

Prospects for Recovery

English Translation of Tadbīr e Falāh o Najāt o Iṣlāḥ



IMAM AHMAD RIDA KHAN AL-BARAYLAWI

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PROSPECTS FOR RECOVERY



ALHAZRAT ~ SERIES

Prospects for Recovery

Translation of Tadbīr e Falāḥ o Najāt o Iṣlāḥ

IMAM AHMAD RIDA KHAN AL-BARAYLAWI
(1272 -1340 AH / 1856 -1921 CE)

Translation and Notes
Abu Hasan





Prospects for Recovery

A translation of Alahazrat's Tadbir e Falāh o Najāt o Iṣlāh

Original Urdu

Imām Ahmad Ridā Khān al-Baraylawī

Translation and Notes

Abu Hasan



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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الحمد لله رب العالمين والصلاة والسلام على سيد الأنبياء والمرسلين وعلى آله الطاهرين وصحبه الطيبين

PREFACE

All praise to Allāh ﷻ, the Lord and Creator of all worlds. Blessings and peace upon our master Muḥammad ﷺ, the most beloved of Allāh in His entire creation, the chief of all prophets and messengers who was sent with guidance and as a guide to the world. O Allāh! We ask Thee to guide us towards truth and upon the right path.



Innocent Muslims are being killed and exiled by disbelievers. Mobs go on a rampage and pillage properties of Muslims, drive them out of their homes, and expel Muslim populations, brand them as outsiders and turn them into refugees overnight, while Muslim countries watch in powerlessness or insouciance. Ordinary Muslims, half-way across the world, disturbed by this injustice, wish to do something – anything in their power, to aid their bretheren and alleviate their suffering.

But, *what* should they do?

No, this is not Myanmar in 2017, where the ethnic cleansing of Rohingya Muslims and a genocide is unfolding even as we speak. Nor are we talking about the ethnic cleansing in Bosnia in 1992 or Kosovo in 1998-99 or the many illegal wars against Muslim countries waged by the United States of America and its allies, or the 70-year old brutal and bloody oppression of Palestinians in the holy land by Zionists.

We are talking of Turkey in 1912-13.

Much of the Balkans¹ was under the rule of the Ottoman Empire for nearly 450 years. The Balkans is an area situated in South-Eastern and Eastern Europe.² Greece had become independent in 1832 and Serbia achieved autonomy in 1878. The Ottoman Empire was in decline and was suffering from internal strife, rampant corruption and mounting debt. Uprisings in outlying areas were continuously weakening the Empire. In 1908, a group of civil servants, army officers and Turkish opposition leaders conspired against Sultan³ Abdul Hamid II and led a rebellion to replace the monarchy with a constitutional government; this revolt is known as the *Young Turks Revolution*. Rebels were threatening to overrun Abdul Hamid, and armies were already marching towards the palace; the sultan was forced to restore the constitution that he had suspended since 1878.

¹ According to the Encyclopedia Britannica, the Balkans are usually said to comprise Albania, Bosnia and Herzegovina, Bulgaria, Croatia, Kosovo, the Republic of Macedonia, Montenegro, Romania, Serbia, Slovenia, while Greece and Turkey are often excluded. (Wikipedia: <https://en.wikipedia.org/wiki/Balkans> November 2017).

² See: https://en.wikipedia.org/wiki/History_of_the_Balkans

³ Abdul Hamid II [1842-1918] was the 34th Sultan of the Ottoman Empire; he ascended to the throne in 1876 and was deposed in a coup in 1909.

In 1912, Italy invaded Libya, which was then an Ottoman province. The Italian press was lobbying large scale for an invasion of Libya – not unlike the western media calling for an invasion of Iraq in our own times:

The Italian press began a large-scale lobbying campaign in favour of an invasion of Libya at the end of March 1911. It was fancifully depicted as rich in minerals, well-watered, and defended by only 4,000 Ottoman troops. Also, the population was described as hostile to the Ottoman Empire and friendly to the Italians: the future invasion was going to be little more than a "military walk", according to them.⁴

Italy declared sovereignty over Libya and this resulted in the Italian-Turkish War. The Italian army, like invading western armies of our own time, committed war-crimes against Muslim civilians:

On October 23, 1911 nearly 500 Italian soldiers were slaughtered at Sciara Sciatt on the outskirts of Tripoli by Turkish troops. As a consequence, the next day — during the 1911 **Tripoli massacre** — Italian troops systematically murdered hundreds of civilians by moving through the local homes and gardens one by one, including setting fire to a mosque with a hundred refugees inside.⁵ Although Italian authorities attempted to keep the news of the massacre from getting out, the incident soon became internationally known.⁶ The Italians started to show photos of the massacred Italian soldiers at Sciara Sciatt in order to justify their revenge.

⁴ Wikipedia, https://en.wikipedia.org/wiki/Italo-Turkish_War [13th November 2017].

⁵ Ibid. The Wikipedia article cites the following source for this information: Geoff Simons (2003). *Libya and the West: From Independence to Lockerbie*. I.B.Tauris. p. 7. ISBN 978-1-86064-988-2.

⁶ It is this suffering of innocent Muslims that Alahazrat laments in this epistle. Similar atrocities have been committed in Iraq and Afghanistan. Palestine has been bleeding for decades. And it is happening right now in Myanmar.

Eventually, the Ottomans surrendered to the Italians and signed an armistice, the *Treaty of Ouchy*, on 18th October, 1912. In the meantime, various Christian Balkan nations had created a network of military alliances which came to be known as the Balkan League. After issuing an ultimatum, the Balkan League declared war on the Empire.

The First Balkan War was fought between the members of the Balkan League—Serbia, Bulgaria, Greece, and Montenegro—and the Ottoman Empire. The Balkan League was formed under Russian auspices in the spring of 1912 to take Macedonia away from Turkey, which was already involved in a war with Italy. The league was able to field a combined force of 750,000 men. Montenegro opened hostilities by declaring war on Turkey on Oct. 8, 1912, and the other members of the league followed suit 10 days later.⁷

The First Balkan War was about to end, but a coup d'état by the Young Turks, led by the ‘Three Pashas’⁸ in January 1913, also known as the *Raid on the Sublime Porte*,⁹ resumed the war, which was a miscalculation and a costly mistake, and ended in Turkey’s defeat. The Ottoman Empire collapsed soon after the First World War.

This is the background of the epistle at hand; a question was sent to Alahazrat asking about the Turkish crisis and seeking advice on how to help the Turks. In his reply, Alahazrat exhorts Muslims to examine the underlying causes for their decline and calls for introspection; he comments on the apathy of Muslims towards their religion, and reminds us of the glory of our forebears and the reasons for it:

⁷ <https://www.britannica.com/topic/Balkan-Wars> [Retrieved: 13th November, 2017].

⁸ Enver Pasha, Talaat Pasha and Djemal Pasha of the Committee of Union and Progress. See Wikipedia: https://en.wikipedia.org/wiki/1913_Ottoman_coup_d'état

⁹ Perhaps, it is this ‘new development of Turks’ that Alahazrat mentions in the epistle.

It was this sincere and utter devotion to their Faith that raised a destitute people – who would often sleep hungry – and made them kings and rulers of vast kingdoms. And the latter ones tumbled deep into the pits of humiliation and were disgraced only because of neglecting their religion and letting go of the the reins of Faith.¹⁰

Iqbal makes a similar lament in his famous ‘Answer to the Complaint’ [*Jawāb e Shikwah*] which he wrote in 1913.¹¹

***kaun hai tārīk e āyīn e rasūl e mukhtār?
maṣlaḥat waqt ki hai kis ke āmal ka miy-yār?
kis ki ānkhon mein samāyā hai shiār e aghyār?
ho gayī kis ki nigah tarz e salaf se beyzār?
qalb mein soz nahiñ rūḥ mein ihsās nahiñ
kuch bhī payghām e Muḥammad ﷺ ka tumheñ pās nahiñ***

Who has forsaken the law given by the Messenger Elect ﷺ ?
Who has taken expediency as standard behaviour?
Whose eyes are now besotted with alien culture?
Who views the way of our elders with condescension?
[Your] hearts are bereft of passion; your souls shorn of feeling.
You have no concern or regard for the Message of Muḥammad ﷺ.

¹⁰ Alahazrat, *Tadbīr e Falāḥ o Najāt o Iṣlāḥ*, February 1913.

¹¹ “Iqbal wrote this poem in 1913 and recited it in a gathering at Mochi Darwāzah, Lahore, presided by Mawlānā Żafar Āli Khān, which was organised as a fund-raiser to donate to the Turkish army fighting the Balkan War. After he finished reciting the poem, thousands of copies were sold in no time and the entire amount was donated to the Balkan Fund.” [*Sharḥ Bāng e Darā*, Prof. Yūsuf Salim Chishti, p.387.]

However, in a more recent biographical work by Khurram Ali Shafiq, *Iqbal Tashkili Dawr: 1905-1913*, published by Iqbal Academy, Pakistan (2009), the event is listed as having occurred on the 30th of November 1912 citing Ābdullāḥ Chughtai from his *Riwayat e Iqbal*. Most earlier authorities, including Arberry’s translation published in 1955, mention that the *Jawāb e Shikwah* was written in 1913.

***tum ho aāpas meiñ ghazabnāk woh aāpas meiñ rahīm
tum khaṭā-kār o khaṭā-bīñ; woh khaṭā posh o karīm
chahtey sab haiñ ke hoñ auj e surayya pey muqīm
pahley waysā koyi paydā to karey qalb e salīm
takht e faghfūr bhi unkā tha sarīr e kay bhi
yuñ hī bāteñ haiñ ke tum meiñ woh hāmiyyat hai bhi?***

You are resentful among yourselves; they were kind to one another
You make mistakes and find faults; they nobly hid others' flaws
Every one aspires to rise high as the pleiades
But first, one should have stout hearts to reach those heights
The throne of Faghfur¹² was theirs; the seat of Kay¹³ was theirs;
Is it only speech, or do you have their fervour and zeal as well?

***khud-kushī sheywah tumhārā, woh ghayūr o khud'dār
tum ukhuwwat sey gureyzāñ, woh ukhuwwat pey nisār
tum ho guftār sarāpā, woh sarāpā kirdār
tum tarastey ho kalī ko, woh gulistāñ ba-kinār
ab talak yād hai qawmoñ ko hīkāyat unki
naqsh hai ṣafḥa e hastī pey ṣadāqat unki***

Suicidal, depressed you are; they were proud and self-reliant
You balk at brotherhood – and they were devoted to fellowship
All you do is talk; but they were men of action, from head to toe
You are desperate for a floret; and they basked in blooming gardens
Their tales of valour are retold by nations to this day
Etched are the legends of their truthfulness on the pages of history

¹² “Tafghāj (i.e., Tamghāj) appears as the title of the emperor of Sīn, also known as Faghfur...” [Faghfur was the common designation of the Chinese emperor in Muslim texts.] See: *The Empire of the Qara Khitai in Eurasian History*, Michal Biran, Cambridge University Press, p98.

¹³ Kay Khosrow is a legendary king of Persia (Iran); here it means the Persian throne.

***misl e anjum ufuq e qawm pey roshan bhi huwey
but e hindi ki mahabbat mein barahman bhi huwey
shauq e parwāz mein mahjūr e nisheyman bhi huwey
bey-āmal the hi jawāñ, dīn sey bad-zan bhi huwey
in ko tahzīb ney har band sey aāzād kiyā
lā key kaābey sey ṣanam khāney mein aābād kiyā***

They rose on the horizons of nations and shone like dazzling stars
But they fell; in the love of an idol called India, they even became Brahmins
In their desire to soar, they abandoned their nests
Already not practising, the youth became skeptical of religion
The new 'culture' bug has released them from every bond
It has brought them from the kaābah, and settled them in a den of idols¹⁴



Islamic Banking

Alahazrat proposes a four-point programme for the upliftment and recovery of Muslims in this short epistle. One of the key points is, that he encourages wealthy Muslims to establish Islāmic Banks and even mentions methods and workarounds [*ḥīlah sharyyyah*] described in Islamic jurisprudence to avoid interest. Indeed, this was mentioned in his famous, *Kifl al-Faqīh al-Fāhim fī Aḥkāmi Qirṭās al-Darāhim*, written in Makkah in 1324 AH.

¹⁴ Kaābah is the symbol of monotheism – the house built by the prophet Ibrāhīm ﷺ, to worship Allāh, the only true God. This idol of nationalism and 'culture', i.e., western culture, removed them from a place of worshipping Allāh, and brought them to a temple of idols – values contrary to, and conflicting with Islām.

Abu'l Ḥasan al-Nadawī, a Deobandī scholar, has praised this work in his *Nuz'hatu'l Khawāṭir*:

...in his time, a scholar of his class, with such extensive knowledge of Ḥanafī fiqh, its constituents, minutiae and nuances, was rare – a testimony for which can be found in his collection of fatāwā, and his book *Kifl al-Faqīh al-Fāhim fī Ahkāmī Qirṭās al-Darāhim*, which he wrote in Makkah in the year 1323 AH.¹⁵

This would make Alahazrat among the earliest proponents in modern times, if not the first, to advocate Islamic banks but appears to have gone largely unnoticed, and is not even mentioned in bibliographies¹⁶ on Islamic finance and economics, though names of later scholars are mentioned in most publications. For example, Abdul Ghafoor says in his book, *Islamic Banking*:

Interest-free banking seems to be of very recent origin. The earliest references to the reorganisation of banking on the basis of profit sharing rather than interest are found in Anwar Qureshi (1946), Naiem Siddiqi (1948) and Mahmud Ahmad (1952) in the late forties, followed by a more elaborate exposition by Mawdudi in 1950 (1961). Muhammad Hamidullah's 1944, 1955, 1957 and 1962 writings too should be included in this category. They have all recognised the need for commercial banks and the evil of interest in that enterprise, and have proposed a banking system based on the concept of Mudarabha - profit and loss sharing.¹⁷

¹⁵ Abu'l Ḥasan Āli al-Nadawī, *Nuz'hatu'l Khawāṭir* 8/1182.

¹⁶ See *Islamic Economics: Annotated Sources in English and Urdu*, compiled by Muḥammad Akram Khān, Islamic Foundation, 1983 (1403 AH).

¹⁷ *Islamic Banking* by A.L.M. Abdul Gafoor (chapter 4 from the book, *Interest Free Commercial Banking*, 1995) URL: <http://users.bart.nl/~abdul/chap4.html#4.1.1>

Similarly, Aḥmad Alharbi says:

Phase 1: Interest-Free Banking as an Idea

This stage began in the early 1900s and was marked by the writings of Abu'l Aala Maudud (1937), Hasan Al-Banna (1939), Hifz Al-Rahman (1942), Muhammad Hamidullah (1944), Anwar Qureshi (1946), Naiem Siddiqi (1948), and Mohammad Yousuf Al-Dean (1950).¹⁸

Even though the monetary contributions to the Ottoman Empire could not save it from disintegration, certain points recommended by Alahazrat, such as Islamic banking, became a reality decades after his passing away; his advice remains as relevant today, as it was in his day.



In the appendices, I have included a translation of the portion on workarounds for avoiding interest, from the book, *Kifl al-Faqīh*; a brief biography of Mawlānā Mohammed Laál Khān, some statistics for a historical perspective and a short essay to explain the relevance of Alahazrat's advice in our times. We ask Allāh tāālā to guide us on the right path and to give us sense to hold fast to the rope of this mighty religion, which is the only path to salvation. To Allāh we belong and to Him we shall all return.

wa billāhi't tawfiq.

Abu Hasan

25th Şafar 1439

14th November 2017

¹⁸ Ahmad Alharbi, Journal of Islamic Banking and Finance, June 2015, Vol.3, No.1, p.12-15. URL: <http://dx.doi.org/10.15640/jibf.v3n1a2>



HONORIFICS

عَزَّجَلَّ

ázza wa jall

Glorified, Hallowed and Exalted is He

سُبْحَانَهُ وَتَعَالَى

subhānahu wa táālā

Glorified and Exalted is He

صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ ﷺ

şallAllāhu álayhi wa sallam

May Allāh Bless him and upon him be peace

عَلَيْهِ السَّلَام ﷺ

álayhi's salām

Peace be upon him

عَلَيْهِمُ السَّلَام ﷺ

álayhimu's salām

Peace be upon them

رَضِيَ اللَّهُ عَنْهُ ﷺ

radiyAllāhu ánhū

May Allāh be Pleased with him

رَضِيَ اللَّهُ عَنْهُمَا ﷺ

radiyAllāhu ánhumā

May Allāh be Pleased with both

رَضِيَ اللَّهُ عَنْهَا ﷺ

radiyAllāhu ánhā

May Allāh be Pleased with her

رَضِيَ اللَّهُ عَنْهُمْ ﷺ

radiyAllāhu ánhum

May Allāh be Pleased with them all

رَضِيَ اللَّهُ عَنْهُمْ ﷺ

radiyAllāhu ánhunna

May Allāh be Pleased with them all (fem.)

رَحِمَهُ اللَّهُ ﷺ

rahimahullāh

May Allāh táālā have mercy upon him

QUESTION

Qiblah and Kábah,¹⁹ my guide, my master – may Allāh ﷻ extend your illustrious shade for a long time to come. After expressing my earnest desire to kiss your feet, I respectfully state that I have sent pages of the [newspaper] *Al-Mu’ayyad*²⁰ along with this letter.

[My question is:] What should Muslims do in this day and age, and in what manner can we help the Turks?²¹

Question sent by:

Hājī Munshī Laál Khān²²

#65, Colootola Street, Calcutta.

19th Rabīʿ al-Awwal 1331 AH.²³



¹⁹ In Urdu, this is a metaphor to indicate that the person is immensely respected (Kábah) and towards whom one turns (Qiblah) for help and guidance.

²⁰ *Al-Mu’ayyad* was an anti-British periodical published from Cairo, Egypt in the early 1900s. “Ālī Yūsuf and Aḥmad Mādī; Cairo, 1889; daily. An anti-British and pro-khedivial newspaper, of central importance in Egypt’s political life of the time.” [Language and Change in the Arab Middle East: The Evolution of Modern Arabic Political Discourse by Ami Ayalon, Oxford University Press, 1987, p.177]

²¹ See Appendix A for a brief on the wars involving Turks between 1911-1914 CE.

²² Hājī Munshī Muḥammad Laál Khān Madrāsī (1283-1339 AH / 1866-1921 CE) was among the *khulafā* [deputies] of Alahazrat Imām Aḥmad Ridā Khān. See Appendix E for a short biography.

²³ Corresponds to approximately 25th February 1913 CE.

ANSWER

In the name of Allāh, the Beneficent, the Merciful.

We praise Him and we ask for blessings upon His Most Honoured Messenger ﷺ.

For the kind consideration of my esteemed brother in the Path,²⁴ the honourable patron of the noble tradition²⁵ and vanquisher of heresies,²⁶ Haji Laál Khān – may Allāh ﷻ make your eminence abide.

Peace and blessings, and the mercies of Allāh ﷻ be upon you too.

I have received six issues of *Al-Mu'ayyad* and I pored over them with interest, hoping for some good news; unfortunately, and contrary to my expectation, there was only sad news and more reports of suffering. Events of recent times,²⁷ in which innocent Muslims are being subjected to oppression and suffering, and the inability of the Empire²⁸ to assist

²⁴ *Birādar e Ṭarīqat*: i.e., the Qādirī Sufi path. Mawlānā Munshī Muḥammad Laál Khān was a Qādirī and disciple (murīd) of Shaykh Muḥiyuddīn Vellori.

²⁵ *Ĥāmī e Sunnat*. Sunnah: The correct creed and the Islām handed to us by our elders, down the generations from the time of the Companions of the Prophet ﷺ.

²⁶ *Māḥī e Bidāt*

²⁷ In 1912-13 the lands ruled by Ottoman Turks were embroiled in wars and revolts. In February 1912, Italy attacked the Ottoman port of Beirut (now in Lebanon) marking the beginning of the Italo-Turkish War; in October 1912, Montenegro declared war against the Ottoman Empire (First Balkan War). In November 1912, Albania declared independence from the Ottoman Empire.

²⁸ The Ottoman Empire.

them had been enough cause for concern and agony, while this change of course of the Turks has further confirmed my fears:

إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّى يُغَيِّرُوا مَا بِأَنْفُسِهِمْ

Indeed, Allāh tāālā will not change the state of a community so long as they do not change in themselves.²⁹

We beseech Allāh ﷻ, the most Beneficent, for the sake of His beloved and honourable Prophet ﷺ, to open our eyes and the eyes of our Muslim bretheren; may He transform our hearts and ameliorate our states; may He pardon our sins and grant us Divine Aid from His Providence; may He grant victory to Muslims and make Islām triumphant [once more].

Amen! May it be so, O Allāh, the Only God Almighty, Amen. Allāh is sufficient for us, and He is the Best of Helpers. There is no strength or power, except that granted by Allāh, the most High, the Greatest.

However, one should not be disheartened.³⁰

²⁹ Sūrah Raād, 13:11. Allāh ﷻ will not change the state of prosperity and wellbeing of a community, until they change their ways and become unrighteous, corrupt and fall into sin [*Bayḍāwī*, *Jalālayn*, *Nasafī*, etc]. Also, adversity and suffering may beleaguer an entire community due to the sins of most of them, as mentioned in the ḥadīth. When RasūlAllāh ﷺ was asked: ‘Will we suffer ruination, in spite of the presence of righteous and pious people amongst us?’ He replied: ‘Yes, when misdeeds, evil and corruption ravage a community’ [*Qurṭubī*].

³⁰ RasūlAllāh ﷺ has said “Islām will always be victorious and can never be subdued.” [See *Maqāṣid al-Ḥasanah*, #109: Dār Quṭnī in his *Sunan*, Rūyānī in his *Musnad* and through him, Ḍiyā’a in his *Al-Mukhtārah*; Imām Bukhārī in his *Ṣaḥīḥ* mentioned this without the chain, before ḥadīth #1354]. Indeed, Muslims can be subdued and defeated; but Islām will always overcome its enemies.

وَلَا تَيْسُؤْا مِنْ رَوْحِ اللَّهِ إِنَّهُ لَا يَأْتِئُسُ مِنْ رَوْحِ اللَّهِ إِلَّا الْقَوْمُ الْكَافِرُونَ

And despair not, of the Mercy of Allāh. Indeed, none despairs of the Mercy of Allāh, except the community of disbelievers.³¹

Allāh Almighty, the One God, the Omnipotent, the Subduer; He, who is Dominant over every conqueror and Prevails upon every victor gives Divine Aid to this religion [of Islām] and is its Protector. He has said:

وَكَانَ حَقًّا عَلَيْنَا نَصْرُ الْمُؤْمِنِينَ

And it is incumbent upon our Providence, to help believers.³²

وَأَنْتُمْ الْأَعْلَوْنَ إِنْ كُنْتُمْ مُؤْمِنِينَ

And you will [surely] prevail, if you are [true] believers.³³

Our Master ﷺ has said:

A group of people in my nation will always be dominant and will support the Truth;³⁴ they will not be harmed by those who seek to humiliate them until the Command of Allāh shall come, and they will continue [to dominate]...³⁵

³¹ Sūrah Yūsuf, 12:87. *Rawḥ* is the Mercy of Allāh, by which He gives succour and grants relief to His slaves [*Bayḍāwī*]. *Rawḥ* is the Mercy of Allāh; it is also said that it means relief or deliverance from affliction [*Māālim al-Tanzīl*]. This is because one who has faith knows that he will be granted relief by the Mercy of Allāh, and His bounty; but the disbeliever does not know of the Mercy of Allāh and hence he is led to despair [*Nasafī*].

³² Sūrah Al-Rūm, 30:47.

³³ Sūrah Aāl ʾImrān, 3:139.

³⁴ *Ḥaqq*.

³⁵ *Ṣaḥīḥ Muslim*, #1920. This ḥadīth has been narrated with varying wording in Tirmidhī, Abū Dāwūd and in Musnad Imām Aḥmad. Qāḍī ʾIyāḍ says: Imām Aḥmad ibn Ḥanbal said, 'If they are not the Scholars of Ḥadīth [*Ahl al-Ḥadīth*] then I don't know

Here, ‘the Command of Allāh’ refers to the true promise, when the last of the Muslim sovereign will be martyred and then, there will not be any Muslim kingdom on the face of this earth. The whole world will be ruled by the Christians. We seek Allāh’s refuge; and if that time has indeed come, then nothing can be done – the inevitable will come to pass. But that will be only for a short time [or a few days], and soon after it will be followed by the arrival of Imām [Mahdī] and the grand descent of the [blessed] Spirit³⁶ [Exalted by] Allāh, our Master ʿĪsā ﷺ.

