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THE REVIEW OF RELIGIONS.

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
نَحْمَدُهُ وَنُصَلِّي عَلَى رَسُولِهِ الْكَرِيمِ

Usury, II.*

ATTEMPTS TO LEGALIZE USURY.

All those who have made attempts to legalize usury in certain cases have laid great stress on alleged obscurity of the significance of the word *riba* as used in the Holy Quran. There is not the least ground for such assertion. The obscurity in the meaning of *riba* is introduced when it is sought to introduce into its significance a conception besides that of lending money at fixed rates of interest. The Muslim lawyers generally mention two kinds of *riba*, the one ربا للنسيئة which signifies interest obtained in the case of a delay of payment, and the other ربا الفضل which signifies interest obtained in a hand to hand transaction in a barter of two things of the same kind, for instance, an addition that is obtained by exchanging wheat for wheat or ready money for ready money. Hence arises the discussion as to the meaning of *riba* which is prohibited by the Holy Quran. But this discussion cannot be made a pretext for legalizing usury, for no lawyer has ever expressed any doubt as to the fact that the lending of money at fixed rates of interest falls within the meaning of *riba*, which in technical language is called ربا للنسيئة. The whole discussion of the lawyers centres in the point whether ربا الفضل i.e., the exchanging of one thing for more of the same kind, is or is not included in the Quranic prohibition, and it has, therefore, no bearing on

* The word *usury* shall in this article, as in the previous one, indicate the lending of money at a fixed rate of interest, unless a different meaning appears from the context.

the question of the prohibition of usury. But it may be well to remark here that the prohibition contained in II, 275-280 does not appear to include the second kind of *riba* which does not fall within the definition of usury, because it is not *riba* in the language of the Holy Quran. These verses clearly deal with a sum of money lent which is spoken of as the *rds-ul-mdl*, i.e., the principal sum, and *rib.a*, i.e., the interest accruing thereon. The prohibition of the exchange of unequal quantities of the same thing rests on traditions and is not at all included in the Quranic injunctions relating to the prohibition of *riba* which there signifies only usury.

The taking of *riba* which the Holy Quran prohibits was a well-known and common practice among the Arabs before the advent of Islam. The practice of taking *riba* in the days of ignorance is thus described by the well-known commentator Razi: "They used to lend money on condition that a fixed premium was paid thereon at the end of each month, the principal sum remaining undiminished. When the time fixed for the payment of the debt elapsed, the principal sum was demanded from the debtor. If he could not pay it, he was given further time on the same condition as above." The significance of *riba* on debts being so well-known we can hardly credit the report which attributes to Caliph Omr the saying that he was not certain what *riba* meant because the Holy Prophet had not explained the significance of *riba*. There is no doubt, that the concluding verses of the second chapter are unanimously attributed to the closing period of the Holy Prophet's life, but it is preposterous to assert that the Holy Prophet had no time to explain what *riba* meant. Years, months or days were not required for such explanation and it could have been given in a minute. The word was one of daily use among the people and required no volumes to explain it. If there was any doubt as to its significance, it could have been removed in an instant. If the word had any significance other than its ordinary significance, the Muslims could not have been kept ignorant of it. Was it possible that the Holy Quran should peremptorily order the Muslims to forsake usury and tell them that if they did not do it, they should prepare themselves for war with God and His Prophet, while they should be totally ignorant of what *riba* meant, and both the Holy Quran and the Holy Prophet should never explain its meaning

while denouncing it in the strongest terms? This is a most absurd supposition. It is sheer ignorance to say that the Holy Quran left any of its injunctions so obscure that the Muslims remained uncertain as to what it meant. One writer on this subject, the author of the *Rauzur Ruba fí Haqíqat-ir-Riba*, indeed asserts that there are injunctions in the Holy Quran whose significance is doubtful, but the only examples he gives of such ambiguity are the commandments enjoining *saldt* (prayers), *saum* (fasting), and *zakdt* (alms). But the man must be an ignoramus who holds that the companions of the Holy Prophet had ever any doubt as to the significance of *saldt*, *saum* or *zakdt*. And if the Holy Prophet explained these terms as soon as he gave injunctions concerning them, why did he not explain *riba* as soon as he gave an injunction concerning its prohibition if it really required to be explained? The truth is that it was so well-known a practice that it required no explanation.

Moreover, there is no truth in the assertion that the Holy Prophet had no time to explain the meaning of *riba*. It was after the revelation of these verses that he went on his last pilgrimage to Mecca, and there delivered a long sermon to the assembled hosts in the course of which he remarked: "Beware! all *riba* taken in the days of ignorance is forbidden to you; for you are the principal sums of your money: wrong not and you will not be wronged. Beware! all blood shed in the days of ignorance is declared as put down, and the first blood that I put down is the blood of Háris, son of Abdul Muttalab" Then said he, "Have I declared the message?" and the audience replied in one voice: "Yes, indeed thou hast." This question and answer were repeated thrice, after which the Holy Prophet said thrice: "O Lord! bear Thou witness." This tradition, which I have taken from Abu Daood, is accepted by all authorities and none has questioned its truth. It shows clearly that the people were well aware what *riba* meant, for the Holy Prophet told them clearly that the *riba* of the days of ignorance was abolished. What that *riba* was I have already stated. The mention of the principal sum in this sermon too shows that the *riba* contemplated was usury. Here, moreover, the Holy Prophet repeated thrice the question, whether he had completely delivered his message, and each time received the satisfactory

~~answer that he had. Now if *riba* was a word of dubious significance,~~

the people should have at once replied that he had not as yet explained to them what *riba* was and that, therefore, he had not delivered his message as yet. There is no doubt that Omr was also in the audience, and if he chose to remain silent on this occasion, he could not afterwards say that the significance of *riba* had not been explained by the Holy Prophet.

Various other traditions regarding *riba* show that the alleged obscurity in the significance of this word is an idle thought. Traditions admittedly authentic, as the practice of the whole Muslim world from the earliest days of Islam shows them to be, speak of *riba* in words which clearly indicate that not the slightest doubt existed in the minds of the early Muslims as to its significance. A tradition which is related in almost all works of authority on the traditions of the Holy Prophet says that "the Holy Prophet, may peace and the blessings of God be upon him, cursed the devourer of *riba*, its payer, the writer of an agreement of *riba* and the witnesses thereto." It is impossible that all these interdictions should have been listened to by the Muslims without ever knowing the exact significance of *riba*. There is another tradition in the Bukharee reported by Masruq from the illustrious Ayesha, the mother of the faithful, to the effect that "when the closing verses of the chapter *Al-baqra* were revealed, the Holy Prophet recited them to the Muslims in the mosque and after this he prohibited trade in intoxicating liquors." From this tradition we learn that the Holy Prophet lived long enough after the revelation of these verses to check another evil, and, therefore, no sensible person can say that he had no time to explain what *riba* was, if such explanation was indeed needed. The author of the *Rauz-ur-Ruba*, who makes a futile attempt to legalize usurious agreements between Muslims and non-Muslims in countries like India where a non-Muslim government holds the reins of power in its hands, draws a strange conclusion from this tradition, to which I will refer later on. But I would add here that he has been unable to grasp the meaning of this tradition and has failed to see the connection between the prohibition of usury and the prohibition of the sale of intoxicating liquors. The fact is that the injunction which prohibited usury allowed trade and hence a particular kind of trade which was harmful to society was forbidden after this

injunction was given. In the verses which prohibit usury, we also read : *والله اليبع وحرم الربوا* i.e., "And Almighty God has allowed selling and forbidden usury." Now since *al-bai'* (selling) included all kinds of trade, just as *al-riba* (usury) included all kinds of usury on money lent, therefore the Holy Prophet thought it necessary to prohibit trade in intoxicating liquors which was extensively carried on in Arabia in the days of ignorance. Here we have, therefore, an exception to the general permission of trade contained in these verses, from which we may justly conclude that if the Holy Prophet had thought any exception to the prohibition of usury to be necessary, he would have stated it as well. From this we also see why the Holy Prophet forbade trade in intoxicating liquors after the revelation of these verses. There is another tradition related in the Bukharee as well as other authentic works in which the Holy Prophet is related to have seen a vision in which he saw a man standing in the middle of a rivulet of blood, and when he tried to come out of it, a stone was cast at him by another man. This vision, the tradition tells us, was interpreted to him by the angel as indicating a usurer.

All these traditions show clearly that the prohibition of usury had been in existence long enough for all these interdictions to have been given. When we come to the Holy Quran, the conclusion already reached becomes still more clear. It is not only at the end of the second chapter which is said to have been revealed in the closing days of the Holy Prophet's life on this earth that we find usury prohibited. The prohibition is contained directly or indirectly in other verses admittedly revealed at an earlier period. For instance, in the 129th verse of the 3rd chapter we read : "O ye who believe, devour not usury increasing it again and again." This verse prohibits usury directly, and except as to the strength of the language of the verses quoted previously, no other difference can be pointed out as to the nature of the prohibition contained in these two places. There is not the least evidence to show that this verse was revealed as late as the concluding portion of the second chapter. Hence we have conclusive proof that the taking of usury had been prohibited long before and that the significance of the word *riba*, which unvariably is the word used by the Holy Quran to indicate the conception of usury, was clearly understood by the companions

of the Holy Prophet. Similarly in iv : 159, the Jews are condemned "because they have taken usury though they had been forbidden it," which indirectly conveys an injunction to the Muslims to refrain from taking usury. In a yet earlier chapter which was revealed at Mecca, *riba* or usury is spoken of in denunciatory terms. The 38th verse of the chapter entitled *Al-Rum* runs thus: "And whatever ye put out at usury to increase it with the substance of others shall have no increase from God: but whatever ye give in alms as seeking the face of God—these are they to whom it shall be doubled." It is impossible to conceive that the Muslims had all this while been listening to these denunciations of *riba*, without ever attaching any definite significance to that word. As regards the repetition of the injunction, it cannot be made a ground of objection, for the important injunctions in the Holy Quran are always repeated, some of them even hundreds of time. All men are not equally ready to forsake their interests for the sake of God, and it is only by repeated admonitions that they are awakened.

