

I O S NEWSLETTER

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Thought for the Month

Those who avoid
Great sins and indecent deeds,
Save lesser offences,—
Verily thy your Lord is ample
In forgiveness. He knows
You well when He brings
You out of the earth,
And when ye are hidden
In your mother's wombs.
Therefore hold not yourselves
purified:

He knows best who it is That guards against evil.

Al-Quran- 53:32

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FOCUS

"Why study Islam?" That was my initial response more than thirty years ago when Bernard Phillips, chair of the Department of Religion at Temple University, Philadelphia, first suggested I take a course on Islam in the late 1960s. At the time, I was a young Assistant Professor of Theology, teaching at Rosemont College and had gone to Temple University to pursue a doctorate, attracted by the fact that I could major in Roman Catholic thought but at a secular rather than a Catholic university. The requirement for all graduate students in the Department of Religion was a one-year course in world religions (Hinduism, Buddhism, Chinese and Japanese religions). I never looked back, proceeding to take courses in Hinduism and Zen Buddhism. I had gone to see Bernard Phillips to discuss a major in Hinduism after one of my professors suggested that I should expand my term paper into a dissertation. However, to my astonishment, Phillips suggested that I first take a course on Islam!

Raised in Brooklyn, New York, where everyone seemed to be Italian, Irish or Jewish, I had recently witnessed (though not with any great interest or understanding) the 1967 Arab—Israeli war through the American press. I had also been deeply moved by the movie *Exodus*, which at that time I thought was historically accurate. Given its portrayal of Arabs, I could not imagine why anyone would want to deal with Arabs or study Islam. My initial response to Professor Phillips was a polite but resolute, "No, thank you." Yet here I am, forty years later, having devoted an entire career and a major portion of my life to the study of Islam and Muslim societies! How could a 'No' become a lifelong profession, even vocation?

A distinctive feature of Temple's department was the attempt to have all the world's great religions represented. Department faculty had to have been born in (not necessarily practicing) or to be converts to the religious tradition they taught. Having acquired a good number of the faculty in Christianity, Judaism, Hinduism, Buddhism, and Chinese religions, Temple was now developing its Islamic Studies component. Isma'il Raji al Faruqi, a Palestinian Muslim, was Temple's first Professor of Islamic Studies. Because he had just finished a book, *Christian Ethics*, Phillips thought we would work well together. I did not; nothing personal. I knew little about Arabs or Islam, and what I did know (much of it, I discovered later, the product of bias and stereotypes) did not attract me. However, Phillips was persistent and gently adamant and I, reflecting on my precarious position as a graduate student, finally agreed to take just one course.

Isma 'il proved to be a remarkable intellectual and lecturer. He as multi-lingual (fluent in Arabic, English, French, and German), had been educated at Christian schools in Beirut, including the American University of Beirut, studied Christianity, completed an M.A. at Harvard and a Ph.D. in Philosophy and did a post-doctorate at Egypt's al-Azhar University, one of the great center's of Islamic learning. A dynamic lecturer who clearly had a passion for his subject, Isma 'il made Islam and Muslim history come alive in the classroom.

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Activities of the IOS Headquarters

IOS Lecture on "Cryptocurrency: A Currency or A Product/ Commodity? - A Case of Bitcoin"

The Institute of Objective Studies organised a lecture on "Cryptocurrency: A Currency or A Product/Commodity? - A Case of Bitcoin" at the Institute's conference hall on August 4, 2018. Dr. Kaleem Alam, researcher and advisor, Islamic Economics Institute (IEI), King Abdul Aziz University, Jeddah, Saudi Arabia, who delivered the lecture, described the cryptocurrency as a new evolution in money and recording of transaction,

adding that this was an unchartered arena of Fin Tech.

According to the Merriam-Webster, he said, cryptocurrency is form of currency that only exists digitally, and usually has no central issuing regulating authority. Instead it uses a decentralised system to record transactions and manages the issuance of new units, relying on cryptography to

prevent counterfeiting and fraudulent transactions. Cryptography or cryptology is from Greek which means, secret.