After this, disbelief will go up in smoke³⁷ and dissipate from this world. There will remain only one community on the face of this earth, and that will be the community of Islām; and there will be only one sect, the sect of Ahl al-Sunnah. Only Allāh táālā has the knowledge of the unseen; or by His informing, His beloved Prophet ﷺ – but as far as I can see, Allāh-willing, that time has not yet come. If my supposition is correct, then the Aid of Allāh táālā will come and the disbelievers will get their just recompense. Anyway, the state of being enslaved is one of helplessness;³⁸ and now, other than beseeching Allāh táālā for help, what else can we do?

who else can they be’. That is, he was referring to group of Ahl al-Sunnah, whose beliefs are concordant with the scholars of ḥadīth. Imām Bukhārī has said: ‘This ḥadīth refers to scholars’ [*Ikmāl al-Múlim*, 6/350].

³⁶ *Rūḥ-Allāh*: Literally, ‘the Spirit of Allāh’, i.e. Spirit created by Allāh. Indeed, everything is created by Allāh táālā, but the special attribution shows the pre-eminence of the Prophet; and the phrase is similar to “Allāh’s She-Camel” or “House of Allāh”.

³⁷ *kāfūr hogā*: Literally, ‘will become camphor’. Urdu idiom that means ‘obliterated’.

³⁸ *Bandagī beychārahgī*: ‘Serfdom is a state of helplessness’. A reference to the state of Muslims everywhere, that we are helpless and at the mercy of those who rule us as we are mere subjects under the authority of others – in Alahazrat’s time, the British rule.

We hope from our Lord Almighty to have mercy upon our harrowing state of affairs, and to send Divine Aid; these jolts that we [Muslims] have been receiving, we beseech Him to terminate them with:

وَزَلْزَلُوا زَلًّا أَسَدِيدًا

...and were given severe jolts and were badly shaken.³⁹

And that He will give us the glad tidings of:

أَلَا إِنَّ نَصْرَ اللَّهِ قَرِيبٌ

Surely, the Help of Allāh is nigh.⁴⁰

You ask, what Muslims should do [in this situation]; what can I say in reply,⁴¹ when Allāh ﷻ has already bought the lives and wealth of Muslims in exchange for Paradise.

إِنَّ اللَّهَ اشْتَرَى مِنَ الْمُؤْمِنِينَ أَنْفُسَهُمْ وَأَمْوَالَهُمْ بِأَنْ لَهُمُ الْجَنَّةُ

Indeed, Allāh has traded with the believers,
their lives and their wealth in exchange for Paradise.⁴²

³⁹ Sūrah Aḥzāb, 33:11. The complete verse is: ***It was there, that believers were tested; and were given severe jolts and were badly shaken.*** It is about the challenging circumstances that Muslims had to face during the battle of Aḥzāb. Muslims were blockaded and were under immense pressure and faced extreme distress. RasūlAllāh ﷺ was with them in this tribulation; and at this time the hypocrites of Madinah showed their true colours and expressed their true feelings by revealing the sickness in their hearts [Ibn Kathīr]. The Companions were tested for their patience upon Faith, and were shaken by intense fear and distress [Nasafi].

⁴⁰ Sūrah Baqarah, 2:214.

⁴¹ There is no need to ask me this question when the answer is already given in form of the Qur'ānic verse that follows.

⁴² Sūrah Tawbah, 9:111.

But we are a people, who are unwilling to hand over merchandise, and yet, are eager to receive the payment [for the goods]. Where will Indian Muslims find the strength to leave their country, their wealth, their property and their families and go to a battlefield thousands of miles away and fight in wars alongside other Muslims?

All they can do is donate money; and even in this undertaking, everyone can see their 'contribution'. While Muslims are suffering in war-torn countries and elsewhere, people here are preoccupied with their own amusements - they are busy in gatherings, festivals, revelry, frolic, theatre, mirth and games; the same heedlessness and extravagance continue unabated. Recently, a person spent 50,000 rupees⁴³ in celebration of a mundane joy. Another lady donated 50,000 for an ordinary council.⁴⁴ Another rich man donated 150,000 for a college, and people collected more than 3,000,000 for the university;⁴⁵ and for which, our own poor town contributed 26,000 rupees in one night.

⁴³ The price of uncoined gold [or 24-carat in today's parlance] in British India in 1912 was approximately 21 rupees per 10 grams. [See p99, Table No.56; *Statistics of British India, Volume II, Financial Statistics*; Published in Calcutta by the Superintendent Government Printing, India, 1920]. 50,000 rupees could buy nearly 23 kg of gold. The cost of 23 kg in 2017 would be close to 7 crore rupees.

Also see: <http://www.historicalstatistics.org/Currencyconverter.html>.

⁴⁴ *Jirgah*.

⁴⁵ This was for the Muslim University Fund (see Appendix D for reference). In today's money, using the above calculation based on gold and ignoring other kinds of inflation:

50,000 Rupees in 1912 = 7 Crore Rupees in 2017 = 1 Million USD in 2017

1,50,000 Rupees in 1912 = 21 Crore Rupees in 2017 = 3 Million USD in 2017

3,000,000 Rupees in 1912 = 400 Crore Rupees in 2017 = 60 Million USD in 2017

In Bombay, an ordinary man⁴⁶ purchased a property for 26,000 [rupees] simply because it was adjacent to his sprawling bungalow, which I too have visited, some time ago. The enthusiasm displayed [to aid] our oppressed religion [Islam] is higher than the sky – but the state of actual proceeding is buried deep in the ground. What can be hoped [from these people]? In their great sympathy, they have come up with the idea to boycott European goods. I do not like this, nor do I find it favourable to the interests of Muslims.

Firstly, this will not go beyond lip-service and they⁴⁷ will not come to a common agreement; and even if they do, they will certainly not be able to persevere with it. In fact, the first ones to break this vow will be the ‘gentlemen’⁴⁸ folk, who cannot live without European goods. And then, this [boycott] they talk about is of all of Europe! Not long ago, they tried boycotting only Italy and how many observed the boycott and for how many days?⁴⁹ Moreover, how will it hurt European countries? And even if this boycott does hurt them, what is the use? In retaliation, they can hurt [us] ten times more in a hundred different ways. Thus, the idea of hurting them [economically] is only a fantasy and will result in a situation similar to a frail person getting flogged ruthlessly.

⁴⁶ The person was neither a wealthy aristocrat, nor belonged to a royal family.

⁴⁷ That is, influential Muslims, or leaders, or groups calling upon common Muslims to respond to the plight of their bretheren elsewhere.

⁴⁸ Those Muslims who had adopted western customs and habits, and dressed and behaved like Europeans. Many were educated in Europe.

⁴⁹ Like most boycotts, the most vocal proponents ignore it after the din dies down. The Italian boycott as well, post the Italo-Turkish War of 1912, fizzled out in a few days.

Rather, it is better for Muslims to stay on the safer path.⁵⁰ Muslims should not copy the tactics of troublemakers, and should not give [the government] an opportunity for suspicion.⁵¹ However, we should initiate steps to take control of our situation and improve our state – and this does not depend on mere contribution or participation in wars. In any case, it was necessary that:

1. Muslims should have taken their affairs in their own hands, excepting those few matters in which there is interference of the government. Crores of rupees spent on stamp-fee⁵² and lawyers, and because of which many homes have been destroyed, would have been saved.
2. Muslims should have traded only within the community, so that profits remained in the community; they should have striven to improve and develop skills and trade in the community, such that they would not be dependent on any other community for any need. Had they done so, it would not have been possible for the Europeans or the Americans to give you two ounces of copper with some gilded workmanship, call it a ‘watch’, and charge four ounces of silver for it.⁵³

⁵⁰ Of not provoking world powers by adopting futile methods; such actions will not hurt the enemy and in fact, result in further oppression and harsh retribution.

⁵¹ The point is not about civil disobedience or boycotts per se, but rather a pragmatic approach to the situation of Muslims at that time and observation that impractical solutions would only result in further persecution by the occupying power.

⁵² Filing a case required one to do so on stamp paper, which cost money.

⁵³ Which was true until the close of the 20th century, when globalisation and the greed of capitalists for cheap labour moved manufacturing to third-world countries, which eventually became manufacturing powerhouses. Most Muslim countries remain dependent on other countries for goods and services; the discovery of oil and the resulting wealth did not benefit Muslims at large, as it should have, and became personal property of the ruling families instead.

3. Affluent and rich Muslims from Bombay, Calcutta, Rangoon, Madras and Hyderabad should have come together and instituted banks for their Muslim brothers. Interest is absolutely forbidden by the Shari'ah; but there are hundreds of ways to make profit by permissible means; and which have been described in books of fiqh in great detail. One simple method has been described in the book *Kifl al-Faqih al-Fahim*, which has already been published.⁵⁴

By these legal [*halal*] means, rich folk could have made a profit for themselves and at the same time, helped fellow-Muslims and fulfilled the needs of their brothers. The [mortgaged] properties of Muslims which are being lost [due to bad loans] to the *Baniya*⁵⁵ community would have been prevented. Even if these rich Muslims bought them back from the *Banias*, these properties would still remain with Muslims, and we would not face this situation where a Muslim is helpless and unclad, and the Baniya is rich and niggard.⁵⁶

⁵⁴ Alahazrat wrote this work in 1324 AH (1906) as a response to questions posed by scholars in Makkah concerning currency notes. Seven examples of permissible workarounds [*halal*, *hiyal*] to avoid interest are translated in Appendix A.

⁵⁵ “The Indian term *baniya*, *mahajan*, *bohara*, *seth*, *sahukar*, *sarraf* and others are Hindu caste names or honorable titles. They were and are still applied to indigenously developed bankers, moneylenders, dealers in grain...” “The term ***baniya*** originates from the Sanskrit term *vanij*, which means merchant.” “In Bengal *baniya* is a functional catch-all term applied to all moneylenders and indigenously developed bankers.” [See *Changing Financial Landscapes in India and Indonesia*, Heiko Schrader, p 68].

⁵⁶ Moneylenders everywhere in the world are known to be miserly, strict about their terms and very punctual about their loans. If a person cannot repay the loan, his/her property would be attached forthwith. Credit card companies are the post-modern version of the usurious moneylenders and loan sharks.

4. The most important thing, the lifeblood of everything⁵⁷ and the paramount principle,⁵⁸ is being faithful to this mighty religion.⁵⁹ The earlier generations of Muslims reached the apex of success only by firmly grasping the rope of this glorious religion. They rose to such heights, prominence and greatness, that their reverence and awe was imprinted upon the nations of the world from the east to the west. It was this sincere and utter devotion to the Faith that raised a destitute people – who would often sleep hungry – and made them kings and rulers of vast kingdoms. And the latter ones tumbled deep into the pits of humiliation and were disgraced, only because of neglecting their religion and loosening their grip from the lifeline of Faith.⁶⁰

⁵⁷ Concerning Muslim matters.

⁵⁸ For success of Muslims.

⁵⁹ Islām.

⁶⁰ Dr. Iqbal, the Poet of the East, echoes this sentiment in his famous *Jawāb e Shikwah* [Answer to the Complaint]:

***har koyi mast e ma'y e zauq e tan aāsānī hai
tum musalmāñ ho, ye andaz e musalmānī hai?
ḥaydari faqr hai nay daulat ūsmanī hai
tum ko aslāf se kya nisbat e rūḥānī hai
woh zamāne meiñ mu'azzaz the musalmañ ho kar
aur tum khār hue tārik e Qur'ān ho kar***

Everyone is intoxicated by the wine of ease and comfort
Are you Muslims? Is this the behaviour of a Muslim?
You are neither dignified in poverty; nor generous and humble in affluence
What spiritual relation do you bear with your forebears?
They commanded respect in the world because they were true Muslims
And you are disgraced for having forsaken the Qur'ān

Indeed, to Allāh we belong and to Him is our return. There is no power, nor strength except that which is granted by Allāh, the Most High, the Greatest.

The strength of this Mighty Religion is linked to Sacred Knowledge. Learning and gaining the knowledge of religion, and thereafter acting upon that knowledge would have bestowed a grand life in this world and [success] in the hereafter. But alas!⁶¹

O, blind people! That which you imagine to be progress,⁶² in reality is decline and descent. That which you suppose to be honour and respect,⁶³ is utter humiliation and ignominy.

⁶¹ Unfortunately Muslims have abandoned religious knowledge. Today, if a young boy or girl spends all their time learning to play a sport or become a comedian or a musician, people gush with happiness and admiration and will not mind even if they do poorly at school – so long as they excel in some field that may bring recognition and fame – and probably money. But if Muslim youth show interest in memorising the Qur’ān or religious knowledge, they will be deemed backward; such children will be actively dissuaded from spending time in religious activities; even ridiculed and warned that if they do not desist, they will be doomed to be failures in the world and will end up as paupers and freeloaders. Perhaps, it is this lure of glitz and glory that leads some religious types to become celebrities and swindle people out of their money in the name of religion. RasūlAllāh ﷺ warned us, that in the final days people will learn religious knowledge to garner worldly wealth and fame. We seek Allāh’s refuge.

⁶² By imitating other communities and adopting western habits and culture; by abandoning Muslim identity and trying to appease western tastes and attempting to measure up to western values. Fools think that progress is in aping an alien culture and abandoning Islamic values and call these delusions, ‘progressive ideas’.

⁶³ Many so-called liberal and progressive ‘Muslims’ try to gain respect by conforming to the western value system. It was this madness that led the heretic [knighted as ‘Sir’] Syed Aḥmad Khān to abandon articles of faith and Islamic rulings – because they were unappealing to his newly acquired western tastes and naturalist philosophy.

If Muslims adopt these four principles, Allāh-Willing, we can hope that our state will improve. This is the answer to your question. But tell me, what is the use of seeking guidance and giving counsel [question and answer], when no one is inclined towards acting upon advice? In this day and age, the comportment of Muslims is thus:

1. The practise on the first principle is that a Muslim is absolutely unwilling to compromise in any of his claims upon other Muslims. If the court awards everything and the suing party loses everything, they will accept the order of the court – but they will not be willing to cede an inch to resolve the dispute amicably. Swathes of land and thousands of rupees are lost in court cases.

Are you willing to change this? *So, will you desist?*⁶⁴

2. People from respectable families deem it an affront to their status to adopt a trade or do business or engage in industry. Yet they will be happy to work as employees, debasing themselves by agreeing to be ordered around as slaves or forced to do impermissible things or to earn an income which would be deemed unlawful [*ḥarām*]. But concerning business and trade, our [community] Muslims have no realisation, nor do they care to buy [preferably] from our own community members. Even if the price of an item is a bit higher than elsewhere, why don't Muslims buy from their brothers – after all, your own brother makes a profit. Look at the Europeans, even if

⁶⁴ Sūrah Mā'idah, 5:91. **فَهَلْ أَنْتُمْ مُنْهَوُونَ**

Indian goods are similar in quality to European goods, and cheaper in price, they will still buy expensive goods from their own people.⁶⁵

As for the traders, they are not smart either. While a Hindu trader is happy with 6.25% profit margin,⁶⁶ a Muslim trader will not be pleased with anything less than 25%; on top of this, the goods sold by a Muslim will be either of inferior quality or short-weight⁶⁷ than that sold by the Hindu trader. The Hindu trader understands the principle of business, that he will be able to sell more if he keeps the profit margin [and hence prices] lower; but the Muslim trader wants to extract all the profit from a single customer! Inevitably, people are forced to buy from Hindu traders.

Can you leave these [bad] habits? *So, will you desist?*

⁶⁵ Even in this age of globalisation, western economies preach of free-trade, but blatantly engage in protectionist policies, tilted to favour their own countries or blocs. Business and political leaders of the United States have called the policies of the European Union as ‘protectionist’.

⁶⁶ *Anna* was a currency unit in pre-independence India/Pakistan. The anna was demonetised in India in 1957 followed by Pakistan in 1961 and replaced by *paisa*. When in use, one rupee equalled sixteen annas. Here, Alahazrat says: “While a Hindu trader may charge one anna profit per rupee” i.e. 1/16th of a rupee, which is 6.25%; “a Muslim will charge 4 annas (*chavanni*)”, i.e. $4 \times 6.25\% = 25\%$.

⁶⁷ In Islām, it is forbidden to short-weigh, as are all forms of defrauding customers. RasūlAllāh ﷺ has said: “*He who cheats, is not one of us.*” [*Ṣaḥīḥ Muslim*, #101]. The Qur’ān explicitly condemns those who cheat in business. Sūrah Muṭaffifin, 83:1.

وَيْلٌ لِّلْمُطَفِّفِينَ ﴿١﴾ الَّذِينَ إِذَا أَكَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ ﴿٢﴾ وَإِذَا كَالُوهُمْ أَوْ وَزَنُوهُمْ يُخْسِرُونَ ﴿٣﴾

Woe unto the defrauders; who, when they take from people, they take in full measure; and when they measure unto them, they weigh less than the due.

3. The rich folk are concerned only about their comfort, and often, unlawful luxury. They will spend hundreds of thousands on impermissible activities such as dancing, festivals⁶⁸ and other such shameless and pointless amusements; and this is ‘recognition’, this is ‘renown’, this is ‘nobility’. But they will not part with a meagre sum to save the lives of their brothers [in Islam] dying in wars and disasters. Then, there are [Muslims] who have learned from the Baniyās, the art of getting rich by lending money on interest; why would they be interested in pursuing profits through permissible means?⁶⁹ What do they have to do with religion? What do they care about the Commands of Allāh and His Messenger ﷺ? They became Muslims on account of circumcision, and eating cow-meat⁷⁰ keeps

⁶⁸ Aristocrats and rich people in Alahazrat’s time would spend money on dancing girls or the ‘nautch girls’ and in our time, there are movie stars and singers – shameless and immoral folk. In the previous century, such debauchery was restricted to the wealthy; but today, even common people indulge in it by watching movies and TV shows, thereby fulfilling the prophecy of the End-Times, that ‘*singing-dancing women, and music will become commonplace*’. Furthermore, the rich and powerful in this age, differentiate themselves from commoners by inviting debauched film stars and songstresses to parties and spend a fortune on their visit. Many proudly photograph themselves with celebrities, many of whom have risen to fame by stripping naked or at any rate, dress immodestly exposing the *awrah*. We seek Allāh’s refuge. Indeed, we have entered a period of a second *jahiliyyah*, and just like the ancient pagan times, the primary objective in life has now become to attain maximum pleasure with scant regard to morality, social justice or lawful means. Disbelievers are free to enjoy such pleasures; their morality does not frown upon indulgence in such activities. But why are Muslims plunging into the madness of celebrity-worship and utter disregard of the Shariāh?

⁶⁹ Those Muslims who trade in interest with gay abandon, and are not worried about its being forbidden, have no incentive in pursuing lawful means of making profits.

⁷⁰ Hindus worship the cow. In Alahazrat’s time, only Muslims would eat cow-meat in India; this had changed, but extremist Hindus have revived cow politics in recent years.

them as Muslim; this is more than enough for them and what else do they need? Neither will they die, nor will they be brought for reckoning in the Presence of Allāh Almighty, the One God; nor do they have to answer for their deeds, nor will they be called to account. To Allāh we belong, and unto Him we shall return. And even in charging interest, they are exorbitant – if the Baniyā charges an interest of one rupee, these Muslims will not accept anything less than 150 rupees! Once again, poor and needy Muslims are driven to the Baniyās [who are far more reasonable than Muslim usurers and moneylenders] and are forced to pledge their properties.

4. Concerning the fourth point, the less said, the better. Today, the certificate of passing the intermediate grade⁷¹ is considered as the absolute bestower of sustenance [*razzāq e muṭlaq*].⁷² Whereas, to

⁷¹ Intermediate Exams in British India (which continues to this day as 10+2) come after completing secondary school (previously known as *matriculation*, or the 10th standard) and has to be cleared to obtain admission to a university.

⁷² Until the late 1970s, many clerical and entry level jobs in the Indian government required a minimum of passing the intermediate exam (i.e. 12th grade). In Alahazrat's time the decline of Islamic education and Islamic seminaries (madrasah) had begun. Muslims were turning to full-time secular education and Islamic knowledge was taught privately. This trend has continued to the point that the brightest of our children are sent to university for a secular education – to study science, arts and humanities. Islāmic knowledge is abandoned as a rule and only a few concerned parents engage private tutors to teach recitation of the Qur'ān. Many of these doctors, engineers, accountants, or other professionals do not know the basics of their religion, nor are they aware of the obligations of a Muslim. Many such 'educated' folk, due to their ignorance of Islām turn away from religion and become atheists or agnostics; and those who profess faith, try to measure Islām according to western values and conclude that Islām is regressive. Some of these 'thinkers' attempt to reform Islāmic practices and beliefs to conform to secular and liberal values.

obtain a job, there are minimum requirements for age and qualifications [such as the certificate of passing the intermediate exams] – and then, they learn things which they will not use in their entire lives, nor is such knowledge necessary for doing their jobs.⁷³ So they spend their early years [i.e. mid-twenties], which is the best time to learn and gain a good education, and squander it in attempts to obtain certificates [and yet, learning nothing useful]. And then, there is the issue of clearing the exams – even after failing three times, they go back to write the exams. Interestingly, it is the Muslim students who fail so often – and after clearing the exams, jobs are not offered on a platter. After struggling to find work, they end up doing some menial job. Even if one progresses to a respectable job, one would have to do a thousand things which would be disgraceful according to Islāmic law.

Now, tell me – when will they find time to learn religious knowledge, and progress in the religion and to learn the distinction between good and evil according to Islām? Consequently, these ‘educated’ folk think that religion is a joke and consider their forefathers to be savages, barbarians, uncultured, uncivilised, illiterate, boorish, and

⁷³ This is the case with university education even today. Rote learning has become the norm and a majority of graduates are utterly incompetent – even engineering and medical graduates passing out of professional colleges in large numbers, are not competent and usually learn ‘on the job’. Voices are being heard worldwide that the public education system is failing; this is being said about colleges and universities in America in the 21st century. For example, see: *American Schools Are Training Kids for a World That Doesn’t Exist*. URL: <https://www.wired.com/2014/10/on-learning-by-doing/> Alahazrat’s lament in the last century, about Indian colleges and syllabii is insightful and relevant for both secular and religious schools in the 21st century.

vulgar idiots and fools. For the sake of argument, even if this were real ‘progress’, then it is a billion times worse than having remained undeveloped and backward. Why then, do you abandon the blessings of religious knowledge?

So, will you desist?

These are the circumstances and underlying causes for the abysmal state of Muslims. If trying to cure a disease without treating the underlying cause is not foolishness, then what else is? This forsaking of religion has humiliated you, and resulted in your becoming the laughing stock, and other communities mock at you – it is this... it is this... it is this estrangement from religion that has brought upon you everything that you now suffer. O men! You are blinded by delusion and you weep for this unreal and upending ‘progress’, yet at the same time, you lament for the community, do ballyhoo and hoo-ha and show apparent distress for your people? You have taken the leash of Islām off your neck and have become totally liberated and free; why then are you clamouring like a coolie? In fact, it is this freedom [from the bounds of *Shari’ah*] which is humiliating bondage [intellectual slavery] and the living example is the latest crisis of the Turks. There is no power or strength except that granted by Allāh, the most High, the Greatest.

The intelligentsia should reflect on these issues and the underlying causes. If you consider my assessment to be accurate, then gather people in villages and in towns and exhort Muslims to be steadfast on these four points; thereafter, if your condition does not improve still, then you can reproach me as you like. Do not say: ‘What difference can I make alone, and on my own?’ If everyone thinks that their own

contribution is insignificant and thus do nothing, no one will ever do anything.⁷⁴ Rather every person should assume that it is their responsibility alone – in this manner, Allāh-Willing, everyone will join together and get things done. At least, start this process in some places, and see how it will catch on, and if Allāh Wills, this will become a mass movement and you will see the munificence and blessings of this four-point programme when you see the results. The remedy is in the same Qur’ānic verse that was mentioned in the beginning of this essay:

إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّى يُغَيِّرُوا مَا بِأَنْفُسِهِمْ

Indeed, Allāh tāālā will not change the state of a community so long as they do not change in themselves.⁷⁵

Just as it is a warning for people upon changing their state to evil [from a previously good one], so also it is a glad tidings for those who change their bad behaviour and become good and righteous. That is, Allāh tāālā says, ‘If you forsake these evil doings, I will change your state from that of humiliation and bestow honour upon you’. O our Lord Almighty, our Sustainer! Open our eyes [from this stupor of heedlessness and reckless behaviour] and show us the blessed path that You want us to walk upon, for the sake of Your beloved, the sun among stars [other prophets], and the radiant full moon of Madīnah ﷺ.

