

18. *The Qur'an*, 5:4-5
19. *Ibid*, 5:90
20. *Ibid*, 5:3
21. cf *Ibid*, 7:81; 17:32; 26:165; 27:55
22. Jamil, Javed, *Family Planning in Islam*, op.cit., p. 24
23. *Ibid*, p. 24
24. *The Qur'an*, 96:1
25. For example, see *Ibid*, 2:164; 16:12; 23:80; 51:21
26. *Ibid*, 39:9
27. *Ibid*, 91:8-10
28. *Ibid*, 29:45
29. *Ibid*, 2:183
30. *Ibid*, 9:103
31. *Ibid*, 22:37
32. Ahmad, Ausaf, *Indian Muslims*, op. cit. pp. 67-68
33. *The Qur'an*, 3:110
34. *Ibid*, 24:33
35. *Ibid*, 2:285

THE WOMEN CRY FROM BEIJING: THE WORLD LOST ITS SOUL, STOP FEMALE FOETICIDE

Dr. Lalita Dhar and G.S. Masoodi***

I. Introduction

Epitomise the story of woman in a stylised description, it shall appear to be neither a tale of mere finite issues of life and death nor an exposition of some impressions of measurable pathos or pain finally dissolved in gender joy. It is a tragedy of infinite issues of success and failure in achieving practical goals and ends common to Homo-sapiens. What it leaves for us is the wholesome which embraces many contrasts like construction and destruction, humility and pride, good and bad, love and hate, reason and passion or sane and strong mundane satisfaction. The story of woman may not be unfolded by mere scrutinising the scriptural literature and scanning its legal texture because these are only some of the strands with which the splendid raiment of the civilisation has been weaved by man utilising the bone and blood of the female folk.¹ While displaying this civilisation on the world's cultural tapestry her name keeps on missing from its epigraph. This apart, what has happened to the woman in Art has historically happened to her in literature too.² Reference to literature is necessary because to know ourselves better, we must

* LL.M. (Alig), Ph.D., Reader, Department of Law, University of Jammu

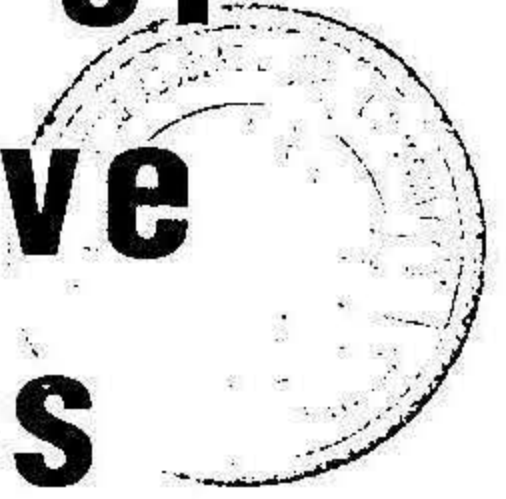
** LL.M. (Delhi), Ph.D., Visiting Scholar Harvard Law School, (Cambridge), U.S.A., Reader, Department of Law, University of Jammu.

JOURNAL OF OBJECTIVE STUDIES

EDITORIAL BOARD

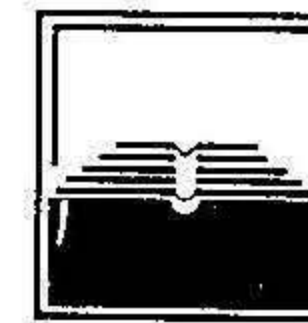
1. Prof. Sanghasen Singh
Dept. of Buddhist Studies,
University of Delhi,
Delhi,
India
2. Dr. A. Haseeb
Director-General,
Urban Bank Development Institute,
Bombay,
India
3. Dr. Abdul Hamid A. Abu Sulaiman
Rector,
International Islamic University,
Petaling Jaya,
Selangor,
Malaysia
4. Dr. A.R. Momin
Department of Sociology,
University of Bombay,
Bombay,
India
5. Dr. A.H. Ansari
Director,
Centre for Religious Studies
& Guidance Muzzammil
Manzil Complex, Aligarh
6. Prof. M.N. Siddiqui
Centre for Research in Islamic
Economics
King Abdul Aziz University,
Jeddah,
Saudi Arabia.
7. Prof. Tahir Mehmood
Faculty of Law,
University of Delhi,
Delhi,
India
8. Prof. S.A.H. Haqqi
Former Dean,
Faculty of Social Sciences,
Aligarh Muslim University,
Aligarh,
India
9. Dr. Ishtiyaq Ahmed Zilli
Department of History,
Aligarh Muslim University,
Aligarh.
10. Prof. Mohammad Sharif Khan
Dept. of Education,
Aligarh Muslim University,
Aligarh.