It is clear from the above that the companions of the Holy Prophet could not remain in doubt as to the significance of *riba*, and no tradition can be accredited which contradicts this conclusion. The words of Caliph Omar do not, however, support the theory of those who legalize usury. His words as recorded in the Ibn-i-Maja are : وان اخر ما نزلت اية الربا وان رسول الله صلى الله عليه وسلم قبض ولم يفسر لنا فدعوا الربا والريبة "The last of what was revealed was the verse relating to *riba*, and the Holy Prophet, may peace and the blessings of God be upon him, died and he did not explain to us, so give up *riba* and doubting." The meaning of these words is, I think, clear. Omr, peace be on him, tells us that the Holy Prophet did not explain *riba*, so both *riba* and doubting its significance should be given up. He did not mean that the word *riba* had a doubtful significance, for in that case he could not have himself enjoined the Muslims to give up *riba*. His telling the people to forsake *riba* shows clearly that he had a definite conception in his mind as to what *riba* was. He, no doubt, affirmed that *riba* had not been interpreted, but what he meant was that the significance of *riba* was so clear that the Holy Prophet did not think it necessary to explain it, and, therefore, he did not explain it. He meant

to say that if there had been the least doubt as to its significance, the Holy Prophet would not have left it unexplained, because as a rule, as in the case of fasting, prayers, &c., he explained the injunctions which required any explanation. Omr's enjoining the Muslims to give up doubting the significance of *riba* leads us to the same conclusion. The word, he said, was too clear, and no doubt could be entertained as to its significance, therefore *riba* and doubts should both be given up. Had he himself any doubt, he could not say to the people that all doubts should be given up. The author of the *Majma'-i-Bihār-ul-Anwār*, the dictionary of traditions, explains this point thus: "And in connection with the word *riba* we have also to explain the saying *آخر ما نزلت آية الربا فدعوا الربا ولا لربا* 'The last of what was revealed was the verse relating to *riba*, so give up *riba* and doubting. The reference here is to the verse: 'Those who devour usury shall not stand, &c., (ii: 276). The meaning of the saying is that this verse was not abrogated, nor was it of a doubtful significance, ~~therefore the Holy Prophet did not explain it as giving rise to doubts~~ to legalize usury. This is what *reebat* means."

I would not have given so much space to this discussion as to the saying of Caliph Omr had it not been for the importance given to it by those who have made attempts to legalize usury. As a matter of fact, as I have shown above, it is this very saying which condemns all artifices to legalize usury, such being the true significance of the word *reebat* which Omr condemns. Sir Syed Ahmad Khan begins his article on usury with this saying and the author of the *Rauz-ur-Ruba* lays great stress upon it, while, strange to say, it is this very saying which cuts all attempts to legalize usury at the roots. The significance of *riba* is thus clear beyond all doubts, and having done with it, I may now proceed to consider other arguments given in support of the theory of the legalization of usury. Among these the views of Sir Syed Ahmad Khan as expressed in his commentary on the Holy Quran may be considered first of all. His explanation of the word *riba*, or the particular form of it called *riba-an-nasiat*, is taken from the commentator Razi, after which he adds: "This kind of *riba* which was in vogue among the Arabs of the time of ignorance is met with identically among the usurious money-lenders of India,"

and then giving several modes in which usury is practised in this country, he says: "These are all the cases of the *riba* which is spoken of in this verse and undoubtedly this *riba* is prohibited." This admission leaves hardly any room for a saving clause, but Sir Syed Ahmad here adopts a curious mode of reasoning. He admits ~~that the injunction given in the Holy Quran, "Almighty God has~~ prohibited usury" is in general words, but he then says that limitations may be placed upon this general injunction by contextual considerations. The injunction relating to the prohibition of *riba* is, in his words, "limited only to cases in which *riba* is taken from people, sympathy and goodness towards whom is enjoined by the Holy Quran." His argument for this assertion is that the prohibition relating to *riba* is mentioned immediately after the injunction to give alms to those in distress. "Almighty God speaks of those who expend their property on the poor and those in distress, and mentions the meritoriousness of their deed, and along with it He speaks of those who instead of doing goodness take usury from them. The context, therefore, shows clearly that in this verse only those people are spoken of who took usury from those in poverty and distress, and the prohibition related only to this kind of usury which was taken from those who deserved to be sympathised with and on whom pity and compassion should have been taken."

~~That the argument given by Sir Syed is so poor and faulty as to~~ be refuted at any length will be seen by any one who gives it the slightest attention. If limitations could in this way be placed upon the general injunctions of the Holy Quran, almost none of the important injunctions would have a general application. A simple analysis of his argument shows its ludicrousness. What Sir Syed says is in effect this, that since the Holy Quran speaks of almsgiving and of the prohibition of usury one after the other, and since alms must only be given to those in distress, therefore the devouring of usury is also prohibited only in the case of those in distress. Besides, the Holy Quran has on this very occasion falsified the theory by further remarks on usury. It says: "O ye who believe! fear God and abandon your remaining usury, if ye are believers; but if ye do it not, then hearken for war on the part of God and His apostle: but if ye repent, ye shall have the principal

of your money. Wrong not and ye shall not be wronged." Now mark the following words: "But if the debtor is in distress, then let there be a delay until there be a time of ease for him: but if ye remit as alms the principal sum in such a case, it will be better for you, if you know it." (ii: 279-281). These verses show clearly that in prohibiting usury the Holy Quran contemplated the case of debtors who were *in distress* as well as those who were *not in distress*. In the case of the debtors of the first kind, it enjoined not only that the creditor should not be entitled to usury from them, but also that he should grant them a delay in the payment of the principal sum, and even recommended its remission as alms, while in the case of the second class of debtors, the creditor could claim the principal sum at once, but he was prohibited to claim usury. It is surprising to find a man of the learning of the late Sir Syed asserting in the face of this plain testimony from the Holy Quran itself that the prohibition of usury related only to debtors in distress and not to those who were in easier circumstances.

The mistaken views of Sir Syed Ahmed Khan on most religious questions are due to the fact that instead of making his principles follow the Holy Quran he tries to make the Holy Quran follow his ~~principles. He first formulates a belief under the materialistic~~ influence of Western civilization, and then seeks to dub it a Muslim doctrine, though in doing so he may be contradicting the plain words of the Holy Quran. It is this course that he has followed in his attempt to legalize usury, for if he had reflected upon the various verses of the Holy Quran relating to usury before deciding what course he himself should take, he would have never made the general injunction prohibiting usury subject to limitations which are the outcome of his mind only. Again, when he considers the question of usury from the point of view of the loss which it inflicts on humanity— it is the views of the European Moralists that he follows and not those of Islam. "*Riba* (usury) is really," he says, "an evil practice and in many cases inflicts serious injuries upon the social and moral conditions of humanity. *Riba*, when the practice is followed as a profession, as is the case of the usurious money-lending people, has a very mischievous effect upon social conditions. The person who holds money in his hands does not employ it for the betterment of his country and

the improvement of trade, but employs it to draw money out of the pockets of the people of his own country. The usurer becomes idle, and, instead of adding to his wealth by his own labour and hard toil, he takes from others what they have won with their labour and hard toil.....There is another case of *riba* which is still more dangerous to morality and which subverts all ideas of spiritual goodness. This case is certainly that of fighting with God and His apostle. It is the taking of interest from those who are poor and in difficulties and distress, and who borrow money not for luxury or comfort, but for bare sustenance. This is quite against human sympathy and goodness to the poor." Such are the harms of *riba*, and these are sufficient reasons for its prohibition, but as I have said above, Sir Syed here makes a departure from the principles of Islam which strike at the root of evils, and follows the Western moralists who permit them to a moderate limit which is however only imaginary. He says that the Holy Quran only contemplated cases of usury which wrought distress, and that, therefore, cases of usury where no harm can be seen must be permitted. If this principle is followed, I do not see what objection could Sir Syed have to drinking being allowed to a moderate degree, because it can be argued in a similar manner that it is only excessive drinking the harms of which can be seen manifestly. But as already remarked, the Holy Quran strikes at the root of evils, under which heading drinking, gambling and usury fall. It does not say that such and such evils may be allowed to prevail to such and such a degree, for when once the door is opened they cannot be kept within limits. One need only cast a glance at Europe to be convinced of the truth of the Islamic principle. I have discussed this point at length in the last issue, and to repeat those arguments here would be only waste of time.

Among the cases which Sir Syed regards as exceptions to the Quranic injunction prohibiting usury, he mentions the case of well-to-do persons who borrow money for luxurious purposes. He thinks that the Holy Quran does not prohibit the taking of interest on money lent to such persons, but hastily adds, "though lending them money may sometimes be against the laws of morality." The question is, how the taking of interest from them is in consonance with the laws of morality if the mere act of lending them money is against such

laws. Nor is it true that the lending of money for luxurious purposes is only "sometimes" harmful. I think that one of the objects of the Holy Quran in prohibiting usury was to make the borrowing of money for extravagant purposes more difficult, for according to the morality taught by the Holy Quran, assisting a man in his extravagance is a sin. Besides it is easy to see that while our sympathetic feelings are roused by seeing our brother in distress, whom we will, therefore, be ready to help in every possible manner within our means, and, therefore, while such a person will be helped with a free gift or a loan in a society where usury is forbidden, the person who borrows money for extravagant purposes will not be able to secure a loan, and thus the prohibition of usury will be an effective check against extravagance. Thus, if the principles of the Holy Quran are acted upon, the poor and the extravagant are both helped to a better state, but if usury is permitted, it will ruin both, the one by making him more distressed, and the other by making him more extravagant. It is clear, therefore, that there is as much harm in lending money at interest to the extravagant as to those in distress. Moreover, Islam does not only condemn the taking of usury, but also the paying of it, and therefore the person who lends money at interest to an extravagant person at least assists him in breaking the rule of not paying usury.