Ronald Rivest (1990) defined cryptography as a practice and study of techniques for secure communication in the presence of third parties called adversaries. In other words, it is used for securely delivering the message to party intended or parties. The Cambridge Dictionary, he said. defined cryptocurrency as a digital currency produced by a public network, rather than any government, that uses cryptography to make sure payments are sent and received safely.

The Collins Dictionary defines the term as "a decentralised digital medium of exchange which is created, regulated, and exchanged using cryptography and (usually) open source software. According to the Oxford Dictionary. cryptocurrency was a digital currency in which encryption techniques are used to regulate the generation of units of currency and verify the transfer of funds, operating independently of a central bank.

He observed that all definitions by prominent dictionaries clearly hinted at the objective of cryptocurrency, which was to enable trade digitally, as cryptocurrency did not exist in hard form, but they did miss to mention the

Dr. Kaleem Alam
Rowerber and Advisor, Inhantic Economics Institute (IEI) is
University, Iedeals, Sandi Arabita
August 4, 2018 (Saturday) at 4:000
Venue:

all, IOS, New I

Dr. Kaleem Alam delivering his lecture

most important aspect of cryptocurrency - blockchain.

Referring to blockchain. Kaleem Alam said that whenever someone made a transaction, it was broadcast to the network to determine if the transaction was valid. If it was valid, they added it to the record of transactions, linking it to the previous transaction. This chain of linked transactions is known as the blockchain. He said that blockchain disruptive technology. evolutionary technology, and was bound to change many of existing industries the way they functioned today.

As per Jonathan Paul Wood, blockchain is a public record of transactions. It is also distributed and thus, instead of one person controlling everything, there are thousands of computers around the world connected to a network, and these thousands of computers together come to an agreement on which transactions are valid. He said that this process was a lot more secure than a traditional database. Since many computers (in case of bitcoin, thousands) were involved in validating transactions, to hack the network one needed to break into not one computer, but thousands of computers spread throughout the world, which was harder.

Also, all of these computers keep

records of the blockchain and if one wants to manipulate it, he needs manipulate on thousands of computers at once. Commenting double-entry accounting, he said that today's doubleentry book-keeping allowed firms maintain records that reflected what the firm owned owed, and also what the firm had earned

and spent over any given period of time. Double-entry book-keeping revolutionised the field of financial accounting during the European Renaissance.

Elaborating on triple accounting of cryptocurrency, Dr. Alam said that it was an enhancement of the traditional double-entry system in which all accounting entries involving outside parties were cryptographically sealed by a third entry. These included purchases of inventory and supplies, sales, tax and utility payments and other expenses. Placed sides by side, the book-keeping entries of both

parties to the given transaction were congruent, he observed.

Highlighting the features of triple accounting ledger, he said that it was tamper-proof record, distributed ledger, triple entry, validated, secure and private, besides having digitally signed receipts.

He noted that this technology and entries were revolutionised by bitcoin. Defining money, he said, "Money is a medium of exchange, or agreed medium of exchange. In other words, using money one can buy, sell, store it for future and agree to pay later. It can be counted and stored easily. Money has seen many innovations and patterns over centuries and millennia.

He said that the first transaction of bitcoins took place in Florida, US, for the purchase of two pizzas for 10,000 BTC. Bitcoin is decentralised, digital and secure.

Cryptocurrency can be backed by assets. But, bitcoin is not backed by any asset. It is meant to facilitate purchase and sales. Commenting on the iourney of money.

he said that after barter, money started its journey as gold and silver in the form of coins. Then it became representative money in the form of paper money. Later, we had another major change or shock in the form of fiat money. Fiat money progressed in the electronic age in the form of electronic money and virtual money in the technology-driven era, but all representing the original fiat money that was a legal tender.

