrial Civilization undoubtedly are, quite simply, the institutions of the factory and the mine as we now know them ; in which masses of human beings become destined to spend the greater part of their waking and working lives. These institutions began to flourish in the time of George III, thanks to a series of technical inventions which made possible mass-extraction of deep mineral deposits and quantity-production by machinery for already existing world markets. The world markets plus the knowledge of untapped stores of wealth underground produced the acquisitiveness and inventive inquiries ; which produced the inventions, which, plus the money which poured in to finance them without any kind of Government control, produced the mines and factories ; which produced the produce for the market : that, in a nutshell, was the cycle of causation. The mines and factories grew up together. They were neighbouring links in a chain of causality. Very rapidly, the new industrial population came into being, permanently tied to these institutions, recruited largely from ex-members of the liquidated classes of yeoman farmers and free craftsmen. This was the first industrial proletariat. And in this lecture I shall confine attention mainly to this country ; not only because this is where industrialism began, but also because this is still the country where the largest proportion of the population is physically involved in the mines and factories and in the towns built round them ; and also because, as a matter of fact, this is the only country about which I can really claim to be at all qualified to speak.

It is true to say that ever since the system grew up here, there has been a chronic state of unrest, class warfare, awareness of the necessity for reform and still more reform, uncertainty and instability. And it seems quite certain that this state of affairs will continue for many years to come. The questions before us here to-day are : What has Islam got to say about this group of problems ? What sort of contributions can Muslims hope to make towards their right direction and solution ? Obviously, then, it is not irrelevant to enumerate the beneficial aspects of industrialisation, for what is beneficial is beneficial and creates no problem except that of being preserved and promoted. We are concerned, rather, to enumerate some of the bad aspects ; for it is the bad which presents the problems.

First there is the connection between industrialisation and Usury. There is liable to be some ambiguity about the term "Usury." And so I will give a definition of it. I mean by "Usury" any kind of interest received on a loan or rent received on a lease, in return for which no kind of work or time or effort is given in addition to the

loan or the lease itself.* This definition, though severe, can, I believe, be shown to be strictly orthodox and more satisfactory than later definitions of the term in vogue nowadays.

It is true that the main structure of the modern system of usury, so far as this country is concerned, was well and strongly laid in the 16th and the 17th centuries, being finally secured by the departure of the Stuart Monarchy in 1688. Industrialism was not the cause of it; and indeed did not develop till afterwards. But the new industrial inventions and institutions were profitable, and so early attracted the attention of usurers: and since the law was entirely favourable to usury, usury soon stuck on to industry; and has remained stuck fast to it ever since, and to-day seems more firmly entrenched in the saddle than ever. Karl Marx's famous theory of value, when boiled down to hard realities, was little more than a long-winded statement of the fact that masses of human beings are tied to institutions run almost entirely on borrowed money so that profits have to be continually paid out as interest on same, and in usurious forms of rent; indeed that these charges have to be met first, even when no profits are being made: and that these facts are to the disadvantage of the masses. The extraordinary thing is that Karl Marx actually thought that this is a desirable and necessary stage in the history of every country; or at least that English, European and European-American experience and example of this is something to be admired and copied. However, we are not actually so interested in that would-be imitator and superseder of the prophets, Karl Marx, whose outlook on this last point was certainly opposed to Islam. We are interested, rather, in the last of the true prophets, Muhammad. One of the sayings of the Holy Prophet is: "A time will come over people when not a single person will remain who does not swallow down usury; and if there is anyone who refrains from it, still its vapour or dust will overtake him." Who can deny that such a time is upon us here and now? We are practically all of us usurers to some extent: even some members of the proletariat are that! And even if we refrain from usury, still its vapour or dust overtakes us, in the sense that we are almost certainly dependent at some point on somebody else who is a usurer. And although usury has wider ramifications also, who would deny that the mines and factories and trade in the products of same are three of its chief sources of delight and sustenance? A verse of the Holy Qur-ān says: "Those who swallow down usury cannot rise up save as he ariseth whom the devil has prostrated by his touch. That is because they say: 'Trade is just like usury,' whereas Allah permitteth trading and forbiddeth usury." "Because, they say, 'Trade is just like usury, whereas usury'," exactly that has been the typical Western defence of usury ever since the time of Calvin, two centuries before industrialism began and within the framework of which industrialism developed. "Trade is just like usury, the one cannot exist without the other, the question is settled for all time, and is not worthy of further analysis." Such has been the Western attitude.

"But Allah permitteth trading and forbiddeth usury," we are told. So that the two are distinct, and the one can and should exist without the other. And I believe it to be true that Islamic countries all through their history have been very free of usury compared with Christian and European; and that this was so even in mediæval times when usury in Europe was restricted by the Roman Catholic Church. And yet there have always been Muslims engaged in trade; and the Prophet himself was a business man. So that Islamic history has already proved that trade and usury are separable.

