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بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

نَحْمَدُهٗ وَنُصَلِّیْ عَلٰی رَسُوْلِهِ الْكَرِیْمِ

Usury, I.*

The modern distinction between usury and interest is not of ancient origin. "Usury" originally meant only "any premium paid, or stipulated to be paid, for the use of money," and as such it signified what "interest" now signifies, with this distinction only that exorbitant rates of interest do not fall within the legal definition of interest, though they did fall within that of usury. But in its modern sense the word usury signifies almost exclusively, "the practice of taking exorbitant or excessive interest, or the taking of extortionate interest from the needy or extravagant," while ordinary, or what is called legal, premium is denoted by the word interest. This distinction unknown to the ancients is the result of the peculiar attitude of Christianity towards the question of usury. The humanitarian claims of this religion were hardly consistent with the permission of usury, and accordingly, for a long time, till about the end of the middle ages, not only was usury not allowed, but it was even held up to detestation by the Christian fathers. The consequence of this utter condemnation of usury was that the Jews became the great money-lending nation among the Christians, because notwithstanding all pretensions on the part of Christianity to have established the brotherhood of man, a Christian could not give a free loan of money even to his Christian brother. So the hatred of usury brought no good to the Christians, a people that were commanded, "and from him that would borrow of thee turn

* The word usury shall in this article indicate the practice of lending money at fixed rates of interest unless a different meaning appears from the context.

not thou away." It brought no good in a religious and moral sense, for it fostered a feeling, not of brotherhood, but of narrow-mindedness. Canonical opposition to usury, however, did not prove effective against the strong temptation of worldliness afforded by the wealth of the Jew, though the only return he received for it was persecution, torture, expulsion and murder. In 1290, the Jews were expelled from England with great barbarity, and the Christian money-lenders took their place. But the hatred in which usury was held does not seem to have been softened till very late, for even Shakespeare's Shylock is a picture of the horrible evils of usury. The change thus wrought was not, however, recognised in law by the modern distinction between interest and usury, but by strange artifices which often proved more harmful to the debtor than the usurious exactions of the Jew. Thus Ross in his *Lectures on the Law of Scotland* remarks: * "The judges could not award interest for the money; that would have been contrary to law, a moral evil, and an oppression of the debtor; but, upon the idea of damages and the failure of the debtor in performance, they unmercifully decreed for double the sum borrowed."

If any one would reflect over the past history of Christianity, he would find that wherever it has failed to cope with an evil, it has legalized it by drawing a vain distinction between its severer and milder forms. By such legalization it has, however, never been successful in diminishing a single evil. Christianity, or I should say, Christendom, makes a distinction between moderate drinking and drinking to excess, between gambling for small sums of money and large ones, and between charging moderate and exorbitant rates of interest on money lent. If such distinction were productive of any good in the two former cases, we might hope that it would be productive of good in the third case also. But as a matter of fact, we know that moderate drinking leads to excessive drinking and gambling for small sums to habitual gambling for large sums. This is the reason that both these evils, *viz.*, drunkenness and gambling, prevail to such a large extent in Christendom. Do these facts never trouble the mind of a Christian? The truth is that these are evils which should be torn out from the very roots,

* Encyclopædia Britannica, Vol. 24, page 19.

but if you try to lop off the branches only, the result would be that their ramifications would only grow more extensive and the evil would become only more rampant. Facts show the truth of this statement, and the great prevalence of drunkenness and gambling in Christendom can only be explained by the softened ideas with regard to moderate drinking and betting small sums of money, which are not only legalized, but regarded necessary in Western society. Usury and interest are two forms of one and the same *evil*; it may be excessive in the one case and moderate in the other, but it is still an *evil*. The harms that usury produces in greater abundance must still follow from the legalization of interest, though may be to a less extent, but the great harm which must follow is that no such distinction is possible or can be kept in practice. Once the door is opened, no restraint can be put on the rate at which interest may be charged or the circumstances under which money may be lent on interest.

Usury even now is branded as immoral on account of the cruelty, hardship and misery which it involves, but it is alleged in favour of lending money at interest that it is altogether a different practice from usury, and that it is in fact a necessity of modern commercial conditions. It is argued that while in the middle and the early ages money was generally borrowed under pressure of want, and the prospects of the loan being paid back not being good, exorbitant rates of interest were charged by the lenders from persons who really deserved to be helped, the same circumstances do not prevail now, and money is generally borrowed now for commercial purposes, and the interest paid on it is thus alleged to be easily recognisable as part of the profits of trade. Now even if it is true that more lending and borrowing of money at interest takes place for commercial purposes nowadays than for any other purpose, the statement not being true as regards India at any rate, yet there is not the least evidence to show that the conditions which resulted in the hardships of usury have ceased to exist. The world is still full of distressed men who if not aided by a free loan of money would have to pay interest at usurious rates, and who when once they have contracted a debt of this kind would be at the mercy of circumstances and the money-lender from whose

clutches it would be almost impossible for them to get free. There are still extravagant men in the world who would run the risk of borrowing money at any rate, however exorbitant, so long as a money-lender is willing to lend them, though such debts should clearly appear as certain ruin and actually lead to ruin ultimately. However unharmed and necessary may interest on money lent for commercial purposes appear, there is no doubt that so long as interest in any shape is allowed, usury must remain the curse of society, and the immoral taint which attaches to it must attach to the legalization of interest. To condemn usury and to allow interest is to condemn an evil and open the way for its prevalence. No sharp and distinct line can be drawn which should separate cases of borrowing for commercial purposes from those of borrowing for necessity or extravagance, and the evil of the principle is in fact clearly admitted when its existence in the latter case is recognised. Moreover, it does not appear how immorality can be ascribed to the practice of usury while interest is looked upon as a necessity, when the essence of these two conceptions is identical. Why the act of a person who charges 10 per cent. interest is legal and that of another who charges 20 per cent. illegal, or the one moral and the other immoral, passes all understanding.

The argument by which Christendom has legalized interest is that religion could not interfere with a man's right to increase his wealth by lending the use of his money, and that what Christianity forbade was not a moderate rate of interest, but only exorbitant rates which were sure to bring misery to the borrower. Thus has Christendom, as I have already said, legalized many other evils. The occasional use of intoxicating liquours, if moderate, cannot do any harm to the individual and may often prove a good stimulant after exhaustion from work. Gambling, if resorted to occasionally and if the bets are of a very small value, is not productive of any mischief and may afford a good diversion after laborious brain or manual work. Exactly on the lines of these two arguments is advanced the argument for the legalization of interest, for it is alleged that a moderate interest on money lent cannot bring about the hardships which usury must work, and that it is a necessary stimulus to saving. Christianity, it would appear from this, has not performed, and is not able to

perform, the function of a true religion. Its hold over the Christian world is very loose and very weak. Wine is not the only stimulant, gambling is not the only diversion, and lending money at interest is not the only stimulus to saving. There are many other ways in which the same ends can be achieved, and it is the function of a true religion that while it keeps men back from the ways which ultimately lead to their ruin or to their moral turpitude or spiritual decline, it opens out other ways for them by walking in which they may become prosperous in the world and remain at the same time highly moral and spiritual men. But to say that religion should not restrain a man from having recourse to any means by which he can derive immediate pleasure or immediate gain, however ruinous and mischief-working their ultimate consequences may be, is to open the flood-gates of vice before men. Religion, I repeat, is not meant to bring worldly gain to a man in every possible way, however deterrent its effect on his moral and spiritual growth may be, but the aim and object of religion is that the moral and spiritual growth of a man should be perfect and that there should be no hinderance in the way to his moral and spiritual advancement though some harm may thereby result to his worldly concerns. For, if the primary aim of religion is the moral and spiritual perfection of man, it must sacrifice temporal interests to moral interests when the former clash with the latter.

To make the subject a little more clear, we should analyse the argument a little further. There are duties which a man owes to God and duties which he owes to man, and the function of religion is to set him right in the performance of these two kinds of duties. Every interest of a man should be limited by these two considerations. There are rights to be gained which a man must forego for the sake of his duties to his fellow men, or we may say, for the betterment of society. It is on this principle that usury is condemned, and on this very principle interest must also be condemned. When a lender lends his money to a needy person and has no fair prospects of the return of his capital, he evidently runs a greater risk of the loss of his capital than the man who lends money to a person for a commercial purpose, because he has still the hope of recovering his capital from the stock in trade. From the point of view of a Western

moralist, the person who runs a greater risk of loss is entitled to charge a higher rate of interest, and this is what actually takes place even in commercial circles where rates of interest vary with the credit of the debtor. Usury, which is only a name for a higher rate of interest, seems to be perfectly justifiable if the argument of Western moralists with regard to the legalization of interest is right. But religious morality, if not distorted by ideas of a worldly morality, would read this question in a different light. Religion tells us that when our brother stands in need of our help, and it is within our means to assist him, it is our duty to give him help. It not only enjoins us to give a free loan in such circumstances if we can spare it, but appeals also to our charity. When our brother stands in need, it may be a favorable opportunity for us to add to our wealth by lending him money at as high a rate of interest as he is willing to pay, but that is also the occasion which calls for an active exercise of our feeling of sympathy. Without suffering some kind of loss, we cannot do a deed of sympathy, and if, therefore, gain to ourselves in a material sense is to be our sole motive in all our actions, the sympathetic feeling for our fellow-beings would soon die in us, while the exercise of this feeling is one of the most essential duties which religion requires of us.

From the way in which usury has been legalized by Christendom, it would appear that either Christianity has failed to realize the true significance of man's duty to man, or it has too abjectly yielded to the worldly desires of its followers. Such a course is indeed strange for a religion which started with socialistic tendencies. Either the Kingdom of God has become easier of access now than it was in the time of Jesus, or the Christians are seeking nowadays some kingdom other than that of God. The master laid down in unequivocal words that "whosoever he be of you that forsaketh not all that he hath, he cannot be my disciple" (Luke xiv : 33), but now men claim to be his disciples though they would not hesitate to take all that others have. According to the Master it was necessary for a rich man to sell all that he had and to give the proceeds to the poor to qualify him to enter the kingdom of heaven, but his twentieth century disciples while condemning the principle laid down by him by their rules of economy look upon every possible means of adding to their riches as the only way to that kingdom, whatever hardship and

misery it may bring to their fellow-beings. Sad is the lot of a religion whose founder went to one extreme and whose followers went to the opposite.