**Journal of
Objective
Studies**



Vol. 8, No. 1 January 1996/1416-H

Editor
F.R. Faridi



**Institute Of Objective
Studies**

SOON will WE SHOW THEM
OUR SIGNS IN THE UNIVERSE, AND

IN THEIR OWN SOULS, UNTIL
IT BECOMES MANIFEST TO THEM

THAT THIS IS THE TRUTH.
IS IT NOT ENOUGH THAT

THY LORD DOETH WITNESS
ALL THINGS?

(THE QUR'AN, 41 : 53)

CONTENTS

ARTICLES :

1. Towards a Theory of Social Chaos
Dr. Jamil Farooqui 1
2. A True Paradigm for Information
Dr. K. Mustafa & Dr. Aejaz Mushih 11
3. Islamic Approach to Human resource
Development and the Condition of Indian
Muslims
Dr. Abdul Azim Islahi 19
4. The Women Cry from Beijing: The World Lost its
Soul, Stope Female Foeticide
Dr. Lalita Dhar & G.S. Masoodi 33

PERSPECTIVES

5. A Brief Note on Psychology in Islamic Perspective
Dr. Shamim Ahmad Ansari 66
6. Investment Products for Indian Muslims
Dr. Mohammad Obaidullah 74

REFERENCES

- Weaver and Ness (1972). *The Fundamentals of Speech*, Odeyssy Inc. New York.
- Ahmad K. & Ansari, Z.I. (1979). *Islamic Perspectives*, The Islamic Foundation, Leicester (UK).
- Kettani A. (1979). *Muslim Minorities-In Islamic Perspectives*. The Islamic Foundation, Leicester (UK).
- Larsen S. (1988). *How should technologies be used in education?* World year book of Educational Technology, pp. 275-295.
- Hamletn Encyclopaedic World Dictionary (1992)*, Hamlyn, London.
- Kumar K.L. (1994). *Media Spectrum - in Educational Technology*, (In Press).

ISALMIC APPROACH TO HUMAN RESOURCE DEVELOPMENT AND THE CONDITION OF INDIAN MUSLIMS*

Dr. Abdul Azim Islahi**

Introduction

The present paper intends to deal with the human resource development (HRD) from the Islamic Perspective. It also takes note of India's place in HRD, and tries to examine the condition of human resource development among Indian Muslims and concludes with certain suggestions to improve the situation.

The modern history of economic development has seen a sizable population suffering from various diseases, illiteracy, malnutrition and lack of human necessities inspite of an enormous increase in the production of goods and services through development planning, capital accumulation and foreign aid. Disappointed with the result of development efforts that failed to show the upward movement of the entire social system, economists now realise that the development process involves more than the economic theory of production

Losing their faith in development through the accumulation of material capital in the less developed countries, they now advocate investment in human capital and make a case for the achievement of better nourishment, better health, better education, better living condition and better condition of employment for the low-end poverty group in the poor and developing coun-

* Paper presented at the National Seminar on "Indian Muslims: Precepts and Practices" organised by Department of Sociology, AMU, Aligarh in May 1995.

** Reader, Department of Economics, AMU, Aligarh.

tries. Thus education, health and nutrition, population and employment are the main subjects of HRD.

In a recently held world summit on social development at Copenhagen, it was reiterated that one out of every five of the world's 5.6 billion people lives in 'absolute poverty' A staggering 550 million people go to bed hungry each night ... Out of the world labour force of 2.8 billion people, there are 120 million who are actively looking for work but do not find it.¹ The World Health Report, released recently, says that about one billion people worldwide do not have regular access to local health services.²

Indian Condition

According to Human Development Report 1994, the human development index (HDI) shows that India ranks 135 among the total 173 countries of the world. Her rank in per capita income is 147.³ In 1992, HDI showed her rank as 63 among 97 developing countries. In adult literacy she ranked 71.⁴ According to the census report of 1991, only 52.11% people are literate in the country. Percentage of literacy among women is less only 39.25 per cent.

