Trends of Nazm-Al-Qurān in Tafsīr Literature in the Sub-Continent

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Sub-continent is the most important and unique part of South Asia, people of the region had been interconnected with Arabs since ancient times. Trade nexus had been developed between both for long ages. However, this region is enlightened with Islam by Muhammad bin Qasim's arrival in 91 AH. Indeed, Islamic teachings had been spread and promoted here with the arrival of Arabs. Although it is not known by authentic and certifiable sources that in sub-continent when the Holy Qur'an was first translated? Who wrote the first commentary? However, according to the available sources, we can say that Abd bin Humaid bin Nasr (d.249 AH)(1) was the first scholar who wrote the first Tafsir of Qurān in sub-continent as Ibne Hajar Asqalāni mentioned it in his renowned book ''Tahzīb at Tahzīb''(2)

After that a series of translation and commentaries have been started in the region. This trend is still in progress. These tafāsīrs have been written not only in Arabic, Persian and Urdu but also in some local languages. It is worth mentioning, that Shah Waliullah Dehlavī (d. 1176 A.H.) and his family has contributed a lot and played a significant role to promote the Qurānic Sciences in Sub-continent. In the region commentaries and interpretations of the Holy Qurān have been written in both forms of tafsir i.e. commentary in the light of Qurān, Hadith and explanations of Sahaba (Tafsīr bil Mathūr) "تفسير بالماثور" and the self explanatory interpretation of Qurān (Tafsīr bir Rai).

Here we do not intend to review the evolution of commentary in sub-continent. Our topic is related to appropriateness and coordination first in the verses and secondly in the surah of this Devine Book. The trend of linking surahs with one another of course became popular among Mufassireen of the region through Arabic Tafāsīr.

We have divided our paper in the following parts:

- 1. Meanings of Nazm
- Synonyms of the Nazm
- 3. Different Trends of Coherence of the Qur'ān
- 4. Prominent Commentators of Nazm
- 5. Conclusion
- 6. Bibliography

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conclusion—and contains three terms or categories. (The term that appears in both premises is called the middle term.)

³⁰ Al-Ouran 36: 79.

Toynbee, A Study of History, vol. I, p. 241.

Giddens, Anthony, Sociology, p. 454, see also Turner, Brian, Weber and Islam: A Critical Study.

See particularly its last chapter, Huntington, *The Clash of Civilizations and The Remaking of World Order*, pp. 301-318.

Rate of change of Christians and Muslims:

Of the two largest religions, the "market share" of Christianity appears to be fairly constant: U.S. Center for World Mission estimated in 1997 that the percentage of humans who regard themselves as Christians rose from 33.7% in 1970 to 33.9% in 1996.(1) Its total number of adherents is growing at about 2.3% annually. This is approximately equal to the growth rate of the world's population. Islam is growing faster: about 2.9% and is thus increasing its market share. Greg H. Parsons, Executive Director, "U.S. Center for World Mission," Pasadena, CA, quoted in Zondervan News Service, 1997-FEB-21. Author Samuel Huntington disagrees: "The percentage of Christians in the world peaked at about 30 % in the 1980s. leveled off, is now declining, and will probably approximate to about 25% of the world's population by 2025. As a result of their extremely high rates of population growth, the proportion of Muslims in the world will continue to increase dramatically, amounting to 20 percent of the world's population about the turn of the century, surpassing the number of Christians some years later, and probably accounting for about 30 percent of the world's population by 2025". See Huntington, "The Clash of Civilizations and the remaking of world order," (Touchstone Books, 1998), p. 65-66. I have this discussion and table from the following website:

www.adherents.com/Religions By Adherents.html

Seymour Martin, *Political Man*, (Baltimore: Johns Hopkins University Press, 2nd edition, 1981), p. 531, see also Bell, Denial, *The End of Ideology*, (Mass: Harvard University Press, 1988), p. 217.