For Islam and the Muslims was left the middle course, the golden mean, in all cases. Islam, that true and noble religion, did not go so far as to destroy the rights of the individual in his property, but regarded him as the master of what his labour and skill could win. Nor did it go to the other extreme and legalize all means of gaining for selfish ends or adding to one's wealth. Gain to an individual might sometimes mean ultimate loss to himself or to society, or it might bring hardship on a fellow-being, and the individual was restrained from having recourse to such gains. It was upon this principle that gambling was prohibited, of which the Holy Quran says that the loss it brings to humanity is far greater than the gain which it might sometimes bring. And it is upon the same principle that usury is condemned by the Holy Quran, for it involves hardship on the poor from whose pockets money will be drawn to fill up the purses of those that already have abundance of it. The great question before Islam was, not how the rich should grow richer still, but how the poor may lead honest and decent lives, and to effect this object it was necessary that usury should be prohibited. It will, perhaps, be objected that it was not necessary to give this question a religious sanction and that it was sufficient to leave it in the power of the civil government which could have prohibited it in cases which involved hardship on the poor and allowed it for commercial purposes. This objection arises only out of an ignorance of the true nature of this evil. In the first place, commercial interest, however necessary it may appear under current commercial conditions, does not in any way differ in its evil consequences from usurious transactions proper. Trade is not carried on with capital only, but it requires labour as well, and therefore profit or loss must be shared by both. But the law which allows interest makes the capitalist a sharer in the profit, but not a sharer in loss, which must all fall upon the person who employs his skill and labour. In fact, it would have been far more reasonable if the loss had all fallen upon the capitalist for he is in a position to bear it, but to make the labourer suffer the whole loss is the sheerest injustice. Labour is,

moreover, more valuable than capital, and it is for this reason that it is entitled to a greater share as compared with capital in products of industry. In short, it is the greatest injustice to labour and giving too much importance to money to make capital a sharer in profits, but to allow it to stand aloof in case of loss. The law which allows interest is, therefore, calculated to ruin many a man who employs his labour upon the capital of another if by some mischance he suffers a loss in the transaction. And this is what is actually taking place in hundreds of cases every day, the bankruptcy courts indicating only a part of this ruin. Commercial interest must, it will thus be seen, be condemned along with usury, and the distinction in fact is only a device of selfish men to legalize usury under a different name. As a matter of fact, a fixed rate of interest on money lent must be condemned in all cases, whether a trader, an agriculturist or any other person is the borrower.

It is clear from this why Islam condemned interest in its varying shapes. The essence of the evil lies in the fixed rate by which money continues to swell whatever the loss which may accrue to the borrower. Thus the legalization of interest is in effect subjecting one class of humanity, the class which stands in need of assistance from its fellow-beings, to greater burden than it can bear, and entitling another class to greater advantage than is its due. The greatness or smallness of the rate of interest on which is based the only distinction between usury and interest does not much affect the question. The utmost that can be said with regard to this arbitrary distinction is that an enhanced rate of interest would enhance the evil, though a usurer would argue that an enhanced rate of interest would keep back many an extravagant man from borrowing money rashly. At any rate the difference, if there is any, between usury and interest, is only one in the quantity of the evil done and not in its quality. There is another side of commercial interest, however, which I deem to be equally harmful with the cases suggested above. In commercial transactions it often happens that the value of the goods bought is not, or cannot be, paid at once. Apparently there would be great facility afforded to both sides by allowing interest in such cases, but a deep reflection shows that even in such cases the harm is far greater than any possible gain. The harm already pointed in case of money borrowed at interest is still there, while the suffering

in this case extends to the public. It is evident that a merchant who has to pay interest along with the actual value of what he has bought will enhance the prices of his goods to such an extent as to be able to recover the amount of interest. The loss in this case will consequently fall upon the public that buys from him. Accordingly it would have been far more beneficial to the public if the transaction had been in cash or the debt had not been liable to interest. Thus all considerations point only to one conclusion, *vis.*, that interest on money lent, whether for commercial purposes or any other purpose, is productive of far greater harm than any possible gain which might result from it.

It is clear now why Islam gave the prohibition of usury a religious sanction. In all its different shapes it is an evil which is a great hinderance to the progress of humanity, not only to its moral and spiritual progress, but even to its material progress. For the progress of humanity does not mean that a few persons should become extraordinarily rich, but that the general condition of humanity including the poorer classes should be better. The mission of Islam was, therefore, not only to prohibit usury, but to create a hatred in the hearts of its followers for this great evil, for unless this was done, a thousand devices might be invented to evade the letter of the law, as the case of Christianity shows. It is for this reason that the Holy Quran condemns usury in exceptionally strong language, as I will show later on, for unless the horror of the evil was impressed upon the heart, a mere injunction to refrain from lending on interest could not prove effective to check it. If the prohibition of usury had remained only a civil law, that law could have been easily defeated by different devices, and even penalties on the breaking of the law would, instead of suppressing usury, have augmented the evil. Islam, therefore, was not satisfied by giving a mere civil injunction against usury, but it made it a part of the religion of a Muslim to shun this evil as he shunned gambling, drinking or the eating of pork. Hence to this day we find in Islam the same hatred for taking interest on money lent as for the eating of swine's flesh, which by a fortuitous coincidence bear in India a similarity in name so close that the mention of the one unavoidably recalls the other to the mind, the equivalents of usury and swine being *súid* and *súar* respectively. It is for this reason that when a Muslim is known by his co-religionists

to take interest on money lent, he is often described as eating the much-hated swine's flesh. Thus Islam has been successful in generating in Muslim hearts a strong hatred against usury. The good effect of this is seen in the great sympathy which Muslims evince for their distressed brethren. I have known instances where Muslim land-owners have relinquished land tax due to them from the cultivators when crops have failed, while the hard-hearted money-lending *Banya*, in true imitation of Shylock of old, would exultingly extort the last morsel from the mouth of a famished debtor rather than forego the last farthing of his exorbitant compound interest. This vast difference between the sympathetic feelings of two people living side by side with each other is due to the relation in which each people stands to usury. In short, the object of Islam was not only to prohibit usury, which injunction could have been easily avoided by ingenious artifices of narrow-minded worldly men, but to inspire them with lofty feelings of sympathy which only a strong hatred for usury could generate in the heart. This object it achieved so well by giving a religious sanction to the prohibition of usury that the Muslim hatred for usury continues to this day and no one even now dares to break the law openly. How mighty the spiritual power and how strong the moral influence of him who wiped off all these deep-rooted evils from a whole world with one word!

The Muslims may well be proud of the mighty achievement which Islam has won by extirpating the evil of lending money at fixed rates of interest from the Muslim society, when they see that evil prevailing in the most advanced societies of the time. But it should not be imagined that these advanced societies are not conscious of the harms of this evil. The greatest thinkers among them who have drawn a picture of a perfect society, such as they wish their own society to be, have recognised the necessity of the prohibition of usury, thus showing that no human society can claim perfection where the evil of lending money at fixed rates of interest rages. In "A Modern Utopia" which Mr. Wells has recently written describing a state of society which has all the human elements in it, and has thus the distinction of being perfect as well as practical, the learned author says in the chapter on Utopian Economics: Whether the Utopian Company will be allowed to prefer this class of share to that

or to issue debentures, whether indeed usury, that is to say lending money at fixed rates of interest, will be permitted at all in Utopia, one may venture to doubt." This remark gives rise to two important conclusions. It shows in the first place that even Western writers recognise that the legalization of interest in modern advanced societies is only a defect, and that such legalization is not consonant with a perfect state of society. It also shows that the modern definition of usury which has been adopted in supervention of its old definition is only arbitrary, and that the essence of the evil lies simply in lending money at fixed rates of interest and not in the exorbitance or lowness of that rate or in the circumstances of the person borrowing. The same author again makes the following remarks on usury (in the ninth chapter of his book: "Originally the Samurai * were forbidden usury, that is to say the lending of money at fixed rates of interest. They are still under that interdiction, but since our commercial code practically prevents usury altogether, and our law will not recognise contracts for interest upon private accommodation loans to unprosperous borrowers, it is now scarcely necessary. The idea of a man growing richer by mere inaction and at the expense of an impoverishing debtor, is profoundly distasteful to Utopian ideas, and our state insists pretty effectually now upon the participation of the lender in the borrower's risks." No sensible person can deny the truth of these remarks.

Richness is not a test of greatness, nor accumulation of wealth by some members of a society a sign of its advancement. Grossly material ideas have brought about the misconception in Christian society that the means of accumulating wealth are the means of true happiness. The central idea of every soul in this society is how to grow rich, and hence the legalization of usury under the name of interest. But such ideas are not in consonance with the perfection of society, for in them is generated selfishness and hardness of heart. When drawing a picture of a perfect society, Mr. Wells says: "Wealth is no sort of power at all unless you make it one. If it is so in your world, it is so by inadvertency. Wealth is a state-made thing, a convention, the most artificial of powers.....In your world it would seem you have made leisure, movement, any sort of

* The Samurai are the inhabitants of "A Modern Utopia."

freedom, life itself, *purchaseable*. The more fools you ! A poor working man with you is a man in discomfort and fear. No wonder your rich have power. But here a reasonable leisure, a decent life, is to be had by every man on easier terms than by selling himself to the rich." It is the truest picture of a society that would walk in obedience to the true principles of Islam, and it shows the transcendent wisdom and high excellence of the Holy Prophet Muhammad, may peace and the blessings of God be upon him, that he laid the foundations of a society in the world, which according to the highest aspirations of the most advanced thinkers, answers to the description of a perfect human society. The following sentences, though they have no connection with the subject in hand, show how the Christians still yearn for that purity in society which Islam breathed into the Muslims thirteen hundred years ago. Of the *Samurai*, Mr. Wells says : " Acting, singing, or reciting are forbidden them, though they may lecture authoritatively or debate. But professional mimicry is not only held to be undignified in a man or woman, but to weaken and corrupt the soul ; the mind becomes foolishly dependent on applause, over-skilful in producing tawdry and momentary illusions of excellence ; it is our experience that actors and actresses as a class are loud, ignoble and insincere." In fact, whatever obstacles prejudice may place in the way of Islam for a while, there are the clearest indications that the world is advancing gradually to a recognition of the principles preached by it.