He said that bitcoin had price fluctuation and was of great interest to speculators as there was no central power to control and monopolise it.

into Bitcoin fitted commodity requirements. He maintained that there were different types of cryptocurrency, besides bitcoin. There were ethereum ripple. Bitcoin had characteristics of money and was able to meet all of its basic functions. Thus, it was indeed a currency.

Dr. Alam opined that bitcoin and its likes could be classified as currency cryptocurrency. Many Shariah scholars, he said, had objections to it, but some of them qualified it as a currency. Those who objected to bitcoin included Grand Mufti of Egypt, Shawki Allam, government's religious authority, the fatwa centre of Palestine, Shaykh Haitam Alhadad and Sheikh Khaled

A view of the audience

Saifullah Rahmani. Answering the question if bitcoin was permitted from Islamic perspective, he said that it was easily used for illegal activities and was intangible. Bitcoin had no central authority that monitored its system and was a type of gambling.

He said that bitcoin was subject to high speculation because there was no base for speculation control in it and other cryptocurrencies. Besides, he said, cryptocurrency is not a legal tender. On the question cryptocurrencies were legal, he said that the legality was dependent on how the existing authorities framed it. Some authorities forbade bringing it within their country but it was permitted to use as bribe in foreign lands. Similarly, some of the countries had made it illegal to deal with cryptocurrency within their borders, but they had no objection if one were dealing in it abroad. However, they have allowed mining bitcoin within the country.

In his view it is a permitted currency with high risk. He does not call it haram as it has nothing in it that is haram itself. He held that the world was in a transition period regarding these currencies and the use of blockchain technology. He suggested that governments should include cryptocurrency as alien (foreign) currency and it must also be included

in income tax returns. Governments must also enact laws to regulate it. There was nothing illegal in it except the fear of the unknown among nations of the world. he concluded.

Prof. Eqbal Hussain, professor of law, JMI, held that the world was living in a digitised environment and since there was no regulatory body control cryptocurrency,

it could facilitate money laundering. This also raised the question of legality of transactions, he said. Prof. M Afzal Wani, Asstt. Secretary General, IOS, and professor of law, GGSI University. noted that bitcoin came up as a result of advanced technology and as such, it was not governed by law. Even the jurisdiction of this currency had not been determined by now. He said that people still continued to use the currency without knowing whether it was a game or a gamble. In finance, ethnics played a pivotal role and this posed a challenge to the state currency in the face of cryptocurrency, he observed.

In his presidential remarks, Prof. Naushad Ali Azad, former Dean, Faculty of Social Sciences, JMI, remarked that cryptocurrency was a mode of exchange and it was a legal tender because it had been authorised by several kings. But it lacked control by government. He said that bitcoin was just one of a whole range of number of cryptocurrencies. There were as many as 700 cryptocurrencies in circulation at present, and all of them could be categorised as virtual currencies. Like dollar, every currency had a market and buying and selling of this currency also continued.

He said that bitcoin was sort of a computer programming and held that common people were not using the cryptocurrency.

The chairman. IOS, Dr. M. Manzoor Alam, while lauding Dr. Alam for explaining the nittygritty of the bitcoin said that currency also travelled the world in phases like transportation, communication energy. This became possible due to the entire world becoming part of digitisation. He noted that when the three

phases united then a system came into being. So was the case with the bitcoin which was unstoppable. This was in line with the change that characterised the world. Borderless coin was necessary at a time when society too had become borderless. Bitcoin was such a currency, he added.

As usual, the lecture was preceded by the recitation of a Quranic verse by Hafiz Athar Husain Nadwi. The subject was introduced by Shahid Lone of the Centre of West Asian Studies, JMI, who also conducted the proceedings. The lecture was wellattended. Prominent among the attendees were Prof. Hasina Hashiya. deptt. of geography, JMI, Moin Ahmad Khan from Sahara Urdu, and H. Abdur Raqeeb and Tazeel Abdul Wahid from Indian Centre for Islamic Finance, Abdul Muneer P, a Ph.D. scholar in JMI, Dr. M A Haque, retired director, Ministry of External Affairs, Dr. S Fazle Rab, Director, IOS Patna Chapter, university teachers, research scholars, social activists and others.