- It was Hegel who wrote, "Europe is absolutely the end of History," see Hegel, F., *The Philosophy of History*, (New York: Dower Publication, 1956), p. 103. The collapse of communism had recreated faith in Hegel's hope of an "end of History" and of the final triumph of capitalism. Fukuyama, F., "The End of History"? in *The National Interest*, vol. 16, summer, 1989.
- ¹⁶ Fukuyama, "The End of History"? p. 3f.

¹⁷ Ibid., p. 18.

Giddens, A., Sociology, p. 529.

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Rorty, Richard, Contingency, Irony, and Solidarity, (Cambridge: Cambridge University Press, 1989), p. 63, see also Rorty, R., Achieving Our Country, (Harvard: Harvard University Press, 1998), p. 9.

Raschke, Carl, "Fire and roses, or the problem of postmodern religious thinking," in *Shadow of Spirit: Postmodernism and Religion*, edited by Philippa Berry and Andrew Wernick, (London: Routledge, 1992), p. 94.

Westphal, Merold, (ed.), "PostmodernTheology," in *Concise Routledge Encyclopedia of Philosophy*, (London: Routledge, 1998), p. 699.

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See website: www.alastairmcintosh.com/aritcles/2000_watt.htm, The Whole house of Islam, and we Christians with them..., An interview with "the Last Orientalist" — the Rev. Prof. William Montgomery Watt, interviewed by Bashir Maan & Alastair McIntosh, this paper was published in The Coracle, the Iona Community, summer 2000, issue 3:51, pp. 8-11.

Bernhard, Welte, "Suchen und Finden" [Seeking and finding] (speech at the funeral on 28 May 1976), in Erinnerungen an Martin Heidegger [remembering Martin Heidegger], ed. Günther Neske (Pfullingen: Neske, 1977), pp. 253-256, quoted in *Hans-Georg Gadamer, A Biography*, written by Jean Grondin, translated from German by Joel Weinsheimer, (New Haven and London: Yale University Press, 2003), p. 101.

Griffin, Ray, David, God and Religion in the Postmodern World, (Albany: State University of New York Press, 1989), p. 138, see also Raschke, Carl, "Fire and roses, or the problem of postmodern religious thinking," in Shadow of Spirit, Postmodernism and Religion, p. 100.

28 Al-Ouran 21: 22.

It is most familiar form of deductive argument, which is called categorical syllogism. A syllogism consists of three lines—two premises and a

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Rathakrishnan, S., *The Religion We Need*, (London: George Allen & Unwin, 1932), p. 34.

Kant, E., Critique of Pure Reason, Eng. trans. Mahaffy, (New York: Harper, 1966), he further says: "that human mind will ever give up metaphysical researches entirely is a little to be expected as that we should prefer to give up breathing altogether to avoid inhaling impure air. There will, therefore, always be metaphysics in the world, nay, everyone, especially every man of reflection will have it for himself after his own pattern," p. 138.

Blake, Jerusalem, pp. 52-53, quoted by S. Rathakrishnan in *Recovery of Faith*, (India: Viva Books Private Ltd., 2003), p. 40.

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Ency. of Britannica, under "Antoine Destutt de Tracy."

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The end of ideology thesis was also advanced by Bell, Lipset and others in the 1950s and early 1960s behind the conception of post-industrial society. The core of the "end of ideology" thesis was not exactly that historical progress had brought us to the point where the truth of the world was plainly written on its finally revealed deeper surfaces, but it was not, in fact, too far from this. For the "end of ideology" theorists, the power of general ideologies, such as Marxism, was definitely on the wane. By the mid-sixties, "Protestantism and Catholicism, Fascism, Capitalism, Communism, and social democracy [had] all lost their power to inspire Western people to work hard, to live morally, or to change the world." see for detail, Lipset,

