

ISLAM AND COMMUNISM

A Study in Comparative Thought



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What form of Government is truly Islamic?

Although Islam and Communism are not the same thing, it is possible that they do not differ in each and every thing. The object of this short study is to find out how far Islam may tolerate the teachings of Communism.

From the provisions of the Qur'an and the Hadith, Muslim jurists have deduced that the commands of the *shari'at* (or Muslim law in a broad sense) can be divided into five categories of obligatory, praised, disliked, prohibited and permissible-either-way. The law takes note of the first four, and leaves the last one to the discretion of individuals according to their timely needs and likings, and naturally does not enumerate this kind of thing, which may be limitless. This latitude has sometimes bewildered the casual investigator who has reproached some people as against others, contemporary or past.

Take an example. What form of government is truly Islamic? Republican, monarchic, elective, hereditary, universal, regional, unitary,

composite, etc., etc. None and practically every one. I mean to say, Islam simply enjoins upon the Government the duty of protecting the State and its inhabitants and administering impartial justice, no matter what form of Government the Muslims of a time or country choose. Abu Bakr was elected, 'Umar was nominated by his predecessor and subsequently elected, 'Uthman's selection was made by a Council of Electors nominated by his predecessors, and Imam Hasan, according to Tabari and other historians, was the first hereditary Caliph nominated by his father. Orthodox Caliphs of Islam were responsive to the people yet responsible to God alone in theory.

How far Islam accommodates various modern forms of Government.

The question, how far Islam accommodates Communism, however, cannot be so easily disposed of. There is Marxism, there is Leninism, there is Stalinism, there is Titoism, there is Maoism of Mao Tse Tung in our times, not to speak of Mazdakism and Abu Dharrism, etc., of the days of yore. The very name of Abu Dharr, a very pious companion of the Prophet, in this connection would suffice to indicate what a tremendous difference there is between the different movements which all are grouped here by me under the generic name of Communism. For the purpose of this study we content ourselves not with Utopian dreams but with the actualities of real existence in the U.S.S.R. and its followers.

The study is complex. There is the religious aspect in its most restricted sense of relation between man and his Creator.

There is the *political* aspect of subordination to a centre.

There is the *actional* aspect of the methods to be employed for achieving the goal.

And, finally, there is the *economic* aspect of planning the material life and controlling the acquisition, distribution and circulation of wealth.

Communist State and its attitude towards Religion.

Here it is irrelevant whether advanced and enlightened Communist States are in normal times religiously tolerant or not; the question is what is the attitude of a Communist State towards religion?