⁷⁴ The quote “Become the change you wish to see in others” is oft- attributed to Gandhi, though it is not proven that he said it. However, Alahazrat did say it – and it was published in this monograph in 1913. See this article in *The New York Times*: <https://www.nytimes.com/2011/08/30/opinion/falser-words-were-never-spoken.html>

⁷⁵ Sūrah Raád, 13:11.

Anyway, these are points of action and objectives for a lifetime. Muslims do not seem to follow even one of them. Take the case of aid for the Turks; people write thousands of elegies on their plight, but other than poor Muslims, no one is inclined to help them. How many rich people, leaders and rulers in other Muslim countries have participated in any meaningful activity to support the Turks? They could have assembled armies and offered military support, or even collected millions of pounds for their aid; but has anyone done this so far? Rather, they do not even care about this, as if they have not even heard of it. Leave them; they may cite some excuse of ‘greater good’ or diplomatic or strategic reasons [*maṣlahāh*]. Let us take stock of our own situation. How much in funds has been collected so far, for the aid of Islām and the claim of supporting Muslims? Are the expenses of war an ordinary amount? All that has been donated so far and more, will be easily spent in a single day’s fight. Yet, if all the Muslims in India – rich and poor alike – can set aside the wages of one month for the aid of Muslims, millions of pounds can be collected – and indeed, one can make adjustments and manage the personal expenses of twelve months in the salaries of eleven months.⁷⁶ Donations for the university reached 3 million, skimming from the livelihood of poor people; and the interest on that amount that has accumulated so far is 40,000 already – and the university is *still* not built.

⁷⁶ If one month’s salary is donated for aid, one can adjust the shortfall from other months. However, this estimate is from an age without credit cards, EMIs for loans and host of other expenses that plague modern home budgets. In the past, expenses were limited and people would live within their means – financial management was easy. Unfortunately, that may not work in our time as we have far more commitments than our means and most of us will already be running a deficit for many months!

Moreover, this amount is not from your personal funds [after donation, it becomes public property, and belongs to all Muslims] – why not send this amount itself in the cause of Islām and the path of Allāh táālā? If Islām remains,⁷⁷ the scuttling of a university will not harm you; and if Islām does not survive, then will the university secure your pardon [from the wrath of the Almighty]? And let me assure you that if at all it happens, then certainly this university will also not be completed. Suppose [the promoters of the university] are so miserly that they cannot part with funds which are anyway not their own, then at least let them offer it as a loan to the Islamic Sultanate for the sake of protecting Islām and Muslims.

What else is left for me to say [in this matter]?

Allāh is sufficient for us, and He is the Best of Helpers. There is no strength or power, except that granted by Allāh, the most High, the Greatest. Allāh táālā knows best and – Great is He in His Glory – His Knowledge is Absolute, Complete and Prevailing.

Written by His⁷⁸ sinful slave, **Aḥmad Ridā al-Baraylawī**. May he be forgiven for the sake of Muḥammad ﷺ, the prophet who was taught by Allāh alone – Blessings and peace be upon him.

[Affixed: Stamp of the Dār al-Iftā of Madrasah Ahl e Sunnat, Bareilly].



⁷⁷ Here the Imām means that if Islamic rule remains; because elsewhere in his fatāwā he has cited the ḥadīth that: “Islām will prevail and will never be overcome”.

⁷⁸ Allāh táālā.

ATTESTATIONS

Corrections made by Iýjāz al-Riḍawī.

Inscribed by Kāzmī; resident at the Darbār Dātā Şāhib.



“The answer is correct. Allāh táālā knows best.”

- Muḥammad Riḍā Khān Qādirī – may Allāh pardon him.

“The answer is correct”

- The poor and needy person, Ḥusayn Aḥmad al-Āshiqī al-Nahwāri. May he be forgiven by Allāh táālā, the Almighty.

“The answerer is right. May Allāh reward him abundantly”

- The poor and needy person, Muşţafā Riḍā al-Qādirī al-Nūrī. May Allāh ta’ālā forgive him and his parents.

“The answer is correct and only Allāh táālā knows best what is correct”.

- The poor and needy person, Amjad Ālī al-Aázamī al-Riḍawī, may he be forgiven.

“And I am a witness to the above”

- The poor and needy person, Nawāb Mirzā Riḍawī Baraylawī; may he be pardoned by Allāh táālā, the Almighty.



Appendix A

WORKAROUNDS TO AVOID INTEREST/USURY

Alahazrat wrote **Kifl al-Faqih al-Fāhim** in the year 1324 (1906); a treatise on the validity of currency notes and the various rulings concerning its usage according to Islamic Law. It was written in response to the following twelve questions posed by Makkan scholars:

1. Concerning the currency note, does it have value in itself [māl] or is it just a bond, a document or a promissory note similar to a cheque?
2. Is it obligatory to pay zakāt on currency notes, if the amount exceeds the eligibility requirement [niṣāb] for zakāt and the cash is held for a full period of one year?
3. Is it permissible to pay the bride's dower [mahr] in currency notes, and is it valid?
4. If someone steals currency notes from a safe place, will he be handed the obligatory punishment for larceny and theft; i.e. should his hand be cut?
5. If it is lost [or destroyed] in the care of a safekeeper, should it be compensated only with similar notes or with silver [dirhams] etc. in lieu of those notes?
6. Is it permissible to sell the currency note in exchange of silver, or a gold coin or coppers and nickels [dirham/darāhim, dīnār/danānīr, fils/fulūs]?
7. If it is exchanged in lieu of – say, cloth – will this sale be deemed **general sale** or **barter**?⁷⁹

⁷⁹ There are four kinds of sale: [Fat'h al-Qadīr, 7/66; Bahār e Shariāt, 2/795].

1) **Baý al-Muqāyadah**: Barter. Goods are sold in exchange for other goods; for example, cloth in exchange for an animal; eggs in exchange for milk.

2) **Bay al-Şarf**: Currency Exchange.

The other two types are related to goods in exchange for fungibles (money, gold etc.)

3) **Baý al-Muṭlaq**: General Sale. Goods sold in exchange for money, and the commodity is present at the time of the sale.

4) **Baý al-Salam**: Forward Sale (Advance Payment). Goods sold for money, but the payment has to be made in advance.

8. Is it permissible to loan currency notes? And should the loan be repaid only as currency notes, or can it be paid as silver currency [dirhams]?
9. Is it permissible to 'sell' notes in exchange for silver [currency] for a specified period?
10. Is it permissible to conduct a forward sale [bay' salam] using silver currency. For example, buying notes of such and such denomination after, say, one month.
11. Is it permissible to sell a currency note for a value higher than what is written on the note; for example, can a note of ten be sold for say, twelve or twenty or say, lesser than ten.
12. Is it permissible to give a loan in this manner: Zayd tells Ámr that I don't have silver coins [dirhams] but I can sell you this currency note of ten for twelve in 12 instalments for one year, such that you pay one [denomination] every month. Will he be prohibited from doing so as it is a workaround [iḥtiyāl, ḥīlah] for interest. And if it is not permissible, then what is the difference between such a transaction and interest [ribā], such that this transaction is valid and permissible, while the other is not? After all, the result of both transactions is the same – that one collects extra amount [on the loan] in both scenarios.



The following passage is from a section titled '**Methods of Making Profit and Avoiding Interest**'⁸⁰ in the detailed answer to the eleventh question in *Kifl al-Faqīh*.



Concerning the first aspect, it is obvious and clearly understood – i.e., using a workaround [ḥīlah] to avoid interest is in fact 'escaping interest'⁸¹ and it is not prohibited; rather, the prohibition is for falling into interest. Indeed, our scholars – may Allāh have mercy on them – have taught us many such workarounds to make profit [taḥṣīl al-faḍl] without resorting to dabbling in interest.

⁸⁰ See *Fatāwā ar-Riḍāwiyyah*, 17/461-463.

⁸¹ *Firār án al-ribā*.

The great imām, the quintessential jurist,⁸² Qāḍī Khān,⁸³ in his *Fatāwā*⁸⁴ has a dedicated section titled: ‘**Section: On Ways to Escape Usury**’.⁸⁵

FIRST EXAMPLE OF A WORK-AROUND: Consider a person [Zayd]⁸⁶ who is owed ten dirhams by another person [Āmr]. If Zayd wishes to take thirteen from Āmr [for the loan and extend it] for a certain period, he should buy something from Āmr for ten dirhams and take possession of the item, and then sell the same item to Āmr for thirteen dirhams to be paid⁸⁷ over a period of one year. In this way he will avoid committing a *ḥarām*. Something similar to this has been reported from RasūlAllāh ﷺ that he commanded a person to do so. Thus it is also mentioned in *Baḥr*⁸⁸ from *Khulāsah*,⁸⁹ [which] cites from *Nawāzil* of Imām Faqīh Abu’l Layth⁹⁰ [al-Samarqandī] ﷺ.

⁸² *Faqīh al-Nafs*.

⁸³ Fakhruddīn Abi’l Maḥāsīn Ḥasan ibn Maṣṣūr al-Awzjandī al-Farghānī, known as Qāḍī Khān [d. 592 AH], a prominent imām of the Ḥanafī madh’hab.

⁸⁴ *Fatāwā Qāḍī Khān* is a famous Ḥanafī resource, also known as *Khāniyyah*.

⁸⁵ See *Fatāwā Qāḍī Khān*, 2/166 onwards, DKI edition, 2009.

⁸⁶ Names not mentioned in the original, or in *Kifl al-Faqīh*; added here for clarity.

⁸⁷ This is nothing but the *murābahah* loan. “Murabaha is one of the most widely used contracts at present in Islamic Banking and the investment sector.” [*Islamic Banking & Finance: Principles and Practices*, Marifa Academy, 2014. Page 42].

⁸⁸ *Baḥr ar-Rā’iq* by Imām Zaynuddīn ibn Nujaym al-Miṣrī [d. 970 AH] is a commentary on *Kanz al-Daqā’iq*, a primary text of Ḥanafī fiqh by Abu’l Barakāt ‘Abdullāh Ḥāfiẓuddīn al-Nasafī [d. 710 AH].

⁸⁹ *Khulāṣatu’l Fatāwā*, Iftikhāruddīn Ṭāhir ibn Aḥmad al-Bukhārī [d. 542 AH].

⁹⁰ *Fatāwā al-Nawāzil*, Faqīh Abu’l Layth Naṣr ibn Muḥammad al-Samarqandī [d.375 AH].

SECOND: Again, in *Khāniyyah* it is said: If Zayd wishes to take a loan from Ámr such that for every ten dirhams,⁹¹ he would return twelve [after a period of time,] the way to do it is thus:

- a) Zayd [borrower] should place an item of value [*matāá*] in front of Ámr [lender] and say, ‘I sell this for 100 dirhams’.
- b) Ámr [lender] should buy it from Zayd and give him 100 dirhams and take possession of the item.
- c) The borrower then tells the lender, ‘Sell this item to me for 120 dirhams’ and the lender sells it accordingly [to the borrower].
- d) The amount of 120 dirhams can now be repaid at a later date [as agreed by the term of the loan] as a loan. And the item belonging to the borrower has returned to him as well.

For more caution and reassurance, the borrower should explain this arrangement to the lender and after this say: ‘I have forsaken the conditions set.’ Thereafter, they should conduct the business as above.⁹²

⁹¹ It used to be a silver coin in the past; however, it ceases to exist as currency anywhere in the world. The ‘dirhams’ and ‘dinars’ used in Arab countries are mere names for currency notes and have no equivalence to the silver or gold coins mentioned in fiqh literature. In this example, dirham can be replaced with any currency – dollars, pounds, rupees etc. and the same ruling holds.

“Silver *dirhams* followed in AH 79 / 698 CE, at the “canonical” weight of 2.97 g. These coins were entirely anonymous; the inscriptions consisted of religious phrases. Additionally to those phrases, *dinars* also bear the date, *dirhams*, the mint and date. No such uniform design was applied to the copper coins, called *fulus* (sg. *fals*), which were more or less a local affair.” [*Medieval Islamic Civilization: An Encyclopedia*, Josef W. Meri, p. 163].

⁹² This is similar to the previous case and is a form of *Murābahah*.

THIRD: A variation on the above scheme is that the ‘item’ traded already belongs to the lender, [if the borrower has no item of value to use in the workaround]. In this case, if the person wishes to lend ten and collect thirteen within a specified period, he should:

- a) Sell an article (i.e. the lender’s own property) to the borrower for thirteen dirhams⁹³ (on deferred payment).
- b) The borrower sells the same item to a third party for ten dirhams (again on deferred payment).
- c) The third party sells the same item to the lender for ten dirhams. (The third party receives the 10 dirhams in cash).
- d) Now, the third party pays the borrower the ten dirhams (that he owes in the transaction (b) above).
- e) Now, the lender has disbursed ten dirhams, and received his article back in his possession.
- f) The borrower has received ten dirhams, but he still owes thirteen dirhams to the lender (vide the first transaction).
- g) These thirteen dirhams can be repaid after an agreed period.



⁹³ In some places, such as here, the word dirham is not used in either *Kifl al-Faqīh*, or in *Fatāwā Qāḍī Khān*; the generic denomination of ‘ten’ or ‘thirteen’ is mentioned. The word ‘dirham’ is added here for clarity and used as a placeholder; it is valid for any type of currency.

FOURTH: The above workaround has another variation:

- a) The lender sells an article to the borrower for thirteen dirhams to be repaid within a specified period [on deferred payment]. The article is given in possession of the borrower.
- b) The borrower sells it to a third party.
- c) Now, before the sale is completed, the borrower revokes the sale⁹⁴ and voids it with the third-party, regardless of whether he gives possession of the article or not.
- d) Then the borrower sells the same item to the lender for ten dirhams.
- e) The borrower now has given possession of the item back to the lender, and has collected ten dirhams in cash. [This is a complete transaction in itself]
- f) And the thirteen dirhams are still owed by the borrower [vide the first transaction].

Here, the seller of the article has purchased the same article from the buyer for a lesser amount, even before collecting the payment for the

⁹⁴ ***Iqālah al-ba'y***: revocation of a sale or annulling a sale. "Revocation or annulling a contract [*āqd*] that has already been agreed upon between two parties is known as *iqālah*. This can be effected by saying: 'I have revoked the sale' or 'discarded the sale' or 'annulled [*faskh*] the sale' or return the goods or returning the payment to the buying party and accepting the payment from another party for the same goods are all form of *iqālah*. However, one cannot revoke [*do iqālah*] in contracts such as marriage [*nikāḥ*], divorce [*ṭalāq*], manumission of slaves [*itāq*] or write-off/rebate/voluntary forfeiture of one's right [*ibrā'ā*]." [*Bahār e Shariāt*, 2/734. *Radd al-Muḥtār*, 7/336].

first sale transaction; yet, it is permissible in this case, because of a third transaction that occurred between the two. [i.e. the sale to a third-party and voiding of that sale].



FIFTH: Another variation of this workaround.

- a) The lender sells an article to the borrower on credit and hands over the article in the borrower's possession.
- b) The borrower then sells this article to a third-party for an amount lesser than what he agreed to pay the lender.
- c) The third-party sells this article to the lender for the same amount at which he purchased this from the borrower. The third-party pays the borrower for the article.
- d) The article returns to the lender and the borrower receives the amount. [The repayment for the first transaction is still due on the borrower, which he will repay within the stipulated period].

Thus the lender makes a legitimate profit. I say [i.e. Aḥmad Riḍā]: This is the same workaround as described in #3 above. Imām Qāḍī Khān says that the workaround is also known as *yīnah*,⁹⁵ which was mentioned by Imām Muḥammad ﷺ and the scholars of Balkh have said: "The *yīnah*

⁹⁵ **Baʿ al-ʿYīnah:** For example, Zayd sells an article to Bakr for \$10 on credit and then buys back the same article from Bakr for \$8 paying cash. In other words, it is resale of the 'self-same item' [*āyn*] that was sold on credit. "ʿYīnah is the resale of the same item for interest [*nasī*] by paying lesser than what the borrower will pay when he returns the loan. This form of sale was invented by moneylenders. It is disliked [*makrūh*] and deplored [*madhmūm*] by shariāh..." [Durr al-Mukhtār/Radd al-Muhtār, 7/613].

sale is far better than other types of sales that take place in our markets today'. Imām Abū Yūsuf رحمہ اللہ has said that the *yīnah* sale is permitted and deserves a reward; and he said that the reward is for striving to avoid a *ḥarām*.⁹⁶



SIXTH: A person has ten whole⁹⁷ dirhams; and if he wishes to sell these for twelve broken dirhams, it is not permissible for him to do a direct swap,⁹⁸ as it is usury [*ribā*]. The workaround for this:

- a) The person takes the twelve broken dirhams on loan.
- b) He repays ten whole dirhams.
- c) The seller writes off [*ibrā'a*] two dirhams.

This is permissible.



⁹⁶ *Fatāwā Qāḍī Khān*, 2/168.

⁹⁷ Here, they are discussing minted silver coins; hence 'sound' and 'broken' – thus even if the dirham is broken, the coin will still retain the value of the metal; i.e. silver.

⁹⁸ If the weight of silver in each dirham is assumed to be the same, the silver in ten dirhams is certainly lesser than twelve dirhams, even in broken ones. "The Roman Empire used gold currency called the denarius (or dinar), while the Persian Empire used silver and called it dirham (or drachma). The Muslim state used the gold dinar and the silver dirham as the official Islamic currency beginning with the Second Caliph Omar Ibn Al-Khattab (634-644 C.E.). The dinar was defined as the weight of 22-karat gold equivalent to 4.3 grams, and the dirham as the weight of silver equivalent to 3.0 grams. At that time the caliph established the well-known standard relationship – seven dinars must be equivalent to ten dirham." [*The Art of Islamic Banking and Finance*, Yahia Abdul-Rahmān, John Wiley & Sons, 2010. See p. 88]

SEVENTH: If a person owed another ten broken dirhams, and had to pay after a stipulated period, after which, he tried to repay with nine whole dirhams and said: ‘these nine are for the debt of those ten broken ones’; this transaction is impermissible as it is usury.

If he wishes to work around this, he should pay nine and say ‘these are nine’ and request the lender to discount the remaining dirham. If the person fears that the lender may not forego the remaining dirham, then he can give nine whole dirhams, few copper coins, etc. in lieu of the remaining dirham, then it would become permissible and will be safe from being deemed an interest-based transaction.

In these workarounds, there are many benefits, which are not concealed from an astute reader, and we shall discuss it in more detail presently, Allāh willing. Indeed, it is sufficient for us that in the first aspect, this resembles *Baʿý ʿĪnah*; and scholars have clarified that it is deemed disliked only because of this. *Baʿý ʿĪnah* is only mildly disliked [*makrūh tanzīhi*]; so also is this [as it resembles it]. Now, Imām Muḥammad has said that he finds it [*Baʿý ʿĪnah*] to be like a mountain;⁹⁹ let this not rattle you – because he has said a similar thing, in fact much more severe things, about *Baʿý ʿĪnah*, even though it has been established that it is only mildly disliked [*makrūh tanzīhi*].¹⁰⁰

In *Radd al-Muḥtār*, citing from *Taḥtāwī* who quotes Imām Abū Yūsuf that “ʿĪnah is permitted and a person will receive reward for it.” Thus

⁹⁹ That is, he viewed it as a serious thing and a heavy burden.

¹⁰⁰ See *Fatḥ al-Qadīr*, 7/140, *Kitāb al-Ṣarf*.

it is also in *Mukhtār al-Fatāwā al-Hindiyyah*. Imām Muḥammad has said, “This kind of sale [i.e. *yīnah*] is [heavy] in my heart like mountains and is deplorable; this was invented by moneylenders and usurers”.

The Prophet ﷺ has said: “When you begin to trade such that, the same item is bartered for less [i.e. it becomes usurious], and you follow the tails of cows, then you will be humiliated and your enemies will be victorious upon you”.¹⁰¹ In *Fat’h [al-Qadīr]*, Ibn Humam said that the dislikability in it is mild; such that it is against prudence [*khilāf al-awlā*] because it eschews the noble virtue and the commendable practice of giving interest-free loans [for the sake of Allāh].¹⁰² This was attested and affirmed in *Baḥr [ar-Rā’iq]*, *Nahr [al-Fā’iq]*, *Durr [al-Mukhtār]*, *Shurnbulāliyyah*, etc.

[Ibn Humam] also said in *Fat’h*, that Imām Abū Yūsuf said: “This kind of sale is not disliked, because many Companions – may Allāh be pleased with them – have conducted this kind of a sale and have praised it, and they did not consider it as a form of interest.



[End of citation from *Kifl al-Faqīh al-Fāhim*.]

¹⁰¹ *Sunan Abū Dāwūd*, #3462, *Abwāb al-Ijārah*. Ibn Ḥajar said that the narrators of this ḥadīth have been criticised [*fi isnādihi maqāl*] and that Imām Aḥmad has also narrated this in his *Musnad* via Āṭā’a, through a chain of trustworthy narrators; Ibn Qaṭṭān also validated it as a ṣaḥīḥ chain [*Bulūgh al-Marām*, #844].

‘Follow the tails of cows’ means ‘that you will be busy in agriculture and abandon jihād’ and indulgence in worldly matters will make you cowards.

¹⁰² *Fat’h al-Qadīr*, 7/198, *Kitāb al-Kafālah*.

Appendix B

ESSAY ON THE FOUR-POINT PROGRAMME

The four points mentioned by Alahazrat can be summarised as follows:

1. Settle your disputes among yourselves; be considerate and magnanimous. Do not be greedy and learn to forgive.
2. Trade within the community if possible; encourage and support fellow Muslims. Develop your skills as a community – be trained and train other Muslims in all permissible professions so that you are not at the mercy of other communities for your needs.
3. The rich and wealthy among us should establish Islamic banks and a financial support structure for Muslims with lesser means.
4. Be mindful of your religious obligations. Learn about your religion and what it wants from you. Be aware of your history; know who you are, and follow in the footsteps of your illustrious ancestors. Follow the Sunnah diligently. Submit to the Qur’ān and Sunnah at all times.

The above points spawn respective corollaries:

1. Do not sue each other for every small thing – forgive your right if it does not have major implications on your wellbeing.
2. Do not ignore your bretheren. Those who are fortunate and successful should not forget their obligation to the community. They should support the less fortunate and encourage talent that is stifled prematurely, merely for want of a patron.

3. The fortunate ones among us – the rich and the elite – should use their wealth, influence and power to support the community. Many millionaires spend their lives adding more zeroes to their wealth and passing it on to their children, without thinking about giving back to the community. ‘Giving back’ does not have to mean that the community should have given you something – that Allāh táālā made you a Muslim, and not an idol worshipper trapped in pagan rituals, is enough for you to ‘give back’ in gratitude for the favours of Allāh táālā.
4. Do not ignore religion and religious knowledge. Learn and promote religious knowledge.



Where do We Stand Today?

Muslims have come a long way in the last one hundred years. Major strides in education have been made, and economic conditions have improved considerably. In other words, the first three points mentioned by Alahazrat have been addressed to some extent – Islamic banks have also become a reality¹⁰³ and are flourishing across the world. Unfortunately, Muslims are viewed with suspicion everywhere in the world. Muslims are oppressed and killed even in their own lands. This is often due to the meddling in the affairs of Muslim countries by Western powers, in their bid to steal and control natural resources. Media across the board continues to demonise Muslims and Islām.

¹⁰³ Though Islamic banks are criticised for not being *true* Islamic banks and that beyond the paperwork, they behave just like conventional banks.