This is a very alarming situation, especially when the guiding principle of the Constitution stipulates provision of free education within ten years for all the children below 14. Ironically, the most neglected area of education is the primary one. There are thousands of primary schools that do not have their own buildings or even blackboards. There are numerous schools that are looked after by one teacher only.⁵ The extent of deplorable situation of such schools is evident from the following news that recently appeared in the *Times of India*:

"Bareilly, March 6. Most government-run schools in this district are either on the verge of closure due to inadequate facilities and dilapidated buildings or exist only on paper. And the few schools that are there either have no students or no teachers.

"In Sufi tola, where the school's premises are being used by a dairy owner, the students and teachers share the place with buffaloes and milkmen.

In the same area a girl's school is run under a tree and the tree's branches are used for hanging files and other papers in a box. The tree and its vicinity are also used for three other schools as the buildings housing them were got vacated by the owners. About 40 schools are housed in government buildings and some are in rented accommodations. Most schools are run in the open as the buildings are crumbling or have collapsed. In the 'Purana Shahar' area, three schools have been merged into one and the 300 children have only two teachers. The furniture of the dilapidated Behripur Mathiya Balak Pathshala has been stolen and even though it has no students, two teachers are still on its pay roll..."⁶

The lack of fund has always been presented as an excuse by the government for not being able to implement its constitutional responsibility. But according to Human Development Report 1994, "India ordered 20 MiG-29 fighters aircraft from Russia at a cost that could have provided basic education to all the 15 million girls out of school".⁷

Conditions of Muslims

Muslims who constitute the largest single minority in India are the worst sufferers of disquality of population, political repression, unemployment, illiteracy, insanitation and insecurity. According to the census of 1951, the Muslim population was 35 million and the latest census of 1991 shows their population as 96 million. Muslims claim that their numbers have been pegged down and when the fact could not be concealed, the bogey of infiltration has been raised. According to their own estimates, their number ranges between 120 m. to 200 m. By any standard their population outnumbers many countries of the Middle East and some European countries taken together. But it is a sad fact their representation in the Parliament, government and non-government services is far below their ratio in population. Based upon Muslims' numerical strength, it is estimated that there should be 110 MPs but their representation is only 27 in the current Parliament. The Muslim representation in the government services is also at very low level. In 1981, there were 3883 officers in the IAS cadre all over the country, out of which only 116 were Muslim officers, barely constituting 3%. similarly in the IPS, Muslims constituted 2.85%. In Income-tax Department 3.0%, in Railways 2.65%, Banks 2.18%, in Cen-

tral Government Offices 4.41% and in State Government Offices 6.01%.⁸ It is surprising that even at the class III (Secretarial) and class IV (manual) level too, Muslim representation is not very impressive while no special skills are required for jobs at these levels.⁹

The educational status of Muslims in India is clear from the fact that ratio of Muslim education in total population of the country is only 33%. Apart from lagging behind in education, they are highly underrepresented in professional courses. In May 1980, a high power panel was appointed under the chairmanship Dr. Gopal Singh which submitted its report on June 14, 1983. According to its findings, the dropout rate among Muslim students at primary stage in 27 districts of eight states was 66%. Their number in standards 10th and 12th was found to be 54,000 out of a total of 1.34 million and 5645 out of 0.226 million respectively in twelve boards.¹⁰ The percentage of Muslim representation in professional courses is much below their percentage of population.

The condition of health, sanitation and nutrition which is functionally related to economic and educational standards need no additional statistics after ascertaining their share in education and employment. A considerable percentage of Muslim population suffers from diseases and lack of proper nutrition. Filthy and narrow lanes, absence of drainage facilities and dark streets have generally become their lot and hallmarks of Muslim colonies. As far security is concerned, Muslims are the worst affected community in India. Since 1947 to 1991 as many as 15500 communal riots have broken out, an average of one riot a day! Rules meant for abnormal situations, such as erstwhile DIR, MISA, and now TADA, have been used relentlessly against Muslims. They have been kept preoccupied with issues such as AMU's minority character, Muslim personal law, Shah Bano, Babari Masjid, Ameena, triple *talaq*, etc. So they have little time left to devote attention to their educational, social and economic backwardness.