The growing richness of some classes and the growing poverty of others in Christendom have not been without causing grave anxiety to Western thinkers, and to remedy this unequal distribution of wealth many methods, practicable as well as impracticable, are daily discussed in periodicals and books. The growing tendency of the capital of different countries falling into the hands of fewer and fewer persons has given birth to the socialistic movement, which, with all its impracticableness indicates a growing feeling in favour of an equal, or at any rate, a not very unequal, distribution of wealth. The number of paupers and the unemployed is daily increasing and enormous sums of money are spent on these classes. For these evils Islam has suggested a threefold remedy, the observance of which can make the distribution of wealth as even as possible under human

conditions, for a perfect equality is quite impossible and impracticable. This threefold remedy consists in the principles advocated by Islam with regard to charity and prohibition of usury and its law of inheritance. Each of these subjects requires a separate discussion, but the principle of charity taught by Islam and the injunction relating to the prohibition of usury have much in common, and it is for this reason that the Holy Quran has considered the two subjects together.

As an introduction to the prohibition of usury, the Holy Quran dwells on the excellence and merits of giving alms. Thus it says: "The likeness of those who expend their wealth for the cause of God is that of a grain of corn which produces seven ears, and in each ear a hundred grains: God will multiply to whom He pleases: and God is Liberal, Knowing! They who expend their wealth for the cause of God, and do not afterwards follow what they expend with reproaches or injury shall have their reward with their Lord; no fear shall come upon them, neither shall they be put to grief.....And the likeness of those who expend their substance from a desire to please God, and through their own steadfastness, is as a garden on a hill, on which heavy rain falls, and it yields its fruits twofold; and even if a heavy rain fall not on it, yet is there a dew: and God sees what you do." And then as to the things that should be given in alms, the Holy Book says: "O ye who believe! bestow alms of the good things which you have acquired, and of that which We have brought forth for you out of the earth, and make not choice of the bad for almsgiving, such as you would accept yourselves only by connivance." Who deserve to be assisted is also explained: "To the poor should alms be given who are restrained in God's way and cannot journey* in

* Palmer translates the words *zarban-fil-arz* as "knocking about," and for this in elegant choice of expression he hastens to give a reason, saying that the word in original, *i.e.*, *zarban*, means literally "to beat or knock about," and from this he draws the conclusion that "the language of the Quran is really rude and rugged, and that although the expressions employed in it are now considered as refined and elegant, it is only because all literary Arabic has been modelled on the style of the Quran." This is just what a Christian should have said. Now "to knock about" is a colloquial phrase meaning to wander in a rough, careless or aimless way, and we are assured by Palmer that such is also the literal significance of the original Arabic word, and this he gives as his excuse for introducing a colloquial word in a translation of the Holy Quran. But this alleged literal significance is not to be met with in any respectable Arabic dictionary. *Zarb* no doubt means to strike and probably this has misled

the land to seek sustenance or for the purpose of traffic. Those who know them not, think them rich because of their modesty. By this their token thou shalt know them—they ask not of men with importunity: and whatever good thing you expend in alms, God verily knows it.” (ii: 263-274).

To introduce the subject of usury, the Holy Quran has made these prefatory remarks. It enjoins the giving of alms and extols the deed as one of the highest merit, likening it sometimes to the sowing of a seed, each grain of which produces seven hundred grains, and again to a garden which yields its fruit two-fold. It then enjoins the giving of such things in alms as are good and held dear by a man himself, as it says elsewhere also: “You shall by no means attain to goodness till you expend that which you love as alms” (iii: 86). This injunction of the Holy Quran to sacrifice our own dearest interests for the sake of our fellow-beings is one of the most powerful instruments in generating true sympathy in the heart of a man. Every religion requires its followers to show charity

Palmer to make an injudicious attack upon the Holy Book, the purity and beauty of whose language and the elegance of whose expression no opponent who understood the Arabic language has ever questioned. Now to strike or beat is not the same thing as to ‘knock about,’ and the significance of the two words is widely different. But the word used by the Holy Quran is not *zarb*, but quite a different phrase *zarban fil-arz* which is given as a separate phrase in all lexicons. Among the Arabic-English Dictionaries the reader may consult Lane’s Arabic-English Lexicon which explains *zarab-an fil-arz* as meaning “he journeyed in the land, seeking sustenance and for the purpose of traffic.” Thus it appears that it is the translator’s own ignorance of Arabic language, which has led him to attack the sublime language of the Holy Quran as “rude and rugged.” This instance is sufficient to illustrate the manner in which the Christians have been attacking our Holy Book. Even if the translator had not come across the phrase *zarb-an fil-arz* anywhere, it was his duty to see what meaning the context required. The words **احصروا** **في سبيل الله** tell us that the persons spoken of in this verse are those who are restrained in God’s way, that is to say, that owing to their profession of the religion of Islam they are restrained from going abroad in quest of livelihood, because we are also told that they are the poor to whom alms should be given. They could not go a-broad because their persecutors who had driven them from their homes with barbarity would have again laid their hands on them. I cannot understand how Palmer thought of translating such clear words into “knocking about.” It was necessary that to justify this attack of his, Palmer should have given the name of the authority which revealed to him the wonderful information that before the revelation of the Holy Quran, the phrase had a rude sense and meant wandering aimlessly, but that the later Muslims out of respect

for the language of the Holy Quran changed its significance.

to the poor and the distressed, and even those who follow no religion are charitable to their fellow-beings, but the teaching that a man should be ready to sacrifice his dearest interests for the sake of his brother is peculiar to Islam. It shows the deep insight which Islam had into human nature. It saw that it was in the nature of a man that he should be moved by the piteous sight of a fellow-being in distress and that on such an occasion he would naturally give him something that he can spare. It is easy for a man to be charitable so long as his charity would cause no inconvenience to himself. Even animals are moved when they see one of their kind suffering. But such charity may be occasionally practised and still selfishness may rule dominant in the heart and it may be quite devoid of every trace of true sympathetic feeling. A millionaire would not find it difficult, whether he is a Christian, a Jew, a Hindu or an Atheist, to give something for the support of paupers and the unemployed, but he would never forego the interest which he gets on his money. But the Holy Quran by enjoining the Muslims to expend things which they loved most prepared them to forego any interest, however dear it might be to them, for the sake of their fellow-beings. When they were ready to thus sacrifice their dearest interests for the well-being of their fellow-beings, then an ordinance was given them to refrain from usury. Strange as it may appear, it is easier for a man to give something out of his pocket than forego interest on the money which he lends, perhaps because in the former case his pride is satisfied while in the latter there being only a loan the obligation is not as great. For this and such other reasons the Holy Quran lays great stress on charity before resorting to the subject of usury, and thus before giving that weighty injunction it prepares the heart for such a deed of generosity.

In connecting the subject of the prohibition of usury with that of alms and charity, the Holy Quran has pointed out the great harms which humanity suffers from usury. Just as charitableness widens, a man's heart and makes it capable of broad sympathetic feelings usury narrows the mind and generates feelings of self-love, selfishness and worldliness, and thus sows the seeds of many vices which demoralize a man. True greatness does not consist in riches and money-making, but in the acquirement and possession of high moral quali

ties, and it is at the root of these that usury strikes. Instead of helping his fellow-beings in distress as a charitable man does, the usurer robs them of their last penny, and thus reducing them to poverty leads them to commit crimes and guilty deeds, by which to acquire wherewithal to live on. But by charity a man saves his fellow-beings from many crimes into which poverty would lead them such as theft, extortion, dacoity, prostitution and other horrible deeds which retard the advancement of humanity to a state of perfection. Again the usurer, while he manifests outward sympathy for his debtor by giving him a loan when he needs it, aims really at his utter destruction, for he would be often unable to pay his debt which must regularly continue to increase whether the debtor meets with good or ill luck. The creditor who lends money on interest thus becomes devoid of every noble quality by and by, for the highest aim which he keeps in view is to make money, and noble feelings of humanitarianism do not prompt him to action. While the charitable man works for the good of others, the usurer lies idle and gains from others. Besides narrow mindedness which is the direct result of usury, idleness, combined with plentiness of resources to draw upon, leads to the worst consequences.

Such are the harms of usury which affect individuals and through them society. The more direct evil results to society are that the wealth of the nation continues gradually to flow into the hands of a few persons, while the masses are day by day reduced to poverty and divested of the means by which they can lead honest and decent lives. It is at the extirpation of this evil which works the ruin of society and which has ruined so many societies that the principle of alms giving as taught by the Holy Quran aims. Alms or poor rates, it should be borne in mind, are compulsory among the Muslims. Every person who is not in debt and owns property of a certain fixed value is required to pay poor-rates in proportion to his riches. The money thus collected is spent for charitable purposes, the most important of which is the relief of the poor. It is wealth taken from the rich who can spare it and given to the poor who need it. It is the only remedy which will ultimately prove effective for the growing poverty of civilized societies, being the middle course between socialism and individualism, but this subject requires a separate dis-

cussion. What I want to say here is that the object which the Holy Quran had in view in making poor-rates obligatory would never have been attained if usury or the practice of lending money at fixed rates of interest had not been swept off. The truth of this becomes all the more clear when we witness the condition of modern civilized societies where this practice is playing a most important part in making some individuals millionaires while reducing the vast masses to poverty. There is an impression in the East that the Western nations possess enormous wealth. The fact is true, but it does not mean that these societies are prosperous as a whole. There is great wealth, but it is all in the hands of a few capitalists, and as these grow richer, the masses are becoming poorer and poorer every day. This is not a sign of actual prosperity at all. "Prosperity to the capitalist class," remarks Mr. W. J. Curry in an article on the "Opponents of Socialism," in the *Truth Seeker*, "means a large amount of money invested on which is paid a good profit, but this really means that wealth continues to flow from the producing class to the capitalist class. History tells us that Egypt, Babylon, and Persia went down when two per cent. of the people owned the wealth; and Rome fell when 1,800 people owned the known world. Seventy years ago, during the time of Chattel slavery, there was not a millionaire in America, and pauperism was unknown. To-day there are 8,000 millionaires, some possessing hundreds of millions, and there are about five million paupers. To-day 350,000 people own practically the wealth of the nation, while in the report of the Industrial Remuneration Conference of 1886, Frederic Harrison stated that 'ninety per cent. of the actual producers of wealth have no home they can call their own, and nothing of value except as much as will go into a cart.'" It is stated that there are in the United States over ten million people in poverty, the total population of the country in 1890 being a little over sixty-two millions. 2,000,000 children and 5,000,000 women are working in the labour market for a morsel of bread. In the coal mines of Pennsylvania there are said to be 24,000 children, 11,000 of which are little girls. Mr. Curry says: "Private enterprise has seen fit to take up all land of value which is held mainly for speculative purposes. Under the beneficent land laws 24,000,000 acres of land in Texas is held by two corporations. Even if wild land were procurable, it requires knowledge, money, and time to

change this into productive farms, and paupers would hardly be equal to this Only ten per cent. of the people of this country have homes of their own, and half the farms of the United States are owned by capitalist landlords, while a large percentage of the balance is mortgaged. If the present flow of prosperity continues, before long the American farmer will be as freed from soil as the agriculturist of Ireland is to-day."