Muslims are lampooned, our religion is vilified and mocked at, and are subjected to all kinds of restrictions. Muslim youth are frustrated and angry – and some have become skeptical of their religion and are eager to distance themselves from Islām to avoid ridicule by disbelievers. One thing that almost everyone seems to agree, is that Muslims lack strong leadership. Our political leaders are corrupt and rotten to the core; few are strong and influential, and fewer still, are those who sincerely work for the betterment of Muslims. Politicians who are themselves religious, and stand by truth and religious principles are extremely rare – that is, if such a breed indeed exists on Allāh’s good earth. As for scholars and religious leaders, it is another sad story. The common refrain heard is that ‘Scholars have let down the community,’ ‘The state of Muslims today is only because of Islamic scholars.’ Journalists and public intellectuals routinely spew this propaganda. Scholars are conveniently made scapegoats for the myriad failures of the community. But how true is this serious allegation, and has it been evaluated objectively? Barring some scholars, who ingratiate themselves with the rich and powerful, the entire community of scholars is destitute and forsaken. After spending 8-10 years in the madrasah, the only avenues for employment are being imāms in a masjid or teachers in Islamic schools. They are often paid a pittance, and nobody cares for them. People spend thousands on frivolous occasions such as birthdays, and hundreds of thousands on unislamic celebrations and rituals in marriages and funerals; but, if a poor Qur’ān teacher asks for an increment of a paltry 200 rupees,¹⁰⁴ people get irked and say things such as: ‘These Qur’ān

¹⁰⁴ In November 2017, 100 Indian rupees = US\$1.5 and Pakistani rupee is less than \$1.

teachers are fleecing instead of doing service in the way of Allāh.¹⁰⁵ It is as if they deserve to be neglected and punished for the crime of choosing the path of acquiring sacred knowledge. The madrasah is never the first option for most parents¹⁰⁶ – intelligent and diligent children are encouraged from a very young age to become doctors, engineers, scientists, pilots and computer professionals. Indeed, a society needs all of these professions, but we also need intelligent scholars who learn and disseminate our religion and protect it – except, of course, for those people who wish to be free from religion and are not sure whether God exists.¹⁰⁷ *Al-íyādhū billāh*. Then why blame úlamā for all your problems? Did you consult them for your activities – other than marriage, divorce, funerals, fātihah, mīlad and prayers, where else did you involve them? Did they craft your economic policies? Are they consulted by the military or foreign affairs? Muslim countries adopt policies formed by western powers even if they are detrimental to Muslim interests. Even at the lower level, considering individuals and local communities, who asks úlamā for the 1001 activities from purchasing property to career advice for children?

¹⁰⁵ Like all other cases, these are extreme examples. There are also generous people who give much more than what the teacher asks in acknowledgement of their service. Most people fall somewhere in between.

¹⁰⁶ One could say almost all of them, except very few.

¹⁰⁷ These people will blindly believe in anything touted as ‘science’. The majority of these ‘doubters’ have no idea of science and that a great deal of it is hypothesis, assumption, induction, extrapolation and even plain imagination. How else do you explain the various theories of ‘origin of life’? Your average **believe-in-only-science** skeptic wouldn’t be able to tell the difference between Hadean, Archean, Proterozoic and Phanerozoic Eons; or the Palaeozoic, Mesozoic and Cenozoic eras.

Then, by what rights do you accuse them of being the sole reason for decline of Muslims? Agreed, they may not be competent to give advice in these areas, but have you at least consulted them for an informed opinion on the permissibility of activities and financial transactions?¹⁰⁸

Having said that, there might be some truth in the above accusation.¹⁰⁹ If scholars of our age, like those of yore, had striven hard to educate the laity and apprised them of their responsibilities as Muslims, they would probably have contributed more in this department. While learned and sincere úlamā exist even today, and are serving the deen according to their capacities and available resources, many scholars vie for favours of the rich and powerful. Indeed, wealthy people in the community should extend patronage to scholars and support them by all the means at their disposal – not for mutual benefit and worldly gain. This should be done as a religious obligation and a duty, with the intention of serving úlamā, as it is a noble deed and merits reward.

¹⁰⁸ Many enlightened Muslims **do** ask – and it is because of their sincerity and concern that such issues are brought to *Dār al-Iftāʿa* and muftīs attempt to resolve those issues within the framework of Islamic fiqh. But the majority of people do not care – they do not even care to ask about the obligations of Islām or learn what kinds of beliefs, actions or words would make them a kāfir. We raise our complaint to Allāh alone and seek His forgiveness for the laxity most of us show towards our religion. Akbar Ilahabadi, a famous Urdu poet, once commented:

***ab to hai ishq e butāñ meiñ zindagāni kā mazā
jab khudā ka sāmānā hogā, to dekhā jāyegā***

At this moment, enjoyment and gratification is in the love of idols
And when we have to face God, then we will see...

¹⁰⁹ That *úlamā* are responsible for the current state of *ummah*.

The result is, that many scholars¹¹⁰ sponsored by the affluent will bend and kneel in front of their patrons to whitewash their actions – often providing legitimacy to illegal and unjust positions. Some others use religion to amass wealth and after making enough of it, begin angling for glory. It is necessary for all Muslims to be cautious of the twin perils of wealth and glory as RasūlAllāh ﷺ has warned us:

Two savage wolves that chance upon a flock of sheep when the shepherd is away, do not cause greater havoc than the love of wealth and glory cause to a man's religion.¹¹¹

In the love of glory and wealth, many such scholars remain mute spectators and do not even issue a whimper of protest when our religion is attacked and heresies are introduced by the enemies of religion. They will continue with their public speaking engagements and gatherings and will not mention 'controversial' issues – lest they be deprived of these privileges! A famous celebrity who calls himself a scholar, invited all and sundry to an 'intra-faith gathering' and smugly invited polytheists and other disbelievers to praise their deities and proclaim their beliefs that are anathema to a Muslim – but how many scholars have protested or refuted it? The motley gang of perennialists have printed a book which is ostentatiously called '*The Study Qur'ān*,' which is full of kufr and disbelief; and 'scholars', instead of refuting it with full force, look the other way. In fact, those who promote this work are feted and celebrated. Indeed, we belong to Allāh, and to Him we shall return.

¹¹⁰ **Disclaimer:** I repeat and reiterate that sincere scholars and patrons exist. But this is an uncomfortable reality in the rapidly changing landscape of Islām in a modern world.

¹¹¹ Tirmidhī, narrated by Jābir ﷺ.

We live in an age, about which RasūlAllāh ﷺ has warned us:

‘Among the portents of the hour, is that knowledge will be taken away [i.e. decrease] and ignorance will be prevalent.’¹¹²

In another ḥadīth:

‘Allāh tāālā will not take back knowledge by seizing it from the hearts of men; rather He will take away knowledge by taking away scholars. When scholars do not remain anymore, people will take ignoramuses as their leaders [heads], and will ask them for guidance; those ignoramuses will answer without knowledge, thereby making people go astray after having been astray themselves.’¹¹³

In another ḥadīth:

‘In the Final Days, there will be [abundance of] ignorant worshippers and corrupt, transgressing scholars.’¹¹⁴

Among signs of the Hour approaching near: ‘When your scholars will [seek and] learn knowledge for the sake of making money, gold and silver [*dirham, dīnār*] and make Qur’ān a business’¹¹⁵

In another ḥadīth, RasūlAllāh ﷺ has said:

“Islām will rise and spread, until traders will sail across the seas and horses will gallop in the path of Allāh. And thereafter will come a people who will read the Qur’ān and they will say to each other: ‘Who is the most well-read amongst us? Who is the most knowledgeable amongst us? Who is the most learned amongst us?’” And then he ﷺ asked: “Will

¹¹² Part of a longer ḥadīth in *Bukhārī*, narrated by Anas ibn Mālik ﷺ.

¹¹³ *Bukhārī, Muslim.*

¹¹⁴ Abū Nuáym and Ḥākim; narrated by Anas ibn Mālik. [*Ishāáh*, p. 153]

¹¹⁵ Narrated by Mawlā Ālī ﷺ; reported by Daylamī. Barzanji: It means, people will recite the Qur’ān for a fee; not for the sake of Allāh.

those people be any good?" [His ﷺ Companions] replied: "Allāh and His Messenger know better." He said: 'They will be from your [community] and this nation [*ummah*], and they will be the fuel of hellfire."¹¹⁶

In another ḥadīth:

Among the signs of the nearness of the Final Hour is that there will be abundant rainfall but lesser [agricultural] produce; an abundance of worshippers, and decrease of learned scholars [*fuqahā'a*]; and there will be many rich folk, but few honest and trustworthy ones among them."¹¹⁷



More on End Times

One of the complaints we often hear, is that Muslim youth feel lost and are directionless in this deluge of misinformation; they are dismayed by the ridicule of disbelievers, who mock at our religion and publish excoriating pieces based on their own fantasies about our religion. Young people are challenged in the space of moral and cultural issues: free-mixing of sexes, promiscuity, alcohol, homosexuality, inter-religious marriages, trade and commerce conflicting with Islamic principles, music, nudity, etc . They are bombarded by unislamic and anti-islamic ideas by both mainstream and social media. We have been warned of this by our Master ﷺ when he said:

A time will come upon people, when a patient man [and steadfast] upon his religion, is like a person clutching a glowing hot coal in his hand."¹¹⁸

¹¹⁶ *Tarhīb wa't Tarhīb* #230; from Ṭabarānī in his *Mújam al-Awsaṭ*, *Musnad al-Bazzār*, Abū Yaālā in his *Musnad*.

¹¹⁷ Narrated by Ábd al-Raḥmān ibn Ámr al-Anṣārī ﷺ; Ṭabarānī. [*Ishāāh*].

¹¹⁸ *Al-Ishāāh li-Ashrāṭ al-Sāāh*, p. 153, Chapter Two; Muḥammad ibn Ábd al-Rasūl al-Barzanjī [d.1103 AH]: ḥadīth of Sayyidunā Anas ibn Mālik ﷺ reported by Tirmidhī.

Indeed, one's faith is rejuvenated by reading the prophecies mentioned in the ḥadīth – as these cannot be mere coincidence. Concerning leadership and incompetence, is the ḥadīth:

Among the signs of the Final Hour and its portents is that the leader of every tribe will be a hypocrite, and [the most successful] trader in the markets will be the [most] corrupt¹¹⁹

Concerning music and entertainment:

Among the signs of the Final Hour and its portents is that musical instruments will become commonplace and [Muslims] will drink wine'¹²⁰

In another ḥadīth:

The emergence of singers [*qīynāt*] and when [Muslims] will drink wine; and the later ones of this nation will curse the earlier ones.¹²¹

Concerning homosexuality:

Among the signs of the Final Hour and its portents will be that men will suffice men [gays] and women will suffice women [lesbians].¹²²

Concerning skyscrapers:

When you see [hitherto] barefeet, destitute, shepherds [i.e. the bedouin Arabs] build extremely tall buildings, anticipate the Final Hour¹²³

¹¹⁹ Narrated by ʿAbdullāh ibn Masūūd; *Ṭabarānī* [*Ishāāh*].

¹²⁰ *Ṭabarānī* [vide *Ishāāh*].

¹²¹ Narrated by Abū Hurayrah رضي الله عنه; Tirmidhī [*Ishāāh*]. Perhaps never before in history has this profession become so rewarding and brought fame and wealth with it. A couple of centuries ago, singers and dancers were deemed as immoral, often the profession of courtesans and prostitutes, and visiting dancing clubs was a vice and disapproved of in eastern societies. Today, even in Muslim societies, singers and dancers are given honour and are celebrated for their 'art'. *Lā ḥawla wa lā quwwata illā billāh*.

¹²² *Ṭabarānī* [vide *Ishāāh*].

¹²³ Reported by Bukhārī and Muslim; narrated by Sayyidunā ʿUmar رضي الله عنه.

Concerning accidental deaths:

Masjids will become thoroughfares; and accidental deaths will increase¹²⁴

Concerning propaganda and illegitimate children [i.e. adultery]:

Among the signs of the Final Hour and its portents is the appearance of policemen [law enforcement]; and emergence of people who insinuate, slanderers and faultfinders, revilers [*hammāzūn, ghammāzūn, lammāzūn*]; and there will be an increase in illegitimate children [i.e. out of wedlock].¹²⁵

¹²⁴ Narrated by Anas رضي الله عنه; Ṭabarānī; *mawt al-faj'ah* is translated above as accidental deaths and it appears more apt in our time, though it can also be translated as sudden-death as explained by Shaykh Barzanjī in his comments on the phrase with reference to *Nishwār al-Muḥāḍarah* of Tannūkhī, that people have died suddenly walking or sleeping etc. [*Ishā'ah*, p.129.]

¹²⁵ Narrated by ʿAbdullāh ibn Masūūd رضي الله عنه; Ṭabarānī. The entire media circus and the consent manufacturing industry falls under this prophecy. As for illegitimate children, various news outlets such as The Telegraph and The Atlantic have carried articles that have predicted that most children born by 2016 (in western countries) will be out of wedlock; In a lengthy article with OECD statistics, on *YaleGlobal Online*:

Out-of-wedlock childbirths have become more common worldwide since the 1960s, but with wide variations among and within countries. Increasing economic independence and education combined with modern birth control methods have given women more control over family planning. In about 25 countries, including China, India and much of Africa, the proportion of such births is typically around 1 percent, explains Joseph Chamie, a demographer and a former director of the United Nations Population Division. In another 25 countries, mostly in Latin America, more than 60 percent of births are out-of-wedlock, a big jump from just 50 years ago.

<https://yaleglobal.yale.edu/content/out-wedlock-births-rise-worldwide> [March 16, 2017].

In a United Nations report titled: *The World's Women 2015: Trends and Statistics*, the issue of children out of wedlock is summarised on pages 21-22. [See URL:

https://unstats.un.org/unsd/gender/downloads/worldswomen2015_report.pdf]

Marriage and fertility are becoming increasingly delinked. More people currently get married after having children or have children without getting married. In countries

The above can be interpreted to mean media hacks and talk-shows, manufactured news and propaganda against Islām, wilful distortion of Muslims and Islām spewed freely and regularly on air. RasūlAllāh ﷺ has also foretold of gay-marriages:

When people will vie [and envy] the attention of young boys, just as a maiden is envied; and people propose [marriage] to young boys as a woman is proposed to; and prepared [as a bride] just as a woman is bedecked; when women will imitate men and men will imitate women; when men will be satisfied by men [gays] and women will be satisfied by women [lesbians]; when women will ride on saddles – upon such women from my nation, is the damnation of Allāh.¹²⁶

And of such a time as ours, it was foretold:

When people will abandon prayer and follow their desires; and incline towards caprice and [only] respect the wealthy.¹²⁷

where informal unions are socially acceptable, extra-marital fertility is common, while in other countries such unions are slowly becoming more socially acceptable than in the past. Trend data, based on 64 countries, show that the share of extra-marital births has been increasing since the 1970s, and there is currently a larger variation in the prevalence of extra-marital fertility across countries. The countries and areas with the highest prevalence of extra-marital fertility in 2000–2011 are in Latin America and the Caribbean: French Guiana (87 per cent), Jamaica (85 per cent), Panama (83 per cent), Venezuela (83 per cent) and Colombia (80 per cent). In comparison, the few countries with available data in Asia show very low levels of births outside of marriage. Extramarital fertility is also becoming more common in OECD countries. The share of children born outside marriage tripled, from 11 per cent in 1980 to almost 33 per cent in 2007. The rate is particularly high among Nordic countries, with Iceland, Norway and Sweden having more births outside of marriage than within. By contrast, extra-marital fertility is rare in countries where the cohabitation rate is also low, as in Greece, Japan and the Republic of Korea.

¹²⁶ *Ishāāh*, p.174 citing from *Al-Jalīs al-Anīs*; from a lengthy ḥadīth of Salmān ؓ.

¹²⁷ *Ibid.* p.171.

Of critics and commentators on social media:

Those among people will speak, who are not worthy of speaking;¹²⁸ nine out of ten will reject the truth.¹²⁹ Islām will vanish except for its name; Qur'ān will be forgotten, except in superficial mention; when the written copy of the Qur'ān [*muṣḥaf*] will be gilded in gold;¹³⁰ men amongst my followers will become fat¹³¹ and people will seek opinions of slavegirls; young boys will give sermons from pulpits and it will be women who will propose [for marriage]. When mosques will be decorated and made ornate like churches and synagogues; when pulpits will be made high, and a large number of people will pray in ranks, yet with hearts that bear animosity and tongues that differ and desires abundant.¹³²

On the prevalence of vulgarity, profanity and debauchery:

Among the signs of the Final Hour: when ribaldry and profanity become prevalent, and when immorality and lack of character is the norm, and bad people are all around.¹³³

On moral decrepitude:

A time will come, when people will not follow scholars, nor will they be ashamed in front of a forbearing person of dignity; when elders will not be respected, nor the younger ones treated kindly. People will kill one

¹²⁸ This is what is happening today on social media: utterly ignorant and foolish people comment on matters without any knowledge or experience – a random survey of Twitter and Facebook is enough evidence for this madness.

¹²⁹ What is popular counts, regardless of its being false or fake news.

¹³⁰ Instead of reading it, they will spend time decorating it as a showpiece.

¹³¹ Earlier scholars opined that it meant men would be lazy and become fond of living a comfortable life; in any case, men and women in our time are overweight and obese.

¹³² Ibid. p.169.

¹³³ *Ishā'ah*, p.168, reported by Ibn Abi Shaybah, narrated by ʿAbdullāh ibn Masūūd رضي الله عنه.

another for the sake of worldly affairs [*dunyā*]. Their hearts are like non-Arabs but their tongues are that of Arabs.¹³⁴ They will not recognise uprightness and truth, nor will they reject evil and falsehood. In such a time, a righteous man will have to walk trying to hide himself. They are the worst of creation, and Allāh will not grant them His Mercy on the Day of Judgement.¹³⁵

On the overall abasement of people:

When about twenty people meet together, and none among them is such that he be revered for the sake of being pious and respected for the sake of Allāh, then the Hour is near.¹³⁶

And degradation of scholars:

When your scholars will learn [knowledge of religion] to amass gold and silver [*dīnār, dirham*] and when the Qurʾān will be used for business.¹³⁷

In these trying times, I suppose, the following questions would be buzzing in the head of a young Muslim:

1. *Why is the whole world against Muslims?*
2. *Why are we mocked and ridiculed?*
3. *How do I fit in this world, and yet remain true to Islām?*
4. *What does religion demand from me? What should I do?*
5. *Everyone claims to represent authentic and orthodox Islām; whom should I follow, and why?*

¹³⁴ That is, Muslims will adopt the cultures and morals of non-Arabs, i.e. non-Muslims.

¹³⁵ Ibid. p.166. Reported by Daylamī, narrating from Mawlā Ālī ؑ.

¹³⁶ Ibid. p.163. Reported by Bayhaqī and Ibn Āsākir from ʿAbdullāh ibn Bishr ؑ.

¹³⁷ Ibid. p.161. Reported by Daylamī, narrating from Mawlā Ālī ؑ.

Misfits in a Hostile World

If we Muslims are the chosen people of Allāh – for accepting Islām as the true religion and following His Messenger ﷺ, then why is it that disbelievers and corrupt Muslims enjoy comforts and luxuries in this world, while we are oppressed, deprived, beaten, mocked and face myriad obstacles in every sphere of life. It appears as if success in this world is reserved only for those who stay away from Islām; as if, being a Muslim is a crime, and we are punished for being Muslims. In his *Shikwah*, Iqbal voices this frustration in the following words:

***ummateñ aur bhi haiñ, un mein gunahgār bhi haiñ
ájz wāley bhi hain, mast e may e pindār bhi haiñ
un mein kāhil bhi haiñ, ghāfil bhi haiñ, hoshiyār bhi haiñ
saykdoñ haiñ ke terey nām sey beyzār bhi haiñ
rahmateñ haiñ teri aghyār ke kāshānoñ par
barq girti hai to beychārey musalmānoñ par***

There are other nations too; and there are sinners among them too
Among them are the humble, and those intoxicated by the wine of pride
They too have lazy and neglectful and intelligent people among them
And there are hundreds of them, who dislike Your very name¹³⁸
Yet, Your Blessings rain upon the homes of the others [disbelievers]
But thunderbolts strike only the hapless Muslims.

***ye shikāyat nahiñ, haiñ un ke khazāney māmūr
nahiñ mahfil mein jinheñ bāt bhi karney ka shaúūr***

¹³⁸ Atheists.

***qahr to ye hai ke kāfir ko miley hūr o quṣūr
aur beychārey musalmāñ ko faqāṭ wādah e hūr?
ab woh alṭāf nahiñ, hum pey ināyāt nahiñ
bāt yeh kya hai ke pahlī sī mudārāt nahiñ?***

I am not whining, but aren't their coffers full and overflowing?
They, who do not even have the manners of speaking in a gathering?
How fair it is that disbelievers live with houries and dwell in palaces
But the hapless Muslim is poor; and has only the promise of *hūr*!¹³⁹
We are not bestowed with favour, nor benefaction of yore
Why is it, that we are not treated with kindness anymore?

***kyuñ musalmānoñ mein hai daulat e dunyā nāyāb
teri qudrat to hai woh, jis ka na ḥad hai na ḥisāb
tū jo chāhey to uth'hey sīnah e ṣaḥrā sey ḥabāb
rahraw e dasht ho sīlī zadah e mauj e sarāb
taān e aghyār hai, ruswāyi hai, nādārī hai
kyā tere nām pey marney ka iwaz khwārī hai?***

Why is the wealth of this world found rarely among Muslims?
Even though your Power has no limit, nor can it be measured
If You so wishest, fountains may sprout in the bosoms of the desert
The traveller of the desert be drenched by the waves of a mirage
Yet – we suffer ridicule of others, disgraced and helpless we are;
Is humiliation the only reward we deserve for dying in Your Name?¹⁴⁰

¹³⁹ *Hūr* – houries; heavenly damsels promised for Muslims in paradise.

¹⁴⁰ Iqbal replies to these complaints in his *Reply / Jawāb e Shikwah*, and some relevant lines will be quoted later in this essay.

My dear Muslim brother; let me ask you: Were you guaranteed success and luxury for a short time in this temporal world? Or were you promised an unending comfort for an eternity in Paradise? Allāh táālā has not made this world to last – and it does not matter if power and glory have clung to the bosoms of disbelievers and neglected believers. Allāh táālā has said:

وَلَوْلَا أَن يَكُونَ النَّاسُ أُمَّةً وَاحِدَةً لَّجَعَلْنَا لِمَن يَكْفُرُ
بِالرَّحْمَنِ لِبُيُوتِهِمْ سُقْفًا مِّن فِضَّةٍ وَمَعَارِجَ عَلَيْهَا يَظْهَرُونَ

If it were not that people would become one nation,¹⁴¹ We would have made, for those who disbelieve in Raḥmān, for their dwellings, roofs made of silver and stairways, by which they would climb.¹⁴²

It is a self-evident truth that disbelievers wallow in worldly luxury. If humans would not be easily tempted to embrace disbelief (kufr) and desire to attain worldly comforts and luxury that disbelievers enjoy, Allāh táālā would have given disbelievers even more comforts.¹⁴³ In another verse Allāh táālā says:

أَعْلَمُوا أَنَّمَا الْحَيَاةُ الدُّنْيَا لَعِبٌ وَلَهُمْ زِينَةٌ وَتَفَاخُرٌ بَيْنَكُمْ وَتَكَاثُرٌ
فِي الْأَمْوَالِ وَالْأَوْلَادِ كَمَثَلِ غَيْثٍ أَعْجَبَ الْكُفَّارَ نَبَأُهُ، ثُمَّ يَهِيجُ فَرَرُهُ

¹⁴¹ That is, one nation of disbelievers.

¹⁴² Sūrah Zukhruf, 43:33.

¹⁴³ Qāḍī Bayḍāwī explaining this verse in his *Anwār al-Tanzīl*.

