

"Muhammad is . . . the Apostle of Allah and the Last of the Prophets . . ."—
HOLY QUR-AN, 33: 40. "There will be no prophet after me."— MUHAMMAD.

The **Islamic Review**

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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

"O you who believe! fasting is prescribed for you, as it was prescribed for those before You, so that you may guard (against evil).

"For a certain number of days but whoever among you is sick or on a journey, then (he shall fast) a (like) number of other days; and those who are able to do it may effect a redemption by feeding a poor man: so whoever does good spontaneously it is better for him; and that you fast is better for you if you know.

"The month of Ramadhan is that in which the Quran 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."

—Ch. 2, vv. 183-184.

To Our Subscribers

The volume of the *Islamic Review* has to be reduced in obedience to the recent Paper Control Order. It is almost a shadow of its normal self. We have applied for an exemption which, if granted, will see it resume its previous size. If, however, we fail in our efforts, we hope our readers will bear this calamity with the same spirit of resignation, as we ourselves shall do.

MANAGER.

MUHAMMAD IN THE QUR-AN

By SYED MAQBOOL AHMAD, B.A.

THE JEWS

"And He drove down those of the people of the Book who had helped them from their fortresses, and hurled them into their hearts; a part ye slew and ye took captive a part; and He gave you their land, and their dwellings, and their property for an inheritance, and a land ye had not trodden, for God is Mighty over all." (XXXIII : 26-27).

They were suppressed in Madina and very soon they were besieged in their fortresses and they submitted and were killed or exiled.

"He it is who drove those of the people of the Book who misbelieved, forth from their houses, at the first emigration; ye did not think that they would go forth, and they thought that their fortresses would defend them against God; but God came upon them from whence they did not reckon, and cast dread into their hearts. They ruined their houses with their own hands and the hands of the believers; wherefore take example, O ye who are endowed with sight. Had it not been that God had prescribed for them banishment, He would have tormented them in this world but for them in the next shall be the torment of the Fire, that is because they opposed God and His Apostle; and who so opposes God, verily God is keen to punish. What palm trees ye did cut down or what ye left standing upon their roots was by God's permission, and to disgrace the workers of abomination; and as for the spoils that God gave to His Apostle from these people ye did not press forward after them with horse or riding camel, but God gives His Apostle authority over whom He pleases, for God is Mighty over all." (LIX : 2—6).

The Jews had treated the Prophet haughtily, tauntingly and disdainfully. The following verses from the Qur-ān will give a picture of their attitude:

"Do ye crave that they should believe you when already a sect of them have heard the Word of God and then perverted it, after they had understood it though they knew. And when they meet those who believe they say, We believe, but when one goes aside with another they say, Will ye talk of them of what God has opened unto you, that they may argue with you upon it before your Lord? Do you therefore understand? And some of them there are, illiterate folk, that know not the Book, but only idle tales; for they do but fancy. But woe to those who write out the book with their hands and say, "This is from God" to buy therewith a little price and woe to them for what their hands have written and woe to them for what they gain. And then they say, Hellfire shall not touch us save for a number of days; say, Have you taken a covenant with God? but God breaks not His covenant, or do ye say of God that which ye do not know? Yea; whoso gains an evil gain, and is encompassed by his sins, these are the fellows of the fire, and they shall dwell therein for aye . . . And when We took a covenant from the children of Israel saying, Serve ye none but God, and to your parents show kindness, and to your kindred and the orphans and the poor, and speak to men kindly, and be steadfast in prayer, and give alms; and then ye turned back, save a few of you and swerved aside.

"And when We took a covenant from you, shed ye not your kinsmen's blood nor turn your kinsmen out of their homes; then did ye confirm it and were witness as thereto. Yet ye are those who slay your kinsmen and turn a party out of their homes, and back each other against them with sin and enmity. But if they come to you as captives ye ransom them—and yet it was unlawful for you to turn them out. Do ye then believe a part of the Book and disbelieve in part? But the reward of such among you as do that shall be nought else but disgrace in this world's life and on the day of resurrection shall they be driven to the most grievous torment, for God is not unmindful of what ye do. Those who have bought this worldly life with the future, the torment shall not be lightened from them nor shall they be helped.