The second exception mentioned by Sir Syed is that of commercial and banking interest. The harms of this practice have been explained in my first article on usury and the reader may refer to it. The prohibition of usury would not in any way interfere with the progress of commerce and it would make trade more beneficial to the public, while banks may be established entirely on commercial lines. As regards the ease alleged to be afforded in the transmission of money from one place to another, I do not see that there would be any difficulty if instead of interest commission is charged.

The third exception is stated to be that in which the Government should take a loan. One side of this question, *viz.*, that in which such loans may be taken for the internal improvement of the country, as irrigation or railroads, may appear attractive, but a little reflection would show that the greatest harm has proceeded to humanity from this source. Wars are undertaken on trivial excuses because the

funds can be easily obtained by borrowing enormous sums. Had not Japan and Russia been able to get such loans, hundreds of thousands of lives would have been saved and the two nations would not have been subjected to the heavy burden of loans on which enormous sums of interest must be yearly paid. A Government which cannot get loans on interest would not undertake a war unless the peace of the nation is in danger, and in such a case the whole nation would rise equal to the occasion and be able to defend itself against the encroachers without being in debt. The European nations are madly competing with each other in costly additions to their armaments owing to the facility of obtaining national debts. They never pause to think what are the consequences of their mad competition. The public debt of the United Kingdom stood in 1900 at £628,978,782 to which the Boer war brought an increment of another 159 millions sterling. France owed in 1900 more than 1,086 millions sterling, Russia, 656 ; Italy, 586, Spain, 433, Austria, 358 and so on. The total indebtedness of the world in 1898 was computed to be more than 6,432 millions sterling, to which must be added the debts incurred by the United Kingdom in the Boer war and the enormous debts of Russia and Japan incurred in the Russo-Japanese war. The only Muslim power of any importance, *viz.* Turkey, has also been obliged by the constant aggression of the Christian powers to incur a debt of 170 millions sterling which is, however, nothing compared with the enormous debts of the great Christian powers. India also owes a debt of 210 millions sterling to which the Frontier wars have largely contributed. How much happier would the world be if the interest that is now paid on these debts which cannot be less than 320 millions sterling should be applied for the relief of the poor or for other acts of public benefit. There is no doubt that if usury had been strictly prohibited, these debts would never have been incurred, for as a matter of fact they have been piled up by unnecessary wars and the facility of obtaining debts on interest. The United Kingdom alone, to say nothing of the other European powers, pays more than 23 millions sterling of interest annually on debt incurred before the Boer war. Consider the good that could have been done to the poor or the public if that sum that is now annually given away as interest were made better use of. So far, then, as facts lead us, we see

that the principle of borrowing money at interest has done no good to states and has only brought about the loss of hundreds of thousands of valuable lives and the waste of enormous sums of money by unnecessary wars, of which two recent wars, the Boer war in South Africa and the Russo-Japanese war, may be taken as examples. The more sensible among the Europeans are now getting tired of the madness of going on increasing navy and army, and proposals of peace are now and then seriously advanced. I think that Europe can have no better guarantee of peace than a unanimous agreement to uproot usury, for when once this evil practice is stopped no nation will be prepared to assist governments by private resources for unnecessary wars.

It will appear from this that even those cases of usury which Sir Syed Ahmad Khan considers to be the unmentioned exceptions to the general injunction of the Holy Quran as not being productive of harm are really working a great mischief and seriously injuring the progress of human society. Having done with his views, I may now proceed to consider other attempts to legalize usury in India particularly. These attempts are based only on the theory of a distinction between what is called the *dar-ul-harb* (i.e. the country of war) and the *dar-ul-Islam* (i.e. the country of Islam). In the technical legal definitions of later Muslim law, the *dar-ul-Islam* is a country in which the supreme government is Muslim and the *dar-ul-harb* is a country in which the supreme government is in the hands of non-Muslims. The *dar-ul-Islam* becomes a *dar-ul-harb* only when it satisfies the following three conditions. Firstly, that it adjoins a *dar-ul-harb*, there being no village between the two which is in the hands of the Muslims. Secondly, that its supreme government falls into the hands of those who are at war with the Muslims. Thirdly, that there should be no Muslim or zimmi (a non-Muslim subject of a Muslim government who enjoys protection under that government) in that country who has the same security there as he had before. These definitions only show us that the Muslims in those early ages had no security under non-Muslim governments, and by some legal subtlety the Muslim lawyers had probably as early as the third century of Hejira legalized the taking of interest from the non-Muslims in a *dar-ul-harb*.

With the ascendancy of the Muslim power, the *dār-ul-harb* became, from being a country at war with the Muslims, a country under a non-Muslim ruler, but the exception made in the case of *dār-ul-harb* was still allowed. I do not intend to go through the legal quibblings of the Muslim lawyers, but will discuss the subject only on the basis of the true teachings of Islam as contained in the Holy Quran and the practice and sayings of the Holy Prophet.

Neither the Holy Quran nor the traditions of the Holy Prophet point out any distinction between *dār-ul-harb* and *dār-ul-Islām* in regard to the prohibition of usury. Nor is any trace of these two names met with in the Word of God or in the sayings of the Holy Prophet. The only verses of the Holy Quran which throw light on the subject of the dealings of the Muslims with the non-Muslims, are lx: 8, 9, which run as follows: *فلا يذبحكم الله عن الدين لم يقا تلوكم* *اي الدين ولم يخر جوكم من دياركم ان تبروهم و تقسطوا اليهم* *ون الله يحب المقسطين* . *انما يذبحكم الله عن الدين قا تلوكم في الدين* *: اخرجوكم من دياركم وظاهروا على اخراجهم ان تولوهم ومن* *يتو لهم فاولئك هم الظالمون* "God doth not forbid you to deal with kindness and fairness towards those who have not made war upon you on account of your religion, or driven you forth from your homes verily God loveth those who act with fairness. Only doth God forbid you to make friends of those who, on account of your religion, have warred against you, and have driven you forth from your homes, and have aided your expulsion and whoever maketh friends of them, they are evil-doers." These verses prove several points. Firstly, they show, although this point is not relevant to the present discussion, that the unbelievers made wars upon the Muslims to make them forsake Islam and the latter had only to defend themselves. This chapter belongs to the revelations of the latest period, and therefore, the statement made at this period that the unbelievers made wars upon the Muslims on account of their faith must be taken to be conclusive historical evidence of the nature of wars which the Muslims had to undertake. Secondly, they show that the Muslims were enjoined not to deny any act of goodness and sympathy to the non-Muslims only on account of their professing a different religion. Thirdly, it is clear from these verses that friendly relations were forbidden with the unbelievers who made war upon

the Muslims and expelled them from their homes and thus aimed at the extirpation of Islam and the destruction of the Muslim community. Fourthly, the Holy Quran does not speak of any distinction between the *ddr-ul-harb*, i. e., a country under a non-Muslim ruler, and the *ddr-ul-Islam*, i. e., a country under a Muslim ruler. The only distinction which it states is that between non-Muslims who are making war upon the Muslims, and non-Muslims who are not making such war. In respect of treatment it tells us that to people belonging to the latter class no act of goodness should be denied, and that with those belonging to the former class, no friendly relations should be entertained. Muslims and non-Muslims may, therefore, either be living in peace or at war. In the latter case, no transaction of the nature of borrowing and lending money which involves friendly relations, is permitted, and when loans cannot be given to them, it is absurd to think of taking interest from them. In the former case, the treatment of the Muslims with the non-Muslims should be one of kindness and sympathy as between Muslims and Muslims, and therefore no interest can be taken on money lent to them as in the case of the Muslims. It does not appear from the Holy Quran that there is a third case in which the Muslims should have friendly relations with the non-Muslims and yet treat them unlike their own brethren.

We may presume from the verses quoted above that the name *ddr-ul-harb* was at first given only to countries at war with the Muslims though usurious transactions which implied friendly relations were not permitted with them. On what basis the Muslim lawyers legalized usury between Muslims and non-Muslims under a non-Muslim ruler, I am not able to understand. No verse of the Holy Quran permits it, and there is no tradition even which should lend a support to this theory. The solitary report on which the whole Hanafi law seems to be based, and which the author of the *Rauz-ur-rubā* quotes as the first testimony to the legalization of usury runs thus: "Yaqoob says that some of the *Mashdikh* reported from Makhul who reported from the Holy Prophet, may peace and the blessings of God be upon him, that there is no *ribā* between a Muslim and a non-Muslim in *ddr-ul-harb*." This tradition is not trustworthy, and Imam Shafai says of it that it cannot be accepted.

Makhul, who is said to report from the Holy Prophet, never saw the Holy Prophet, and was only a *taba'î*. The chain of narrators is not given. All these facts are sufficient to prove its unreliability. Moreover, the report according to which Omar is related to have said that the Holy Prophet did not explain the word *riba* contradicts this tradition, and that is certainly more authentic than this. The second tradition which is alleged to support the legalization of usury in India has already been quoted and the error in its interpretation pointed out. It runs thus: "Ayesha, may God be pleased with her, says that when the last verses of the *Baqra* were revealed, the Holy Prophet, may peace and the blessings of God be upon him, read them in the mosque and then forbade trade in intoxicating liquors." The author of the *Rauz-ur-rubâ* draws from this tradition the strange conclusion that up to that time Mecca was *ddr-ul-harb* and that trade in intoxicating liquors was accordingly permitted there, and he regards this as a testimony for the legalization of usury in *ddr-ul-harb*. It is all a conjecture. Mecca had long been a Muslim city, and there is no evidence that trade in intoxicating liquors had been permitted in Mecca on account of its being a *ddr-ul-harb*. I have already explained the true significance of this tradition and need not repeat it here.