According to Section 124 of the Constitution of the U.S.S.R.,

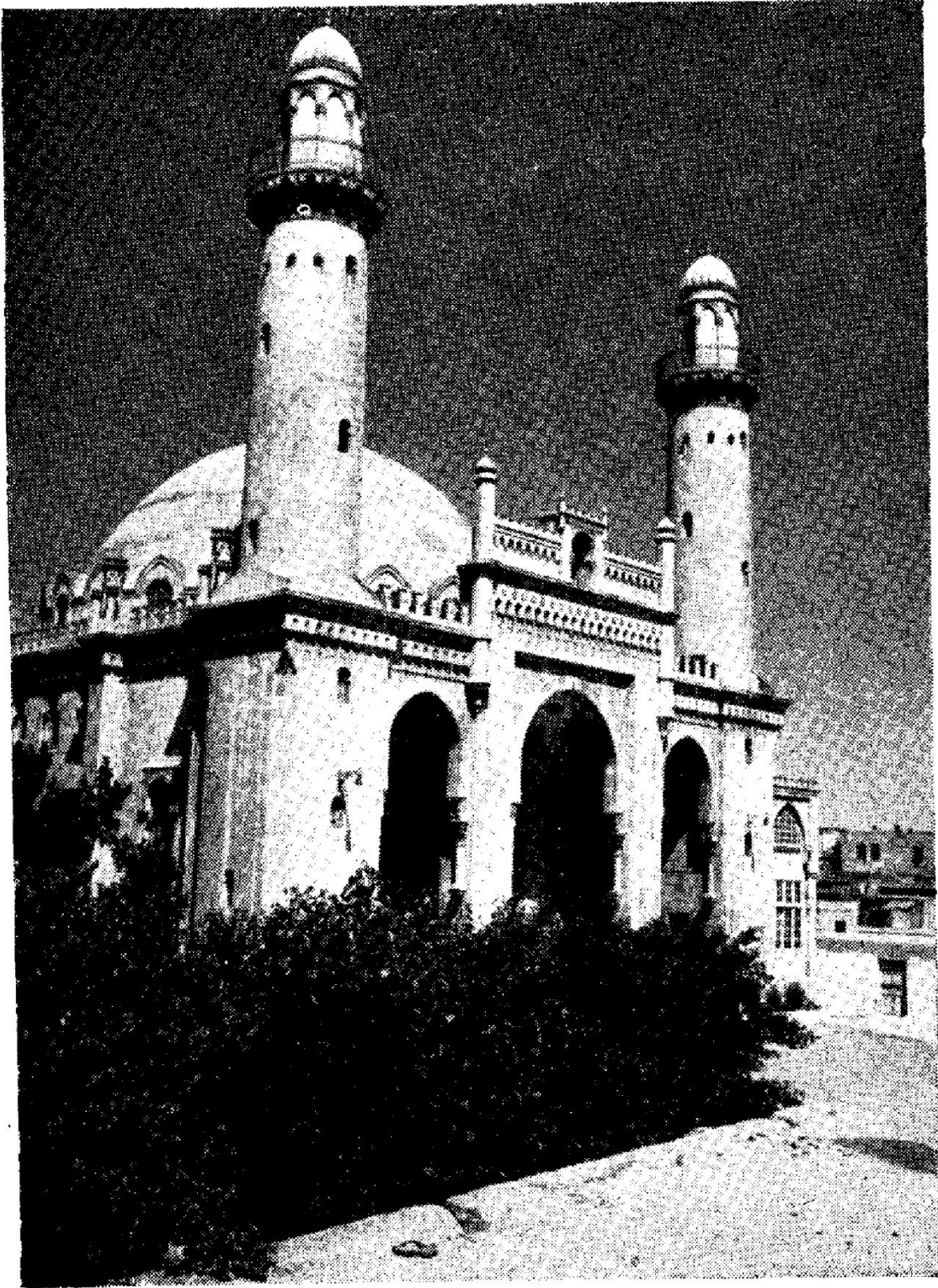
“freedom of religious worship and freedom of anti-religious propaganda is recognised for all citizens.”

I do not know the official interpretation, yet it means to me that preaching and propagation is allowed to the anti-religious only. Mere freedom of religious worship without means of religious instructions and apologetical or polemical propaganda for the followers of religious, particularly Islam, does not imply much.

Apart from this, in his classical *exposé, The Dialectic Materialism and the Historical Materialism* (1938), Marshal Stalin speaks thus on the subject:

“The philosophical materialism of Marx starts from this principle that the world by its nature is material, that the multiple phenomena of the universe are the different aspects of matter in movement; that the mutual relations and conditions of the phenomena established by the dialectic method constitute the necessary laws of the development of matter in movement; that the world develops according to the laws of the movement of matter and has no need of any *universal spirit*.”

“ ‘The natural conception of the world ’, says Engels, “signifies simply the conception of nature as it is, without any foreign addition.” (Karl Marx and Fr. Engels, *Complete Works*, Russian edition, vol. 14, p. 651).



The Mosque of Tazapur, at Baku, Azerbaijan, Soviet Russia, built in the 16th century.

“As regards the materialistic conception of the ancient philosopher Heraclitus, according to whom ‘the world is one, has not been created by any god or by any man: has been, is, and shall be an eternal living flame, which burns and dies according to determined laws,’ Lenin wrote: ‘Excellent *exposé* of the philosophers of dialectic materialism’ (Lenin, *Philosophical Tracts*, Russian edition, p. 318).”

In short, a true Communist cannot believe in God or His Messengers and His commands, and the Hereafter. A Communist may lead a beneficent life like a fruit tree; he may lead a harmless and detached life as that of a rock in a desert; he may even lead a destructive and rapacious life like that of a wolf. Yet all this would be according to his whims and fancies, plus the liberties he gets in the company of equal partners in a collective life. To him, in the words of Franklin, man is but “a tool-making animal,” a definition extolled by Karl Marx himself in his *The Capital*.

In the nature of my article, I need not dilate on the arguments on either side. Suffice it to say, that Islam cannot and does not accommodate such a state of things. The profession of Islam begins and ends with the belief in One God and His Messengers, in the finality of this world and the Resurrection of the dead for Divine Judgement.