One can say that in India, a continent like country, Muslims are not the only underprivileged or downtrodden lot, there are host of castes and tribal minorities who are also backward and unfotunate. True, but the difference is that while progress graph of others is going up, Muslims' graph is going down,

both in absolute and relative terms. Just an example, we present the case of Baroda which is Gujarat's second largest city with a population of over 8,00,000. Muslim population is more than 1,00,000 and is plagued with poverty and illiteracy. J.S. Bandukwala conducted a survey of Muslims and scheduled castes in 1977-78. It was found that the economic and social conditions of Muslims in Baroda are even worse than those of the scheduled castes.¹¹

It should be noted that India's effort to achieve complete social and economic development will not be fruitful as long its biggest minority, along with other underprivileged communities, remains backward and deprived of equal opportunity to become an educated, forward looking, progressive and dynamic community. No doubt, a strong and self-confident Muslim community will be a source of strength for the whole country.

Indian Muslims' development and their upliftment is not solely a responsibility of the government and Muslims may not remain passive. According to the Holy Qur'an, Allah does not change the condition of a people unless they do not change themselves.¹² The Qur'an calls Muslims as *ummat wasat* (the balanced people).¹³ The overall progress and man's development in totality is an Islamic imperative. Thus the human resource development figures in the major scheme of the Islamic concept of development.

Dimensions of HRD In Islam

The most distinguishing feature of Islamic economic development theory is that it does not confine human resource development to the efforts in improvement in population quality (in material sense), health and nutrition and education only. It takes a step further to include *tazkiyah* (inner purification and moral upliftment) as a necessary ingredient to human resource development. The concept of development of man in his totality as perceived by Islam is meaningless without attainment of *tazkiyah*. Values such as *taqwa* (piety), *ihsan* (benevolence), *adl* (integrity), *ikhlas* (sincerity), enhance not only welfare and happiness but also provide suitable environment for material development as well. This is so because economic development is an integral part of the moral and socio-political development of the society. Let us collate the Islamic imperatives on these issues:

Demographic Aspect

Over population is considered as one of the major factors that neutralises the effect of progress in quality of health facilities, nutrition, education and public services. So there is a very strong move to control the population explosion. But this is not the whole truth. It should be noted that the increase in production of food and other goods and services has been far greater than the increase in population in the last fifty years. But at the same time it is also true that the gap between the rich and the poor has widened. The number of people suffering from starvation, lack of shelter, poverty and diseases has increased. Population is an important resource for any nation as other resources. Its efficient and better use will always contribute to the economy many times more than itself. The fault lies in failure of development programme and strategies, brain drain, corruption, misuse of fund, lack of sound education, pathetic attitude of overdependence on foreign aid, lack of motivation to develop the indigenous human resources and lack of political will. The attitude of attributing the failure of development mainly to the population factor amounts to seeking the easy way out to find a scapegoat.

While propagation for reduction of population is a negative solution to these problems, justice in distribution, appropriation of more land and use of the unused resources is a positive solution. Islam is not in favour of state policy of population control. However, it permits individuals to resort to certain measures of control on various personal grounds; by inference, economic ones may be one of them.¹⁴ But the writers on this issue generally adopt very extreme views and hardly permit it except on medical ground. They assign much value to mere increase in number of children and express its absolute desirability. But a comprehensive study of the teachings of the Qur'an and Hadith would reveal that quality is more preferable to quantity and that the former cannot be sacrificed to the latter.¹⁵

Health And Nutrition

Islam is very emphatic on the importance of health, cleanliness and nutrition. It prefers a healthy and strong Muslim over a weak one.¹⁶ It considers cleanliness half part of faith.¹⁷ The Qur'an permits only such foods which are

good. "Say, lawful unto you are (all) things good and pure"¹⁸ Islam prohibits wine and alcoholism. The Qur'an says, "O ye who believe, intoxicants and gambling (dedication of) stones, and (divination of) arrows are an abomination of Satan's handiwork. Eschew such (abomination) that ye may prosper".¹⁹ It also forbids taking of pork, dead meat, blood and animals slaughtered through unprescribed ways. The Qur'an says, "Forbidden to you are dead meat, blood, flesh of swine"²⁰ Islam very strictly prohibits homosexuality and sex outside marriage bonds.²¹

