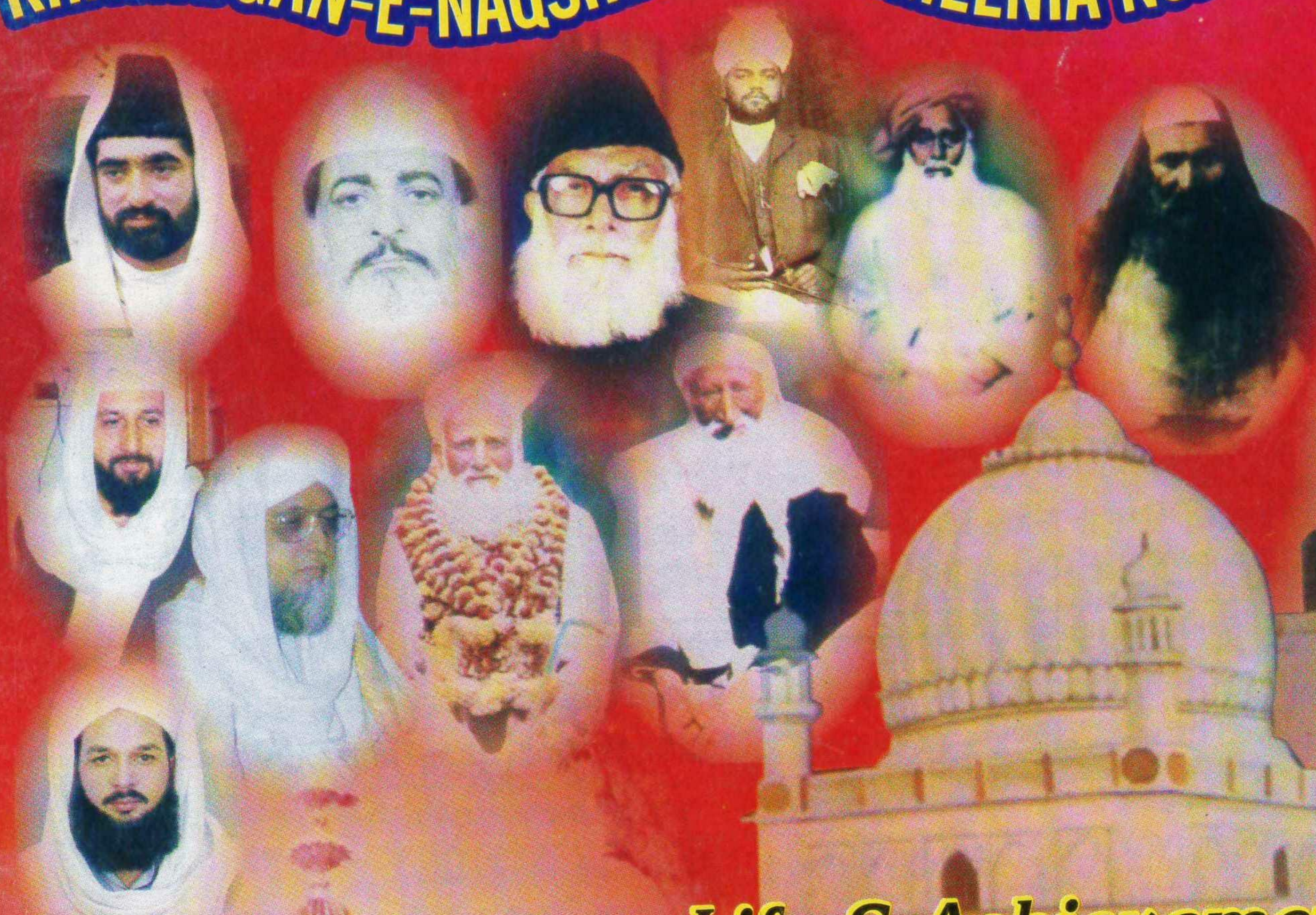


MARCH & APRIL, 2004

# MONTHLY **AZEEM** **ENGLISH MAGAZINE**

(Under the Supervision of Azeem Educational Conference)

**KHAWAJGAN-E-NAQSHBANDIA AMEENIA No.**



**Mercy For All**

*Life & Achievements Of*  
**MUJADID ALF SANI (R.A.)**

**A GALAXY OF ENGLISH  
LITERARY STARS**

**GUESSES**

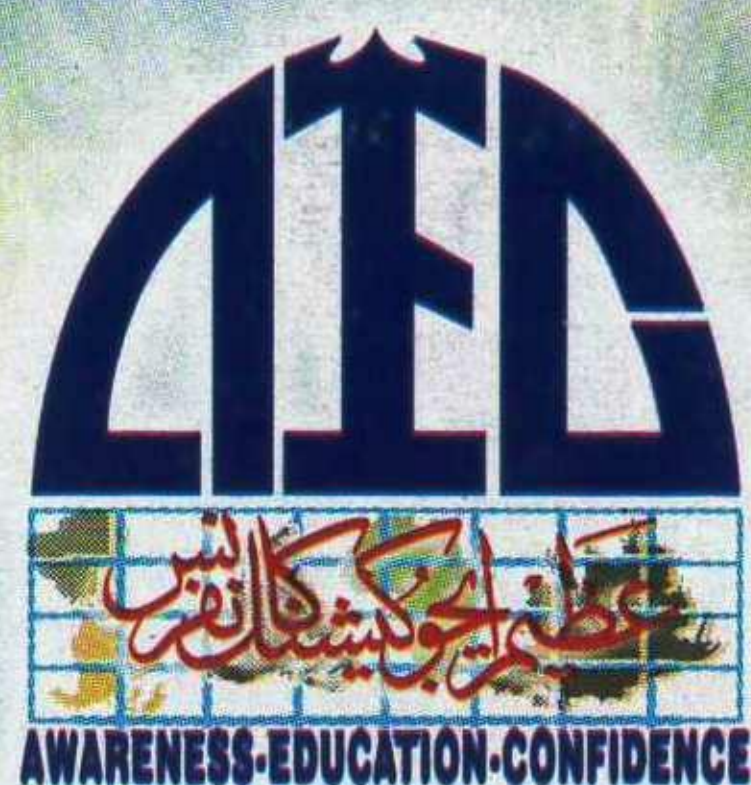
**F.A., F.Sc.,  
C.Com, D.Com**

ABU-UL-BIYAN

**ALLAMA MOHD. SAEED AHMED MUJADDADI**

*"As A Great Mujahid"*





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MARCH & APRIL, 2004

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گیسز برائے ۲۰۰۴ء



ایف اے، ایف ایس سی، سی کام، ڈی کام

## PRICE

Monthly .....25/-

Annual .....300/-

Designed & Printed By:

**AZEEM PUBLICATIONS**

Gondlanwala Road, Near Naz Cinema, Gujranwala-Pakistan.  
Ph: 0300-8641756 E-mail: azeempublications@hotmail.com



# Al-Quran & Hadith

## LET'S STRENGTHEN OUR KINSHIP & BROTHERHOOD

وَاتِ ذَا الْقُرْبَىٰ حَقَّهُ (قرآن پاک، پارہ ۱۵، بنی اسرائیل ۲۶)

**Translation:** "And give to the near of kin his due".  
(Holy Quran-ch: XV-Israelites-26)

**The Holy Prophet (peace be on him) said:**

اتقوا الله وصلوا ارحامكم (جامع صغیر، ابن عساکر)

Fear God and strengthen the ties of kinship

من سره ان يبسط له رزقه او ينسأ في اثره فليصل رحمه (بخاری شریف)

He who desires to enlarge his means or to lengthen his days should strengthen his ties of kinship.

صلوا ارحامكم ولو بالسلاط (طبرانی)

Seek to strengthen the ties of kinship, even though it may entail a mere civil greeting.

ليس الواصل بالمكافئ ولكن الواصل الذي اذا انقطعت رحمه وصلها (ترمذی)

A man dutiful to his kin is not the one who merely reciprocates kindly relations but the one who seeks to restore them when they have been broken.

صل من قطعت واء حسن الى من اسنا اليك  
وقل الحق ولو على نفسك (ابن النجار)

Make up with him who has cut you off; be gracious towards him who treats you ill, and proclaim the truth, even if it be against yourself.

الخاله بمنزله الام (ترمذی)

(In a family) the mother's sister has the same place as the mother.

حق كبير الاخوة على صغيرهم  
كحق الوالد على ولده (بيهقي)

An elder brother has the same claims over the younger as father over a son.

الصدقه على المسكين صدقه وعلى ذي القرابته اثنان صلة و صدقته

Charity towards the poor is mere charity; charity towards one's kin is a dual virtue; it is both charity and good kinsmanship.

اذا اراد الله باهل بيت خير افقهم في الدين ووقر صغيرهم كبيرهم ورزقهم الرفق في معيشتهم اء والقصد في نفاقهم وبصرهم عيوبهم فيتوبو منها واذا اراد بهم غير ذالك تركهم هملا

When God wills good for the members of a family He grants them understanding of Faith and the younger ones hold the older ones in respect. He bestows upon them kindness in mutual dealings and moderation in spending and makes them conscious of their shortcomings so that they may discard them. But if He wills something else for them He leaves them to their own devices.

## FRIENDSHIP & BROTHERHOOD

فالف بين قلوبكم فاصبحتم بنعمته اخوانا  
(قرآن پاک، پارہ ۴، آل عمران ۱۰۳)

When you were enemies then He united your hearts so by His favour you became brethren.

(Holy Quran-Family of Imran-IV-103)

**The Holy Prophet (peace be on him) said:**

ان حقاً على المؤمنين ان يتوحد بعضهم لبعض كما يالهم الجسد الرانس (ابو شيخ في التوشيح ج ۲)

It is proper that every righteous man should share the pain of his fellows, the same as an aching head makes the whole body ache.

تري المؤمنون في تراحمهم و توادهم و طعاطفهم  
كمثل الجسد اذا اشتكى عضو اتداعى اليه سائر الجسد بالسدا الحمي

In their sympathy and love and kindness the righteous are like limbs of a single body; if one of them ails the whole body is feverish and troubled.

اذا اخي الرجل لرجل فليساء له عن اسمه واسم ابيه وممن هو فانه اء وصل للمودة (ترمذی)

When you feel friendly towards another ask him his name, the name of his father and who his people are, for all these exchanges promote friendliness.

اذا احببت رجلا فلا تماره ولا تشاره ولا تسال عنه احدا فعسى ان توافي له عدوا  
فيخبرك بما ليس فيه فيفرق ما بينك وبينه (ج ص ۱، ابی ليعم في الحيلة)

When you have made friends with a person, do not doubt him, nor consult others about him, nor make enquiries concerning him, for you may encounter someone who is hostile towards your friend and may tell you something about him which is not true and thus break up what is between you.

خير الصحاب عند الله خيرهم لصاحبه (ترمذی)

The best friendship in God's eyes is one who does good to his friends.



# MERCY FOR ALL

By Zakia Altaf

## Mercy for All

As Allah says in the Holy Quran, "And we have sent you (Muhammad P.B.U.H) a blessing for all the world (for all the times). When he was born and his mother took him in her lap, he came down and recited these words:

یارب ہب لی امتی

**"O' God bless my people".**

This shows that he came for the forgiveness of his people. He was the mercy of God for his own creature when he was born he became mercy for the Abu-Laheb's slave girl Sobia. In the pleasure of his birth, Abu-Lahib released his slave girl and his that act might prove merciful for Abu-Lahib after his death. Hazart Abbas Bin Malik said "Once I met Abu-Lahib after his death in my dream and I asked him "O' Enemy of Islam and prophet, "How are you"? He was the great enemy of Islam after the prophet hood of Rasool. He replied "I am always in very tough and troublesome punishment but at one night of peer (Monday), I fetched water from a well of hill with these two fingers which I once used to a give sign of freedom for my slave girl name Sobia who feed this Rasool. In this way I find relief and forget the whole punishment of last six days." Hazrat Haleema Sadia said "He proved mercy for me and my home". One night an unseen voice was heard in the tribe of Banu-Saad: "O' Banu Saad's women Behold God has sent mercy for you and for all mankind which is a boy who has borne in the tribe of Macca named Banu-Hashim. Who is the day's son and night's moon and who will feed him, will be a fortunate one? When the women of Banu-Saad heard that news, they all ride on their own she camels and started journey towards Macca Hazrat Sadia also ride on her own she camel and started her own journey with her companions.

She said, "My she-camel was weak and lazy and she was the last one of all she camels, so, that she left behind." When she reached Macca she saw that all the women who had reached already take the babies of rich families and she was in fix because there was not left behind for her. After sometime, a great man who seemed to be a leader by appearance and awesome by his personality. Sadia questioned some one. Who is this"? A woman told her "that he is a noble leader of Macca named Abdul Mutlib. Hazrat Abdul Mutlib said in louder voice O' Banu Saad's woman who is left among you, is still unable to take my child. My grand

daughter, Hazrat Sadia was the one who was left and she took his grandson: Abdul Mutlib told him, "He is orphan and other women refused to take him" Hazrat Halima Sadia took him. She stayed at Macca for three days and then set off to her tribe. At return her she camel was the first one of all she camels. Before starting her journey, she bowed towards Kaba. Following words were on her lips due to happiness.

میں آج اپنے پیارے کو لیکر چلی ہوں خدا کے دُلا رے کو لیکر چلی ہوں  
نصیب میرا ناز کرتا ہے مجھ پر کہ روشن ستارے کو لیکر چلی ہوں

All her companions were astonished to see her she-camel at first and questioned her "what is the matter"? Her camel replied himself, "By God the last ideal of Allah and the great mercy of Allah is riding on me", Hazrat Sadia said.

"Before the arrival of Muhammad (PBUH) I have been living from hand to mouth but after his arrival, I saw a great prosperity in my house." Thus he was merciful for everyone from his birth till his death.

## MERCY FOR SLAVES

Before his prophet hood, he was embodiment of patience, reliance, determination, mercy and contentment. He never spoke a harsh word to anyone. He was in favour of slaves' freedom. Whenever he saw any slave, he wanted to know his temper and tried his best to help him in getting freedom. He ordered,

**"Treat your slaves nicely, perhaps they were our exametrial".**

He always treated his slaves nicely and never spoke a harsh word to them. Hazrat Ans (R.A) reports "I served the Holy Prophet (PBUH) for ten years and during this long period of service he never scolded me and never showed displeasure at what I said or did. He never denounced me for what I had forgotten or failed to do" It is very easy to say this bu. we cannot find a single example of such forbearance and mercifulness. He is the best of all creations. A great Lovattiar said, "The world could not be able to give birth a person greater than him".

## MERCY WITH ENEMIES:

He was modest and kind, though he is the spiritual heel of Muslims and the master of his city, known as the city of prophet. He helped both the rich and the poor friends and enemies. He was very polite with his enemies. Even his worst enemies called him the truthful and the



trusted one. He said, "Kindness and politeness is as great a virtue as praying all through the night or fasting for all the day long. When he began preaching Islam most of the people of Macca turned against him. He taught, "There is no god except Allah, idols worshipped by you are nothing but piece of wood and stone. It is wrong to call them gods and worship them and to beg and to bow before them and to weep before them.

The Quraish became his enemy and tortured him and his companions badly. They offered him wealth, empire or anything, he wanted to take for giving up preaching Islam, but nothing could dissuade him from his mission. They stoned at him, scolded him and called him poet, mad, and magician and say, "You are Rasool for all of us". They disgraced him and made the fun of his and his friends and followers. They gilded:-

اهو الآء من الله عليهم من بيننا

Is he the prominent personality whom God has appointed the greatest of all. But he continued his mission firmly and said to God. "O' God show them the right path, they do not know me". Even his enemies respected him but they did not accept his message.

#### **MERCY FOR CHILDREN & ANIMALS:**

Hazrat Muhammad (P.B.U.H) was equally merciful to children and animals. He ordered, "Woman, children and feeble persons will not be killed in wars". He loved children much without distinguishing between the children of friend and foe.

The ethical basis on which the Muslims society is built can be traced to the last address of the Holy Prophet (PBUH). In the battle of Badar and Ohad and occasion of Fateh Makkah the Holy prophet (PBUH) declared a general forgiveness for all even his worst enemies. He ordered. "Never treat their animals badly. Love the children, do not disgrace any person". When he went through streets and saw kids playing their games, he took them in hands and kissed them without caring that he was child of a Muslim or a Christian. He loved his grand children very much. Once he was going to mosque for Eid prayer with his grand children Imam Hassan and Hussain. They were in well dressed. When they were going, they saw a child who was weeping in dirty clothes sitting in a street. The Holy prophet stopped and asked him the reason of his weeping. That boy replied;

"My parents have died"

His(Muhammad)(PBUH) eyes were filled with tears. He took him to his

house, gave him fine clothes to wear on and took him in mosque and said:

"Hazrat Aisha is your mother and Muhammad (PBUH) is your father". He ordered;

"Beware! In the case of women. Once in a garden he saw a camel whose master was loading something at him but he was crying with hunger. He stopped and said his master.

"The hold you kept at this animal is a very small in the hold of your master on you. So fear to God, who is the creator of all."

وہ نبیوں میں رحمت کا لقب پانے والا مرادیں غریبوں کی برلانی والا مصیبت میں غریبوں کے کام آنے والا وہ اپنے پرانے کا غم کھانے والا

Although Muhammad (PBUH) had no formal education. He did not learn reading or writing, yet he was the greatest educator of mankind. He was noble, gentle and honest and he was highly respected recognized and reputed for his qualities. He taught the principles of morality and humanity. He was the great mercy of God who conveyed the message of Allah in the whole Makkah without any hesitation. The Holy Prophet (PBUH) fought only to defend the cause of Islam. Permission to fight the enemy was granted only when they took up the sword to destroy the Muslims.

His last address holds a great importance in the Islamic history. In which he has described the rights of all mankind. Most of time he was used to live in caves and remained busy in praying to Allah. His wife Hazrat Ayshia said.

كان يذکر الله فی کل احیان

"He always remained busy in the praying Allah". Such was the nobility and generosity of our beloved prophet. Thus in his trail and triumph, the Holly prophet (PBUH) proved that he was a prophet of Mercy and Blessings for all mankind. May the eternal peace and blessings of Allah upon him forever and ever. Ameen!

## **LET'S COME CLOSE**

*You and I*

*Let's come close*

*In such a warming sense*

*That melts the ice of all the distance*

*Let's come so close and close*

*Like the petals*

(By Uzma Gulzar)



By Prof. Muhammad Azeem Farooqi Sb.

(May Allah be pleased with him)

# HAZRAT UMAR-E-FAROOQ

**H**azrat Umar is one of the greatest men of all times and an excellent example of an ideal character. He is immortal in world history as a great conqueror, a benevolent ruler and the founder of the Muslim State.

He lived like an ordinary Muslim and led a truly Islamic life. Simplicity was the main feature of his character. His coarse clothes, often, had patches on them. He was often seen lying on the bare ground with a brick for a pillow. Once he was late for the Friday prayers. The explanation he offered was that he had his clothes washed, and they took some time to dry which delayed his departure for the mosque. When the envoy of the Byzantine Emperor came to Madina, he found that the Khalifa sitting in the mosque in the company of ordinary people.

Hazrat Umar (Allah Be Pleased With Him) was kind and sympathetic to the poor and the needy. He would roam the streets at night to see the condition of his people. On many occasions, he helped them with food and money. During the days of famine, he carried sacks of corn on his back to distribute among the distressed people. He would also run errands for widows and poor women; he would often draw water for them and milk their goats.

He was a man of great knowledge and learning. He was a good judge of men and could discern truth from falsehood. He was the ruler of a vast empire but he denied himself all the privileges of rulership. The allowance that he drew from the State Treasury was just enough for a person of average means. When some people insisted that his allowance should be raised he refused to accept any increase. When he died, he willed that after the sale of his property, the entire amount of the allowance that he had drawn should be refunded to the treasury.

There is no other ruler in world history who led so simple a life and yet inspired awe and terror among his people and his enemies alike. The awe and fear that Hazrat Umar (Allah Be Pleased With Him) commanded was because of his high moral character. In fact, Hazrat Umar (Allah Be Pleased With Him) was an embodiment of the virtues of Islam. His greatness has been acknowledged by the Holy Prophet (Peace Be Upon Him) of Islam who had once said that if there were to be any Prophet after him it would have been Hazrat Umar (Allah Be Pleased With Him). According

to another tradition, the Holy Prophet (Peace Be Upon Him) said: "As long as he (Umar) lives in your midst, there will be no discord among the Muslims".

Hazrat Ali used to say about him: "When the righteous are mentioned, then be quick and mention Hazrat Umar (Allah Be Pleased With Him)".

In his book "History of the Arabs", Prof. P.K. Hitti has said: "In fact, Hazrat Umar (Allah Be Pleased With Him) whose name according to Muslim tradition is the greatest in early Islam after that of Hazrat Muhammad (Peace Be Upon Him) has been idolised by Muslim writers for his piety, justice and patriarchal simplicity and treated as the personification of all the virtues a Caliph ought to possess".

To sum up, Hazrat Umar (Allah Be Pleased With Him) is one of those extraordinary personalities who made history. His brilliant conquests, his benevolent administration, his far-reaching reforms and the integrity of his character mark him as one of the greatest men of all times. Now we briefly discuss his life before he accepted Islam and later achievements as a true Muslim and Righteous Caliph.

## Life Before Khilafat

The second Khalifa, Hazrat Umar (Allah Be Pleased With Him), son of Khattab, was born in Makkah twelve or thirteen years after the birth of the Holy Prophet (Peace Be Upon Him). The Holy Prophet (Peace Be Upon Him) and Hazrat Umar (Allah Be Pleased With Him) had a common ancestor in Ka'ab.

### Early Life And Education

Hazrat Umar (Allah Be Pleased With Him) was taught reading and writing by his father who was an educated and well-to-do merchant of Makkah. Umar was very learned, intelligent and studious. He was a poet and a very good orator. He was strong and powerful and was fond of archery, horse riding and wrestling. He was also a successful trader and had visited many foreign countries in connection with his business activities. He was an idol-worshiper. When Hazrat Muhammad (P.B.U.H.) declared that he was the Prophet of Allah, Hazrat Umar and his father became bitter enemies of the Holy Prophet.

### Embracement Of Islam:

Among the Quraish of Makkah, Umar was a very powerful and influential person. In the 6th year of Prophethood, Holy Prophet prayed to Allah to strengthen Islam by giving



Umar. One day Umar set out from his house with the intention of killing the Holy Prophet. On the way, he was informed that his sister and her husband had already embraced Islam. Infuriated, Umar changed his course and went to the house of his sister, who was reading the Holy Quran loudly. This enraged Umar so much that he attacked his sister and her husband. On Umar's insistence, his sister recited some verses from Surah Taha. The words of the Holy Quran softened his heart and tears began to fall from his eyes. He then proceeded to the house where the Holy Prophet was engaged in religious discourse with his followers. He recited the Kalima and became a Muslim. The Holy Prophet embraced Umar, who was now an entirely changed person. From being one of the bitterest enemies and persecutors of the Holy Prophet, Umar became one of his most devoted followers. After his conversion, he was given the title of Farooq by the Holy Prophet. His conversion to Islam was of immense value to the Holy Prophet and his followers. From that day, the small number of the people who had till then embraced Islam became bold enough to pray openly at Makkah.

After his conversion, Hazrat Umar too, became the target of enmity of and persecution of the pagans. He emigrated to Madina shortly before the Holy Prophet's own Hijrat. He took part in the Battles of Badr, Uhud, Ditch, Khyber and Hunain. He was present at the Treaty of Hudaibiya. He was not willing to accept this treaty as it seemed to him a humiliating one on the part of the Muslims, but had to submit to the will of the Holy Prophet. In the 8th year of Hijrat he took part in the march on Makkah. He placed half of his wealth at the disposal of the Prophet on the occasion of the Tabuk Expedition as contribution towards the war fund. He was constantly in attendance on the Holy Prophet. Hazrat Abu Bakr and Hazrat Umar were his most trusted companions and advisers.

After the demise of the Holy Prophet, he accompanied Hazrat Abu Bakr to the council hall where the people of Madina had assembled to elect their leader. He was the first to swear allegiance to Hazrat Abu Bakr and throughout his Khilafat remained his friend and adviser. Umar became the Khalifa after the death of Abu Bakr in accordance with his will. All the eminent companions of the Holy Prophet pledged allegiance to him. On assuming the Khilafat, he came to be known as Ameer-ul-Mominin.

#### ***Martardum of Hazrat Umar (R.A.T.A.)***

After the Battle of Nahawand, many Persian men, women and children were taken as captives by Muslims. The captives were sold as slaves. One of these slaves was Abu Lulu, also known as Firoz. He was purchased by the Governor of Basra.

In Zil Haj 23 A.H. while Hazrat

Umar was leading the morning prayers. Firoz attacked him with a dagger and inflicted several wounds. The Khalifa fell on the prayer mat. However he survived for some days. During this period he nominated a pannel of six people, Ali, Usman, Zubair bin Awwam, Abdur Rahman bin Auf, Talha and Sa'ad bin Abi Waqqas to hold mutual consultations and select his successor from amongst themselves.

Hazrat Umar asked his son Abdullah to seek the permission of Hazrat Aisha, for being buried by the side of the Holy Prophet. This permission was granted. On the night between the last day of Zil Haj and the 1st of Muharram, 24 A.H., Hazrat Umar was buried by the side of the Holy Prophet.

#### ***Administration:***

Hazrat Umar not only conquered a vast empire during the ten years of his Khilafat but also consolidated it by an effective system of administration. As an administrator, he remained a model for all great rulers during the whole of Islamic History. As Justice Syed Ameer Ali says in his famous book History of Saracens, "During the thirty years that the Republic lasted, the policy derived its character chiefly from Umar both during his lifetime and after his death."

Before becoming the Khalifa, Hazrat Umar had spent ten years in Madina with the Holy Prophet. Hazrat Muhammad (P.B.U.H.) had started the practice of consulting his Companions on all matters. The first Khalifa, Hazrat Abu Bakr continued this practice of mutual consultation. Following their example, Hazrat Umar framed the constitution of the State on the basis of democracy. He established a regular Majlis-e-Shoora consisting of both Muhajirin and Ansar. It included prominent companions of the Holy Prophet. Hazrat Umar consulted it on all matters. He also constituted a larger body called the Majlis-e-Aam, consisting of, once again, Muhajirin and Ansar and representatives of various tribes. This was called into session on special occasions.

Hazrat Umar made new laws, rules and regulations in accordance with the Holy Quran and the Sunnah. He took steps to give the Islamic state a clean and efficient administration. The state was divided into provinces and each province was placed under an efficient governor called the Wali or Ameer. The Wali not only the ruler of the province but also the military and religious head. The provinces were further divided into districts and placed under Amils. All the governors and Amils were called to Makkah on the occasion of Haj where the Khalifa would hear and decide complaints received against any of his officer irrespective of his status. All appointments were made in consultation with the Majlis-e-Shoora. On appointment, the appointee was given a regular order of appointment setting out his duties and emoluments. The person appointed to a high



post was required to give a written undertaking to lead a simple Islamic life. He had to submit particulars of his property and assets, so that on his retirement, it may be seen whether he had amassed wealth by illegal means. Hazrat Umar kept a very strict watch on the activities of his officers. He used to receive secret reports from officers specially appointed for this purpose.

Hazrat Umar entrusted the Qazis with judicial functions. They ensured that the judiciary was just and impartial. The Qazi was completely independent of the provincial governor.

Hazrat Umar also established new departments and institutions such as the military department, department of education, jails, police, etc. He also established a department of finance under the name of Dewan, which was in charge of the revenue of the centre as well as the provinces. The function of this department was to regulate the receipt and disbursement of the revenue of the empire. The main sources of revenue were the Jizya (poll-tax), Zakat (poor-tax), Kharaj (spoils of war), and Fay (income from crown lands). Besides these, Hazrat Umar instituted new taxes namely Ushr (one-tenth of the produce taken from big lands), a commercial tax imposed on non-Muslim merchants and Zakat on the ownership of horses.

After meeting the expenditure of the State, the surplus money used to be distributed among the Muslims on the basis of three principles: relationship with the Prophet, priority of conversion to Islam and military service to Islam. In this way all Muslim men, women, slaves and children had shares in the Bait-ul-Maal or the Public Treasury.

Hazrat Umar maintained a well-disciplined army which was divided into cavalry and infantry. He was particularly concerned about the welfare of his soldiers. But in case of neglect of duties, he would inflict severe punishment on them. He did not allow them to buy land in the conquered territories because of the fact that it would harm the military strength of the Arab soldiers. He also forbade them to live with the settled people in cities and ordered them to live in cantonments.

Hazrat Umar took special care for the welfare of the farmers also. After the conquest of Iraq, Iran and Syria, he made it a law that no Arab should acquire land in the conquered territories and that the actual tillers of the soil should be allowed to retain their cultivatory possessions.

He also devoted attention to town planning

and had several cities, for example Kufa and Basra built according to properly drawn up plans.

He paid particular attention to the well-being of non-Muslim subjects. He himself patrolled the streets at night to keep himself informed of the conditions of his people. It was he who introduced the Muslim era of Hijra, the system of old age pension and census of the population of the Muslim State. He took steps to check hoarding. Profiteering and appointed officers to check weights and measures.

Hazrat Umar also devoted a great deal of his time to religious matters. Teachers were sent to the villages to teach the Holy Quran to the villagers. Army officers, too, had to learn the Holy Quran. Thus, in every sphere of administration, he stands unparalleled in the entire history of Islam.

### ***Services to Islam***

After his conversion to Islam, Hazrat Umar became one of the most devoted followers of the Holy Prophet. He migrated to Madina and took part in the Battles of Badr, Uhud, Ditch and Hunain. He was also present when the Treaty of Hudaibiya was signed. He participated in the Khyber Expedition and the Conquest of Makkah. He placed half of his wealth at the disposal of the Holy Prophet on the occasion of the Tabuk expedition as contribution towards the war fund.

He played an important part in getting Hazrat Abu Bakr elected as the Khalifa. During the ten years of his Khilafat, from 634 to 644 A.D., he had to fight against the Persians and the Romans who wanted to destroy the State of Islam. It was due to his ability and wisdom that Muslims overpowered the Byzantine Empire in the West and the mighty Persian Empire in the East.

He not only consolidated the conquered territories but also gave the Empire an efficient system of administration. His enforcement of the ***Shariat Law***, organization of census and the Muslim era of Hijra, construction of forts on the frontier, establishment of the department of finance, improvements introduced in the fields of agriculture and in the life of the farmers, patronage of female education etc., testify to the services that Hazrat Umar rendered to the cause of Islam. In the interest of Islam and the State, he selflessly devoted all his time and energy. For all these services, he rightly occupies an outstanding place in the history of Islam.



By Prof. Muhammad Azeem Farooqi Sb.

(May Allah be pleased with him)

# HAZRAT USMAN-E-GHANI

**H**azrat Usman was well known for his strong moral character. He was an embodiment of modesty, humility, chastity and dignity as K. Ali has observed in his book, 'A Study of Islamic History':

*"Usman was upright, dutiful and generous. In chastity and integrity, he was as firm as a mountain. Modesty was the salient feature of his character."*

S.A. Salik in his book, 'The Early Heroes of Islam', calls him as:

*"One of the most generous, pious, pure and heroic souls of early Islam. As a private individual, his character was simply adorable."*

He was very particular that he did not offend anyone by his behaviour. On account of his endearing qualities, he enjoyed a great deal of popularity among the people of Makkah. The Prophet himself was so much pleased with him that after the death of his two daughters, who had been married to Hazrat Usman one after the other he said that had there been any other daughter, he would have given her in marriage to Usman.

Even before embracing Islam, he led a chaste life, never drank wine nor gambled, nor did he worship idols. In spite of his wealth, he was a man of simple habits, and did not indulge in a luxurious way of life. He was very generous and for his generosity, he was rightly known as Ghani. He spent a greater part of his wealth in helping the distressed. He supported many poor families, widows and orphans. S.A. Salik in his book 'Early Heroes of Islam' observes:

*"In spite of his opulence, he led a simple life; but with a magnificent liberality, he spent his money in charity."*

Hazrat Usman was soft spoken and kind-hearted and a man of great wisdom and foresight. He was known for the firmness and steadfastness of his faith. In short, he was an embodiment of all the qualities and virtues that a good Muslim should have.

## Life Before Khilafat

The third Khalifa, Hazrat Usman, son of Affan, was born in Makkah in the 6th year of the Elephants. He belonged to the Umayyad tribe. He

Prophet. The Holy Prophet and Hazrat Usman had a common ancestor in Abd Munaf.

His father was a well-to-do merchant of Makkah and was counted as one of the richest men among the Quraish. Hazrat Usman was one of the few young men in Makkah who could read and write. As he advanced in years, he became a very learned person. Even in the days of ignorance, he led a very chaste life; he did not drink wine, did not gamble nor worship idols. Before he embraced Islam, he was known by the surname, Abu Amar.

Usman was among the first Arabs who became Muslims. He embraced Islam at the suggestion of Abu Bakr. When his family learnt of his conversion, his uncle tied him with ropes and beat him. Thus he was among those early Muslims who suffered persecution and torture at the hands of the pagans. The Holy Prophet gave his second daughter, Ruqayya in marriage to Hazrat Usman.

When the Holy Prophet advised his followers to migrate to Abyssinia, Usman along with his wife, accompanied the emigrants. In Abyssinia, Usman followed the profession of a trader and soon became a flourishing businessman.

After two years, news spread among the Muslims in Abyssinia that the Quraish of Makkah had accepted Islam. Hazrat Usman along with his wife and some other Muslims returned to Makkah where they came to know that the news was false. Some of the Muslims returned to Abyssinia, but Hazrat Usman and his wife decided to stay back. He spent most of his time in the company of the Holy Prophet. He liberally helped poor Muslims and liberated some Muslim slaves.

In 622 A.D. when the Holy Prophet advised Muslims to migrate to Yasrib. Hazrat Usman and his wife do so. Thus, Hazrat Usman and his wife took two migrations for the sake of Islam, once to Abyssinia and then to Yasrib.