"We gave Moses the Book and We followed him up with other apostles, and We gave Jesus, the son of Mary, manifest signs and aided him with the Holy Spirit. Do ye then, every time an apostle comes to you with what your souls love not, proudly scorn him, and charge a part with lying and slay a part? They say our hearts are uncircumcised; nay, God has cursed them in their unbelief, and few it is who do believe. And when a Book came down from God confirming what they had with them, though they had before prayed for victory over those who misbelieve, yet when that came to them which they knew, then they disbelieved it—God's curse be on the misbelievers. For a bad bargain have they sold their souls, not to believe what God has revealed, grudging that God sends down of His grace on whomsoever of His servants He will; and they have brought on themselves wrath after wrath and for the misbeliever is there shameful retribution . . . And when they are told to believe in what God has revealed, they say, We believe in what has been revealed to us; but they disbelieve in all beside, although it is

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truth confirming what they have. Say : Wherefore did ye kill God's prophets of yore if ye were true believers ? Moses came to you with manifest signs, then ye took up with the calf when he had gone and ye were wrong. And when We took a covenant with you and raised the mountain over (or under a mountain or mountain shadowing you), "Take what We have given you with resolution and hear" ; they said "We hear but disobey ; and they were made to drink the calf down into their hearts for their unbelief. Say, "If the abode of the future with God is yours alone and not mankind's ; long for death than, if ye speak the truth. But they will never long for it because of what their hands have sent in before ; but God is knowing as to the wrong-doers.

"Why, thou wilt find them the greediest of men for life ; and those who associate others with God one would fain live for a thousand years—but he will not be reprieved from punishment by being let live, for God seeth what they do. Say, Who is an enemy to Gabriel ? for he hath revealed to thy heart with God's permission, confirmation of what had been before, and a guidance and glad tidings to believers. Who is an enemy to God and His angels and His Apostles and Gabriel and Michael ? Verily, God is an enemy to the unbelievers. Or every time they make a covenant, will a part of them repudiate it ?

"Nay, most of them do not believe. And when there comes to them an apostle confirming what they have, a part of those who have received the Book repudiate God's book, casting it behind their backs as though they did not know. And they follow that which the devils recited against Solomon's kingdom ; it was not Solomon who misbelieved, but the devils who misbelieved, teaching men sorcery, and it was not revealed to the two angels at Babylon, Harut and Marut ; but these taught no one so that they should have said, We are but a temptation, so do not misbelieve. Men learn from them only that by which they may part man and wife ; but they can harm no one therewith unless with the permission of God, and they learn what hurts them and profits them not. And yet they knew that he who purchased it should have no portion in the future ; but sad is the price at which they have sold their souls, had they but known. But had they believed and feared, a reward from God was better, had they but known.

"O ye who believe : Say not (like these Jews) *Ra'ina* but say *Undhurna* and hearken ; for unto misbelievers shall be grievous woe. They who misbelieve, whether of those who have the Book, or of the idolaters, would fain that no good were sent down to you from your Lord ; but God specially favours with His mercy whom He will for God is the Lord of mighty grace.

"Whatever verse We may annul or cause thee to forget, We will bring a better one than it, or one like it : dost thou not know that God is Mighty over all ? Dost thou not know that God's is the kingdom of the heavens and the earth ? nor have ye beside God a patron or a helper.

"Do ye wish to question your apostle as Moses was questioned aforetime ? but whoso takes misbelief in exchange for faith has erred from the level road.

"Many of those who have the Book would fain turn you back into misbeliever after ye have once believed, through envy from themselves, after the truth has been manifest to them ; but pardon and shun them till God brings His command ; verily, God is mighty over all. Be ye steadfast in prayer, and give alms ; and whatsoever good ye send before for your own souls, ye shall find it with God, for God in all ye do doth see

"They say none shall enter Paradise save such as be Jews or Christians ; that is their faith. Say thou, Bring your proofs, if ye be speaking truth. Aye, he who resigns his self to God, and who is kind, he shall have his reward from his Lord, and no fear shall be on them, and they shall not grieve.

"The Jews say, the Christians rest on nought ; and the Christians say, the Jews rest on nought ; and yet they read the Book. So, too, say those who know not, like to what they say ; but God shall judge between them on the Resurrection Day concerning that whereon they do dispute.

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"But who is more unjust than he who prohibits God's mosques, that His name should not be mentioned there, and who strives to ruin them? It is not for such to enter into them except in fear, for them is disgrace in this world, and in future mighty too.

"God's is the east and west, and wherever ye turn there is God's will; verily, God comprehends and knows.

"They say, God takes unto Himself a son. Celebrated be His praise. Nay, His is what is in the heavens and the earth, when He decrees a matter He doth but say unto it BE, and it is.

"And those who do not know the scriptures say, why does not God speak to us, or here comes a sign? So spoke those before them like unto their speech. Their hearts are all alike. We have made manifest unto a people that are sure. We have sent thee with a truth, a bearer of good tidings and of warning, and thou shalt not be questioned as to the fellows of hell.