Political Aspect of Communism.

Let us take the next question, the political aspect of Communism. Communism has proceeded all along on the basis of a single World State, a federative form at best. The series of articles on the “Greatest Trial of Communism,” published some months ago in the Paris daily *Le Monde*, show that the independent and national Communism of Marshal Tito in his partial resistance to the exactions of the Kremlin are considered as a heresy, a dissension and unwarranted. No doubt, with a single state for our

globe, and the subjugation of all the countries to one centre need not necessarily mean the hegemony of Russia for all time. This World State will, I think, be a democratic State; and, with all its inherent defects, democracy must mean the rule of the majority. In our present world, no single ethnic, linguistic or colour unit of man has an absolute majority. Therefore a proportionate representation in the central Parliament and executive will have to be conceded and agreed to.

Taking this question alone, without any reference to dogmas or economic set-up, I think Islam can accommodate this arrangement, which simply means a World State, a single central Government for the whole of the human race. Islam itself may be considered as the protagonist of this idea of the fraternity of man, discarding ethnic, colour and linguistic superiority complexes which are differences without distinctions, and realizing the equality of man to an extent that it has even become a characteristic of Islam. There is one Ka'ba to which Muslims all over the world turn at least five times daily, to which they go in pilgrimage every year from every corner of the earth. There has been the notion of Khilafat (Caliphate), which cannot as yet be considered as finally discarded at the death of the 100th Caliph, 'Abdul Majid II, whose successor has not yet been elected. Thus Islam may be considered as co-extensive with Communism in this respect — and deliberately I do not use the word “rival ” — and certainly not the opponent and antagonist. Islam has never accepted willingly the division of humanity into separate communities breeding jealousies and complexes of superiority and inferiority. Equality of man and priority of the pious — such has been the motto the Qur'an has fixed for humanity, and inculcated in its disciples.

Muslim States are members, and willing members, of the United Nations Organization, and even of the British Commonwealth of Nations. Muslims are the devotees of the idea of the unity of the world and of the human race.



A Tajik Muslim girl is performing a national dance at a collective farm festival

These young men and women are the inhabitants of Tajikistan, Soviet Russia, whose destinies are controlled by Communist ideology, whose one positive value, it must be admitted, lies in the fact that it has been a corrective of one-sided spiritualistic conceptions of life that have been dominant in the world of Islam and made Islam misunderstood by friend and foe. Islam is a religious system of life in which the daily physical life of the individual has as much importance as his spiritual life. It seems the Muslims just forgot it, The Qur'an has a beautiful verse which has a direct bearing on this viewpoint. It says: "Say; Who has prohibited the embellishment of God which He has brought forth for His servants and the good provisions? Say: These are for the believers in the life of this world, purely (theirs) on the resurrection day; thus do We make the communications clear for a people who know" (7 : 32)

The Separation of Church and State not an un-Islamic idea.

As I said above, to the form and outward appearance of the State, Islam does not attach much importance, provided the ruling person is just. There can be joint rule or “multarchy,” several persons ruling conjointly, a form supported both in theory and practice recorded in the Qur’an, the Hadith, the *fiqh* (Islamic Jurisprudence), and history. (I have written a special study on the subject.) There can be monarchy, to which I shall presently revert, and there can be anarchy in the best sense, that is that there should be no ruler whatsoever, all men living peacefully in co-operation and mutual dependence with fellow men without needing a recourse to some one habitually to decide their differences. No doubt this is a pure fiction and hypothetical contingency which has not yet come in this world of ours. As to monarchy or rule by one man, there are different forms: hereditary succession, elected heads of the state for life or for shorter terms; parliamentary form or any other method of consultation with persons considered best qualified to advise. Each and all of these methods can be tolerated by Islam. The Qur’an itself knows no other form except kingship, regarding the ancient world. The very fact that according to the Sunnis the Prophet of Islam did not nominate or otherwise indicate how to choose his successor, shows that he deliberately left the matter to the discretion of the people to decide from time to time according to the exigencies of their needs. I go further. The story of Talut and Saul in the Qur’an (2 : 246-7) leaves not the slightest doubt that Church and State can be separated and entrusted to different independent persons. A separate king in the presence of a Prophet, that is what had happened then. If need be, that is, if the centralized administration of both these domains is considered harmful by the community, that may even now be capied by the Muslims. For it is the precedent of a divinely inspired prophet, and Muslims have been told by the Qur’an (6 : 90) to follow the guidance of these old prophets (*Fa-bi-hudahum iqtadihi*). Again the most orthodox practice, that of the first Caliphs of the time of the companions of the