In 624 A.D. Ruqayya fell ill and died. Towards the close of 625 A.D. the Holy Prophet again gave his third daughter Kulsum in marriage to Usman. Thus, he came to be known as Zun Nurain, the possessor of two lights, for he married two daughters of the Holy Prophet. Kulsum died in 630 A.D. barely six years after her marriage.



In Madina, Hazrat Usman worked hard and honestly as a trader and his business flourished. Soon he became one of the richest men in Madina. He took a prominent part in serving the cause of Islam and earned the title of Ghani for spending his wealth freely in the service of Islam and the muslims. He took part in all the important battles fought during the lifetime of the Holy Prophet except the Battle of Badr. On that occasion, his wife, Ruqayya, was in a critical condition and the Holy Prophet asked Hazrat Usman to remain in Madina to look after her.

In the 6th Hijri, the Holy Prophet decided to perform Umra. With fourteen hundred unarmed followers, he left Madina with the intention of performing the Umra. When the Quraish of Makkah came to know of this, they decided to prevent the Muslims from entering the Holy City. Hazrat Muhammad (P.B.U.H.) halted at Hudaibiya, which is few miles from Makkah. Then he sent Hazrat Usman to pagan leaders with the message that Muslims wished to enter Makkah merely for the purpose of performing Umra. The Quraish leaders detained Usman and gave him the permission to perform Umra. But they would not allow the Holy Prophet to do so. Meanwhile a rumour spread in the Muslim camp that Usman had been assassinated by the Quraish. This created a great commotion in the Muslim camp. The Holy Prophet sat under a tree and all his followers took a pledge that they would fight and die in the way of Allah and His Prophet if need be. After every one had taken the pledge, the Holy Prophet placed his right hand over his left and took the pledge on behalf of Hazrat Usman. He thus secured the unique honour that the Holy Prophet himself took the pledge on his behalf. Fortunately, Hazrat Usman came back after a few days.

When Hazrat Abu Bakr was elected as the Khalifa, Usman was the first person after Hazrat Umar to offer allegiance to him. Usman served in the army that was sent by Hazrat Abu Bakr to Syria under the command of Usama. During the apostasy wars Hazrat Usman remained at Madina to act as Hazrat Abu Bakr's adviser.

The first two Khalifas had very high regard for Hazrat Usman and used to seek his advice, particularly in matters relating to Fiqah.

### **Election as Khalifa**

On his death-bed, Hazrat Umar nominated a committee of following six persons to hold consultation and select his successor from amongst themselves within three days.

1. ***Hazrat Ali***
2. ***Hazrat Usman***
3. ***Zubair bin Awwam***
4. ***Abdur Rehman bin Auf***
5. ***Talha***
6. ***Sa'ad bin Abi Waqqas***

All these persons were among the most eminent companions of the Holy Prophet, whom he had given tidings of paradise in their lifetime.

During the life of Hazrat Umar, his choice was fixed on Abu Ubaidah bin Jarrah for his distinctive qualities but he was already dead. The next choice was Abdur Rehman Bin Auf who was not willing to shoulder the great responsibility. Of the remaining five nominees, Talha was not present at Madina; therefore the choice was now restricted to the remaining four members. It was decided that as Abdur Rehman bin Auf had retired from the contest, he might choose the Khalifa out of the remaining four members. He consulted each one individually as to his opinion. Sa'ad supported Usman, while Zubair mentioned both Usman and Ali, Usman voted for Ali and Ali voted for Usman. Abdur Rehman asked the opinion of other prominent men as well and arrived at the conclusion that the majority of the people favoured the succession of Usman and thus, he was declared as the elected Khalifa. Abdur Rehman Bin Auf was the first to take the Bayyat or pledge and he was followed by Ali and other companions and then there was a general Bayyat. Hazrat Usman thus became the third Khalifa of Islam on the 4th of Muharram 24 A.H.

### **Conquests in the East and the West**

During the Khilafat of Hazrat Umar, Muslim dominions had expanded considerably in the east and the west. Hazrat Umar was a strong man. But Hazrat Usman who succeeded him, was known for his kind-heartedness. Foreign powers felt that with Hazrat Usman as the Khalifa it would be easier for them to wrest those territories from the Muslims which had been conquered during the Khilafat of Hazrat Umar. In pursuance of this programme to drive away Muslims, there were uprisings in several territories, notably in Persia in the East and the Byzantines in the West. Hazrat Usman proved to be a great army commander. He tackled the situation with sagacity and firmness. He organized military campaigns with great skill. Within the first year of his Khilafat, he was able to crush these revolts. Not only did Hazrat Usman



his grip over these territories firmly, but also it was in his time that Muslims conquered the whole of North Africa. It included countries now known as Libya, Tunisia, Algeria and Morocco. It was during his time that the island of Cyprus was conquered.

The first seven or eight years of Hazrat Usman's Khilafat were a reminder of the glorious rule of Hazrat Umar. During this time Hazrat Usman ruled with a good reputation and "he was more beloved by the Quraish than Umar," says Zahri. Several victories were won and the Islamic Empire expanded from Morocco to Kabul.

### Services

Hazrat Usman was the first among the Umayyads to become a Muslim. The Umayyads and the Hashmites were rival sections of the Quraish. Thus, he was the first to rise above such rivalry by offering allegiance to the Holy Prophet who was a Hashimite.

Hazrat Usman was a wealthy trader. He liberally helped poor Muslims and liberated many Muslim slaves. When the Holy Prophet and the Hashimites took shelter up in the Shi'b of Abu Talib because of the social and economic boycott of the Quraish, Hazrat Usman used his influence among the Quraish. He ensured that there was no break in the supply of provisions to besieged persons.

On the advice of the Holy Prophet, Hazrat Usman and his wife, Ruqayya and some other Muslims emigrated to Abyssinia. In 622 A.D. Hazrat Usman migrated with Hazrat Ruqayya to Madina. He was, thus, one of those persons who performed Hijrat in the way of Allah twice. After the Holy Prophet's own Hijrat to Madina, Hazrat Usman was in constant attendance on him. He took part in all the important battles with the exception of the Battle of Badr. On that occasion, his wife Ruqayya was in a critical condition and the Holy Prophet asked Hazrat Usman to remain in Madina to take care of her.

Hazrat Usman earned the title of Ghani by spending his wealth freely in the service of Islam and the Muslims. In Madina, Muslims faced the scarcity of water. There was only one well of potable water in the town. It was owned by a Jew. Hazrat Usman purchased that well and offered it to Muslims for their use. Pleased with this act, the Holy Prophet gave him the tidings of Paradise.

After the treaty of Hudaibiya, when many tribes accepted Islam, the mosque of the Holy Prophet at Madina became too small to accommodate all Muslims who came to

pray. The need for the extension was felt. When the Holy Prophet appealed for funds for the extension work, Hazrat Usman financed the entire project. Thus there was no need for other Muslims to make any contributions. In order to finance the Tabuk Expedition, Hazrat Usman gave one thousand gold dinars and three hundred camels. On both these occasions, the Holy Prophet the tidings of the Paradise.

When Hazrat Abu Bakr was elected as Khalifa, Hazrat Usman was the first person after Hazrat Umar to offer allegiance to him. He served in the army that was sent by Hazrat Abu Bakr to Syria under the command of Usama.

During the Khilafat of Hazrat Umar, a severe famine broke out in the country and there was shortage of food supply. At that time, a caravan belonging to Hazrat Usman carrying large supplies of food arrived in Madina for sale. Hazrat Usman distributed the entire stock of food grains among the poor.

Hazrat Usman's greatest service to Islam is the transcription and the circulation of official copies of the Holy Quran. One of his commanders reported to him that in the newly conquered territories, those Muslims whose mother tongue was not Arabic were reading the Quran in different ways. He feared that if this was not checked, differences might arise. Hazrat Usman, therefore sent for the copy of the Holy Quran that had been prepared in the time of Hazrat Abu Bakr and which was in the custody of Hafsa. He then ordered Zaid bin Sabit, Abdullah bin Zubair, Sa'ad bin Aas and Abdul Rahman bin Haris to make a number of copies from the original. These originals were sent to all parts of the Muslim Empire and the previous copies which were full of mistakes were collected and burnt. Hazrat Usman's love for the Muslims and the solidarity of Islam was so great that he sacrificed his life rather than take up the sword against him Muslim brothers.

***The Holy Prophet (Peace Be Upon Him) said:***

***"The buyer and seller are at liberty to retract their word till they part company. If they speak the truth and hold back nothing the transaction will be blessed, but if they tell a falsehood or conceal what should be disclosed the transaction will be unblessed".***



# POETRY

## PAST HAS GONE

Let's leave the past  
And live for now.  
Let's look ahead  
and start to live  
The past is gone  
The future's lure  
There's much to gain  
If we forget it  
Life turns a corner  
If we let it  
It is the time for sharing  
Warmth and love  
For enjoying every moment  
And creating beautiful memories  
May the new day be the best  
You can think of and the coming day  
Bring your happiness through out  
(By Aysha Akram)

## GIFT OF GOD

Some one asked  
What is mother?  
Who is she?  
The ocean said,  
A shell is she, with thousand  
pearls in her lap.  
The cloud said,  
Mother is a rainbow,  
reflecting all colours of nature.  
The poet said,  
She is a dove, pretty,  
delicate and peace loving bird.  
The gardener said,  
A fragrant flower, more  
colourful and bright.  
The children cried with ecstasy,  
Mother is source of pleasure  
sustenance and shelter from the  
colder world.  
And God said,  
Mother is a precious Gift  
from me.

(By Tanveer Ahmed)

## God And Man

✿ Don't allow passions to  
overcome reason.  
✿ Obedience to God is not  
disgrace.  
✿ Man hasn't right to enjoy the  
absolute freedom of will.  
✿ God's ways are always just.  
✿ Justice is God's first motive.  
✿ Love triumphs over justice.  
✿ Man must be reluctant to  
follow the sinful ways.  
✿ Punishment is inflicted on the  
sinful persons by God.  
(By Sajjad Hussain)

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## SPRING

Spring is the season of joys  
Making happy both girls and boys  
Flower blooming and birds chirping  
Parks full of crowds walking and talking  
The sun shining and worth enjoying  
Stars twinkling at night  
Looking very beautiful and bright  
Fragrant breeze is blowing  
Children wonderfully clothing  
Dreaming like fairies flying like swinging  
Spring is the king of seasons  
Summer and winter having no reasons.

## POEM

I do not  
Want to change you.  
You know what  
Much better than I.  
I do not  
Want you to change me  
I want you to  
Accept me and respect me  
The way I am  
In this way  
We can build  
A strong relationship  
Based on reality  
Rather than a dream.

## LET'S COME CLOSE

You and I  
Let's come close  
In such a warming sense  
That melts the ice of all the distance  
Let's come so close and close  
Like the petals  
Of a closed rose.  
(By Uzma Gulzar)

## AN ARTIST

There is a bond between all  
the arts and there is a  
bond between all artists.  
An artist is a man born with all  
the basic needs. But there is  
something in his mind and  
heart which compels him to  
make some creative activities.  
But an artist can continue his  
efforts and activities only when  
society gives him something in  
reward. An artist cannot sit  
idle, that's why he goes on  
creating things continuously,  
without creating things his life  
remains incomplete. An Artist,  
then, is some one, whose life is  
incomplete and who is  
destined to complete it by his  
art. Does this incompleteness  
apply to society; does it apply  
to a town? The artist needs his  
art, but does the town need the  
artist? Why put the question? A  
town without art is a dead town.  
A country aware of art is a  
living country.

(By Aasher Zaman Butt)



# HAZRAT IMAM HUSSAIN

(Raziallahu Taala Anhu)

By Prof. Muhammad Azeem Farooqi sb.

**H**azrat Imam Hussain was born to Hazrat Ali and Hazrat Fatima on Thursday, the 3<sup>rd</sup> Sha'aban in the fourth year of the Hijrat. At the time of his birth, the Holy Prophet was out of Madina on an expedition. Immediately after his birth, Hazrat Fatima became ill and the baby was given to Umm-e-Fazal for nursing.

It is said that the outward appearance i.e., the physical features of Hussain were those of his grandfather, the holy Prophet, Ibne Kaseer, the historian says:

"I never saw a more handsome man than Hussain."

And according to Anas:

"There was no one resembling the Holy Prophet more than Hussain."

Once, when the Holy Prophet was with his son Ibrahim and his grandson Hussain, Jibriel appeared and said:

"O Prophet of God! It is the will of Allah that you shall have anyone of them, either Hussain or Ibrahim and not both. Whichever you desire will be taken away from you."

The Holy Prophet said:

"Let Ibrahim be taken away and Hussain be spared."

Thus Ibrahim was taken away (died).

After the death of Hazrat Ali, the fourth Khalifa, his eldest son Imam Hassan became the Khalifa. But Ameer Muawiya, the son of Abu Sufyan wanted his own son Yazid to be Khalifa. This led to a rift in the Muslim Ummah.

On his death-bed Imam Hassan handed over the charge of Imamatus to his brother, Hussain who became the third Imam. Following the footsteps of his brother Hassan, he, too retired into seclusion in Madina.

In 60 A.H., after the death of Ameer Muawiya, his son Yazid succeeded him as the Khalifa at Damascus. Tradition demanded that all Muslims should swear allegiance to the new Khalifa. Imam Hussain decided to leave Madina and go to Makkah. Learning about the decision of the Imam, people approached him asking the reason for the decision. Imam Hussain replied that his refusal to take the oath of allegiance to Yazid would certainly annoy him and he would not spare shedding blood for it. He did not like the city of his grandfather, the Holy Prophet to become a battlefield. Imam

Hussain then arrived in Makkah on 3<sup>rd</sup> Sha'aban 60 A.H. Later a deputation from the people of Kufa approached Imam Hussain and requested him to come to the rescue of the faith. Thereafter, the Imam, to review the situation sent his cousin, Muslim, to proceed to Kufa. The people of Kufa gave Muslim a very warm welcome and thousands of them paid homage to Imam Hussain through Muslim. Impressed with the enthusiasm of the deceitful people of Kufa, Muslim wrote a letter to Imam Hussain to come over to Kufa. As soon as the letter was despatched Muslim learnt of this treachery. It seemed that almost all the leaders of the town had been bribed. Added to it, strong threats from Yazid's deputy, the Governor of Kufa made the people desert Muslim. Ultimately, Muslim was killed.

Meanwhile, Imam Hussain had already left Makkah for Kufa. On the way he heard the news of Muslim's assassination. With it, the large number of companions of Imam Hussain began to desert him. But Imam Hussain proceeded as before.

Fearing that Imam Hussain might escape from their grip, soldiers were immediately despatched in all directions in the desert to stop the Imam and bring him either to Kufa or to Damascus.

Enroute, unaware of the plot of his enemies, Imam Hussain stopped and encamped at Karbala, near the Euphrates river. Soon after, Yazid's army too began to gather on the plain of Karbala. It surrounded the Imam's camp.

On the 7<sup>th</sup> of Muharram, 61 A.H., Yazid's forces cut off all sources of supply of water to the Imam's camp and did not allow even a drop of water to reach them.

All efforts of the enemy through temptations and tortures to persuade the Imam to yield to Yazid were in vain. Imam Hussain then decided to fight the forces of Yazid. But, on his announcement that the ultimate end was near, people from his camp began deserting him until he was left with only seventy-two of his faithful followers.

Thus the battle of truth against falsehood began. One after another, the Imam's followers laid down their lives. Finally, on the 10<sup>th</sup> of Muharram when all his devotees were slain, Imam Hussain was left all alone on the battlefield. He then went to his sick son, Zain-ul-Abidin and handed over the charge of the office of Imamatus to him and went back to the battlefield. Swords and axes began falling on him and he lay fully wounded from head to feet. Later when he died, his head was cut off from his body and taken to Yazid's court. Thus, Imam Hussain won an everlasting victory over the forces of evil.



# Life & Achievements Of IMAM-E-RABBANI SHEIKH AHMAD SARHINDI MUJADID ALF SANI (R.E.)

**I**mam-e-Rabbani Hazrat Mujadid Alf Sani Sheikh Ahmad Sirhindi (the reformer of the second millenium) was a great Muslim Saint and mystic of the Naqshbandia order. He challenged the might of Akbar, the great Moghal emperor, to re-establish the glory of Islam which had been gravely threatened by the anti-Islam trends of Akbar. By 1604 the time was ripe for the great reformer to appear on the scene which inspired Sheikh Ahmad, known as Mujadid Alf Sani to bring about a second millenium of the Islamic era.

Hazrat Mujadid Alf Sani, whose real name was Sheikh Ahmad Sirhindi was a descendant of the second pious Caliph Hazrat Umar Ibn Al Khatab for which he was also referred as "Farooqi". He was a prominent disciple of Khawaja Baqi Billah, an eminent saint of the Naqshbandia spiritual order. He is popularly known as Mujadad-i-Afl-i-Sani (Reviver of Islam during the second Millenium). Sheikh Ahmad was born on June 26, 1564 at Sirhind, the Capital of Eastern Punjab during Moghal rule. He received education under the most prominent and learned teachers at Sialkot and Sirhind. He memorized the Holy Quran and then switched over to the study of Hadith, Tafsir (Commentary) and Ma'qul (Philosophy). He travelled from place to place to benefit from the renewed scholars. During his wandering to quench his thirst for the mystical knowledge he came into contact with the leading lights of Akbar's court Abu-al-Fazl and Faizi. When Abu-al-Fazl and Faizi learnt of his brilliance and extraordinary mystical insight, they tried to draw him into the court of Akbar. However, Sheikh Ahmad's connection with the celebrated brothers Abu-al-Fazl and Faizi did not prolong because of Abu-al-Fazl's un-Islamic trends.

Sheikh Ahmad wrote his famous book, *Isbat-un-Nabuwwat* (affirmation of prophethood) in which he gave an excellent explanation of the prophethood.

Baqi Billah's discipleship brought Sheikh Ahmad into close contact with the leading Muslim nobles of his days. He received spiritual training from Baqi Billah who encouraged him to utilize his tremendous spiritual gifts by freeing of his creative qualities. Baqi Billah bestowed Khilafat on Sheikh Ahmad soon after he joined his discipleship. Khawaja Baqi Billah, was greatly impressed by his mystical qualities and wrote about him "Sheikh Ahmad is an individual from Sirhind, rich in knowledge and vigorous in action. I associated him for few days and found truly marvellous things in his spiritual life. He will turn into a light which will illuminate the world".

Sheikh Ahmad was drawn into mysticism by his father, Sheikh Abd-al-Ahad, who was a prominent

A Versatile Leader Of The Faithful  
sufi and scholar. He received Khilafat from his father in the Chishtiya and Suhurwardiya spiritual orders.

## **BRIEF BACKGROUND TO ISLAM IN INDIA**

### ***Islam and Hinduism***

Islam gained a quick and unmatched popularity throughout the sub-continent. By the end of 14th century Islam had penetrated in all parts of India making its indelible impact on the cultural, social and religious conditions of India.

Before the advent of Islam in India the people were divided in several social fractions because of caste system. An intense and perpetual strife was going on between all social groups of society. The people were greatly perturbed and worried over the unstable social conditions. The prevailing conditions were ripe for the introduction of a new religious faith and system which was to negate the existing philosophies of life based on inhuman trends and customs. When Islam was introduced to the people of the sub-continent, it attracted many followers because of its simple and easily understandable principles. Islam challenged the Hindu society with its strong traditions of social and religious democracy. It presented a striking comparison between Islamic and Hindu societies where the spiritual and intellectual superiority was wrested by the privileged classes. Consequently, with the lapse of time reformers like Ramananda, Guru Nanak and Ghaitanya emerged in the Hindu society, who being impressed by the simple and glorious principles of Islam openly denounced the rigid caste system of India. They emphasised on the doings of the individual rather than the superiority or inferiority of the birth.

Islam, therefore, became a blessing for the lower classes of India. The old languages Sanskrit and Prakrit were influenced by Arabic, Persian and Turkish. By the interaction of these languages new language like Urdu and Hindi developed. Islam and Hinduism basically differ in their attitude towards life. Islam strongly believes in the concept of Tauheed (Oneness of God) and insists on the equality of mankind before law. It does not see any distinction among the people on score of such inhuman principles as caste, creed and social position. Hinduism, on the other hand, believes in the multiplicity of gods and is based on the unethical caste-system which had divided society into privileged and under-privileged classes. Islam also left its impact on the religious sphere of India and it



immediately influenced the basic tenets of Hinduism.

Hinduism, despite its best efforts, could not stop the rapid expansion of Muslim Nationalism in India. Consequently a number of Hindu Nationalist movements emerged in order to halt the spread of Islam. Islam possessed a magnetic force to attract a large number of converts because of its glorious principles of equality, brotherhood and social respect for every one. The Muslim sufis and mystics presented a liberal view of Islam by the personal examples of piety and humanitarian approach. As a result of their efforts, some Hindu reformers gave a serious pondering on eliminating unethical social principles of Hinduism in order to make it more tolerable and acceptable faith for the masses. In this 'way they believed that the popularity of Islam could be checked further expansion.

**Bhagti movement** is noticeable in this regard. Bhagti is a hindi word and in its literal sense means **Love** and **Brotherhood**. A systemic movement was 'launched in the 14th century known as "Bhagti Movement". This movement, apparently was meant to eradicate the evils of Hinduism in order to make it more acceptable for the people. Bhagt Kabir, Ramananda, Ramanaja, Baba Guru Nanak and Dabu were its main and important leaders. These leaders of Bhagti -Movement believed that there were some common features between Islam and Hinduism. They considered that Bhagti (Love, brotherhood) was the greatest religion. They rejected the caste system, negated the Idol worship and stressed upon brotherhood, tolerance, love and respect among mankind. To them there was no difference between **Ram** and **Rahim**, **Quran**, **Pran** and **Kaashi** and **Kaabah**. The Bhagti Movement was initiated mainly to check the popularity of Islam in the sub-continent but it failed to achieve its objects of the distortion of Islam.

### **DIN-I-ILALI'S HARMFUL EFFECTS**

Akbar occupied the throne of Delhi in 1566- From the beginning of his rule he desired to win the collaboration of the Rajput chiefs. For this purpose, first of all, he married a number of Hindu and Rajput women. He elevated the Hindus and Rajput on high government assignments. The Hindu wives of Akbar mostly prevailed upon him and to please them Akbar gave enormous liberty to his Hindu subjects. The Hindus had also gained ascendancy in Akbar's court and they openly indulged in Government's affairs because of the important position they held in the royal courts. The Hindus

courtiers of Akbar prompted him to introduce a new religious faith by combining the salient feature of Hinduism and Islam so that a homogeneous fusion of Akbar's Hindu and Muslim subjects could be achieved. Akbar was greatly impressed by the suggestion and promulgated his new religion **Din-i-Ilahi** or **Divine Faith** in 1582. He convinced a general council of high officials and his important courtiers to discuss the religious antagonism and strife in his subject. He then declared that all religious would be united in such a way that the advantage of all the religions would be gained by all and that the evils of any faith would be disregarded. In this way, Akbar said, "Honour would be rendered to God, peace would be given to the peoples and security to the empire". The promulgation of Din-i-Ilahi was an ill-fated attempt of Akbar to combine the salient features of Islam with Hinduism. Its main purpose was the distortion of Islam.

The gist of Din-i-Ilahi was the introduction of un-Islamic trends. Akbar sanctioned a number of un-Islamic practices which included the worship of sun, fire and artificial lights. Jizya and pilgrimage tax of 6% per head were abolished. Din-i-Ilahi elevated Akbar and declared him God's shadow on earth. It was required of all by this creed to bow before the emperor in adoration. Cow slaughter was prohibited and Azan, call for prayers, was forbidden. He encouraged the people who adopted un-Islamic practices and readily accepted them in the fold of his disciples. The mosques were to be used as warehouse. Akbar ordered that no child will be named as Muhammad in future. He also proclaimed that any opposition on the part of his subjects to an order passed by the His Majesty shall involve damnation in the world to come. However it is clear and proven fact that Akbar wanted to be the spiritual guide of all his subjects. He promulgated the policy of 'Sulah-i-Kul (Peace with all)' and bestowed honours on the leaders with visible leanings towards Hinduism. He patronised Hindu art and literature. The immediate result of the promulgation of Din-i-Ilahi was the loss of Muslim political hegemony in the Indian society. The Hindus were elevated to the equal status and their social position was greatly enhanced.

When Sheikh Ahmad began his reform movement. Muslim society was ridden with un-Islamic practices and trends. Under the Hindu influence, a firm and widespread belief in Karamat (Miracles of the saint) had developed in the society which greatly misguided the innocent people. In sufism many means of developing magical and supernatural powers, alien to Islam, had been



developed. The mystics and sufis of those days openly denied the authenticity of Shariat by declaring Shariat (the law of Islam) as superficial and external. They even proudly manifested their indifference towards the Sunnah or Examples of the Prophet (P.B.U.H.). The ulama and theologians ceased to refer to the Quran and Hadith in their commentaries and considered jurisprudence as the only religious knowledge. By these trends the religious spirit excessively diminished and gave rise to the juristic view of Islam.

### **IMAM-E-RABBANI HAZRAT MUJADID ALF SANIE'S EFFORTS TO PURGE MUSLIM SOCIETY OF ATHEIST VALUES**

The task of reforming Islam and Muslim society on a spiritual and cultural pattern was really a stupendous one which required sustained efforts. Sheikh Ahmad undertook the job of purifying the Muslim society of un-Islamic tendencies by sending a number of his disciples in all directions to preach the true Islam. He asked them to emphasis on Ittibat-i-Sunnah (examples of the Holy Prophet-peace be upon him), and the commandments of Shaira in their sermons and preachings. The work was vigourously pursued in India and the other neighbouring Muslim countries. In his letters he explained the religious doctrines and put great stress on the Ittibat-i-Sunnah.

Sheikh Ahmad was greatly opposed to the atheism and openly denounced un-Islamic society. He worked very hard to restore the original teachings of Islam and emphasised on the concept of Tauheed. He exposed the fallacy of Din-i-Illahi and came out with full vigour to curb the influence of this stannic creed. He urged the Muslims to order their lives according to the principles of Islam. He declared that mysticism without shariat was misleading and denounced those ulama who had questioned the authority of Shariat.

Sheikh Ahmad stressed on the Muslims to revert to the purer Islam by giving up heretical customs and practices. He laboured diligently to settle the differences between the scholars and the mystics. He initiated the leading nobels near the emperor into his discipleship and through them exerted an influence to bring about a change in the life of the court. He was able to enlist Abdur Rahim Khan-e-Khana, Khan-i-Azam Mirza Aziz and Mufti Sardar Jehan, the most influential personalities of Akbars era into his discipleship. He also persuaded the great men of Jehangir's period to taken an oath of Allegiance at Sheikh Ahmed's hands. In the time of Jehangir Sheikh Ahmed was successful to a greater extent to extract a solemn undertaking from the Muslims that they would not obey any orders repugnant of Islam.

Sheikh Ahmad persuaded the Muslims to adopt simple habits in life in light of Islam and Sunnah. He revealed the importance of Namaz on the Muslims

and asked them to ristically adhere to Namaz. He also explained the utility of fasting and declared that Fasting protects the mankind from many sins. His efforts contributed a great deal towards the popularity of Islam in the sub-continent.

### **IMAM RABBAN'S LETTERS**

Sheikh Ahmad adopted an effective method of persuasion by writing letters to the leading nobles of the royal court. He began addressing letters written in a language, which would move mountains, to leading nobles of the state, bemoaning the sad state in which Islam had fallen in India, and reminding them of their duty. His letters are known as Muktabat-e-Imam Rabbani and were addressed to, besides other leading nobles, Sheikh Farid, Khan-i-Azam, Sadr-i-Jehan and Abdur Rahim Khan-e-Khana.

### **IMPRISONMENTS & HIS PERSEVERANCE**

Sheikh Ahmad also dealt with matters other than religious revival in his letters. This policy drew him into serious difficulties. AsafJah, the Prime Minister of Jehangir's court alerted Jahangir of the mounting popularity of Sheikh Ahmad's anti-Hindu views were creating unrest in the country. Jehangir summoned Sheikh Ahmad to his court and asked him to explain his statements.

Sheikh Ahmad appeared in the royal court in a highly dignified manner and explained his statements in the courageous style. Someone pointed out to Jehangir that Sheikh had not performed the act of 'Prostration'. When he was asked to perform the Sajdah he refused by saying that Sajdah was only due to the almighty God. Jehangir, infuriated over his blunt reply. Ordered the Sheikh to be imprisoned in the Fort of Gawaliar.

Sheikh Ahmad did not shirk his preaching of Islam during his imprisonment. After two years, Jehangir feelings repentful, released him from the fory and venerated him with a dress of honour and 1000 rupees for his expenses. He was given the option of going back to Sirhind or remain in the royal court. Sheikh Ahmad preferred to stay in the royal court which provided him an-opportunity to preach his views in the royal court.

### **THE FOUNDER OF TWO-NATION THEORY**

In order to popularize Islam a number of Muslims reformers and revivers adopted a liberal point of view in their preaching so that a large number of people could be attracted toward Islam. They, however, were successful to a great extent, but at the same time this liberal approach gave rise to the concept of joint nationalism. This trend proved injurious to the separate and distinct national image of the Muslims.

Sheikh Ahmad viewed this trend of the society with concern and reached



at the conclusion that if the Muslims were not alerted against this attitude they' will be doomed for ever as a nation. To put an end to this growing trend of joint nationalism, Sheikh Ahmad openly negated the philosophy of "Wahdat-ul-Wajud". He laboured to keep alive the national and religious identity of the Muslims.

Sheikh Ahmad was a staunch advocate of the separateness of the Muslims Nationalism. He laid great emphasis on the separate identity of the Muslims and adopted a very stern attitude against the Hindus.

Sheikh Ahmad firmly believed in Two-Nation Theory. He was in favour of maintaining the different Hindus and Muslims. He wanted Jizya to be re-imposed on Hindus and demanded the destruction of Hindu temples.

#### **WAHDAT-UL-WAJUD AND WAHDAT-UL-SHAHUD**

The philosophy of Wahdat-ul-Wajud was presented by some sufis of Akbar's time. They believed that the entire Universe is the symbol of Almighty God and a source of revelation of God's sovereignty. The advocates of Wahdat-ul-Wajud believed that there was no living difference between the man and his Creator God and both individual and God are not separated from each other. They also believed that every particle of the Universe represented the presence of God, and therefore, the worship of God's creation amounted to the worship of God.

Sheikh Ahmad openly negated philosophy and declared it as ultra vires to the principles of Islam. He presented his philosophy of "Wahdat-ul-Shahud" which meant that the Creature and creatures were two different and separate entities.

#### **THE INFLUENCES OF SHEIKH AHMAD'S STRUGGLES**

The efforts of Sheikh Ahmad to purify the religious and practical life of the Muslims left an indelible impact on the history of Muslim India. Allama Iqbal, poet, philosopher of the East, has paid rich tributes to Sheikh Ahmad in one Iqbal's poems for refusing to perform the act of prostration before the emperor. Allama Iqbal considers him as the spiritual guardian of the Muslims of India. His movement for the cause of Islam gave a new life to the Muslims and is regarded as the call back to Muhammad, which left far-reaching impact in religious and practical fields.

Sheikh Ahmad, till the last breath of his life continued with the propagation of Islam. He drew a distinction between Islam and atheism. He considerably prevailed upon Jehangir to alter his religious view and abandon his- father's religious policies. Jehangir, under the influence of Mujadid's preaching, ordered Khutaba (holy sermon) to be recited and cow slaughter to be carried out as required by Islamic principles. Jehangir also agreed to the construction of a big mosque on the advice of Mujadid.

Hazrat Mujadid Alf Sani was the most powerful religious personality in the history of India. He was a widely read scholar and a magnetic orator. He got an opportunity in a liberal atmosphere in Jehangir's reign to use his powerful pen to denounce Akbar's religious innovations.

Mujadid Alf Sani was the individual in the history of India who opposed Akbar and thereby invited his wrath. He is considered as the pioneer of Muslim self-assertion by denouncing un-Islamic practices; After living for three years with the emperor Jehangir, Hazrat Mujadid sought permission to leave for Sirhind. He passed away on December 10, 1024 A.D. And was buried in Sirhind.

## *About Studies*

*By Abuzer Farooqi (M.A. English I)*

**S**tudies are a source of delight and recreation in one's leisure time. One can get material to garnish one's conversation with it. Studies also help to develop one's ability to judge and handle one's affair with ease and success. Studies help a man to overcome the deficiencies that he has by nature and practical experience help to add value to studies. Together they perfect a man's personality. Reading fills the mind with new ideas and thoughts and develops the whole personality of a man. Conversation makes a man alert and quick-witted, never at a loss for words. Through studies a man become systematic and precise in his talking and thinking.

Studies influence a man's character and mould his personality. Different kinds of books have different effects on the readers. History makes a man wise. Poetry develops man's imagination. Mathematics makes a man's mind keen and subtle. Logic develops a man's ability to debate and argue. Natural philosophy enables a man to go deep into a subject and moral philosophy fosters a serious attitude in a man.

Studies cure mental defects just as the appropriate physical exercises cure defects of the body. Bowling is good for kidneys; shooting is good for the lungs and walking is good for the digestion. Similarly the study of mathematics is good for wandering minds. If a man suffers from a confusion of thought he should take up the study of scholastic philosophy. A man who is unable to recall references and illustrations to clarify and clinch his arguments, should read law cases, where examples are used at every step. Thus every mental defect has a suitable remedy in studies.

There are some abuses of studies. It is a sign of laziness to spend too much time on studies. To use too much of what one studies in one's conversation (to decorate one's speech) is a sign of pedantry or vain display of learning. Let one's judgement depend entirely on the rules learnt from a book shows the eccentricity of a scholar.