مُصَفَّرًا ثُمَّ يَكُونُ حُطَمًا وَفِي الْآخِرَةِ عَذَابٌ شَدِيدٌ وَمَغْفِرَةٌ مِّنَ اللَّهِ
وَرِضْوَانٌ وَمَا الْحَيَاةُ الدُّنْيَا إِلَّا مَتَاعُ الْغُرُورِ

Know, that life in this world is play and amusement, adornment and boasting amongst one another; and competing in amassing wealth and children. Similar to the downpour which makes plants [and crops] grow that is pleasing to its farmers, and then it dries up turning yellow, and then crumbles. In the Hereafter, is stern punishment and forgiveness from Allāh and His being Pleased. The life of this world is naught, but [an illusion and] a thing of delusion.¹⁴⁴

Allāh tāālā has made this place and all therein, as a test; and for those who pass this test, there will be an everlasting reward in the hereafter:

إِنَّا جَعَلْنَا مَا عَلَى الْأَرْضِ زِينَةً لِّهَا لِنَبْلُوهُمْ أَيُّهُمْ أَحْسَنُ عَمَلًا

Indeed, We have made that which is on earth an adornment, so We may test them [as to] who among them is best in doing good deeds.¹⁴⁵

This world was bedecked and adorned for disbelievers:

زُيِّنَ لِلَّذِينَ كَفَرُوا الْحَيَاةُ الدُّنْيَا وَيَسْخَرُونَ مِنَ الَّذِينَ ءَامَنُوا وَالَّذِينَ
اتَّقَوْا فَوْقَهُمْ يَوْمَ الْقِيَمَةِ وَاللَّهُ يَرْزُقُ مَن يَشَاءُ بِغَيْرِ حِسَابٍ

Adorned for the disbelievers is the life of this world and they mock those who believe. And those who fear [Allāh] will be above them¹⁴⁶ on the

¹⁴⁴ Sūrah Ḥadīd, 57:20.

¹⁴⁵ Sūrah Kahf, 18:7.

¹⁴⁶ 'Above', as in superior, and in comfort while disbelievers will be in pits of hell.

Day of Judgement; and Allāh táālā gives provision to those whom He Wills without any measure.¹⁴⁷

Allāh táālā has commanded us to not look at this world with longing and desire that which has been given to the disbelievers. Because, after enjoying fleeting comforts and luxuries of this temporal world, their destination will be hell-fire:

لَا يَغُرَّنَّكَ تَقَلُّبُ الَّذِينَ كَفَرُوا فِي الْبِلَادِ
مَتَّعٌ قَلِيلٌ ثُمَّ مَا لَهُمْ جَهَنَّمَ وَبِئْسَ الْمِهَادُ

[O listener!] Do not be deceived by the strutting of disbelievers around the town; this is temporal luxury and their destination is Hell; and what an evil dwelling it is.¹⁴⁸

A Muslim does not covet *dunyā*, which has been given to disbelievers:

فَلَا تُعْجِبْكَ أَمْوَالُهُمْ وَلَا أَوْلَادُهُمْ إِنَّمَا يُرِيدُ اللَّهُ لِيُعَذِّبَهُمْ
بِهَا فِي الْحَيَاةِ الدُّنْيَا وَتَزْهَقَ أَنْفُسُهُمْ وَهُمْ كَافِرُونَ

Let not their wealth and their children bedazzle you; indeed, Allāh wishes to punish them in the life of this world by these things, until they breathe their last, and remain as disbelievers.¹⁴⁹

One should not look at these things with admiration, nor be desirous of such worldly greatness – because it is an object of delusion; indulgence

¹⁴⁷ Sūrah Baqarah 2:212.

¹⁴⁸ Sūrah Aāl ʿImrān, 3:196-197.

¹⁴⁹ Sūrah Tawbah, 9:55.

in *dunyā* makes one forgetful of the Day of Reckoning and indeed preparing for life after death. Scholars have said that the punishment in this world, is that they exhaust themselves in gaining it, amassing it – and then leave this world leaving everything. It is also said that this verse refers to hypocrites who concealed their disbelief. In a ḥadīth, RasūlAllāh ﷺ has said:

If the [life of this] world was worth the wing of a gnat¹⁵⁰ near Allāh, He would not have given a disbeliever a draught of water.¹⁵¹

The Voyager 1 spacecraft is said to have snapped the picture of the Earth from a distance of nearly 6 billion kilometers,¹⁵² and this famous image is captioned, *The Pale Blue Dot*.¹⁵³ If one reflects upon the picture, the ḥadīth of RasūlAllāh ﷺ can be understood even in its literal sense. Our world is but ‘a speck of dust’ in the galaxy; and all the galaxies that form the universe are like a ringlet in a vast desert compared to the greatness of the Divine Throne [*ārsh*]. In another ḥadīth, RasūlAllāh ﷺ passed by a market place, where the carcass of a young goat was cast by the roadside. RasūlAllāh ﷺ held its ear and said: “Who amongst you is willing to buy this for a silver coin?”¹⁵⁴ They answered: “We do not wish

¹⁵⁰ *Baúūdāh* = mosquito, gnat; i.e., utterly insignificant. The simile means: ‘as insignificant as the wing of a gnat is near you’.

¹⁵¹ Tirmidhī, #2320.

¹⁵² According to NASA, this was taken on the 14th of February, 1990; the Voyager 1 was 40 astronomical units away from the Earth at that time. (1AU = 150 million kilometers).

¹⁵³ <https://www.nasa.gov/jpl/voyager/pale-blue-dot-images-turn-25>

¹⁵⁴ Dirham.

[to take it] for free – besides, what can we do with it?”¹⁵⁵ He asked: “Do you like it?” They replied: “It was a defective animal¹⁵⁶ when alive, who would want it dead?” So he ﷺ said: “By Allāh! This [mundane] world is more insignificant near Allāh, than this goat is near you.”¹⁵⁷ In other words, since it is worthless, disbelievers rule in this world, and enjoy its luxuries; let them revel in it, as said in another ḥadīth:

This world is a prison for a Muslim and paradise for a disbeliever.¹⁵⁸

RasūlAllāh ﷺ has said, as reported in a lengthy ḥadīth:

I do not fear that you will be poor; rather, I fear that this world will be unfurled and extended for you, just as it was given to those before you. And you will scramble¹⁵⁹ for it, just as those before you had scrambled for it; and it will destroy you, just as it destroyed them.¹⁶⁰

In another ḥadīth, Sayyidunā Ūmar ؓ sought permission to enter the house of RasūlAllāh ﷺ and was allowed to do so; he says:

Indeed he was reclining on a bare mat and there was nothing between him and the mat; underneath his head was a leather pillow stuffed with palm fibres. Near his feet was a heap of acacia leaves,¹⁶¹ and hanging by his headside were a few animal skins.

¹⁵⁵ Since carrion is prohibited to eat for Muslims, and a dead animal is of no use.

¹⁵⁶ *Asakk*, meaning a goat with small ears or one with microtia.

¹⁵⁷ *Muslim*, #2957.

¹⁵⁸ *Muslim*, #2956.

¹⁵⁹ *Tanaḥḥasūhā*: the original meaning of *tanāḥḥus* is ‘to rush towards something to get hold of it before others do’; thus, “crave for” [*Ikṃāl al-Mūlim*, 8/513].

¹⁶⁰ *Muslim*, #2961.

¹⁶¹ Leaves from the acacia tree or wattles [*salam*] were used in tanning animal skins.

And I saw that his flank was imprinted by the mat [he lay on] and I wept. He said: "What makes you cry?" and I said: "O Messenger of Allāh! Indeed, Chosroes and Caesar have what they have [i.e. opulence] and you are the Messenger of Allāh!" He ﷺ replied: "Are you not pleased that they get the [riches/comfort of this] world and for us is the [luxury of] the hereafter?" ¹⁶²

In another ḥadīth, Sayyidunā Ūmar ؓ says:

I told RasūlAllāh ﷺ: "Pray to Allāh that He gives abundance [in wealth and worldly comfort] for your followers [*ummah*], because, indeed – the people of Persia and Rome are opulent, and are given [plenty in this] world, even though they do not worship Allāh." RasūlAllāh ﷺ was reclining and he said: "Are you in any doubt, O son of Khaṭṭāb? They are a people for whom good things were hastened in the life of this world". ¹⁶³

This is explained in another ḥadīth, in which RasūlAllāh ﷺ is reported to have said:

People! This [mundane] world is transient and a fleeting comfort; it is enjoyed by both the pious and the sinful. The Hereafter is a truthful promise, and in it [you will be] judged by the Absolutely Just and Powerful King. Therein, He will support and vindicate the truth and the right [*ḥaqq*]; He will obliterate falsehood and punish the evil [*bāṭil*]. Be ye the children of the Hereafter and do not become the children of this world [*dunyā*]; for, every child follows its mother. ¹⁶⁴

Kingdoms rise and wane; empires flourish and bite the dust. Individuals spring from obscurity and become mighty monarchs; and seemingly

¹⁶² *Bukhārī*, #4913. Also see *Ūmdatul Qārī*, 19/361.

¹⁶³ *Bukhārī*, #2468, #5191.

¹⁶⁴ *Mishkāṭ*, #5217; Abū Nuáym in *Ḥilyah al-Awliyā'a* 1/264.

invincible emperors, descending from powerful dynasties disappear without a trace. Luxury, wealth, glory, fame, power and all, are but temporal, and even the most successful and undefeated generals will eventually be subdued by Death and buried in the sands of time...

وَكَمْ أَهْلَكْنَا قَبْلَهُمْ مِّنْ قَرْنٍ هُمْ أَشَدُّ مِنْهُمْ بَطْشًا فَنَقَّبُوا فِي الْبِلَادِ هَلْ مِن مَّخِصٍ

How many [nations] have We annihilated before them, in the past centuries, who were greater than them in power, and explored cities – is there any place to flee?¹⁶⁵

After all this, what did they take with them?

كَمْ تَرَكُوا مِّنْ جَنَّاتٍ وَعُيُونٍ وَزُرُوعٍ وَمَقَامٍ كَرِيمٍ وَنَعْمَةٍ كَانُوا فِيهَا فَنَكِهِنَ كَذَلِكَ

وَأَوْرَثْنَاهَا قَوْمًا آخَرِينَ فَمَا بَكَتْ عَلَيْهِمُ السَّمَاءُ وَالْأَرْضُ وَمَا كَانُوا مُنظَرِينَ

How many gardens and springs have they left behind! Farmlands and grand buildings; and [immense] comforts their prosperity could afford. Thus, and We made other people to inherit all of that. The heavens did not weep for them, nor the earth – nor were they given respite.¹⁶⁶

They are long gone and forgotten... in their sepulchers, buried in dust and shrouded in deathly silence – can you hear so much as a whisper from their graves?

وَكَمْ أَهْلَكْنَا قَبْلَهُمْ مِّنْ قَرْنٍ هَلْ يُحِصُّ مِنْهُمْ مِّنْ أَحَدٍ أَوْ تَسْمَعُ لَهُمْ رِكْزًا

¹⁶⁵ Sūrah Qāf, 50:36. They roamed the earth, explored the lands and traversed cities; have they found any place, to which they can flee, from death or wherein they can escape and find refuge from Allāh? [Baydāwī, Qurṭubī, Nasafi].

¹⁶⁶ Sūrah Dukhān, 44:25-29.

How many [people] have We destroyed before them, in ages past; do you see any of them or hear from them the faintest of sounds?¹⁶⁷

كُلُّ نَفْسٍ ذَائِقَةُ الْمَوْتِ وَإِنَّمَا تُوَفَّقُونَ أُجُورَكُمْ يَوْمَ الْقِيَمَةِ فَمَنْ زُحِرَ
عَنِ النَّارِ وَأُدْخِلَ الْجَنَّةَ فَقَدْ فَازَ وَمَا الْحَيَاةُ الدُّنْيَا إِلَّا مَتَاعُ الْغُرُورِ

Every soul will taste death. And you will be given your full recompense only on the Day of Judgement. So, whoever is saved from Hellfire and made to enter Paradise has truly succeeded. The life of this world, is merely a wealth of delusion.¹⁶⁸

Iqbal ruminates on this aspect of worldly glory thus:

*sotey haiñ khāmosh ābādī ke hungāmoñ se dūr
muzṭarab rakhti thi jin ko ārzū e nā ṣabūr
qabr ki zulmat meiñ hai un āftāboñ kī chamak
jin ke darwāzoñ pey rahtā thā jabīñ gustar falak
kyā yahi hai un shahinshāhoñ ki āzmat kā ma'āl?
jin ki tadbīr e jahāñ bānī se dartā thā zawāl
ruúb e faghfūrī ho dunyā meiñ ke shān e qayṣarī
ṭal nahīñ saktī ghanīm e mawt kī yūrish kabhī
bād-shāhoñ ki bhi kisht e ūmr kā hāṣil hai gor
jādah e āzmat ki goyā ākhrī manzil hai gor¹⁶⁹*

They sleep in silence, far from the commotion of civilisation
They, who were kept anxious by restless ambition
In the darkness of their graves, is buried the brilliance of dazzling stars
At whose doorstep, the sky would humbly place its forehead

¹⁶⁷ Sūrah Maryam, 19:98.

¹⁶⁸ Sūrah Aāl Īmrān, 3:185. *Matāā* is property, wealth, belongings, possession.

¹⁶⁹ *Bang e Darā*, Muḥammad Iqbal: “Goristān e Shāhī”.

Is this the eventual end for the greatness and glory of those kings?
Whose strategies and governance had thwarted Decline
Whether the awe of Faghfur or the grandeur of Caesar
None can escape the assault of the Grim Reaper
The harvest of the lives of kings, is but the grave
As if the final destination of glory and greatness is the grave

In another poem he says:

***nigāh e faqr meiñ shān e sikandarī kyā hai
kharāj ki jo gadā ho woh qaysarī kya hai
butoñ se tujh ko umīdeñ khudā se naumīdī
mujhe batā to sahī aur kāfiri kyā hai?
falak ne un ko āṭā kī hai khwajgī ke jinheñ
khabar nahīñ rawish e bandah parwarī kyā hai
isi khaṭā se itāb e mulūk hai mujh par
ke jāntā huñ ma'āl e sikandarī kyā hai
kisey nahiñ hai tamannah e sarwarī leykin
khudī ki mawt ho jis meiñ woh sarwarī kyā hai***

Of what value is the glory of Alexander, in the eyes of a *faqir*¹⁷⁰
Of what worth is the dominion of Caesar that is sustained by tributes
You hope fervently from idols, and have despaired of the Almighty
Tell me: what else would you term disbelief?
The heaven has been kind and granted leadership to those
Who are unaware of what it means to be a patron to one's followers

¹⁷⁰ Lit. 'poor person' 'needy' person. In Muslim cultures, this is used to refer to oneself in a self-effacing manner. This has many connotations, such as 'a person without good deeds and hence, impoverished'. Also, the undertone is, that I am a beggar, a needy person, a seeker, who is solely dependent on the Grace and Blessing of the Lord Almighty; and free from being dependent or hoping from others. ***And indeed, I am immensely in need of good that You have sent down to me.*** [Sūrah Qasas, 28:24].

I draw the ire of kings for that very mistake,
 That I know the eventual destination of kings
 Who does not wish for lordship, but –
 Where is the greatness in such lordship that kills one's self respect?

This world is beautiful and attractive; but we are promised a more beautiful and an everlasting dwelling, as RasūlAllāh ﷺ has said:

This world is green and sweet; Allāh tāālā has made you to inherit [this world from your predecessors] to see how you act. Fear this mundane world; fear the [temptation] of women, because among the foremost challenge the Children of Israel faced, was [seduction] by women.¹⁷¹



On Being Ridiculed

Muslims are ridiculed and mocked at; disbelievers blaspheme against our Prophet ﷺ, deride our religion, circulate outrageous lies and fabrications in an attempt to discredit Islām. People inimical to Islām pick up partial quotes – even apocryphal ones – and write essays about the Qur’ān and ḥadīth!

Kya tere nām pe marney kā iwaz khārī hai?

Is humiliation, the only reward for dying in Your Hallowed Name?

Indeed, this is sad and infuriating, but we should not be disheartened; the Qur’ān informs us that it has been a habit of *kāfirs* down the ages:

وَمَا يَأْتِيهِمْ مِّن رَّسُولٍ إِلَّا كَانُوا بِهِ يَسْتَهْزِءُونَ

And never has come unto them a messenger, except that they mocked him¹⁷²

¹⁷¹ Ḥadīth of Abū Saʿīd al-Khudrī, in *Ṣaḥīḥ Muslim* #2742.

¹⁷² Sūrah Ḥijr, 15:11; also, similar verses: Zukhruf, 43:7; Yāsīn, 36:30.

They also mock believers, because:

زَيْنَ لِلَّذِينَ كَفَرُوا الْحَيَاةُ الدُّنْيَا وَيَسَخَرُونَ مِنَ الَّذِينَ ءَامَنُوا

Adorned is the life of this world for disbelievers,
and they deride those who believe¹⁷³

They argue with you based on falsehood, and they scorn your beliefs:

وَيَجِدِلُ الَّذِينَ كَفَرُوا بِالْبَاطِلِ لِيُدْحِضُوا بِهِ الْحَقَّ
وَاتَّخَذُوا ءَايَتِي وَمَا أُنذِرُوا هُزُوًا

And disbelievers quarrel, by using falsehood [to try to] negate the Truth;
and they make mockery of My Signs and that, which they are warned of¹⁷⁴

Disbelievers [kāfirs] are warned of Judgement Day, Divine Wrath and eternal punishment – but they only scoff at it and laugh at it. Our response to such derision is that we should be patient, and respond as Sayyidunā Nūḥ ؑ did:

قَالَ إِنْ تَسَخَرُوا مِنَّا فَإِنَّا نَسَخَرُ مِنْكُمْ كَمَا تَسَخَرُونَ

He said: If you laugh at us [now], then surely, we will
laugh at you, just as you are laughing at us.¹⁷⁵

For, there will come a day, when they will get their recompense, and they will be ridiculed:

¹⁷³ Sūrah Baqarah, 2:212.

¹⁷⁴ Sūrah Kahf, 18:56. Disbelievers mock at the Qurʾān [His Signs] and the dire warnings of punishment in the Hereafter [Qurṭubī].

¹⁷⁵ Sūrah Hūd, 11:38.

ذَلِكُمْ بِأَنكُمْ اتَّخَذْتُمْ ءَايَاتِ اللَّهِ هُزُوًا وَغَرَّتْكُمْ الْحَيَاةُ الدُّنْيَا

فَالْيَوْمَ لَا يُخْرَجُونَ مِنْهَا وَلَا هُمْ يُسْأَلُونَ

That is because you made mockery of the Signs of Allāh, and you were deceived by the life of the mundane world. So, on that day, neither will they be taken out of [fire] nor will they be asked to appease.¹⁷⁶

When you see apostates from Islām, attempting to inveigle you with their sweet talk of being rational and leaving Islām,¹⁷⁷ know that your Lord Almighty Allāh has warned you of such people.

إِنَّ الَّذِينَ أَجْرَمُوا كَانُوا مِنَ الَّذِينَ ءَامَنُوا يَضْحَكُونَ ﴿١٧٦﴾ وَإِذَا مَرُّوا بِهِمْ يَتَغَامِرُونَ

Verily, those who are criminals laugh at those who believe; and when they [i.e. Muslims] passed by them, they would wink, mocking [at them]¹⁷⁸

¹⁷⁶ Sūrah al-Jāthiyah, 45:35. They will not be asked to repent [útbā]; rather they will be sent to Hell forthwith without any accounting or denouncement; just as a group of believers will be sent to Paradise without any accounting [Ibn Kathīr]. *Istaátaba*: require someone to appease; *útbā*: appeasement, to please; that is to repent from error such that it pleases, appeases the one who is reproaching [Tāj al-Árūs 3/311, 310].

¹⁷⁷ There is a new trend in our time. People born in Muslim families and with Muslim names proclaiming that they have left Islām and have become Christians, Atheists, Rastafarians whatever. In today's extremely Islamophobic world, such people are given publicity and funding; and are promoted by various organisations inimical to Islām and Muslims. These apostates 'appeal' to Muslims to abandon their faith, just as they themselves have done. *áúudhu billah*.

¹⁷⁸ Sūrah Muţaffīn, 83:29-30. Disbelievers in this world [who will be criminals in the Hereafter] laugh at believers and mock at them; they ridicule them and degrade them, belittle them and humiliate them. And when they pass by them, they signal with their eyes, making fun of them, jeering at them [Ibn Kathīr].

And they say that Muslims are misguided:

وَإِذَا رَأَوْهُمْ قَالُوا إِنَّ هَؤُلَاءِ لَضَالُّونَ

And when they see Muslims, [disbelievers] say:
'Indeed these are misguided ones'.¹⁷⁹

But Muslims will laugh at them on Judgement Day:

فَالْيَوْمَ الَّذِينَ آمَنُوا مِنَ الْكُفَّارِ يَضْحَكُونَ

عَلَى الْأَرَائِكِ يَنْظُرُونَ هَلْ تُؤِيبُ الْكُفَّارُ مَا كَانُوا يَفْعَلُونَ

So on this day, believers will laugh at disbelievers; and they will see, reclining on couches. Why, did the disbelievers get any recompense for their deeds?¹⁸⁰

Dear Muslim, you should therefore be patient:

لَتُبْلَوُنَّ فِي أَمْوَالِكُمْ وَأَنْفُسِكُمْ وَلَتَسْمَعُنَّ مِنَ الَّذِينَ
أُوتُوا الْكِتَابَ مِنْ قَبْلِكُمْ وَمِنَ الَّذِينَ أَشْرَكُوا أَذًى كَثِيرًا
وَإِنْ تَصْبِرُوا وَتَتَّقُوا فَإِنَّ ذَلِكَ مِنْ عَزْمِ الْأُمُورِ

Indeed, you will be put to trial, in your wealth and your lives; and indeed, you will hear many painful [and hurtful] things,¹⁸¹ from those who were

¹⁷⁹ Sūrah Muṭaffifin, 83:32.

¹⁸⁰ Sūrah Muṭaffifin, 83:34-36. Reclining on luxurious and comfortable couches, they will look at the disgrace and humiliation of the disbelievers, after they had enjoyed honour and glory in this temporal world [Nasafi].

¹⁸¹ The lampooning of persons and things respected by Muslims; the vilification, ridicule and denigration of Islamic practices and morals, even though they hurt no one; only that it offends the tastes of disbelievers and goes against their culture.

given the Book before you¹⁸² and the polytheists.¹⁸³ And if you be patient and you forbear,¹⁸⁴ then indeed, it is a matter of great fortitude.¹⁸⁵

You will be rewarded for your patience:

سَلَامٌ عَلَيْكُمْ بِمَا صَبَرْتُمْ فَنِعْمَ عُقْبَى الدَّارِ

Peace be upon you, [recompense] for your patience;¹⁸⁶

So, how magnificent is the home in the hereafter!¹⁸⁷

RasūlAllāh ﷺ has warned us about these days – and given us glad tidings of being patient in such a time:

Indeed, after you will come the days of patience; when [being steadfast on religion] is like holding glowing ember in a bare hand; and in those days one who [follows the Sharāh] and does good deeds, will get a reward fifty times more for the same deed that you do.¹⁸⁸

لا حول ولا قوة إلا بالله



¹⁸² Jews and Christians.

¹⁸³ Hindus, Buddhists, Magians, Zorostrians, etc.

¹⁸⁴ *Tattaqū*: to save oneself from opposing Allāh, fearing His Wrath [*Nasafī*].

¹⁸⁵ Sūrah Aāl Īmrān, 3:186.

¹⁸⁶ Patient in abstaining from sinful desires; in fulfilling obligations and doing good deeds; and patience in the face of suffering, and the harm and hurt meted by disbelievers.

¹⁸⁷ Sūrah Raád, 13:24.

¹⁸⁸ *Tirmidhī*, #3058; *Abū Dāwūd*, #4341; *Ibn Mājah*, #4014; Ṭahāwī in *Mushkil al-Aāthār*, #1171; *Ibn Hībān*, #385.

Recompense for Disbelievers in the Hereafter

Strangely, some disbelievers are offended by this topic and criticise Islām for being ‘exclusivist’ etc. Firstly, they do not believe in our religion or its commandments or in the promise of reward and punishment – they do not believe in the Hell that Islām warns them of; but still, they do not want to go to this Hell, which they do not believe in, in the first place! Our reply to such an inane objection is that if you do not wish to go to that Hell, then accept Islām and its commands; become good Muslims, and enjoy eternal bliss and unimaginable luxury in Paradise, promised for true believers. There are others, who neither believe, nor care for any warning and mock at it:

وَيَقُولُونَ مَتَى هَذَا الْوَعْدُ إِن كُنْتُمْ صَادِقِينَ

And they say: When will this promise be, if you are indeed truthful?¹⁸⁹

Allāh tāālā says:

وَلَيْنَ آخِرُنَا عَنْهُمْ الْعَذَابَ إِلَى أُمَّةٍ مَّعْدُودَةٍ لَّيَقُولُنَّ مَا يَحْبِسُهُ
أَلَا يَوْمَ يَأْتِيهِمْ لَيْسَ مَصْرُوفًا عَنْهُمْ وَحَاقَ بِهِمْ مَا كَانُوا بِهِ يَسْتَهْزِءُونَ

And if We have delayed punishment for a specific duration, they will surely say, what has stopped it? Listen! Indeed, the day, when it comes, and [it] will not be averted, and will engulf them – it is this punishment which you used to mock at.¹⁹⁰

¹⁸⁹ Sūrah Yūnus, 10:48; also: Al-Anbiyā’a, 21:38; Al-Naml, 27:71; Saba’a, 34:29; Yā-Sīn, 36:48; Al-Mulk, 67:25.