Let us hope, therefore, that Islamic parts of the world will be able to fit a due measure of industrialisation into their traditional type of economy and devise methods of industrial finance which will avoid the evils of usury, or at least keep them within bounds. I believe that Islamic countries of what is often called "The Middle East" already are doing this. May Allah grant them prosperity, to be an example to others!

*I am thinking, e.g., of the view that interest is non-usurious provided there is risk of loss of capital. While admitting the distinction between cases in which there is risk and cases in which there is none, I maintain that the distinguishing mark of usury is not the absence of risk, but the presence of interest or rest without work given in exchange. The word in the Holy Quran translated usury "riba," which, according to Maulana Muhammad Ali, definitely signifies "excess" or "addition," not "absence of risk."

As regards this country, if usury ever is to be kept within bounds again, there will have to be a very drastic revision of Company Law, to say the least. What we also need, I believe, is a new type of realistic and penetrating sociological scholarship, which hitherto both Western Socialism and Economic Science have failed to provide: but which Muslims may perhaps be able to provide. One of the weaknesses of Socialism up-to-date is that it has never made a thorough analysis of what types of relation in society are usurious, and what are not. Indeed, it may be said never yet to have tackled this problem at all, and even positively to have obscured the issue. And the same remarks are true of Economic Science.

Secondly, industrialism has meant the *degradation of the craftsmen*. The new factory-owners were not interested in maintaining standards of skill and quality; in the interests of economy, both had to be reduced to a minimum. Naturally, this involved conflict with members of the old craftsman class who considered the millowners to be usurpers, and who therefore struck back during the first quarter of the 19th century, burning down factories and destroying competitive machinery which was debasing standards of product. Ever since then, the craftsmen have been in revolt, though more passively: the result has been trade-unionism, which has spread to include all sorts of workers of a less skilled kind as well, fellow-members of the proletariat as well as others not actually proletarian. The craftsmen look forward to a time when industrialism will be purged of its evils and the good remain. This state of affairs has been called, in advance, "Socialism." Socialism, as conceived by a working craftsman, is a much more vital affair than Socialism as conceived by university students, careerist politicians, ministry-of-labour officials and others. The Islamic parts of the world have a magnificent and varied tradition of craftsmanship extending over centuries: and the Prophet himself worked with his hands throughout his life, even when he was head of the state. Surely, therefore, it is natural and right for Muslims to sympathise with the craftsmen of this country, and to hope for a revival of their proper status and share in the moulding of the future: and, at the same time, to be on our guard against all attempts of industrialism to destroy crafts and degrade the craftsmen, native and traditional in the Islamic East. If industrialism is to rise in the East, let us hope that it will be in some way which will be satisfactory from the point of view of the craftsmen.

At the same time, I do not wish to draw any special ring of privilege round the craftsmen, to the exclusion of other manual workers; nor to suggest that there should be a division of interest between the more skilled and the less skilled. That would be wholly un-Islamic. Islam believes in the dignity of labour of all kinds, even the most menial: and the Prophet himself, like Jesus and Moses before him, performed menial tasks as well as skilled ones. Therefore, any attempt to create a privileged labour section divided from the great mass of workers in attitude and in interest is bound to be incompatible with Islam; if there is to be a "labour aristocracy," its functions must be those of leading and directing and instructing and setting standards to which others may aspire, not the functions of exclusiveness and exploitation and contempt.

Thirdly, there is the fact of *unhealthy physical conditions*. It is true that there are now some show-pieces among the factories in this country, and that the worst abuses of early times have been removed. But it is also true that no standard factory satisfactory from the health point of view has yet been evolved and insisted upon. It is still true that millions of our fellow-citizens are resigned to an existence in which proper physical health is made impossible for them. I challenge anyone who knows the inside of a typical factory to disagree with this statement. The situation in the mines is probably worse. Here is certainly a vast field for improvement. Promotion of health and cleanliness and of conditions making health possible are, I believe, tasks to which we Muslims may, with honour, devote ourselves. If these qualities are a duty in us as part of the Muslim life, surely it is equally our duty to see that the same possibilities are not denied to others. For centuries, Muslims were the world's recognised leaders in medicine; and even to-day the Islamic World preserves the tradition of "the Hakim," who undoubtedly know a thing or two which Western medicine doesn't. Perhaps there is still a future in the West for Islamic Medical ideas. Western medicine seems to be helpless before the advancing tide of disease like tuberculosis and cancer; some of which undoubtedly are connected rather intimately with the mine and factories.