# FORTY SAYINGS (PEARLS OF WISDOM) OF IMAM-E-RABBANI SHEIKH AHMAD SARHINDI MUJADID ALF SANI (R.E.)

**I**mam-e-Rabbani Hazrat Mujadid Alf Sani. (Rahma Tullah Elhe) said:

- ✽ Superior advice is that you should follow, the path of Hazrat Muhammad (Peace be upon Him).
- ✽ Hazrat Muhammad (P.B.U.H.) Says: My descendants (Family members, followers) are like the ship of Hazrat Nooh (A.S.) he who boards, on it, is safe and he who stay's behind, is devastated (destroyed).
- ✽ Do not give (show) extraordinary love to your family-members that they may become restraint (hurdle) in your essential work (duties).
- ✽ Sale and purchase (Business activities) can't forbid the true scholars of Allah (True Muslims) from the praise to Allah (His remembrance).
- ✽ Don't seek miracle from the friends (disciples) of Allah as their existence is greater miracle.
- ✽ Set your beliefs according to the salvated & recognised class, Ahle-Sunnat Wal Jimat (true, followers of the Holy Prophet's Path).
- ✽ Stay away from such group, which becomes the cause of dispute (disruption).
- ✽ It is a complete faith to eliminate the necessity, which links you with infidels (nonbelievers).
- ✽ Poverty becomes the cause of insult (disintegration) for both worlds.
- ✽ Virtue is better at every cost but it is superior with your neighbours.
- ✽ Do work for the Hereafter today and postpone the work of this world till tomorrow.
- ✽ Expression of humbleness is prayer (Charity, Virtuous deed).
- ✽ The sight of friends (Scholars) of Allah is medicine, their saying is recovery and their company is eternal light (Endless Bliss).
- ✽ Naqashbandi is he who keeps his tongue busy in the praise to Allah (Remembrance of Allah).
- ✽ Disobedience of elders becomes the cause of difficulties.
- ✽ Travel of Hajj without capacity is wastage of time.
- ✽ Love with children is symptom of blessing of Allah, which He bestows upon His benevolent creature.
- ✽ You should beg pardon for rights to your brother otherwise in the Hereafter, you'll have to give him your virtues.
- ✽ You should offer the prayers of five times with rules and regulations and without laziness and slackness.

- ✽ The spiritual guardian (Teacher) is he who does not take interest in the wealth of his followers (Disciple).
- ✽ The treasure of all blessings is the obedience to the path of Muhammad (P.B.U.H.) and the root of all disputes is opposition to Shariat (Islam).
- ✽ Man is the most dependent of all the creatures.
- ✽ Sorry for such faith (belief) in which abusing is prayer (worship, charity).
- ✽ He who is given politeness is blessed with the both worlds, the physical world and the world Hereafter.
- ✽ Fear is more needful in youth and hope in old age.
- ✽ There are very fewer scholars who show no love for material world.
- ✽ Accidents (Mishaps) are like bitter medicine of this world.
- ✽ To love with the enemies of God is enmity with God.
- ✽ To be proud of God's favours and to indulge in sin (Commit sin) at the hope of forgiveness is the deceit of devil (Satan).
- ✽ Worships and struggles against the path of Allah are nothing but loss.
- ✽ World is dirt (Shit) which is covered with gold.
- ✽ Demand for rest in this world is foolishness.
- ✽ Path of Allah is the guarantee of success and prosperity in this world and Hereafter.
- ✽ Necessary demands are not amongst the worldly demands.
- ✽ Path (Principles) of Naqashbandia. is very easy and leads to God hurriedly.
- ✽ Outer appearance is actually sample of inner self.
- ✽ Greed for worldly gains and its temptation is an ugly stain (Blot) on the beautiful faces of scholars (The learned).
- ✽ The love of God's men and their company is necessary.
- ✽ The Spiritual Guardians (Mystics) are the physicians (Doctors) of Hearts. Seek for their company to get your hearts and minds corrected.
- ✽ It is obligatory duty of every follower of Islam to follow the path of Islam without fail. First follow then lead.
- ✽ It is my knowledge to know nothing. It is my goal to find no goal. It is my honour to be worthless before Allah.



# ABU-UL-BIYAN HAZRAT MAULANA MUHAMMAD SAEED AHMED MUJADDADI AS A GREAT MUJAHID OF ISLAM

وجاهدو في سبيله لعلكم تفلحون (المائدة ٣٥)

**Translation:** "And you must strive in way of Allah so that you may succeed."

In these Holy verses, success has been conditioned with Jihad as it is impossible without it.

Jihad means Holy war, crusade, or reverend struggle. Islamic concept of Jihad is totally different from unIslamic western concept of war. War means to widen regional areas, and to control the natural, financial, individuals and other resources of the weak party, forcefully to spread the terror of one's weapons of war and to govern over as many people as possible. Whereas Jihad is purely a term for betterment, revolution, reformation and thought, in which there is no place for horrors of war, bloodshed, inner desires of acquisition others sources. Whereas Jihad is a holy duty to help the oppressed, to revive the truth, to destroy the means of slavery, poverty, ignorance and injustice. Publication of Islam all over the world is not possible with only use of sword but it depends upon strong characters and pure Jihad. That is why the land of India is not without non-Muslims where Muslims had been ruling over for hundreds of years. Actually Islam favours tolerance, human welfare, and peace. So it is baseless to blame its followers for general massacre anywhere else in the world. If we consider different types of Jihad, many misbelieves and objections against Jihad will automatically prove to be baseless. According to the Quran and Sunnah, Jihad's different types i-e Jihad by good and virtuous deeds, by speech, by pen, by money and by sword and its objectives will confute all defections. More over, Jihad-Bil-Saif (to control one's inner self) has its own distinguished place for Aulia Allah (friends of Allah). It is like a separate institution of Islam. Jihad Bil-Saif (to fight the with sword) is allowed in cases like safety of the Muslims as well as of religion; for help of oppressed people, for demolishing massacre, to fight against fraudulent (treacherous) enemy and to safeguard one's rights. If we want to see the example of one's life spent in Jihad, we will have to go through the life sketch of a towering personality of this age. The very name is Muhammad Saeed Ahmad Mujaddadi, his Nishat (affinity-betrothal) is Naqshbandi; Mujaddadi, Chishti Qadri and Shazli; his sur-name is Abu-ul-Biyan. Fortunately, the writer had been with him like a companion through thick and thin since 1978 till his death. The reflection of Islamic Jihad, which he had seen in his life, is being shared here with the respected readers. So that every sensitive Muslim may get guidance.

## HAZRAT ABU-UL-BIYAN & DIFFERENT TYPES OF JIHAD

*Jihad-e-Akbar (Jihad Bin Nafs)*

The concept of Jihad covers whole

life of a Muslim. First of all one has to mould his personal and sexual desires and sensual according to the teachings of Quran. Once the Holy Prophet Muhammad (peace be upon him) said to his followers congratulations that they had returned from little Jihad towards a greater Jihad because greater Jihad is to fight against one's sensual and sexual desires". Actually, when (his followers) Sihaba-e-Kiram were returning from the battle field, there was a call for prayer in the Mosque, but the Mujahidins were tired on account of duties of war, the hunger of food, the desire to meet wives and children, and to return home was strong need as well. Despite all these, they preferred the desire of Allah and His Prophet and turned towards the house of Allah.

يا ايها الذين امنوا لا تقدموا بين يدي الله ورسوله (الحجرات. ١)

"O faithful people, do not step forward from Allah and his prophet".

Hazrat Abu-ul Biyan was a great Mujahid of Jihad-Bib-Nafs apparently, as well as internally. I did never see ignoring or missing him prayer any ever through out of his life since companionship of 24 years with him Even he offered all his prayers in days of acute sickness. He remained patient and endured at every disease and pain. Acute Pains and severe attacks could not stop him from offering his regular rosaries and meditation.

نہنگ و اژدھا و شیر نر مارا تو کیا مارا  
بڑے موزی کو مارا نفس امارہ کو گر مارا

(To control on sensual desires is greater than annihilating big monsters.) He always continued different Wazaif as and award (regular reading of different verses), Azkar Masnoona, (repeating Allah's praise again and again) leading to Zikar and Muraqba till his last breath. As being a spiritual leader of fifty thousand disciples, he fully guided them in all particular conditions of Lataif-e-Ashra (Alem e Amr-o-Khalq) (Ten Hidden Forces). Those who were unable to be present physically on account of different reasons, were guided by him through dreams and Zikar and meditations. Interestingly this process is the true believer, continued ever after his death.

من عمل صالحا من ذكر او انثى وهو مؤمن فلنجينه حياة طيبة

"He who will show virtual manners whether from men or women and he is Momin, we shall give him pure life". I cannot forget one incident, when once I was with him while travelling from Gujranwala to Chora Sharif. Hazrat Sahib-Zada Khalid Hasan Naqvi Alo Maharvi and Hazrat Sahib Zada Iftikhar-ul Hasan Shah Shaib were also with us. It was time of my student life when I was attending a course of Interpretership of English language from NIML, Islamabad. We were staying in a hotel in Rawalpindi for a night. We all went to sleep nearly about dawn but when I got up there were a few minutes to sunrise and Hazrat was busy in his Wazaif. (Daily routine of Zikar). Jealousy anger,



greed, leachery and pride are the most dangerous diseases of heart, which one has to be cured of in path of Faks and Dervashi. Hazrat had made his heart purified from all these diseases and had made his soul the satisfied soul. Every one who knew him could witness it.

يا ايها النفس المطمئنة الرجعي الى ربك راضيه  
مرضيه فادخلي في عبادي وادخلي جنتي

*"O satisfied soul return to your Lord, you are pleased with Him and He is pleased with you so you may include in My men and you may enter in My Paradise"*

## **JIHAD WITH KNOWLEDGE**

Scholars express this truth that knowledge is more effective than sword. Ignorance is the base of every evil and mischief. He who has knowledge must try to brighten the dark hearts. This can be done with speech as well as with written material. This is called Strife With Knowledge. Almighty Allah has said.

كنتم خير امت اخرجت للناس تامرون بالمعروف وتنهون عن المنكر و تو منون بالله  
*"You are the best Ummah who is sent for people so you ask for virtues and forbids to bad deeds you believe in Allah"*. Holy Prophet says (الحديث)

*"Indeed I have been sent as a teacher"*. My (worthy teacher) Shaikh-e-Mukarram was a bright example of teaching of the Quran and Sunnah in this field of Jihad. Scholars of his age honoured him and called him by the sur-name of Abu-ul-Biyan and men of letters would pay great tribute to his knowledge and wisdom in written material. His excellency has devoted himself for the sake of expressing difficult topics like approach towards Allah, love for Holy prophet Muhammad (peace be upon him) honour of Sihabah (Companions of Prophet) (May God be pleased with them) and honour of Ahl-e- Beat-e-Rasoll (Family of P.B.U.H.) honour of Auliya Kiram and dignity for common herds' improvement. He had been performing this duty since his student life to his last breath like a sincere preacher, and devotee towards right path and he was highly passionate man of letters and words. The great book of Al- Bayyinat Sharhe- Maktubat, not only a book of knowledge and wisdom but an Encyclopaedia of knowledge of Ihsan and mysticism. Moreover he was a permanent writer and chief editor of Monthly Dawate-Tanzeem-ul-Islam and there are also a lot of articles and speeches of his life. Thousand of audio and video cassettes are saved here in record of Maktabae-Tanzeem-ul-Islam which are a testimony of his art of speech, preach laconic oratory. Moreover, he taught his disciples, the eternal book of knowledge and wisdom, "Kashaf-ul-Mahjoob by Ali Bin Usman Hajvery named Data Gunj Bakhsh (May Allah be

pleased with him ) slowly and gradually for complete nine years. Besides this, he taught two hundred and ninety two letters from Maktoobat-sharif in weekly series, which have been recorded properly. He moulded thousands of unaware people to the Quran and Sunnah and made them true lovers of the Holy prophet Muhammad (peace be upon him). The long list of his 50,000 disciples consists of many doctors, professor, scholars, writers, lawyers, noblemen, the rich, poor, the students, the teachers and preachers who are Sadqa-e-Jariya for him (ever growing reward) be given to one till the day of judgement. Holy Prophet says "the man who guides one person towards the path of Allah is a successful and lucky person". My excellency accepted nearly 50,000 people in the circle of 'Bait' (Holy Contract) directly, and guided millions of people indirectly, towards the eternal teachings of Islam.

The torch of Islam which he has lightened shall always convert the darkness of ignorance, treachery, and infidelity into the light of Islam and faith.

جنان عشق نمازاں پڑھیاں او کدی نیوں مردے  
ولیاں دے درباراں اتے دیکھ لے دیوے بلدے

(Those who fulfil the demand of eternal love do not die and the lamps of true guidance on His friends' tombs are testimony to this fact.) In reference to jihad of knowledge .His excellency has set up forty three girls religious schools and seventeen boys' religious Quranic School where more then seven thousand students are getting education of Islam, Quran, Hadith, Fiqeh, Qirat-e-Quran and variety of courses of Dars-e-Nizami and mythology. Besides this education from Nursery to Master- degree is also imparted in some institutes. Moreover, seventeen boys madrisas have been running under his administration, even today. Similarly, thousands of preachers and teachers and his successors have been carrying on his great mission sincerely.

ان الله لا يضيع اجرا المحسنين

*"No doubt Allah does not let the reward of a benefactor be wasted"*

## **JIHAD WITH WEALTH**

Allah says:

وجاهده باموالكم وانفسكم فى سبيل الله ذلكم خير لكم ان كنتم تعلمون

*"And make struggle in the way of Allah with your money and bodies, it is better for you if you know it."* Jihad with wealth has a special place among the teachings of Islam. Bait-ul-Maal is called the treasure of Islamic state. Other types of Jihads get useless without money Jihad. Even Allah has ordered to spend money in way of Zakat . In way of Allah , the struggle of the Holy prophet (peace be upon him) throughout his life in context to Jihad



through money as well as great works of his companion (May Allah be pleased with them) are example for every Muslim to follow on. My respectable teacher was a living example of model of Holy Prophet (peace be upon him). How could he lag behind by his great auspicious need. His generosity, charity, spending money in the way of Allah, and his affection for the poor revived the example of generosity of Sihaba-e-Kiram (Companions of Prophet) and great (mystics). I had never seen in my 24 years' companionship with him, any beggar going empty handed whether apparently or internally from his door-step. He used to serve scholars to lay man, needy students, and deserving people. He was at the top of the list of donors for construction of Madaris and Mosques. For any campaign of knowledge and learning, he not only spent in way of Allah but also persuaded other prosperous persons to spend money as well as managed in a well-formed manner a lot of religious and welfare institutes. Allah has rewarded him with great victories in return to his sincerity and purity. Some people thought that Allama Mujaddadi had a big bank balance and great financial resources; as he used to go for 'Haj' or 'Umerah' every year, as he used to wear neat and graceful dress, served his guests in the best way, served the scholars and supervised many Mosques and Madrisas. But those who were close to him know it well that His excellency was above love of money and materials. His personal account was no more than some books or gifts from his lovers. He collected no money but he had only clothes, beads, turbans, and the Holy Quran.

Although Allah has opened all the doors of His grace for him and he never had to face any financial problem but interestingly a leader of 50,000 devotees did not even construct his own house of even one Marla. Though he could have constructed a splendorous palace easily but he preferred the life Hereafter to wordly luxuries. Inshort, his Faqr (simplicity) was not by force but by his own sweet choice.

الفقر فخری (الحديث)

"My simple life is my pride." (Hadith)

میرا نہ طریق امیری نہیں فقیری پیدا کر

### JIHAD BY SWORD

ان الله يحب الذين يقاتلون في سبيله صفا كما نهى بنیان مرسوم

"No doubt Allah loves those who fight in His path; united like a concrete wall."

According to the Quran and Sunnah, Jihad with sword is an important chapter

of religion. The Quran and Hadith persuade us at various occasions to Jihad. The dignity and splendour of a Mujahid, the status of martyr, the respect of a bold 'Ghazi' (successful participant in Jihad) is crystal-clear.

ولا تقولوا لمن يقتل في سبيل الله اموات بل احياء ولكن لا تشعرون

"Those who are killed in the path of Allah, don't call them dead, but they are alive, though you don't understand." (know not)

شہید کی جو موت ہے وہ قوم کی حیات ہے  
شہید کا لہو جو ہے وہ قوم کی زکوٰۃ ہے

(Life of a nation is hidden in death of a martyr and the blood of the martyr is like a charity from nation)

It is very difficult for scholars to practise sword strife these days. But my teacher and leader accumulated all the scholars and masses of Sunni School of thought from all over the country as well as from abroad at one platform. He addressed hundred of meetings and Jihad conferences throughout the country as well as outside the country inspite of illness and other commitments. He revived the revolutionary spirit and set up different camps and centres for military training. He collected funds and practically showed true alliance with the Kashmiri-Mujahidins. He helped them financially and morally. During Jihad he was arrested from the place of "Kho-e-Ratta", then he was released after some time. So, he practically showed the example of a Mujahid-prisoner

نکل کر خانقاہوں سے ادا کر رسم شیری

So, when historians will write about the history of Jihad-e-Kashmir, they will include my teacher's name at the top of the list.

Inshort, Mujahid-e-Islam, Abu-ul-Biyan Hazrat Mualana Muhammad Saeed Ahmed Mujaddadi (May Allah be pleased with him) is an example for every sensitive true Muslim. Coming generation will certainly be proud for those who accompanied with few step and will be proud of those who ever enjoyed his permanent holy and sweet company.

یک بہتر از زمانہ صحبت با اولیاء  
ریا طاعت بے ریا

صحبت مجلس پیر میرے دی بہتر نفل نمازوں  
ہر ہر سخن شریف او نہاں دا محرم کر دا رازوں

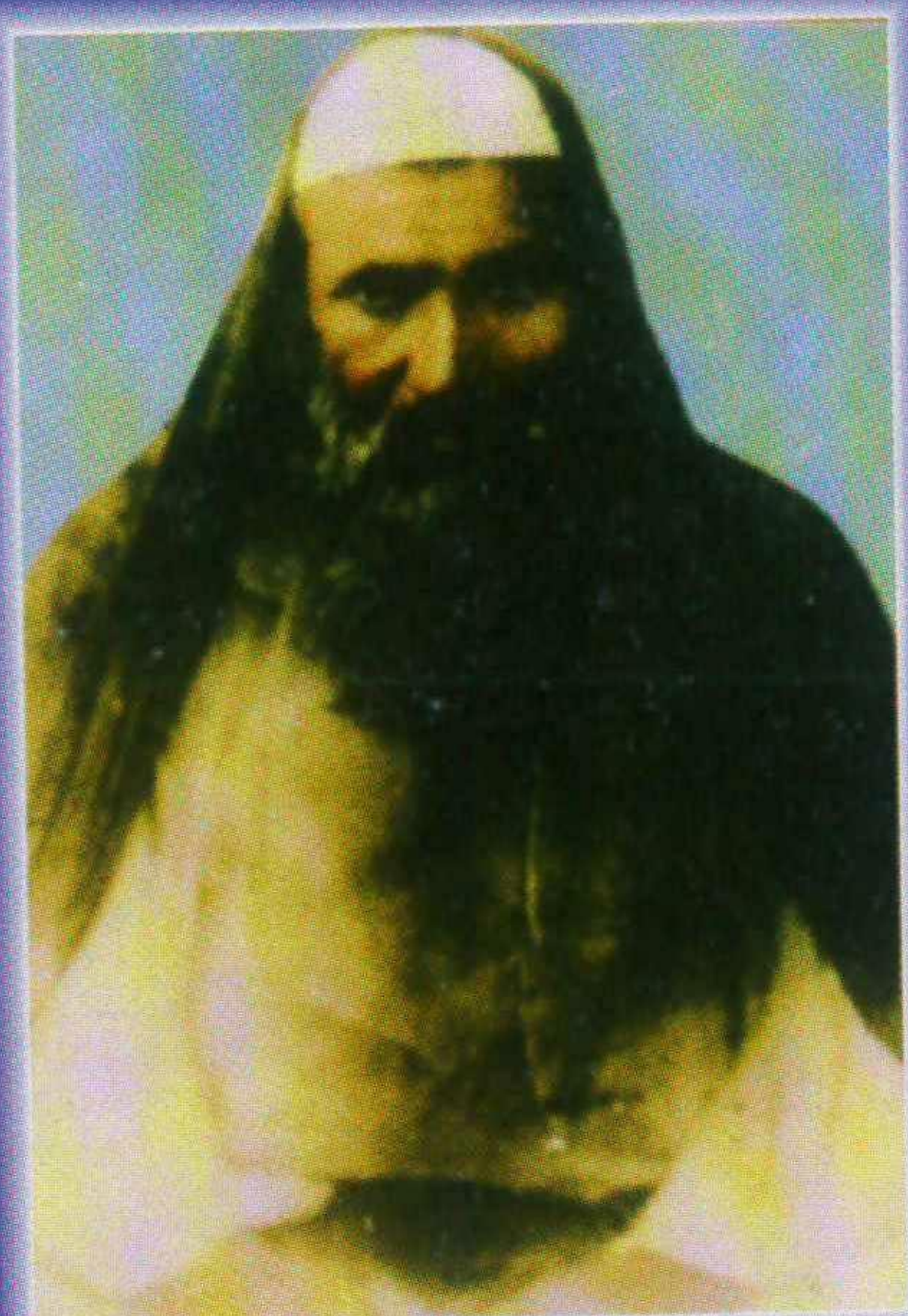
BY

Prof. Muhammad Azeem Farooqi Mujaddadi &  
Mrs. Tabinda Iftikhar

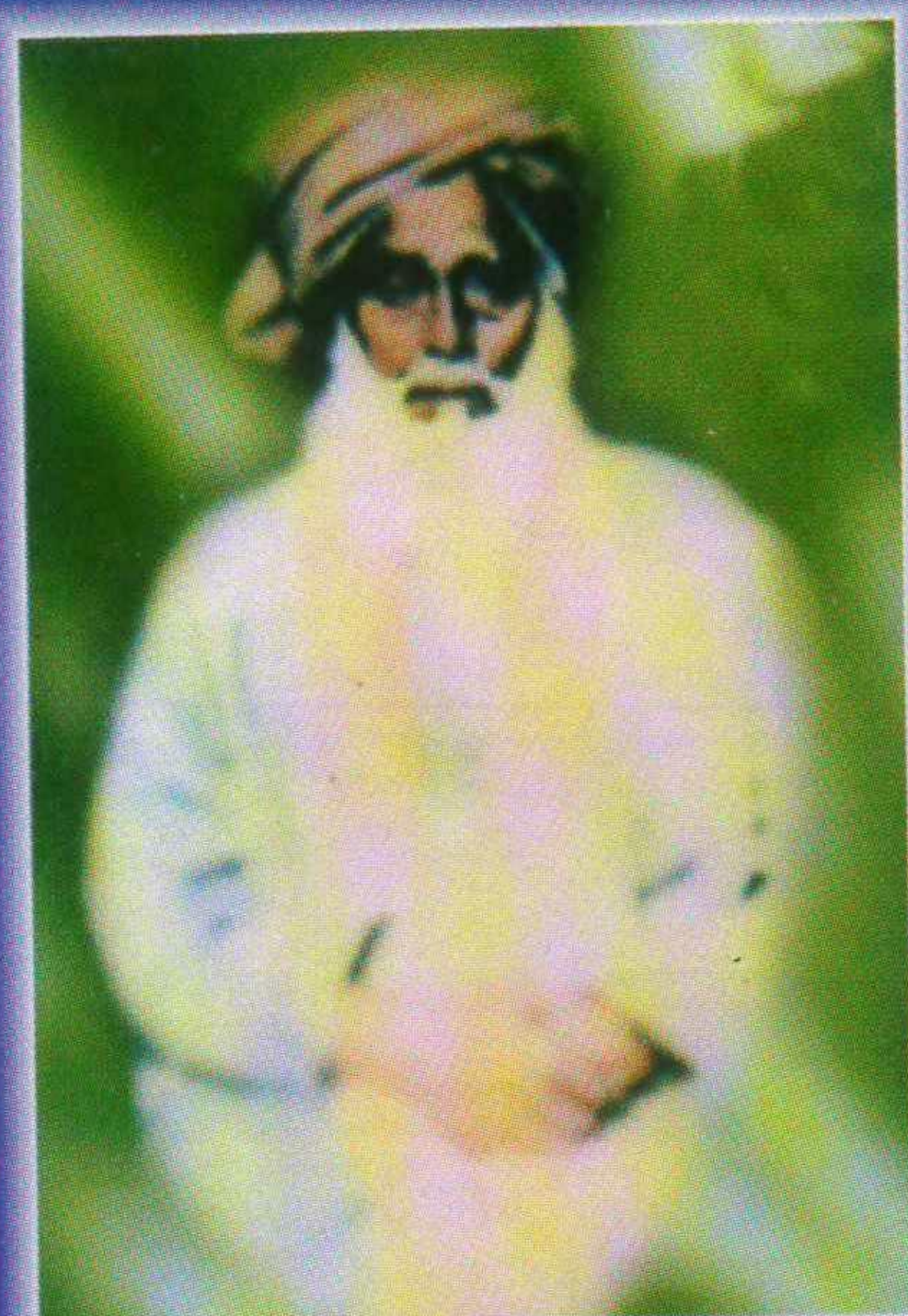


# PICTURE GALLERY

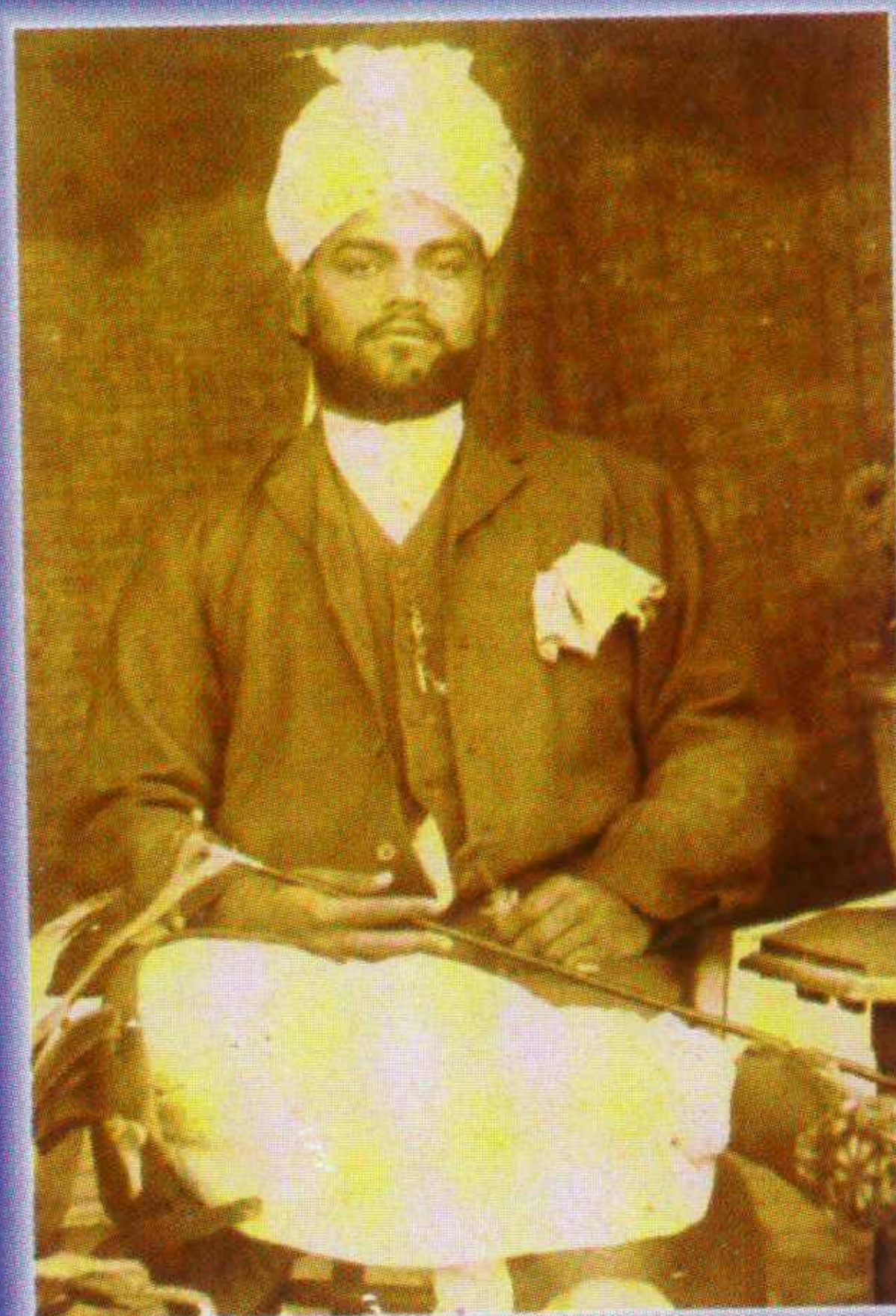
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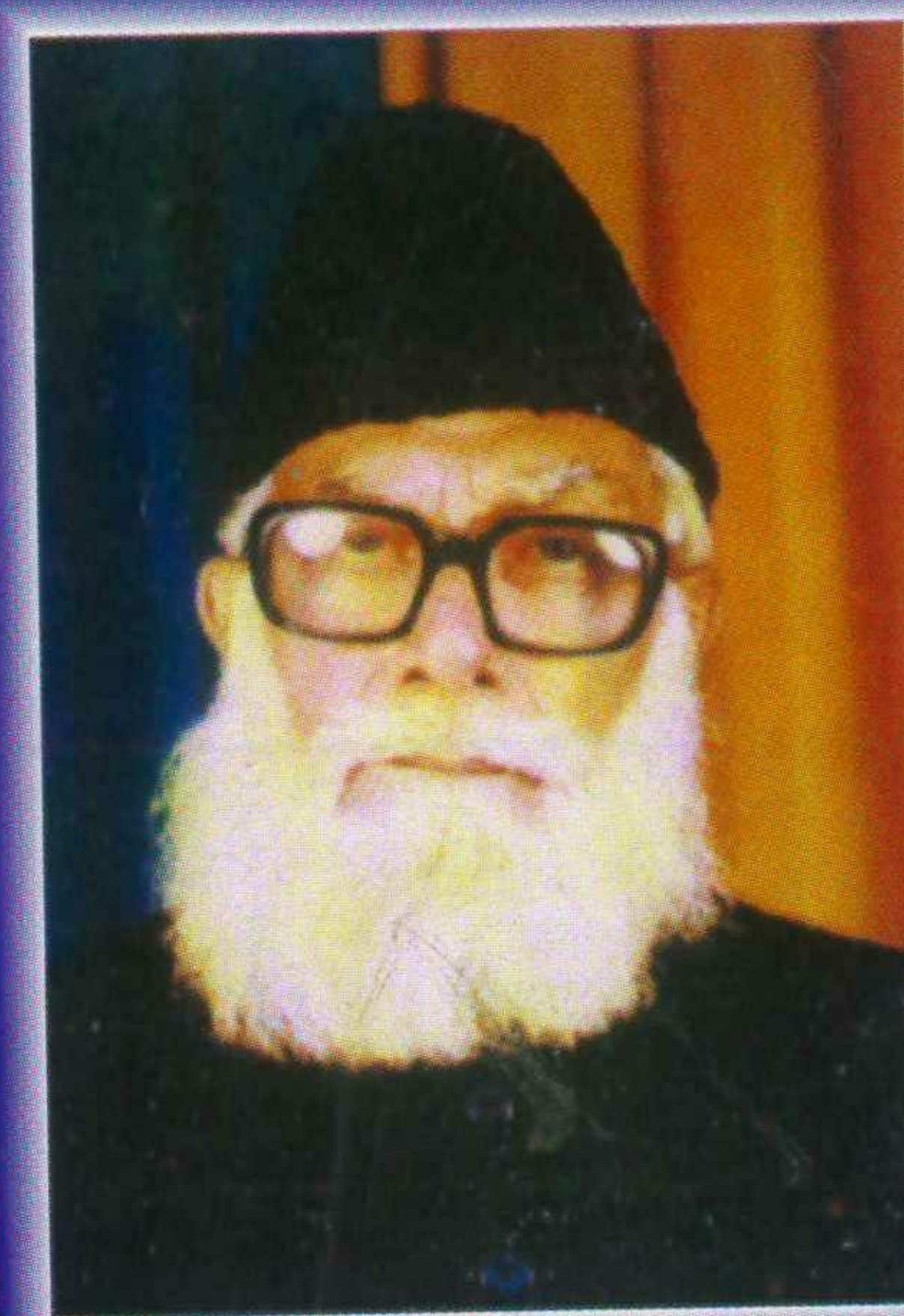
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Faqeer Muhammad Chorahi**