"The Jews will not be satisfied with thee, nor yet the Christians until thou allowest their creed. Say, God's guidance is the guidance; and if thou followest their lists after the knowledge that has come to thee, thou hast not then from God a patron or a helper.

"They to whom We have brought the Book and who read it as it should be read, believe therein; and who disbelieve therein, it is they who lose thereby.

"O children of Israel: remember My favours with which I favoured you, and that I have preferred you over the worlds. And fear the day when no soul shall pay recompense for a soul, nor shall an equivalent be received therefrom, nor any intercession avail; and they shall not be helped." (II: 75—123).

THE ECONOMIC SYSTEM OF ISLAM*

BY MAULANA MUHAMMAD ALI

Islam has not only laid down sure foundations of a peaceful World Order by creating a vital faith in God, thus deepening the roots of God-consciousness in human heart, and by bringing about a reconciliation among the irreconcilable elements of humanity, thus welding together diverse races and nations into one human race and one human nation; it has also worked out the essential details of that order, and furnished the guiding principles of a healthy social system and a sound political organization, these being the two chief needs of a stable and lasting human civilization.

In the social order, the economic problem occupies the first place as being the most burning question, a question which agitates every mind. The material civilization the West has brought about, on the one hand, a state of chaos in the international relations of humanity, and, on the other, a class-war within every nation. Whatever the basic defects, we find the economic social system of the Western world to have gone to two extremes, owing to its inability to meet the requirements of the new conditions. It has taken the form of either the war of capital on labour—the war of bourgeois upon proletariat, or the war of labour on capital—the proletariat arrayed against bourgeois. This unending war may be seen going on in every European country when the war of destruction by sword comes to an end and apparently the world is at peace. As a matter of fact, the war current disappears on the surface and takes the form of an undercurrent in national life. The sword is undoubtedly sheathed, but there is little difference so far as tyranny and injustice of man against man are concerned, in this class-war and the international war of destruction.

*Being a chapter from his book reviewed in our last issue.

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ANOTHER WAR BREWING

The war in the social domain has divided the West into two camps. While in most Western countries capitalism has the upper hand and labour is the victim of tyranny, Russia has gone to the other extreme, and there the proletariat is wreaking vengeance on bourgeois with unmitigated fury. The matter does not, however, end there; the victory of labour in one country has raised hopes of similar victories in other countries, and from a war within one nation it is now assuming proportion of a World-War, the Soviet being arrayed in this fight against the rest of Europe. It is true that the exigencies of the Great World War now going on have compelled new unions and Russia is to-day the ally of England and America, but in the class-war that is bound to follow the establishment of peace, the present Allies will again find themselves in opposite camps.

Real alliance between England and America on the one hand and Russia on the other, which is supposed to be the new foundation of peace in the world, cannot be brought about unless a reconciliation is effected between the economic ideals of these countries. So long as the economic question is not settled, there can be no real peace; and while sitting at the peace table, these Powers would be preparing for another war. If this war is not to go on for ever, means and ways must be found to effect a reconciliation between these two warring classes spread over the whole world. Neither Christianity as a religion, nor the material civilization to which it has given birth, can effect such a reconciliation. Peace proposals in this case are again in the hands of Islam, as it is only through the social order established by Islam, occupying as it does a middle position between the conflicting interests of capital and labour, that a reconciliation can be brought about and real peace established in the world.

VIA MEDIA BETWEEN CAPITALISM AND BOLSHEVISM

That Islam occupies a middle position in the European war of economic ideals is admitted by many European writers. Thus Gibbs in *Whither Islam?* says towards the end:

"Within the Western world, Islam still maintains the balance between exaggerated opposites. Opposed equally to the anarchy of European nationalism and the regimentation of Russian communism, it has not yet succumbed to that obsession with the economic side of life which is characteristic of present-day Europe and present-day Russia alike."

And then quoting Professor Massignou:

"Islam has the merit of standing for a very equalitarian conception of the contribution of each citizen by the tithe to resources of the community; it is hostile to unrestricted exchange, to banking capital, to state loans, to indirect taxes on objects of prime necessity; but it holds to the rights of the father and the husband, to private property and to commercial capital. Here again it occupies intermediate position between the doctrines of bourgeois capitalism and Bolshevik communism" (pp. 378-379.)