theism."27

Naturalistic form of theism about which Griffin is talking is better fitted to Islam because there id no other religion except Islam which can be considered in natural and original form. It is one of the qualities of Islamic civilization that Greek philosophy and logic could not take root in it. The Muslim society never liked the efforts made either by an individual or by an intellectual group to adjudge the natural teachings of Islam in the light of Greek philosophy or logic. Moreover, Muslim ummah, as a whole, refused to admit such like efforts. In view of this very fact the basic teachings of Islam have been growing in the society in a clear, transparent, simple and comprehensible way as Quranic mode of expressions and manner of reasoning has always been commonly known and absorbing axiomatically. For example, Quran explains the reality of Oneness of God in an easiest and simplest way by describing, if had there been more gods 9except God) in the heavens and the earth, the whole system of universe would have been collapsed shatterly. This would have been based on their counteract having different habits and aims. Such out come is necessary for confrontation but no sort of counteract has been confronted. As a result the number of gods is negated automatically.

"If there were, in the heavens and the earth, other gods besides God, there would have been confusion in both"!²⁸

In addition to it the subject of Quran that God, who is well-versed to bring nothing into existence, is also powerful to revive the dead and no one can refuse His act of creation. This can be stated in the following form of categorical syllogism²⁹:

The syllogistic form

"He will give them life who created for the first time. Indeed He is well-versed in every kind of creation."

"God is powerful to create for the first time His act of continuous creation is a sound argument for it."

"He being creator supreme, has the skill to recreate a thing."

Contrarily setting aside all logical rules and regulation, Quran has stated the same object in simple concise but comprehensible words which is appealing to every mind. Quran says:

"Say, 'He will give them life Who created them for the first time!" 30

Keeping all this in view it can easily be concluded that Islamic teachings, being simple, intelligible and compatible to all time, are adoptable to enlighten the whole world. At present the circumstances, being

of philosophy," they actually talked about the development of religious ideas.

In the beginning of a revealed religious' teachings were free from the undesirable shades of logic and philosophy. Afterwards, the theologians of these religions were also influenced by the vicissitudes or perplexities of philosophy. Thus the original teachings of religions were intermixed with logic and philosophy. For example, sake the role of Saint Thomas Aquinas with the Christianity is very much mentionable. As a result of the end of philosophy, the religions developed on its basis will lose importance. Keeping in view the objective facts of the postmodern world, W. Montgomery Watt has desired for the Oneness of God to get rid of the Trinitarian faith of Christianity which is under arrest in Greek philosophy. Contrary to this faith of Christianity, the Muslims faith of Oneness of God is crystal clear, day light shining and transparent to every human being. The object of W. M. Watt seems to be the reform of Christianity by securing it from the philosophical faith of trinity. Therefore, Watt in an interview, answering the question that what can Islam teaches to Christianity says:

"Speaking personally, it has taught me to think more deeply about the Oneness of God. I am not happy with the traditional Trinitarian Christian formulation of God comprising three 'Person'-Father, Son and Holy Spirit. The word 'Person' has changed since it was first used in English four centuries age. It was a translation of Latin persona-a face or mask, such as that used by actors. Now the English word means an individual, which is different. Christianity is not trying to say that God comprises three individuals. Islam, with its many different names for the qualities of God, can help the Christian see a more true meaning of Trinitarian doctrine. The trinity is different faces or roles of the same one God."

Similarly, Heidegger during his whole life remained a "seeker after God," as Bernhard Welte said of Heidegger in his funeral oration. The God whom he sought was not to be found in the dogmatism of the Catholic church, however. The "system of Catholicism" probably seemed to him obscured by layers of Greek, Roman, and scholastic concepts concealing the primordial Christian experience of being unable to control one's own existential destiny.²⁶

In Griffin's opinion renaissance of religion will be on the following pattern:

"Postmodern theology rejects the extreme voluntarism of supernaturalistic theism and the atheistic naturalism of modernity, replacing both with a naturalistic form of process of waking from a nightmare of modernity."19