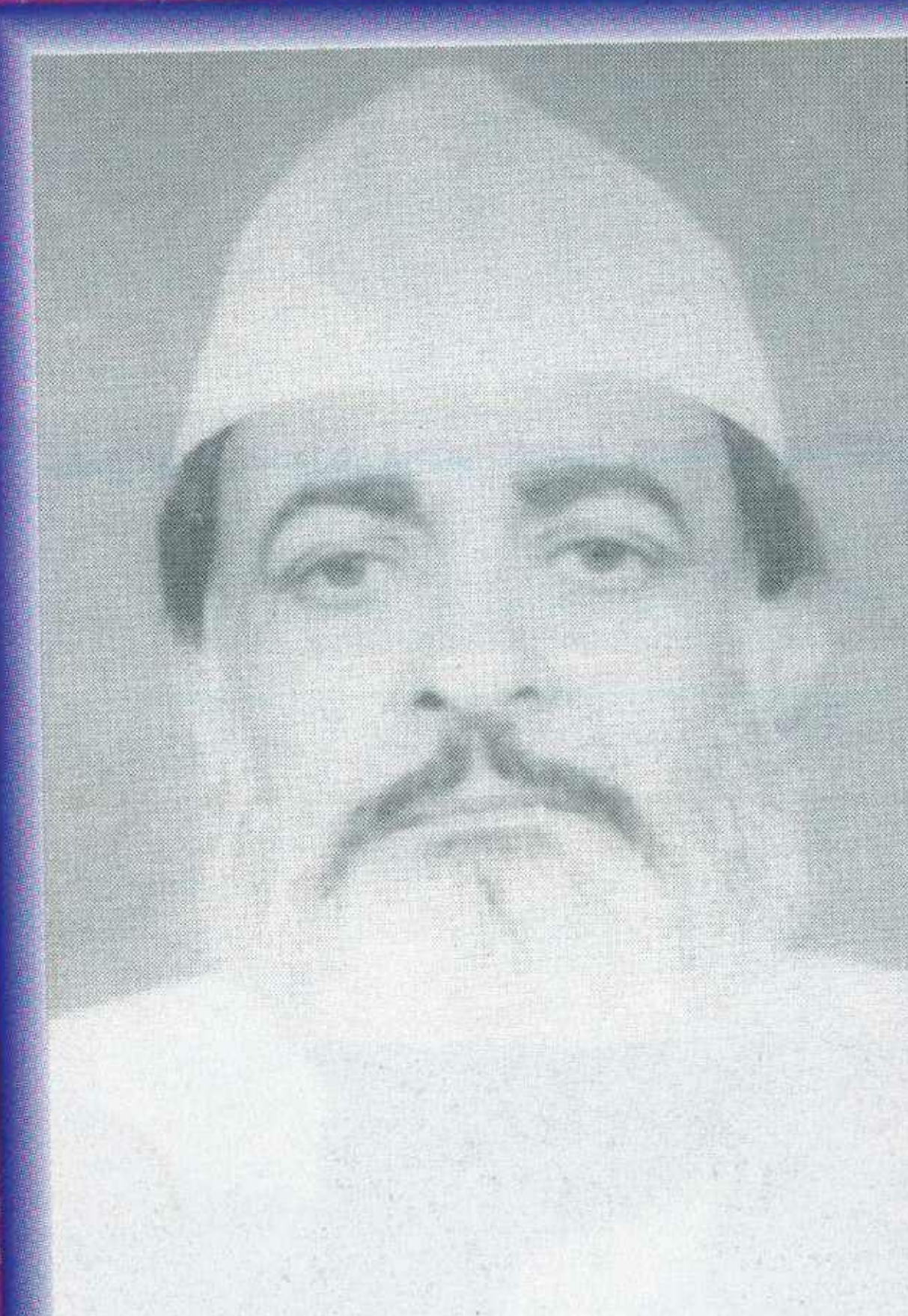
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Muhammad Amin Shah**



**Hazrat Peer Syed  
Muhammad Hussain Shah**



**Hazrat Peer Syed  
Faiz-ul-Hassan Shah**



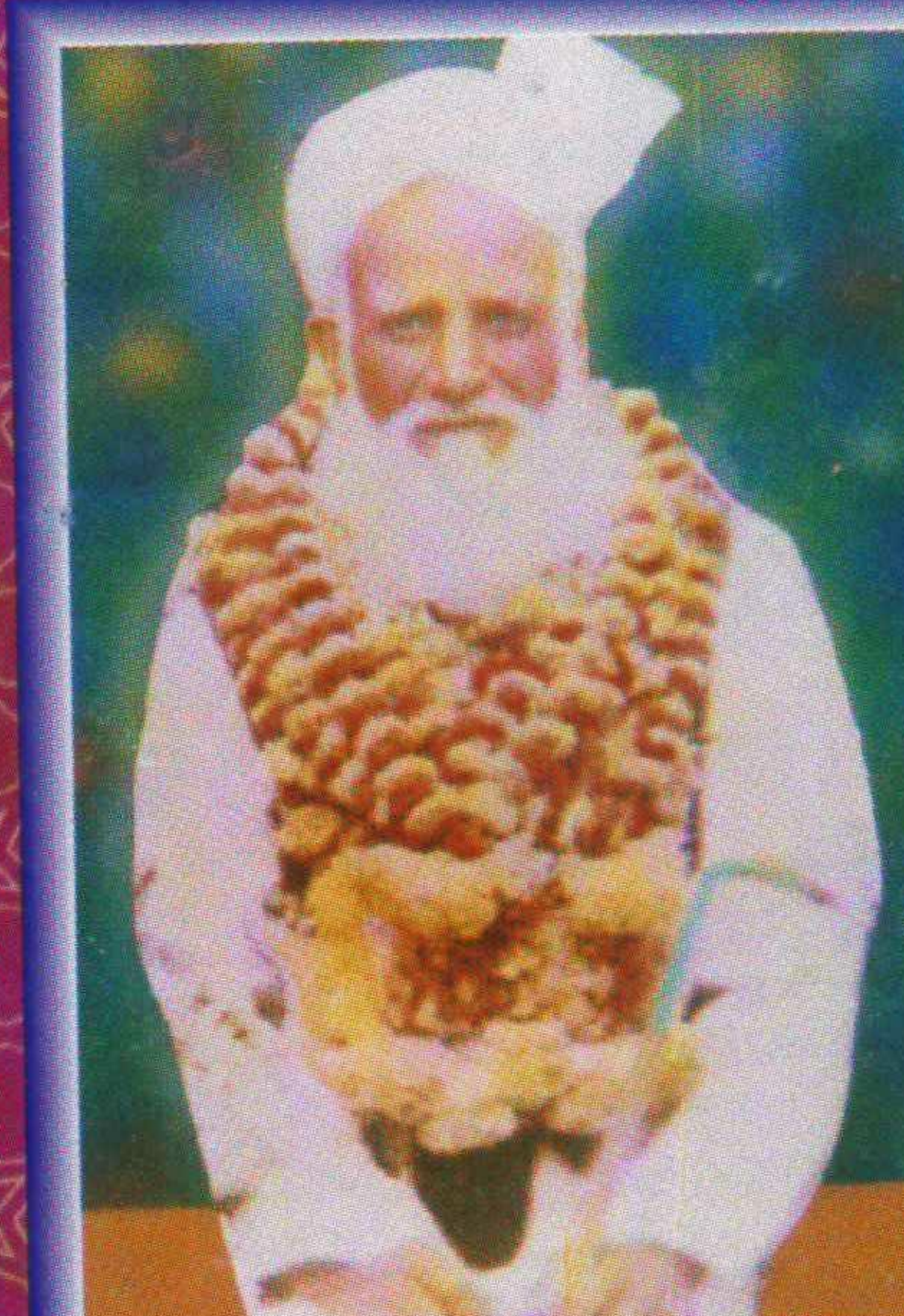
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Khalid Hassan Naqvi**



**Hazrat Peer Syed  
Murtaza Amin Shah**



**Hazrat Khawaja Peer  
Rukn-ud-Din**



**Hazrat Khawaja Peer  
Sufi Muhammad Ali**



**Hazrat Khawaja Peer  
Mohd. Saeed Ahmed Mujaddadi**



**Hazrat Khawaja Peer  
Mohd. Rafique Ahmed Mujaddadi**



**Hazrat Khawaja Peer  
Prof. Muhammad Azeem Farooqi**



**Sahibzada Mohd. Imran Mujaddadi  
(Grand Son Of Sufi Mohd. Ali)**

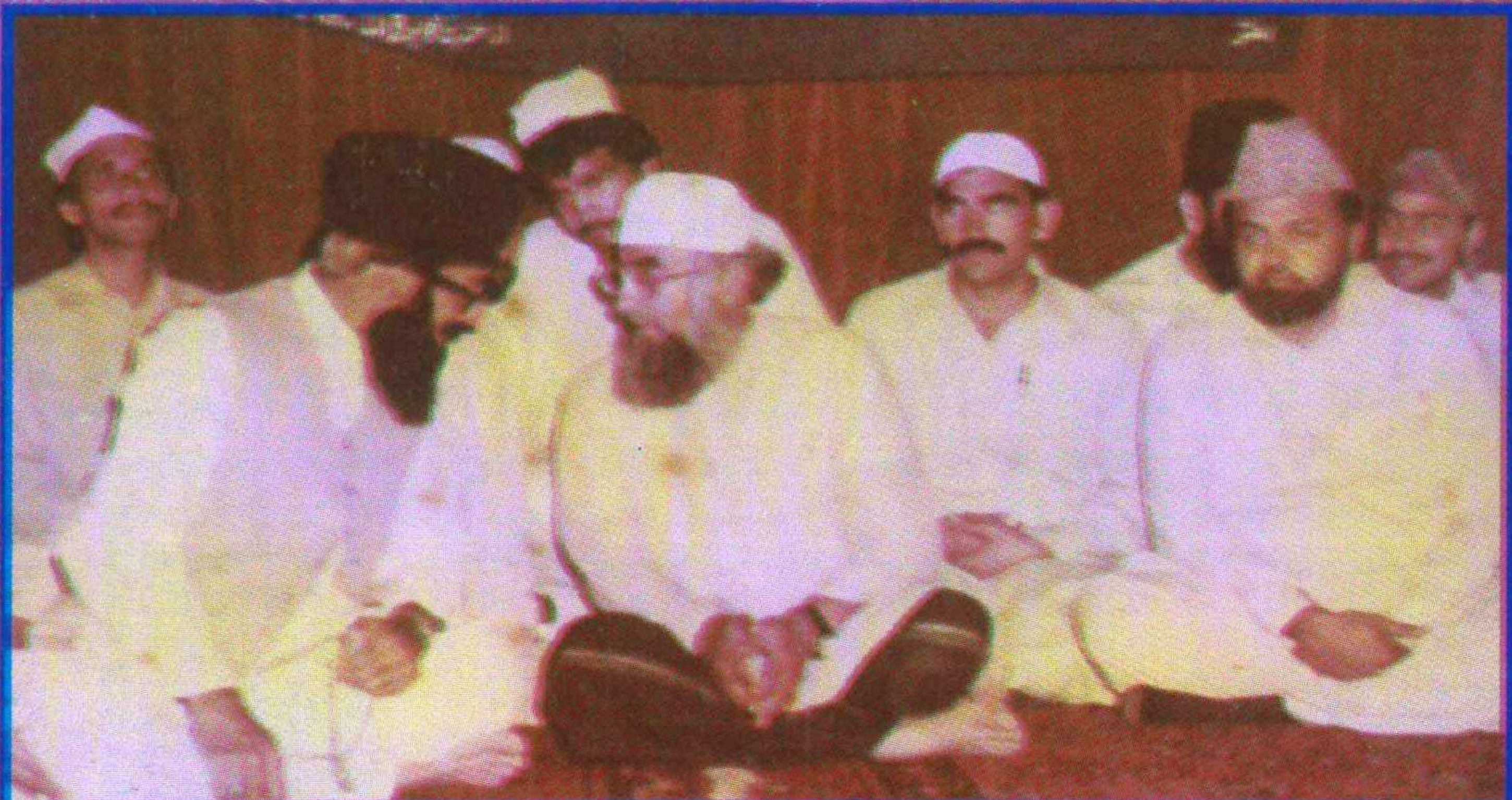




A Great Saint Of Islam, Khawaja Muhammad Qamar-ud-Din Sialvi Of Sial Sharif & Hazrat Khateeb-ul-Islam while exchanging Good Wishes At A Sirat Conference



Lest We Should Forget  
(A Group Of Devotees Of Islam)



Hazrat Khateeb-ul-Islam & Khawaja Muhammad Qamar-ud-Din Sialvi Conversating at Some Important Issues.(A Memorable Picture)



Zia-ul-Ummat Hazrat Khawaja Peer Muhammad Kerm Shah Al Azhri & Hazrat-e-Khateeb-ul-Islam At Bhera Sharif



At Residence Of Late Kazam Ali Shah, Ghulam Desgjr Ex. Minister & Hazrat Khateeb-ul-Islam



Hazrat Khateeb-ul-Islam With Muzaffer Ali Shamsi & Hamad Nasir Chattha



Hazrat Khateeb-ul-Islam As A Research Scholar & Doctor Of Homio Pathic Way Of Medical

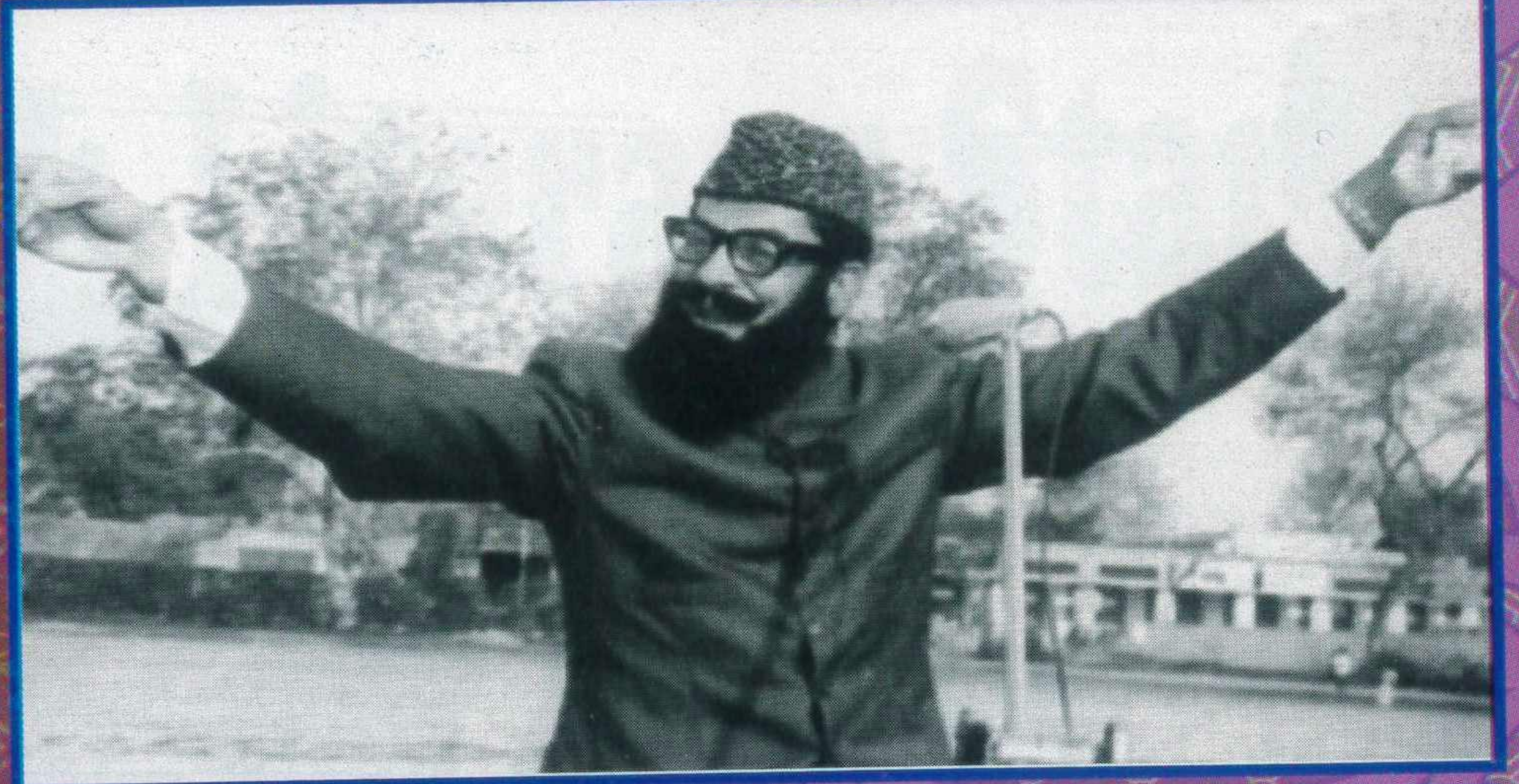


Group Photo At Stage On The Occasion Of Khatm-e-Chahlum Of Khateeb-ul-Islam





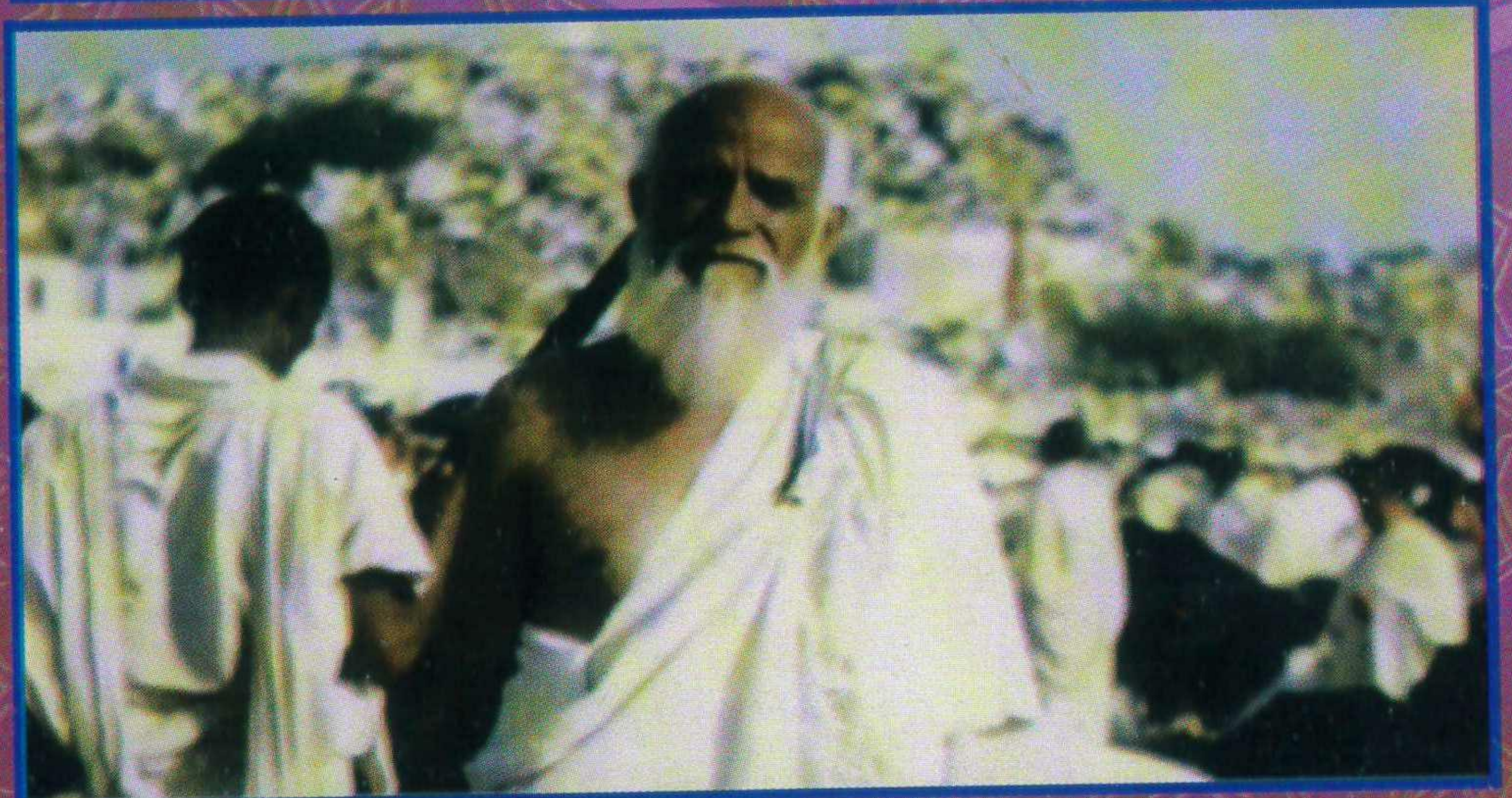
*The Pilgrims On Their Return From Hajj, At Lahore Railway Station  
Hazrat Khateeb-ul-Islam & Abu-ul-Bian With Companions*



*A Unique Elequent Way Of Oratory Of  
Khateeb-ul-Islam*



*A Memorable Picture Of Hazrat-e-Khateeb-ul-Islam*



*Khawaja Sufi Muhammad Ali (R.E.) While Performing Hajj*



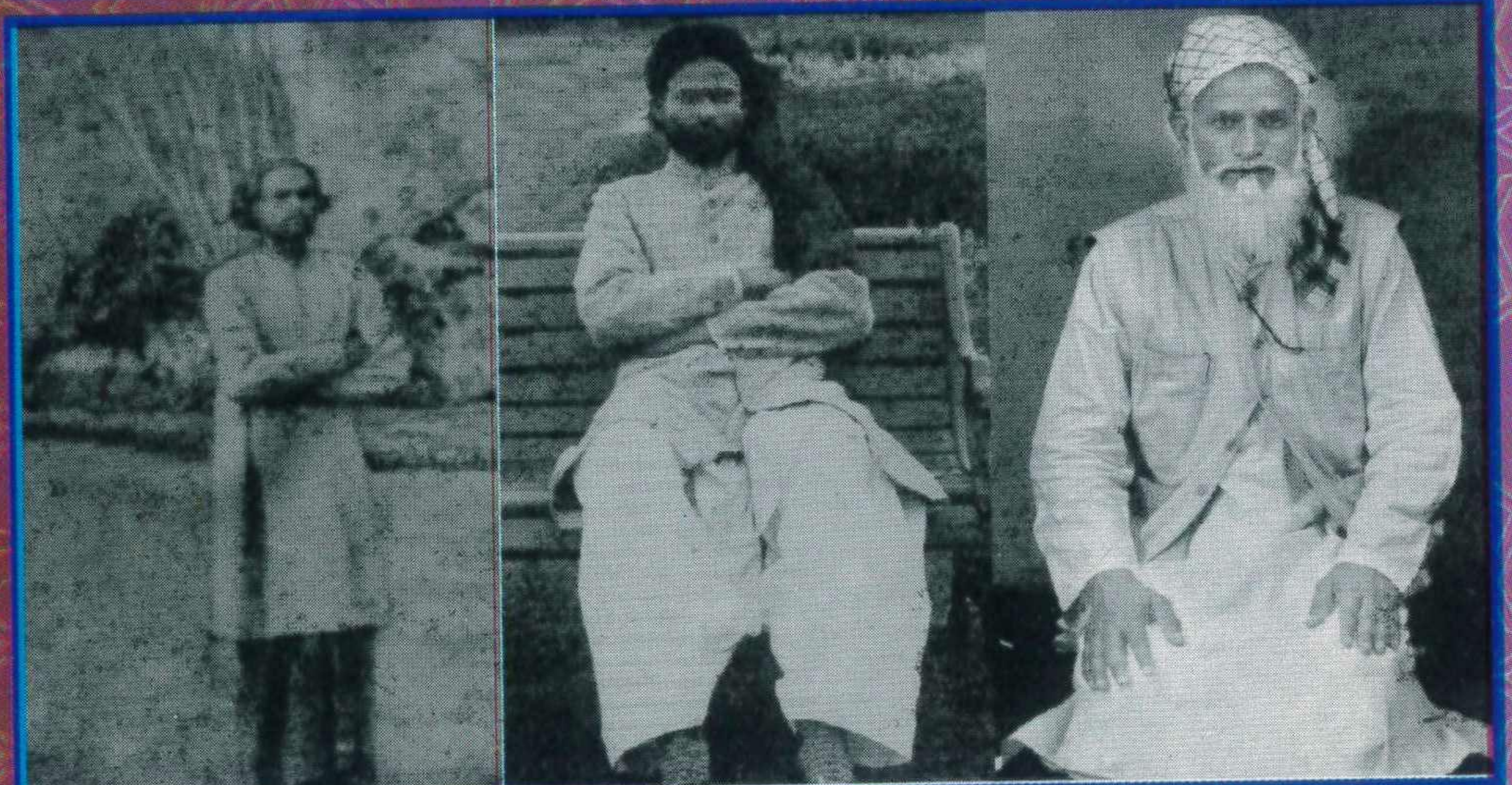
*Hazrat Khateeb-ul-Islam, Peer Jilal Puri & Abu-ul-Bian  
Peer Muhammad Saeed Ahmed Mujaddidi (Quite Young Scholar)*



*Hazrat Khawaja Sufi Muhammad Ali In Madina Sharif*



*A Group Photo Of True Followers Of Islam, Proceeding To  
Holy Makkah & Sweet Madina Sharif*



*Age 17 Years*

*Age 27 Years*

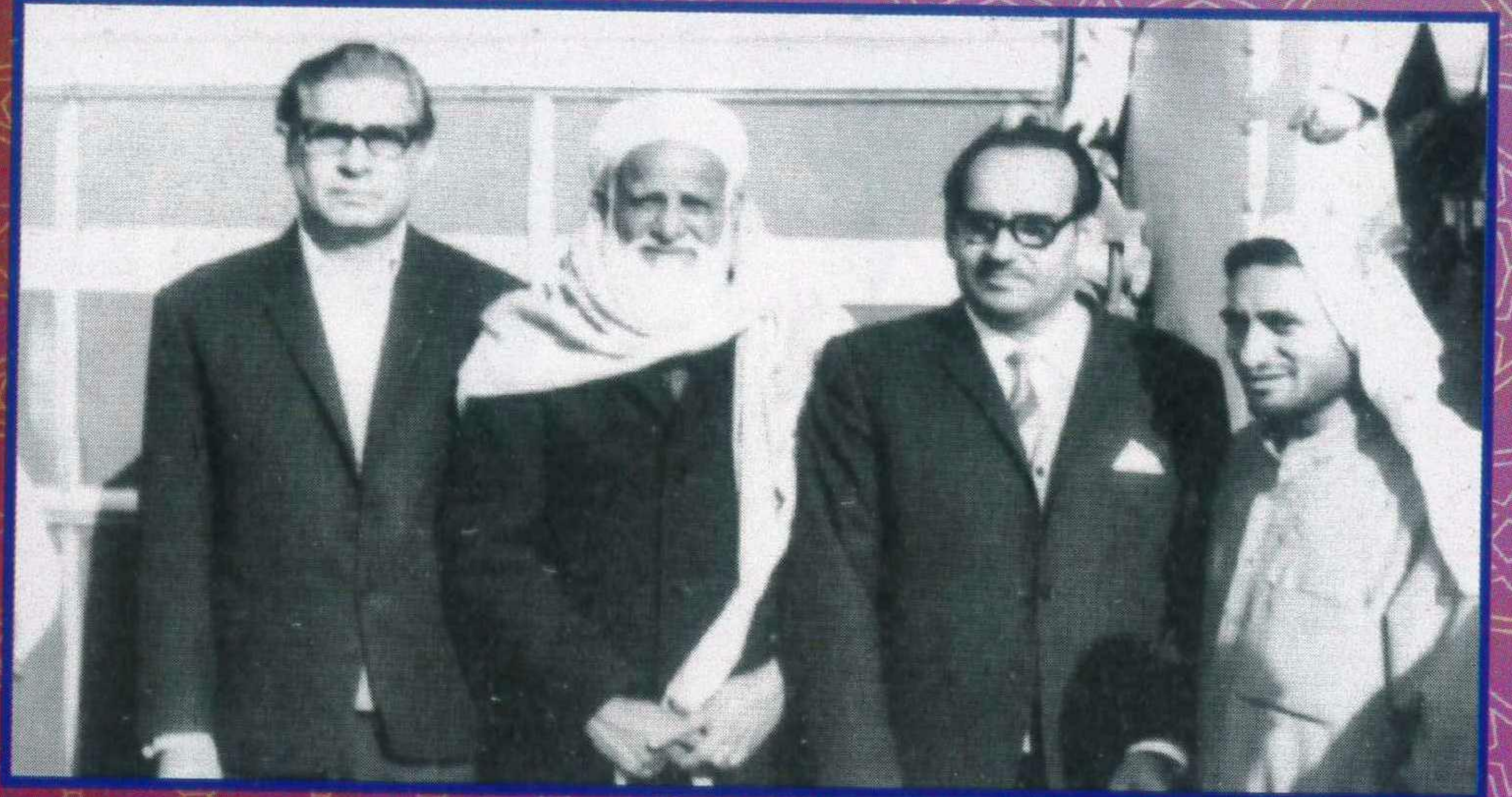
*Age 63 Years*

*Hazrat Khawaja Sufi Muhammad Ali*

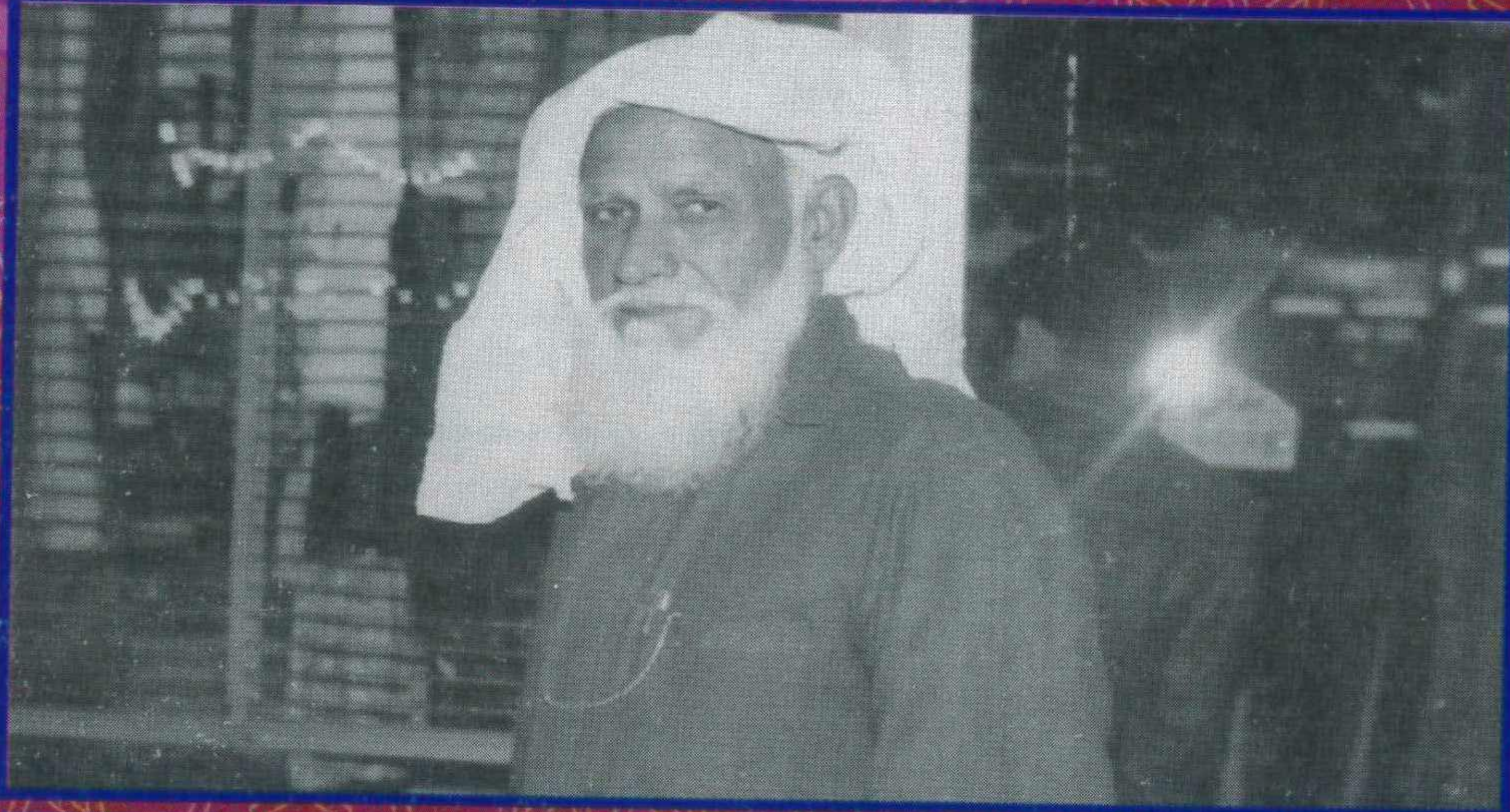




*Hazrat Khawaja Sufi Muhammad Ali & Companions  
(A Journey To Hajj)*



*Hazrat Khawaja Sufi Muhammad Ali & Companions  
(A Journey To Hajj)*



*Hazrat Khawaja Sufi Muhammad Ali*



*Hazrat Khawaja Sufi Muhammad Ali & Companions  
(A Journey To Hajj)*



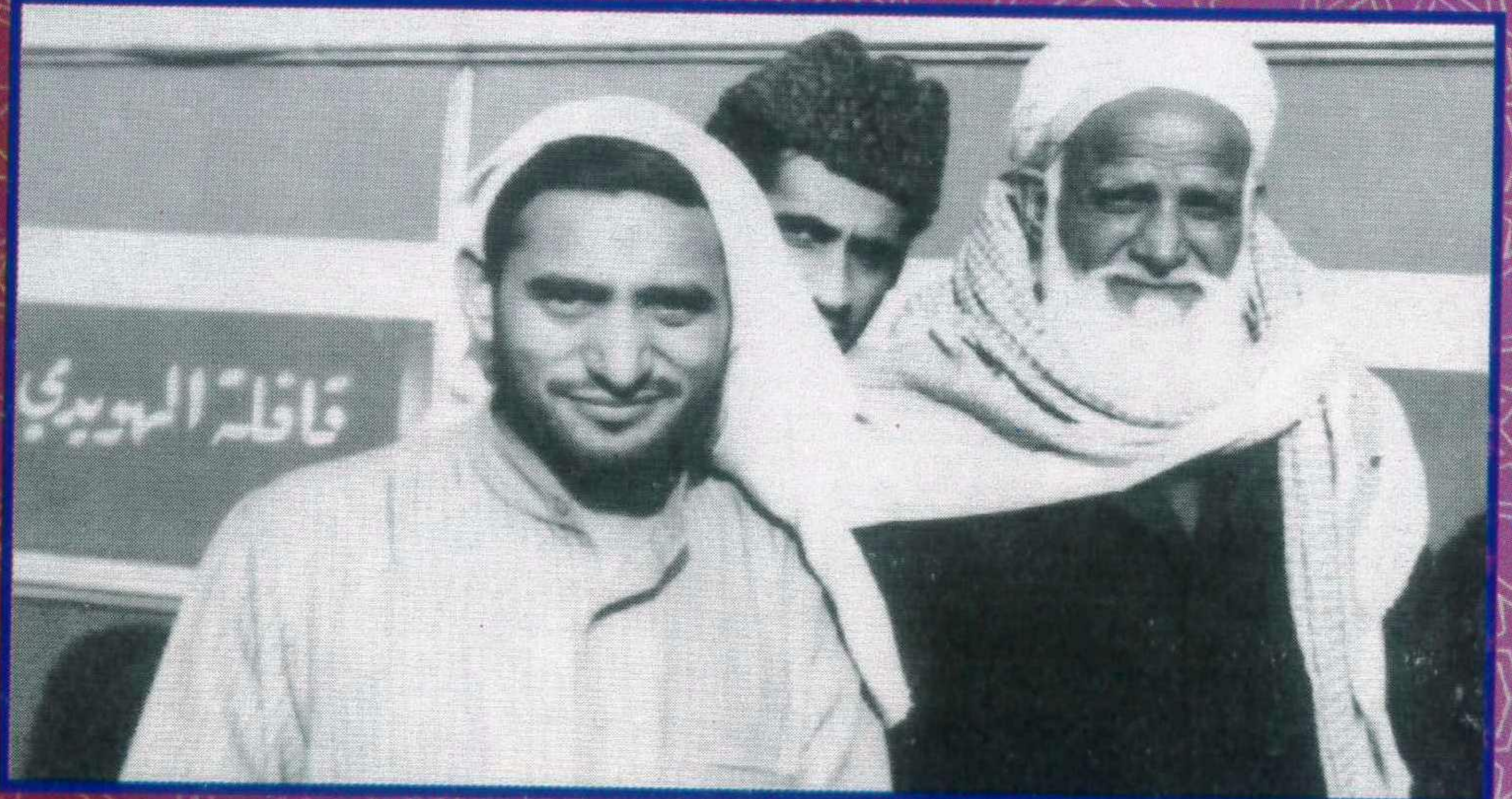
*Hazrat Khawaja Sufi Muhammad Ali*



*Hazrat Khawaja Sufi Muhammad Ali & Companion  
(A Journey To Hajj)*



*Hazrat Khawaja Sufi Muhammad Ali & Companions  
(A Journey To Hajj)*



*Hazrat Khawaja Sufi Muhammad Ali & Companions  
(A Journey To Hajj)*



# A Galaxy of English Literary Stars

By Prof. Muhammad Azeem Farooqi

## SHAKESPEARE

### Introductions

William Shakespeare, poet and playwright, is said to be the world favourite author, no other writer's plays have been produced so often and read so widely in so different countries. Ben Johnson touchingly and in admiration described him.