IOS Study Document "Vision-2025: Socio-Economic Inequalities- Why Does India's Economic Growth Need An Inclusive Agenda" Released

Vision-2025: Socio-economic Inequalities - Why does India's Economic growth need an inclusive agenda, edited by Amir Ullah Khan and Abdul Azim Akhtar and published

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MINISTRATE ABLICA

L-R: Dr. Amirullah Khan, Dr. Monica Banerjee, Prof. A.R. Azad, Dr. M. Manzoor Alam, Prof. Amitab Kundu, Mr. Vijay Mahajan, Justice S.Y. Qureshi, Prof. R. Sudarshan and Prof. M. Afzal Wani

by Genuine Publications and Media Pvt. Ltd. on behalf of the Institute of Objective Studies, was released by Prof. Amitabh Kundu, former Dean, School of Social Sciences, JNU at a well-attended function jointly organised by the IOS and the publisher on July 7, 2018 at the conference hall, FTK, CIT, Jamia Millia Islamia, New Delhi.

In his key-note address, Prof. Kundu, remarked that the study expressly indicated that Muslims stood deprived in every respect. In this connection, he referred to two other reports, viz., Asian Development Bank Report and the Brookings Projections

carried out by Brookings Institution. There was another report commissioned by the World Bank. The ADB Report had projections till 2030. That way it was certainly more exhaustive and an improvement on the Vision-2025.

Quoting from the document, he said that the percentage of Muslim urban migration had gone up to 38 from 34 percent. But the growth of Hindus slowed down. The question, therefore, was if the migration of vulnerable sections from the rural areas would grow. He said that the study revealed that the Muslim male work force was higher than the women of the community. But Muslim women too were coming to the job market.

Referring to the rate of drop-outs among Muslim girls, he said that it had registered a rising trend. This was due mainly to gender disparity.

Deprivation of education among Hindu girls, too, was not much different from that of the Muslims.

Commenting on life expectancy, he said that Muslim women lived, longer than

their Hindu counterparts. Similarly, infant mortality rate among Muslim women was less than among Hindus due to gender equality. So far as consumption expenditure was concerned, it was higher among Muslims than the Scheduled Castes population, but less than the Hindus.

He said that data made available in the document must be relooked due to the nature of their variation, and be critically analysed and reused. Lauding the efforts of the IOS in collecting and using data for cross-purposes, he said that he, too, benefited from the statistics made available to him by the Institute while preparing the PostSachar Evaluation Committee Report, popularly known as Kundu Committee Report.

The report was not made public and Narendra Modi used to call it Kundu Committee during electioneering in 2014. He said that whenever the question about the report was raised in Parliament, the government always replied that it was under consideration. He urged those interested in the study of the vision document to purchase the book, so that the IOS earned some money and prepared itself for the next report.

Welcoming the guests, the Secretary General, IOS, Prof. ZM Khan, observed that a rigorous exercise had been done in the

preparation Vision-2025 to look into the future of the country and society. It was also an attempt to delve into the positive side of our economy and create a vision for the future. The Vision-2025 also attempted to visualise the future scenario that was impossible without analysing history. "During the journey IOS spanning 32 years, we had been sincere in our efforts without

hankering after results. Within our limited resources, we were engaged in surveys, studies, publishing books, reports and facilitating doctoral and post-doctoral research, Prof. Khan said.

Listing the activities of the Institute, he said that a workshop on the art of translation was organised recently in which professional translators from different parts of the country participated. The institute proposed to set up a translation bureau to reach out to the maximum number of people. The vision-25 document was the result of constant efforts to

have a blueprint for the future. He informed that the Institute had drawn up a comprehensive plan, which included e-magazines, data bank, etc. He reiterated the IOS commitment to embark on a highly ambitious plan for the future.