Now Enlightenment ideas have been spreading only by force and weapons. So I am agree with Fukuyama that ideologies have now ended. Rorty also says same thing that a modern ideology like liberal democracy has lost its justification:

"Liberal democracy cannot have, and does not need, any philosophical justification."²⁰

In view of such like reasons, postmodernism is being called an elite of religion. Keeping in view such like reasons Carl Raschke, by referring the postmodern philosopher Heidegger writes:

"Heidegger is generally regarded as the first postmodern thinker because of his declarations about the 'overcoming' of metaphysics and the 'end' of philosophy."²¹

Similarly Merold Westphal writes that announcement by Nietzsche that "God has died," has been "replaced" by end of philosophy in postmodern era. He says:

"Postmodernism replaces Nietzsche's announcement of the death of God with an announcement of the end of philosophy."²²

Merold Westphal by using the words "replace" in his statement has indicated that according to Neitche God died in 19th century has revived in the postmodern period. In this way the fact relating to God, faith in God, and religious teachings as well discussions are being confessed. On the other side the "philosophy has ended" and therefore it has become possible that religion and its teachings can be studied in natural and original represented form without the help of modern and Aristotelian logic, directly and consequently they will embrace the grace of religion.

Max Charlesworth says that Heidegger and Derrida, strongly suggest that there is a space for God and religion in postmodern age.²³ Mark C. Taylor says that postmodernism is 'the return of traditional faith and the possibility of recasting religious ideas'.²⁴

Religious realities are neither entangled in the doctrine of Aristotelian or modern paradigm of logic nor mingled with the ratiocination of philosophy. Moreover, the rationale of religious is also not based on logic or philosophy. Religion addresses to every person irrespective of ones mental or comprehension level. Therefore, its teachings are based on simple, comprehensible, natural and known to all manners.

The postmodern Western philosophers are also very well aware of the facts that religious realities are always free from formal logic and philosophical ideas. Therefore, when they represented the idea of the "end could now be absorbed into the competitions of liberal capitalism. Moreover, Fukuyama did not claim that the end of history yielded a perfect society—only that there was no prospect of a better alternative to liberal capitalism. I think Islam and its teachings are better alternative to liberal capitalism.

At the end of his article Fukuyama painted a rather gloomy picture of the capitalist eternity he foresaw in which "the end of history will be a very sad time. The struggle for recognition, the willingness to risk one's life for a purely abstract goal, the worldwide ideological straddle that called forth daring, courage, imagination and idealism, will be replaced by economic calculation, the endless solving of technical problems, environmental concerns, and satisfaction of sophisticated consumer demands. In the post-historical period there will be neither art nor philosophy, just the perpetual caretaking of the museum of the human spirit." ¹⁷

Anthony Giddens did not agree with Fukuyama's thesis, he says:

"It seems very doubtful that history has come to a stop in the sense that we have exhausted all alternative open to us. Who can say what new forms of economic, political or cultural order may emerge in the future? Just as the thinkers of medieval times had no inkling of the industrial society that was to emerge with the decline of feudalism, so we can't at the moment anticipate how the world will change over the coming century." 18

My "end of ideology" thesis is that the power of major ideologies which are rooted in Enlightenment philosophy, such as Fascism, Communism Capitalism, Liberalism, Socialism, corporatism and liberal democracy has lost their philosophical justification in postmodern era. Postmodernism begins from a recognition of the failings of modernity and its concept of rationality: the scientific and technological "disenchantment of the world" and the manipulation and exploitation of nature; the emergence of extreme individualism and the consequent collapse of a sense of community; the divorce between technology and moral values; the denial of the validity of "local knowledge" or tradition, with its pluralism and variety, in favour of universal, abstract systems and "meta-narratives" or grandiose theoretical frameworks. Eagleton has expressed this sense of crisis in modernity and its values, and the need to go beyond it, in the following dramatic way:

"Postmodernism signals the death of meta-narratives whose secretly terrorist function was to ground and legitimate the illusion of a 'universal' human history. We are now in the

The End of Ideology...