¹⁹⁰ Sūrah Hūd, 11:8.

In this world, they challenge Muslims to bring forth the dead, and say that if Allāh truly exists, then why doesn't He punish us:

وَإِذَا تُتْلَىٰ عَلَيْهِمْ آيَاتُنَا بَيِّنَاتٍ مَّا كَانَ حُجَّتَهُمْ
إِلَّا أَنْ قَالُوا أَأَتْتُوا بَاءً بِآيَاتٍ إِنْ كُنْتُمْ صَادِقِينَ

And when Our manifest Signs (Qur'ānic verses) are recited to them, their only argument is that they say: Bring back our [dead] forefathers, if you are truthful.¹⁹¹

This arrogance is because of the comfort they enjoy in this temporal world, and Allāh tāālā has said:

مَتَّعٌ قَلِيلٌ وَلَهُمْ عَذَابٌ أَلِيمٌ

It is, but a brief luxury, and for them is a painful punishment.¹⁹²

And on that day, they will realise their folly and beseech Allāh tāālā to send them back, so they can make amends. Alas, it will be too late.

وَلَوْ تَرَىٰ إِذِ الْمُجْرِمُونَ نَاكِسُوا رُءُوسِهِمْ عِنْدَ رَبِّهِمْ
رَبَّنَا أَبْصَرْنَا وَسَمِعْنَا فَارْجِعْنَا نَعْمَلْ صَالِحًا إِنَّا مُوقِنُونَ

And if you couldst see, when criminals¹⁹³ will hang their heads near their Lord Almighty and [will say:] 'O our Lord, we have seen and we have heard; send us back, we will do good deeds; indeed, we now know with certainty.'¹⁹⁴

¹⁹¹ Sūrah Al-Jāthiyah, 45:25.

¹⁹² Sūrah Al-Nāhl, 16:117.

¹⁹³ Disbelievers.

¹⁹⁴ Sūrah Al-Sajdah, 32:12.

أَتُمِرُّ إِذَا مَا وَقَعَ ءَامَنُكُمْ بِهِ ؕ ءَلَا تَكُنْ وَقَدْ كُنْتُمْ بِهِ تَسْتَعْجِلُونَ

And when it actually occurred, you believe in it? Now?
And [earlier], you wanted it [to come] in haste.¹⁹⁵

ذُوقُوا فَنَتَكِرْ هَذَا الَّذِي كُنْتُمْ بِهِ تَسْتَعْجِلُونَ

Taste your recompense! This is [the punishment] you wanted to hasten.¹⁹⁶

Disbelievers question the Day of Judgement, and ask disdainfully: ‘When will it be?’ Soon they will see and they will be remorseful on that day, but it will not avail them:

وَهُمْ يَصْطَرِخُونَ فِيهَا رَبَّنَا أَخْرِجْنَا نَعْمَلْ صَالِحًا غَيْرَ
الَّذِي كُنَّا نَعْمَلُ ؕ أَوَلَمْ نَعْمَرْكُمْ مَا يُتَذَكَّرُ فِيهِ مِنْ
تَذَكَّرَ وَجَاءَكُمْ النَّذِيرُ ۖ فَذُوقُوا فَمَا لِلظَّالِمِينَ مِنْ نَصِيرٍ

And they will be screaming in it, [saying:] ‘Our Lord, take us out, we shall do good deeds, unlike those we used to do earlier’. [They will be told:] Did we not grant you a life, long enough, in which one who could discern would indeed understand and reflect; and [also] a Warner came to you.¹⁹⁷ So, taste [this punishment]; for, evil-doers will have not have any helper.¹⁹⁸

¹⁹⁵ Sūrah Yūnus, 10:51.

¹⁹⁶ Sūrah Al-Dhāriyāt, 51:14.

¹⁹⁷ That is, the Prophet ﷺ came to you warning of this, but you did not listen to him.

¹⁹⁸ Sūrah Faṭṭir, 35:37. Prophets were sent for guidance – but they mocked at them and disbelieved in their message.

وَلَوْ تَرَىٰ إِذْ وَقَفُوا عَلَى النَّارِ فَقَالُوا يَلَيْسَٰنَا نَزْدُ

وَلَا نَكْذِبُ بِآيَاتِ رَبِّنَا وَنَكُونُ مِنَ الْمُؤْمِنِينَ

And if you couldst see, when they are made to stand upon fire,¹⁹⁹ and they will say: 'Alas! If only we were sent back, we would not deny the Signs of our Lord and we would [surely,] be among believers'.²⁰⁰

وَالَّذِينَ كَفَرُوا بِآيَاتِ اللَّهِ وَلِقَائِهِ

أُولَٰئِكَ يَكْفُرُونَ مِنْ رَحْمَتِي وَأُولَٰئِكَ لَهُمْ عَذَابٌ أَلِيمٌ

And those who have disbelieved in the Signs of Allāh [the Qur'ān] and meeting Him; they are a people who have despaired from My Mercy and for them is a painful punishment²⁰¹

خَالِدِينَ فِيهَا لَا يُخَفَّفُ عَنْهُمْ الْعَذَابُ وَلَا هُمْ يُنْظَرُونَ

They will dwell in it forever; there will be no abatement ²⁰²

We ask Allāh tāālā to protect our faith and grant us death upon faith and as true believers.



¹⁹⁹ They will be arrested on the Bridge mid-way, and the Fire will be beneath them [Nasafi, Qurṭubī].

²⁰⁰ Sūrah Al-Anāām, 6:27.

²⁰¹ Sūrah Al-Ānkabūt, 29:23.

²⁰² Sūrah Aāl Īmrān, 3:88.

Being a Good Muslim

Concerning monasticism of Christians, Allāh táālā says:

وَرَهْبَانِيَّةً ابْتَدَعُوهَا مَا كَتَبْنَاهَا عَلَيْهِمْ إِلَّا ابْتِغَاءَ رِضْوَانِ اللَّهِ فَمَنْ رَعَوْهَا حَقَّ رِعَايَتِهَا^ط

And monasticism, they invented – We did not ordain it for them; except that they did so seeking to please Allāh;²⁰³ but they did not foster it as was rightfully due upon them.²⁰⁴

They were only commanded to be kind and compassionate to one another; but they innovated monasticism – by becoming recluses living alone on mountain tops, or in caves and isolated homes and made monasteries. They withdrew from the world and stopped meeting or interacting with other people. They kept aloof and engaged themselves in prayer and litanies; they ate simple and coarse food, wore ordinary clothes, forsook marriage and became celibate.²⁰⁵

One does not have to renounce the world and become a monk to be a good Muslim. Allāh táālā says:

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا^ط
وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفُسَادَ فِي الْأَرْضِ^ط إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ

²⁰³ *Illā* = 'except' in this verse can render its meaning in two ways:

1. We did not ordain for them except that they seek the pleasure of Allāh.
2. They invented monasticism, which We did not ordain; except they did so seeking to please Allāh. [*Qurṭubī, Nasafi*; Alahazrat followed this in his *Kanz*].

²⁰⁴ *Sūrah Ḥadīd*, 57:27.

²⁰⁵ *Khazāyin al-irfān*.

And seek from [the wealth] that Allāh has given you, the home of the hereafter; and do not forget your share from this world [*dunyā*]; and do good, just as Allāh has been bountiful to you; and seek not corruption in the earth, indeed Allāh does not love the corrupt, the nefarious.²⁰⁶

We should seek the home of the Hereafter, using the wealth given to us and the leisure we have in this world – by being thankful to Allāh, by worshipping Him, by fulfilling our obligations, avoiding ḥarām, doing good deeds, helping others and sharing our good fortune with those who are less fortunate. ***Do not forget your share from this world***, does not mean that we should forget everything else, toil day and night for comfort, luxury, name, fame and glory in this world. It only means that we can partake permissible things from this world without being extravagant and immoderate. Our Prophet ﷺ has said:

Be in this world as a stranger, or as a wayfarer.²⁰⁷

In olden days,²⁰⁸ a traveller, a stranger in a distant land, would not relax until he reached his destination or returned home. He would not worry too much about comfort, and would bear the inconveniences without much demur. He would not waste his time in amusement and enjoyment. So also, a Muslim partakes from this world as much is necessary to live comfortably, without being dependent on anybody, and the main objective is to achieve success in the hereafter.

²⁰⁶ Sūrah Qaṣaṣ, 28:77.

²⁰⁷ *Bukhārī*, #6416.

²⁰⁸ Travel has become much more comfortable in our days, and people even travel for leisure and recreation – but the fact that one has to bear with inconvenience and cannot expect the comfort of one's home is still relevant.

Alahazrat says that success in the Hereafter is of two kinds:²⁰⁹

1. Eventual Success
2. Distinguished Success

The first is guaranteed for every Muslim – even for those sinners who will be punished and after completing their sentence, will be removed from Hell; and some will be taken out much earlier by the intercession of the Prophet ﷺ. In a ḥadīth RasūlAllāh ﷺ has said that every person who utters the *kalimah*,²¹⁰ will enter paradise:

There will not be a single person who bears witness that there is no God but Allāh, and that Muḥammad is the Messenger of Allāh; and [bears this witness with utmost sincerity and] truthfully from his heart, but Allāh has forbidden Hellfire for him.²¹¹

In another ḥadīth, it is said that whoever does not commit polytheism [*shirk*] will enter Paradise.²¹² Thus it is extremely important to safeguard one's faith. Indeed, one should also do good deeds, perform obligatory actions [*farḍ, wājib*], avoid prohibited actions [*ḥarām*] and conduct oneself according to the Shari'ah, but the most important thing is to learn the correct creed of Ahl al-Sunnah and be steadfast on this creed. This is the minimum requirement for a person to enter Paradise.

²⁰⁹ *Fatāwā Afriqiyyah*, Question #83-84. Note: This is not a verbatim translation.

²¹⁰ **Kalimah** – The statement of belief: *Lā ilāhā illa 'Allāh Muḥammadu'r RasūlAllāh*; there is no God except Allāh, and Muḥammad ﷺ is the Messenger of Allāh. The ḥadīth says: One who utters 'there is no God but Allāh' will enter Paradise.

²¹¹ *Bukhārī*, #128.

²¹² *Bukhārī*, #129

The second kind of success, is distinguished and perfect; one who attains this success will enter Paradise without suffering any punishment. This is further categorised in two types:

a) Mere Occurrence [*wuqūú*]

b) Tenacious Hope [*ummīd e wāthiq*]

The first is solely dependent on the Will of Allāh táālā; He forgives or punishes anyone He wishes and none can question His Command. Even if a person has committed hundreds of enormities, Allāh táālā can forgive him by His Infinite Mercy and Grace. On the other hand, He can punish anyone, and hold to account for the smallest of sins, even if the person has numerous good deeds; and this is Divine Justice.

يَغْفِرُ لِمَن يَشَاءُ وَيُعَذِّبُ مَن يَشَاءُ وَاللَّهُ غَفُورٌ رَّحِيمٌ

He forgives whomsoever He pleases; and punishes whoever He wishes; And Allāh is oft-Forgiving, Merciful²¹³

While no one knows whom Allāh will forgive, we can hope for forgiveness and felicity in the Hereafter by being good Muslims. This is the second category, where one attains hope for salvation and the confidence by being good, righteous and upright believers. Thus, a good Muslim:²¹⁴

1. Learns necessary Islamic knowledge:

²¹³ Sūrah Aāl Ímrān, 3:129,

²¹⁴ This is a very simplified recommendation that can stay within the scope of this short essay, and is an absolute minimum for being a good Muslim.

- a. Learns necessary *ʿaqīdah*; or the Doctrine of Ahl al-Sunnah;
 - b. Learns prerequisites and correct methods of worship;
 - c. Learns to read the Qurʾān with basic, necessary *tajwīd*; the Qurʾān to be recited in Arabic and pronounced properly as it should be in Arabic.
 - d. The lawful and unlawful [*ḥalāl*, *ḥarām*].
2. Acts upon the knowledge learned:
 - a. Fulfils obligations [*farḍ*, *wājib*].
 - b. Abstains from sins and bad traits – both sins of external organs, such as drinking wine or lying or committing adultery etc., and sins pertaining to the heart, such as jealousy, rage, covetousness, pride etc.
 - c. Embraces lofty character and virtues such as patience, charity, forgiveness, helping others etc.
 3. Abstains from words or deeds that are proscribed by the Shariʿah.
 4. Engages in worship and litanies [*dhikr*] as much as possible.
 5. Earns by lawful means and spends such lawful income in permissible ways, without being extravagant.
 6. Follows the example of the Prophet ﷺ, in word and deed, as much as possible. [Which would require one to learn about the life of the Prophet ﷺ, and therefore read his biography].

In a ḥadīth, a man came to RasūlAllāh ﷺ asking him about what Islām requires of him; RasūlAllāh ﷺ said: “[It is obligatory to] pray five times in the day and night [i.e. 24 hours]”. He asked: “Do I have to pray any

more?” RasūlAllāh ﷺ said: “No, [it is not an obligation] but if you wish to pray voluntarily”. Then, RasūlAllāh ﷺ said: “[It is obligatory] to fast in the month of Ramaḍān”. The man asked: “Do I have to fast any more?” RasūlAllāh ﷺ said: “No. Except if you wish to fast voluntarily”. Then RasūlAllāh ﷺ mentioned obligatory charity [*zakāt*] and the man asked: “Do I have to give any more?” RasūlAllāh ﷺ said: “No. Except if you wish to give [in charity] voluntarily”. The man turned to leave and he said: “By Allāh! I will not do anything more than this, nor will I fall short in doing any of this.” RasūlAllāh ﷺ said: “If he is sincere in this, he will attain success”.²¹⁵

We have heard the ḥadīth, “*Indeed, religion is easy to follow*”²¹⁶ and indeed it is easy. Imām Ghazālī’s *Îḥyā’* is a useful guide to be a good Muslim. He then abridged it in his *Kīmiyā’a e Sāādāt*,²¹⁷ which was further simplified in his *Arbaʿīn fī Uṣūl al-Dīn*.²¹⁸ This may look like oversimplifying things, but a person can be a good Muslim, if he/she reads and gains Islamic knowledge from a few select books,²¹⁹ and diligently and sincerely acts upon the knowledge thus gained.

And guidance is only from Allāh ﷻ.



²¹⁵ *Bukhārī*, #46 and #2678.

²¹⁶ *Bukhārī*, #39.

²¹⁷ *Alchemy of Happiness*.

²¹⁸ *Forty Principles of Religion*.

²¹⁹ See Appendix C for a Reading List.

Whom should I follow?

There was only one Islām that was taught by RasūlAllāh ﷺ and followed by his Companions. The first generation of Muslims did not argue about the core tenets of faith, even though they had differences on secondary matters, particularly those related to actions and practices.²²⁰ Differences [in secondary matters] were due to diverse interpretations and varying levels of knowledge among the Companions, who had interacted with and took directions directly from the Prophet ﷺ. Thereafter came a people who disputed and argued about fundamental aspects of religion. Early Muslims were pious, knowledgeable and wise. They realised the need for codification of the correct creed they had received from the Companions,²²¹ which came to be known as the *Creed of Ahl al-Sunnah wa'l Jamā'ah*. In a *ṣaḥīḥ* ḥadīth, RasūlAllāh ﷺ has said:

Listen! Indeed, those before you, among the People of the Book,²²² separated into 72 sects; and indeed this community will split into 73 sects, 72 of which will be in Fire except one, which will be in Paradise. And that [one] is the Community.²²³

²²⁰ Whether a certain practice was permissible or not; whether a certain deed was obligatory or merely recommended; whether an action was done in a specific manner or in a specific order etc.

²²¹ Who in turn, had received knowledge from the Prophet ﷺ himself.

²²² Jews and Christians.

²²³ *Sunan Abū Dāwūd*, #4597. This ḥadīth mentions that Muslims will disintegrate into 73 factions and all of them will be heretics, except those belonging to one group. This is known as the Saved Sect, or the Saved Group or simply called, the 'Community' or the *jamā'ah*. Every group claims to be the saved sect, and upon examination and analysis, it is clear that the only sect that is consistent with the creed of the Companions is that of Ahl al-Sunnah, and therefore it is the saved group. Many books have been written on this topic and an exposition of this issue is beyond the scope of this essay.

In another ḥadīth:²²⁴

“A time will come upon my followers [*ummah*] similar to that which befell the Children of Israel,²²⁵ and they will imitate them in every step.²²⁶ So much, that if any of them had an [illicit] relation with his mother publicly, so also will some²²⁷ Muslims copy them. Indeed, the Children of Israel separated into 72 sects, and my followers [*ummah*] will splinter into 73 sects; all of them will be in fire, except one.” People asked: “Which is that exception, O Messenger of Allāh?” He replied: “That group which is steadfast upon my path and that of my Companions”.²²⁸

Many scholars have compiled encyclopedias on sects and heresies, such as Ábd al-Qāhir’s *Al-Farq Bayn al-Firaq*,²²⁹ Shahrastānī’s²³⁰ *Al-Milal wa’n Niḥal* and Ibn Ḥazm’s *Al-Fiṣal*.²³¹ Many of the sects mentioned in these ancient works have disappeared since, and new sects have

²²⁴ *Tirmidhī*, #2641. Also: *Abū Dāwūd*, #4596-97; *Ibn Mājah*, #3991-92; Imām Ḥākim in his *Mustadrak*, #10; *Ibn Ḥibbān*, #6247.

²²⁵ *Banū Isrā’īl*: Jews and Christians.

²²⁶ *Ḥadhwa al-naāli bi’n naāl*: literally: in the manner of a shoe matching another shoe in the same pair. That is, Muslims will copy the Jews and Christians in everything they do [*Suyūṭī*, *Qūt al-Mughtadhī*, p.656].

²²⁷ The ḥadīth says: There will be **among** my followers who will act like that person who committed incest openly. Ṭibī has said that it probably does not mean one’s own mother, but perhaps one’s stepmother; but as society breaks down, incest with one’s own mother is also not far-fetched. We seek the refuge of Allāh tāālā.

²²⁸ *Mā ana ālayhi wa aṣṣḥābī*. [The path] upon which I, and my Companions tread.

²²⁹ Abū Maṣṣūr Ábdul Qahir al-Baghdādī [d.429 AH]. An English translation by Kate Chambers, published in 1920, by the name: *Moslem Schisms and Sects*, can be found online: <https://archive.org/details/moslemschismssec01alba>

²³⁰ Abū’l Fatḥ Muḥammad ibn Ábd al-Karīm al-Shahrastānī [479-548 AH].

²³¹ Abū Muḥammad Ālī ibn Muḥammad ibn Ḥazm al-Ẓāhiri [d. 456 AH].

appeared since. Scholars in every age have been documenting deviant beliefs, pointing out heresies and refuting heretics. A common Muslim need not bother about these sects,²³² and simply stick to the correct creed of *Ahl al-Sunnah*, as explained by Sunni scholars.


The overwhelming majority of Muslims, and scholars among them – Qur’ānic exegetes, Ḥadīth specialists, jurists, specialists in Islamic law, spiritual guides, pious worshippers, rulers, famous authors down the ages – belong to the *Ahl al-Sunnah*. Unfortunately, many sects in modern times falsely claim to be the *Ahl al-Sunnah*, even though they have deviated from this path. Only the adherents of the twin schools of Sunni theology – the Māturīdīs²³³ and Ashārīs²³⁴ can be termed as *Ahl al-Sunnah*. Those who do not conform to these two schools²³⁵ are

²³² These sects are NOT the same as the caste system among Hindus, or a classification based on presumptions of racial or ethnic superiority. Islām considers all its followers as equal. If a rabid Islamophobic Hindu/Christian ideologue were to become a Muslim, he/she will be deemed an equal without any discrimination, unlike groups claiming racial superiority or the social divisions of casteism in Hinduism, in which, a person’s identity is according to the person’s birth, though no one has any choice in the matter. In fact, converts to Islām, are treated cordially and with consideration by Muslims anywhere in the world.

²³³ Followers of the school of Imām Abū Maṣṣūr Muḥammad al-Māturīdī al-Samarqandī al-Ḥanafī [d. 333 AH]; Māturīdīs are predominantly Hanafis.

²³⁴ Followers of the school of Imām Abū’l Ḥasan Ālī ibn Ismā’īl al-Ashārī [260-330 AH]; Malikīs and Shāfi’īs are predominantly Ashārī. Ḥanbalīs generally do not identify with either of the two schools, and non-Anthropomorphic Ḥanbalīs agree with Ashārīs-Māturīdīs in almost all issues. Some Ḥanbalīs lean towards anthropomorphism.

²³⁵ It is necessary to accept the tenets of faith as described by scholars of these two schools and prominent works, which have been accepted as de facto standards, even if they do not describe themselves as an Ashārī or a Māturīdī.

outside the fold of *Ahl al-Sunnah*. It is this creed, upon which there is a consensus²³⁶ of Sunni scholars for more than 1100 years, and is followed by many prominent imāms and prolific authors, whose books are used as authoritative references to this day. Secondly, it is necessary for a Muslim to follow one of the four codified and long-standing *madh'habs*²³⁷ in fiqh. There were other schools in early generations – such as the schools [*madh'hab*] of Imām Sufyān al-Thawrī, Imām Ābdu'l Raḥmān al-Awzāyī, and many others; but their followers dwindled and these schools were abandoned. On the other hand, followers of the four schools multiplied; scholars of these schools constantly researched, reviewed and updated the opinions of their respective schools in every generation and around the world; thus, the four schools thrive even to this day. Therefore, it is not permissible for anyone in our times to go out of these four schools. One should adopt any one of the four schools²³⁸ and stick to their adopted school. 

²³⁶ Both the Ashārī-Māturīdī schools agree on core matters and everything else, except in 13 secondary issues, and as pointed out by Imām Tājuddīn Subkī, these are mostly semantic differences.

²³⁷ In the subcontinent, *madh'hab* is commonly used to mean religion, but the correct descriptor for it is *Dīn*. *Madh'hab* in Islamic law, refers to schools of thought; a *madh'hab* could be a theological school, such as Ashārī, Māturīdī or Mūtaẓilī *madh'hab*; or a juristic school, such as Ḥanafī, Shāfi'ī *madh'hab*, etc. However, only two theological schools – Ashārī and Māturīdī, and four juristic schools – Ḥanafī, Mālikī, Shāfi'ī and Ḥanbalī are recognised by the Ahl al-Sunnah as valid.

²³⁸ Nuh Keller, an American scholar and convert to Islām has written a good essay on the need to follow a *madh'hab*; though, he deviated from the Sunni school in his love for Deobandis, when he claimed that it is not impossible for Allāh tāālā to lie. We have refuted his false notions in *The Killer Mistake*. However, his essay on *madh'habs* is a good read; see here: <http://www.masud.co.uk/ISLAM/nuh/madhhabstlk.htm>

On Knowledge, Reading and Books

It is knowledge that helps us differentiate between good and evil. Knowledge is that light which illuminates the path, guides us on the path and protects us; it is a powerful weapon to fight the grotesque monsters that pullulate in the darkness of ignorance. It is knowledge that elevates men from a quotidian existence to eminence and glory – and you need not look further than the wild, lawless and hedonistic bedouins of Arabia prior to Islām, in a period known as the *jāhiliyyah*, or the age of ignorance. They worshipped stones and feared the forces of nature – they hoped and beseeched succour from idols; stones that cannot even ward off a housefly, were called upon to alleviate their troubles. Theirs was a society where the powerful oppressed the weak and the poor; women were treated as objects of fulfilling desires. Islām brought them into light, and the radiance of divine knowledge transformed heartless brutes into gentle, kind, learned, self-sacrificing and noble souls. A desolate region where illiterate camel-herders lived, metamorphosed into a nation that taught humanity and etiquette to the world at large. Allāh tāālā says:

يَرْفَعُ اللَّهُ الَّذِينَ ءَامَنُوا مِنْكُمْ وَالَّذِينَ أُوتُوا الْعِلْمَ دَرَجَاتٍ

Allāh will elevate the ranks of believers amongst you,
and those who were given knowledge²³⁹

The Prophet ﷺ has said:

It is obligatory for every Muslim to seek knowledge.²⁴⁰

²³⁹ Sūrah Mujadilah, 58:11.