Fourthly, there is *contempt for agriculture*. Sometimes this is no more than mere neglect and lack of interest. Sometimes it goes further, and becomes an insistence that agriculture take on a form determined by the interests of industrialism as something into which products like tractors and artificial fertilisers can be dumped and something from which mass-produced raw materials for the factories, *e.g.*, rubber, can be extracted. Both considerations demand the existence of large-scale plantations or commercial or collective farms at the expense of small-scale and individual holdings. The industrial factory demands and creates the agricultural factory. Though it is true also, that "agricultural factories," as I call them, existed before industrialism, or even, it may be said, were one of the earliest forms of industrialism; *e.g.*, in the southern states of British North America. I admit that I am on an unusually controversial ground here. But it is open to question still whether the preservation of a free peasantry is not of more value than the promotion of efficient "agricultural factories" or at least of value correlative. Also there is a modern school of thought whose attention is directed towards the acceleration of soil-erosion in various parts of the world particularly in the U. S. A., South Africa and Australia and which concludes that the over-mechanisation of cultivation, too frequent application of industrial chemical products to the soil and destruction of forests often for industrial purposes, are some of the major causes responsible; forces which have been and are at work on this island as well. I suggest that this is an important field for attention and consideration. Certainly soil-erosion is one of the major world-problems; for which there must be controllable causes, and therefore a solution or solutions of some sort. Respect for the soil and for the agriculturist is, I believe, a fundamental part of the economic law of Moses; which also, I believe, is a part of the religion of Islam. Doubtless this is connected with the fact that one of the main sources of strength in Islamic countries has been, and still is, their free agricultural population. Let us hope, therefore, that the Islamic World will go forward naturally to develop a right synthesis between agriculture and industry, and succeed in gaining the true benefits of the new while retaining the benefits of the old, both technically and sociologically, so that in this way, too, it may become an example for others. As regards this country, it is certain that the whole agricultural-industrial relationship is in a highly unstable condition: more than that I will not attempt nor venture to say. Except that it is to be hoped that the time will come when agricultural biology will be as highly organised and respected a branch of science as at the moment are physics and chemistry, the servants of industrialism, the typical forms which science has assumed during the last 300 years since it ceased to be Islamic and became Westernised.

Fifthly, it is important to mention another factor associated with industrialism, which is perhaps worse than anything mentioned yet, because more deeply spiritual. And that is the increasing predominance in the 19th and 20th centuries of a type of mentality which can only be described as *dissociated from the past*, which cannot think back to pre-industrial times and cannot therefore get any clear view of the rôle of industrialism in history as a whole; but to whom history proper began when industrialism began, or even when some particular product of industrialism, such as motor cars, or wireless, first appeared, and to whom the one thing of interest and certainty which the future can hold is the further spread of industrialism and its products. This state of mentality includes all the four evils mentioned already; contempt for agriculture, for craftsmanship and for primitive good health; and an absolute hard-boiled taking for granted of usury as something which has been a natural part of society from the beginning. But it includes more than this. It is something general and fundamental. It is bound to be contemptuous of religion; since the origin of all religions is pre-industrialist; it is, in fact, thoroughly anti-religious, even if not always explicitly so. Such a state of mentality is, I believe, at its worst and most widely spread in Germany, the recent outcome of it there being Nazism. Let us hope that the future will bring the liquidation not only of Nazism, but of that entire state of mentality as well. It is, of course, obvious that no one who is a Muslim can possibly suffer from such a state of mentality. Every Muslim is bound to revere the past and to think back over thirteen and a half centuries at least, and probably several millennia further back as well. Therefore, in the liquidation of this state of mentality which I mention, or perhaps I

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should rather call it "State of Soul," the religion of Islam should be able to make an important contribution.

I have now enumerated five factors of an evil kind, or of a kind which may reasonably be supposed to be evil, which have been associated with industrialism in this country; namely, usury, degradation of the craftsmen, contempt for agriculture, industrial ill-health and a state of mentality progressively dissociated from the past: and have tried to say something about each from an Islamic point of view. I am well aware that each topic could stand a good deal more elaboration. Nor do I wish to imply that this list of five evils is exhaustive. I have said nothing, *e.g.*, about the relation between industrialism and the increased destructiveness of war; which is, of course, very intimate: nor anything about Western aggression against the Islamic world during the last two centuries, since the rise of industrialism and usury. Let us hope that the future will rapidly bring about a better degree of understanding between East and West, and cessation of necessity for periodical mass-production of all the paraphernalia of total mechanised warfare, on which industrialism thrives; so that there may be opportunity for more constructive attention to the long-standing problems created by industrialism; and that the world may become at last, both socially and internationally a true "Dar-al-Salam," or Abode of Peace. And on that note I will close. God knows best.

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