"Emerge from the critique of dogmatism of traditional interpretations of the world and claim a scientific character. Yet they retain legitimating functions, thereby keeping actual power relations inaccessible to analysis and to public consciousness. It is in this way that ideologies in the restricted sense first came into being. They replace traditional legitimations of power by appearing in the mantle of modern science and by deriving their justification from the critique of ideology. Ideologies are coeval with the critique of ideology. In this sense there can be no prebourgeois ideologies."13

The word ideology is directly a product of the French Revolution, the notion obviously roots in the general philosophical questions about meaning and direction with which the breakdown of the medieval world view confronted Western European intellectuals. These questions were encouraged by the impact of Protestantism with its insistence on the individual and on liberty of conscience.

The Hegelian ideas strongly influenced Marx and it was Marxism, that put the concept of ideology in the forefront of political discourse. At any rate, until the last few decades, the study of ideology, however conceived, was largely the preserve of those who related themselves in some way to the Marxist tradition.

Ironically, the term which Marx and his followers had done so much to popularize was used as a weapon against Marxism and Islam. This "end of ideology"¹⁴ approach, has obviously been severely challenged by the more troubled nature of the last three decades. The most successful proponent of the end of ideology and indeed of history itself, is Francis Fukuyama. His article "The End of History?" 15 aroused immediate and enormous controversy and was followed by a book entitled "The End of History and the Last Man" which elaborated on many of its themes. In his article Fukuyama argued that "the unabashed victory of economic and political liberalism" over all competitors meant "not just the end of the cold war, or the passing of a particular period of history, but the end of history as such: that is, the end point of mankind's ideological evolution and the universalisation of Western liberal democracy as the final form of human government."16 Fukuyama was not claiming that there would be no more events, but only that the final conceptual and political framework in which these events would take place had already been achieved. In the past, war had been a great catalyst of change: but to date there had been no example of liberal democratic states going to war with one another since, with the decline of ideology, the particular interests hitherto pursued by conflict quaked in postmodern period. In this way the modern philosophy, which was the answer of "what is Enlightenment?" as Foucault says:

"What is modern philosophy? Perhaps we could respond with an echo: modern philosophy is the philosophy that is attempting to answer the question raised so imprudently two centuries ago: Was ist Aufklärung?" 11

Now modern philosophy has lost its importance in the postmodern age and presented the idea of the "end of philosophy".

The Enlightenment thinkers were intellectual precursors of the French Revolution of 1789; and it was in the immediate aftermath of the French Revolution that the term ideology was first coined. Its originator, in 1789, was Antoine Destutt de Tracy, one of the group of philosophers whom the revolutionary Convention had put in charge of the newly founded *Institut de France* specifically to spread the ideas of the Enlightenment. De Tracy proposed in his book "Elements d' Ideologie," a new science of ideas, an idea-logy, which would be the ground of all other sciences. Rejecting the concept of innate ideas, de Tracy explained how all our ideas are based on physical sensations. A rational investigation of the origin of ideas, free from religious or metaphysical prejudice, would be the foundation of a just and happy society. According to Ency. Britannica:

"Destutt de Tracy coined the word *idéologie* (English: "ideology") in 1796 as a name for his own "science of ideas." Influenced by the work of John Locke, he presented his basic ideas in *Éléments d'idéologie*, 4 vol. (1801–15). Like the sensationalism of Étienne Bonnot de Condillac (1715–80), *Idéologie* stressed the importance of human sensations in the formation of knowledge. Destutt de Tracy, however, further refined Condillac's views to emphasize the physiological nature of sensation. Human thought, he asserted, is nothing but an elaboration of sensations, an activity of the nervous system. The four principal realms of conscious behaviour—perception, memory, judgment, and will—all employ various combinations of sensations. As a result of its extreme dependence on the human senses for verification of knowledge, *Idéologie* threatened religious doctrine."