The most important point to bear in mind, however, is that the Holy Quran does not anywhere say directly or indirectly that usury is permitted in *ddr-ul-harb*, nay it does not even speak of a *ddr-ul-harb*. It prohibits usury and makes no distinction as to places. It nowhere says that usury is prohibited under a Muslim ruler and allowed under a non-Muslim ruler. But the author of the *Rauz-ur-ruba* undertakes to give proof of his assertions from the Holy Quran and makes the most ridiculous attempts. His first argument is that the Holy Quran tells us: "O ye who believe! do not eat up your properties among yourselves unjustly." This, he tells us, is an injunction to the Muslims not to eat up the properties of other Muslims unjustly, from which he draws the most hateful conclusion that the properties of non-Muslims may be eaten up unjustly. It is beliefs like this that have brought the downfall of Muslims and made them look like savages having no

sense of justice. Thus does he justify not only usury in India, but even gambling, theft, extortion and dishonesty (see page 34 of *Rauz-ur-ruba*). And if the Muslims are met with in greater numbers in gaols, it is because of the teachings of such Maulvis who while posing to be exponents of the Muslim law are inculcating principles which Islam condemns as the most hateful doctrines. I need not waste the time of the reader by dwelling at any length upon the views of a man of such low moral ideas, but it pains me to find that this horrible view has not been contradicted by any Maulvi.

The second argument of the author of the *Rauz-ur-ruba* is based on the ground of the revelation of the verse prohibiting usury after the conquest of Mecca. He argues that since usury was not forbidden until after the conquest of Mecca which, before the conquest, was *dār-ul-harb*, therefore it follows that usury must be permissible in every place which according to his definition of the word may be called *dār-ul-harb*. There are many misstatements in this argument. Usury had been prohibited long before by the Holy Quran as I have already shown, and there is no difference at all between the natures of the prohibition contained in the earlier and the later revelations. Only the later revelation lays greater stress upon the prohibition of usury and disallows even such sums of usury as fell due before the prohibition, which latter injunction is not met with in the earlier revelation. Nor was the prohibition contained in the concluding verses of the *Baqara* given immediately after the conquest of Mecca so that any relation may be traced between the conquest of Mecca and the prohibition of usury. Besides this, it is the height of absurdity to assert that any evil which was not prohibited until a particular time was permitted because of the circumstances prevailing previous to that time. Such absurd reasoning must lead to the conclusion that all the evils which the Muslims were enjoined to refrain from after the conquest of Mecca may be indulged in by the Muslims in India or any place that may be called a *dār-ul-harb*, or that, since wine and gambling were prohibited after the Holy Prophet's removal to Medina, they be indulged in by the Muslims when they are persecuted or when they have no temporal power in their hands or in a *dār-ul-harb* such as India is said to be. The fact is that the Holy Quran was not revealed all at

once and therefore the evils whose extirpation it aimed at were uprooted gradually as revelations denouncing them were received. And the truth is that only by a gradual advancement could complete transformation be brought about. That a particular evil was suffered to exist up to a certain time does not show that it may be legalized under similar circumstances.

Our author makes similar futile attempts to legalize usury in interpreting the plain verse *وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا* "And abandon the remaining of usury." The words plainly indicate that some of the Muslims thought that though lending at usury was prohibited, yet the interest that fell due before the prohibition was made known could be claimed by them. But the Holy Quran forbade this "remaining of usury." The author of the *Rauz-ur-ruba* in vain tries to prop his position by false inferences from the conflicting reports as to who the person was with respect to whom these verses were revealed. Some say that they were revealed with respect to the Meccans who had only then been converted to Islam and hence had been carrying on usurious transactions up to that time, others name some persons of the people of Saqif, while others yet name Abbas or Khalid. The question is not, who was the person respecting whom the verses were revealed, but what is the plain significance of these verses, and what is the evil whose extirpation they aim at. We are not told that since Mecca had ceased to be a *dar-ul-harb*, therefore usury was forbidden there now. It is an injunction to the believers never to take interest on loans, and it is not stated that if the borrower is a non-Muslim then interest may be taken. A Muslim shall not steal, neither the property of a Muslim nor that of a non-Muslim ; he shall not gamble, neither with a Muslim nor with a non-Muslim ; he shall not take interest on loans, neither from a Muslim nor from a non-Muslim ; such are the plain injunctions of the Holy Quran. An evil is an evil whoever its object may be. The Holy Prophet said that "the sacredness of the property of a person is like the sacredness of his blood." Remember he says, the property of a person, not of a Muslim. As a Muslim cannot spill the blood of a non-Muslim, whether the government under which he lives may be Muslim or non-Muslim, so he cannot take his property by any of the

means which are denounced by the Holy Quran as *bâtîl* (unjust) among which is included usury.

Another argument given by the author of *Rauz-ur-ruba* may be dealt with briefly. He argues that since the Holy Quran speaks of the Jews being forbidden to take usury and since from Deuteronomy we learn that this prohibition was only with respect to Israelite borrowers, therefore the prohibition of usury in the Holy Quran must also be to respect with Muslim borrowers only. A queer logic this. The falsity of this argument is so clear that I need not detain the reader in refuting it. But it should be borne in mind that the Israelite law was a tribal law and therefore it is wrong to draw any inference from its limited scope which should affect the cosmopolitan nature of Islam. Had the object of Islam been to keep the scope of its ordinance on usury as limited as that of the Israelite law, it should have stated it in clear words as the Israelite law had done.

The last argument of the author of the *Rauz-ur-ruba* is taken from Abubekr's wager on the issue of the war between the Romans and the Persians under Heraclius and Chosroes II respectively. Just at the time when the Persians had utterly vanquished the Romans and carried their conquests into the very heart of the Roman empire, the Holy Quran declared: "I am God, knower of all secrets! The Romans have been defeated in a land hard by: but after their defeat they shall defeat their foes (the Persians) in a few years. First and last, the command is with God. And on that day the faithful shall also rejoice in the help they will receive from God: He helpeth whom He wills" (xxx: 1-3). At the time that this prophecy was declared, the course of the Persian conquest was quite unchecked, and accordingly the unbelievers laughed at the idea of the Romans winning a victory over the Persians just as they derided the prophecies of the victories of the Muslims over themselves. Accordingly Abubekr and Obeyy wagered a hundred camels on the issue of the war. This happened while the Muslims were yet at Mecca and before the injunction which denounced gambling was given. Wine and gambling were forbidden to the Muslims in the early years at Medina and the prophecy relating to the vanquishment of the Persians was fulfilled at the time when the Muslims won the decisive victory at Badr, and thus both parts of the prophecy, *viz.*, the victory of the Romans over

the Persians, and the victory, at the same time, of the Muslims over the unbelieving Quresh, proved to be true. Abubakr thus won a hundred camels from the heirs of Obeyy, the taking of which commemorated a wonderful sign of the truth of Islam. This happened in the year 623 of the Christian era when Heraclius after driving the Persians from Asia Minor had carried war into the heart of Persia, and the Muslims had also inflicted a crushing defeat on the Quresh. Now the author of the *Rauz-ur-ruba* argues that no decisive victory had been won by Heraclius till the year in which the truce of Hudaibiya took place, which was in the year 628 of the Christian era, which shows his ignorance of history. If he had only reflected on the words of the Holy Quran he could have seen that the year of the victory of the Romans must according to the plain words of the prophecy be the same in which the Muslims helped by God won a decisive victory over the Quresh, which was in the battle of Badr. The conclusion he draws from affixing a late date to the victory of Heraclius is that gambling had been forbidden before that time, and that, therefore, Abubakr could not have taken camels won on the wager, if such evil practices though forbidden at Medina under the Muslim rule had not been allowed at Mecca which was still in the hands of the unbelievers. From this he jumps to the hateful conclusion that under a non-Muslim rule the property of the non-Muslims may be taken by the Muslims by any of the means denounced as unjust by the Holy Quran, which one of the authorities quoted by him with zest, Qazi Sanaullah, explains in the following words : *بالباطل أى بوجه ممنوع* i.e., *بالشرع كالغصب والسرقة والخيانة والقمار والربا والعقود الفاسدة*, “Unjustly (*bil-batil*) signifies by any means forbidden by the Islamic law, for example, by extortion, theft, dishonesty, gambling, usury or false agreements.” But the whole of his false argument is overthrown when it is proved that the vanquishment of the Persians began in the year 623, as history conclusively shows, which is the second year of the Hejira, while the verse prohibiting gambling was, according to his own showing, revealed not earlier than the third year of Hejira. But it must be further borne in mind that even at that time the camels were sacrificed by Abubakr as a thanksgiving on the fulfilment of the prophecy and were not taken into possession as his own property. If he had not taken the camels, they would

have remained with the unbelievers and thus strengthened them against the Muslims. Hence Abubakr took them and sacrificed them in the way of God. It is on this very principle that the founder of the Ahmadiyya propaganda has permitted the expending of the interest, which a man must receive when he is obliged to deposit his money in a bank, in the way of God, *i.e.*, for the propagation of Islam, for interest in this case does not become the property of any person, and no one benefits by it except the Divine faith. But it should be borne in mind that interest even in this case is not legalized but a way is pointed out for its expenditure which is not against the Divine will as expressed in the Holy Quran.