²⁴⁰ Ibn Mājah, #224.

Muslims ruled over many countries and the golden age was one of learning and research. When we abandoned these noble qualities of our ancestors, and began pursuing worldly wealth and power, we fell; as Iqbal says:

*kabhi ay nau-jawāñ muslim, tadabbur bhi kiyā tū ne
woh kyā gardūñ tha tū jis ka hai ek tūtā huwa tārā*

*tujhe us qawm ne pālā hai āāghosh e mahabbat meññ
kuchal dālā tha jis ney pāuñ meññ tāj e sar e dārā*

*tamaddun āafrīñ , khallāq e aayīn e jahāñ dārī
woh sahrā e ārab yaānī shuṭur bānoñ ka gehwārā*

*samāñ al-faqrū fakhrī ka rahā shān e amārat meññ
ba-āb o rang o khāl o khaṭ cheh hājat rū' e zeybā rā*

*gadāyī meññ bhi woh Allāh waley they ghayūr itney
ke munýim ko gadā ke dar se bakhshish ka na thā yārā*

*gharaz maiñ kyā kahūñ tujh se ke woh ṣahrā nashīn kyā the
jahāñ gīr o jahāñ dār o jahāñ bān o jahāñ ārā*

*agar chāhūñ to naqshah khīnch kar alfāz meññ rakh dūñ
magar terey takhayyul se fuzūñ tar hai woh naẓẓarah*

*tujhe āabā se apney koyi nisbat ho nahin sakti
ke tū guftār, woh kirdār; tū sābit, woh sayyārah*

*gañwā dī hum ney jo aslāf sey mīrās pāyī thi
surayyā sey zamīñ par āāsmāñ ne hum ko de mārā*

*hūkūmat ka to kyā ronā, ke woh ik āarzī shay thī
nahiñ dunyā ke āāyin e musallam se koyi chārah*

*magar woh ílm ke motī kitābeñ apne āabā ki
jo dekhūñ un ko europe meññ to dil hotā hai sīpārah*

O young Muslim! Have you ever reflected on the fact –
How grand was the firmament, of which you are a fallen star;
You have been nurtured with love and affection by a people
Who had crushed the crown of Darius beneath their very feet²⁴¹
They taught civility to civilisations; were pioneers of governance
They came from the deserts of Arabia, the abode of camel herders
They were proud of poverty, though they were rulers of kingdoms²⁴²
Where is the need for dressing up a naturally beautiful face?²⁴³
Even in poverty, those men of Allāh had such self-respect
The rich did not befriend or give the poor, in fear of backlash²⁴⁴
What else can I tell you about those desert dwellers, who were –
Conquerors, rulers, protectors of the world and adorned it.
If I so wish, I can draw a picture in words, [of that world and those people]
And such a magnificent scenery is beyond your imagination.
You do not have any relation to [the glory of] your forbears
You just talk, but they acted;²⁴⁵ you are stagnant, they were dynamic.

²⁴¹ They did not care for worldly splendour nor did they fear mighty armies; they trampled upon powerful crowns and defeated glorious kingdoms – yet they remained humble, pious and abstemious Muslims, who worked tirelessly for the Hereafter.

²⁴² *Al faqru fakhri* = My poverty is my pride. This is often quoted as a ḥadīth and attributed to RasūlAllāh ﷺ. Sakhāwī has said that his shaykh dismissed it as a forgery and adds that it was actually said by ʿAbdu'l Raḥmān ibn Ziyād ibn Anām [*Maqāṣid al-Ḥasanah*, #745].

²⁴³ This is a well-known line from Ḥāfiẓ Shīrāzī that means, a naturally beautiful face does not require make-up and cosmetics to look good [Prof. Yūsuf Saleem Chishti].

²⁴⁴ Or resentment due to social inequality.

²⁴⁵ Their deeds were louder than words; you only talk and do nothing.

We have lost our inheritance that we received from our ancestors,
And the heaven has cast us upon earth from the pleiades.

I do not bemoan the loss of kingdoms, for power is a fleeting thing
It was inevitable; none can escape the way of the world ²⁴⁶

But the books of knowledge of my ancestors; pearls of wisdom
When I see them in Europe, my heart shatters to pieces.



It is an obligation for a Muslim to learn everything that is necessary for him/her to safeguard their religion and discharge their duties as Muslims and to obey the commandments of Allāh with sincerity, and be just to fellow beings. Every sane and pubert Muslim, male or female, is deemed responsible [*mukallaf*] and therefore accountable for their actions on the day of Judgement. No one can plead ignorance on that day. It is obligatory to learn fundamental tenets of faith, and thereafter about cleanliness, ritual purity [*wuḍū* and *ghusl*], things that make one ritually impure; and then learn about prayer and fasting; learn to read and recite the Qur’ān. Those who have a certain amount of wealth [*niṣāb*] should learn about poor-due [*zakāt*] and those who can afford [physically and financially] to perform the pilgrimage [*Ḥajj*] should learn about it. Traders, businessmen, artisans, professionals should all learn shari’ah rulings concerning them and their trades and professions. One need not be an expert in these issues; it suffices if one enquires scholars whether a certain action or practice is permitted by the Shari’ah, to protect oneself from doubtful and forbidden things.

²⁴⁶ That every rise shall be followed by a fall.

Imām Subkī²⁴⁷ wrote, in his counsel to his son:²⁴⁸

My son! Do not disregard my advice –

Wise counsel I give you; listen and be guided.

Hold fast²⁴⁹ to the Book of Allāh, and the Authentic Ḥadīth of RasūlAllāh ﷺ

And the fiqh of Muḥammad al-Shāfiʿī²⁵⁰

Walk on the path of Shāfiʿī and Mālik

In knowledge, and that of Abū Ḥanīfah and Aḥmad.

Let your intention by seeking knowledge be solely for [pleasing] Allāh

The way of the righteous, and you will be guided.

Abstain from vain amusements that disgrace a young man,

And keep away from lewdness, lechery, obscenity and vulgarity.

Follow the path of Muṣṭafā ﷺ in everything

And in every issue that you face; you will be [divinely] aided.

Fear Allāh and obey all that He has commanded you to do

And refrain from everything He has forbidden; be restrained.



²⁴⁷ The mujtahid imām, Taqīyuddīn Abū’l Ḥasan Ālī ibn Ābd al-Kāfi al-Subkī [756 AH].

²⁴⁸ Those mentioned below are few lines from a longer poem.

²⁴⁹ *Īḥfāz* could mean memorise, as it was common in those days. But in context, and in our time, reading hadith and attempting to understand, using classical commentaries is more than enough. So also, the ḥadīth of RasūlAllāh ﷺ.

²⁵⁰ Imām Subkī was a Shāfiʿī jurist and hence the recommendation. It applies to any of the four madh’hab, as he says a few lines later, which are also mentioned.

The only way forward for us, is to return to the ways of our elders – of knowledge and learning our dīn and to hold firmly to the tradition of the Prophet ﷺ. In a letter of advice, Imām Ghazālī has said:²⁵¹

RasūlAllāh ﷺ was asked: 'Who is the most honourable among people?' and he ﷺ replied: 'Those who are the most pious and righteous [*atqāhum*]'. He was asked: 'Who is the wisest of all people?' and he ﷺ replied: 'He who remembers death the most, and is foremost in preparing for it.' In another ḥadīth, he ﷺ has said: 'Wise is the man who takes control of his self [and curbs his desire], and prepares for what shall come after death.'

And immensely foolish is that person who follows his desires wantonly and hopes for forgiveness of Allāh tāālā. And exceedingly stupid and ignorant is that person, who is fully immersed in mundane issues and devoted to this world and concerned about it, though it will be severed with his death; yet, he is not worried about learning²⁵² whether he will go to Heaven or Hell! Allāh tāālā has informed him about this, when He said:

﴿إِنَّ الْأَبْرَارَ لَفِي نَعِيمٍ﴾ ﴿وَالْفُجَّارَ لَفِي جَحِيمٍ﴾

The righteous are in comfort [and luxury of paradise];
and the sinners, the wrongdoers are in Hellfire.²⁵³

﴿فَأَمَّا مَنْ طَغَى﴾ ﴿وَأَنزَلَ حَيَاةَ الدُّنْيَا﴾ ﴿فَإِنَّ الْجَحِيمَ هِيَ الْمَأْوَى﴾

As for him, who rebelled and gave precedence to this mundane world [*dunyā*]; then indeed, Hellfire is his destination.²⁵⁴

²⁵¹ *It'ḥāf al-Sādah al-Muttaqīn*, 1/17; Imām Murtaḍā Zabīdī quotes this in the ninth section of the preface of his commentary.

²⁵² i.e. know by signs and prepare for it by deeds, as explained by the verses that follow.

²⁵³ Sūrah Infitār, 82:13-14.

²⁵⁴ Sūrah Nāziāt, 79:37-39.

مَنْ كَانَ يُرِيدُ الْحَيَاةَ الدُّنْيَا وَزِينَتَهَا نُوَفِّ إِلَيْهِمْ أَعْمَالَهُمْ فِيهَا
 وَهُمْ فِيهَا لَا يُبْخَسُونَ ﴿٥٥﴾ أُولَٰئِكَ الَّذِينَ لَيْسَ لَهُمْ فِي الْآخِرَةِ إِلَّا النَّارُ
 وَحِطَّ مَا صَنَعُوا فِيهَا وَبِطُلَّ مَا كَانُوا يَعْمَلُونَ ﴿٥٦﴾

Whoever wishes for [good] life [only] in this mundane world [*dunyā*]
 and its adornment, We shall repay them fully for their deeds therein,
 without any shortfall. They are such who have no share in the
 Hereafter except Fire; and has gone to waste everything they did
 [in the world] and their deeds have been in vain, invalidated.²⁵⁵

Indeed, I advise him to expend all his efforts in [gaining] the Hereafter; and
 that he should take his own account, before he is called to account [on
 Judgement day]. He should introspect and reflect upon his character, his
 inward and outward behavior, his aims, his efforts, his deeds, his speech and
 inspect all of his actions and intentions - whether these are to attain the
 nearness [*qurb*] of Allāh tālā by them, and thus attain endless bliss [*sāādah
 al-abad*] or, whether he spends his time building for mundane objectives
 [*dunyā*]; whether he is busy mending it and tending to it with utmost care –
 that which is unclear and clouded, that which is rife with distress and grief,
 and filled with worries and agony; and then end it with misery and
 wretchedness? We seek Allāh's refuge. If it is the latter, then let his sight be
 awakened and eyes be opened; and let him examine what he has prepared
 for the morrow. Let him understand that there is no one who loves him,
 more than himself; and no one knows him better than himself. Let him
 ponder and reflect upon his ways – if he is busy in constructing that which
 shall fall into ruin, then does he not know how many cities were destroyed
 by Allāh, as their inhabitants had become unjust and tyrants – and they fell
 into utter ruin after having been prosperous, flourishing and opulent.



²⁵⁵ Sūrah Hūd, 11:15-16.

The Imperishable, Everlasting Light

The light of Islām will never be extinguished – howsoever its enemies may try. Allāh tāālā says:

يُرِيدُونَ لِيُطْفِئُوا نُورَ اللَّهِ بِأَفْوَاهِهِمْ وَاللَّهُ مُتِمُّ نُورِهِ وَلَوْ كَرِهَ الْكَافِرُونَ

They seek to extinguish the Light of Allāh by blowing at it with their mouths – and Allāh will perfect His Light, notwithstanding disbelievers disliking it.²⁵⁶

While the current atmosphere is stifling for a practising Muslim, hopefully, it is but a passing phase. The dark clouds of gloom will be blown away, and the sun will soon shine, in the words of Iqbal:

dekh kar rang e chaman ho na parīshāñ māli

kaukab e ghuncha sey shākhēñ haiñ chamakney wālī

khas o khāshāk sey hotā hai gulistāñ khālī

gul bar andāz hai khūn e shuhadā kī lālī

²⁵⁶ Sūrah al-Şaff, 61:8. According to Qurṭubī, there are five different explanations for the idiom ‘the Light of Allāh’:

1. It refers to the Qur’ān; disbelievers seek to falsify or invalidate it by their speech, as said by Ibn Ábbās and Zayd.
2. Islām; they seek to refute it by their speech, as said by Suddī.
3. Our master Muḥammad ﷺ; disbelievers want to assassinate him and thus seek to put an end to this light, as said by Ḍaḥḥāk.
4. The proofs given by Allāh; they wish to invalidate it by denying it and rejecting these proofs for the truth of Islām and the Day of Judgement, as said by Ibn Baḥr.
5. It is a metaphor; that is one who seeks to blow out the light of the sun with his mouth will find it impossible to do so; thus, one who seeks to invalidate the truth will know that it will be impossible to suppress the truth.

rang gardūñ ka zara dekh to únnābī hai

yeh nikaltey huwe sūraj ki ufuq tābī hai

O gardener! Do not panic looking at the colour of the garden
From these boughs, will spring branches bearing brilliant stars
The garden will be cleansed of weeds, dried leaves and rubbish
The blood of martyrs is akin to red blooming flowers
Look! The colour of the sky in the horizon turns violet²⁵⁷
Lo! It is the rising sun, whose light fills the sky

ummateñ gulshan e hastī meññ samar chīdah bhi haiñ

aur mahrūm e samar bhi haiñ khizān dīdah bhi haiñ

saykdoñ nakhl haiñ kāhīdah bhi bālīdah bhi haiñ

saykdoñ baṭn e chaman meññ abhi poshīdah bhi haiñ

nakhl e islām namūnah hai barūmandī kā

phal hai yeh saykdoñ ṣadiyoñ ki chaman bandī kā

There are nations in this garden of life that are flush with fruit
There are those bereft of it, and those which are wilting, withering
There are hundreds of trees that are barren and those which bear fruit
Hundreds of such trees are hidden in the heart of the garden
Islām is the name of an evergreen tree overflowing with fruit
The fruit of hundreds of years of carefully tending to the garden

tu na mit jayega iran ke mit janey se

nasha e may ko tāalluq nahin paymane se

hai áyan yūrish e tātār ke afsāney se

²⁵⁷ *Únnābī*: Violet or purple or lilac; colour of the sky after dawn.

***pāsbāñ mil gaye kaábe ko şanam khāney sey
kishti e haqq ka zamāney meññ sahārā tu hai
aşr nau raat hai dhundhlā sa sitārā tū hai***

You will not be eliminated if Iran is destroyed²⁵⁸

The intoxication of wine has no relation to the cup that holds it

It is clear from the onslaught of the Tatars and their saga²⁵⁹

The Kábah was protected by those who came from idol-houses²⁶⁰

²⁵⁸ Iran as a metaphor to Muslim dominion; i.e., Muslims will not be eliminated by the destruction of one Muslim country.

²⁵⁹ The Tatars, referring to Hulagu Khān's (grandson of Genghis Khān) hordes which pillaged Baghdad and massacred Muslims in 1258 CE.

The Mongols looted and then destroyed mosques, palaces, libraries, and hospitals. Priceless books from Baghdad's thirty-six public libraries were torn apart, the looters using their leather covers as sandals. Grand buildings that had been the work of generations were burned to the ground. The House of Wisdom (the Grand Library of Baghdad), containing countless precious historical documents and books on subjects ranging from medicine to astronomy, was destroyed. Survivors said that the waters of the Tigris ran black with ink from the enormous quantities of books flung into the river and red from the blood of the scientists and philosophers killed. Citizens attempted to flee, but were intercepted by Mongol soldiers who killed in abundance, sparing neither women nor children. Martin Sicker writes that close to 90,000 people may have died. Other estimates go much higher. Wassaf claims the loss of life was several hundred thousand. Ian Frazier of The New Yorker says estimates of the death toll have ranged from 200,000 to a million.[Wikipedia: [https://en.wikipedia.org/wiki/Siege_of_Baghdad_\(1258\)](https://en.wikipedia.org/wiki/Siege_of_Baghdad_(1258))]

²⁶⁰ Berke Khān was a son of Jochi, the eldest son of Genghis Khān and thus a cousin of Hulagu. He had converted to Islām and was enraged by Hulagu's destruction of Baghdad and (as a Muslim) was determined to deal with Hulagu Khan, who had murdered the Caliph Al-Musta'sim, and whose territorial ambitions in Syria and Egypt threatened Berke's fellow Muslims. See <https://en.wikipedia.org/wiki/Berke>

Berke became enraged with Hulagu's rampage through Muslim lands, and as a preparatory step, directed his nephew Nogai Khan to raid Poland in 1259 in order

[O Muslim], You are the mainstay of the Ark of Truth²⁶¹

Dark is the age, and you are the sole shimmering star

hai jo hungāmah bapā yūrish e bulghārī kā

ghāfilōñ ke liye payghām hai bey-dāri kā

tū samajhtā hai yeh sāmāñ hai dil aāzārī kā

imtiḥāñ hai terey iṭhār kā khud'dāri kā

to collect booty to finance a war. Several Polish cities were plundered, including Kraków and Sandomierz. Berke then struck an alliance with the Mamluk Sultan Qutuz and later Sultan Baibars of Egypt. That same year, Mongke died in a military campaign in China. Muslim historian Rashid al Din quoted Berke Khan as sending the following message to Mongke Khan, protesting the attack on Baghdad, (not knowing Mongke had died in China): "He (Hulagu) has sacked all the cities of the Muslims. With the help of God I will call him to account for so much innocent blood." [Wikipedia: https://en.wikipedia.org/wiki/Berke-Hulagu_war]

Berke Khan, a Muslim convert, had promised retribution in his rage after Hulagu's sack of Baghdad and allied himself with the Mamluks. He initiated a series of raids on Hulagu's territories, led by Nogai Khan. Hulagu suffered a severe defeat in an attempted invasion north of the Caucasus in 1263. This was the first open war between Mongols and signaled the end of the unified empire.

[Wikipedia: https://en.wikipedia.org/wiki/Hulagu_Khan]

The Battle of Ain Jalut or the *Spring of Goliath* signalled the end of Mongol empire.

When the battle finally ended, the Egyptian army had accomplished what had never been done before, defeating a Mongol army in close combat. Almost the whole Mongol army that had remained in the region, including Kitbuqa, were either killed or captured that day. The battle of Ain Jalut established a low-water mark for the Mongol conquest. The Mongol invasion east and south came to a stop after Ain Jalut. [Wikipedia: https://en.wikipedia.org/wiki/Battle_of_Ain_Jalut]

²⁶¹ The religion of Truth, i.e. Islām.

***kyuñ hirāsān hai ṣahīl e faras e aādā sey
nūr Ḥaaqq bujh na sakey gā nafas e aādā sey***

The furore over the uprising of the Bulgarians²⁶²

Is a message for the neglectful; a warning, a wake up call.

[O Muslim] You think this is another event of embarrassment, disgrace

Rather, this is a test of your sacrifice, your self-reliance, self-respect.

Why do you despair at the sound of neighing horses of the enemy?²⁶³

The Light of Truth will not be extinguished by puffs of the enemy.

***chashm e aqwām sey makhfī hai ḥaqīqat teri
hai abhi mahfil e hastī ko zarūrat teri
zindah rakhtī hai zamāney ko ḥarārat terī
kawkab e qismat e imkāñ hai khilāfat teri
waqt e furṣat hai kahāñ kām abhi bāqī hai
nūr tawḥīd ka itmām abhi bāqī hai***

[O Muslim!] Your true potential is hidden from nations, still

This world is in need of your existence still

The age is kept alive by the warmth of your breath

Your vice-regency is the radiant lodestar for the destiny of the world

Where is the time to relax? There is still plenty of work for you to do

The Light of Tawḥīd is to be spread in the world and completed.

²⁶² The Second Balkan War was a conflict which broke out when Bulgaria, dissatisfied with its share of the spoils of the First Balkan War, attacked its former allies, Serbia and Greece, on 16th June 1913, which drew the Ottoman Empire in the conflict. Iqbal is referring to this event.

²⁶³ This could not be more apt at any other time than ours. Muslims and Muslim lands are attacked with impunity with no one as much as lifting a finger to help them. Only Allāh is our Helper.

***misl e bū qayd hai, ghunchey mein parīshāñ ho jā
rakht bar dosh hawā e chamanistāñ ho jā
hai tunak mayah tu zarrey se bayābāñ ho jā
naghmah e mauj sey hungāmah e ūfāñ ho jā
quwwat e īshq sey har past ko bālā kardey
dahr mein ism Muḥammad ﷺ sey ujālā kar dey***

You are like the perfume arrested in a flower; spread out –
Hopping on the shoulders of the breeze, disperse in the garden
A speck of dust you are; grow and become a sprawling forest
From the humming of a wave, transform into a fearsome hurricane
With the power of love, transform the nadir to a dizzying height
With the name of Muḥammad ﷺ, spread light in the wide world

***ho na yeh phūl to bulbul ka tarannum bhi na ho
chaman e dahr mein kaliyoñ ka tabassum bhi na ho
ye na sāqi ho to phir may bhi na ho khum bhi na ho
bazz e tauḥīd bhi dunyā mein na ho, tum bhi na ho
khīmah aflāk ka istādah isī nām sey hai
nabz e hastī tapish āmādah isī nām sey hai***

If it were not for this flower, the nightingales would not sing
The flower-buds would not smile, nor bloom in the garden
If it were not for this giver of drink, the wine and chalice would not be
The message of Oneness, tauḥīd would not be – nor would YOU be
The skies remain firm by this name
The pulse of existence throbs for this name

***dasht meñ dāman e kuhsār meñ maydān meñ hai
 bahr meñ mauj ki āghosh meñ tūfān meñ hai
 chīn ke shahr, maraqash key bayābān meñ hai
 aur poshidah musalmān ke īymān meñ hai
 chashm e aqwām yeh nazzārah abad tak dekhe
 rifāt e shān e rafaānā laka dhikrak dekhey***

In the forests, in the mountains and fields – it rings
 In the seas, and arms of the waves and thundering storms
 In the cities of China, and the deserts of Morocco
 And hidden it is, in the faith of a Muslim
 People will see this spectacle until Kingdom Come
 The glory of “We have elevated your mention” will remain forever²⁶⁴

***āql hai teri sipar, īshq hai shamshīr teri
 mere darweysh! khilāfat hai jahāñ gīr teri
 ma siwā Allāh ke liye, āg hai takbīr teri
 tū musalmāñ ho to taqdīr hai tadbīr teri
 ki Muḥammad sey wafā tū ne to hum tere haiñ
 yeh jahāñ chīz hai kyā, lawḥ o qalam tere haiñ***

Your intelligence is your shield; your passion your sword,
 My servant!²⁶⁵ Your vice-regency will win the world
 Your Takbir is fire²⁶⁶ for everything other than for Allāh

²⁶⁴ The Qur’ān proclaims: *We have exalted your mention* [Sūrah al-Sharḥ, 94:4]. The name of the Prophet ﷺ is announced five times a day, everywhere in the world.

²⁶⁵ Darwesh = beggar, mendicant. ‘My darwesh’ means, one who does not ask or hope from anyone except Allāh.

²⁶⁶ Anything that is not for the sake of Allāh or opposed to His Wish will be incinerated by the fire of the *takbīr*.

If you are a true Muslim, your plan will be your destiny

If you are faithful to Muḥammad ﷺ, We shall be on your side

What thing is this world? The Tablet and Pen will become yours!

We ask Allāh tāālā to guide us on the right path, give us death on faith and raise us with His beloved ones and grant us and all those who love us and those whom we love, the intercession of the Prophet ﷺ.



وآخر دعوانا أن الحمد لله رب العالمين

Appendix C

A SHORT READING LIST

Most of these books²⁶⁷ were originally written in Arabic or Persian; some of which have been now translated in many languages including Urdu and English. Some books which are hitherto not translated will be available, in-shā'Allāh someday in English and other languages.