It is not in America alone that these evil consequences of the legality of usury are seen. In Europe much the same state of things prevails. One-half the land of the United Kingdom is owned by 2,500 persons, and thirty per cent. of the population is underfed. Five million persons own all the national capital and the remaining thirty-two millions of the population have to look to them for labour. In India, the condition is still worse. Land has, on account of usury, largely passed from the hands of the poor agriculturists into those of the money-lending Banias, and Government has, instead of applying the direct remedy of checking the evil at its source, placed restrictions on the alienation of land, which, without helping the agriculturist in his difficulties, have restrained the greedy Bania from acquiring further land. But the fact is that the only measure which can help the agriculturist out of his difficulties consists in the Government opening banks which should, in the times of distress when crops fail or cattle die of plague, give free loans to petty landowners whose only means of subsistence are in the lands which ~~they own. So long as some such measure is not taken, mere prohibi-~~ tion of exorbitant rates of interest cannot avail in the least. The money-lender is too clever to be hampered in his avaricious designs by such restrictions, and it often takes place that a debt of Rs. 100, payable, say after two or three years, appears as a debt of Rs. 200 in the agreement, and real facts never come to the knowledge of courts. The agriculturist in distress has not the means to meet even a low rate of interest, and it is the duty of the government, the greater part of whose revenue comes from the agriculturist class, to take some active measures for the relief of the agriculturists in times of distress.

I come now to the passages in which usury is forbidden in the Holy Quran. The first of these, which immediately follows an in-

junction to expend one's wealth in alms, in secret as well as openly, runs thus: *الذين يا كلون الربوا لا يقومون الا كما يقوم الذي يتخبطه*: "They who swallow down *ribā* shall not stand except as he stands whom Satan has prostrated by his touch" (ii: 276). The Holy Quran uses the word *ribā* here and there have been discussions as to what it signifies in this passage. It literally means an excess or addition, but in practice it signifies what usury originally signified. It signifies interest on money lent as is clear from ii, 278, 279, where the Holy Quran plainly speaks of *ربو* and *راس المال* that is to say, the principal sum lent and the interest on it. Moreover, in the verse itself of which I have quoted above one part, *ribā* is distinguished from the profits of sale, as the Holy Quran says "God has permitted selling and forbidden *ribā* (i.e., usury)." It is, therefore, clear that by prohibiting *ribā* in this verse the Holy Quran aims at the extirpation of the practice of lending money at fixed rates of interest, a practice which was as common in Arabia before the advent of the Holy Prophet as in all other countries. Another important point to bear in mind in this passage is that the man who lends money on interest is here compared to one who has been prostrated, or made insane (the word in original being capable of either significance), by a touch of Satan. In this one word the Holy Quran has condensed all the evils of usury, and this is a peculiarity of the Holy Book that it often expresses the philosophy of a whole subject in a single word. We are here told that the usurer can never stand upright, but that when he tries to stand, he falls down again. The desire to augment one's wealth by usury is compared to a touch of Satan which makes one lie down on ground. All the cares and anxieties of the usurer are to add to his heap of wealth and he is bent low upon the ground, being unable to aspire after higher aims of human existence. He is himself prostrate and therefore cannot help his fellow-beings. He is mad after the desires of this world and devoid of nobler and higher feelings. Satan stands for worldliness and the touch of Satan, therefore, indicates the love of this world. The want of sympathy, love and kindness which is a direct result of usury leads to moral degeneration which is also indicated in the prostration of the usurer.

The second passage in which usury is condemned in still stronger

يا ايها الذين امنوا اتقوا الله واذروا ما بقى : language runs thus :
 من الربوا ان كنتم مومنين فان لم تفعلوا فاذنوا بحرب من الله
 ورسوله وان تبتم فلکم رؤس اموا لکم لا تظلمون و لا تظلمون
 وان كان ذو عسرة فنظرة الى ميسرة وان تصدقوا خير لکم
 ان كنتم تعلمون " O believers ! act righteously before God and remit
 the balance of usury if you are believers. But if you do it not, then
 hearken for war on the part of God and His apostle : but if you
 repent, the principal of your money is yours. Wrong not and you
 shall not be wronged. And if the debtor is in straitened circum-
 stances, then let there be a delay *in taking back the principal sum*
 until there be a time of ease for him ; but if you remit *even the*
principal sum as alms, it will be better for you, if you know it " (ii :
 278-280). This passage clears several points. The ordinance given
 here to remit the balance of usury begins with an injunction to act
 righteously, because an act of benevolence towards our fellow-beings
 is indeed a deed of righteousness. This injunction, moreover, shows
 that the attainment of righteousness is the great aim which the
 Holy Quran keeps in view in all its ordinances. One can clearly see
 from this the marvellous anxiety of the soul of the Holy Prophet
 to make his followers attain to the highest stage of righteousness.
 Great was his anxiety and great were the results achieved. To the
 Muslims who wish to legalize the taking of interest on money-
 loans in some shape, I would only say that to attain to true right-
 eousness, the early Muslims gave away all they had in the cause of
 God and for the relief of the poor ; how can we then attain to that
 stage if we cannot even act upon the injunction of refraining from
 usury.

It is also clear from the passage quoted above how mighty was
 the power with which the Holy Prophet abolished all evils. I wonder
 when I hear Muslims say that the Holy Prophet could not abolish
 polygamy because it was too deeply rooted in Arabia. Usury was
 one of the evils which brought actual gain to the wealthy and thus
 the more influential class of society, and nothing was harder than to
 abolish this practice. But mark the peremptory way in which the
 sublime commandment relating to the prohibition of usury was con-
 veyed : " If you do not remit the balance of usury, then hearken for a

challenge of war from God and His apostle." This challenge of war was not to the infidels so that it may be said that the Holy Prophet counted upon his followers to stand against his enemies. Nay, it was the believers he addressed, and it was they who were told in plain words that if they did not forsake usury then they should prepare for a war with God and His apostle. No mortal could say it. Imagine a person with enemies on all sides, saying to his own followers that if they did not give up usury, he would declare war against them. Could this man be ever overawed in condemning an evil? Consider how great was his trust in God, that surrounded by numerous powerful enemies he still did not care for the help of his followers, nay, was ready to declare war upon them if they stuck to the evil which he condemned! Indeed in the Holy Prophet we witness superhuman moral courage for the abolition of all kinds of evils. No other reformer has ever shown the like of it. The reader can also guess from this how great was the Holy Prophet's own hatred for all kinds of usury and how hateful he desired to make it in the eyes of his followers. This strong condemnation of usury is incompatible with any permission of it in any shape. Had it been the object of the Holy Quran that some kinds of usury, as the modern commercial interest is, should remain prevalent, it would not have used such strong language in condemning it. There is no other evil with regard to which the same strong hatred is expressed in the Holy Quran, because for none were the attractions as great. But the cause of the poor was the cause of God and His apostle, and hence without regard to any difficulty that might arise, the Holy Quran condemned usury as the most hateful of all things. There are many other remarkable instances of the wonderful power with which the Holy Prophet blotted out many evils from the Arab society so deep-rooted that they ran in their blood.

In the next number I hope to be able to deal with the attempts made by some Muslims to legalize usury in India on the basis of the Muslim Law.



Sell on Islam, VII.

THE FLIGHT.

Mr. Sell's first article dealing with the life of the Holy Prophet at Mecca closes with his flight to Medina. He remarks: "The idea of a change of residence seems now to have been forming in his mind, and in a Sura of this period, we find the words:—'Retire from the idolators. If God had so desired they had not followed idolatry, and We have not made thee a keeper over them.' The contemplated flight being thus sanctioned by a revelation, Muhammad was prepared to enter into communication with men from Medina, from which place a few pilgrims had, in the first pledge of 'Aqaba, taken an oath of allegiance to him. A year after, a larger body, in the second pledge of 'Aqaba, vowed to defend the Prophet and his cause by force of arms. Muhammad said to them: 'Your blood is my blood; what you shed, I also shed: you belong to me and I belong to you; I fight whomsoever you fight and I make peace with whomsoever you make peace.' The Prophet was now leaving the method of preaching and persuasion which had proved a failure, and was contemplating the use of more material methods. The politico-religious development of Islam had advanced a stage, and the prospect of uniting the Arab people, as a political whole, seemed to be more possible now. Muhammad could not, however, leave Mecca without a warning and a rebuke. Confident in the final success of his mission and of some future victory over the Meccans, he brought forth a revelation, stating that the Muslims would yet inherit the land and that tyrants should be destroyed."