Only one more question remains to be answered. If the Holy Quran prohibited usury as being opposed to the interests of society ~~in general what way did it open~~ for the Muslims to employ their capitals in. The Holy Quran has itself answered this question. Where it prohibits usury, it says, *الحل لله البيع وحرم الربو* "God has allowed selling, and forbidden usury" (ii: 276). This combination of the permission of selling with the prohibition of usury shows clearly that the Holy Quran wanted capitalists to employ their money in trade instead of lending it at interest. The prohibition of interest was not meant to restrain them from improving their resources, for in that case the Holy Quran could not have recommended at the same time a better way of bringing about this object. Usury was, therefore prohibited only as being a hinderance to the advancement of man and as being fraught with evil consequences to society in general, and the improvement of trade was urged in place of it, because while trade kept the capitalist active on the one hand, it made him share with the labourer whatever profit or loss the investment of money brought. Prosperity can never come back to the Muslims unless they act upon the teachings of the Holy Quran. If they had done so, they would not have perished under heavy usurious debts which only assisted to make them extravagant, nor would trade have gone out of their hands. Those who like the legalization of interest for Muslims in India, should consider if the investment of money in trade would not be a far better substitute. Trade is the great key to prosperity and it makes the nation prosperous as a whole, but usury makes a few men wealthier while it reduces the vast masses to poverty.

In conclusion I may remark that the present poverty of the Muslims in India is not due to the prohibition of usury among them, but to their not acting in obedience to that injunction. Islam not only condemns the man who devours usury, but also him who pays it and even those who procure usurious debts for others. Now why has the agriculturist class been ruined in India? The true reason of this will be found to consist in their being slaves to customs which make them lavish and extravagant. Had they, in obedience to the Holy Quran, not borrowed money on usury, land would never have passed out of their hands, nor would they have perished under heavy debts. And what is true of the agriculturist class is true of other classes. Borrowing money at interest for extravagant purposes has been the chief cause of their ruin.

The injunctions of the Holy Quran are based on principles of wisdom and are not given only arbitrarily. The injunction to refrain from taking interest on loans is intended to widen the sympathies of a man and to bring about a better and juster distribution of wealth in society. But I do not see how these objects can be accomplished if the non-Muslims are not only excluded from the benefits of this injunction, but the taking of their properties by any unlawful means is declared to be justifiable. It is the worst form of narrow-mindedness which suggests such distinctions. Islam equally denounces a Muslim's paying interest to a non-Muslim and his taking interest from him. But it does not at the same time neglect to enjoin goodness to those who have done good to us to whatever religion they may belong. The example of the Holy Prophet teaches every true Muslim to repay the debt with some addition. There are instances on record in which the Holy Prophet, without any previous agreement or even understanding, gave to his creditors something in excess of the actual amount of the debt. But such voluntary payment does not fall within the definition of usury. The sum was not borrowed on a fixed rate of interest and the creditor could not claim any premium. It was paid, on the other hand, by the Holy Prophet himself as a return for the good done to him by the lender, for he was foremost in acting upon what he taught. He taught his followers to return good for any good done to them. "Is the reward of goodness aught but goodness?" as

the Holy Quran says—and he himself acted upon this teaching. Not only did his immediate followers imitate him in this respect, but we find that there are Muslims to this day who follow the example set by him. Such a course is perfectly harmless, for where the borrower has derived any advantage from the loan, he would, if he is a true Muslim, do some good to the lender in return for the good done to him.

Sell on Islam, VIII.

IMPORTANT EVIDENCE AFFORDED BY THE FLIGHT.

I remarked at the commencement of the article on the Flight that the Flight has, from the earliest times, been looked upon by the Muslim world as one of the most important events in the life of the Holy Prophet. I shall try to give in this article the reasons which give it this importance. In the last article on this subject, we left the conspirators surrounding the house of the Holy Prophet and only waiting for an opportunity to deal the final blow. It was at this juncture that the Holy Prophet received the Divine commandment to quit Mecca and fly to Medina. Why did the Holy Prophet so long delay his departure from Mecca, notwithstanding that his life was in imminent danger, or why did Almighty God so long withhold His permission, is the question which now faces us. The reason was that notwithstanding the severe persecutions and the expulsion of the Muslims, the cup of the guilt of the Meccans had not yet been filled to the brim, and the list of their guilty acts against their true well-wisher required this crowning misdeed to complete it. The Holy Prophet's leaving the city of Mecca was a sign that the time had come when they should be punished according to their misdeeds, and hence he delayed his departure giving time to the city, which had transgressed, to repent, and become deserving, by its repentance, of the favour and mercies of God. But the hard-hearted Meccans only became bolder in their transgressions, and at last, when they had all but committed the blackest deed which they could perpetrate,

Almighty God commanded His Messenger to leave the wicked city, so that being found completely guilty, the Divine punishment, which they had been threatened with, might be brought down upon them.

How the Holy Prophet escaped while the intending murderers stood watching outside his house, I need not pause to relate. Suffice it to say that in whatever manner the flight was effected, it was miraculous in the truest sense of the word. There is, no doubt, that the Holy Prophet was within his house when the conspirators lay in wait outside. Whether he threw at them a handful of dust which blinded their eyes, or whether he passed away only unnoticed, is equally miraculous. Nor is it necessary for the object with which I am writing this article to follow the illustrious refugee and his worthy companion in their course of flight. The only mention of it which is to be met with in the Holy Quran shows how critical their position became at times and how sublime was the faith in God which the Holy Prophet displayed at such moments. "If you assist not the Prophet," says the Holy Quran addressing the waverers, "yet God assisted him formerly, when the unbelievers drove him forth, and there was only one man else with him, when they two were in the cave, when the Prophet said to his companion, 'Be not distressed; verily, God is with us'" (ix: 40). Mark the gravity of the occasion which distressed a resolute man like Abubekr, because he saw the greatest danger impending, and mark the soothing and cheering answer which brought immediate rest to the troubled soul of the anxious companion. The hosts of the Quresh were no doubt standing on their heads and the helpless refugees were only two men, but with them was a third—"verily, God is with us"—who had power to frustrate the evil designs of their enemies and carry them safely to their goal. Though, therefore, the Holy Prophet had hid himself with his companion to escape the quest of the Quresh yet it was not in this that he trusted, but his trust was only in God. He did not say to Abubekr, "we are safe in our hiding-place," and indeed they were not safe, but with sublime trust in God, he told his companion to have no fear of the enemy because "God is with us."

Yet it was not only in having chosen to remain alone at Mecca among enemies who thirsted his blood, or in having passed safely

through intending murderers who were only waiting for an opportunity to dart their daggers at him, or in having escaped detection in his hiding place in the cave while the enemy were standing at its mouth that the companions of the Holy Prophet had an evidence of his being from God. It was in one man prevailing against the hostile hosts that they saw the hand of God working in his assistance and protection. He had challenged his enemies to devise all the plans that they could for his destruction and told them plainly that they would never succeed, and they had exerted themselves to their utmost, yet they always found their designs frustrated. He said to them what Noah had said to his people: "If, O my people! my abode with you and my reminding you of the signs of God be grievous to you, yet in God is my trust (and I care nought for your anger): Muster, therefore, your designs and your associates, and let not your design be carried on by you in the dark, then let your decision against me be carried out by you and grant me no respite (x: 72), and again he challenged them, saying: "Summon your associates, then make your plot against me, and grant me no respite" (vii: 194). They were told how the former people had devised plans against their prophets, yet had they not succeeded: in like manner would all the plans of the Meccans to destroy the Holy Prophet fail. "They who were before them did plot of old. Then God tore off the building of their plot from its foundations and the roof fell on them from above; and, whence they looked not for it, punishment overtook them" (xvi: 25). "And already those who lived before them made plots, but all plotting is controlled by God: He knoweth the works of every one, and in the near future shall the infidels know who is safe in the end" (xiii: 42). "They verily devise a plot against thee and I will devise a plan concerning them, so grant them a gentle respite" (lxxxvi: 15-17). Similar verses abound in the Holy Quran in the portions revealed at Mecca, and they were published at the time of their revelation both among the believers and the unbelievers. In the circumstances which brought about the flight of the Holy Prophet, the plots formed against him by the infidels had reached their culminating point, and accordingly the Flight affords to us the most important evidence of the fulfilment of Divine promises made long before. It was at this time that the chief men of the whole city had

plotted against his life and each tribe sent a man to murder him, whereas previous to this only individual attempts had been made to put an end to his life, and it was here that Almighty God frustrated their evil designs in a most wonderful and miraculous way.

Let every seeker after truth consider the circumstances under which these grand and mighty prophecies were uttered and then look at their fulfilment, and I doubt not that he will be convinced of the truth of the Holy Prophet. Who but the all-knowing God could reveal such deep secrets of the future, and who but an all-powerful Divine Being could by His powerful hand frustrate the evil designs of a whole nation of warriors against a single helpless man? It was not forecast, because no forecast could tell the Holy Prophet at Mecca that, helpless as he was, he could prevail against his powerful enemies or bring their plots to naught. He had no means within his power which could make him think that all their machinations would fail. Yet all this the Holy Quran had asserted a hundred times in accents so clear that they knew no dubiety. It not only predicted the bafflement of their designs against the Holy Prophet, but with a certainty which is unknown to human forecasts, it challenged them in the most forcible words to do all that lay in their power for the Holy Prophet's destruction and to leave no stone unturned in bringing him to naught. It is inconceivable that notwithstanding such challenges and forcible utterances the Quresh remained inactive, and as history shows, they exerted themselves to their utmost but to no purpose. Whose knowledge was it then that foretold all this years before in clear and certain words? Whose power was it that frustrated the designs of a whole nation against a single helpless man? Let these two questions be answered by any one who denies the apostleship of the Holy Prophet Muhammad, may peace and the blessings of God be upon him.