*"Not of an age but for all times."*

Why we call Shakespeare "Writer for all times" that is because he depicts the eternal human truth by presenting human nature in its original shape. He is a great dramatist and a great poet, so great that we can all of us find something that we want in him.

### Birth

W. Shakespeare was born at Stratford in 1564.

### Parentage

John Shakespeare, his father was the son of Richard Shakespeare.

### Conjugal Life

He married Anne Hath in 1582, she was daughter of Richard Hattaway, and in the following May a daughter was born and then twins followed.

### Death

Shakespeare died in 1616.

### Shakespeare's Education, Works In Life

As we do not know much about his life, and it is certain that he did not have proper training and education as other dramatist of the period had, his stupendous achievements are an enigma to all scholars up to the present day.

Before describing remarkable achievements of W. Shakespeare it had better if we over view his characteristics as a playwright. There is no doubt that Shakespeare was a highly gifted person.

### Man of Renaissance

Shakespeare is man of Renaissance. Drama was the chief glory of the Renaissance, Spirit of the Renaissance touches Shakespeare.

Observation and imagination smade his writing ever lasting.

Two outward influences were most powerful in developing his genius the little village of Stratford and the great city of London.

### Dryden says:

He was the man who of all modern and perhaps ancient poets had the largest and most comprehensive

soul.

### Pop says:

"Nature himself was proud of his designs and joy to wear the dressing of his lines."

His plays are shining like light, the light of truth, which is the secret of life.

His plays are divided into three groups.

### Comedies, Histories and Tragedies

His work is generally divided into four periods.

#### First Period(1577-93)

This was the period of early experimental work. This period belong to the revision of old plays as the three parts of Henry VI and Titus Andronicus; His first comedies, "Love's Labour Lost, The two Gentlemen of Verona, The Comedy of Errors and A Midsummer Night's Dream and a Youthful Tragedy Romeo and Juliet."

#### Second Period(1594-1600)

To the second period belong Shakespeare's great comedies and chronicle plays- Richard (ii) King John, The Merchant of Venice, Henry IV, Parts I and II Henry V, The Merry Wives of Windsor 'Much Ado About Nothing' As You Like It and Twelfth Night.

These plays reveal Shakespeare's great development as a thinker and technician. They show the maturity of his mind and art.

#### Third Period(1601-1608)

Third period belongs Shakespeare's greatest tragedies and sombre of bitter comedies. Even in comedies, the tone is grave and there is a greater emphasis on evil. The prominent plays of this period are Hamlet, All's Well That Ends Well, Measure for Measure, King Lear, Macbeth, Antony and Cleopatra etc.

#### Fourth Period(1608-1612)

To the fourth period belongs the later comedies or dramatic romances. The plays written during this period are cymbeline. The Tempest and The Winter's Tale which were completely written by Shakespeare.

Though Shakespeare's belonged to the Elizabethan Age, on account of his universally he belongs to all times. Every time we read him, we become more conscious of his greatness, like the charm of Cleopatra.

Age cannot wither her, nor custom state her infinite variety.

The appeal of Shakespeare's is



perennial. His plays and poetry are like a great river of life and beauty.

Iqbal, greatest Urdu poet of the century was also great admirer of Shakespeare's poetic genius. Iqbal acknowledged his talent as;

Hush aiena e- haq aur dil aiena e- hush  
Dile-e-insan ka tera hun e kalamaiena.

## **Bertrand Russel**

### **Introductions**

Russell was unique among all philosophers of the present century who combined the studies of philosophy with both natural and social sciences. He also engaged himself in primary as well as higher problems of education and took an active part in politics.

### **Life History**

#### **Birth**

Russell was born on May 18, 1872.

#### **Parentage**

He was the son of Viscount Amberley and a grandson of Lord John Russell, a famous liberal statesman. His mother was the daughter of the Second Lord Stanley of Alderley, also a liberal politician.

#### **The Influence Of His Grandmother**

Russell lost his mother on 1874 when he was barely two, and lost his father two years later. His grandmother exercised a great influence on Bertrand Russell during his childhood and adolescence. Throughout his life Russell adhered to her exhortation; "Thou shalt not follow a multitude to do evil."

#### **Study**

He was educated at home by governesses and tutors. At the age of eighteen he was sent to Cambridge where he got a great reputation very soon.

#### **Marriage**

Russell got married four times. His first marriage was with Alys in 1889. In 1919 Russell got married with Dora Black whom he had known a few years before. By Dora, Russell had two children a son and a daughter. In 1936, married Patricia. In 1952 Russell married Edith.

#### **The Order Of Merit The Nobel Prize**

In 1944, Russel got a fellowship at Trinity College, Cambridge and the same year in 1949, he was awarded the Order of Merit and made an honorary fellow of the British Academy and invited by the B.B.C. In 1950 he went to Stockholm to receive the Nobel Prize for literature.

Russell Peace Foundation. And raised funds for it. He took an active part in the movement for women's suffrage. In 1907, he stood unsuccessfully for Parliament.

#### **His Death**

He died on February 2<sup>nd</sup> 1970, in his ninety eight years.

#### **Important works of B. Russell**

In 1967 he published War Crimes In Vietnam. Bertrand Russell was undoubtedly a great apostle of peace and harmony in 20<sup>th</sup> century.



He was basically a mathematician. He wrote Principia Mathematica of which the three volumes appeared between 1910 and 1913.

J Ayer says:

J. Ayer sums up Russell's achievement in these glorious words.

Bertrand Russell was unique among the philosophers of this century. He was engaged not only with both the natural and social science, but with an engagement in primary as well as high education and an active part in politics. He himself, no doubt with good reason, attached the greatest value to the work which he did on mathematical logic.

In short Russell is the most prolific writer of the present century. Who expressed his views on diverse subjects of human interest, with great force and strict logical style. Hardly is there any human problem which escaped his attention.

#### **Russell's Works**

##### **Philosophical**

The Principles of Mathematics (1903)

Principia Mathematica (1910-1913)

The Problems of Philosophy. (1912)

Mysticism And Logic. (1917).

The Analysis of Mind. (1921)

History of Western Philosophy. (1945) etc.

Some important political and social works. Principles of social reconstruction (1916)

On Education. (1926)

Marriage and morals. (1929)

Sceptical Essays. (1928)

The conquest of happiness. (1930) etc.

## **CHARLES DICKENS**

Dickens is the chief among the early Victorian novelists and is in fact the most popular of all English novelists so far. Dickens was undoubtedly by a great humorist and almost every novel by his pen provides ample evidence the exuberance of his comic



inventions. His humour is always fresh and original near stereotype.

### ***Birth and Childhood***

Charles Dickens was born on the February 1812 at Portsea near the Portsmouth on English's south coast, where his father, John Dickens was a clerk in the Navy pay office. When Dickens was only three years old, his father had been promoted. Then Dickens circumstances went well.

### ***Several Glimpses of His Boyhood***

According to Dickens own biographical notes we get several glimpses of him as boy. He visited the theatre, buy books and read them earnestly.

Dickens wanted to become a great hero or writer like the other heroes of the past. But something happen rudely to distelo this dream.

### ***Poverty And Work In A Factory***

In February 1829, his father arrested for debt and taken to Marshal sea prison then they had no money to buy bread. Because of his worse circumstances, he had bitter experience that continued to hunt him throughout his life. He had to work in a blacking factory.

### ***Mother's Behaviour***

Charles did not want to do job but his mother was in this favour. Charles could never forget throughout his life this attitude of his mother.

### ***Different Jobs***

Dickens left school when he was 15 years old. He took up a job as office boy. After his days office work, he started learning shorthand. He got a job in a court of law.

### ***Hobby Acting***

During his spare time he visited to theatre and music halls of London. He became a reporter in Press Gallery of House of commons. He made a tremendous success of his new job's at the time of twenty. One of his colleague wrote, there never was such a shorthand writer.

### ***Writing as Profession***

A year latter Dickens took to original writing.

### ***His Country Consciences***

Dickens also proved as his country conscience. He spoke for millions and recognized the most popular person in society.

### ***Conjugal Life, Love Affair, Separation***

In 1836 Dickens had married a 21 years old girl, Catherine. But the marriage proved a failure. In April 1856 Dickens wrote to his friend John Forster:

"Poor Catherine and I are not made for each other."

In 1858 Dickens separated from his wife. She

had born nine children.

### ***Public Readings From His Novels***

At the age of forty six, he began to read the passages and scenes from, his novels to large audience in Britain America,.

### ***Sudden Death***

His death was sudden and dramatic on the 9<sup>th</sup> June 1870. He died, he was worried with pomp in Westminster Abbey, an honour which he fully deserved.

### ***Works and Writings***

His first book "Sketches by Box" appeared in 1836. Then he stared his work as humorist. His next work, which appeared in monthly installments was Pickwick Papers. This book made Dickens instantaneously famous. Dickens was at this time 24 years old. Dickens fame grew in each new novel.

Until before he died he was probably the most widely knows living Englishman.

### ***The Novels of Dickens***

✍ Pickwick Papers. (1837)

✍ Oliver Twist. (1839)

✍ Our Mutual Friends. (1864)

✍ Edwin Drood. (incomplete)

✍ A Tale Of Two Cities. (1859).

## **GEORGE ELIOT**

The real name of George Eliot was Mary Ann Evans. J. W. Cross gives us the reason which led her to select this pen name. "George" was Mr. Lewis's Christian name and "Eliot" was a good mouth filling, easily pronounced name.

### ***Her Birth***

Mary Anne Evans (George Eliot) was born in Warwickshir, on November 22, 1819. Where she lived till her father's death in 1849.

### ***Parentage***

Her father, Robert Evans, was agent to Sir Roger Newdigaete of Arbury Hall. It was her Warwickshira experience the life of an English village before the railway came to disturb it, which provided the substance of most of her novels.

### ***Career As A Journalist***

After her father's death she settled in London and became assistant editor of the Westminster Review, to whose columns she had already contributed.

### ***Lady With A Wide Range Knowledge***

She is a lady with wide range knowledge, learning and experience. She learnt thoroughly French, German, Italian and



Spanish. She was also interest in classical languages and could read them grandly. Apart from literary studies she was also interested in science and specially in geometry and mathematics.

A Good and Promising Domestic Lady. A well literate scholar, she was also a good and promising domestic lady. She managed her households affairs in the best possible manner and even without putting the literary taste at stave. She observed the very philosophy of life in a very keen manner just like Gold Brittin, Cowper and Miss Ansten.

### ***Her Marriage and Death***

After, the death of Lewis, she marriage J. W. Cross in May 1880, who much younger than herself. Shortly. After her marriage her health failed, and in December 1880. She died suddenly, after a short illness.

### ***Literary Career and Works***

For a long time her writings was exclusively critical and philosophic in character. And it was when she was thirty eight that her first work of fiction scenes of Clerical Life (1857) appeared. It was followed by Adam Bede (1859), The Mill in The Floss (1860), Silas Marner (1861), Romala (1863) and Middle March (1871-72).

In George Eliot novel took its modern form. Every story derives its unity from its plot. Leisle Stephen says.

*"In her childhood, of course, she took the colouring of her surrounding and it is this fact which makes her a great regional novelist."*

The unity of plot construction was lacking in the English novel before George Eliot appeared on the scene.

Another important feature of George Eliot's novels is that they reflect the movement of contemporary thought.

In her novels G. Eliot takes upon herself the role of a preacher and moralizer though profoundly religious at heart, she was greatly affected by the scientific spirit of the age.

All the novels of George Eliot are examples of psychological realism. She represents in them, like Browning in his poetry. The inner struggle of a soul.

Another leaf of modernity in hers is that she has treated the passion of love in a very peculiar and specific way.

Adams's growth towards maturity through his love with Helly and Maggie's maturity through her love with Stephen are clear example of this particular philosophy of George

Eliot.

In other words we can say that George Eliot rendered a great service to English novel as W. J. Long remarks.

*"George Eliot sought to do in her novels what Browning attempted in his poetry, That is to represent the inner struggle of a sold and of several soul motives, impulses and hereditary influences which govern human action."*

## **FRANCIS BACON**

### ***Life and Works***

#### ***Date of Birth***

Francis Bacon was born in 1516.

#### ***Parentage***

He was the son of Sir Nicholas Bacon, Lord Keeper of the Great Steal, of on other words Prime Minister to the Queen.

His mother was a learned lady with marked Puritanical Learning, and Bacon's character and outlook on life were much influenced by her.

#### ***Education***

Bacon was an intelligent and witty child. Early in 1573, the boy, along with his brother Anthony, was sent to Trinity College, Cambridge, where he soon acquired a reputation of keen study. In June 1516, the two brothers were admitted to Grays Inn as law students and after completing his education there, Bacon was sent abroad to widen his experience.

#### ***Career***

He became an "Utter Barrister" in 1582 a Bencher" in 1586, a "reader" in 1588, and "Double" Reader in 1600.

#### ***Marriage***

In 1606, he married Alice Barham, an alderman's daughter, who brought him a moderate fortune.

#### ***Bacon's Rise" And Bacon's Fall***

In 1607, Bacon became Solicitor General and in 1613 Attorney General. In 1618, he was appointed Lord Chancellor, every rise has its fall, the same situation happened with Bacon. Bacon was helpless before the rising storm. New parliament in 1621 laid charges of corruption and bribery against the Lord Chancellor. He could make no legal defence, but could only bay it was not the faults of character but only the faults of time.

#### ***Death***

Bacon's fall and retirement proved a blessing in disguise. During this period he devoted himself to science and literature with amazing energy. The best of



his work come before public during this passage of time. Bacon died in 1926.

*"Cowley compared Bacon to Moses on Pisgah surveying the promised land, it was but a distant surveying and Newton was the Joshva who began to take possession of it."*

### **Bacon's Literary Works**

Before throwing light on Bacon's glorious works, we discussed first the salient qualities of his literary style.

Schopherhaner says:

*"Style is the physiognomy of soul."*

Bacon used a pithy style. This example represent his pithy style.

*"The way of fortune is like the milken way in the sky."*

### **Aphoristic style**

Bacon's style is like aphoristic or wise saying style for example:

*"A man that studies revenge keeps his own wounds green"*.

Bacon may be equal to Ben Johnson for a clear cut and easy writing.

He has brought evolution of prose in English literature.

So many qualities are found in Bacon's literary style.

### **Works**

His chief English works are as under described:

The essays which appeared in three editions. Ist in 1597, 2<sup>nd</sup> in 1612 and 3rd in 1625. They are in familiar subjects and they expenses the thought of a well trained and learned mind.

(a) The Advancement Of Learning.

(b) History Of Henry VIII learning.

(c) Apothegms (1625)

(d) The New Atlantis

He has done much work in Latin language.

### **Conclusion**

Above all these writings Bacon's essays are of endless interest and profit for the students and other people. His essays give us stocks in wakefulness like electric shocks and they never fail to stimulate. In light of above explanations, we see that all characteristics of Renaissance period are glaringly reflect from Bacon's writing. He is great infector and pioneer of worldly wisdom. He inspired a new spirit in English literature.

### **Thomas Wyatt**

### **Birth**

Thomas Wyatt was born at Allington Castle, near Maid Stone in Kent, in 1503 son of Henry & Anne. His first court appearance was as sewer extraordinary

to Henry VIII in 1516, in which year he also entered. St. John's College, University Of Cambridge.

### **Marriage**

In 1520 he married Elizabeth Brooke daughter of Lord. She bore him a son, Thomas in 1521. In 1524 he was engaged by king Henry VIII to fulfill various offices at home & abroad.

### **His Separation**

In 1525, he separated from his wife, changing her with adultery, It is also the year from which his interest in Anne Boleyn. In January 1533 Anne Boleyn married Henry Wyatt served in her coronation in June.

### **Prize Of Knights**

He was knighted in 1535, but in 1536 he was imprisoned in the tower for quarrelling with the Duke of Suffolk & possibly also because he was suspected of being one of Anne's lover. During this he witnessed the execution of Anne on May 19, 1536 from the Bell Tower & Wrote V. Innocent Veritas Fides Circumdederunt me inimici mei. He was released later that year, & in November of the year his father Henry died.

### **Royal Posts**

He was given various royal office after his pardon, but he become ill after welcoming Charles V's envoy at Falmouth & died at Sherborne on 11 October 1542.

### **Salient Features of Wyatt's Art**

The older of the two "Courtly makers" of Henry's court, Wyatt can be identified as the father of modern English poetry, it is with his translations from Petrarch that the tradition in English begins.

Wyatt & others who followed him "exercised" the vernacular in two ways. They translated from classical models like Petrarch.

They experimented with a great variety of lyric measures in an effort to restore flexibility lost after chaucer.

### **Poems**

He often seems ensure of where the stress or accent should fall in a line. He often cannot sustain on idea through the entire design of the poem, which is critical in the sonnet. His spellings are inconsistent which makes the line's stress often unclear.

### **Sonnets**

✍ He uses typical patrarchon conventions.

✍ His language & syntax are more difficult, making his sonnets a bit tougher to "Crack"

✍ He generally translates from Italian models which means his themes or issues don't usually originate with him.



He generally follows the rhyme scheme ababa cdde effe gg.

### **His Contributions**

His poems are short but fairly numerous. His ninety six love poems was published in 1557. His 31 sonnets are highly praiseworthy. He was a lyric poet of the purest ray serene. Wyatt borrowed from Italy forms unknown to England. The Chief form was the sonnet, which got high place in the history of English poetry.

## **HENRY HOWARD ( Earl of Surrey)**

### **His Birth and Parentage**

Henry Howard was born in Hunsdon Hertfordshire, in 1517 as the eldest son of "Thomas Howard" 3<sup>rd</sup> duke of Norfolk, and Lady Elizabeth Stafford daughter of the Duke of Buckingham. Surrey was descended from kings on both Sides of his family, he was brought up at Windsor with Henry VIII's illegitimate son Henry Fitz Roy, Duke of Richmond, at Windsor. He was given his title by courtesy in 1524 on the passing away of his grandfather, Thomas, Earl of Surrey Howard, 2<sup>nd</sup> Duke of Norfolk, when his father became 3<sup>rd</sup> Duke of Norfolk.

### **Death of His Friend**

In 1532, after marrying Lady Frances de Vere, daughter of the Earl of Oxford, he accompanied his first cousin Anne Boleyn, the king and Duke of Richmond to France, staying there for over a year as a member of the entourage of Francis I. In 1536 his first son, Thomas, was born, Anne Boleyn was executed, and Henry Fitz Roy, died at age seventeen. Surrey's childhood friend, who was also his brother of law was buried at one of the Howard homes, Thetford Abbey. Also in 1536 he served with his father against the Pilgrimage of Grace rebellion which protested against the King's dissolution of the monasteries.

### **As a Knight**

In the early 1530, was made knight of the Garter in the war with Scotland in 1542, & in 1543, he fought in Flanders with the English army on the side of Holy Roman Emperor Charles V, who was seeking to acquire the Netherland. The following year he was wounded at the Siege of Montreuil, in 1545- 1546, he became Commander of the garrison of Boulogne.

### **Salient Feature of His Art**

He traveled to Italy, & his imagination was captured by Petrarch's

Sonnets. He is Successful in fitting the accent to the normal accent of the word in spoken language. He is a craftsman.

✍ Much of his verse handles the traditional petrarchan theme of love, with typical petrarchan conceits.

✍ He uses a natural imagery that is livelier & more "English" than that found in petrarchan models.

✍ His language is often more "Modern" than Wyatt's thus his meanings are often clearer. His rhymes are often "Smoother" & easier. His favorite rhyme scheme is 3 quatrains + a couplet, abab eded efef gg (with some variations). He is fond of using the conceit of antithesis, as in his sonnet.

*"Alas, So All thins Now Do Hold Their Peace."*

He produced other types of poetry & it is in these other forms especially the autobiographical work, that his true artistry is found. He is best known for introducing Blank Verse in to English with his translation of Virgil's The Aeneid.

Although his poetry was not published during his lifetime, after his death his work was collected in 1557 the printer Richard Tottel ten year after his death (1530) in printer.

Richard Tottel's songs & sonnets written by the Right Honourable Lord Henry Howard late Earl of surrey & other.

Sir Philip Sidney appreciated surrey's lyrics for "many things tasting of a noble birth & worthy of a noble mind."

### **His Contribution**

In the development of English verse surrey represents a further stage. It has a higher poetical faculty increased ease & refinement. There were the two metrical form introduced by him. Firstly it was form of the sonnet. Secondly, the introduction of blank verse has also capital importance in the history of poetry.

### **Emile Legouis Remarks**

His metrical innovations are important, he was the first to give to the sonnet its purely English form, less elaborate than the Italian but perhaps more suited to a language with fewer rhymes. This form which was to be Shakespeare's was made up of three quatrains with different rhymes, followed by a couplet. But his chief title to form is his introduction of blank verse in his translation of Book II & IV of Virgil's "Aenied."

Thank to surrey English prosody gained a magnificent instrument which, when perfected, was to be the metre for drama as for epic.



# ARTHUR MILLER

## *His Birth & Parentage*

Arthur Miller was born in New York on 17<sup>th</sup> October, 1915. His father had a lively sense of humour & it appears, joked with the children of the neighbourhood in much the same way as Joe Keller does in *All My sons*. His father was a manufacturer of *Ladie's coats* & a successful shopowner. Arthur had an old brother, Kermit & a sister Joan, six years younger, who became an actress afterward.

## *His Education*

His school life have a strong impression on his mind. He & his classmates were more interested in football than to pore upon books. He graduated from the high school. In 1932. He was enable to proceed to college for want of money. So he worked for two years in an automobile parts warehouse on fifteen dollars a week in order to pay his way to college. Then he entered the University of Michigan & was able to complete his course with financial help from the national youth help from the National Youth Administration. He worked in daily newspaper. He studies economic & history & quickly became disillusioned in both.

## *His struggle*

He, doing a number of jobs became a successful playwright, but earlier he held such tiring jobs as truck-driver, writer, crew-man on a tanker & so on. Before writing his well-known plays, he had already written eight or nine of what he calls "Desk-drawer plays." Only one of which had been produced in the professional theatre.

## *His Marriage*

In 1940, he had married a girl called Mary Slattery, whom he had met earlier at college. He had a son & a daughter. However, ended in a divorce in June 1956. Miller married, Marilyn Monroe, the well-known film actress, a glamorous film star who had just divorced a baseball champion. This marriage lasted only four years. Then he met Miss Ingeborg Morath in abroad a photographer of Austrian birth whom he married in 1962.

## *His work*

- ✍ A man who had all the luck. (1944)
- ✍ All my sons. (1947)
- ✍ Death of salesman. (1949)
- ✍ The crucible. (1953)
- ✍ A view from the bridge. (1955)
- ✍ A memory of two Mondays. (1955)
- ✍ After the fall. (1964)

✍ Incident at Vichy. (1964)

✍ The price. (1968)

## *His Contribution*

Miller is not a prolific writer. He with him has post war American drama acquired new dignity & import. Miller's insistence on man's inherited will to survive on the solidarity of human ties & the perpetual wonder of experience lifted his work from ideology & sensationalism. Miller planted his characters firmly within a family structure which reflected in turn the pressure of society at large. This was the essential dramatic situation in all of Miller's plays.

## THE SOUND OF SILENCE

**H**ave you ever laid in a dark room all alone and heard that sound....the sound of silence? Sometimes when I can't sleep at night or I have some problem I want to forget about, I listen to that sound of silence. It's always there and it never stops and it is amazing how loud it can get when you actually concentrate to listen to it.

When I first discovered this sound, I didn't know what it was but then I thought it can't be just nothing..... everything is for purpose. And then I realised..... its God. It is God telling me He's there, He's always there and He's always around. This sound of silence is of God, to let us know that we are not alone in our time of sorrow and distress. Therefore the next time you feel sad and lonely, try and listen to the sound of silence and once you hear it talk to Him, talk to God and He will surely reply back.

By  
**Abubakr Razi**  
(M.A. English Part I)



# Why Do We Marry?

An Article by  
Nazia Farooqi and Zuhra Rubi  
(4<sup>th</sup> Year Class)

God is Creator of this world and this world is created for man. Man is by nature gregarious, therefore he feels need of others that's why God creates relations to bring harmony in this world.

Adam is the first man of this world but he also demanded of his companion to share his isolation. In this way Eve and Adam become the basic unit of human civilization and then spread the whole human civilization in this world.

If we analyse eighteen thousand creatures of this world then we come to know that every kind of creature is surviving with its companion.

Similarly, when prophet Nooh's nation drowned / indulged in evils then water storm came upon the whole nation and God ordered prophet to collect each of pair of animals into his ship. It means God himself is interested to sum companions.

Infect this world is decorated by man and women and then each of them has been tied in different relation but among all these relation wife and husband in the most beautiful relation who are not only companions in this world but also in hereafter as well.

When we analyse all stages of man's life then we realize the importance of marriage. When man takes birth he feels only need of food but when he grows he feels need of toy for playing but after passing these stages he leans to make friend and enjoys. The company of friends because he wants to share his feelings and thinking but when he enters the age of youth he wants to share himself. That's why we can not deny the fact of marriage.

If we analyse our own social set up then we realize that society is also made up of companionship. If a person shuns a society, he becomes saint or mad and people call him abnormal person.

Therefore a single person has to face much difficulties to maintain his life in this social set up because so many objections can be raised against single one especially for a girl. Hence he feels insecure than a married who has got identification.

A virgin has to face so many restrictions in her life. As the questions arise in people's mind for example, why she laughs with some one, why she does talks why she does go all alone, it means anyone can abject on her therefore marriage becomes an ultimate need of a girl.

There is no doubt a man can lead happy life without marriage because in youth, he sees dreams and his dreams are enough to make his life colourful but a time must come when his dreams are going to lose their attraction and colours of dream is faded at that moment he regrets his own decision and thinks would that some come to share his isolation. Therefore marriage becomes necessary for every and far getting life partner. As Bacon says,

*"Wives are young man's mistress, companions for middle age and old man's nurses."*

*"Unmarried men are best friend, best masters, best servant but not always best subject."*

(In marriage and single life)

As our Holy Prophet (P.B.U.H) says that man who gets marriage acts upon my sunnet.

In fact Islam is a religion which is based upon nature so we can not negate the nature of a person where natural feelings are satiated.

Marriage is considered the most fundamental unit of human civilization of man. When two persons get married or they are wedded, first of all the name of God is the essential thing without it there is no conception of marriage in our Islamic society, because they do not involve simple pleasure but also they involve spiritually and morality as well as they become liable to produce noble and ideal fellows in this way the relation of wife and husband is not temporary (rather) but eternal.

They become the companion of happiness as well as the sorrows, troubles and each kind of sufferings of life. After being tied in this relation, they are going to submit themselves to the will of God and then they are going to glorify the name of God.

So sex in marriage is not only source of physical pleasure but also a source of spiritual pleasure and very lofty, grand sublime and solemn activity of man's life.

Marriage is not a child play or facile work but it means all seriousness and describes freedom is over in man's life. They feel heavy responsibility on their shoulders. Because on doom's day they will be presented in front of God and God will ask them as a husband and wife all about their responsibilities.

There are many institutes of man's life but marriage is the most secret institute of man's life which makes man conscious, liable and pious, therefore we should not avoid of marriage. In fact our Islam also stresses upon marriage. This thing reveals us the truthfulness of Islam while others religious like Hinduism and Christianity on which we find a lot of corruption at religious level.

The system of world is going through natural process we can never bring and change in this system as a man takes birth and after this period of life other generation comes and lives his life through natural process and this natural process is based upon marriage, that's why we can not deny this fact of man's life. Because without it man's life becomes victim of aimlessness, feelingless, dull, colourless, gloomy and charmless. In short man's personality remains incomplete without marriage. Therefore we should get married.



# MILITARY INTERRUPTION IN PAKISTAN

By  
Sadiah Butt  
B.A.

It is said that countries have their own Armies but when we talk about Pakistan we say that Pak Army has its own country as history shows, although Pak has reached at the age of 57 yet it is not a true democratic country. During 57 years Pak has to face 4 Martial Law periods. After every ten years Military Take Over occurs in Pakistan.

Some analysts say, Pak is a poor and populated country. That's why democracy could not prevail here. But India its neighbouring country is also highly populated and poor country than Pakistan. Where "question arises that why there is no military take over in India? The answer is simple and as well as dimensional. There is differences of political culture and tradition in between these two countries.

First of all, politicians and political parties make a political system a success. Two party system is necessary to run a democratic Govt. In two party system. One leading party rules and other takes the positions as an opposition and supervise. The Govt's powers with position criticism therefore, Govt. has to prepare for its accountability. But unfortunately, there is a multi party system in Pakistan. Politicians are not up to the mark. Members are indulged in floor crossing and literacy creates problems for the ruling party. The ruling party amends in the constitution not for the betterment of people but to strengthen its rule. Govt. cannot complete its tenure due to horse trading. The army takes advantage from this situation and country has to face a martial law.

Secondly, military has a particular psychology and seniority complex also. In fact, in such a country where there is insecurity across the border. The institution of army is given much respect because it has its own fantastic command and control system and raining services to take the obstacles. Politicians also use army in civil work and invite same martial law to maintain law and order in time of need.

Army has a very good record to restore peace, helping people during flood and construction work. Naturally, when army is used in a civilian Govt, it oftenly involves in politics

also it is thought that a military Govt. can run a country better than civil in adverse circumstances. But major problem with a military Govt. is that if it comes once then it come again and again.

Thirdly, The role of free judicial system is important in any country. Because it is only supreme court that has authority to decide different kinds of disputes of Govt. But in Pak even the courts of law are not free from the influence of Govt. Army uses the judges for its justification. Some are treated, Some give resignation, some are transferred and the others decide to advise the Govt. in time. So the courts are no exemption in Pakistan. But the most important factor of the failure of a civilian Govt. is the lack of awareness among the people. Feudalism and caste system play a vital and significant role during the elections in villages people cannot cast their votes against feudal lord. Being poor and illiterate they do not have their free will in cities the situation is different, where people are mostly literate. But most of them cast the votes in favour of such candidates whom belong to their caste. Most of the people are living below the poverty line. They do not have interest whether there is a civil Govt. or a military rule. They only want change in their economical condition. Unfortunately, politicians did nothing notable for the betterment of common man that's why, when a military person takes control the people expect positive change from him in beginning, Army personnel also promises to fulfill his commitments. But gradually he shows his real face and starts contacts with the same politician whom were aligned before and whom were branded as a traitor in the eye of army only to strengthen its control over Govt. and forget his promises.

If we want to get rid from a military take over and make our country democratic and welfare state we have to adopt the two party system feudalism should be crushed (000) judicial system should be free and most importantly the mind of people should be changed through education and mass media.



### ایف ایس سی

1-Importance of biological reserch. 2- Diagrame about life cycle of plasmodium 3- Prevention of Malaria. 4-History of discovery of plasmodium. 5-Cell Theory. 6-Effect of cell theory on biological reserch.7-Plastids and its various kinds. 8- Structure & function of (i) Cell wall (ii) Endoplasmic reticulum (iii) Lysosomes nucleus. 9-Protein & its structure & Function. 10- Carbohydrates and its types. 11- Terpenoides, Enzymes acglycerole, Unsaturates fatty acids, Saturated Chromosomes & types. 12- Process of Mitosis & Meiosis with diagrame. 13- Nucleosomes. 14- Lytic & Lysogenic Phases of virus, various methods by which Nostoc reproduce importance of Bacteria, Mechanism of photosynthesis. 15- Light reaction& Dark reaction. 16- Cohension-Tension theory Stomatal Movement. Transpiration pull, Osmosis Root pressure. 17- Evolution of Microphyllous & Megaphyllous leaf. Labelled Dia about life cycle of Selaginella. 18- Protection of Sporangia of Green land plants evolution of seed halutale. 19-Characterics of Primitive vascular plants. 20- Process of Glycolysis, Mechanism of Election transport-chain. 21- Difference b/w prokaryotic & Eukaryotic cells Enzymes & Co-Enzymes Nucleic acid. 22-Conjugation of Bacteria. 23- Trasduction, Transformation Blue green Algac, Rhizopus, Strucure & Reproductiuon, Stigeoclonium, Aternation of Generation significance Adaplation of Bryophytes on land. 24- Life cycle of Pine tree, Infloerence, Binomical Nemenculture. Distunguish between Aeocloamate & Coelomate Characterictics of chordates, Pisces, Mammalia, Economic Importance of solanaceae, Legumenosae. 25- Vernalization, Apominis Growth hormones, Growing root & Shoot tips. 26- Kreb's cycle, Life cycle of Angiosperm. 27- DIAGRAMS: Male & Female gamethophytes of angiosperm, Prokaryote & Eukaryote, Corn seed & its parts, A bean seed & its parts, Euglena, Nucleus, Dicot Root, Leaf, Paramecium, Mitochondria, Chlamydomonas Amoeba, Phage Virus, Rhizopus.