The flight of the Holy Prophet to Medina is one of the most important events of his life and his companions clearly understood its importance when they dated from it the Muhammadan era. The circumstances which took place before the flight of the Holy Prophet may be briefly stated here. I have mentioned in some previous article how cruelly the Holy Prophet was treated by the people of

Taif. Repulsed from there he returned to Mecca, and taking advantage of the season of pilgrimage, addressed the different tribes that had assembled there, as was his wont even in the earlier years of his mission. He continued to present Islam to the tribes one after another, saying: "O children of so and so, I am the Messenger of God to you, Who commands you that you should worship God alone and not set up with Him aught and forsake the idols that you worship beside Him, and believe in me as the Messenger of God and defend me until I clearly expound to you the truth with which He has sent me." He plied tribe after tribe as if he were certain that there were those among them who must accept him, and no refusal to listen to his word made him despair of the success of his cause. Who can bottom the depth of the zeal which led the Holy Prophet to such a course that like a mad man he went from tribe to tribe and never despaired notwithstanding a refusal. And what did he want? Only that they should worship God and forsake the idols. Consider also how great was his faith in God that the persistent refusal of tribe after tribe even to listen to his word did not for a moment slacken his pace and make him despair of these people. He had, as it were, a clear and distinct knowledge that in the multitudes that had assembled there, there were those who must listen to his voice and accept the Divine message. At last, and just at the time when the pilgrims were about to depart, he met a group of six men of the tribe of Khazraj from Medina. He addressed them as he had addressed the others and they showed their willingness to listen to his message. This he delivered in plain words, asking them to believe in the Unity of God and the truth of Islam and recited to them passages from the Holy Quran. Almighty God opened their hearts for the acceptance of Islam and they went back to Medina true Muslims. There they preached Islam to their people and the new religion began to spread there in an astonishing manner. The seed which the Holy Prophet had cast among the pilgrims thus took immediate root in Medina and began to flourish. The next year twelve of the faithful went to Mecca and there pledged their faith in the following words: "We will not worship any but the one God, we will not steal, we will not commit adultery, we will not kill our children, we will not slander and we will not dis-

obey the Prophet in any thing that is right." This is known as the first pledge of 'Aqaba. When going back to Medina, the Holy Prophet sent with them Musab, son of 'Omeir, to strengthen them in the principles of the faith of Islam and to teach them the Holy Quran. The two chief tribes of Medina, the Khazraj and the Aus, were at deadly enmity with each other, but Islam had made its way into both of them. Musab was so successful in preaching Islam that within a year there remained but a few families which had no Muslim members.

While Islam was making a silent conquest at Medina, the attitude of the unbelievers at Mecca remained unchanged. The Holy Prophet and his faithful followers were in the same danger from the unbelievers, and persecutions went on as before. But as trials and discouragements went on increasing, the faith of the Holy Prophet in the certainty of Divine assistance ultimately overcoming all opposition became still greater. Often were the unbelievers told that victory and triumph would at last come to Islam, and as often would they ask, "When will this promise be fulfilled," "When will the victory come?" And they were told: "Work ye in your place. Wait in expectation; we too in expectancy are waiting." "Say, each of us awaiteth the issue; wait therefore. Ye shall surely know soon who they are that have chosen the straight path, and who hath been guided aright." "When they see the vengeance they were threatened with, then they shall know who were the weaker in succour, and the fewer in number. Say, I know not whether that which ye are threatened with be near, or whether my Lord shall appoint for it a time." "Say: on the day of that decision, the faith of infidels shall not avail them; and they shall have no further respite. Stand aloof from them, and wait thou for their punishment as they wait for thy destruction." (xxxii: 29). And in still plainer words the unbelievers are told at the very time when they had become confident that the cause of Islam had been nipped in the bud: "The unbelieving people said to their prophets — 'we will surely expel you from our land or you would return to our religion.' Then their Lord revealed to them: 'Verily, We shall destroy the unjust and We shall cause you to inherit the land after them; this shall be for him who feareth to stand in My presence and feareth My threatening.' Then the Apostles sought help from God,

and every tyrant and rebellious one was destroyed." (xiv : 13). And again continuing the same subject: "Yet ye dwelt in the dwellings of those who were unjust to their souls before you, and it was made plain to you how We had dealt with them; and We held them up to you as examples. These people have devised their own devices, but God has knowledge of their devices though their devices could cause the mountains to pass away. Think not then that God will fail His promise to His apostles; verily the Lord is mighty, and a God of vengeance" (xiv). This sublime confidence of the Holy Prophet in his future triumph as promised to him by God, in the face of all trials and difficulties and the stubbornness of the Meccans, has forced words of admiration from his hostilest biographers. "Mahomet," says Muir, "thus holding his people at bay; waiting in the still expectation of victory; to outward appearance defenceless, and with his little band as it were in the lion's mouth; yet trusting in His almighty power whose Messenger he believed himself to be, resolute and unmoved; presents a spectacle of sublimity paralleled only by such scenes in the sacred records as that of the prophet of Israel when he complained to his Master, 'I, even I only, am left.'"

Of the mighty achievements of Islam at the new centre of its activity, the Holy Prophet did not learn much until Musab brought his welcome report next pilgrimage season. Among the party which proceeded from Medina there were seventy-three men and two women who had professed Islam and who resorted to Mecca with the object of swearing allegiance to their prophet and master. The place selected for meeting was the same as that where a pledge had been given the previous year, and hence this second pledge is known as the Second Pledge of 'Aqaba. Attended by no one, but Abbas, his uncle, the Holy Prophet repaired to the place of appointment a little before midnight. There he met the Medina converts who had already been awaiting him there. Abbas was still an idolator, but he loved his nephew and loved to be present at the engagement so that he might satisfy himself that the Medinites were actually prepared to have the Holy Prophet in their midst. When they sat down, Abbas spoke first and said: "Ye men of the Khazraj (meaning both the tribes of Khazraj and Aus who were collectively thus addressed by the Arabs)! Ye know the dignity which Muhammad has among us, and we have up to this time defended him against our people who

stick to idolatry. He enjoys a position of honourableness in his people and is defended in his city, but he prefers turning towards you and joining you. Wherefore if you consider that you can fulfil the promise with which you invite him and can defend him against his opponents, then you may take this burden. But if you think that after he has joined you, you would be obliged to make him over to his enemies and forsake him on account of the strong opposition which you may not be able to bear, then leave him at this very moment for amongst his own people he is in honour and safety." Upon this the Medinites requested the Holy Prophet to speak. He recited passages from the Holy Quran and invited all present to the service of God and explained the blessings of Islam and then said: "I am content if you pledge your word that you would defend me as you defend your own wives and children." Thereupon Bara, son of Marur, took the Holy Prophet's hand and said: "Yes, by Him who raised thee with truth, we will defend thee as we defend our own backs. Therefore, we are prepared to take the oath of allegiance, O Messenger of God, for we are people of war and people of the coat of mails and we have inherited this characteristic from our grandfathers." Then said he: "O Messenger of God, there is between us and the people an agreement which we shall have to cut asunder; therefore, if we defend thee and Almighty God makes thy cause triumph, wilt thou then return to thy people and leave us?" The Holy Prophet, may peace and the blessings of God be upon him, smiled and said: "Nay, it cannot be. Your blood is my blood, and he who is under your protection is under my protection; I am of you and you are of me; I fight whomsoever you fight and I make peace with whomsoever you make peace."

These last words have been made by Mr. Sell the object of his attack by isolating them from the context. It is clear from this pledge that it was *defensive and not aggressive*. Abbas told the Medina converts that the Holy Prophet had been up to that time defended by his tribe. But the ties of blood which existed in the case of the Hashimites, who had refused to give up the Holy Prophet to the idolatrous Quresh, did not exist in the case of the Khazrijites, and accordingly it was necessary that before he should take up a new abode among a people who were hitherto mere strangers to him, they should pledge their faith that they would stand by him

even if the worst came to the worst. This and no more was the object of the second pledge of 'Aqaba. The protection of Abu Talib went no further than this that when the unbelievers asked him to make over the Holy Prophet to them, he refused, and at last preferred being shut up in a corner with the whole house of Hashim rather than leave the side of the Prophet. In a similar way were the Medinites required to defend him. And if the Medina converts questioned the Holy Prophet as to the course he would take when his cause became triumphant, this was because of the clear prophecies contained in the Holy Quran which showed that the Quresh must be vanquished in battles. There was no chapter of the Holy Quran which did not speak of the final vanquishment of the idolators and hence the question, whether the Holy Prophet would go back to his people when he had vanquished them, was natural. And they were assured that he would never leave them, and he never did. The words spoken by the Holy Prophet in answer to the question indicate no more than this.

The second pledge of 'Aqaba gives Mr. Sell to understand that "the Prophet was now leaving the method of preaching and persuasion which had proved a failure, and was contemplating the use of more material methods." The reverend gentleman has drawn this conclusion probably from the circumstance that the idea of there ensuing a battle with the Quresh then occurred to the Holy Prophet. As I have shown above, the pledge simply required the Medinites to *defend* the Holy Prophet and *not give him over* to his enemies, as the reader can easily satisfy himself by referring to any history. The compact related simply to defence in the event of an attack of the Quresh, and had nothing to do with the spread of Islam by alleged forcible means. I challenge Mr. Sell to produce a single word from any tradition showing that in the pledge of 'Aqaba the adoption of "more material methods" or forcible means for the propagation of Islam was contemplated. As regards the circumstance that a war was thought likely, to meet which the pledge was necessary, the idea was not a novel one. Prophecies to this effect abound in the earliest revealed chapters, and Mr. Sell could as well have asserted on the basis of these prophetic warnings that the Holy Prophet had from the very beginning been

contemplating "more material methods" for the spread of Islam. For instance, in the chapter entitled *Jinn*, the weakness of succour and the fewness of numbers in the verse, "When they see the vengeance they were threatened with, then they shall know who were the weaker in succour, and the fewer in numbers," clearly refer to a battle, for it is in a battle that strength and numbers are judged. The words indicated the fewness and weakness of the Muslims in the eyes of the unbelievers, and warned them of a time when in a struggle with the Muslims their strength and numbers would not avail them at all. And these verses were revealed when the Holy Prophet was returning from Tayif where, even Mr. Sell would have no hesitation in admitting, he had met with a treatment which could not make him think of a battle and a victory. In still earlier chapters, the references to battles and to the defeat of the unbelievers are even clearer. In the chapter entitled the *Moon* which undoubtedly belongs to the earliest period of the Holy Prophet's ministry we read the following remarkable verses: "Are your infidels, O Meccans, better men than these? Or is there an exemption for you in the sacred books? Or do they say, we are a victorious company? The host shall be routed, and they shall turn the back." (liv: 43—45). And again in chapter *Sad*: "The army of confederates shall here be routed." That the Muslims understood these verses as meaning battles in which the unbelievers were to be defeated, appears from later references in the Medinite Suras. Thus in the chapter entitled the Confederates, the scene of the battle which goes by the name of the battle of confederates, is thus described in the Holy Quran where it draws a picture of how the small party of the Muslims was besieged by the armies of the confederates: "O believers! remember the goodness of God towards you, when the armies of the confederates came against you, and We sent against them blast, and hosts that you saw not, for the eye of God was upon your doings:—When they assailed you from above you, and from below you, and when the eyes became distracted, and the hearts came up into throats, and you thought of God variously:—There were the faithful tried and with strong quaking did they quake." (xxxiii: 9—11). And we are further told how the faithful remembered the promise of God which had been made to them long ago regarding the assembling of the confederates and their ultimate defeat: "And when the faithful