There is, however, another and still more important consideration with regard to the Flight. Prophecies of the flight are contained in various chapters of the Holy Quran revealed at Mecca, prophecies which speak not only of the departure of the Holy Prophet from the city, but also of his return to it in triumph and victory. Mr. Sell, with his usual ignorance, remarks, as already quoted: "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." And again he says: "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." Here this much at least is admitted even by Sell that the Holy Prophet had told the Meccans in plain words that he would at some future time make a triumphant entry into Mecca. Now, I ask, what was the source of this prophecy? Mr. Sell tells us that the Holy Prophet was confident of "the final success of his mission and of some victory over the Meccans." The question is, what was the source from which this confidence proceeded? Were the circumstances of the Holy Prophet at this period such as to entitle him to draw such a conclusion? Could a man with any amount of human foresight declare at the moment that the helpless fugitive who had to fly for his life would soon be victorious over the persecuting hosts? Even Mr. Sell would not dare to answer these questions in the affirmative. Now these two facts are historically proved, *viz.*, that prophecies of flight from Mecca and return to it in triumph were announced by the Holy Prophet when their fulfilment seemed to be the most improbable of all things in the world, and that these prophecies were fulfilled later on. When these two facts are proved, the truth of the Divine Mission of the Holy Prophet of God is established beyond all doubt. And if Mr. Sell thinks that this prophecy is not sufficient to prove the truth of the Holy Prophet, he will kindly explain what element is wanting to make it a conclusive proof. He should, at the same time, bear in mind that he should point out such defect on the basis of the prophecies of Jesus alleged to have been fulfilled.

In spite of his admission, Sell tries to lessen the value of the prophecy by stating that allusions to the flight are met with only in portions revealed about the time when converts had been gained at Medina. This allegation is untrue. Even if the prediction of the flight had not been contained in earlier revelations, still as triumphant

return to Mecca was foretold at the same time, the mere circumstance that half a dozen men from Medina had joined the ranks of Islam at that time does not detract aught from the value and importance of the prophecy. But as a matter of fact the prophecy is contained in the earlier revelations as well as in the later, and this fact contradicts the theory which Sell has ignorantly advanced. The references to the flight and to the triumphant return of the Holy Prophet are numerous, and only a very few of these are given below.

In *Sura Ibrahim* we read: "And they who believed not said to their apostles, 'Forth from our land will we surely drive you, or, to our religion surely shall ye return.' Then their Lord revealed to them, 'We will certainly destroy the wicked doers, and We shall certainly cause you to dwell in the land after them. This, for him who feareth My judgment-seat and who feareth My warning.' Then sought they help from God, and every proud rebellious one perished" (xiv: 16-18). These verses clearly foretell that the unbelievers would succeed in expelling the Holy Prophet from Mecca, but that they would soon be destroyed after his expulsion and the land would be inherited by the Holy Prophet and his followers. The following verses of the chapter entitled *Beni-Israil* announce the same powerful prophecy: "And truly they had almost caused thee to quit the land, in order to drive thee forth from it, but in that case they would not tarry but a little after thee. Such has been Our law with all Our apostles whom We have already sent before thee (that when the unbelievers expelled them, they were soon afterwards destroyed), and in this Our law thou shalt find no change It is near that thy Lord will raise thee to a glorious situation. So pray: 'O my Lord! cause me to enter with a firm entering and cause me to go forth from it with a going forth of soundness, and give me from Thy presence a helping power.' And say: 'Truth is come and falsehood is vanished. Verily, falsehood is a thing that vanishes'" (xvii: 76-81). In these verses we are first told how the unbelievers repeatedly tried with severe persecutions of the Muslims to cause the Holy Prophet to quit Mecca. Twice had he commanded his followers before the flight to Medina to seek shelter in some other land, but himself remained alone to brave the tide of persecution in the midst of his bitterest enemies. And then the unbelievers are told that when the Holy Prophet

shall actually leave Mecca, they also shall not tarry after him, but for a little time, for such was the Divine law in the case of all prophets that when they were expelled from their cities, their enemies were soon brought to destruction and the prophets were made triumphant over them. Then referring to this certain triumph of the Holy Prophet, Almighty God teaches His Prophet to pray that his entry into Mecca when he comes back to it in triumph may be a firm and powerful entry, and that when he is obliged to quit it, he may quit it in safety and soundness. Then he is also taught to be continuously praying for Divine help, for Divine help alone could confound the powers of this world.

Further on, in the same chapter, the story of Moses and Pharaoh is related to warn the unbelievers that as Pharaoh was destroyed on account of his evil design to destroy a prophet of God, a similar fate was in reserve for the persecuting Quresh. It should be borne in mind that the Holy Quran claims that the Holy Prophet Muhammad, may peace and the blessings of God be upon him, was the like of Moses. A promise had also been given to Moses that a Prophet will be raised "like unto thee," and this promise was fulfilled in the person of the Holy Prophet Muhammad, because of him Almighty God says in the Holy Quran addressing the Arabs that a prophet had been sent to them "like unto" the prophet that had been sent to Pharaoh. It was for this reason that the Holy Quran repeatedly drew the attention of the unbelievers to the story of Moses because it was really a prophetic description of the future life of the Holy Prophet himself. The stories of other prophets are also related for the same purpose, but since the Holy Prophet bore a particular resemblance to Moses, therefore we find Moses mentioned again and again in the Holy Quran, where Pharaoh stands for the unbelievers and Moses and the Israelites for the Holy Prophet Muhammad and his followers. Thus the Holy Quran in fact speaks of the evil designs of the Quresh when it says, "So Pharaoh sought to drive them out of the land; but We drowned him and all who sided with him. And, after him, We said to the children of Israel, Dwell ye in the land" (xvii: 106). These words clearly refer to the Holy Prophet being driven out from Mecca and to his subsequent triumph and return.

In the chapter entitled Al-Qasas, the whole subject of the flight and the triumphant return to Mecca is summed up beautifully in a few words: "He verily who has ordained the Quran to thee will bring thee back to thy home" (xxviii: 85). The word *Ma'add* which occurs in this verse means a birth-place, a home, or a place to which one must return, and the sense in which it occurs in this verse has been explained by the earliest authorities. Bukharee narrates from Ibn-i-Abbas that the word *ma'add* in this verse (xxviii: 85) means Mecca. This chapter was certainly revealed at Mecca, and the prophecy contained in this verse involves the flight of the Holy Prophet from Mecca. It tells us that the Holy Prophet shall *come back* to Mecca, the word *radd* indicating that he shall have to go away from Mecca and then come back to it. A similar reference to the departure of the Holy Prophet from Mecca is contained in the chapter *as-sabd* in the following verses: "Say: call ye upon those whom ye deem powerful beside God: their power in the heavens and in the earth is not the weight of an atom. Say, our Lord will assemble us, then give us victory with truth and He is the best judge and knower. And they say when will this threatening come to pass if you speak truly. Say, the time granted to you is a day which you shall neither delay an hour nor anticipate" (xxxiv: 30-31). Here too the Holy Quran speaks of assembling while the Holy Prophet was still at Mecca, thus clearly indicating that the Prophet would have to leave Mecca first, and then the two parties being brought together in a field of battle, a victory shall be granted to the Muslims. And when the unbelievers asked about the time when it would come to pass, the time promised to them for this victory was stated to be one day, which in prophetic language means one year. Thus it was that an year after the flight of the Holy Prophet the two parties met in the field of Badr where the Muslims obtained a decisive victory.

Similar references are not wanting in *surats* revealed at a still earlier period. In xxxvii: 171-179 we read: "And regarding Our servants, the messengers, Our word has already gone forth that they shall surely be victorious, and that verily Our armies shall be triumphant; therefore turn aside from the unbelievers for a time and behold them, for they too shall behold their doom. Do they hasten

Our vengeance? But when it shall come down into their courts, an evil morning shall it be to those who have had their warning. Turn aside, therefore, from them for a time, and behold them, for they too in the end shall behold their doom." In the injunction to turn aside from the unbelievers for a time, in the promise that the messenger shall certainly be victorious and in the warning to the unbelievers that they shall see their doom, we have here clear prophecies of the flight of the Holy Prophet, of his subsequent triumphant entry into Mecca and of the discomfiture of the unbelievers. Similarly in *Az-Zukhruf*, the Holy Prophet is told when he complains to the Lord of their unbelief to "turn aside from them, and say, 'Peace,'" the latter word indicating separation. In *As-sijda* too, the Holy Prophet is told to "turn aside from them and wait for the time" when they should be destroyed. In *An-namal* when the unbelievers hasten the punishment they are threatened with, they are told that the punishment will overtake them after the Holy Prophet leaves them (xxviii: 72). To the same effect, the Holy Prophet was told in a later revelation that Almighty God was not going to punish the unbelievers while he was among them (viii: 33).

I could give more quotations, but those already given seem sufficient to convince the most prejudiced person that the Holy Quran had from the beginning spoken of the time when the Holy Prophet would be compelled to leave Mecca, and when after his flight he would come back in triumph and glory and as a conqueror to the city which received him so ungratefully at first. Not only are these prophecies contained in these plain words, but clear references to them are also contained in the stories of other righteous servants of God which are really prophetic accounts of the circumstances that were to befall the Holy Prophet. I have already shown this in the story of Moses as narrated in the Holy Book, but I may refer to two more stories here. In the beginning of the story of Joseph, Almighty God says: "Verily in Joseph and his brothers are signs for those who question about thee." Now the story of Joseph was undoubtedly revealed at Mecca, and therefore the signs spoken of indicate the treatment which the Holy Prophet was to receive at the hands of the unbelieving Meccans. The brethren of Joseph represent the hostile Quresh tribes who were all related to the Holy

Prophet, while Joseph stands for the Holy Prophet himself. The brethren of Joseph hear a vision from him signifying that at some future moment they would all do homage to him. They wish to falsify the vision by murdering Joseph, but only succeed in casting him into a well. So far we have exactly the story of the Holy Prophet who on receiving information from on high tells the Quresh that he is the Prophet of God, and that if they reject him, God will ultimately make him victorious over them. They then plot to murder him and all the tribes assemble like the brethren of Joseph. But he flies and finds shelter in a cave, as Joseph found shelter in a well. This parallelism shows us clearly that the story of Joseph was only a prophetic description of the future life of the Holy Prophet. But the resemblance does not end with the flight of the Holy Prophet. Joseph was taken to Egypt where he became prosperous. This indicated that a mighty success shall be achieved by the Holy Prophet in some other city which turned out to be Medina. And the last scene where the brethren of Joseph prostrate themselves before Joseph is a true prophetic picture of the scene at Mecca, when the unbelieving Quresh after years of cruel persecutions and hard opposition stand in humility and submission before the man whom they had turned out several years before. And the self-same words which Joseph spoke to his brethren when they admitted their faults were spoken by the Holy Prophet when the Quresh sought his pardon, saying: "No blame be on you this day. God will forgive you, for He is the most merciful of those who show mercy" (xii: 92). The repetition of the words of Joseph by the Holy Prophet shows that he had taken the whole story of Joseph to be a prophetic description of his own life, while the important words in the beginning of this story, that it contained signs for those who questioned about the Holy Prophet, show that such was really its object. The other story is that of the "companions of the cave," men who had to take shelter in a cave from the persecutions of an idolatrous monarch. After describing the difficulties they met, the Holy Quran says: "Say, O Prophet, to the unbelievers, haply my Lord will direct me to a nearer path to success" (xviii: 24), meaning nearer than that which the companions of the cave found. The Holy Prophet had also to go into a cave, but he found a shorter way to success and his enemies were disgraced before his eyes, while this did not happen in the case of the companions of the cave.