These Islamic injunctions have built-in safeguards for health and cleanliness and protection from various diseases - physical, mental and spiritual. According to a practising physician, "It is therefore not surprising that the problems like insomnias, neuroses and suicides are much less common among Muslims. Islam prohibits alcohol, pork, fornication and homosexuality. It prescribes circumcision, washing of exposed organs at least five times daily and directs men to cleanse the parts after micturition."²² The drinking of alcohol causes a number of diseases, the chief one being cirrhosis, pancreatitis, alcoholic neuropathies, psychoses etc. Apart from being dangerous medically, alcoholism is perhaps the biggest familial and social problem of the world." "Pork is known to give Trichinelliasis, caused by Trichinella spiralis, and Taeniasis, caused by Taenia solium which enters the blood circulation and in a number of cases causes paralysis, blindness or sudden death" Prevention of free sex provides protection from many dangerous diseases, of which syphilis in the past and AIDS now have been responsible for millions of deaths. The provision of circumcision prevents cancer of penis in the male and cancer of cervix in the female; and cleaning of teeth protects from diseases like caries, pyorrhoea, etc."²³

The Prophet's practical guidance about manners of eating and drinking, for example not taking filling one's belly completely and avoidance of rich food etc. all lead to the ideal standard of health and nutrition.

Education and Training

Education and training, improvements in health and quality of population always accelerate development activities. Perhaps no religion gave so

much importance to knowledge acquisition, profound thinking, scientific discovery and training as Islam does. The revelation of the Qur'an began with the word '*iqra*' which means to 'read'.²⁴ In a number of verses, the Qur'an exhorts its followers to use their mind, reasoning power, and think and ponder about the universe and on man's own structure.²⁵ The Qur'an declares that those who have knowledge and those who do not, cannot be equal.²⁶

Tazkiyah or Inner Purification and Growth

This is the most distinguishing feature of Islamic approach to human resource development. *Tazkiyah* or inner purification and development of character and personality had been the mission of all the Prophets of God. Islam wants to develop man into an integrated personality, and performs his *tazkiyah* in all his relationships with God, with man, with the natural environment and with the society and state. The inner purification requires that a person must discard false ideas, whims, pagan rituals, love and lust of luxuries. The Almighty Creator has bestowed upon man the power to distinguish between the good and the bad and the successful is one who performs the *tazkiyah* of his soul. ...²⁷

There are some obstacles in the way of *tazkiyah*. Materialism is one of them. The other being one's contemptuous attitude towards others, pride and sinful behaviour, prejudice and carelessness, etc. A person caught in the trap of these evils, never makes self-assessment. Selfishness, luxury seeking and extravagance so overpower him that he does not look beyond himself. He puts religious and worldly affairs in two separate compartments in such a way that he does not allow religious injunctions to affect his material gains. Such a dichotomy is against *tazkiyah*. True religious spirit, God-fearing, and belief in accountability in the Hereafter, benevolence, right intention, sacrifice and sincerity are necessary conditions for *tazkiyah*. Islamic injunctions of five daily prayers, one month fasting, *zakat* or poor due and pilgrimage aim at infusing these qualities. For example, the Qur'an says, "Lo, verily the *salat* restrains from the shameful acts and evils."²⁸ "O ye who believe, the fasting is prescribed to you as it was prescribed to those before you, that ye may learn self restraint."²⁹ "Of their goods take alms, that so that you might purify and sanctify them."³⁰ "(Of the sacrifice during the *hajj*). It is not their meat, nor their