CHANGE OF OUTLOOK

Islam, therefore, occupies the position of a peace-maker between the warring economic factions of different nations of the West. Its social order has several characteristics not to be met with elsewhere. In the first place, Islam does not allow the economic phase of life to so engross man's mind as to make him forgetful of the higher values of life, as the Muslim's first lesson is that duty to God takes precedence of all other duties. Whatever work he may be doing, he must give it up when he receives the call to bow before his Maker, and this call is given not only in the early morning or when one is going to bed but also in the midst of the rush of man's daily work. In obeying this call, the Muslim certainly feels the reality of the Divine presence. He knows that to earn his living he must devote his whole attention to his work, but he knows at the same time that man does not live by bread alone, and that life has a higher value to which the economic value must be subjected. Unless this truth is realized, economic competition between individuals and nations will ultimately bring woe and destruction instead of happiness of the mind. The civilized nations in their race for economic

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advantages have just forgotten this lesson, and hence they are working for the ruin of each other.

NO MAN-MADE SANCTION

Secondly, the social order of Islam is an expression of Divine will, and has, therefore, a stability which man-made system can never enjoy. Every social system of the world stands in need of a temporal power for its enforcement, but the social system of Islam works independently of rulers and governments. Communism does not exist in Russia because of its appeal to the public mind but because of its compulsory enforcement by the Soviet. Fascism too exists so long as there is a temporal power at its back. Capitalism in Europe generally retains its hold because of its great financial resources and the so-called democratic governments at its back. Real power there does not rest in the hands of the people generally but in those of the great capitalists, be they Jews or non-Jews. Not so the social order of Islam which being based on religion is an appeal to the mind, not an appeal to the arms or political power. Muslims all over the world, whether occupying the position of the rulers or the ruled, are governed by the same social laws. This is due to the fact that the social system of Islam has taken root in the minds of the people. It does not stand in need of a temporal power to enforce it.

A STABLE SYSTEM

Thirdly, the social order of Islam is the only order which has proved itself to be a World Order through the thirteen centuries of its existence. Not only are the social ideals of the numerous Muslim nations from the far East to the farthest West, with all their racial, colour and linguistic differences, the same all over the world; more marvellous is the fact that while numerous changes have taken place in the social ideals of other nations during the past thousand years, the social order of Islam has remained unchanged with all the changes in the fortunes of the Muslim nations of the world. This shows only too well that the social order of Islam has in it an inherent power which makes it indifferent to all changes and vicissitudes of fortune of the nations comprising it. It is not only a World Order; *it is the only Stable World Order.*

WEALTH NO CRITERION

The fourth peculiarity of the social system of Islam is that it aims at attaining equality, so far as equality is possible, for all members of a community by raising the low to the level of the high and enriching the poor. In this respect, it stands in marked contrast with Bolshevism which seeks to equalize by impoverishing the rich and bringing the high to the level of the low. A cursory glance at the Quranic revelations of the early period of the Holy Prophet's mission makes it clear. Islam came not only to deliver the oppressed and help the poor but to raise the poor to a higher level where they could breathe as the equal possessors of wealth.

To attain this end, it first impressed on the minds of the rich and the poor alike that possession of heaps of gold and silver did not raise the dignity of a man, nor did poverty degrade him. Such turns of fortune did not count as anything with God, and should not count with those who believe in Him. Here are few quotations:

“As for man, when his Lord tries him and gives him wealth and makes him lead an easy life, he says, My Lord has honoured me.

“And when He tries him, then straitens to him his means of subsistence, he says, My Lord has disgraced me. By no means.” (89 : 15-16)

And were it not that all people had been a single nation, We would certainly have assigned to those who disbelieve in the Beneficent God to make of silver the roofs of their houses and the stairs by which they ascend, and the doors of their houses and the couches on which they recline, and other embellishments; and all this is nothing but provision of the lower life, and the hereafter (the higher life) is with thy Lord only for those who guard against evil.” (43 : 33-35).

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PLACE OF WEALTH

The first thing which Islam does in introducing a new social order is, therefore, to place the possession of wealth before the human mind in its true perspective. It is not a thing to be discarded. It is God Who grants the good in this life (2 : 201). Nor has He prohibited to any "the embellishment which He has brought forth for His servants and the good provisions" (7 : 32). Wealth is expressly stated to be "a means of support," and it must not be placed in the hands of "the weak of understanding," who should be maintained out of its profits (4 : 5). But at the same time there is a warning that it is only a means to an end ; *not the end*. There are higher values of life than wealth, and those must not be lost sight of in the pursuit of wealth. "The mercy of thy Lord is better than what they amass" (43 : 32). The highest place in human heart should, therefore, not be given to wealth ; it must be reserved for God.

INEQUALITY : LAW OF LIFE

In the Divine scheme of social order revealed to man there is another very important consideration. There is variety throughout nature ; there are differences notwithstanding uniformity. No two men are alike ; nor are their brains alike. There are differences also in the human capacity to work ; nor have all equal occasion to work. Some have got better brains than others ; others have a greater capacity for work ; still others are placed in better environment in which their work bears better fruit. These differences cannot be obliterated. They must be accepted as one of the conditions of life.