Presenting the introductory report, Prof. Amir Ullah Khan, member, Commission of Inquiry on Socio-Economic Conditions of Muslims, Government of Telangana; explained that this journey began some 16 years ago when Rajiv Gandhi Institute of Contemporary Studies commissioned a study focused on madrasas. Scio-economic plight of Muslims and the methodology of the study was initiated by the noted statistical expert, Dr Abusaleh Shariff and perfected by

JAMIA MILLIA ISLAMA

A view of the audience

Prof. Kundu. He said that the data used in the study came from the government and was supplemented by Dr. Sharif. During the course of study, the foremost question was how to rebuild the data to project the condition of Muslims 10 years later. It was also a problem to deduce conclusions at a time when some experts were already working on the inclusiveness of Muslim community. Meanwhile, there was a chance meeting with Dr. Mohammad Manzoor Alam, who encouraged him to take up the study.

He admitted that after the defeat of the Congress Party in the last parliamentary elections, the new government coined attractive slogans. It was a difficult time for the community as a hostile government came to power. Explaining the scope of the study, he said that a pilot project was launched in selected cities to collect relevant data. About six workshops organised in different places focused on the issues like health. education. security, employment and political representation.

He predicted that employment was going to be the greatest issue of Muslims in the next 10 years. Similarly, Muslims nurtured a secular concern today and if made to speak, they would say that these were difficult times for them. Citing the case

of Telangana, one of areas where the workshops took place, he said that housing was the main issue for Muslims there unlike other apprehensions in several states. The issue of political representation Muslims in assemblies and panchayats also formed a part of the study.

One of the findings was that Muslims had the lowest representation in legislatures after Independence. One of the questions put to the respondents was if the Muslims would elect a Muslim or a Hindu representative or if Hindus would also elect a Muslim as their representative. The answer to the question was not clear. In order to determine the opinion in real terms, a large number of non-Muslims were also included in the survey. He said that questions regarding demand for increase in Muslim representation and the ways to bring them back into the political process, were also put to them.

Emphasising the need for doing something tangible for community's employment needs, he noted that the lack of jobs hampered their progress to a great extent. The study also revealed that the number of unregistered voters among Muslims was very high. This number was abnormally high in the states with large Muslim populations. According to him, the good thing in the entire exercise was that both Muslims and non-Muslims shared the same concerns. He pleaded that more and more Muslims should be provided employment and participation in the political process.

Later, participating in the panel discussion CEO, Gandhi Rajiv

Institute for Contemporary Vijay Studies,

Mahajan, remarked that one could not figure out a single identity, caste or religion. The problem of socioeconomic

inclusiveness was there and that had to be addressed accordingly.

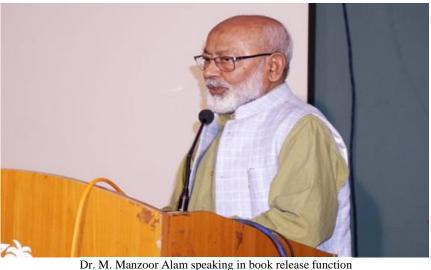
Quoting from the report, he said that percent of housing should be

reserved for the minorities. Spaces, recreational or otherwise, were short. They remained peripheral in socioeconomic terms.

Though digital technology was the trope of the 21st century because of its presence everywhere, a space problem, be it working or vending, was looming large. He said that urbanisation had made much progress but adequate financial services were lacking, more so in the case of Muslims who needed them for improving their economic lot. Commenting on the access to credit, he pointed out that the official number of bank account holders had gone up with the number of account holders had moved to a considerable extent.

He made a strong pitch for Shariahcompliant banking which stipulated proportionate sharing of profit and loss. He stressed the advantage of interest- free banking in mainstream. He firmly behaved that social and economic inclusion without financial inclusion was not possible.