### ایف ایس سی

Q1: Define with examples; Substance, Calorie, Limiting Reactions, Joule Mole, Standard Pressure, Solution, Charle's Law, Dalton's Law, Diffussion& Effusing of Gases, Viscosity, Orthorhombic, Surface Tension, Sigma& Pi Bond, Hydrogen Bond, Enthalpy, Dipolmoment, Commonioneffect, Ionization, Hydrolysis, Redoxitration, Activated Complex, Caalysics Chemistry. Q2: Chemical Analysis, Stoichiometry, Combustion, Signifant Figure, Graham's Law of Diffusion, Iromorphism, Anisotropy, Vapour Pressure, Transition temperature, Allotropy, Gas Laws, Postulates of Bohr's atomic model, Millikan's oil drop experiment. Q3: Radioactivity pauli exclusion principle, Wirewesser's rule, Absolute Zero, Intermolecular forces, MOT, Laws of thermodynamics. Q4: Hesses law of constant heat summation, Law of Mass Action, Hydridization and types. Q5: Determine heat of formation of CH<sub>3</sub> OH when burnt at 25 CH = -1180kj heat of formation of CO & H<sub>2</sub>O are H = -393 KJ and H = - 285.83 KJ respectively. Q6: What is Le-Chateliers principle discuss the effect of change in conc. Temp, pressure, catalys on systems. N+ 3H 2NH N+O 2NO 2SO+O 2SO Q7: Differentiate clearly between Atomic&MO, Sigma & Pi, Polar& Non Polar bond, Bonding& Anti bonding. Give the Geometry of CH CH CH O N Q8: From book CH6 Solve Qno.7,8,9,10. Q9: Rate of Reation, Meniscus SP SP Sp hiberidization, SHE, Electrolytic cell. Q10: Balance the equations of Ch 8 Question No. 13, 15, 11, 12 and example 4.10 Q11: Electolysis of Molton KCl Aqueous KCL Galvanic cell. Question of Ch; 1, 13, 14, 15, 16, 17. Q12: Order of Chemical reaction, F

ہیں۔ ۵۔ مندرجہ ذیل پر نوٹ لکھیں: بچت کا کھاتہ کھولنے کا طریق کار، جاری کھاتہ کھولنے کا طریق کار، بنک اور گاہک کے تعلقات۔ ۶۔ چیک سے کیا مراد ہے چیک کی مختلف اقسام اور چیک کی نظمیر کی اقسام بیان کریں۔ ۷۔ بنک قرضے سے کیا مراد ہے قرضے کی مختلف اقسام اور قرضے لینے کے اصولوں کی وضاحت نیز قرضہ دیتے وقت کیا احتیاطیں کرنی چاہیے۔ ۸۔ سٹیٹ بنک آف پاکستان کے قیام اور اس کے فرائض بیان کریں۔

### فٹ ایئر (پارٹ دن)

Book 1: His First Flight, Post Haste, Dolls House, Punishment of Khopil, The Red Shoe, Snapshot of a Dog, Jewel of a Girl. Book 3: The Rising of the Moon, The princess on the Rood (Summaries). Characters: Sergeant, Balled Singer, Juggler. Poems & Paraphrasing: The Echoing Green, The Little Girl Found, The Two April Morning, To The Cuckoo, We are Seven, Time, I am The only Being, The Lines, The Snare. Paper B: Letters & Applications: Condolence, Invitation, Healt & Studies, Remission of Fine, Sanitation. Story: Greed Is Curse, Pride Hath A Fall, Honesty Is the Best Policy, A Friend In need Is a Friend Indeed, Thirsty Crow. All tenses, Parts of speech, Correct & Incorrect, Punctuation. All punctuations, commas, Full stops etc. At least 10 sets. Punctuation, Pairs of Words & Retranslation from upto date papers.

### سکینڈ ایئر (پارٹ نو)

Book 2: (Modern Essays) Using the scientific method, Why boys fail in colleges, On destroying books, The man who was a hospital, My financial career. Part 2: (Heroes) Sir Alexander Fleming, Louis Pasteur, Mustafa Kamal. Novel: Characters of Mr. Chips and Katherine Bridges, Quarrel, First Meeting, Death scene of Mr. Chips. Essays: Aim of Life, Television, Hobby, Science, Hero, Favourite Personality, Unemployment, Pollution. (Idoms & Phrases) (250) Translation (Urdu to English 25 paragraphs) Direct & Indirect Narration (15 sets) Preposition (150 Sentences) QNo. 5,6,7, (Up to date papers five Years)

### ایف ایس سی

Q1: Scalars & Vectors, Unit Vector, Subtraction, Rectangular components, Position Vector. Q2: Scalar Vector product, Characteristics, Distribulvic Law, Comutative Law. Q3: Accelaration, Velocity, Laws of Newton, Motion of conected bodies, Impulse. Q4: Conservation and laws elastic collisions, special cases, drag force, Fluid Friction. Q5: Projectile and its equations. Prove that  $S=ro$ ,  $V=rw$ ,  $a=rxr$  centripetal acc and force.  $F=mv^2/r$ . Q: Law of Gravitation, Value of G, Mass of earth, variation of g with depth & altitude. Q7: Weightlessness in Satellils special cases. Q8: Artificial Gravity Q9: Work done against gravitational force. work, power, and units, types of energy, Absolute Gravitation. Q9: S.H.M restoring Force, Circular Motion, Characteristic, waveform of SHM; Simple Pendulum, Resonance, Ripple Tank, Transmission of waves, waves in stretched string Q10: Law of conservation of energy, interconversion of P.E & K.E, Relation between velocity, wavelength & Frequency, Mechanical waves, Production, Comperession, rarefaction. Q11: Newton's formula for the speed of sound, Laplace's correction, Modification, Intensity, Loudness of Sound, Speed, Intensity level & its units. Q12: Interference of Sounds waves, beats, Doppler's effect, Pitch of Sound, Changes, Acoustics, quatity, Musical & Noise, Characteristics. Q13: Interference of light, wave front & ray of light, Hygen's principle, Newton's ring, Michealson's interferometer, Monochromatic light, Diffraction of light. Q14: Prove that  $d\sin O = ny$ , Diffraction of x-rays, Bragg's relation,  $2d \sin O = ny$  Polarization of light ures. Q15: Lenses & types Q16: Position, size images formed by convex lense prove  $1/f = 1/p + 1/q$ , Spectrometer, construction, Working, Ray Diagrame of Terrestrial

لیے تجاویز مختصر بیان کریں۔ ۹۔ مندرجہ ذیل پر نوٹ لکھیں، مسجد بطور ایک سماجی رابطہ تنظیم، دیہاتی سیاست اور دھڑے بازی بے ہنگم طریقے سے دیہی آبادی کی بلدیاتی علاقوں کی طرف انتقال پذیری، اجتماعی ترقی۔

### فٹ ایئر

۱۔ مفہوم، افادیت اور وسعت ۲۔ قومیت اور قوم کے اجزائے ترکیبی ۳۔ فلاحی ریسٹ کا تصور ۴۔ قانون آزادی کی اقسام اور خصوصیات ۵۔ اسلام کا نظریہ جا کیت ۶۔ حصول شہریت کا کھوجانا، حقوق و فرائض ۷۔ اسلام کا تصور جمہوریت ۸۔ عاملہ اور سیاسی جماعتیں ۹۔ فراغت کا استعمال اور سہولتوں کا فراہم کرنا ۱۰۔ جرم و سزا پر تفصیلی نوٹ لکھیں ۱۱۔ رائے عامہ کی تعریف، تشکیل اور مانپنے کا طر یقہ ۱۲۔ اقوام متحدہ کے کارنامے اور ناکامی کی وجوہات بیان کریں۔

### سکینڈ ایئر

پرچہ بی: ۱۔ سر سید احمد خاں کی ہندوستانی مسلمانوں کی بہتری کے لیے خدا ت ۲۔ دوقومی نظریہ سے کیا مراد ہے اسے پاکستان کی نظریاتی اساس کیوں کہا جا تا ہے ۳۔ تقسیم بنگال کی وجوہات اور اثرات ۴۔ مسلم لیگ کے قیام کی وجوہات ۵۔ ہندوستان کی سیاست پر تحریک خلافت کے اثرات ۶۔ ۱۹۴۷ء میں آزادی کے بعد پاکستان کو جن مسائل کا سامنا کرنا پڑا؟ ۷۔ تحریک آزادی میں قائد اعظم کا کردار ۸۔ ۱۹۴۷ء کے آئین کے تحت پاکستان کی اسلامی دفعات ۹۔ ۱۹۷۳ء کے آئین کے تحت وزیر اعظم کے اختیارات و فرائض ۱۰۔ ۱۹۷۳ء کے آئین کے تحت قومی اسمبلی کی تشکیل و فرائض ۱۱۔ پاکستان کی سپریم کے اختیارات ۱۲۔ ملک میں بڑھتی ہوئی آبادی کے اہم رجحانات کا جائزہ، اسباب اور نتائج ۱۳۔ پاکستان کی معاشی خصوصیات ۱۴۔ قومی اتحاد کی اہمیت، ضرورت اور اس کے لیے ضروری تدابیر ۱۵۔ پاکستان میں مزدوروں کی فلاح و بہبود کے لیے حکومت کے اقدامات اور نتائج ۱۶۔ پاکستان کی خارجہ پالیسی کے بنیادی اصول بیان کریں، برکی اور چین کے خارجہ تعلقات پر روشنی ڈالئے۔

### ڈی کام

مندر جہ ذیل پر نوٹ لکھیں۔ افادہ، بچت، قدر ۲۔ معاشیات ایک ایسا علم ہے جو انسان کے اس طرز عمل کا مطالعہ کرتا ہے جو لامحدود خواہشات اور متبادل استعمال رکھنے والے کیاب ذرائع کے درمیان بطور ایک رابطہ کے کارفرما ہے۔ ۳۔ الفرڈ مارشل اور پروفیسر رائنز نے معاشیات کی جو تعریف کی ہے بیان کریں نیز نقطہ نظر کا موازنہ کریں۔ ۴۔ معاشیات کے مطالعے کے فوائد بیان کریں۔ ۵۔ سرمایہ دارانہ نظام کی خصوصیات بیان کریں نیز اس کے فوائد اور نقصانات بیان کریں۔ ۶۔ اشتراکی نظام معیشت کے اہم خدوخال، خوبیاں اور خامیاں بیان کریں۔ ۷۔ اسلام کے معاشی نظام کی اہم خصوصیات اور فوائد بیان کریں۔ ۸۔ پاکستان میں کونسا معاشی نظام رائج ہے اس نظام کی خوبیاں اور خامیاں بیان کریں۔ ۹۔ ریکارڈر کے نظریہ لگان کا تنقیدی جائزہ لیں۔ ۱۰۔ قانون تفصیل افادہ کی ڈائیکرام کی مدد سے تشریح کریں نیز اس کی مششیات بیان کریں۔ ۱۱۔ قانون طلب بیان کریں اور اس کے تغیرات بیان کریں۔ ۱۲۔ قانون رسد بیان کریں گوشواروں اور خاگوں کی مدد سے اس کی وضاحت کریں۔ ۱۳۔ ترقی پذیر معیشت سے کیا مراد ہے اور اس کی اہم خصوصیات بیان کریں۔ ۱۴۔ قری آمدنی کی پیمائش کریں اور پیمائش کے مختلف طریقے بیان کریں نیز ان مشکلات کی نشاندہی کریں جو آمدنی کی پیمائش میں حائل ہیں۔

### ڈی کام

۱۔ بنک کی تعریف کریں نیز بنک کے ارتقاء اور بنکوں کی اقسام بیان کریں۔ ۲۔ مرکزی بنک کی تعریف کریں اور اس کے فرائض تفصیل سے بیان کریں۔ ۳۔ زر پالیسی سے کیا مراد ہے اس کے مقاصد حاصل کرنے کیلئے کن آلات کو استعمال کریں گے۔ ۴۔ بنکوں میں کتنی اقسام کے حساب کھولے جاسکتے



وجہ۔ حصہ نظم۔ حمد، نعت، ابیات باہو، کافی از بلھے شاہ، کافی از خواجہ غلام فرید، غزل از پیر فصل گجراتی، غازی تے شہید از فقیر احمد فقیر، غزل از عارف عبدالتین، تن نظماں، جعبہ بازار، (حالات زندگی اور کلام کی خصوصیات) میاں محمد بخش، بابا فرید، بلھے شاہ، سلطان باہو، وارث شاہ، (مضامین) میرامن پسند پنجابی شاعر، ساڈی پنڈو تے شہری زندگی، زنانیاں دی پڑھائی وقت دی پانچد ی، پنجابی زبان تے اوہرا مستقبل، ساڈا دین اسلام، قائد اعظم، علامہ ڈاکٹر محمد اقبال، نلیو یون دے فائدے تے نقصان، سائنس دے فائدے۔ کسے مچھ اکھیں ڈھکا حال۔

### پنجابی سیکنڈ ایر (پارٹ نو) اہم سوالات

حصہ نثر:- (خلاصہ جات، سوال جات اور سیاق و سباق) نپٹے، ریڈار کہانی، قصو ف تے پنجابی، پنجاب دیاں لوک رساں حبیب خاتون، ہمسایا چانن، حصہ نظم:- یو ل فرید از بابا فرید الدین گنج شکر، ابیات باہو، کافی از بلھے شاہ، وارث شاہ، دا کلام، میاں محمد بخش، دا کلام، غزل از رؤف شیخ، غزل از سلیم کاشمر، تاریخاں دا گیت، ڈونگے پانی، کلا رکھ، متاں، غزل از ڈاکٹر رشید انور۔ ناول، ڈرامہ، افسانہ، نظم، ڈھولا، ماہیا، گدا، تھال، لوری تے چانن۔ گرائمر:- تشبیہ، استعارہ، ردیف، قافیہ، مرکب اصنافی، مرکب توصیفی (حالات زندگی اور کلام کی خصوصیات) میاں محمد بخش، بابا فرید، بلھے شاہ، سلطان باہو، وارث شاہ، شاہ حسین۔

### ایف اے اسلامیات اختیاری (پارٹ ۱)

اسلامی تہذیب، تقویٰ، صبر، عدل، حقوق والدین، مسجد، شہری، اسلامی ریاست، اخوت، تبلیغ، جہاد، غزوہ بدر، غزوہ خندق، جنت الوداع، خلفائے راشدین پر ایک نظر، حضرت ابوبکر صدیق، حضرت عمر فاروق، حضور اکرم ﷺ سے پہلے کے حالات، ہجرت حبشہ، ہجرت مدینہ۔

### ایف اے اسلامیات اختیاری (پارٹ ۲)

سورۃ بقرہ کی اہم آیات

6, 7, 8, 17, 18, 21, 22, 23, 24, 25, 28, 29, 40, 41, 42, 43, 44, 45, 46, 63, 72, 73, 79, 80, 81, 82, 83, 92, 93, 94, 104, 105, 122, 123, 142, 143, 153, 158.

1-3-5-6-7-11-12-13-14-15-17-18-20-23-

27-33-34-40

سوالات: تدوین قرآن، حفاظت قرآن، حدیث کی اقسام اور اہمیت، اعجاز قرآن، فعل ماضی و مضارع و معروف کی گردائیں۔

اہم عنوانات: صفات متقین، قصہ آدم و ابلیس، یہود پر تنقید، تحویل قبلہ، واقعہ ہاروت ماروت، نفاق فی سبیل اللہ، واقعہ سبت۔

### ایف اے اردو لازمی (سیکنڈ ایر)

سوال نمبر ۱ (خلاصہ جات، سیاق و سباق، سوال و جواب) کہا جاپان کو جائیں؟ کہا جاپان کو جاؤ۔ فاطمہ برناوی، ایک کہانی بڑی پرانی، علوم قدیمہ کی افادیت ہمارے زمانے میں، بہر و بیا، قلب، وقار الملک، پاکستان بن گیا، ہاشل میں پڑنا، متا۔ سوال نمبر ۲۔ غزلیات کی تشریح (حوالہ متن کے ساتھ) خواجہ میر درد..... غزل نمبر 1-2..... میر تقی میر..... غزل نمبر 1-2..... خواجہ حیدر علی آتش..... غزل نمبر 2..... غالب..... غزل نمبر 1-2-3-4..... مومن خاں مومن..... غزل نمبر 3..... علامہ اقبال..... غزل نمبر 1-2..... فیض احمد فیض..... غزل نمبر 1..... ناصر کاظمی..... غزل نمبر 1-3..... گرائمر: مطلع، مقطع، ردیف، قافیہ، تلمیح، تشبیہ، استعارہ، تخلص، رموز و اوقاف، وقفہ، سکتہ، رابطہ، سواہیہ، ختمہ، توسیع، وادین درخواستیں: سرٹیفیکیٹ کیلئے محلہ کی ناقص صفائی کے بارے میں بجلی کے بل کی درستی تحفظ مال و جان کے لیے رسیدیں: قریب حسنہ کی رسید، رسید وصولی کرا یہ قیمت کتب قیمت بھینس مضامین: میرا پسندیدہ شاعر ٹریفک حادثات سائنسی ایجادا

ت، نشیات، نعت کی عظمت، طلباء کے مسائل اور ان کا حل، دیہاتی مسائل، ہمارا نظام تعلیم، کمپیوٹر، آلودگی ایک سنگین مسئلہ۔

### ایف اے ریڈی کام پارٹ ۲ مطالعہ پاکستان

۱۔ اسلام سے قبل جنوبی ایشیاء کی سیاسی، معاشرتی، اور مذہبی حالت پر نوٹ لکھیں نیز اسلام نے جنوبی ایشیاء کے باشندوں کی زندگی پر جو سیاسی، تہذیبی، معاشرتی اور مذہبی اثرات چھوڑے ہیں ان کی وضاحت کریں۔ ۲۔ قیام پاکستان کے اغراض و مقاصد بیان کریں۔ نظریہ پاکستان سے کیا مراد ہے، اقبال اور قائد اعظم کے ارشادات کی روشنی میں بیان کریں، نیز ہماری زندگی میں اس کی اہمیت بیان کریں۔ ۳۔ سرسید احمد خاں نے مسلمانوں کی نشاۃ ثانیہ کیلئے کیا خدمات انجام دیں (تحریک علی گڑھ کے سلسلے میں سرسید احمد کی خدمات بیان کریں)۔ ۵۔ مسلم لیگ کے قیام کے اسباب اور اغراض و مقاصد بیان کریں۔ ۶۔ مندرجہ ذیل پر نوٹ لکھیں: بیٹاق لکھنؤ، تجاویز دہلی، نہرو رپورٹ۔ قائد اعظم کے چودہ نکات اور ان کی اہمیت بیان کریں۔ ۷۔ خطبہ الہ آباد کی وضاحت کرتے ہوئے اس کی اہمیت بیان کریں۔ ۸۔ برصغیر کے مسلمانوں نے تحریک خلافت کیوں شروع کی اس کے واقعات، اثرات اور ناکامی کے اثرات تحریر کریں۔ ۹۔ پاکستان کو اپنے قیام کے بعد ابتدا ہی میں جن مسائل کا سامنا کرنا پڑا ان کی وضاحت بیان کریں۔ ۱۰۔ استحکام پاکستان کے سلسلے میں باقی پاکستان قائد اعظم کی خدمات بیان کریں۔ ۱۱۔ قرارداد مقاصد کو پاکستان کی آئین سازی کی تاریخ میں بنیادی دستاویز کی حیثیت حاصل ہے وضاحت کریں۔ ۱۲۔ ۱۹۷۳ء آئین کس طرح تیار ہوا اس کی اسلامی دفعات تحریر کریں۔ ۱۳۔ پاکستان کی آب و ہوا کیسی ہے پاکستان کو آب و ہوا کے لحاظ سے کتنے حصوں میں تقسیم کر سکتے ہیں وضاحت کریں۔ ۱۴۔ پاکستانی کچھ کے خدوخال بیان کریں۔ خارجہ پالیسی کی ضرورت کیوں پیش آتی ہے پاکستان کی خارجہ پالیسی کے بنیادی اصول کون کون سے ہیں۔ معروضی (سوالا جواباً اور خالی جگہ پر کریں) سابقہ پرچہ جات تیار کریں۔

### ایف اے ایجوکیشن (پارٹ ۱)

الف: تعلیم کا دائرہ کار بیان کریں ۲ تہذیبی ورثے کا تحفظ ۳ فرد کی بنیادی ضروریات کی اہمیت۔ ۴۔ فلسفے اور تعلیم کا باہمی تعلق ۵ ترقی پسند نظریہ حیات اور فوائد تعلیم۔ ۶۔ نفسیات اور اس کا تعلیمی دائرہ کار نیز اس کے تعلیمی تقاضے۔ ۷۔ نشوونما کی تعلیمی اہمیت، ذہنی، صحت اور تعلیم۔ ۸۔ ابن سینا۔ ۹۔ علامہ زرناتو جی، اچھے نصاب کی خصوصیات۔ ۱۰۔ حافظہ اور اس کے اجزاء۔ ۱۱۔ فراموشی اور اس کے اسباب۔

### ایف اے ایجوکیشن پارٹ ۲

۱۔ نظام تعلیم کے نمایاں پہلوؤں کا جائزہ۔ ۲۔ درس نظامی کی خصوصیات۔ ۳۔ نظام تعلیم کی خصوصیات۔ ۴۔ نصاب تعلیم۔ ۵۔ تحریک دیوبند۔ ۶۔ تحریک علی گڑھ۔ ۷۔ پاکستان میں تعلیمی مقاصد کا تعین۔ ۸۔ تعلیمی ناخواندگی کی وجوہات۔ ۱۰۔ طلبہ میں نظم و ضبط۔ ۱۱۔ تعلیم اور روزگار۔

### نیانصاب اردو لازمی برائے فٹ ایئر

پرچہ الف: اہم سوالات کی تفصیل (سوال نمبر ۲۱، ۲۲، ۲۳، ۲۴، ۲۵، ۲۶، ۲۷، ۲۸، ۲۹، ۳۰، ۳۱، ۳۲، ۳۳، ۳۴، ۳۵، ۳۶، ۳۷، ۳۸، ۳۹، ۴۰، ۴۱، ۴۲، ۴۳، ۴۴، ۴۵، ۴۶، ۴۷، ۴۸، ۴۹، ۵۰، ۵۱، ۵۲، ۵۳، ۵۴، ۵۵، ۵۶، ۵۷، ۵۸، ۵۹، ۶۰، ۶۱، ۶۲، ۶۳، ۶۴، ۶۵، ۶۶، ۶۷، ۶۸، ۶۹، ۷۰، ۷۱، ۷۲، ۷۳، ۷۴، ۷۵، ۷۶، ۷۷، ۷۸، ۷۹، ۸۰، ۸۱، ۸۲، ۸۳، ۸۴، ۸۵، ۸۶، ۸۷، ۸۸، ۸۹، ۹۰، ۹۱، ۹۲، ۹۳، ۹۴، ۹۵، ۹۶، ۹۷، ۹۸، ۹۹، ۱۰۰، ۱۰۱، ۱۰۲، ۱۰۳، ۱۰۴، ۱۰۵، ۱۰۶، ۱۰۷، ۱۰۸، ۱۰۹، ۱۱۰، ۱۱۱، ۱۱۲، ۱۱۳، ۱۱۴، ۱۱۵، ۱۱۶، ۱۱۷، ۱۱۸، ۱۱۹، ۱۲۰، ۱۲۱، ۱۲۲، ۱۲۳، ۱۲۴، ۱۲۵، ۱۲۶، ۱۲۷، ۱۲۸، ۱۲۹، ۱۳۰، ۱۳۱، ۱۳۲، ۱۳۳، ۱۳۴، ۱۳۵، ۱۳۶، ۱۳۷، ۱۳۸، ۱۳۹، ۱۴۰، ۱۴۱، ۱۴۲، ۱۴۳، ۱۴۴، ۱۴۵، ۱۴۶، ۱۴۷، ۱۴۸، ۱۴۹، ۱۵۰، ۱۵۱، ۱۵۲، ۱۵۳، ۱۵۴، ۱۵۵، ۱۵۶، ۱۵۷، ۱۵۸، ۱۵۹، ۱۶۰، ۱۶۱، ۱۶۲، ۱۶۳، ۱۶۴، ۱۶۵، ۱۶۶، ۱۶۷، ۱۶۸، ۱۶۹، ۱۷۰، ۱۷۱، ۱۷۲، ۱۷۳، ۱۷۴، ۱۷۵، ۱۷۶، ۱۷۷، ۱۷۸، ۱۷۹، ۱۸۰، ۱۸۱، ۱۸۲، ۱۸۳، ۱۸۴، ۱۸۵، ۱۸۶، ۱۸۷، ۱۸۸، ۱۸۹، ۱۹۰، ۱۹۱، ۱۹۲، ۱۹۳، ۱۹۴، ۱۹۵، ۱۹۶، ۱۹۷، ۱۹۸، ۱۹۹، ۲۰۰، ۲۰۱، ۲۰۲، ۲۰۳، ۲۰۴، ۲۰۵، ۲۰۶، ۲۰۷، ۲۰۸، ۲۰۹، ۲۱۰، ۲۱۱، ۲۱۲، ۲۱۳، ۲۱۴، ۲۱۵، ۲۱۶، ۲۱۷، ۲۱۸، ۲۱۹، ۲۲۰، ۲۲۱، ۲۲۲، ۲۲۳، ۲۲۴، ۲۲۵، ۲۲۶، ۲۲۷، 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### تاریخ فرسٹ ایئر (پارٹ ون) اہم سوالات

محمد بن قاسم کے فتح سندھ کے اسباب و واقعات ۲۔ سندھ پر عربوں کے حملے کی وجوہات، اہمیت، اور وہاں پر انتظام سلطنت اور نظم و نسق ۳۔ سلطان محمود غزنوی کا کردار اور کارنامے ۴۔ برصغیر جنوبی ایشیاء پر سلطان محمود غزنوی کے حملوں کا حال اور اثرات ۵۔ محمد غوری اور محمود غزنوی کی کامیابی کے اسباب ۶۔ ترائن کی جنگوں کے حالات اور تاریخ میں اہمیت ۷۔ سلطان شمس الدین شمس کی مشکلات اسے کن معنوں میں سلطنت دہلی کا بانی کہا جاتا ہے ۸۔ بلبن کے منگولوں کے حملوں کی روک تھام کے لیے تجاویز ۹۔ بلبن کے سلطنت کو مستحکم کرنے کے سلسلے میں اقدامات اور اس کی شخصیت ۱۰۔ سلطان شمس الدین شمس کو خاندان غلاماں کا اصل بانی کیوں کہا جاتا ہے ۱۱۔ علاؤ الدین خلجی کی انتظامی اور معاشی مشکلات ۱۲۔ سلطان محمود تغلق متضاد صفات کا مجموعہ تھا تبصرہ کریں ۱۳۔ سلطان محمود تغلق کا کردار اور کارنامے ۱۴۔ امیر تیمور کے حملے کے اسباب، واقعات اور کارنامے ۱۵۔ فیروز شاہ تغلق کی اصلاحات ۱۶۔ سلطان سکندر لودھی کی فتوحات و اصلاحات اور زوال پذیر سلطنت کو سنبھالنے کی کوششیں ۱۷۔ پانی پت کی لڑائی کے اسباب، واقعات اور نتائج ۱۸۔ دہلی سلطنت کے زوال کے اسباب ۱۹۔ سلاطین دہلی کے انتظام سلطنت ۲۰۔ سلطنت دہلی کے مرکزی انتظامی ڈھانچے کے اہم خدوخال ۲۱۔ سلاطین دہلی کے زمانے میں علم و آرت اور فن تعمیر کے کام کا جائزہ ۲۲۔ مسلم فن تعمیر کی نمایاں خصوصیات۔

### تاریخ سیکنڈ ایئر (پارٹ ٹو) اہم سوالات

۱۔ بابر کے حملے کے وقت برصغیر جنوبی ایشیاء کے سیاسی اور سماجی حالات ۲۔ بابر کا کردار اور کارنامے ۳۔ پانی پت کی پہلی لڑائی کن حالات کا نتیجہ تھی نیز بابر کی کامیابی کے اسباب ۴۔ ہمایوں کی تخت نشینی کے بعد مشکلات ۵۔ ہمایوں اور شیر شاہ سوری کے درمیان کشمکش ۶۔ ہمایوں کا کردار اور کارنامے ۷۔ شیر شاہ سوری کا کردار اور کارنامے ۸۔ شیر شاہ سوری کو اکبر کا پیش رو کہا جاتا تھا کیوں؟ ۹۔ اکبر کے عہد میں مغل سلطنت میں توسیع ۱۰۔ مغل شہنشاہ اکبر کن وجوہات کی بنا پر اکبر اعظم کہلاتا تھا ۱۱۔ اکبر کی مذہبی پالیسی اور مذہبی حکمت عملی ۱۲۔ نور جہان کے عروج اور جہانگیر کے عہد پر اثرات ۱۳۔ شاہ جہان کے عہد میں فن تعمیر کی ترقی ۱۴۔ اورنگزیب کی اسلامی پالیسی ۱۵۔ اورنگزیب عالمگیر باصلاحیت ترین مغل شہنشاہ تھاس نے ہر بغاوت کا خاتمہ کیا اور برصغیر پاک و ہند کی تیسری تہذیب کی ۱۶۔ مغلوں کا مالیہ کا انتظام انتہائی سائنٹفک تھا۔ ۱۷۔ برطانوی ایسٹ آف انڈیا کے قیام اور دیگر یورپین قوموں کے ساتھ اس کے تصادم کے بارے میں آپ کیا جانتے ہیں؟

### اسلامیات لازمی فرسٹ ایئر (پارٹ ون) اہم سوالات

حصہ اول: معروضی ممل (حصہ دوم): پہلی پانچ آیات مبارکہ، ترجمہ و تشریح۔ پہلی پانچ احادیث مبارکہ، ترجمہ و تشریح۔ ۱۔ عقیدہ توحید کے دلائل، عقیدہ توحید کے انسانی زندگی پر اثرات۔ شرک کا مفہوم م اور اس کی اقسام ۲۔ خصوصیات انبیاء بیان کریں، نیز رسالت محمدی ﷺ اور اس کی امتیازی خصوصیات نیز دلائل ختم نبوت بیان کریں ۳۔ امتیازات قرآن ۴۔ انسانی زندگی پر عقیدہ آخرت کے اثرات ۵۔ ہندو جہ ذیل پر نوٹ لکھیں۔ حضور ﷺ کی رحمت اللعالمین کی وسعت، روزہ اور اس کے مسائل، زکوٰۃ اور اس کے مسائل، والدین اور اولاد کے حقوق و فرائض ۷۔ استاد اور شاگرد کے باہمی حقوق و فرائض

### پنجابی فرسٹ ایئر (پارٹ ون) اہم سوالات

حصہ نثر: (خلاصہ جات، سوال اور جواب اور سیاق و سباق) معراج شریف، پنجابی زبان دی کہانی، حضرت بہاؤ الدین زکریا ملتانی، پاکستان بن گیا اے، ٹا بلی تھلے، شاہ عبد اللطیف بھٹائی، لندن دے ٹوب نیشن۔ کہا

خرید و فروخت بھی کرے گا۔ تجارتی حصص کا مفہوم غیر سودی نظام میں مختلف ہوگا۔ یہ حصص حکومت جاری کرے گی اور مضاربیت کے اصول پر حاصل شدہ سرمایہ پر مشتمل ہوں گی۔ یہ حصص مرکزی بینک کی وساطت سے عوام کو فروخت کئے جائیں گے۔

☆ سترہویں تجویز: زرعی ضروریات کے قرض

زرعی قرضے بلا سود چھوٹے زمینداروں اور کسانوں

کو ہر قسم کی زرعی ضروریات کو پورا کرنے کیلئے امداد باہمی کی انجمنوں کی معرفت اشیائے مطلوبہ کی صورت میں فراہم کئے جائیں گے۔