"We distribute among them their livelihood in the life of this world, and We have exalted some of them above others in degrees, that some of them may take others in subjection" (43 : 32).

"And Allah has made some of you excel others in the means of subsistence" (15 : 71).

There are no means to obliterate these differences. Even Bolshevik Russia has not been able to do away with them. Stalin and a lowly peasant or a worker in the mines are not alike. This world cannot go on if some men are not held in subjection by others. If there were no differences there would be no State, no organization, and the whole thing would be a chaos. Differences in brain and differences in the capacity of work are recognized even in the socialist order which starts with the supposition that there must be a perfect equality. The State may bring about an equal distribution of wealth by depriving the wealthy of their riches and tyrannizing over them, as some States tyrannize over the poor, but this is not a solution.

EQUITABLE DISTRIBUTION

The social order of Islam aims at a just and proper distribution of wealth. It introduced a unique system of doing this. To destroy capitalism, in other words, to take away forcibly the wealth of the rich and to make it the property of the State, nominally that of the community, would have been an act of the greatest injustice, and it was quite foreign to the spirit of Islam. It introduced a compulsory system of charity, compulsory not in the sense that any force was employed in its collection. The compulsion was moral. The individual's mentality was changed. What a man earned was the fruit of his labour and he could not be denied this fruit. But when he had spent what he needed out of this and saved a certain amount, this saving was treated as his capital and a fixed portion of it was to be made over to the State for the benefit of his less fortunate brethren. That share was such that it benefited the poor without impoverishing the rich. It was a Divine ordinance and man must bow before the will of God.

HOARDING : A SIN

The amassing of wealth was regarded as carrying a certain degree of uncleanness with it, because it affected the heart of man with the love of wealth ; but the uncleanness could be washed off by giving away every year one-fortieth of it for the benefit of the poor. Hence it was called *zakat*, an act of purification. If there was a Muslim State

it had the right to collect this due in a man's savings to distribute it among those who needed help. If there was no Muslim State, the Muslim community was still to be so organised as to be able to collect the *zakat* to distribute it among the poor. Man's own conviction that the amassing of wealth was an impure act and that purification could only be effected by paying two-and-a-half per cent. out of it, played—and to this day plays—a great part in the payment of this tax. This was only one way how Islam effected distribution of accumulated wealth. Such an attempt has not been made by any other system existing in the world.

EXPLOITATION

The problem of the distribution of wealth, with which is also bound up the question of political power, is undoubtedly one of the greatest problems facing humanity. The system of capitalism which is the foundation-stone, so to say, of the material civilization of the West, has led to the concentration of wealth in fewer and fewer hands and to the growing impoverishment of the masses. Political power has followed in the wake of wealth, and at the bidding of the capitalist the politician has to declare peace and war. The insatiable thirst on the part of the capitalists, who are the real controllers of political power, has reduced many nations of the world to a state of slavery, and regular plunder has been legalized under different high-sounding phrases such as colonization, occupation, mandate, sphere of influence and so on. The great powers are only great capitalists on a national scale; at the same time they help capitalism by their huge borrowings to wage war against other nations. Islam remedies this evil by prohibiting usury, which will, however, be dealt with further on.

BOLSHEVISM: ITS INHERENT DEFECTS

The reaction against capitalism set in towards the middle of the nineteenth century, almost a hundred years ago. It came under the name of socialism, and gradually developed into what is known as Bolshevism. It holds Russia in its grip, perhaps as severely as capitalism still holds other European countries. Outside Russia it has made very little headway, though a very strong propaganda has been carried on by Russia. Whether in Russia itself it has come to stay, is a question which only the future can decide. But there is one thing that strikes one as very strange. Bolshevism, which had come to liberate the people, is as much of a bondage as capitalism. The autocracy of Czardom has only given place to the autocracy of the Soviet.

The question before us, however, is: Has Bolshevism, by state ownership of industry, finally solved the great problem of the distribution of wealth? To say that because the Five-Years Plan in Russia has accelerated production to an extent which could hardly be imagined, and that therefore the state ownership of industry is the solution of the problem, is to show overhastiness in drawing a conclusion. Who knows that the people entrusted with the carrying out of the scheme, the state agents, may not to-morrow degenerate into an oligarchy similar to the oligarchy of capitalism? Human nature is too prone to such tendencies and Bolshevism hardly offers any remedy to check them. But there is more than this. Bolshevism which came as the friend of labour defeats its own end by denying to labour its fruits. The rigid system of doling out the necessities of life to all alike, to the indolent and the hard worker, to the stupid and the intelligent, will undoubtedly foster conditions which must soon become unbearable; it is going directly against nature and nature's recognised laws. Its evil results cannot be seen in a day. It took centuries to make manifest the evils of capitalism, and it will take a long time to make prominent the evils of Bolshevism.