It will be seen from this that prophecies of the flight of the Holy Prophet from Mecca and of his subsequent entry into it in triumph are very frequent in the Holy Quran, and are as abundantly met with in the earlier periods of his ministry as in the later. It surprises me that critics, or I should say carpers, who can write volumes of objections, have not a word to say about this unique proof of the Divine mission of the Holy Prophet. They evade this point as if it had really no existence or were not the point at issue in deciding the claim of Islam to a Divine origin and to be the only true religion. I wonder why Mr. Sell could not find a page or two for the discussion of these prophecies when he devoted scores of them to find faults with Islam. Why did he not try to explain away these prophecies if he could do it, and why has he simply evaded this material point in the whole discussion? I have answered all of his important objections concerning the Meccan period of the life of the Holy Prophet, and I would leave it to the reader to judge whether the explanations are reasonable or not. I have pointed out the numerous misstatements which he has made in the course of his paper, and I will now wait for an explanation from his pen of the wonderful prophecies whose existence he has himself admitted to a certain extent, but which he has entirely ignored. If his object is simply to play with religion and to have no regard for holy truths which are conclusively proved, I do not address him. But if he comes to India, as he says he does, to prove that modern Christianity is the only true religion, it is his duty to give an explanation of the prophecies to which I have referred above, or admit in plain words that none but Almighty God could reveal such deep secrets of the future. Nay, it is his duty as an honest critic, who has written so much about Islam, to throw light on this subject, and tell us clearly how these prophecies are consistent with any supposition regarding the claims of the holiest of prophets, Muhammad, may peace and the blessings of God be upon him, except that he was inspired by God as the prophets of yore were inspired.

Were these prophecies, I ask Mr. Sell, the wild ejaculations of a mad man? Were they simply conjectures? Or were they only forecasts that truth would ultimately prevail? I do not think any sensible person, even if he is a Christian, would call these prophecies

the wild utterances of a mad man. A mad man's words cannot carry conviction to any man, but so deeply convinced were thousands of men of the truth of these prophecies before they were fulfilled that they not only forsook their homes and properties for their sake and gladly suffered all kinds of persecutions unwaveringly, but even laid down their lives in the attestation of their truth. Nor did their convictions prove to be unbased in the least, for the wonderful exactitude with which these prophecies were fulfilled is unparalleled in the history of prophecy. The unbelieving Arabs called him a mad man in the beginning because they thought it was impossible that he should ever succeed or that they should be discomfited, but they were told in one of the earliest revelations: "By the pen and by what they write (referring to the prophecies contained in the Holy Quran), thou, O Prophet, art not possessed by the grace and the blessings of the Lord upon thee, for, for thee is a boundless reward (whereas a mad man's acts are in vain and his words produce no good fruit), and thou possessest the highest morals (while such is not the case of mad men); and in the near future thou shalt see and they also shall see which of the two parties is demented. Verily We will prove the Meccans as We proved the owners of the garden," after which we are told how the garden was made desolate just at the time when its owners went to cut its fruits, (lxviii: 1-32). Twenty years after the utterance of these words did the Meccans confess in the words of the owners of the garden to whom the parable likened them: "Glory to our Lord! Truly we have done amiss. Oh, woe to us! We have indeed transgressed." Thus did they confess so many years afterwards that it was really they who were demented and not the Holy Prophet, the fulfilment of whose word shone out like the meridian sun.

If the prophecies of the Holy Prophet were not then the wild utterances of a mad man, were they simply conjectures or forecasts? This supposition is as absurd as the one just considered. A man in the position of the Holy Prophet could not defy his opponents in such words as these: "Muster your designs and plots and call to your help all your associates and let your decision against me be carried out in full force and grant me not the least respite." Are conjectures or forecasts ever put in such language? Conjectures and forecasts

are based on probabilities, and accordingly the tone in which they are expressed is never certain. There may be a very high degree of probability, but the absolute certainty and the deepest conviction which, as these words show, was deeply rooted in the heart of the Holy Prophet, could never rise from the dubious source of surmises and forecasts. At a time when no one had the least ground to say or suppose that the Holy Prophet would succeed, when the cause of Islam was being trampled under feet, and the light of its lamp seemed to be too weak to survive the blasts of the storm of opposition, in short at a time when every circumstance pointed to the utter and signal failure of the cause of Islam and to the immediate perishing of the life of the Holy Prophet, we meet with revelations at every step which being couched in the strongest and most emphatic words express the highest degree of certainty of which the human mind is capable, and of which language can be made a vehicle. This absolute certainty and this deep conviction of success under circumstances which without any exception pointed to an opposite conclusion could not arise from mere conjectures and forecasts, but could only be based on a most certain knowledge. But such knowledge the Holy Prophet had none except the knowledge that he drew from the source of revelation, and accordingly we see that his revelations came from some other source than his own human heart. This source can only be the source of the Omniscience of God.

There are numerous circumstances which point to the conclusion that the certainty of ultimate triumph which is expressed in the words of the Holy Quran could not be the result of conjectures or forecasts. A conjecture can not produce conviction in the hearts of others, and the deep conviction which we witness in the hearts of the followers of the Holy Prophet, of which they gave practical proof by unparalleled acts of sacrifice, is not consistent with the supposition of a conjecture. Again, the apostolic patience with which not only the Holy Prophet but his followers as well bore all persecutions, which were the hardest that a new religion has ever met with, shows us that their convictions arose from certainty and not from conjecture. The point is, I think, too clear to need any further explanation that the certainty which reigned in the hearts of the Holy Prophet and his companions as to their future triumph could only come from a superhuman source, a source whose knowledge was

all-comprehensive and far above the knowledge of men, and in whose control were all the affairs which could in any way influence the fortunes of the Holy Prophet or his innumerable opponents. It should also be borne in mind that the prophecies of the Holy Quran are not forecasts of the ultimate prevalence of truth. *They are prophecies of the triumph of the man Muhammad, may peace and the blessings of God be upon him, and his followers over his enemies who persecuted him, and of the destruction and discomfiture of those enemies before his eyes and in his own life time,* and the fulfilment of these prophecies is made a sign of the truth of the principles taught. A prophecy of the prevalence of a principle stands on quite a different basis and it may only be a forecast, but the prophecy of the triumph of a man, whose enemies are bent upon his murder, and who among them is alone and helpless, and of the destruction and discomfiture of the powerful hosts of his enemies before his very eyes, cannot proceed, if it proves true, from any source other than that of a power that has entire control of all the circumstances and affairs of human life, and that can guide everything in accordance with a supreme will. In fact,* these prophecies afford the clearest proof of the existence of God, and all the miracles attributed to Jesus do not prove a thousandth part of what these prophecies prove.

I have said that the proof afforded by these prophecies is unique, that is to say, in the case of no other prophet we have as clear and conclusive a proof of his Divine mission as in the case of the Holy Prophet. Some of the reasons of this I have stated above, and I wish to refer to two more here. One of these is that in the case of the Holy Prophet the publication of the prophecies among friends as well as foes, and their fulfilment years after their publication, are both historically proved. The prophecies were not announced once or twice, and are not contained in dubious language, but they are repeated hundreds of times in the clearest language in the Meccan revelation. Had they occurred only once or twice, a prejudiced critic could have said that such verses might have been added at Medina, but they are so deeply interwoven in the whole body of the Meccan revelation that not the slightest doubt can be entertained as to their revelation at Mecca. Such conclusive proof based on historical facts is not met with in the case of the prophecies and miracles of any other prophet. Another reason for the uniqueness of the proof afforded by the

prophecies of the Holy Prophet is that the gift of prophecy has been granted by Almighty God to his followers to this day, and it is His promise that this gift shall be their inheritance to the day of judgment. Now although the historical proof of the publication of the prophecies of the Holy Prophet at Mecca and their subsequent fulfilment at Medina is the strongest that can be desired, yet Almighty God has not left the cause of Islam without further confirmatory evidence, so that not even the most determined of sceptics can have room to doubt their truth. The greatest objection against all religions which assert to have wrought miraculous wonders in their infancy is that if miracles were required then, how is it that the door to them is now shut for ever. The circumstance that they refer us only to the past leads all reasonable men to doubt the authenticity of the evidence furnished. If we are merely to believe stories of wonders, then no religion can claim a superiority over another. It is a very important fact to bear in mind that while Islam is the only religion which furnishes historical proof of its prophecies fulfilled in the past, it is also the only religion which possesses the gift of prophecy even now, and thus gives us a test to judge its claims even now in the same manner as they could be judged in the past. All other religions are devoid of both sorts of proof.