☆ اٹھارہویں تجویز: قرض کی مع عشر واپسی

ہر زرعی قرضہ کی ادائیگی بمعدہ عشر فصل کے موقع پر

لازمی طور پر ہوگی۔

☆ انیسویں تجویز: ہنڈی کا طریقہ کار

بلا سود بنکاری میں ہنڈیوں کے ضمن میں طریق کار یہ

ہوگا کہ بینک ہنڈی پر درج شدہ پوری رقم بغیر Discount کے

اس کے مالک کو ادا کرے گا یہ رقم ہنڈی کے عرصہ کیلئے بلا سود قرض

متصور ہوگی مدت مقررہ کے بعد ہنڈی کیش کروائی جائے گی ہنڈی

کیش ہو سکنے کی صورت میں ہنڈی بیچنے والے سے وہ رقم واپس

وصول کر لی جائے گی۔

دوسرا طریقہ یہ ہو سکتا ہے کہ تاجر ہنڈی لکھنے کے

بجائے بینکوں سے مضاربیت کے اصول پر سرمایہ حاصل کر کے

فروخت کنندہ کو مال کے دام نقد ادا کر دیں جب مال فروخت ہو

جائے تو بینک کو اس کا دیا ہوا سرمایہ واپس کرنے کے ساتھ طے شدہ

منافع کا حصہ بھی ادا کریں سرمایہ اسی وقت دیں گے جب کاروبار

میں نقصان کا اندیشہ نہ رہے یا کم ہو۔

مجوزہ نظام میں ہنڈی بھنانے کا طریقہ بھی وہی ہوگا

جو بینک سے قرض حسنہ حاصل کرنے کا ہوگا بینکوں سے چند ہنڈیوں

کے عوض سرمایہ کی درخواست کی جائے گی اس ضمن میں مرکزی

بینک کی جانب سے موزوں ضابطے بنائے جاسکتے ہیں۔

☆ بیسویں تجویز: ٹیکس میں رعایت

حکومت کو بلا سود قرض دینے والے لوگوں کو ٹیکس میں

اور محال میں کچھ رعایت دی جائے گی جس سے قرض سرمایہ کی رسد

میں اضافہ ہو سکتا ہے۔

☆ اکیسویں تجویز: غیر ملکی قرضہ جات کی منظوری

اسلامی حکومت صرف بلا سود غیر ملکی قرضہ جات ہی

منظور کرے گی۔

☆ گیس پیپر ز ایف۔ اے، ایف۔ ایس۔ سی، ڈی۔ کام

ملے گا کیونکہ قرض کی واپسی ان کی ذمہ داری ہے نقصان ہونے کی صورت میں بھی یہ بینک برداشت کرے گا یہ نقصان پہلے مضاربیت کھاتہ داروں کا نفع و نقصان طے کرنے کے بعد ہوگا کیونکہ مضاربیت کھاتہ دار قرض کھاتہ کے سرمائے پر نقصان کے ذمہ دار نہیں قرض کی واپسی نفع و نقصان اس رقم پر بینک کی ذمہ داری ہے۔

☆ گیارہویں تجویز

غیر سودی نظام میں مرکزی بینک، حکومت کی نگرانی

میں کام کرے گا اس کا مقصد بجائے نفع کمانے کے مفاد عامہ کا

تحفظ اور مصالح عامہ کی ترویج ہوگی اس کے تمام فرائض وہی

ہونگے جو موجودہ نظام میں ہیں۔

☆ بارہویں تجویز: قرض حسنہ

ہر بینک 10% محفوظ سرمایہ میں سے

15% مرکزی بینک کے پاس جمع کروائے گا یہ فنڈ بطور قرض حسن

ہوگا۔

☆ تیرہویں تجویز: متعلقہ ادارے کی جانچ پڑتال

مرکزی بینک کسی بھی بینک یا متعلقہ کاروبار یا ادارہ

کے حسابات کی کسی وقت بھی پڑتال کر سکے گا۔

☆ چودھویں تجویز: زکوٰۃ کی وصولی

ہر بینک اپنے مضاربیت کے حسابداران کے کھاتوں

میں سے جو صاحب نصاب ہونگے اڑھائی فیصد زکوٰۃ وضع کر کے

زکوٰۃ کی رقومات مرکزی بینک کو منتقل کرے گا جس کی اطلاع وہ

ضلعی کلکٹر زکوٰۃ کو بھی دے گا۔

☆ پندرہویں تجویز: غیر سودی قرض

مرکزی بینک کی طرف سے یہ ضابطہ بنایا جائے گا کہ

ہر بینک کی ذمہ داری ہے کہ وہ اپنے قرض کھاتہ میں جمع شدہ رقم کا

50% غیر سودی قرض دینے کے لئے آمادہ ہے۔ اس کے بعد اس

کو اختیار ہوگا کہ وہ کھاتے کا 40% نفع آور کاروبار میں لگا سکے

اور 10% نقد زر کے طور پر محفوظ رکھے۔ ایسا نہ کرنے والا بینک بند

کر دیا جائے گا۔ اس پر ملکی معیشت کو ترقی بھی ملے گی اور رقم بھی

بینک کے پاس محفوظ رہے گی۔

☆ سولہویں تجویز: تجارتی بینک کو قرض

مرکزی بینک کا یہ بھی فرض ہے کہ وہ تجارتی بینکوں کو

زر نقد یا عام طور پر کام چلانے کے لئے قرض دے۔ لیکن یہ قرض

تجارتی بینک کے حوالے ایک مکمل سرمایہ قانون بل آف ایکسیج یعنی

بھنائی ہوئی ہنڈیوں کے عوض ہی دیا جاسکے گا مرکزی بینک کو یہ

اختیار ہوگا کہ وہ مختلف ہنڈیوں کی قرض حاصل کرنے کی نسبت

مختلف تقرر کر سکے۔ مرکزی بینک، حکومت کے تجارتی حصص کی



کے سرانجام دیتے ہیں وہ اسی طرح جاری رہ سکتی ہیں کیونکہ اس میں سود کا عنصر موجود نہیں ہوتا ان خدمات میں امانتوں کا رکھنا لا کرز مہیا کرنا، زیورات، کاغذات، دستاویزات، سندرات اور دوسری چیزوں کی حفاظت کرنا۔ سفری چیک، بنک ڈرافٹ، خطوط القاجاری کرنا شامل ہیں اسی طرح گاہکوں کی طرف سے خرید و فروخت، صنعتی کاروبار اور دیگر امور میں ماہرانہ مشورے دینا بھی سودی لین دین سے پاک ہے چنانچہ بنک کے یہ تمام کاروبار غیر سودی نظام میں بھی جاری ہیں۔

## ☆ دوسری تجویز

بنک میں تین قسم کے اکاؤنٹ کھولے جاسکتے ہیں۔

(۱) کرنٹ اکاؤنٹ (۲) سیونگ بنک اکاؤنٹ

(۳) سرمایہ کاری اکاؤنٹ

کرنٹ اکاؤنٹ

کرنٹ اکاؤنٹ میں لوگ حساب کھول کر جب چاہیں رقم جمع کروا سکتے ہیں اور جب چاہیں نکال سکتے ہیں اس میں روپیہ رکھنے اور نکالنے کی کوئی قید نہیں کرنٹ اکاؤنٹ والے بنک کا نفع اور نقصان کے ذمہ دار نہ ہونگے بنک ان کی پوری رقم کی ادائیگی کا ذمہ دار ہوگا۔

سیونگ اکاؤنٹ

سیونگ اکاؤنٹ عام طور پر ان لوگوں کے لئے ہوتا ہے جو تجارت میں روپیہ نہیں لگاتے بلکہ اپنی بچت کے لئے بنک کھاتہ کھولتے ہیں اور عام ضرورت پر اس میں سے روپیہ نکال لیتے ہیں یہ زیادہ تر بچت اور حفاظت کیلئے ہوتا ہے اس اکاؤنٹ والے بھی بنک کے نفع و نقصان کے ذمہ دار نہ ہونگے اور بنک ان کی پوری رقم کی ادائیگی کا ذمہ دار ہوگا۔

سرمایہ کاری اکاؤنٹ

اس میں لوگ معین مدت کیلئے رقم جمع کروائیں گے۔ تاکہ بنک اور کاروبار میں لگا سکے اس اکاؤنٹ والے بنک کے نفع و نقصان کے ذمہ دار ہونگے مگر اس کاروبار میں جو ان کے سرمایہ کے اشتراک سے کیا ہوگا اور بنک ان کو اپنے سالانہ منافع سے ان کے سرمائے کے مناسب حصہ دے گا۔

## ☆ تیسری تجویز: تجارت

تجارتی بنک بدستور قائم

رہیں گے اور ان کی ذمہ داری محدود

ہوگی۔ فرق صرف ان کے سرمایہ فراہم کرنے کا طریقہ میں ہوگا تجارتی بنک حصہ داروں کے سرمائے سے قائم ہونگے مزید سرمایہ عوام مضاربیت یا قرضہ پر بنک کو دیں گے اور اس طریقہ سے بنک کا کل سرمایہ اکٹھا ہوگا۔

## ☆ چوتھی تجویز: صنعت

کسی کارخانہ دار کو ضرورت کے وقت سرمایہ کی فراہمی بنک کی طرف سے مضاربیت کے اصول پر ہو سکے گی جس کی رو سے منافع میں طے شدہ نسبت سے شراکت متصور ہوگی جبکہ نقصان مکمل طور پر اس المال پر ہوگا مگر عمارت، کارخانہ یا مشینری کے توڑ پھوڑ کے اثرات مضاربیت کے سرمایہ پر نہیں ڈالے جائیں گے۔

## ☆ پانچویں تجویز: مضاربیت کی رعایت

بلا سود بنکاری میں عوام کو سود کی بجائے مضاربیت کی رعایت ملے گی بنک اپنا روپیہ اپنے تجارتی کاموں میں مضاربیت کے اصولوں پر لگائے گا اس سے حاصل شدہ منافع بنک کے مجموعی منافع میں شامل کر دیا جائے گا اور مضاربیت کھاتہ داروں میں ایک مقررہ مدت کے بعد ان کے سرمایوں کے حساب سے جس شرح پر بنک کو منافع ہوا ہے اسی شرح پر تقسیم کر دیا جائے گا نقصان ہونے کی صورت میں بھی صورت حال یہی ہوگی مضاربیت کے طور پر رکھے ہوئے سرمایہ کو چیک کے ذریعہ نہیں نکلوایا جاسکے گا اور نہ ہی یہ رقوم بذریعہ چیک دوسرے افراد کو منتقل کی جاسکیں گی۔ ان رقوم کو نکالنے کیلئے ایک مناسب عرصہ پہلے اطلاع دینا ہوگی۔

## ☆ چھٹی تجویز: سرمایہ میں نقصان

اگر بنک سرمایہ مضاربیت کے اصول پر افراد اور اداروں کو فراہم کرتا ہے تو زیادہ نقصان ہو تو یہ نقصان سرمایہ میں واقع ہوگا اور یہ نقصان بنک کو برداشت کرنا پڑے گا نفع ہو تو اس نفع میں بنک اور کاروباری فریق طے شدہ نسبتوں کے مطابق شریک ہونگے۔

## ☆ ساتویں تجویز: منافع کی تقسیم کی مختلف صورتیں

بنک اور کاروباری فریق کے درمیان نفع کی تقسیم کی مختلف صورتوں میں سے درج ذیل ہیں۔

(۱) یہ کہ کاروباری فریق صرف بنک سے حاصل کردہ

سرمایہ سے کاروبار کر رہے ہو اس کاروبار میں اور سرمایہ نہ لگایا گیا

ہو ایسی صورت میں نفع کی تقسیم طے شدہ نسبت کے مطابق ہوگی نقصان کی صورت میں سارا نقصان بنک برداشت کرے گا کیونکہ مضاربیت میں نقصان ہمیشہ سرمایہ دار کو برداشت کرنا پڑتا ہے۔

(۲) یہ ہے کہ کاروباری فریق نے بنک سے حاصل کردہ

سرمایہ کے علاوہ اسی کاروبار میں اپنا ذاتی سرمایہ بھی لگایا ہو اس صورت میں اگر دونوں کا سرمایہ برابر ہے تو بنک کو نفع میں سے ایک چوتھائی ملے گا۔ لیکن نقصان نصف برداشت کرنا ہوگا۔

## ☆ آٹھویں تجویز: کھاتہ داروں کے ساتھ معاہدہ

مضاربیت کھاتہ میں رقیں جمع کرانے والوں کے ساتھ بنک حسب ذیل معاہدہ کرے گا بنک اس سرمائے کو اپنے ساتھ کاروبار میں لگائے گا نفع و نقصان کی تقسیم اس طرح ہوگی کہ کل نفع یا نقصان کو مجموعی طور سرمایہ پر تقسیم کیا جائے گا ہر ایک کو اپنے حصہ کے مطابق نقصان برداشت کرنا ہوگا۔ لیکن کسی کھاتہ دار کے سرمائے سے جتنا نفع آئے گا اس کی طے شدہ نسبت بنک کو ملے گی اور باقی نفع کھاتہ دار کے حصہ میں آئے گا۔

## ☆ نویں تجویز: نفع کی شرح میں فرق

نقصان کی صورت میں بنک کے حصہ داروں اور مضاربیت کھاتہ داروں کو ایک ہی سوچ سے نقصان ہوگا لیکن نفع کی صورت میں بنک یا کاروباری پارٹی کی شرح نفع و نقصان کھاتہ داروں سے زیادہ ہوتی ہے یہ فرق اس وجہ سے ہے کہ حصہ داروں کو اپنے سرمایہ پر آنے والا حصہ بھی ملتا ہے۔ یہ انصاف کے مطابق ہے کیونکہ مضاربیت پر روپیہ دینے والا صرف سرمایہ فراہم کرتا ہے کاروبار یا بنکاری میں شریک نہیں ہوتا اسلئے اس کی شرح نفع ایک ایسے شخص یا بنک کی نسبت جو سرمایہ لگا کر کاروبار کے لئے چلانے کا بھی اہتمام کرتا ہے یقیناً کم ہونی چاہیے۔

## ☆ دسویں تجویز

عوام اپنا روپیہ بنک میں قرض کی صورت میں بھی دے سکتے ہیں سرمایہ کی اس قسم کو ہم ”قرض کھاتہ“ کہیں گے۔ نقصان کے اندیشہ سے کچھ لوگ اپنا روپیہ مضاربیت پر نہیں دینا چاہتے اس صورت میں وہ اپنا فالتو روپیہ بنک کو بطور قرض دے دیں۔ جس پر ان کو سود نہیں ملے گا۔ لیکن قرض کی واپسی کی ضمانت ہوگی ضمانت حکومت وقت اور مرکزی بنک دے گا قرض کھاتہ کی ماہانہ رقم بنک قومی کاروبار میں مضاربیت یا شراکت کے اصول پر لگائے گا نفع کی صورت میں تمام کا تمام بنک حصہ داروں کو



ہے۔ معاشی پالیسیوں کے نفاذ کے لئے عملی اقدامات کرتا ہے۔

ملکی معیشت میں بینک کا کردار

ملکی معیشت میں بینک اہم کردار ادا کرتا ہے اس

بات کا اندازہ حسب ذیل امور سے ہوتا ہے۔

### ☆ گردش دولت کی تنظیم

بینک گردش دولت کی تنظیم کرتے ہیں لوگ جو کچھ محنت کے بعد کماتے ہیں وہ سب اپنی ضروریات پر صرف نہیں کردیتے بلکہ اس کا ایک حصہ محفوظ کر لیتے ہیں بینک ان بچتوں کو اپنے پاس محفوظ کرانے کی ترغیب دیتے ہیں اور پھر ان جمع شدہ بچتوں سے سرمایہ کاری کرتے ہیں اس طرح لوگوں کا تھوڑا تھوڑا سرمایہ مل کر ملکی معیشت میں اہم کردار ادا کرتا ہے۔

### ☆ ملکی معیشت میں توازن

معیشت اتار چڑھاؤ کا شکار رہتی ہے کبھی گرم بازاری ہوتی ہے اور کبھی سود بازاری اور کبھی ملکی معیشت کو افراط و تفریط کا سامنا ہوتا ہے جب لوگوں کی معاشی سرگرمیاں بڑھ جاتی ہیں تو سرمایہ کاری کا رجحان پیدا ہوتا ہے اس صورت میں بینک ملکی معیشت کو متوازن رکھنے میں اہم کردار ادا کرتے ہیں اور ایسی پالیسیاں وضع کرتے ہیں جن سے لوگوں کی سرمایہ کاری کی ترغیب ملے۔

### ☆ حکومت کی معاشی ساکھ کو مضبوط بنانا

حکومت کو اپنے ترقیاتی منصوبوں کی تکمیل کے لئے کثیر تعداد میں سرمائے کی ضرورت ہوتی ہے اس مقصد کی تکمیل کے لیے بینک درآمدات و برآمدات میں توازن قائم کرتے ہیں توازن، ملکی معیشت کو متوازن کرتا ہے جس سے حکومت کی معاشی ساکھ مضبوط ہوتی ہے۔

### ☆ امانتوں کا بہترین استعمال

سرمایہ کاری کے لئے بچتوں کا ہونا بہت ضروری ہے۔ بینک لوگوں کو اس بات کی ترغیب دیتے ہیں کہ وہ اپنی بچتیں بینک میں جمع کروائیں۔ بینک ان کو پیداواری اور غیر پیداواری مقاصد کے لئے ضرورت مندوں کو قرضے دیتے ہیں پاکستان میں اسراف کا رجحان زیادہ ہے۔ بچت کی شرح 5% ہے جبکہ ترقی پذیر ممالک میں یہ شرح 15% سے 20% تک ہے۔

### ☆ پیداوار بڑھانا

بینک، صنعت، تجارت اور زراعت کے فروغ کے لئے لوگوں کو قرضے جاری کرتے ہیں صنعت و تجارت کی ترقی سے ملکی پیداوار میں اضافہ ہوتا ہے خوشحالی بڑھتی ہے اور برآمدات میں اضافہ ہوتا ہے۔

### ☆ معاشی منصوبہ بندی میں ترجیحات کا تعین

سرمایہ کاری سے پہلے اس بات کا تعین کرتا ضروری ہے کہ یہ تجارت، صنعت، زراعت میں سے کس میں کی جائے اور ان کی درجہ بندی کیسی ہو۔ اس ضمن میں بینک بہت مدد کرتے ہیں۔ ترقیاتی منصوبے بنا کر ان پر عمل درآمد کرتے ہیں مختلف شعبہ جات کیلئے مختلف بینک قائم کئے جاتے ہیں مثلاً تجارتی بینک، زرعی بینک وغیرہ

### ☆ روزگار کے مواقع فراہم کرنا

کسی بھی ادارے کو چلانے کے لئے عملے کی ضرورت ہوتی ہے بینک خدمات کو بہتر طریقے سے سرانجام دینے کیلئے عملے کی خدمات حاصل کرتے ہیں اور اس کے عوض ان کو معقول معاوضہ اور اجرت دیتے ہیں اس طرح معاشرے کے بڑے حصے کو روزگار کے مواقع فراہم ہوتے ہیں اور کافی حد تک بے روزگاری کا خاتمہ ہوتا ہے۔

### ☆ حکومت کے لئے اہمیت

مرکزی بینک حکومت کو بنکاری کی خدمات فراہم کر کے بہت اہم فرائض سرانجام دیتا ہے جنگ یا کساد بازاری کے دوران حکومت کو روپے کی ضرورت ہوتی ہے مرکزی بینک مرکزی اور صوبائی حکومتوں کو قرضے دیتا ہے۔ مرکزی بینک تمام مالی معاملات میں حکومت کو مشورے دیتا ہے اور بین الاقوامی مالی کانفرنسوں میں حکومت کی نمائندگی کرتا ہے حکومت کی وصولیوں اور ادائیگیوں کا حساب رکھتا ہے۔

### ☆ مالیاتی اداروں کا قیام

مرکزی بینک خصوصی مالیات فراہم کرنے والے اداروں کے قیام کی حوصلہ افزائی کرتا ہے اور ان کے روزمرہ لین دین میں ان کی رہنمائی کرتا ہے پاکستان میں صنعتی ترقیاتی بینک، زرعی ترقیاتی بینک اور دوسرے مالیاتی ادارے پاکستان کے مرکزی بینک کی کوششوں کا نتیجہ ہے۔

### ☆ لین دین میں آسانی

کرنسی نوٹوں کا اجراء مرکزی بینک کا اہم کارنامہ ہے اس کی بدولت اشیاء کا تبادلہ آسان ہو گیا ہے اور تجارتی لین دین میں وسعت ہوئی ہے۔

### ☆ بین الاقوامی طور پر اہمیت

موجودہ دور میں مختلف ممالک میں معاشی روابط بہت بڑھ گئے ہیں مختلف ممالک آپس میں قرضے لیتے اور دیتے ہیں اور اشیاء کی درآمدات و برآمدات بہت بڑھ گئی ہیں۔ بینک ایک ملک کی کرنسی کو دوسرے ملک کی کرنسی میں تبدیل کر کے بین الاقوامی ادائیگیوں کو آسان بناتے ہیں۔ علاوہ ازیں بینک ملکی کرنسی کی خارجہ قیمت کو مناسب سطح پر رکھنے کا ذمہ دار ہوتا ہے۔

### ☆ بلا سود بنکاری

### ☆ سودی بنکاری کے نقصانات

- ۱۔ طبقاتی کشمکش میں اضافہ ہوتا ہے۔
- ۲۔ معاشی ظلم و استحصال کا سب سے بڑا ذریعہ ہے۔
- ۳۔ سودی نظام بے روزگاری بڑھاتا ہے۔
- ۴۔ اشیائے صرف کی قیمتیں بڑھتی ہیں۔
- ۵۔ حصول دولت کیلئے ناجائز ذرائع استعمال کئے جاتے ہیں۔
- ۶۔ عیاشیانہ طرز زندگی کو فروغ ملتا ہے۔
- ۷۔ قرض حسن کا خاتمہ ہوتا ہے۔
- ۸۔ دولت چند ہاتھوں میں مرکز ہو جاتی ہے۔
- ۹۔ امن و سلامتی خطرہ میں پڑ جاتی ہے۔
- ۱۰۔ مفت خوری اور سستی و کاہلی پیدا ہوتی ہے۔
- ۱۱۔ ہمدردی اور ایثار کا خاتمہ

### ☆ بلا سود بنکاری کی ضرورت

چونکہ اسلام میں سود قطعی طور پر حرام ہے اور جدید دور میں بینکوں کی اہمیت بھی مسلمہ ہے اس لئے ایک اسلامی ریاست میں بنکاری کا نظام غیر سودی بنیادوں پر چلانا بہت ضروری ہے۔

-(محمد اکرم خان بلا سود بنکاری)

### ☆ بلا سود بنکاری کا خاکہ

درج ذیل میں اس نظام کا مختصر مگر جامع خاکہ دیا جا رہا ہے جسکے مطابق بلا سود بنکاری نظام قائم کیا جاسکتا ہے۔

### ☆ پہلی تجویز

جو خدمات بینک بعوض کمیشن یا فیس



میں جمع کراتا ہے اور اس سے پہلے نکلوانہیں سکتا چونکہ بینک ایسے روپے کو کسی کام میں لگا دیتا ہے یا قرض میں دے دیتا ہے اس لئے وہ ایسی امانتوں پر جمع کروانے والے کو سود یا منافع کا حصہ دیتا ہے۔

## ☆ بچت امانتیں

لوگوں کو روپیہ بچانے کی عادت ڈالنے کیلئے بینک بچت امانتیں وصول کرتے ہیں اس قسم کے حساب میں لوگ چھوٹی چھوٹی امانتیں جمع کرواتے رہتے ہیں اور بینک ان پر سود یا منافع کا حصہ دیتا ہے جمع کروانے والا جب چاہے اپنے حساب میں سے تھوڑی تھوڑی رقم نکلوا سکتا ہے البتہ اگر زیادہ رقم نکالنی چاہے تو بینک کو پہلے مطلع کرنا پڑتا ہے۔

## ☆ نفع و نقصان میں شرکتی امانتیں

حکومت پاکستان کے نافذ کردہ اسلامی معاشی نظام کے تحت کمرشل بینکوں نے عوام کو یہ سہولت دی ہے کہ وہ نفع و نقصان میں حصہ داری کی بنیاد پر بینک میں اپنی بچتیں جمع کروا سکتے ہیں جن کو بینک مختلف کمپنیوں کے حصص کی شکل میں یا کسی دوسرے کاروبار میں لگا دیتے ہیں اور سال ختم ہونے پر حساب کتاب کر کے امانت داروں کو ان کے حصے کا منافع ادا کر دیتے ہیں ان امانتوں کو مختصراً PLS اکاؤنٹ بھی کہا جاتا ہے۔ اگر یہ رقم بینک کو کسی معینہ مدت کے لئے دی جائے تو اسے مدت کی امانتیں Term Deposits کہتے ہیں۔

## ☆ تاجروں کو قرض دینا

بینک کا دوسرا کام یہ ہے کہ یہ تاجروں کو روپیہ ادھار دیتا ہے اور اس پر سود لیتا ہے یہ اس کی آمدنی کا سب سے بڑا ذریعہ ہے۔ جو لوگ بینک کے پاس امانت کے طور پر اپنی رقم جمع کراتے ہیں وہ اگرچہ جب چاہیں واپس لینے کا مطالبہ کر سکتے ہیں لیکن بینک کو اپنے تجربہ اور روزمرہ کاروبار سے پتہ چل جاتا ہے کہ عام طور صرف تھوڑے سے لوگ رقم نکلوانے کے لئے آتے ہیں باقی لوگوں کو روپیہ وہیں پڑا رہتا ہے اس لئے بینک کچھ رقم اپنے پاس رکھ لیتا ہے اور باقی تاجروں اور کاروباری لوگوں کو قرض دے دیتا ہے اور ضمانت کے لئے عموماً تمسکات، کفالتیں، جائیداد، املاک، سونا، زیورات اور قیمتی چیزیں طلب کرتا ہے۔

## ☆ بٹہ لگانا

بینک کا ایک اور کام ہے

ہنڈیاں بھنانا یا انہیں بٹہ لگانا۔ اس کا طریقہ کاریہ ہے کہ فرض کریں کہ ایک بیوپاری کسی تاجر سے مال خریدتا ہے اور قیمت ایک ماہ بعد دینے کا وعدہ کرتا ہے فروخت کنندہ خریدار کے نام ایک دستاویز یعنی ہنڈی یا بل لکھتا ہے جس میں اس کیلئے یہ حکم درج ہوتا ہے کہ وہ ایک ماہ بعد اس بل کی رقم ادا کر دے اس رقم میں قیمت فروخت کے علاوہ مقررہ مدت کا سود بھی شامل ہوتا ہے خریدار اس پر دستخط کر دیتا ہے یہ ہنڈی فروخت کنندہ اپنے پاس محفوظ رکھتا ہے اور مدت پوری ہونے پر رقم وصول کر لیتا ہے البتہ اس دوران اگر خود اسے رقم کی ضرورت پڑے تو وہ ہنڈی بینک کے پاس لے جاتا ہے اور ہنڈی اس کے حوالے کر کے نقد رقم وصول کر لیتا ہے اور بینک سود کاٹ کر باقی رقم اسے دے دیتا ہے اور خود مدت پوری ہونے پر ساری رقم خریدار سے وصول کر لیتا ہے اسے ہنڈی کو بٹہ لگانا کہتے ہیں اگر دو مختلف ممالک کے تاجر مال کی خرید و فروخت کریں تو ادائیگی کیلئے جو بل تیار ہوگا اسے غیر ملکی ہنڈی کہا جاتا ہے۔

## ☆ سہل آلہ مبادلہ

بینک کا ایک کام یہ بھی ہے کہ یہ سہل آلہ مبادلہ مہیا کرتا ہے مثلاً ہر ملک کا مرکزی بینک نوٹ جاری کرتا ہے جو بھاری سکوں اور دھاتوں کے مقابلہ میں با کفایت آلہ مبادلہ کا کام دیتے ہیں عام بینک چیک اور ڈرافٹ جاری کرتے ہیں جو وسیع پیمانے پر استعمال ہوتے ہیں اور ان کی بدولت سکے وغیرہ استعمال کرنے کی ضرورت نہیں رہتی۔

## ☆ زر کو منتقل کرنا

بینک روپے کو ایک جگہ سے دوسری جگہ منتقل کرنے کا کام کرتے ہیں آپ ایک شہر سے دوسرے شہر یا ایک ملک سے دوسرے ملک روپیہ بھیجنا چاہیں تو بینک کی معرفت ایسا کر سکتی ہیں اگر بینک یہ کام نہ کریں تو ایک مقام سے دوسرے مقام تک روپیہ بھیجنے میں بڑی قیمتیں پیش آئیں پھر اس کے کھوجانے یا لٹ جانے کا خدشہ بھی موجود ہوتا ہے لیکن اب کاروباری حضرات جتنا روپیہ کسی کو بھیجنا چاہیں اتنا بینک میں جمع کروا دیتے ہیں اور اس کا ڈرافٹ لے کر مطلوبہ مقام پر بینک کی برانچ سے حاصل کر لیتے ہیں۔

## ☆ ایجنسی کی خدمات

بینک اپنے گاہکوں کیلئے ایجنٹ کے طور پر بھی کام کرتا

ہے مثلاً ان کی طرف سے کرایہ یا ٹیکس یا بیمہ کی قسط ادا کر دیتا ہے اور دوسری طرف ان کو وصول ہونے والی رقمیں لے کر ان کے حساب میں جمع کرتا ہے جیسے واپڈاک کے بل، ٹی وی کی لائسنس فیس، وغیرہ بینک میں جمع کرواتے ہیں۔

## ☆ سرمایہ کاری

بینک بہت سی صنعتوں اور کمپنیوں کے حصص اور حکومت کی کفایتیں خرید لیتا ہے یہ لمبے عرصے کی سرمایہ کاری کی صورتیں ہیں جن سے بینک کو منافع حاصل ہوتا ہے۔

## ☆ قیمتی اشیاء کا محافظ

بینک سیف ڈیپازٹ لاکر بھی بناتا ہے جہاں لوگ اپنی قیمتی چیزیں، وصیت نامے، دستاویزات، زیورات اور ہیرے، جواہرات وغیرہ محفوظ کر لیتے ہیں۔ اس طرح قیمتی چیزیں چوری ہونے سے بچ جاتی ہیں۔

مرکزی بینک کے فرائض حسب ذیل ہیں۔

۱۔ مرکزی بینک نوٹ جاری کرتا ہے

۲۔ مرکزی بینک حکومت کا بینک ہوتا ہے۔

۳۔ ملک کے باقی تمام بینکوں کا بینک ہوتا ہے اور اس حیثیت سے بینکوں کے سرمائے کی حفاظت کرتا ہے۔ ان کے لئے حساب گھر کا کام سرانجام دیتا ہے اور یہ بینکوں کی آخری پناہ گاہ کی حیثیت رکھتا ہے۔

۴۔ مرکزی بینک دھاتی سرمایہ (سونا چاندی وغیرہ) اور زر مبادلہ کا محافظ ہوتا ہے۔

۵۔ مرکزی بینک بازار زر کو مضبوط بنیادوں پر استوار کرتا ہے۔

۶۔ مبادلہ پر کنٹرول مرکزی بینک کو ہی حاصل ہوتا ہے۔

## اضافی فرائض

۱۔ عملے کی تربیت کیلئے مختلف ادارے قائم کرتا ہے۔

۲۔ بچت کو فروغ دینے کے لئے عملی اقدامات کرتا ہے

۳۔ ملک میں تجارت کو فروغ دینے کے لئے موثر پالیسیاں وضع کرتا ہے۔

۴۔ زرعی اور صنعتی ترقی کے لئے بھی کوششیں کرتا ہے

۵۔ دیگر بینکوں کی ترقی کے لئے ہدایات جاری کرتا ہے

۶۔ معاشی منصوبے تیار کرنے کے لئے حکومت کی راہنمائی کرتا



کی تھی۔ لیکن 1946ء میں بینک آف انگلینڈ ایکٹ کے مطابق اس بینک کا سارا حصہ حکومت برطانیہ نے اپنے قبضے میں کر لیا۔

برصغیر پاک و ہند میں پہلا بینک ”بینک آف ہندوستان“ کے نام سے قائم ہوا۔ پھر 1809ء میں حکومت ہند حکومتی فرمان کے ذریعے ۵۰ لاکھ کے سرمائے سے ”بینک آف بنگال“ کے نام سے ایک بینک قائم کیا۔ پھر مدارس اور بمبئی میں 1840ء اور 1848ء میں بینک کھولے گئے۔ ہندوستان میں 1921ء میں امپیریل بینک کی بنیاد رکھی گئی۔ پھر 1935ء میں ہندوستان کا مرکزی بینک ”ریزرو بینک آف انڈیا“ قائم ہوا قیام پاکستان کے وقت اسی بینک کو پاکستان کے مرکزی بینک کے فرائض سونپے گئے۔ لیکن اس بینک نے اپنے فرائض دیاندارانہ طریقے سے ادا نہ کئے۔ اس لئے پاکستان کو بہت جلد اپنا مرکزی بینک ”سٹیٹ بینک آف پاکستان“ قائم کرنا پڑا۔ جس کا افتتاح حضرت قائد اعظم نے جولائی 1948ء میں کیا۔

## بینک کی اقسام

بینک کی اہم اقسام حسب ذیل ہیں۔

### ☆ مرکزی بینک

مرکزی بینک سے مراد ایسا بینک ہے جو ملک کے معاشی اور مالی استحکام کا ذمہ دار ہوتا ہے اس کو ملک کے نظام بنکاری میں اہم ترین حیثیت حاصل ہوتی ہے یہ دوسرے تمام بینکوں کا قائد اور سردار ہوتا ہے نفع کمانا اس کیلئے ثانوی حیثیت رکھتا ہے اس بینک کے اہم فرائض نوٹ جاری کرنا، حکومت کے لئے بنکاری کی خدمات سرانجام دینا، دوسرے بینکوں کو مشورے اور مالی امداد دینا، بطور حساب گھر کام کرنا، ملک میں زر کی مقدار کو کنٹرول کرنا، قیمتی دھاتوں اور زر مبادلہ کا محافظ ہونا وغیرہ شامل ہیں۔

### ☆ تجارتی بینک

تجارتی بینک ملک کی معاشی ترقی میں اہم کردار ادا کرتے ہیں یہ مشترکہ سرمائے سے چلتے ہیں اور زیادہ تر ملکی تجارت اور صنعتوں کو ترقی دینے کے لئے سرمایہ فراہم کرتے ہیں ان کا بنیادی مقصد زیادہ سے زیادہ نفع کمانا ہوتا ہے تجارتی بینک کے دیگر فرائض میں امانتیں وصول کرنا انتظامی زر کی سہولتیں فراہم کرنا، زیورات اور قیمتی دستاویزات کو محفوظ رکھنا وغیرہ شامل ہیں۔

### ☆ صنعتی بینک

کسی ملک کی صنعتی ترقی کیلئے طویل مدت کے قرضوں کی ضرورت ہوتی ہے عام تجارتی بینک طویل مدت کے قرضے فراہم نہیں کر سکتے اس لئے صنعتوں کو درمیانی اور طویل مدت کے قرضے فراہم کرنے کے لئے صنعتی بینک قائم کئے گئے پاکستان میں صنعتوں کو سرمایہ ہم پہنچانے کیلئے 1961ء میں صنعتی ترقیاتی بینک قائم کیا گیا یہ بینک ملک میں صنعتی ترقی کیلئے ملکی اور غیر ملکی کرنسی میں قرضے فراہم کرتا ہے۔