STATE OWNERSHIP DEHUMANIZES MAN

To Islam is due the credit of not only solving the wealth problem, but at the same time developing the higher sentiments and building up character, on which alone can be laid the foundations of a lasting civilization for the human race. The rigid laws of Bolshevism, which cares only for the body, giving it sufficient to live on, will kill the higher sentiments of sympathy and love, qualities which not only make life worth living

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but lacking which humanity must degenerate into the worst barbarism. Islam accomplishes both objects by *zakat*, its state institution of charity. *Zakat* acts not only as a levelling influence, but also as a means of developing the higher sentiments of man, the sentiments of love and sympathy towards fellow men; while the rigid system of state ownership helps to kill man's higher instincts. By this means, too, wealth is made to circulate in the body politic of Islam, just as blood circulates in a living organism; a fixed portion of the wealth of the richer members is drawn to the centre, whence it is sent forth to those parts of the body-politic which need it most. The institution of *zakat* thus helps not only a proper distribution of wealth but also becomes a means of the uplift of the nation as a whole.

It should be borne in mind that *zakat* is not simply an obligatory charity, it is a state institution; or where there is no Muslim State, a national institution. The individual is not at liberty to calculate and spend the *zakat* as he likes. It must be collected by the State or by a national organization, and then spent on the community. The donor is not required to give a certain portion of his savings to deserving persons as a charity, but to contribute the same to a fund which must be used for the uplift of the community.

State ownership of industry and property which is the only other alternative to the *zakat* or tithe system of the Islamic social order, is sometimes glibly talked of as being the best economic solution for this world. The first question is: Does it increase the wealth of the country? The harder a people work and the greater their intelligence in labour, the richer would they be in commanding the resources of nature, which, in other words, is wealth. But state ownership of industry and absence of all private enterprise precludes all competition and all incentive to hard and intelligent labour; and in the end, it will, by promoting habits of indolence and apathy, lower the standard of productiveness and impoverish the nation which adopts it. National consciousness, the desire to live as a separate, powerful and independent nation, may for some time act as an incentive, but this too because of the presence of competition on a national scale. In times of war, this incentive may even be very great when there is fear of being destroyed by a more powerful nation, as it has been in Russia. But that the absence of private enterprise and private ownership in peaceful times will promote habits of indolence and sloth is too patent a fact to be denied, and even the Soviet has been compelled to modify its first views and to introduce competition in some form.

State ownership of property, however, which is only a natural corollary to state ownership of industry, will result in worse conditions than those which capitalism has brought about. The evils of capitalism become more intense as the number of capitalists decreases. The less the number of competitors in the field, the greater the evil which capitalism brings in its train. And when there is only one capitalist in the field, be it the State or an individual, the evils of capitalism would appear in the intensest form. Nay, a single individual as the sole capitalist in a nation would be more bearable in comparison with the State as the owner of all property and industry. An individual could be easily criticised, and he may have to mend his ways in his own interests. Not so the State which can, and often does, stifle all criticism which it thinks to be adverse to its interests. There is a remedy in this world for every tyranny but there is no remedy for the tyranny of the State, more particularly of a State which is also the sole capitalist in a country. To say that such a capitalist State will work for the benefit of the masses is as baseless an assertion as the other one that an autocrat works only for the benefit of those who are under his sway. The State is, in fact, a necessary evil to curb the dangerous elements in society; its tyranny is now and then fearful. But it will be most fearful when it holds in its hands all the financial resources of which all others are deprived. To invest the State with the sole ownership of industry and property is, therefore, to give in its hands a most dangerous weapon of tyranny, and its devastations would be much more terrific than the devastations of the World War with which humanity is faced to-day.

The social order of Islam does not interfere with private ownership of industry and property, it does not deprive a man of the fruits of his labour, and leaves an open field for competition, for hard work and for the exercise of intelligence. But it tries to bring about a just distribution of wealth by requiring the capitalists, the possessors of wealth, to give away a part of their wealth for the benefit of the less favoured members of society. It also works to increase the number of capitalists so that competition, being widened as much as possible, may be healthier. The *zakat* is, in fact, meant to enable the poorer members of the community to start business with a small capital and then to increase it by their own diligence and hard work.