Prophet, shows that governmental affairs were divided into three distinct categories: material, religious and spiritual. The Prophet Muhammad (peace be with him!) combined all the three. Orthodox Caliphs were contented with the first two and conceded multiplicity of rulers in the spiritual domain. And in fact there were simultaneously several “spiritual rulers”, ‘Ali and Abu Bakr being the most conspicuous. The Chishtiyah, the Qadriyah, the Suhrawardiyah, etc., of the Sufi fraternities acknowledged ‘Ali as the direct successor of the Prophet, while Naqshbandiyah-Mujaddidiyah, for instance, get their authority through Abu Bakr, and unlike the political Caliphate, divided loyalties, or guidance by several guides, has always been allowed in the sphere of Muslim life. Most curious as it may look, the Naqshbandiyah “spiritual dynasty” of the Sunnis has the following names: the Prophet, Abu Bakr, Salman al-Farsi, Qasim, the grandson of Abu Bakr, Ja’far as-Sadiq, which last person comes also in the Shiah “spiritual dynasties”.

Political doctrine of Communism offers no difficulty for Islam.

Apart from the more common “duplicity” in the functions of the ruler the Muslims have also tried under the Buhids (Shiahs) and Saljuqids (Sunnis) even the triplicity of the power: a religious Caliph, a political sultan, and innumerable spiritual *Pirs* (Leaders). I am only enumerating instances without the least wish to single out this or that form as the best. For it all depends on the *ummat* (community of the faithful) to decide from time to time how to be governed.

Lastly, I may refer to a possibility, still a Utopia even in the Communist States, where all personal property is abolished, and everybody gets from the State everything he needs and nobody owns anything. I say Utopia, for even the U.S.S.R. constitution expressly guarantees the right of individuals to personal property and its being

inherited by the relatives of the deceased. It will not contravene the Quranic laws of inheritance. For the Qur'an expressly says:

“Men inherit from whatever their parents and relatives leave, women inheriting from whatever their parents and relatives leave, be it in more or less quantity, an inheritance in prescribed proportions ” (4 : 7).

It is to remark that a big “if ” remains: if the near relatives leave anything it will be inherited, if not not, and naturally without contravention of the law of the Qur'an. If somebody does not steal, there is no contravention of the Quranic law of amputation of the hand of the thief. So here. Even in the orthodox Islamic society the law of the *mawla al-mawalat* had permitted a sort of joint property and community living.

There remains the question of subordination to Moscow. This does not arise except when the latest Stalinistic Communism is taken as a whole with all its concomitants, religious, political and economic. As I am examining different aspects of Communism individually, and in a theoretical manner, I should say that with the idea of a World State there ought to be a political centre. As a centre of purely political field of the proposed World State, Moscow or New York are as good as Mecca or Medina. Was not Medina preferred by the Prophet himself to be his political metropolis instead of the Meccan religious centre ? Was not Kufa preferred to Medina by the Caliph 'Ali, Damascus by the Umayyads, Baghdad by the Abbasids, Istanbul by the Osmani Caliphs?

In short, in the political doctrine of Communism, there is essentially no difficulty for Islam.

Islamic emphasis more on the moral aspect than on the economic one.

The bluntest and, therefore, the most honest expose of the point as: to the methods to be followed has been made by Stalin himself. In the same

authoritative booklet referred to above, *Dialectic Materialism* (p. 11), he says:

“If it is true that the passage from slow quantitative changes to brusque and rapid qualitative changes is a law of development, it is clear that revolutions accomplished by the oppressed classes constitute a phenomenon absolutely natural and inevitable.

“Therefore the passage from Capitalism to Socialism and the deliverance of the working classes from the capitalist yoke can be realized not by slow changes, not by reforms, but solely by a qualitative change of the capitalist regime by means of revolution.

“Therefore in order not to be duped in politics it is necessary to be a revolutionary and not a reformist.”

Again, in the words of Karl Marx:

“Violence is the midwife of the very old society when she is pregnant with a new society ” (*The Capital*, I, 603).