The term ideology is less than 200 years old. It is the product of the social, political and intellectual upheavals that accompanied the Industrial Revolution: the spread of democratic ideals, the politics of mass movements, the idea that, since we have made the world, we can also remake it. According to the German social philosopher Jurgen Habermas, threes new world-views:

Anderson continues to cling to conception of socialist revolution, the vocation of which is 'neither to prolong nor to fulfil modernity, but to abolish it."

The crisis of postmodern Western civilization as essentially one of the absence or loss of spiritual values and belief constitutes the most significant parallel between their respective analyses. Where Toynbee suggests that the predicaments confronting Western civilization in a postmodern age might be alleviated through a transfer of energy from economics to religion, he says:

"It might be that, in the long run the transfer of energy from Economics to Religion would justify itself from the chartered accountant's, as well as from the spiritual pastor's, point of view. If the transfer of energy from Religion to Economics at the opening of the Modern Age of Western history had shot a bolt that subsequently come home to roost like a boomerang in the economic field, it was conceivable that a re-transfer of energy from Economics to Religion at the opening of a post-Modern Age might ultimately come to a self-stultified Western Homo Economicus's rescue. Under the aegis of Religion, Western Man might find himself able to handle with spiritual impunity the material power thrust into his hands by the mechanization of Western technology."

Bell argues that a return to religion in Western civilization is required if postmodern problems arising from the existing 'shambles of appetite and self-interest and deconstruction of the moral circle which engirds mankind' are to be resolved.

The 'End of Ideology' Thesis:

The spiritless and materialist man nurtured by the modernism seems to be in the grip of schizophrenia in the second midst of the 20th century because of witnessing fanciful dreams scattering in the air and thus is wandering in search of absolute reality.

In fact, now, after touching the best peaks of materialism, greed, thirst for wealth and lust for luxurious endless wishes, he had realized that this all is neither the end nor aim of human life. It is rather worse than brutality. Therefore, spiritual as well as actual instinctual thirst have reverted him towards religion. This is because of the reality that wisdom alone for economic hunger based on sensationalism and empiricism cannot be a substitute of religion. Metaphysical realities rejected by western philosophers like David Hume and Kant on the bases of epistemological and the Logical Positivists on the bases of linguistic analysis seemed to be

escape from this boredom? Could it be that these figures are a drastic illustration for the truth of the statement that "man lives not by bread alone," and that they show that modern civilization fails to satisfy profound needs in man? If so, what are these needs? Surely, these needs are not material but spiritual. Toynbee sees the vacuum of spirituality in western society, so, he says:

"Life now is more secure than it was in the preceding age; but for this very reason it is also more dull. The benevolent action of efficient authoritarian governments has undesignedly created a spiritual vacuum in human souls."

Heidegger believes that that Western metaphysics has mostly failed to recognized that Being is of a different order that individual beings or entities; it has failed to recognize that the Being or 'is-ness' of individual beings is different in kind from any particular being.

One of the consequences of the entity—focused style of Western metaphysics, is to understand truth—that conception which is the standard for all inquiry—as the correspondence between a judgment and some condition of individuals. This, according to Heidegger, is a mistake. Once the idea of truth is defined in reference to individuals, it becomes inevitable that one will understand the truth associated with Being in a manner which assumes that Being is just another entity. From a Heideggerian standpoint, this implies that the conception of truth that is central to Western metaphysics has lost sight of the proper investigation of Being.⁵

Allama Muhammad Iqbal narrates this spiritual vacuum in following words:

"Surely, the present moment is one of great crisis in the history of modern culture. The modern world stands in need of biological renewal. And religion, which in its higher manifestations is neither dogma, nor priesthood, nor ritual, can alone ethically prepare the modern man for the burden of the great responsibility which the advancement of modern science necessarily involves, and restore, to him that attitude of faith which makes him capable of winning a personality here and retaining it hereafter. It is only by rising to a fresh vision of his origin and future, his whence and whither, that man will eventually triumph over a society motivated by an inhuman competition, and a civilization which has its spiritual unity by its inner conflict of religious and political values."