In addition to *zakat*, there is the Islamic law of inheritance by which wealth is sought to be distributed among larger numbers, and the number of small capitalists is thus increased. Even after paying the *zakat*, one-fortieth of his accumulated wealth, every year, a man leaves some wealth at his death, as every diligent and hard worker must. This wealth, according to the Islamic social order, does not become the property of one person, as in the generally prevailing law of primogeniture. Islam introduced a twofold reform into the existing laws of inheritance; it made the female a co-sharer with the male, and it ordered the division of property among all the heirs on a democratic basis. One big capitalist is thus replaced by many small capitalists at every Muslim's death. The general law is thus laid down in the Holy Qur-ān: "Men shall have a portion of what the parents and the near relatives leave, and women shall have a portion of what the parents and the near relatives leave, whether there is little of it or much." (4 : 7).

Before the advent of Islam, the Arabs had a very strong and, to all appearance, a very sound tradition that he alone should inherit who could smite with the spear, and therefore no portion of the inheritance was given to such of the heirs as were not capable of meeting the enemy and fighting in battles. This tradition strongly appealed to a people among whom tribal fighting was carried on day and night. Woman, as in the Jewish law, was looked upon as a part of the property of the deceased, to say nothing of her inheriting the property. And just when a defensive war against the whole of Arabia was being carried on by a handful of Muslims, the prevailing law of inheritance was declared to be unjust, and a new law was given which put widows and orphans on a level of equality with those who fought for the defence of the tribe and the country. So great was the faith of Muslims in God that the new order was accepted without demur.

The new order divided heirs into two groups, the first group consisting of children, parents, and husband or wife, and the second consisting of brothers and sisters. All the persons mentioned in the first group are immediate sharers, and if all of them are living they have all of them a right in the property. The members of the second group only inherit if all or some of the members of the first group are wanting. Both groups are capable of further extension; grand-children, or still lower descendants, taking the place of children, grand-parents or still higher ascendants taking the place of parents, and uncles, aunts and other distant relatives taking the place of brothers and sisters.

There is yet a third phase of the Islamic social order which regulates a just distribution of wealth. It is the relation between the debtor and the lender. Whereas the debtor is required to be very faithful in repaying the debt—"Among the best of you are those who are good in payment of debt." According to a saying of the Holy Prophet, —the lender is required to be very lenient, to have more regard for his fellow-man than for his money. The basic outlook of Islam on human society is that one in distress must be helped. It is laid down in the Holy Qur-ān: "If the debtor is in straitness, then there should be postponement until he is in ease; and if you remit it as alms, it is better for you if you knew" (2 : 280). This principle was worked out most liberally by the Holy Prophet as head of the Muslim State which came into existence towards the end of his life. "I am nearer to the believers," he said, "than themselves, so whoever of the believers dies and leaves a debt, its payment is on me; and whoever leaves property, it is for his heirs." (B. 69 : 5). A debt contracted for a right cause was thus to be paid by the State, if the debtor could not pay it.

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It is for this reason too that the social order of Islam does not allow usury. The prohibition of usury is clearly associated in the Holy Qur-án with charity, for inasmuch as charity is the broad basis of human sympathy, usury annihilates all sympathetic affection. The usurer is likened to one whom the devil has prostrated by his touch, so that he is unable to arise. Such is, in fact, the usurer who would not hesitate to reduce the debtor to the last straits if thereby he might add a penny to his millions. He grows in selfishness until he is divested of all sympathetic feelings, and greed rules his heart. Islam is basically opposed to this.

Usury, moreover, promotes habits of idleness, since the usurer, instead of doing any hard work or manual labour, becomes like the parasite, living on the labour of others. In the great struggle that is going on between capital and labour, Islam sides with labour; and by its prohibition of usury tries to restore the balance between the two not allowing capital to enthrall labour. It is in reference to the honourable place that Islam gives to labour that the Holy Qur-án says that "Allah has allowed trade and forbidden usury" for while trading requires the use of labour and skill and elevates the morals, usury promotes habits of indolence, cunning and oppression. To help the distressed one who is in straits is the object of the social structure of Islam, and to reduce him to further straits is the end of usury; hence usury is called "war with Allah and His Messenger." (2 : 279.)

The prohibition is not limited to what may technically be called usury. It includes all kinds of interest, whether the rate be high or low, and whether the interest is or is not added to the principal sum after fixed periods. Indeed, all interest has a tendency to assume, ultimately, the form of usury, and becomes oppressive for the debtor, a fact which is borne out by the history of indebtedness in all countries. It is sometimes argued that the prohibition of interest would be a serious drawback in the carrying on of trade and business transactions and also in the execution of important national schemes. Even if this be a drawback, it would be more than compensated by making impossible the world wars which entail untold misery on the human race and which are due simply to usurious borrowings and lendings. But let us look at facts. Trade was actually carried on, on the vastest scale, and important national schemes were carried into effect, by the great Muslim nation of early days spread over vast territories, they being the vanguards of the great nations of the world in the march of civilization. True it is that the prohibition does not fit in with the modern world conditions which have been brought about by the material civilization of the West, but the high ideal which Islam sets before itself is not unworkable, and practically worked for centuries in early Islamic civilization.