Prof. R. Sudarshan, dean, public policy, Jindal University, and former head, Ford Foundation India and UNDP India, in his remarks said that the wellbeing of people mattered more than the growth of the GDP. What was important was how people felt. In this case, population groups mattered a lot. This brought one to the fact that government did not reveal the status of Muslims for fear of tensions in society.



Commenting on the human development report authored by Mahbubul Hague and Prof. Amartya Sen, he said that one must push the ideas contained therein. Underlining the importance of connectedness, he said that Indians must have genuine appreciation for other social groups. In this regard, he made special mention of Tamil grammar that accommodated Sanskrit words. Such identities were important and made it incumbent upon Indians to protect rights of minorities enshrined in the Indian Constitution. "Eternal vigilance is the price if liberty", he reiterated.

Dr. Monica Banerjee, director, National Foundation of India.

remarked that India appeared to be a strange place because of so many distressing problems. She asked the editors of the report to come out with solutions to the problems raised in the vision document in the next report. Referring to the Prime Minister's 15point programme for minorities, she said that her Foundation tried to go into the failures plaguing the muchtouted programme.

She informed that entitlement centres were active in seven states, with West Bengal securing the first position in the implementation of the Muslims. schemes for like scholarships, ICDS and madrasa education. Gujarat was so slack in implementation that it stood at the

> bottom. Expressing concern over illegal detentions, she said that 54 percent of them were Muslims, Dalits and other depressed sections. Coming down heavily on the manner which National Register of Citizens was being prepared in Assam, she said that since the people declared illegal migrants could not be deported, they were being put under illegal detention.

She feared that this phenomenon could be a general trend in the entire country and the sub-continent. Quoting from the Sachar Committee Report. she said that inclusion, fraternity, secularism and civility were under attack and every conscientious individual was duty-bound to protest against such high-handedness.

Former chief election commissioner of India Dr SY Ouraishi, hit out at anti-Muslim hate campaign based on falsehood. This was aimed at misleading the majority community about the Muslims by spreading rumours like four marriages of every Muslim male and abnormal population growth. One of the myths

being spread by them was that the population of Hindus in 1950 was 84 percent of the population against the Muslims at 9 percent. But that had now been reversed by the Muslim population, threatening demographic change. Available data showed that the birth rate among Muslims in 16 states was less than the birth rate among Hindus in Bihar and UP.

He opined that the Quran is not opposed to family planning. Similarly, there is no Quranic direction for marrying four wives. The practice of allowing four marriages came into existence in view of the increasing number of orphans and the necessity to rehabilitate them. Referring to the status of women in India in 1975, he said that the rate of polygamy among Muslims was lowest.

Former dean, Faculty of Social Sciences, JMI, Prof. Naushad Ali Azad, held that the report had the description of goals that were implementable. Millennium goals included inclusive development of all sections of society. The present development was not sustainable because it lacked inclusiveness. In India's case, the situation was bad not only for the Muslims, but also for the nation and society at large. He said that basic issues like health, education and other local services must be addressed first. The discussion moderated by Dr Amir Ullah Khan.

In his presidential address, the chairman, IOS, Dr. M Manzoor Alam, said that it was he who fist mooted the idea to commission a survey for projecting the period till 2025 based on the available indicators in different sectors of economy. While talking of 2018, one must not oblivious to the situation that obtained in 1947, he pointed out. He added that though the times had since changed, the politics continued to be the same as the communal clashes in places like Bhagalpur, Ahmedabad and elsewhere haunted Muslims even today. The situation was more awful today.

The difficulties of the first two decades of Independence were partly

the result of bitter memories of Partition when Muslims were looked at with suspicion, and even with a measure of hostility. Only after their exemplary services to the nation in the wars of 1962, 1965 and 1971 was the impeccable patriotism of Muslims established. However. marginalisation still continued. He noted that the governments formed the Gopal Singh Committee, the Sachar the Post-Sachar Committee, Evaluation Committee of which he himself was a member, to ascertain the exact nature of Muslim educational and economic backwardness and address the issues arising out of them.