A Prophecy Fulfilled AND

A PROPHECY ANNOUNCED.

The true aim of religion is little understood by the Christian Missionaries who invite men to accept a Messiah who is not only himself dead, but whose spiritual influence also died long ago. It is the living Messiah who can make us attain a union with God and not the dead Messiah.* The stories of the dead past can give no life to

*In an article in the *Hibbert Journal*, Syed Ameer Ali, late a Judge of the Calcutta High Court, affirms that Jesus did not die on the cross, but that being taken down alive from it he fled to the East where he died. "He was apparently kept concealed for a time from his enemies. But the atmosphere of Jerusalem was fraught with the greatest danger. Accordingly after giving his final instructions, the prophet betook himself to the regions of the East, where, safe from Jewish persecution, he could peacefully pursue his great mission and where he eventually died." In a foot-note the writer refers to the tomb of Nabi Isa (the Prophet Jesus) in Cashmere. The *Harvest Field* goes into spasms of rage over this, and tells us that "any historical theory must be in desperate case which cites as its only witness the propagandist of Qadian." But it is mistaken. The "propagandist of Qadian" has only published the evidence which points to the conclusion that Jesus Christ came to Cashmere and was buried there in the Khan Yar street at Srinagar. It is rather desperate on the part of the Christians to deny the existence of the tomb which historical evidence clearly shows to be the tomb of the prophet Jesus who certainly came to the East to preach the Word of God to the ten tribes of Israel that had settled in Afghanistan and Cashmere. The "moral difficulties" which the *Harvest Field* finds it hard to overcome are raised not in the case of Jesus' flight to the East where he could still preach to the "lost sheep of Israel," but in the case of his supposed ascension to heaven. For if he really went up to heaven, then he no doubt left his disciples, in the words of the *Harvest Field*, "to bear the brunt of a deadly warfare in order that he might take his ease in a distant retreat." Does the question never arise in a Christian mind why went Jesus up to heaven while his people remained involved in the same ignorance and darkness in which

faith and it is for this reason that religion is daily decaying. The living Word of God and the fresh heavenly signs are the only source from which a true, living and certain faith can spring, and it is only such faith that burning the chaff of sins makes a man attain true union with God. Such signs are daily witnessed in the prophecies of the Promised Messiah. One of these prophecies was very recently fulfilled in the severe shock of earthquake felt on the 28th of February last which was admittedly the severest shock since that of April 4th. Like the earthquake of 4th April it has come in the spring time as was foretold, and its severity has been felt similarly in as wide an area. In some cities buildings have also been destroyed. About this earthquake the Promised Messiah had published his prophecies long ago, one of these printed in various pamphlets and periodicals, more than eight months previous to its occurrence, being : "Again came the spring time and again is the Word of God fulfilled." But the prophecies also speak of a shock of earthquake which will bring before the eyes the scene of the day of judgment, and it is concerning the fulfilment of the first prophecy and renewed announcement of the second that the following manifesto has been issued by the Promised Messiah on the 2nd instant :—

"Friends arise, for another earthquake is about to come, and Almighty God is again going to show His power. This earthquake which you have witnessed in the month of February—know it for certain that this is only a warning to warn you. With the water of your eyes remedy it now, for heaven is going to rain down fire, O ignorant men !

"My countrymen ! You have all witnessed the earthquake which occurred on the 28th February at 1 a.m. This was the earthquake about which Almighty God had said in His revelation : 'Again came the spring time and again is the Word of God fulfilled.' This prophecy I had published in the pamphlet *Alwasiyyat* on pages 3, 4 and 14* and also in the notifications issued by me and the newspapers *Alhakm* and *Badr*. Praised be God that in accordance with this prophecy this earthquake has come in the spring.† But to-day, which is the first of March, Almighty God has again sent down a revelation upon me saying زلزله ! نيكو هى i.e., 'The earthquake is about to come.' It has been infused into my mind that the earthquake whose destruction will be awful has not come but that it will yet come, and that the shock which has been felt only

they were at his advent, and the great majority of them that had settled in the East had even no knowledge of his appearance. His coming to the East shows only the magnanimity of his soul, for he voluntarily bore all the hardships of travel only for the good of his people, but his going up to heaven, when his work was still in such an imperfect state, shows only a moral weakness. Certainly his absence was never felt in heaven if according to the Christian theory he may be looked upon as a divine person, but his presence was needed on earth. As regards the value of the evidence adduced in support of his ascension, I do not think any sensible person who is free from prejudice would give it the slightest weight when he compares it with the strong historical evidence which shows that he came to the East and lies buried at Srinagar.

*See pages 25, 26 and 33 of the Review of Religions, Vol. V. No. 1.

†The C. & M. Gazette of 13th March writes : "A severe shock of earthquake almost, equal in force to that of 4th April last is reported."

gives a notice of the severer shock and has come in accordance with the prophecy. For as I wrote in *Alwasiiyyat* on pages 3 and 4, the prophecies do not speak of one earthquake, but they foretell many earthquakes. The earthquake which we have just witnessed was the one whose coming in the spring was necessary in accordance with the prophecy. The threatened earthquake may also come in the spring. I, therefore, announce a second time and give a warning that so far as I think the day is not very far when all this will come to fulfilment. Repent and make your faith pure and perfect. Do not sit among the scoffers so that God may have mercy upon you. Do not think that it is sufficient that you are members of this propaganda, for I say to you truly that you can be saved only if your faith is perfect. One grain cannot satisfy your hunger, nor one drop of water quench your thirst. Even thus a little faith cannot do any good to your soul. Only their names are written down on heaven as believers who seal their faith with their faithfulness, sincerity, perseverance and preferring God to everything else. It gives me pain to see you in this condition. What should I do, how make these words enter your hearts, and how root out all impurities from there with my hand? Our God is a Gracious, Merciful and Faithful God, but if any one has wickedness concealed in his heart, and he does not show the sincerity of his faith in practice, he cannot be saved from the wrath of God. If, therefore, there is in your heart the hidden seed of dishonesty, your joy is in vain, and I say to you truly that in that case you will be seized along with those who do hateful deeds in the sight of God. Nay, God will destroy you first in that case, and afterwards others. Let not a life of comfort deceive you, for the days of discomfort are nigh, and all that the holy prophets of God had said of old shall be brought to fulfilment in these days. Blessed is he who believes in my word and brings about a transformation within himself. Woe to him who is very forward in claiming that he belongs to this propaganda, but Almighty God sees that his heart is impure and tainted with worldliness and full of wickedness. After this, quarrel not with others, but pray to God. Avoid scoffing and injure not others and fear God till the coming of the terrible day with which you are threatened. It is not necessary for you that you should refute any newspaper or notification which should treat this prophecy as a lie before the arrival of that terrible day, for Almighty God will Himself refute it. Do goodness and give alms and waking in the night remember your God. Even if a mountain of abuses falls down upon you, do not care for it. Even the angels tremble from the day of the wrath of God: fear you also therefore. For verily God is with those who act righteously and do good. And peace be on him who follows true guidance.

MIRZA GHULAM AHMAD,

The Promised Messiah, Qadian, Dist. Gurdaspur."

Notes and Comments.

I have gone through Margoliouth's "Muhammad and the Rise of Islam" and find the book a good illustration of the ingenious

theories and disgraceful lies of Christian writers on other religions. The book requires an extensive review which I hope to be able to commence in the next issue.

Zwemer's "The Moslem Doctrine of God" is also before me. It is rather astonishing to find a believer in the three-in-one theory disparaging the sublime monotheistic conception of the Divine attributes and person taught in Islam, but the duty of upholding absurd theories has deadened the Christian critical faculty. I hope to take it up after Margoliouth.

The *Arya Patrika* of Lahore asserts in its issue of March 3rd, that the prophecies of the Promised Messiah have not been fulfilled, and in the same issue it remarks that "the 6th of March will ever be regarded a memorable day in the annals of the Arya Samaj" because it is the day on which Lekh Ram was murdered. If the writer had any sense of shame, he could not have made the two statements at least in one and the same paper. He knows well, and so does the Arya Samaj, that the murder of Lekh Ram on the 6th March 1897 was the clear fulfilment of a prophecy announced five years previous to that occurrence. Had the Arya Samaj any regard for truth, it could have benefitted by the fulfilment of the prophecy, but like those who treated the signs of the former prophets as lies after having seen them, the Arya Samaj says that no prophecy has been fulfilled. As regards the prophecy about the earthquake, he can learn enough from this paper.

The East and the West for January has an article on Buddhism *versus* Christianity. The moral teachings of both these religions are quite impracticable, but still the one goes on finding faults with the other. The article aims at disproving the moral superiority of the Japanese which has been affirmed by many writers, and for which the only basis is the recent triumph of Japan in the Russo-Japanese war. The writer tries to show that the claim made for the moral superiority of Japan over Christendom is devoid of proof. The morality of the Japanese commercial man is in his opinion very low, "whilst with regard to the sexual morality of the lower orders of Japanese, for their own sake, the less we say about it the better." But I fear one would be compelled to say the same of the sexual morality of Christendom, not only of the lower orders, but of the higher orders also. How is it that Christian writers forget Christendom when they attack the morality of other people?

The same magazine contains an article on "Is India thirsting for religious truth?" The writer, Mr. Rudra, thinks that it is not. If one were to ask the same question concerning England, the answer would be a more emphatic "no." Mr. Rudra comes to the conclusion that the country "as a whole still remains in a dreamy state of consciousness as to its highest interest," while the masses "in their superstition, illiteracy and ignorance, are fast asleep." He forgets to add that the Pariahs and the Sweepers are the only two classes of Indian society which are fully conscious of their highest interest. The Indians have cause to feel proud of these two communities!

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