Interest on the capital with which a business is run differs a little from ordinary debts. It is, in fact, a case in which capital and labour are sharers. Such partnership is not disallowed, but the social order of Islam requires that both capital and labour should be sharers in profit as well as in loss. The payment of interest at fixed rate means that capital shall always have a profit, even though the business may be running at a loss. It is sometimes urged that to make capital and labour share in profit as well as in loss is impracticable because it requires the keeping of an account. But the keeping of account is really a necessity of trade. Moreover, accounts have to be kept for purposes of taxation; they are also kept by all joint-stock companies which carry on trade on the largest scale. This method is more advantageous for the general welfare of the community than the method of charging interest on capital, which increases the evils of capitalism and is unjust to labour. Borrowings by a State or a company for the purpose of executing big projects, such as the building of railways and canals, etc., may follow the same principle; and the banking system generally, if moulded on a co-operative basis, such as the social system of Islam requires, would be a blessing for humanity.

There are some other arrangements too for minimizing the evils of capitalism in the Islamic social order, but I would mention only one more. It is the injunction relating to bequests. According to the Holy Qur-án, everyone who leaves wealth after him is required to bequeath a certain amount of it—not more than one-third, according to a saying of the Holy Prophet—for charitable objects, among which the help of the poor,

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the widows and the orphans occupies a high place. This, according to the Holy Qur-án, is obligatory.

“Bequest is prescribed for you when death approaches one of you, if he leave behind wealth for parents and near relatives, according to usage, a duty incumbent upon those who guard against evil.” (2 : 180.)

This bequest, according to a saying of the Holy Prophet, was meant for charitable objects, and was not to exceed one-third of the property of a person, so that the heirs may not be left destitute. The bequest would be as profitable a source for the amelioration of the poor as the *zakat*, and if the State makes it obligatory, it would be quite in consonance with the letter and spirit of the Holy Qur-án.

BOOK REVIEW

A MOSLEM'S INNER VOICE. By S. N. A. Qadari, published Lahore, 1944. pp. viii., 290. Price Rs. 5 or 8s. 6d. postage extra.

The name is a bit confusing. It is mainly a case for the Muslim League demand for a separate territory for the Muslims of India, otherwise known as the *Pakistan* demand. But the author is not a politician in the accepted sense of the term. He is deeply religious. The background of his contentions is religious, as is the case with a vast section of Muslims standing for the *Pakistan* ideal. He believes Islam to be the destiny for humanity. This explains the heat in his contention, a heat that would appear rather out of place to politically-minded people of the Western brand.

The book is quite exhaustive, leaving nothing which non-Indians should like to know about the ideas and personalities connected with the Indian situation at the moment. He will have a direct insight into the inner working of the mind of an average Muslim Leaguer. The author not being a professional politician, his presentation of the case is a frank and outspoken one and this enhances the value of the book for a person who wants to know and understand.

Excepting for occasional uneasiness caused to the reader by printing mistakes here and there, the book makes quite an interesting reading.

**Resolution No. 331, dated 31-3-1944 passed by the Managing
Committee of the Working Muslim Mission and Literary
Trust, Lahore.**

The Managing Committee of the Working Muslim Mission and Literary Trust heartily appreciates the timely contributions to the Deficit Fund of the Trust by the Muslims in India and abroad. It is extremely good of them to have realised the grave difficulties with which the Mission was faced. This is really an indication of a real anxiety and love in their minds for the propagation of Islam.

Evidently our brethren in faith are at one with us in believing that Islam is the one solution of all those difficulties that face the Muslim world as well as the rest of humanity to-day. Indeed it is through the proper establishment of the Islamic system of life that the sufferings of humanity can be ended and a new era of peace and security ushered in. And among the numerous movements and organisations in the Islamic World, it is this Mission alone that has been carrying on the work of the propagation of Islam in a systematic and effective way in the East as well as in the West. The results of its activities are there before the world, too patent to be pointed out. And if the past has been so encouraging, the future holds out prospects still more brilliant.

In view of the rising tide of Islam in the West which no discerning eye can miss, we venture to request our helpers to make some efforts in their circle of influence to popularise this most beneficial movement of the time, and persuade every well-wisher of Islam to participate in this sacred enterprise.

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