Or again:

“The proletariat struggle against the bourgeoisie is naturally a class struggle . . . which is erected by a revolution in the dominant class, and as a dominant class it destroys violently the old order of production” (*Communist Manifesto*, Karl Marx and Engels, p. 33).

This is the accepted Communist method, which may not necessarily be bloody, though it cannot be denied that in cases it is unjust. For the Islamic method, the life and teaching of the Prophet must be our best and ultimate guide. It appears that the Prophet of Islam differentiated between the essentials and non-essentials, between those vices which could not be tolerated for a single moment and those that could better be eradicated gradually. Islamic emphasis is more on the moral aspect than on the

economic one. The case of the conversion of the people of Taif in the time of the Prophet is most instructive and enlightening in this respect. A delegation of theirs waited on the Prophet in Medina and offered the political as well as religious surrender of their City-State, provided they were:

- a) exempted from daily religious services (salat);
- b) allowed to practice adultery and fornication (zina);
- c) allowed to practice usury;
- d) exempted from destroying their national idol and its temple;
- e) exempted from conscription (jihad);
- f) given the privilege that their city, Taif, should also be a sacred territory (haram);
- g) and exempted from paying central government taxes (zakat).

The Prophet replied:

- a) there is no good in a religion without fulfilling duty to our Lord, the one God;
- b) fornication and adultery are evils and immoral, and cannot be tolerated;
- c) to usury laws may apply to you from next year, not necessarily immediately;
- d) you need not destroy the idol yourself; we shall send men from here who will do the job, however dangerous that may be according to your superstitions;
- e) you are exempted from conscription;
- f) your city is declared sacred, in whose territory hunting animals and hewing down trees is forbidden under pain of punishment; and,
- g) you are exempted from taxes.

The deputation returned satisfied. When they withdrew, the Prophet assured the bewildered audience of his companions that Jihad and Zakat obligations had not in the least been abrogated; that he had simply waived

the right of the State in favour of these people in order to persuade them to embrace Islam, and with the penetration of Islam into them they would renounce themselves these concessions: they would render military service and they would pay taxes to the central Government. And he was not at all deceived, for only two years later the Caliph Abu Bakr could conscribe without difficulty a contingent in their town to fight the renegades, and they paid taxes as any other Muslims.

In short, disbelief in God is to change at a stroke; other evils, particularly economic evils, could be changed and reformed in stages and in an evolutionary manner. Revolution is not always necessary.

Economic Set-up up of the Country.

In a penetrating observation, Karl Marx had found that “theory becomes a material force as soon as it permeates the masses ” (*Criticism of the Philosophy of Right of Engels*, I, 96).

Economic orders in human society cede place one to another for diverse reasons. If the process of this evolution was characterized in Europe by what are termed primitive communes, slavery, feudalism, capitalism and socialism, the same is not necessarily true of other parts of the world, particularly of Arabia, although there too evolution has certainly taken place. When “one good custom corrupts the world,” it is the human element, that is the quality and the quantity of the tyranny, which determines the life and duration of the existing order. Other factors, such as geographic, demographic, etc., do not seem to play the leading part.

In the words of Stalin:

“If it is the state of productive forces which indicates the instruments of production by which men produce the material goods which are

necessary for them, it is the state of the relations of production which shows the persons in whose hand the means of production (land, forests, waters, sub-soil, primary materials, instruments of production, buildings of exploitation, means of transport and communications, etc.) are found, whether they are at the disposal of the whole society or at the disposal of individuals, groups or classes ” (*Dialectic Materialism*, p. 22).

Marx and Engels enjoin:

“The proletariat will utilize political supremacy to snatch little by little all the capital from the bourgeois in order to centralize all the instruments of production into the hands of the State ... of the proletariat organized in a dominant class, and to augment as quickly as possible the quantity of the productive forces ” (*Communist Manifesto*, p. 32).

It is thus that the means and instruments of production have been socialized in the Soviet Union. But their true nature is not what is generally understood in a hazy way. Let us refer to the Constitution of the U.S.S.R., which authoritatively lays down:

§5. Socialist property in the U.S.S.R. exists either in the form of State property (the possession of the whole people) or in the form of co-operative and collective farm property (property of collective farms or property of a co-operative association);

§7. In addition to its basic income from the public, collective farm enterprise, every household in a collective farm has for its personal use a small plot of land attached to the dwelling and, as its personal property, a subsidiary establishment on the plot, a dwelling- house, live-stock, poultry and minor agricultural implements in accordance with the statutes of the agricultural guild.