Daniel Bell recommends a 'return in Western society of some conception of religion' as a potential solution to the crisis of modernity, but

The End of Ideology and the Rise of Islam

Hafiz Muhammad Aqbul Qayyum*

For thousands of years, from the earliest dim beginnings of human consciousness, man has been longing to comprehend Reality and adjust himself to its demands.

"From the primitive kneeling before some supposedly sacred tree or holy stone, thrilled with the thought that somewhere at the back of perceived phenomena has, and vibrates a force, a power beyond his knowing, into contact with which he must somehow come down to the great faiths of today."

Man has always felt that there is a Great Reality, behind and beyond and within shifting panorama of nature and history.

One may not like to stand inside the cloistered walls of the traditional forms of religion, yet faith is a dire necessity. Kant says of metaphysics, that:

"It is an instinct which we cannot destroy, however much its successful achievement may be denied."²

It is also true of religion. This quest for Reality cannot be banished from human nature. To live without this urge is impossible. If nature has the horror of a vacuum, the human soul has the fear of emptiness. Blake says:

"Man must have and will have some religion; if he has not the religion of Jesus, he will have the religion of Satan and will erect the synagogue of Satan, calling the prince of this world God and destroying

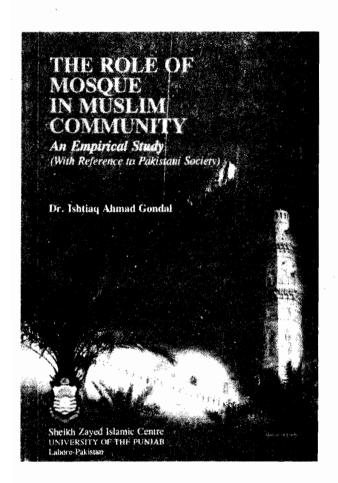
all who do not worship Satan under the name of God."³

Modern Man in Search of Soul:

Eric Fromm says that the countries in Europe which are among the most democratic, peaceful and prosperous ones, and the United States, the most prosperous country in the world, show the most severe symptoms of mental disturbance. The aim of the whole socio-economic development of the Western world is that of the materially comfortable life, relatively equal distribution of wealth, stable democracy and peace, and the very countries which have come closest to this aim show the most severe signs of mental unbalance.

Fromm concludes that could it be that the middle-class life of prosperity, while satisfying our material needs leaves us with a feeling of intense boredom, and that suicide and alcoholism are pathological ways of

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Islamic Scholars have consensus that Sharikah and Mudarabah are the real modes of Islamic finance. Murabaha, Ijarah, Salam and Istisna were adopted modes of finance temporarily for interim periods. When Sharikah and Mudarabah are established, others will be withdrawn. But it can not be made possible up till now. Ijarah and Murabaha are the major modes of Islamic finance which are being used. Main cause of not using Sharikha and Mudarabah as mode of finance in our financial institutions is that the partner and Mudariba in Sharikah and Mudarabah are "Ameen" not Dhamin of investment (Capital) according to the Shariah. Most of the investors are not investing their capital in Sharikah and Mudarabah based instruments and products in financial institutions because they do not trust others about their investments. They want to ensure the security of their capital.

Without implementing teachings and injunctions of Islam in our individual and collective life, we cannot have the true results from any system which is presented in Shariah to solve our problems. Untill we do not adopt Sharikah and Mudarabah as major modes of finance, we shall not be able to change prevailing economic system into Riba free Islamic economic system in its true senses.