He observed that the present vision document was part of that long series of efforts. Referring to his meeting with then prime minister Dr. Manmohan Singh on January 14, 2005 along with Justice AM Ahmadi, Yusuf Hatim Muchchala, Dr A Haseeb, Prof. ZM Khan, Dr. Manzoor Ahmad and Dr. Abusaleh Shariff. He said that he (Dr. Singh) was presented with eight books and documents on Indian Muslims published by the IOS.

Dr. Singh expressed his gratitude and said that he did not know that IOS had been doing such an important work. This led to the announcement of the constitution of the Sachar Committee by the Prime Minister. Referring to the Vision-2025 document, he said that it was different from others in that while earlier reports were ordered by governments, the present one was from an NGO (IOS) affiliated to the United Nations (social and economic roster).

He stated that over the years, the IOS produced 389 titles with great relevance to Muslim (including Dalit) situation in India. The late Prof. Iqbal A. Ansari's works done under the Institute were all time great on human rights and civil liberties. Prof. Ansari's three-volume "Readings on Minorities", was a remarkable and relevant work, about which the noted jurist, Soli Sorabjee said, "Prof. Iqbal Ansari's works are part of India's legal canon". "For us, the continued

marginalisation of Muslims and other traditionally ignored communities has been a constant concern," Dr Alam said. He added, "a few years ago, we undertook seven studies (published as books later) that looked empowerment of Muslims through education, political measures, youth activism and in other ways." He remarked that today, anti-Muslim pogroms had become an election strategy. Meanwhile, the educational economic backwardness Muslims continued. In that scenario. the writers and editors of this book had tried to look at what would be the situation in 2025, or what should be the situation. Such studies were a work in progress as the situation required constant updating, he concluded.

Earlier, the function began with the recitation of a verse from the Quran by Shah Ajmal Farooq Nadwi. The proceedings were conducted by Prof. M Afzal Wani, Professor of law, GGSIP University and asstt. secretary general, IOS. A large number of scholars, economists, university teachers, research scholars, social activists and prominent citizens were present.

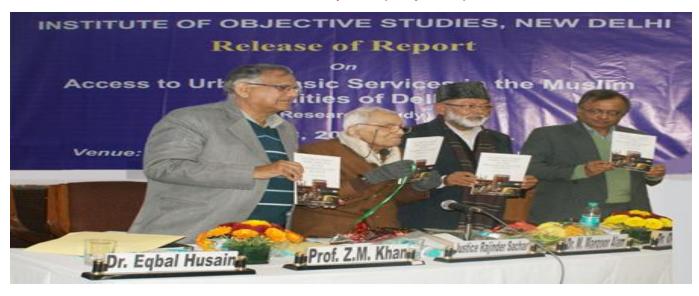
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My educational experience was enhanced by the fact that most of the students in my classes were from the Muslim world. Many were taking courses in Christianity and Judaism. Isma 'il aggressively recruited students and did his best to raise the financial support they needed. The class also included an Arab American, James Zogby, who later went on to be President of the Arab American Institute, and Victor Makari, an Egyptian-American Presbyterian minister.

From "Memories of a Scholar and Mujahid" by John L. Esposito in Islam and Knowledge by (ed.) Imtiyaz Yusuf, pp. 21-23.

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IOS Journey Step by Step



View of releases the report on "Access to Urban Basic Services in the Muslim Localities of Delhi (A Research Study)"



L-R: Prof. (Dr) Faizan Mustafa, Vice-Chancellor, NALSAR University of Law, Hyderabad; Padamshri Prof. (Dr) N.R. Madhava Menon, Chancellor, Guru Ghasidas Central University, Chhattisgarh; Mr. Justice Madan B. Lokur, Judge, Supreme Court of India; Prof. (Dr) Talat Ahmad, Vice-Chancellor, Jamia Millia Islamia, New Delhi; Dr. Mohammad Manzoor Alam, Chairman, IOS

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