Of course the agricultural collective farms use the land occupied by them free of charge and for perpetuity for the benefit of the collectivity engaged in its exploitation, yet:

§9. Alongside the socialist system of economy, which is the predominant form of economy in the U.S.S.R., the law permits the small private economy of individual peasants and handicraftsmen based on their personal labour and precluding the exploitation of the labour of others.

Not only this but even:

§10. The right of citizens to personal ownership of their incomes from work and their savings, of their dwelling-houses and subsidiary household economy, their household furniture and utensils and articles of personal use and convenience, as well as the right of inheritance of personal property of citizens, is protected by law.

As to the quota of work and share of the individuals in the State or collective enterprise and income, it is not equal with others, but:

§12. ... He who does not work neither shall he eat ... from each according to his ability, to each according to his work.

According to his work, not according to his needs, much less according to his wishes!

How far Islam and Communism go hand in hand.

Whatever the popular conception or idealistic philosophy of Communism, the living reality in the economic field may be restated in the following terms:

1. It nationalizes land and the more important means and instruments of production, with many exceptions, as seen above; and this includes also foreign trade as a Government monopoly.

Islam does not enjoin this; yet if it is a temporary measure in the interest of the whole community, Islam will not prohibit it either, I suppose.

2. It allows private property, of course restricted ; and even then it includes house, garden, and small fields and farms, not to speak of the movable property and herds of animals.

Regarding the permissions, there is nothing against Islam in them. As to the restrictions, if they are temporary and in the interest of the whole community, there will again be no clash with Islam.

The Islamic Law of Inheritance.

3. It allows right of inheritance of these kinds of personal properties.

I have not readily available now the Soviet Law of Inheritance. Muslim Law of Inheritance is based on the Qur'an, and there can be no changing it. Of course, there are differences of interpretation of these Quranic laws among the different schools of Muslim law, not only among Shi'ahs and Sunnis, but even among Sunnis themselves. But beyond interpretation of the Qur'an, no abrogation and substitution can be tolerated.

4. Properties to be nationalized if they already exist in the possession of individuals, or even companies are expropriated and nationalized.

Islam would not prohibit this provided acquisition and requisition is compensated to the former lawful owners, and not simply usurped and confiscated.

5. There are grades of pay even in State enterprises, and not all people get the same amenities. “To each according to his work ” is the guiding principle.

Even if everybody is paid alike, there will be no infringement of Islamic principles. The Caliph Abu Bakr distributed State income equally among the inhabitants of the country. The Caliph ‘Umar divided, at first, in a graded manner. Later he decided to revert to the practice of Abu Bakr, but before he could do that he passed away from this world.

The definition of personal property in the Soviet Constitution.

As to commerce, when the State owns factories and produces consumer goods, there is no difficulty in having uniform prices of commodities in State sales depots, particularly in a locality, though not necessarily in the whole length and breadth of a vast empire. Perishable goods are a point in this connection. Further in pursuance of section 7 of the Soviet Constitution, personal property includes herds of cattle, gardens and many other means of production, and people there can and do sell or barter out their surplus. Human habits differ in individuals, and soon the frugal and the spendthrift will again be creating, even in Russia, if they have not already done so, the same old difference between the rich and the poor. The standard of living in Russia proper is not the same as in the townships of Central Asia.

If other freedoms are conceded, why not also the freedom to possess? Tax the rich to any extent necessary for providing the poor with the minimum required by them. That is the Islamic principle of general law. Accumulation of very large wealth in limited hands is further remedied by Islam by its laws of testaments and inheritance, but its prohibition of interest and other things to which I shall revert again. Large fiefs and

landed properties cannot exist in Islam for more than one generation; the law of inheritance divides and subdivides in the course of time.

Materialism responsible for the degeneration of Capitalism.

The irresistible human impulse to strive for well-being in this world, when unbounded, leads to materialism. Capitalism has degenerated not because private and individual ownership of capital and means of production was the order of the day, but, I maintain, because its worst advocates professed and practised materialism, that is, rejection of all moral values and striving for nothing except material gain, even at the expense of all that is dear to human morality. Communism, that is collective owner-ship of the means of production, may as such not lead to anything unbearable; what I fear for it is its alliance, or rather conspiracy, with materialism.