### ☆ زرعی بینک

زرعی بینک سے مراد ایسا بینک ہے جو ملک میں زراعت کی ترقی کے لئے زمینداروں اور کاشتکاروں کو قرضہ فراہم کرتا ہے یہ بینک کاشتکاروں کو قرضہ کھاد اعلیٰ بیج اور زرعی آلات خریدنے کے لئے دیتا ہے۔ زرعی بینک کسانوں کو قرضہ آبیانہ ادا کرنے کے لئے اور سیم و تھور سے متاثر زمینوں کو قابل کاشت بنانے کے لئے دیتا ہے۔ زرعی بینک کسانوں کو قرضہ قلیل درمیانی اور طویل مدت کیلئے فراہم کرتا ہے پاکستان میں کاشت کاروں کو زراعت کے لئے قرضہ فراہم کرنے کیلئے زرعی ترقیاتی بینک قائم کیا گیا ہے جو زراعت کی ترقی میں اہم کردار ادا کر رہا ہے۔

### ☆ تبادلہ کے بینک

یہ بینک غیر ملکی کرنسی کا لین دین کرتا ہے اور ملکی کرنسی کو غیر ملکی کرنسی میں تبدیل کرنے کا اہم کام سرانجام دیتا ہے تبادلہ کے بینک کے اہم فرائض میں غیر ملکی منڈیوں کی خرید و فروخت کرنا اور اعتباری رقعہ جات جاری کرنا بھی شامل ہیں عام طور پر تجارتی بینک ہی تبادلہ کے بینک کے فرائض سرانجام دیتے ہیں جس کے لئے انہوں نے علیحدہ شعبے قائم کئے ہوتے ہیں۔

### ☆ بچت کے بینک

یہ بینک عام لوگوں میں بچت کا رجحان پیدا کرنے کے لئے قائم کئے جاتے ہیں۔ یہ بینک لوگوں سے تھوڑی تھوڑی رقوم وصول کرتے ہیں اور اس پر انھیں سود ادا کرتے ہیں۔ بچت کے بینک علیحدہ قائم نہیں کئے جاتے۔ مرکزی بینک کے علاوہ تمام بینکوں نے بچت کے علیحدہ شعبے قائم کر رکھے ہوتے ہیں تاکہ لوگ اپنی بچتیں جمع کرا سکیں۔ پاکستان میں تجارتی بینکوں کے علاوہ قومی بچت کے مراکز اور ڈاک خانے بھی بچت کے بینک کے فرائض انجام دیتے ہیں۔

### ☆ امداد باہمی کے بینک

یہ بینک امداد باہمی کے اصولوں کے تحت قائم کئے جاتے ہیں۔ پاکستان میں ان بینکوں کے قیام کا بنیادی مقصد زراعت کو ترقی دینے کے لئے کسانوں اور زمینداروں کو قرضے فراہم کرنا ہے یہ بینک عموماً امداد باہمی کی قرضہ کی انجمنوں کو قرضہ فراہم کرتے ہیں۔ پاکستان میں امداد باہمی کے بینک تقریباً ہر تحصیل میں قائم ہیں حکومت پاکستان اور سٹیٹ بینک آف پاکستان ان بینکوں کی سرپرستی کرتے ہیں۔

### ☆ رہن رکھنے کے بینک

رہن بینک سے مراد ایسے بینک ہیں جو زمین اور مکان وغیرہ رہن رکھ کر طویل مدت کیلئے قرضے دیتے ہیں پاکستان میں تعمیر مکانات کی مالی کارپوریشن اور تجارتی بینک رہن رکھنے کے بینک کے فرائض سرانجام دے رہے ہیں۔

### بینک کے فرائض

ایک عام تجارتی بینک مندرجہ ذیل کام کرتا ہے۔

### ☆ لوگوں کی امانتیں رکھنا

بعض لوگوں کے پاس اپنی ضرورت سے زائد دولت ہوتی ہے لیکن اسے کسی نفع آور کام یا کاروبار میں لگانے کی سمجھ اور جرات نہیں رکھتے نیز وہ ان کی پوری طرح حفاظت بھی نہیں کر سکتے اس لئے وہ چاہتے ہیں کہ اپنی رقم کسی دیاندار شخص یا ادارے کے حوالے کر دیں جو نہ صرف اس کی حفاظت کرے بلکہ اس پر کچھ منافع بھی دے یہ دونوں کام بینک بہترین طریقے سے کرتا ہے اس لئے لوگ اپنا فالتو روپیہ اس کے پاس امانت کے طور پر جمع کروا دیتے ہیں۔ امانتیں چار قسم کی ہوتی ہیں۔

### ☆ غیر معیاری امانتیں

اس سے مراد بینک میں جمع کرائی ہوئی ایسی امانتیں ہیں جو اس کا مالک جب چاہے بینک سے نکلوا سکتا ہے۔ عام کاروباری لوگ اپنا روپیہ بینکوں میں اسی طرح رکھتے ہیں ایسے حساب کو چالو یا رواں حساب Current Account بھی کہتے ہیں اور ان امانتوں کو طلبی امانتیں بھی کہا جاتا ہے۔

### ☆ معیادی امانتیں

ان سے مراد ایسی رقوم ہیں جو ایک

شخص ایک مقررہ مدت کے لئے بینک



آمدنی میں اضافہ ہوتا ہے اور لوگوں کا معیار زندگی بلند ہوتا ہے۔

## مضاربت کی اقسام

مضاربت کی دو اقسام ہیں۔

(۱) مضاربت مطلقہ (۲) مضاربت مقیدہ

### ☆ مضاربت مطلقہ

وہ مضاربت جس میں زمانے، مقام اور خاص قسم کی اشیائے تجارت اور متعین و بالغ مشتری کی قید نہ ہو۔ ایسے اس میں مضارب اپنا مال نہیں لگا سکتا کیونکہ پھر وہ شرکت ہو جائے گی ہاں اگر اسکی صوابدید پر چھوڑا گیا ہو تو پھر وہ اپنا مال اس میں لگا سکتا ہے

### ☆ مضاربت مقیدہ

اگر مضاربت میں کوئی شرط یا قید لگائی جائے مثلاً فلاں وقت یا جگہ پر کاروبار کرو یا فلاں علاقے میں سامان بیچو یا فلاں مال خریدو یا فلاں شخص سے مال لو۔ اس میں شرائط کی پابندی لازمی ہوتی ہے ورنہ مضارب غاصب کہلائے گا اور اگر نقصان ہوگا تو وہ خود ذمہ دار ہوگا وقت اور موسم کی قید لگانے سے جب وہ وقت ختم ہو جائے تو معاہدہ ختم ہو جاتا ہے۔

## ارکان مضاربت

### ☆ مالک مال یا صاحب مال

وہ فرد جو مشاورت کے تحت سرمایہ لگائے اس کو صاحب مال کہتے ہیں اس کے لئے ضروری ہے کہ وہ تصرف کا اہل ہو۔ (پاگل، مجنون، نابالغ نہ ہو) ایسا آدمی جو تصرف کا اہل نہ ہو۔ اس کا ولی اس کی طرف سے معاہدہ کر سکتا ہے اگر مالک مر جائے تو معاہدہ فسخ ہو جائے گا اگر ایک سے زائد صاحب مال ہوں تو باقیوں کے حق میں معاہدہ جاری رکھا جاسکتا ہے اگر مرنے والے کے ورثاء معاہدہ جاری رکھنا چاہیں تو ایسا ہو سکتا ہے۔

### ☆ بنک کا مفہوم

بنک سے مراد ایسا ادارہ ہے جو عام لوگوں سے ان کی فالتو رقمیں لے کر اپنے پاس بطور امانت رکھتا ہے اور یہی رقم ضرورت مند تاجروں اور سوداگروں کو قرضہ میں دے کر سود کماتا ہے۔

### ☆ ماہرین معاشیات کی آراء

پروفیسر کراؤتھر بنک کی تعریف کرتے ہوئے لکھتے ہیں۔

”بنک اپنے اور دوسروں کے قرضوں کا کاروبار کرتا ہے بنک عام لوگوں سے قرض لیتا ہے اور ضرورت مند لوگوں کو قرض دیتا ہے۔“

پروفیسر رینالڈ نے بنک کی تعریف ان الفاظ کی ہے۔

”بنک ایک ایسا ادارہ ہے جو زر کا کاروبار کرتا ہے یہ ان لوگوں سے جن کے پاس فالتو روپیہ ہوتا ہے قرض لیتا ہے اور کاروبار میں سرمایہ لگانے کے خواہشمند افراد کو قرض دیتا ہے۔“

بنک کی جامع تعریف مندرجہ ذیل الفاظ میں کی جاسکتی ہے۔

”بنک ایک ایسا ادارہ ہے جو زر اعتبار کا کاروبار کرتا ہے یہ ادارہ عوام کی بچت کی ہوئی رقم کو اپنے پاس بطور امانت جمع رکھتا ہے اور پھر اس جمع شدہ رقم سے ضرورت مند لوگوں کو پیدا آور اور غیر پیدا آور کاموں کے لئے قرضے دیتا ہے یہ کم شرح سود پر امانتیں وصول کرتا ہے اور زیادہ شرح سود پر قرضے دے کر منافع کماتا ہے۔“

### ☆ بنک کا ارتقاء

بنک کے ارتقاء سے مراد وہ مدارج ہیں جن سے گزر کر بنک اپنی موجود حالت کو پہنچا۔ بنک کو موجودہ حالت تک پہنچانے میں سوداگر، مہاجن اور سنار نے نہایت اہم کردار ادا کیا۔ جیسا کہ حسب ذیل تفصیل سے ظاہر ہے۔

### ☆ سوداگر

قدیم زمانے میں سوداگر معاشرے کا ایک معزز اور دولت مند طبقہ سمجھے جاتے تھے۔ یہ مالی اعتبار اور ایمانداری کے لحاظ سے قابل اعتماد سمجھے جاتے تھے۔ چودھویں صدی عیسوی میں اٹلی کے بہت سے یہودی سوداگر برطانیہ چلے گئے جہاں انھوں نے قرض دینے اور اس پر سود وصول کرنے کا کاروبار شروع کر دیا۔ ان کی مالی حالت اتنی مضبوط ہو کر تھی کہ وقتاً فوقتاً شہنشاہ بھی ان سے رقم قرض لیا کرتے تھے ان سوداگروں نے غیر ملکی تجارت میں بھی کافی اہم فرائض سرانجام دیے۔ انہوں نے غیر ممالک میں تاجروں کو ادائیگی کے لئے تحریری اجازت نامے جاری کئے اور ان ممالک میں اپنے ایجنٹوں، دوستوں اور رشتہ داروں کو ہدایات دیں کہ وہ تحریری اجازت نامہ دکھانے والوں کو ایک مقررہ رقم ادا کر دیں انہی اجازت ناموں نے بعد میں بنک ڈرافٹ کی شکل

اختیار کر لی۔

### ☆ مہاجن

مہاجن سے مراد وہ لوگ ہیں جو ضرورت مند افراد کو رقم قرض دیتے ہیں شروع میں مہاجن اپنے نجی ذرائع سے قرض دیتے تھے بعد میں جب ان کا کاروبار وسیع ہوا تو انہوں نے لوگوں سے ان کی فالتو رقم کم شرح سود پر لے کر ضرورت مند افراد کو زیادہ شرح سود پر دینا شروع کر دی۔

### ☆ سنار

زمانہ قدیم میں چونکہ سناروں کے پاس دولت کی حفاظت کیلئے زیادہ انتظامات ہوا کرتے تھے۔ اس لئے لوگ اپنی رقم اور قیمتی زیورات ان کے پاس جمع کروا دیتے تھے۔ کچھ عرصہ بعد لوگوں نے اپنی جمع شدہ رقم کی ادائیگی کیلئے مختلف افراد کے نام تحریری اجازت نامے جاری کرنا شروع کر دیے۔ یہیں سے چیک کی ابتداء ہوئی۔

وقت گزرنے کے ساتھ سناروں نے محسوس کیا کہ بہت کم لوگ اپنی امانتیں وصول کرتے ہیں اور کافی دولت بیکار پڑی رہتی ہے چنانچہ انہوں نے یہ رقم ضرورت مند افراد کو قرض دینا شروع کر دی۔ اپنے اس کام کو فروغ دینے کیلئے انہوں نے لوگوں کو سود کا لالچ دے کر زیادہ سے زیادہ بچتیں اور امانتیں وصول کرنا شروع کر دیں اور باقاعدہ ادارے قائم کر لئے۔

موجودہ دور کے بنک اپنے تینوں پیش روؤں کے فرائض سرانجام دیتے ہیں۔

۱۔ سوداگر کی طرح مستقبل میں ادائیگی کیلئے ڈرافٹ جاری کرتے ہیں۔

۲۔ مہاجنوں کی طرح قرضے کا کاروبار کرتے ہیں۔

۳۔ اور سناروں کی طرح زر اعتباری کی تخلیق کرتے ہیں۔

### ☆ بنک کا آغاز

بنک کی ابتداء اٹلی میں ہوئی اور دنیا کا سب سے پہلا بنک اٹلی کے شہر ونیس میں ”بنک آف ونیس“ کے نام سے 1586ء میں قائم ہوا۔ انگلستان میں ولیم سوم کے زمانہ میں 1634ء میں ”بنک آف انگلینڈ“ کی بنیاد رکھی گئی اور اس کو 1758ء میں نوٹ جاری کرنے کی اجارہ داری بذریعہ قانون حاصل ہوئی۔ ابتداء میں اس بنک کی حیثیت جائنٹ شاک بنک



پانی چنا پڑا ہے پاپ کا  
حرف پڑھنا پڑا ہے ناپ کا  
☆

طفل میں بو آئے کیا ماں باپ کے اطوار کی  
دودھ تو ڈبے کا ہے تعلیم ہے سرکار کی  
☆

وقت طلوع دیکھا وقت غروب دیکھا  
اب فکر آخرت ہے دنیا کو خوب دیکھا  
☆

کل بے حجاب آئیں نظر چند بیبیاں  
اکبر زمین میں غیرت قومی سے گڑ گیا  
پوچھا جو آپ کا وہ پردہ کدھر گیا  
کہا کہ پردہ مردوں کی عقل پہ پڑ گیا  
☆

رقیبوں نے یہ رپٹ لگوائی جا جا کے تھانے میں  
کہ اکبر نام لیتا ہے خدا کا اس زمانے میں  
☆☆☆☆☆☆

## مضاربت

☆ مفہوم

اس کا مادہ ص-ر-ب ہے اس کے معنی "سفر" کے  
ہیں۔ واذا ضربتم فی الارض  
سورۃ منزل میں ارشاد ہوتا ہے۔

واخرون یضربون فی الارض ویبتغون من فضل اللہ  
(ترجمہ) اور ایک جماعت ہے جو زمین میں چل پھر کر اللہ کے  
رزق کو تلاش کرتی ہے۔

یہ مضاربت وہ مشترک کاروبار ہے جس میں ایک کا  
مال اور دوسرے کی محنت ہو اسے مضاربت اس لئے کہتے ہیں کہ  
تجارت کی غرض سے عام طور پر سفر کرنا پڑتا ہے اس کیلئے ہم معنی لفظ  
قراض یا مقارضہ بھی استعمال ہوتا ہے۔ یہ قرض سے مشتق ہے۔  
جس کے معنی کاٹ دینے کے ہیں یہ اس لئے ہم معنی ہے کہ ایک  
فریق اپنے مال کا ایک حصہ کاٹ کر کاروبار میں لگانے کیلئے دیتا  
ہے۔ اس کی مختلف تعریفیں کی گئی ہیں۔

☆ تعریفیں

عبدالرحمن الجزیری کتاب "کتاب الفقہ" میں اس  
کی تعریف یوں کرتے ہیں۔ فقہاء کے نزدیک مضاربت دو فریقوں  
کے درمیان اس عمل پر مشتمل معاہدہ ہے کہ ایک فریق دوسرے کو  
اپنے مال پر اختیار دیتا ہے۔  
بقول عبدالرحمن سوہاروی

مضاربت ایسے تجارتی معاملہ کا نام ہے جس میں  
ایک جانب راس المال (سرمایہ) ہوتا ہے اور دوسری جانب سے  
فقط محنت ہوتی ہے اور منافع نصف نصف یا کم و بیش طے پایا جاتا  
ہے۔

اس میں دینے والا اور لینے والا ایک سے زائد  
ہو سکتے ہیں۔

بقول ڈاکٹر نجات اللہ صدیقی  
ایک فریق سرمایہ فراہم کرے گا اور دوسرا اس سے  
تجارت کرے اس معاہدے کے تحت کہ اس کاروبار کے نفع میں  
سے متعین نسبت سے حصہ ملے گا اس میں دو فریق ہوتے ہیں۔

۱- صاحب مال یا رب المال  
۲- مضاربت کام کرنے والا

☆ جواز

روایات و احادیث سے مضاربت کے جواز کا پتہ  
چلتا ہے فرمایا۔

☆ "مضاربت میں برکت ہے۔" (ابن ماجہ)

دوسری حدیث میں نبی کریم ﷺ نے فرمایا۔

☆ جس نے تین لڑکیوں کی پرورش کی وہ مثل قیدی کے ہے لہذا  
اے اللہ کے بندو! اس کے ساتھ مضاربت کرو اسے قرض  
دو۔ (سرخسی المفردات)

☆ حضرت عباس بن عبدالمطلبؓ چند مخصوص شرائط کے ساتھ  
مضاربت کرتے تھے نبی کریم ﷺ کو علم ہوا تو آپؐ نے اظہار  
پسندیدگی فرمایا۔

☆ حکیم بن حزامؓ انہی شرائط کے ساتھ مضاربت کرتے تھے۔  
☆ ابو نعیم راوی ہیں کہ نبی کریم ﷺ نے نبوت سے پہلے حضرت  
خدیجہؓ کے مال کو مضاربت کے طور پر حاصل کر کے شام میں  
تجارت کی۔

☆ حضرت عثمانؓ نے مضاربت کا طریقہ اختیار کیا اور قاسم بن محمد  
روایت کرتے ہیں کہ ہمارا کچھ سرمایہ حضرت عائشہؓ کے پاس جمع تھا

جسے وہ مضاربت کے طور پر کاروبار کے لیے دیا کرتی تھیں۔

☆ حضرت خدیجہؓ نے بھی زید بن خلیدہ کے ساتھ مضاربت کی  
اور آپؐ نے بیت المال کی جانب سے مضاربت کا طریقہ اختیار کیا  
نیز آپؐ سے مروی ہے کہ آپؐ قیموں کا مال مضاربت کے اصول  
پر کاروبار کیلئے دیتے تھے تاکہ اس میں اضافہ ہو۔

ان احادیث و آثار سے مضاربت کے جواز کا ثبوت  
ملتا ہے۔

☆ ضرورت و اہمیت

مضاربت میں بہت سے انسانی مصالح کا تحفظ  
وابستہ ہے۔

(1) بعض لوگوں کے پاس سرمایہ ہوتا ہے لیکن وہ کاروبار  
نہیں کر سکتے مثلاً عورتیں بچے بوڑھے اپانچ وغیرہ ایسے لوگ  
مضاربت کے ذریعے اپنے سرمائے میں اضافہ کر سکتے ہیں۔

(2) بہت سے ارباب دولت وہ ہیں جن کے پاس سرمایہ  
کافی ہے لیکن تجارتی کاروبار سے وہ قطعاً نا آشنا ہیں اور بہت سے  
غریب و نادار ایسے پائے جاتے ہیں جن کو تجارتی کاروبار دیانت  
کے ساتھ چلانے کا سلیقہ تو ہوتا ہے مگر وہ سرمایہ سے محروم ہیں لہذا  
دونوں کو جائز دولت کمانے اور خصوصاً سرمائے سے محروم کو اپنی  
محنت کا پھل اٹھانے کے لئے حسن سلوک اور امداد باہمی کا یہ  
بہترین طریقہ ہے۔

بقول شاہ ولی اللہ

"مضاربت باہمی کی چند قسمیں ہیں ایک ان میں  
سے مضاربت ہے وہ یہ کہ مال ایک شخص کا ہو اور محنت دوسرے شخص  
کی ہو اور رضا مندی طرفین کی تصریح کے ساتھ نفع دونوں کے  
درمیان ہو۔"

(3) مضاربت میں ناداروں کی بھلائی مضمر ہے اس کے  
ذریعے ان کی انا اور خودداری بحال رہ سکتی ہے کہ وہ کسی کے آگے  
ہاتھ پھیلانے کی بجائے ایک کاروباری شریک کے طور پر اپنی  
خدمات سرانجام دیں۔

(4) اس سے بے روزگاری کا خاتمہ کرنے میں مدد ملتی  
ہے اور اس پر قابو پایا جاسکتا ہے۔

مضاربت گردش دولت میں اہم کردار ادا کرتی ہے

تجارت کی رفتار تیز ہوتی ہے اور پوری

ملکی معیشت کو فائدہ پہنچتا ہے قومی



مثلاً داغ دہلوی کی زمین کی ایک غزل دیکھئے۔

چرخ سے کچھ امید تھی ہی نہیں  
آرزو میں نے کوئی کی ہی نہیں  
مذہبی بحث میں نے کی ہی نہیں  
فالتو عقل مجھ میں تھی ہی نہیں  
پوچھا اکبر ہے آدمی کیسا  
ہنس کے بولے وہ آدمی ہی نہیں  
اکبر اپنی شاعری کو کوئی کشف و کرامات نہیں سمجھتے بلکہ

سیدھا سادا انداز ہے مثلاً

شعر اکبر میں کوئی کشف و کرامات نہیں  
دل پہ گزری ہوئی ہے اور کوئی بات نہیں  
اس دور میں شاعر کا جی زندگی سے بھر گیا ہے اور وہ  
گھریلو مسائل اور بچوں کی مسلسل وفات کے بعد اب زندگی سے  
بے زار ہو گیا ہے مثلاً

دنیا میں ہوں ' دنیا کا طلب گار نہیں ہوں  
بازار سے گزرا ہوں خریدار نہیں ہوں  
زندہ ہوں مگر زیت کی لذت نہیں باقی  
ہر چند کہ ہوں ہوش میں ہشیار نہیں ہوں

☆

کروں کیا غم کسے دنیا سے ملا کیا  
کسی کو کیا ملا دنیا میں تھا کیا ؟

اکبر الہ آبادی کے منتخب اشعار

ہارن تو ہے ہوں کا دستہ ہے پالی کا  
لیکن ادھر تصور جاتا نہیں کسی کا

☆

خامشی سے ہے تعلق نہ ہے حمکین کا ذوق  
اب حسینوں میں بھی پاتا ہوں اسپچ کا شوق

☆

تاکید عبادت پہ یہ اب کہتے ہیں لڑکے  
پیری میں بھی اکبر کی ظرافت نہیں جاتی

☆

فرما گئے ہیں یہ خوب بھائی گھوڑن  
دنیا روٹی ہے اور مذہب چوڑن

مغربی ذوق ہے اور وضع کی پابندی بھی

اونٹ پہ چڑھ کر تھیر کر چلے حضرت

☆

ہجر کی شب یونہی کاٹو بھائی  
ان کا فوٹو لے کے چاٹو بھائی

☆

جب غم ملا چڑھا لیں دو بوتلیں اکٹھی  
ملا کی دوڑ مسجد اکبر کی دوڑ بھئی

☆

زور بازو نہیں تو کیا اسپچ  
ہاتھ بھی دے خدا زبان کے ساتھ

☆

یہ بت دل میں گھسے آتے ہیں جرمن کا رستم بن کر  
مرا تقویٰ کہاں تک ان کو رو کے بلجیم بن کر

☆

پھر کسی کام کا ہانپیں رہتا انسان  
سچ تو یہ ہے کہ محبت بھی بلا ہوتی ہے

☆

میں اپنے آپ ان شاعروں میں فرق پاتا ہوں  
خن ان سے سنورتا ہے خن سے میں سنورتا ہوں

☆

خدا کے فضل سے بیوی میاں دونوں مہذب ہیں  
حجاب ان کو نہیں آتا غصہ انہیں نہیں آتا

☆

میں بھی گریجویٹ ہوں تو بھی گریجویٹ  
علمی مباحثہ ہو ذرا پاس آکے لیٹ

☆

شیطان نے ترکیب تنزل کی نکالی  
ان لوگوں کو تم شوق ترقی کا دلا دو

☆

ترقی کی جو نئی راہیں زیریں آسمان نکلیں  
میاں مسجد سے نکلے حرم سے پیہیاں نکلیں

☆

مذہب نے پکارا اے اکبر اللہ نہیں تو کچھ بھی نہیں

یاروں نے کہا یہ قول غلط تنخواہ نہیں تو کچھ بھی نہیں

☆

مصیبت میں بھی اب یاد خدا آتی نہیں ہم کو  
دعا منہ سے نہ نکلی پاکٹوں سے عریضیاں نکلیں

☆

شان نماز اکبر شاہانہ ہو چلی ہے  
مسجد الگ بنائیں اپنی میاں وفاقی

☆

اسلام کی رونق کا کیا حال کہوں تم سے  
کونسل میں بت سید مسجد میں فقط چمن

☆

الف دین نے خوب لکھی کتاب  
کہ بے دین نے پائی راہ نجات

☆

سر تراشا ان کا کاٹا پاؤں ان کا  
وہ ہوئے ٹھنڈے گئے یہ بھی پکھل

☆

شیخ کو بخ کر دیا مومن کو موم  
دونوں کی حالت گئی آخر بدل

☆

وہ اس کو محو کلیسا بنا کے چھوڑیں گے  
اس اونٹ کو خیر عیسیٰ بنا کے چھوڑیں گے

☆

ان کو بسکٹ کیلئے سوچی کی تھیلی مل گئی  
کیمپ میں غل مچ گیا مجنوں کو لیلیٰ مل گئی

☆

قوم کے دل میں کھوٹ ہے پیدا  
اچھے اچھے ووٹ پہ شیدا

☆

بھائی بھائی میں ہاتھ پائی  
سیلف گورنمنٹ کے آگے آئی

☆

تعلیم لڑکیوں کی ضروری تو ہے مگر  
خاتون خانہ ہوں وہ سبھا کی پری نہ ہوں



# اکبر الہ آبادی کی سوانح حیات

☆ سوانح حیات

اکبر الہ آبادی کا اصل نام سید اکبر حسین تھا وہ الہ آباد میں 1846ء میں پیدا ہوئے اور مقامی مدرسے سے تعلیم حاصل کی۔ 1866ء میں اکبر نے مختاری کا پاس کیا اور نائب تحصیلدار بن گئے۔ 1870ء میں ہائی کورٹ میں وکالت اختیار کی اور آٹھ سال تک وکالت کرتے رہے 1888ء میں سب جج اور پھر 1894ء میں جج بن گئے۔ سرکار نے اکبر کو ”خان بہادر“ کا خطاب بھی دیا۔

اکبر کے مزاج میں انکسار بہت زیادہ تھا۔ انہوں نے ابتدائی عمر سے ہی شاعری شروع کر دی تھی۔ جس کا رنگ وقت کے ساتھ ساتھ نکھرتا چلا گیا تھا ان کی کل شاعری کی کلیات تین حصوں میں چھپی (کلیات اول، کلیات دوم اور کلیات سوم) اگرچہ وہ مذہبی طور پر غیر متعصب تھے لیکن ان کی طبیعت میں ظرافت کوٹ کوٹ کر بھری ہوئی تھی اور یہی ظرافت ان کے اشعار میں سے بھی جھلکتی نظر آتی ہے۔

☆ شاعری اور شاعری کے ادوار

جیسا کہ اوپر بیان کیا جا چکا ہے کہ انہوں نے بچپن ہی سے شاعری شروع کر دی تھی اور وقت کے ساتھ ساتھ وہ اس فن میں طاق ہوتے گئے اگرچہ وہ کچھ عرصہ غزل بھی کہتے رہے لیکن جلد ہی نظم اور قطعات کے ہو کر رہ گئے۔ عبد الماجد دریا آبادی نے اکبر کی شاعری کو پانچ ادوار میں تقسیم کیا ہے جبکہ اکبر نے خود اپنی غزل کے تین ادوار قائم کئے ہیں عبد الماجد صاحب کے کردار کا جائزہ مندرجہ ذیل ہے۔

(۱) پہلا دور 1846-1866 (۲) دوسرا دور 1866-1884

(۳) تیسرا دور 1885-1908 (۴) چوتھا دور 1909-1912

(۵) پانچواں دور 1913-1919

☆ پہلا دور 1846-1866

یہ دور اکبر کی عمر کے ابتدائی بیس سال کا ہے جبکہ وہ جوانی کی منزلیں طے کر رہے تھے اس دور میں ان کے ہاں لکھنوکا رنگ موجود ہے بلکہ ذوق لکھنوی ہی دکھائی دیتا ہے۔ اس دور کے کلام میں شوخی بھی ہے اور لطف بھی۔ اس زمانے میں بوس و کنار

اور کمرے کی تنہائی میں کھلم کھلا ملنے کے طرفدار دکھائی دیتے ہیں رندی اور ہوسناکی کے مضامین اکبر کے اس دور کے اشعار میں عام ملتے ہیں۔ مثلاً

بے تکلف بوسہ زلف چلیسا لیجئے  
نقد دل موجود ہے پھر کیوں نہ سودا لیجئے  
دل تو پہلے لے چکے اب جان کے خواہاں ہیں آپ  
اس میں بھی مجھ کو نہیں انکار، اچھا لیجئے  
آپ کے سر کی قسم میرے سوا کوئی نہیں  
بے تکلف آئیے! کمرہ میں تنہائی تو ہے

☆ دوسرا دور 1866-1884

اکبر کی اس دور کی شاعری میں بھی رندی اور ہوسناکی کے مضامین عام ملتے ہیں تاہم ان کی چمک دمک ماند پڑتی جاتی ہے البتہ رنگ تغزل نکھرتا چلا جاتا ہے۔ جذبات نگاری اس دور میں بہت بہتر اور پھر پورا انداز میں ملتی ہے اس دور کی چند مثالیں دیکھئے۔  
آج آرائش گیسوئے دوتا ہوتی ہے  
پھر میری جان گرفتار بلا ہوتی ہے  
شوق یا بوسی جاناں مجھے باقی ہے ہنوز  
گھاس جو اگتی ہے تربت پہ حنا ہوتی ہے  
پھر کسی کام کا باقی نہیں رہتا انسان  
سچ تو یہ ہے کہ محبت بھی بلا ہوتی ہے  
ہوں فریب ستم یاد کا قائل اکبر  
مرتے مرتے نہ کھلا یہ کہ جفا ہوتی ہے  
غزہ واداکا اظہار بھی اس دور کی شاعری میں عام موجود ہے۔ مثلاً

غزہ نہیں ہوتا کہ اشارہ نہیں ہوتا  
آنکھ ان سے جو ملتی ہے تو کیا کیا نہیں ہوتا  
ہم آہ بھی کرتے ہیں تو ہو جاتے ہیں بدنام  
وہ قتل بھی کرتے ہیں تو چرچا نہیں ہوتا

☆ تیسرا دور 1885-1908

اس دور میں اکبر کے ہاں رنگ تغزل میں پختگی نمایاں ہوتی جاتی ہے۔ مضمون آفرینی پر توجہ زیادہ ہو گئی اور اخلاقی مضامین شامل ہونے لگے۔ اس دور کی شاعری میں ظرافت اور شوخی کا چٹخارہ بڑھنے لگا۔ مثلاً

دل مرا جس سے بہلتا کوئی ایسا نہ ملا

بت کے بندے ملے اللہ کا بندہ نہ ملا  
بزم یاراں سے پھری باد بہاری مایوس  
ایک سر بھی اسے آمادہ سودا نہ ملا  
گل کے خواہاں تو نظر آئے بہت عطر فروش  
طالب زمزمہ بلبل شیدا نہ ملا  
ہوشیاروں میں تو اک اک سے سوا ہیں اکبر  
مجھ کو دیوانوں میں لیکن کوئی تجھ سا نہ ملا  
وہ حجاب انکا آج تک نہ گیا  
نہ گیا ان کے دل سے شک نہ گیا  
اک جھلک ان کی دیکھ لی تھی کبھی  
وہ اکثر دل سے آج تک نہ گیا

☆ چوتھا دور 1909-1912

یہ وہ دور ہے جب اکبر پختہ عمر ہو چکے تھے چنانچہ اب ان کے ہاں غزل کا تناسب بہت کم ہو گیا ہے اور غزلوں میں بھی صرف معاملات عشق و محبت ہی نہیں بلکہ دیگر مضامین اخلاق معاشرت فلسفہ تصوف اور معرفت وغیرہ بھی ملتے ہیں لیکن ان کا عاشقانہ حصہ کسی معیار سے بھی نظر انداز نہیں کیا جاسکتا۔

رنگ شراب سے نیت مری بدل گئی  
واعظ کی بات رہ گئی، ساقی کی چل گئی  
تیار تھا غازیہ میں سن کے ذکر حور  
جلوہ بتوں کا دیکھ کر نیت بدل گئی  
مچھلی نے ڈھیل پائی ہے لقمہ پہ شاد ہے  
صیاد مطمئن ہے کہ کانٹا نکل گئی  
حسرت بہت ترقی دختر کی تھی انہیں  
پردہ جو اٹھ گیا تو وہ آخر نکل گئی  
وقت طلوع دیکھا، وقت غروب دیکھا  
اب فکر آخرت ہے، دنیا کو خوب دیکھا

☆ پانچواں دور 1913-1919

اس دور کا تمام تر کلام ”کلیات سوم“ میں شامل ہے اور اس دور میں ایسا کلام ہے جو بس نام ہی کی غزلیں ہیں اس دور میں تغزل سے زیادہ سیاسیات، اور دیگر مسائل کے بارے میں خاصہ فرسائی کی گئی ہے کہیں کہیں اخلاقیات اور تصوف بھی ملتا ہے اکبر نے کلاسیکل شعراء کی زمینوں میں

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