1. *Āqīdah al-Tahawiyyah*, The Creed of Ahl al-Sunnah, by Imām Abū Jaáfar al-Ṭahāwī [d. 321 AH].²⁶⁸
2. *Bad' al-Amālī*, by Imām Ālī al-Ūshī al-Ĥanafī and its explanation.²⁶⁹
3. First Volume of *Bahar e Shariat* by Imām Amjad Ālī al-Aázamī.
4. *Arba'yīn fī Uṣūl al-Dīn*, by Imām Ghazālī.
5. *Bidāyatu'l Hidāyah*, by Imām Ghazālī.
6. *Ayyuha'l Walad*, by Imām Ghazālī.
7. *Mukhtaṣar Shuáb al-Īymān*, by Qazwīnī.²⁷⁰

²⁶⁷ The author of this list does not pretend that it is a definitive list, nor excludes other excellent works by other scholars in the same genre. This is merely the author's own recommendation, and according to his limited knowledge. May Allāh forgive him.

²⁶⁸ Coming soon from Ridawi Press.

²⁶⁹ Available from Ridawi Press.

²⁷⁰ Imām Bayhaqī compiled a multi-volume treatise listing all the ḥadīth that mention that a certain action is a part of faith; Imām Qazwīnī abridged it in a slim volume.

8. *Tafsīr Khazāyin al-Īrfān*, in Urdu, by Sadru'l Afādīl Mawlānā Na'īmuddīn Murādābādī.
9. *Tibyān fī Aādābi Ḥamalati'l Qur'ān*, by Imām Nawawī, on the etiquette of reading the Qur'ān and merits of recitation, etc.
10. *Anwāru'l Ḥadīth*, by Muftī Jalāluddīn Amjadī, a compilation of 1554 ḥadīth with translation and brief explanation; very useful for Muslims who would like to read the ḥadīth but get confused and over-awed by the numerous ḥadīth books.
11. *Arbayīn al-Nawawiyah*, by Imām Nawawī; translations and commentaries on this very short but immensely important and popular work are widely available.²⁷¹
12. *Riyāḍ al-Ṣāliḥīn*, by Imām Nawawī; a compilation of 1896 ḥadīth that cover all aspects of a Muslims life. Translations are available.²⁷²
13. *Sīrat e Muṣṭafā*, by Mawlānā Ābd al-Muṣṭafā Aázamī in Urdu; English translation is available, a new translation is in the pipeline.²⁷³ This is a very good intermediate work on *sīrah*.
14. *Sayyidunā Muḥammad*, by Shaykh Ābdullāh Sirājuddīn al-Ḥalabī in Arabic; English translations available.

²⁷¹ A translation from Ridawī Press is coming soon, in-shā' Allāh.

²⁷² Though we cannot vouch for the accuracy and correctness of any English translation.

²⁷³ Anticipated in early 2019; published by Al-Ihya Foundation, alihya.org.uk

15. ***Nūr al-Úyūn***, by Imām Ibn Sayyid al-Nās; a very concise biography of the Prophet ﷺ. English translation available.²⁷⁴
16. ***Shamā'il al-Muḥammadiyyah***; the description of the Prophet ﷺ. Urdu and English translations available.
17. Fiqh Ḥanafī [Urdu]: ***Qānūn e Shari'āt***, by Mawlānā Shamsuddin Aḥmad.
18. Fiqh Ḥanafī [Urdu]: ***Jannati Zeywar***, by Államah Ábd al-Muṣṭafā Aázamī.
19. Fiqh Ḥanafī [Urdu]: ***Hamārā Islām***, Muftī Muḥammad Khalīl Khān Barakātī.
20. Fiqh Ḥanafī [Arabic]: ***Nayl al-Maram Sharḥ Kifayatu'l Ghulam***, by Shaykh Ábdu'l Latif al-Mullā.
21. ***Kīmiya e Sáādat***, by Imām Ghazālī, originally in Persian; Urdu and English translations are available.²⁷⁵
22. ***Aādab al-Sulūk*** by Sayyidi Ábdullāh al-Álawī al-Ĥaddād.
23. ***Hiṣn al-Ĥaṣīn***, by Imām Muḥammad ibn al-Jazrī; a book on litanies, duāā for all situations and occasions.



²⁷⁴ ***The Light of Sight***, from Ridawi Press; download free PDF from ridawipress.org.

²⁷⁵ The only English translation I happened to stumble upon is of very low standard and has many mistakes.

Appendix D

SOME STATISTICS

Within a year, a Muslim University Foundation Committee had met, and by the second month of 1911 fund-raising deputations were fanning out all over the subcontinent. The Muslims of the UP were in the forefront. They had most Aligarh old boys and most to gain from the establishment of a Muslim University in their province.²⁷⁶

The following was the state of collections for the Muslim University Fund on 31 October 1911:

	Rs.	As.	Ps.
Burma	8,175	4	0
East and West Bengal	20,308	15	0
Behar	42,543	8	6
UP including Rampur State	5,49,962	2	11
Punjab	1,58,361	5	5
Frontier Province and Baluchistan	24,863	11	6
Sind and Bombay	4,21,616	11	0
Madras	37,632	12	3
Central Provinces	22,483	0	9
Native States	3,09,059	2	7 ½
Unlocated and Outside India	13,098	3	3
Total realised	16,08,683	9	5 ½

Beyond this a further Rs. 30,46,050 10 4 had been promised.

Calculated from 'Collections for the Moslem University Fund up to 31 October 1911', Comrade (Calcutta), 25 November 1911

²⁷⁶ The above table and text in its entirety, is quoted from page 199 of *Separatism among Indian Muslims: The Politics of the United Provinces' Muslims 1860-1923*, Francis Robinson, Cambridge University Press, 1974.

Table from the journal Statistics of British India, Volume II, Financial Statistics, 1920. Published by order of the Governor-General in Council. Printed by Superintendent Government Printing, Calcutta, India.

(99)		PRICES AND EXCHANGE
No. 56.—PRICE of SOVEREIGNS and UNCOINED GOLD in INDIA for EACH MONTH from JANUARY 1899 to DECEMBER 1918—continued		

PRICE OF SOVEREIGNS			Price of gold China leaf 100 touch per tola
British	Australian		

1913						
January	.	.	.	15	5	15 — 24 7
February	.	.	.	15	5	15 — 24 14½
March	.	.	.	15	5	15 — 24 9
April	.	.	.	15	4½	15 — 24 4½
May	.	.	.	15	5	15 — 24 7½
June	.	.	.	15	5	15 — 24 6
July	.	.	.	15	5	15 — 24 3
August	.	.	.	15	5	15 — 24 —
September	.	.	.	15	5	15 — 24 8
October	.	.	.	15	6	15 — 24 7
November	.	.	.	15	7	15 — 24 10
December	.	.	.	15	6	15 — 24 9



Appendix E

BRIEF BIOGRAPHY OF HAJI LAÁL KHĀN²⁷⁷

Mawlānā Munshī Hājī Muḥammad Laāl Khān Vellorī Madrāsī was born in 1283 AH (1866) in Vellore (Madras Presidency) in today's Tamil Nadu state in Southern India.

After receiving a general education and learning Urdu and English, he joined the British Army as a clerk in the year 1301 AH (1884) at the age of 18 and was posted in Burma. During the war, he became interested in Islām and wrote to Shams al-ʿUlamā Mawlānā Ghulām Rasūl Madrāsī to send him some books. In 1888, his shaykh sent him the books, *Iksīr e Hidāyat*, *Ĥikāyātu's Ṣāliḥīn*, *Kanz al-Daqa'iq* among others.

After reading the chapter on 'Lawful Earning' in *Iksīr e Hidāyat*,²⁷⁸ he became dejected with his current employment. He made up his mind to leave his job after returning home. In 1301 AH (1890), when the platoon reached Sikandarābād, he went to meet his shaykh, Mawlānā Muḥiyuddīn Vellorī and asked him about his employment. He replied that it was impermissible and the income was unlawful. Soon thereafter, he left his job. In the year 1309 AH (1891), he went on the Ḥajj pilgrimage and upon his return, he went to Calcutta²⁷⁹ and settled there.

²⁷⁷ Based on the biographical notice in *Tazkirah Khulafā e Alahazrat*, p317-321.

²⁷⁸ This is most probably the Urdu translation of *Kimiyā e Sāādāt* of Imām Ghazālī; translated by Mawlī Fakhruddīn Aḥmad, published by Nawal Kishore Press, 1885.

²⁷⁹ The city is now renamed to Kolkata.

The annual conference of Nadwatu'l Ūlamā was scheduled in Calcutta in 1319 AH (1901), he reached out to Qāḍī Ābdu'l Waḥīd Āzīmabādī and Mawlānā Ābdu'l Salām Jabalpūri to learn about the Nadwah,²⁸⁰ and actively publicised the deviance of the Nadwah. Shortly thereafter, Alahazrat came to Calcutta and the reality of the Nadwah became common knowledge, and this was a victory for the Ahl al-Sunnah in the city. Alahazrat wrote a congratulatory letter²⁸¹ to Munshi Laál Khān on this success in the following words:

For the kind perusal of the Patron of the Sunnah, the Eraser of Heresies, Munshi Muḥammad Laál Khān:

As-Salāmu Ālaykum wa Raḥmatullāhi wa Barakātuh

Praise be to Allāh for allowing the righteous scholars to prevail. May Allāh tāālā give you innumerable bounties in both worlds, and bestow upon you an immense reward. And may Allāh tāālā increase the tribe of enthusiastic and determined Sunnis like yourself, who strive hard to serve the Sunnah sincerely and actively work to demolish heresy. Āmīn, Āmīn, Āmīn;²⁸² for the sake of the Leader of the Messengers of Allāh ﷺ.

²⁸⁰ *Nadwah* was a movement started in India, which began with a sincere objective to unite Muslims, but was soon taken over by syncretists. Many Sunni scholars refuted the Nadwis, and Alahazrat issued rulings on the deviance of Nadwah and their heresy, notably in his book *Fatāwā al-Ĥaramayn* in Arabic, which was also attested by scholars from the Two Sanctuaries.

²⁸¹ Cited from *Khazānah e Karāmat*, by Munshī Muḥammad Laál Khān; published in Patna, 1324 AH, pages 2-7.

²⁸² Āmīn = Amen = May Allāh let it be thus, indeed.

I tell the truth when I say, that if every city has a single Sunni of the calibre of yourself, Qāḍī Ābdu'l Waḥīd or Mawlānā Waṣiy Aḥmad Muḥaddith Surtī, then, Allāh Willing the Ahl al-Sunnah will reign supreme in all the lands.

Signed: The humble needy person, Aḥmad Ridā Qādirī; may Allāh tāālā forgive him.

Rajab 1321 AH.

In *Al-Istimdād*, Alahazrat mentions Mawlānā Munshī Laál Khān thus:

**jawhar e munshī laál pey hīrā
khā marney ko mangātey yeh haiñ**

(Vanquished) by the knowledge and mettle of the gem (Munshi Laál)
They (i.e. heretics) seek to commit suicide²⁸³

Mawlānā Munshī Laál Khān contributed to the cause of Ahl al-Sunnah in many ways and especially, in publishing religious literature and distributing it for free. Notable in this regard is his contribution for the publishing of Alahazrat's books and the tafsīr, *Khazā'in al-Īrfān* of Mawlānā Na'īmuddīn Murādābādī. Munshī Laál Khān was an affluent trader and had a business establishment in Calcutta. He had partnered with an Arab trader named Yūsuf to export rice and other items to Arab countries. He would also host Sunni ūlamā such as Mawlānā Ṣafaruddīn Bihārī, who stayed with him for many years. In view of this

²⁸³ *Hīrā khāna*, lit. 'swallow the diamond': In Urdu idiom, means to commit suicide, or to become despondent and lose all hope. Also, the word *Laál*, means ruby or any bright gem.

and many other activities, Alahazrat Imām Aḥmad Ridā Khān granted him authorisation and appointed him as one of his deputies.²⁸⁴ Mawlānā Munshī Laāl has also written books, among which are:

1. *Khizānah e Karāmat*, published in Patna, 1324 AH.
2. *Fatāwā bar Āqāyid e Wahabiyah o Deoband*, published in Calcutta, 1335 AH.
3. *Tārīkh e Wahābiyyah*
4. *Ek Gazā o Seh Fākhtah Bīmānā*

He passed away on the 21st of July, 1921 (1339 AH). May Allāh tāālā have mercy upon him.



²⁸⁴ Khilāfah: deputy. In the practice of sufis, the shaykh appoints worthy disciples as his deputies, who are known as khalifah of that shaykh. They are authorised to accept allegiance from seekers as well as appoint their own deputies in the order of the shaykh, such as the Qādirī or the Naqshbandī order.

TRANSLITERATION KEY

Arabic Letter	Latin Character	Arabic Example	Transliteration	Similar Sound
أ ء ا	a	أمير	amīr	amazing
ب	b	باب	bāb	basket
ت ة	t	تاج	tāj	t in French trois
ث	th	ثابت	thābit	thing
ج	j	جسد	jasad	jam
ح	h	حسن	ḥasan	similar to hose no English equivalent voiceless pharyngeal fricative
خ	kh	خبر	khabar	similar to Scottish loch no english equivalent
د	d	دار	dār	d in French dais
ذ	dh	ذكر	dhikr	there
ر	r	راشد	rāshid	trilled r as in rose
ز	z	زكي	zakī	zebra
س	s	سهل	sahl	solid
ش	sh	شاب	shāb	shock
ص	ṣ	صبر	ṣabr	pharyngeal s no English equivalent
ض	ḍ	ضياء	ḍiyā'a	similar to daughter no English equivalent
ط	ṭ	طب	ṭibb	pharyngeal t no English equivalent
ظ	ẓ	ظل	ẓill	pharyngeal z no English equivalent

Arabic Letter	Latin Character	Arabic Example	Transliteration	Similar Sound
ع	á, í, ú, ý	عرب علم عمر عيد	árab íl úmar ýid	voiced pharyngeal fricative no English equivalent
غ	gh	غار	ghār	as in French r rester voiced uvular fricative
ف	f	فجر	fajr	flower
ق	q	قريب	qarīb	a guttural k voiceless uvular stop no English equivalent
ك	k	كتاب	kitāb	kin
ل	l	لباس	libās	late
م	m	مال	māl	morning
ن	n	نور	nūr	noon
هـ	h	هدى	hudā	house
و	w	وزير	wazīr	word
ي	y	يد	yad	yellow
إ	i	إدام	idām	insight
أ	a	أتم	atam	advent
أ	ā	باب	bāb	father
ش	ī	شجر	sarīr	tree
و	ū	طور	ṭūr	root

Arabic Letter	Latin Character	Arabic Example	Transliteration	Similar Sound
ع	āā	عالم	āālim	-
ع	īī	عيد	īīd	-
عو	ūū	عود	ūūd	-
ش	sh'sh sh-sh	الشمس	ash'shams ash-shams	-
أ	a' or a-	مأمور	ma'mūr	-
ي	i'y or i-y	بنس	bi'ysa bi-ysa	-
و	u' or u-	لولو سولك	lu'lu' su-lika	-
	,	أصحاب تكحيل أسهل	aṣḥāb tak'hīl as'hal	separator to distinguish between sounds represented by letter pairs
	-	أصحاب تكحيل أسهل	aṣḥāb tak-ḥīl as-hal	separator to distinguish between sounds represented by letter pairs
	superscript	من	mi ^h	to indicate an elision
	-	مأرب	ma-ārib	separator when elongation follows a vowel

In transliteration of Arabic names, the definite article 'al' is not transcribed *always* for readability, though it is incorrect in the original. The following rules are followed:

- The 'al' is retained when used as an auxiliary, as in Abu Bakr **al**-Bayhaqī and Badruddīn **al**-Āynī.
- It is omitted when used alone, as in Bayhaqi or Āynī.
- It is retained when the full name of the book is transcribed, but omitted when the book is known by its popular name like *Durr al-Mukhtār*.

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2. ***Tazkirah e Khulafā e Alahazrat***; Muḥammad Ṣādiq Qaṣūrī and Prof. Majīdullah Qādirī; published by *Idārah e Taḥqīqat e Imām Aḥmad Raza*, Karachi, 1992.
3. ***Bang e Dara*** by Dr. Mohammed Iqbal, and its commentary by Professor Yūsuf Salim Chishti.
4. ***Various Wikipedia Articles (referenced)***.



ABOUT THE AUTHOR

Alahazrat Imām Aḥmad Riḍā Khān al-Baraylawī رَضِيَ اللَّهُ عَنْهُ was born in 1272 (1856) in a family of scholars of Bareilly, a city in North India. His father Mawlānā Naqī Āli Khān and grandfather Riḍā Āli Khān were prominent scholars of Ahl as-Sunnah in their time. Imām Aḥmad Riḍā began his Islamic studies in the tutelage of his erudite father and became a Mufti at a very young age. He was a master of many sciences, and especially in Ḥanafī fiqh, he was peerless among his contemporaries. Even his adversaries have acknowledged his expertise in this discipline.

He has many *ijāzahs* or degrees of authorisation in Ḥanafī fiqh, and the most important²⁸⁵ among them is from the Muftī of Makkah, Shaykh Ābd ar-Raḥmān as-Sirāj ibn Ābdullāh as-Sirāj. This chain of transmission reaches Imām Abū Ḥanifah through 27 links and in further four to the Master of creation, Muḥammad RasūlAllāh ﷺ. He has an authorisation of ḥadīth transmission from the great Meccan scholar, Malik al-Ūlamā, Sayyid Aḥmed Zaynī Daḥlān al-Shāfiyī. Imām Aḥmed Riḍā is widely known for his refutation of Wahābis, innovators and libertarian religion-reformers of the early 20th century CE.

Alahazrat, meaning the ‘Grand Master,’ was a common title of respect²⁸⁶ in the 13th/14th century Hijri. Imām Aḥmad Riḍā was called as Alahazrat by his followers as he was the major force against innovators

²⁸⁵ According to Alahazrat himself as mentioned in the Preface of *Fatāwā ar-Riḍāwiyyah*.

²⁸⁶ Similar to "His Highness," "His Majesty," "His Holiness," etc.

and the leader of Sunni scholars of his time. This title became so famous, that it has become a synonym for Imām Aḥmad Riḍā Khān. Upon his second and eventful visit to Arabia in 1324 AH, the scholars of the two sanctuaries – Makkah and Madinah – were so impressed by his erudition and his efforts to safeguard Ahl as-Sunnah, that prominent ones among them hailed him as the Reviver of the Religion.²⁸⁷ Major scholars in (pre-partition) India agreed that all the qualities required in a Reviver were found in him and thus he is the Mujaddid of the 14th century after the Prophet's ﷺ migration.

Imām Aḥmad Riḍā referred to himself as ‘the slave of the Prophet’ ﷺ or *Ābd al-Muṣṭafā* in Arabic. His skill as a jurist outshone all his other abilities; in fact, the main corpus of his work is the collection of his *fatāwā*. Many lengthy books that he has written are usually as a response to questions, and hence are *fatāwā*. Many of his rulings (and more than 150 *fatāwā* as monographs) were collected, indexed and ordered by the Imām himself, which he named *Al-Āṭāyā an-Nabawiyyah fi'l Fatāwā ar-Riḍāwiyyah*, popularly known in the subcontinent as *Fatāwā e Razawiyyah* and has been recently published in Pakistan in 30 volumes.²⁸⁸

²⁸⁷ *Mujaddid*. It is related from tradition, that an erudite scholar will appear at the head of every century and revive the religion and clarify doubts and fight innovation.

²⁸⁸ Initially, it was published in 12 volumes of approximately 800 pages each in quarto size and small handwriting. The *fatwā* collection has now been published in Pakistan in 30 volumes; along with 2 additional volumes for topic and word indexes. This new edition spans approximately 22,000 pages and contains 207 monographs of the Imām. Along with the indexes, it is now available as a 33 volume set.

Apart from commentaries and glosses on various texts, his other important works are :

1. ***Kanz al-Īmān***: An explanatory translation of the Qur'ān in Urdu.
2. ***Al-Mustanad al-Mutamad***: A commentary on the Arabic work *Al-Mútaqad al-Muntaqad* by Imām Fadl ar-Rasūl al-Badāyūnī.²⁸⁹
3. ***Jadd al-Mumtār***: A five volume supercommentary on *Radd al-Muhtār* of Imām Sayyid Muḥammad Amīn Ibn Ābidīn al-Shāmī,²⁹⁰ which is arguably, the most widely used Ḥanafī text in latter times.
4. ***Al-Dawlah al-Makkiyyah bi'l Māddah al-Ghaybiyyah***
5. ***Al-Amn wa'l Ūlā li Nāyiti'l Muṣṭafā bi Dāfiy al-Balā'a***
6. ***Tamhīd e Īmān***
7. ***Dhayl al-Muddāā li Aḥsan al-Wiāā li Ādāb al-Duāā***
8. ***Al-Fadl al-Mawhibī fī Máana: idhā ṣaḥḥa'l ḥadīthu fa huwa madh'habī***
9. ***Fatāwā al-Ḥaramayn bi Rajafī Nadwatu'l Mayn***
10. ***Fatāwā al-Āfriqah***
11. ***Sub'ḥān as-Subbūh án Āybi Kadhibun Maqbūh***

²⁸⁹ Passed away in 1289/1872.

²⁹⁰ Passed away in 1252/1836.

12. *Radd al-Rifđah*
13. *Qahr al-Dayyān ālā Murtadd bi-Qādiyān*
14. *Niým al-Zād li Rawm al-Ďād*
15. *Al-Zubdah al-Zakiyyah li Taĥrimi Sujūd at-Taĥiyyah*
16. *Kifl al-Faqīh al-Fāhim fī Aĥkāmi Qirtās al-Darāhim*
17. *Jalī an-Naşş fī Amākin ar-Rukhaş*
18. *Barakāt al-Imdād li Ahl al-Istimdād*
19. *Zahr al-Bāsim fī Ĥurmati'z Zakāh ālā Banī Hāshim*
20. *Masā'il e Samāá*
21. *Zulāl al-Anqā min Baĥri Sabqah al-Atqā*
22. *Madārij Ṭabaqāt al-Ĥadīth*
23. *Rawđ al-Baĥīj fī Ādāb al-Takhrīj*
24. *Hād al-Kāf fī Ĥukm al-Ďiāāf*
25. *Nahy al-Akīd án as-Şalāti Warā'a Ĭdā al-Taqlīd*

He took the Qādirī path and was initiated in that Sūfī order by Sayyid Aāl e Rasūl al-Aĥmadī²⁹¹ of Mārahra in 1294.²⁹² Alahazrat was an ardent lover of the Prophet ﷺ which is evident from his works.

²⁹¹ Passed away in 1296/1879. The shaykh was a prominent student of the famous scholar and Mujaddid of his age Shah Ābd al-Āzīz Muĥaddith al-Dihlawī.

²⁹² Alahazrat himself points this out in a biographical note on his father Mawlānā Naqī Ālī Khān, in the preface of his father's book *Sharĥ A-lam Nashraĥ*, that he (Alahazrat) received bayāh and khilāfah on the 5th of Jumādā al-Ūlā 1294/1877 along with his father.

He was also a great poet and has written sublime verse in Arabic, Persian and Urdu. His verse in Urdu and Persian is published in two parts named: *Ĥadā'iq e Bakh'shish* meaning 'Gardens of Salvation'. Many of his eulogies and odes are recited, and in particular, the Ode of Salutation or the *Salām* has achieved unparalleled fame and acceptance among Muslims from the subcontinent.

The Imām passed away at the age²⁹³ of 68 in 1340 (1921). May Allah tāālā have mercy on him and be well pleased with him.



²⁹³ His age according to the lunar calendar is 68 and the solar calendar is 65. For more details, see *Who is Alahazrat*, a concise biography of Imām Aĥmad Riḍā Khān, published by Riḍawī Press.

ABOUT THE TRANSLATOR

Abu Hasan is a student of Islamic sciences and Sacred Law. Ḥanafī-Māturīdī and aspirant to the Qādirī path, he is an ardent admirer and follower of Imām Aḥmad Riḍā Khān al-Baraylawī رَحِمَهُ اللهُ عَزَّ وَجَلَّ. He translates bits and pieces from classical texts in the course of his learning for his own edification which he shares as helpful notes to beginners like himself. Some of his articles/translations can be found on *tanwir.org* and *ridawi.org*; he also writes on the Islamic forum, *sunniport.com*. His books, translations and infographics can be found on *ridawipress.org*.



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