saw the confederates, they said : ' This is what God and His Apostle promised us, and God and His Apostle spoke truly,' and the sight of the hosts only increased their faith and self-devotion," (xxxiii : 22). These verses show clearly that the Muslims knew that they would be attacked by the combined armies of Arab tribes and that these armies would be defeated. But how their knowledge converted these defensive struggles made by the Muslims for their own safety into offensive wars for the propagation of the religion of Islam by means of the sword, Mr. Sell only may be able to explain, and I would patiently wait for his explanation. If fore-knowledge of an occurrence changes its nature, what has Mr. Sell to say of the prophets mentioned in his Bible ? And what is his explanation as to the partly fulfilled prophecies of Jesus ? At any rate the idea of a fight ensuing with the opponents of Islam did not originate with the second pledge of 'Aqaba. At least as early as the chapter *Qamar* was revealed, which is placed by Muir and Rodwell among the earliest revelations of the Holy Prophet, the Muslims knew, because so the prophetic word of the Holy Quran told them, that a fight must ensue between them and their opponents in which the latter would be crushed. But so unlikely was the circumstance owing to the weakness and fewness of the Muslims that the unbelievers used to laugh at the idea of the Holy Prophet vanquished them.

It is a sheer falsehood then that the second pledge of the 'Aqaba was made to change the peaceful means of the propagation of Islam, *i.e.*, preaching and persuasion, into the "more material methods" of Mr. Sell's ingenious brain. And these are the men who while speaking deliberate lies pose before the public as preachers of truth! Further details of the second pledge of the 'Aqaba confirm the conclusion that it was a defensive agreement. Before the Medina converts had taken the oath of allegiance known as *bai'at*, Abbas, son of Ubada, one of them, addressed them, saying: "O men of the Khazraj ! Do you know what is the pledge you are going to give concerning this man ? The pledge is that you will fight in his defence with the white and the black from among the people; therefore, if you think that when your properties are taken away from you and your leaders are murdered, you will deliver him into the hands of his opponents, better do it now, for this, if ye do it, will be a disgrace

for you in this life and the next. But if you are determined to support his cause and fulfil the promise with which ye invite him, though your properties are taken away from you and your leaders are murdered, then have him, for this, undoubtedly, is the most valuable thing in this life and the next." Thereupon all present said that they were ready to defend him though their leaders should be murdered and their properties taken away. "But what will we get in return for this, O Prophet of God, if we fulfil this promise," said the multitude. "Paradise" replied the Holy Prophet, and they were all pleased. This incident also shows that though the Medinites really agreed to fight with the whole world in the cause of the Holy Prophet, for the Holy Prophet had his enemies in Arabia as well as outside it, yet the fights which they contemplated were all defensive, because all that they agreed to do was to defend the Holy Prophet, though the enemy might take away all their property and murder all their leaders. And mark here the courage of the seventy-three men who show their readiness to defend the Holy Prophet, even if the whole world, the Arabs as well as the foreigners, should rise against him. The only condition on which great stress was laid was that the Holy Prophet should on no account be handed over to his enemies. If Mr. Sell can point out a single word in any tradition whatever showing that in the second pledge of 'Aqaba, the Ansar had agreed to spread Islam at the point of the sword or to employ the "more material methods" of Mr. Sell's invention, I shall withdraw all my arguments. But unless he can do it, he must admit in clear words that neither the Holy Prophet nor his companions ever contemplated the propagation of Islam by the sword. The fact is that such a compact of defence had become necessary on account of the Holy Prophet's contemplated removal to another centre. One reason I have already pointed out, *viz.*, that whereas the Hashimites defended the Holy Prophet on account of the ties of blood, the Medinites were not bound by any such tie, and hence it was deemed necessary that they should pledge their word to defend the Holy Prophet against his enemies to the last. But, it should be borne in mind, that defence in a country like Arabia which had no settled government, meant only that the blood of such a person could not be shed with impunity. The family or the tribe there served the purpose of a government, and all the members of a tribe or family enjoyed a certain degree

of liberty on account of the protection which was afforded to them by it. A member of a different family could be admitted to these rights by an agreement if he chose to abide with them. Hence the necessity of the pledge of Aqaba. There were other circumstances which necessitated the introduction into the agreement of the condition of fighting against Arabs and foreigners for the protection of the Holy Prophet. The designs of the Quresh against the Holy Prophet were most mischievous and they had ever been plotting his murder. So long as he lived in Mecca, the idolators had him under their eyes, and they thought that they could at any time murder him. But if he left Mecca, then he was out of their reach and could not be seized easily. Therefore, it was inevitable that if he went to some other place, their opposition would grow stronger and assume a more formidable form. Even when returning from Tayif, the Holy Prophet did not make an immediate entry into Mecca, but waited outside the city with his attendant Zaid until he had received assurance from a powerful Quresh chief, Mut'am by name, that he could safely come back to his home. This step he deemed necessary because the Quresh had grown more exasperated on account of his visit to the Saqeef, for if it had proved successful, he could have a protection there and freely propagate his religion. This was also the reason that the meeting with the Medina converts had been arranged secretly so that the Quresh might not get news of the agreement.

It is necessary to explain here that the idea of a supernatural protection which Almighty God extends to His prophets is not inconsistent with the protection which they seek like ordinary men. The supernaturalness of the Divine protection to my mind consists in this that being, like ordinary men, subject to the ordinary conditions of human life they are yet extraordinarily saved. Take the case of the Holy Prophet, for instance. He no doubt belonged to an influential family, and his uncle, Abu Talib, refused to make him over to the Quresh to be killed with impunity. He thus enjoyed a certain degree of protection from this source, but thousands of men who enjoyed such protection were killed in that country and thousands are killed even nowadays though they enjoy protection under settled governments. In Arabia, the smallest provocation sometimes

became an inciting cause of murder, and the life of a man had not more value than that of a sparrow. The revengeful nature of the people is to this day a byword. Yet living among these people the Holy Prophet condemned their national idols and gave them threats of punishment. Had he preached only a new religion without saying aught against idolatry, the Quresh would not have been provoked. But the condemnation of idolatry, which the Holy Prophet reiterated day and night, cut to the heart of the idolaters and almost maddened them. Moreover, the Holy Prophet used to go out alone in broad day-light and in the dark of the night, and it was not difficult for the idolaters to have access to him. Here intervened Divine protection, because the protection afforded by Abu Talib could not have saved him from the mischievous designs of the Quresh. It was the protection of God which in some inexplicable way always frustrated the evil designs of his enemies against the Holy Prophet. Thus even though before starting to Medina the Holy Prophet took every precaution which anyone else would have taken, still, as I will show later on, these precautions were by no means sufficient to protect him from the evil designs of thousands of enemies in the midst of whom he lived.

There is another important fact which throws clear light upon the true nature of the second pledge of 'Aqaba. Had the object of the pledge been to employ force for the spread of Islam, why should the Medina converts alone have been required to give it? In such a case it was necessary that the Meccan converts, who were afterwards called the Refugees, should have taken similar oaths. But none of the Meccan converts was required to take such an oath of allegiance at the time of the second pledge of 'Aqaba or after it. The only *baiat* or pledge of which we find any mention after this event was one given when the truce of Hudaibia was concluded, and this deals only another blow to the position of Mr. Sell. The fact that the Medina converts alone were required to take an oath, to defend the Holy Prophet as they defended their own wives and children, clearly shows that the reason why it was required was that the Holy Prophet was now going to remove to Medina, and he feared that his old enemies, the Quresh, would not leave him to work undisturbed there.

It also appears that the Medina converts had themselves invited the Holy Prophet to settle among them, for we find Abbas, the Holy Prophet's uncle, and Abbas, the Ansari, telling the Medinites, in the two traditions quoted above, to remain faithful to the agreement which they had made in *inviting* him to live among them. A removal to a different centre of work is not equivalent to a change in the methods of propagation, but the queer reasoning of Mr. Sell confuses the two. Had the Holy Prophet been allowed to preach peacefully at Mecca, it would have been justifiable to draw from his removal to Medina the conclusion that he contemplated a change in the methods of propagation if no other reason could be assigned for it. But in such a case as that of the early Muslims, who were persecuted most cruelly and who had already been obliged to flee twice from their homes to another continent to seek protection, removal to a different place is clearly explainable on other grounds than a change of methods.

Mr. Sell tells us that "the methods of preaching and persuasion had proved a failure." Now I ask how were Aus and Khazraj themselves converted to Islam? And was it a success or a failure? It is a pious falsehood that the Holy Prophet had despaired of converting Arabia by preaching. It was by the preaching of his companions that Islam was making a wonderful progress at Medina, and even Mecca, notwithstanding its stubbornness, had many hearts in it which could not openly profess Islam for fear of persecutions. The principles which the Holy Prophet taught were so noble, so attractive and so convincing that whatever temporary difficulties might have been raised in their way, yet never could the Holy Prophet have despaired of ultimately winning the hearts. I wonder how Mr. Sell dares to call the success which attended the preachings of the Holy Prophet, during the thirteen years at Mecca, a failure. The fleeing of the Muslims from Mecca, Mr. Sell may call their failure to establish themselves there at that time, if he so likes, but the preaching of the Holy Prophet was not in vain. It had made wonderful conquests at Mecca as well as abroad. The Najashi of Abyssinia, the Aus and Khazraj of Medina, and about three hundred souls at Mecca had all been gained as adherents to the cause of Islam during this time by the mere preaching and example of the Holy Prophet and his companions.