In normal times, Islamic polity makes least interference in the economic freedom of individuals. Free trade is its motto, though cut-throat and unfair competition is not allowed. We know, once in the market of Medina a merchant sold certain goods at less than market price, and the Caliph ‘Umar at once ordered him to quit the place and not to sell there at that dumping price. In abnormal times, in periods of need and emergency, the interference proportionately increases.

Taxation and requisition in Islam.

To illustrate: In general $2\frac{1}{2}$ % of the surplus property is taxed (zakat), cash hoard as well as commercial capital. If this tax does not suffice the needs of the State regarding the feeding of the destitute as well as the defence of the realm, additional taxes may be lawfully levied. The extent may be gauged from the following examples.

When the Prophet and his Meccan companions took refuge in Medina, almost all of them had come there penniless. At the command of the Prophet, the well-to-do among the Muslims of Medina were made to share their property with the immigrants. That is to say, not all the Muslims of Medina, but only the richer among them were taxed to the extent of half of their property. Even this was not without compensation, reward or consideration. First of all, it seems that the earnings of the immigrants also went to the common property. Secondly, both these legal brothers or members of the company inherited each other to the exclusion of other relatives. Thirdly, all this handing over of the property on the part of the *Ansar* (helpers of the Prophet in Medina) seems to have been as an interest-free loan, especially regarding landed property. For, as occasion arose, the Meccan refugees returned to their legal brothers the lands they had shared with them, and acquired separate, individual properties.

In times of calamity and stress, complete pooling and equal sharing or redistribution was practised by the Prophet as well as by the Orthodox Caliphs. So, in military expeditions, when food stocks were exhausted, the provisions held by individual soldiers were collected and shared equally. That is to say, redistribution of the national wealth to the extent of meeting the emergency is lawful and even necessary.

In contingencies Islam goes beyond Communism in the way of confiscating all private property.

All this is law. Piety, so much emphasized in Islam, goes a step further. According to the Qur'an, the highest and most meritorious characteristic is to prefer another to one's own self, and to hand over one's own food, for instance, while one is hungry (*yuthirun 'ala anfusihim wa lau kana bihim Khasasah*) (59 : 9).

In short, the needs of the community, of which one is also a member, compel one to share not only the community's weal but also its woe. Thus it will be seen that ordinarily and in normal times, Capitalism, in its good sense, is allowed in Islam, with the condition that the minimum taxes suffice for the dual purpose of the State, namely feeding all the destitute and defending the integrity and independence of the realm. Yet in time of need, Islam goes even beyond Communism, and orders that leaving the just necessary for preserving one's life (*sadd Ramq*), all one's property may be confiscated as tax for the purpose of the dual State duty mentioned above. Islam has all along had a moral basis also. On the one hand begging is forbidden, and on the other alms giving is enjoined. Islamic policy in the economic field seems to be the distribution and circulation of wealth. The Qur'an (59 : 7) says:

“So that the wealth should not circulate only among the rich among you.”

Islam is the first system to lay down the provision of interest-free loans for the needy, even the well-to-do.

The method of attaining this object was by taxing surplus property every year; by compulsory distribution of the property of the deceased among several of his relatives. Rendering the bequest of the whole to mere strangers is unlawful. Bequests to the extent of a third of the whole property at the most are allowed, the rest goes compulsorily to the several, pre-determined near relatives, and the relatives require no testamentary provisions. Again, interest, which tends to bring the whole national wealth into the hands of the few, is prohibited from the outset. Mere prohibition of interest, without providing how to meet the requirements of the needy, has proved useless in all civilizations. Islam was the first to lay down that it is among the first duties of the State to provide interest-free loans for the needy, even well-to-do ; and the Qur'an has earmarked this item among the expenditures of the Muslim State. In the time of the Caliph 'Umar, the State treasury lent moneys even to the person of the Caliph himself — of

course, to others also — on providing security of repayment. From the time of the Prophet, we come across a sort of social insurance of the community, insurance against tort entailing payment of damages beyond individual capacities. This insurance was called Ma'aqil.

To sum up, if some -ism enjoins upon the *haves* to share whatever God has given them with the *have-nots*, Muslims are the first and the last adherents of that ism. On the other hand, if some ism means the coveting others' property and sharing it with the lazy and the spendthrift, Muslims cannot even be the last to embrace that religion. They simply cannot entertain it.

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