It might appear to Mr. Sell a greater success that a man on a donkey should be hailed by the mobs with "Hallelujahs," while there should not be a single person with him when some adversity or trial overtakes him, but no sensible person who is aware of the deep workings of religion in the soul of a man can agree with the reverend gentleman. The true success of a religious leader consists in his producing men of a strong type of character, faithful and constant men whom no adversity should shake in their faith, and several hundreds of such excellent men the preachings of the Holy Prophet had produced in the first thirteen years of his ministry. Let Mr. Sell hearken to what Sir William Muir has to say as to the success of the Holy Prophet during this period:—

"Thirteen years before the Hejira, Mecca lay lifeless in this debased state. What a change had these thirteen years now produced! A band of several hundred persons had rejected idolatry, adopted the worship of one God, and surrendered themselves implicitly to the guidance of what they believed a revelation from Him; praying to the Almighty with frequency and fervour, looking for pardon through His mercy, and striving to follow, after good works, almsgivings purity, and justice. They now lived under a constant sense of the Omnipotent power of God, and of His providential care over the minutest of their concerns. In all the gifts of nature, in every relation of life, at each turn of their affairs, individual or public, they saw His hand. And above all, the new existence in which they exalted was regarded as the mark of His especial grace; while the unbelief of their blinded fellow-citizens was the hardening stamp of reprobation. Mahomet was the minister of life to them, the source under God of their new-born hopes; and to him they yielded an implicit submission.

"In so short a period Mecca had, from this wonderful movement, been rent into two factions which, unmindful of the old land-marks of tribe and family, arrayed themselves in deadly opposition one against the other. The believers bore persecution with a patient and tolerant spirit. And though it was their wisdom so to do, the credit of a magnanimous forbearance may be freely accorded. One hundred

men and women, rather than abjure their precious faith, had abandoned home and sought refuge, till the storm should be overpast, in Abyssinian exile. And now again a still larger number, with the prophet himself, were emigrating from their fondly-loved city with its sacred Temple, to them the holiest spot on earth, and fleeing to Medina. There, the same marvellous charm had within two or three years been preparing for them a brotherhood, ready to defend the Prophet and his followers with their blood. Jewish truth had long sounded in the ears of the men of Medina; but it was not until they heard the spirit-stirring strains of the Arabian Prophet that they too awoke from their slumber, and sprang suddenly into a new and earnest life."

This testimony from the pen of a hostile writer, who has spared no effort to throw discredit upon Islam and its holy founder, would convince every seeker after truth that the success which the Holy Prophet achieved at Mecca is quite unparalleled in the annals of sacred history, and no other prophet can be pointed out who had achieved a similar success or brought about a similar transformation. But Mr. Sell would hazard a misstatement rather than allow his pen to trace a word which might be favorable to Islam. In his very next sentence, however, the reverend gentleman contradicts himself and after attributing utter failure to the preaching of the Holy Prophet at Mecca adds: "The politico-religious development of Islam had advanced a stage, and the prospect of uniting the Arab people, as a political whole, seemed to be more possible now." Here he admits that the Holy Prophet had been successful in his preaching. He has led himself into this contradiction by his own position of attack. He wants to prove, on the one hand, that the employment of force in the propagation of Islam was necessitated on account of the failure of preaching, and then, in order to show the possibility of such a course, tells us that the Holy Prophet had already effected a union and gathered a following which prompted him to take the sword in his hand. Now let Mr. Sell point out that if the preaching of the Holy Prophet had proved a failure, where were the men with whom he could convert Arabia by force of arms, and if he had with him the powerful hosts to whom he could safely trust the conquest of Arabia, how can failure be ascribed to his preaching, for at least up to the flight to Medina,

no means besides preaching had been employed? The truth lies between these two statements. Neither had preaching proved a failure as I have shown above, nor had he assembled the powerful hosts with whom he could think of conquering a nation of warriors like the Arabians and then by means of the sword force his religion upon them. In the first important battle which he had to fight, he had no more than 313 men whom he could bring into the field, and among these were included raw youngmen who were yet in their teens, and so conscious were the Quresh of the weakness of the Muslims that though they could gather a powerful army they did not bring more than a thousand warriors with them into the field of battle. This was more than two years after the second pledge of 'Aqaba. From this pledge which really shows the wonderful devotion of the followers of the Holy Prophet and is thus an evidence of the truth of Islam, Mr. Sell in vain tries to draw a conclusion unfavorable to it.

Soon after the second pledge of 'Aqaba, the Holy Prophet gave permission to his followers to fly to Medina. "Depart unto Medina," said he, "for the Lord hath verily given unto you brethren in that city, and a home in which ye may find refuge." Preparations were made and the Muslims set out in parties, but the departures were as far as possible secret. In this flight of the oppressed Muslims, we have the clearest indication of the future intentions of their powerful persecutors. Had the Quresh not been bent upon the extirpation of Islam, they would have been satisfied with the departure of the Muslims and there would have been an end to all persecution. But like men maddened by fury they renewed their efforts which might have been slackened for a while, and persecution against the departing Muslims again raged the hottest. Their object was only to extirpate Islam and hence they could not suffer the Muslims to settle in a place where Islam might flourish. Many deeds of the cruelties of which the Quresh were guilty on this occasion are met with in traditions. Umm-i-Salma, who was afterwards married to the Holy Prophet, relates her own story of which I give the substance below:—

"When Abu Salma, (the husband of Umm-i-Salma), made up his mind to fly to Medina, he made me ride his camel along with his son, Salma, who was then a baby in my lap, and thus we set out for

Medina. Some of the people of Beni Mughira saw us, and coming up to us, told my husband to go away alone if he liked, and, seizing the camel's rope, brought me back to Mecca while Abu Salma fled to Medina. When Abu Salma's family came to know of this, they demanded the baby from Beni Mughira and the two sides made such a struggle with the baby between them that they tore off his hand. He was at last taken by Beni Abdul Asad (Abu Salma's family) while I remained a prisoner in the hands of Beni Mughira. Thus I was separated both from my husband and my child. So distressful did I feel in this condition that I used to go out every morning and weep from sunrise till sunset. Thus passed a year until one day one of my near relations passed by me, and seeing my condition took pity on me, and remonstrated with Beni Mughira for separating me from my husband and my child. Upon this I was permitted to join my husband and Beni Abdul Asad returned to me my son at the same time. With him I started alone constraining myself to the route to Medina. When I was at Tan'eem, I met Othman who asked me where I was going. I told him my story and when he came to know that I was alone, he took my camel's cord and acted as a guide, promising not to return until I was with my husband. Thus was I safely escorted to Medina."

There are many similar stories of persecution related, and the Muslims sometimes left all their property to the unbelievers when by this means they could avoid persecution and depart without molestation. Within a short time the exodus of the Muslims was complete, and with the exception of the Holy Prophet, Abu Bakr and Ali, with their families, there was not a Muslim left in the whole of Mecca. Abu Bakr would often urge his beloved master to depart also, but he always received the reply that "the Lord had not as yet given him the command to depart." His thus remaining almost alone within his enemies, while his faithful followers left him one by one, shows the depth of his faith and trust in God. An ordinary man under similar circumstances would have deemed such a step as most injudicious and perilous, but the Holy Prophet was not guided in his actions by any motive of self-interest or even by any desire of safety. To him it was God who held all power in His hands, and so long as he did not receive a commandment from on high to do a thing, he did not care what would be the consequences of his refraining from

doing it. The sure Word of God was his sole guide in all his actions, and it was this word that he was waiting to receive thus alone amidst powerful enemies whose wrath had been kindled anew by the flight of the Muslims. An uncharitable critic amazed by the astonishing course which the Holy Prophet took on this occasion suggests both good and bad motives. "Perhaps he was deferring his departure," says Muir, "until he could receive assurance from Medina that the arrangements for his reception were secure, and that his adherents there were not only ready, but able in the face of any opposition, to execute their engagement for his defence. Or, there may have been the more generous desire to see all his followers safely away from Mecca before he himself fled for refuge to Medina. Might he even be waiting with the vague surmise that divine retribution, as already threatened, was about to descend on the unbelieving city, in which peradventure even ten righteous men could not now be found." What preparations, I ask, he had made at Tayif for his protection when attended by only one follower he took a journey of seventy miles to condemn the idolatry of an idolatrous city? And if he was waiting to receive assurance of the success of arrangements made at Medina, what arrangements had he meanwhile made for his protection at Mecca? Both sides of the question must be taken into consideration in order to find out the true motive of the Holy Prophet. If he feared insufficiency of arrangements at Medina where he had two whole tribes sworn to defend him and a number of faithful immigrants who had fled from Mecca, how was it that he entertained no fear in remaining alone in a city where he had thousands of exasperated enemies but no friends with the exception of two men only? The truth is that he was waiting for the Divine commandment to him to depart, and until he received it, he did not care how many and how powerful were the enemies who surrounded him on all sides, for his sole trust was in God.

Meanwhile the Quresh had not remained inactive. They had tried to hold back the Muslims from departure, but with the exception of a few persons whom they were successful in detaining as prisoners, the flight had been completely effected. This exasperated them all the more, and accordingly an assembly of the chief men of all tribes was convened in the Dar-un-Nadwa, the Council Hall of Mecca. Two proposals that the Holy Prophet should be imprisoned

or expelled were made and rejected on account of their insufficiency to deal a death-blow to the cause of Islam, which was the only object of the Quresh, and it was at last agreed upon that a party consisting of one courageous man from every family of the Quresh should proceed to the house of the Holy Prophet and all simultaneously plunge their swords into him. Such a plan would, it was thought, involve all the Quresh families in the crime, and the Hashimites, thus being unable to take any revenge from one particular family, would be satisfied with blood-money. This party of conspirators, bent upon this murderous design, proceeded at once to the house of the Holy Prophet, and there lay in wait for an opportunity when they should be able to effect their evil purpose in the manner agreed upon. The Holy Quran refers to this subject in a later chapter in the following words: "And call to mind when the unbelievers plotted against thee, to detain thee prisoner or to kill thee or to banish thee, but while they were planning (for thy murder), God was planning (for thy safety), and God is certainly the best of planners, (and His plans are always successful)." (viii: 30). How the evil designs of the opponents of the Holy Prophet were frustrated, I would describe in the second part of this article.

To be concluded.

"The Moslem Peril."

While answering the question, 'Is there a Moslem Peril,' Professor C. H. Toy, LL.D., of Harvard University, has made some very sensible remarks in a well-known American Magazine. He first considers the conditions of the different Muslim states, and comes to the conclusion that they are too weak to threaten Europe with an aggressive attack. But a religious fanatical movement may become a greater danger than any Muslim power, and accordingly the Professor gives a deep consideration to this question. He considers the case of the African Continent first where the Senussi movement has been looked upon with suspicion. But the Professor goes into the history of this movement and assures his readers that it is a perfectly peaceful movement. He says: "The Senussi are, more or less, formally affiliated with many other orders, and their head is in effective control

of the movements of a very large body of men. It is true that these fraternities have sometimes organised dangerous insurrections. But so far as the Senussi are concerned, the fundamental principal of the great Sheikh Senussi makes it improbable that any thing is to be feared from them."

In India, the Professor sees the powerful influence of the Ah-madiyya movement. I quote his own words:—

"An interesting indication of the tendencies of Moslem opinion in India is afforded by the statements of a newly arisen Messiah, Mirza Ghulam Ahmad. He is the man who not long ago challenged Dr. Dowie of Chicago to a prayer duel, proposing that the Illinois Elijah should pray God that whichever of the two prophets was the false should die before the other. On the question of war, Ahmad has expressed himself clearly in an article published in an Indian periodical, the Review of Religions. This is what he says: 'Like the first Messiah, the last Messiah has been sent to preach his word in peace, and to abolish *Jehad* with sword (that is, propaganda by war). Time itself is warning the advocates of *Jehad* that the sword cannot satisfy the search after truth. No civilized nation of the present day resorts to the sword in religious matters, and in all enlightened countries perfect freedom is allowed in religious views. The believers in the advent of a bloody Mahdi and a warlike Messiah should not fail to see their errors under the existing circumstances. Such views are in opposition to the Divine will. Reason leads us to the same conclusion. Had it been the Divine will that the Muslims should fight for their religion, the Muhammadans should have been the foremost nation in the modern arts of war, and they ought to have excelled every other people in this matter. But they are left so far behind in martial arts, and the Christian nations are so far ahead of them, that it is vain to expect that Christianity will be ever brought to naught by the sword. From this we can also see that it is not the Divine will that Islam should be propagated by means of the sword.'

"In another place he remarks that the first *Sura* of the Quran foretells that a Messiah will appear among the Moslems after the manner of the first Messiah (Jesus)—that is he will not take up the sword, but will propagate the true religion by heavenly signs and pure teachings. He continues: 'Let the whole world bear witness

that I prophesy in the name of the Lord of earth and heaven that He will spread my followers in all countries, and make them overcome every other people by reasons and arguments.”

After these quotations, the Professor hopefully adds that “there is reason to believe that this view of the *Jehad* is shared by all the intelligent Moslems of India, and that under existing conditions a Moslem insurrection there, is in the highest degree improbable, if not quite impossible.” I do not doubt the truth of this statement, for no sensible Muslim can entertain the erroneous belief which has so long been a disgrace to its adherents that the superiority of Islam will be established by the sword at the appearance of the Mahdi and Messiah. This is due largely to the wholesome influence of the Ahmadiyya movement whose reasonable and clear explanations of the doctrine of *Jehad* and the advent of Mahdi and Messiah have done important service in clearing Islam of these charges. Some time back, “The Moslem Peril” was the subject of a leader in a Newzeland paper, the Auckland Star, and there too the writer declared his trust in the behaviour of the Indian Muslims and recognised the good influence of the Ahmadiyya movement. Speaking of India, the writer said: “Quite recently a new Moslem Messiah, Mirza Ghulam Ahmad has arisen in India, and has been propagandizing among the Muhammadan races. But this new apostle of the faith declares that the last Messiah has been sent to preach his word in peace, and to abolish the *Jehad* or proselytising by the sword.” These views of Islam will, I am sure, soon remove the misconceptions concerning Islam which Christendom has inherited generation after generation.

Notes and Comments.

I have often remarked that the ultimate effect of Christianity has been to make men bend low upon the cares and anxieties of the world, and to generate in their hearts, not the love of God, but the love of this world. From the highest dignitary of the Church to the poorest layman, every one is trying to seek the comforts of this world, and though they often preach, but never think, of a life beyond the grave. A writer in a recent issue of the *Contemporary Review* suggests the means by which this present life may continue, if not for ever, at least for hundreds of years. How vain are the desires of Christendom!

He writes: "Now why should we not endeavour to live by auto-suggestion, instead of dying of it? We might keep before our eyes numerous examples of healthy and robust longevity and let our consciousness be invaded and conquered by the possibility of living beyond a hundred years. When we think over their case, we realize that it was the suggestion of force, the innate conviction that resistance is possible, together with the absence of depressing ideas, which chiefly contributed to the preservation of their health and their prolonged life. So that we see how important it is to shut the door of one's heart, or rather of one's brain, to all injurious ideas as to stingy limits to life. The properly-used forces of our mind may render us important services with regard to the prolongation of life. There is no doubt that ill-directed suggestion shortens it. Arrived at a certain age we poison ourselves with the idea of or with thoughts about our approaching end. We lose faith in our own strength and our strength leaves us. Our unreasoned fears, by demoralizing our minds, only accelerate the destructive advance of old age and death. In facing them with the careful consideration worthy of a well-informed man, we remove our limits."

How antithetically opposed is Christianity to Islam, for while the former tells us to concentrate all our thoughts upon this ephemeral life, the latter enjoins us to be most careful of our hereafter. The Holy Quran has prophetically described these vain desires of the Christians with wonderful precision. It says: "To be kept alive a thousand years would one of them desire, but even if he is preserved to such an age, he shall not thereby escape the evil consequences of what he has done." The truth is that of most of those, who desire to live so long by thinking wholly of the longevity of life, the world would be glad to get rid before they are even three score and ten. Neither does the Holy Quran tell us to desire that our lives should be shortened, for it requires us to lead a life for the benefit of our fellow-beings, and then states the beautiful law whose truth none can question: "And as for what profits man, it stays on earth" (xiii: 18). The Holy Quran, therefore, tells us to make ourselves profitable to men if we will have our lives lengthened, but it does not tell us to be engrossed with the ideas of there being no end to this life, for such ideas must lead to demoralization, and the sooner such a life ends, the better it would be in the interests of humanity. But Islam tells not to forget even for a single moment that our life here may at any time come to an end, and that therefore we should always be prepared for a journey to the next life.

The *Sunday Strand* tells us that at present there are only 15,460 missionaries working for the conversion of the heathen, but that in order to evangelize the whole world, a force of 903,000 is needed, for which an annual expenditure of £223,000,000 would be required. We are told that at present only £320,000 are spent annually. As I have shown in the last issue, treasures of money and forces of men may

conquer countries, but they cannot conquer their religions. If every Christian living on the face of the earth were to become a missionary, still the conversion of the whole world must remain to the Christians as a dream which can never be fulfilled. Christianity must revise its doctrines and make them acceptable to reason if it wants them to be accepted by the world. At present the outlay of £320,000 annually is bringing far less men into the Christian fold than those who 'getting disgusted with its dogmas' are leaving its ranks.

The *Arya Patrika* of Lahore has a leader on "Why do the People of India reject Christianity," which is based on an article under the same heading in the last issue of this magazine. While the writer endorses the greater part of that article, and considers the reasons given therein acceptable to "each and every right-thinking person," he finds fault with the claims of Islam as advanced therein. He tells us that "Islam was never meant for the world," but he does not tell us how he has come to know of it. That it took its root among "the Arabian Monads who were going day by day into the depths of degradation" does not show that it was not meant for others. Islam has from the very beginning claimed to be a universal religion, a religion meant for the whole world, and this assertion is contained in the very first utterances of the Holy Prophet. What I said was that every people had either taken a tribal god or gods besides the true God, as is the case of the Christians and the Hindus, or their conception of the Divine Being was low, as is the case of the *Arya Samaj* which holds that God did not create matter and soul, but that Islam gives the noblest and highest conception of the Divine Being which is unapproached by any other religion. Unable to refute this argument the writer falls back on the trite objection relating to polygamy. This subject I have fully dealt with in the last year's issues of this magazine, and it is a pity that the writer puts forth the commonplace objection notwithstanding its clear elucidation. "Can a sane person," he asks, "assert that a religion which sanctions polygamy can ever be the religion of the civilized communities?" But it is a fact that the so-called civilized societies which prohibit polygamy have been obliged to sanction such impure practices as *Niyog* and prostitution. So hostile a critic as Dr. Margoliouth admits the necessity of polygamy in his recently published work when he says that "polygamy is itself an attempt at solving a problem which Indo-Germanic nations solve by harbouring prostitution," and I should add, which the *Arya Samajists* solve by harbouring adultery under the name of *Niyog*. If the *Arya Patrika* is really in earnest, I would propose that he should open his columns for a discussion on polygamy, and I would open mine for a discussion on *Niyog*. For facility I would further propose that he should first state the objections which he has against polygamy in his paper and then publish my refutation of his objections with such comment as he likes. Similarly I would first state the objections against *Niyog* in

this magazine and then publish his reply to them with such comment as I think proper. Further replies may be admitted if necessary for the elucidation of the question and the readers of these papers will then be in a position to judge the merits of the controversy.

No other country in Christendom affords so many facilities for obtaining divorce as the United States of America. The following note in the *Truth Seeker* shows how boldly Christian preachers are defying the authority of the Gospels:—

“Peculiar grounds are given by Alfred W. Nichoalds, a religious worker of Kansas city, Mo., in a suit for divorce which he has instituted. He declares that his wife makes faces at him when he says grace at table and interrupts his orisons with frivolous talk. Mrs. Nichoalds appears to be an unbeliever; if so, the husband must be a burden to her nerves, and out of sympathy for the afflicted woman all kind-hearted persons must hope that he will get his divorce.”

One wonders what verse of the Gospels may have been quoted in support of the claim. Or, is it that Jesus did not understand the law of divorce aright?

Review.

The Lays of Love and War by John Parkinson (Muslim name, Yehya-an-Nasir) contains some beautiful poems on Islamic subjects. Among these may be mentioned, the landing of the Omeyyad, the Death of Khalid Ibn Walid, the Last of the Goths and the Sons of Islam. The book may be had from the author whose address is Kyleswell, Kilwinning.

A Prophecy concerning Bengal.

A revelation of the Promised Messiah, dated 11th February 1906, says:—پہلی بنگالہ کی نسبت جو کچھ حکم جاری کیا گیا تھا اب انکی—
 د لاجری ہو گی, *i.e.*, “Relating to the order that had been given concerning Bengal at first, they (*i.e.*, the Bengalis) will be conciliated now.”

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