blood, that reaches Allah. It is your piety that reaches Him."³¹

Studying Islam's concern for HRD, one is bound to ask why the Indian Muslims are so backward in human resource development. Many factors accounts for the sad state of Muslim human resource development, such as authorities' discrimination or, at least, their indifferent policy towards their economic, educational and social development. According to a contemporary writer, to some extent, the Law of Cumulative and Circular Causation as developed by Gunnar Myrdal in his work *Negro Problem: the Dilemma for American Democracy* works among the Indian Muslims also. Its explanation in the Indian Muslim context is as follows: Immediately after independence of India, the responsibility of the partition of the country and its accompanying bloodshed was put rightly or wrongly, on the Muslim community. Hence the Muslim community developed fear psychosis and withdrew into a shell, while majority community adopted an aggressive posture. The aggressiveness of the majority community, fear psychosis of the Muslims, their minority consciousness and minority separatism, all are connected with each other in a circular way and reinforce each other's cumulative effects.³² Pessimism, poverty, lack of material facilities and poor performance are interrelated in a vicious circle. Lack of scientific and vocational education, and division of religious and modern education in a water tight compartment is accountable for poor human resource development. Deprivation of Muslims of sincere, brave and enlightened leadership is another reason. They have been led astray by an emotional and volatile leadership. Moral degeneration, internal sectarian fight, misconception of religion, mental slavery and blind imitation among the common Muslims and lack of *ijtihadi* spirit (original and creative thinking) among *ulama* and modern scholars (as the *ulama* lack a correct perception of existing problems and modern educated scholars lack the knowledge of the basic sources of Islam) are some other reasons for moral, spiritual and intellectual backwardness of this community.

Remedial Measures

In the end, it may be suggested that there is need to set up another commission, similar to Dr. Gopal Singh panel, which is now more than a decade old. Reports and findings of such commissions should be given wide cir-

ulation and its resolutions should be implemented earnestly. In the census reports, columns should be added to facilitate an understanding of minority's socio-economic condition and their HRD. Minority Commission and such other institutions should be given more statutory power and position. Universities like AMU, Aligarh, Jamia Millia Islamia, and Hamdard University, New Delhi should give priority to studies in Muslim problems.

Indian Muslims who suffer not only from economic backwardness but more so in human resource development, need multi-faceted efforts to improve their conditions and achieve an overall development of their community. Only then they will be fulfilling the objective of their being brought up as the best people (*khair ummah*) to enjoin what is good and forbid what is bad³³ In fact the present situation of Muslims is more sorrowful, as they are not in a position to play the benevolent and reformatory role, starting from their home, society, country men and the entire human being, which is, really speaking, their *raison de tre*. No doubt, they have to take care of themselves, first. In a democratic set up of the country, they have to resort all the democratic means to get justice and due share in the growth of the country. Now more than half a century after independence when a new generation has come out who have never seen the partition of the country, the working of the Law of Cumulative and Circular Causation must stop, and the vicious circle of poverty must be broken. This will require pursuit of excellence, self help and confidence. Muslim masses must be persuaded to abandon the habit of extravagance and develop rational consumption and habit of savings. Cooperative and voluntary institutions must be established for a better utilisation of small savings, collective zakat system and its proper distribution, and better management of awqaf and creation of new ones. No doubt, there is dearth of appropriate institutions and good deed to impart good ideas the practical shape. Ideas die without institutions and institutions die without individuals committed to the goals of the institutions. Thus, achievement of excellence solely depends on community's human resource development. For this purpose Muslims have to pay attention to quality population, health and nutrition, relevant education and *tazkiyat al nafs* (i.e. inner purification and spiritual growth of the self).

Along with the effort to improve the economic and social condition of the community, Islam's balanced stand on family planning should be made explicit, especially to those poverty stricken people who just by producing maximum number of children provide an army of child labour or beggars. They just remember desirability of having maximum number of children but forget their obligations towards their children. A balance must be maintained between producing children and fulfilling one's responsibility towards their proper maintenance, health and nutrition, education and training and moral and spiritual upliftment. Where one fails to manage the above, he must exercise self-control on over-expansion of the family. He may refrain even from marriage. The Qur'an says, "Let those who find not the wherewithall for marriage, keep themselves chaste until Allah gives them means out of His grace,"³⁴ and that "Allah tasks not a soul beyond its scope".³⁵

Thanks to Almighty Allah, Islamic teachings protect its followers from many dangerous diseases as we noted above. But due to malnutrition, unbalanced diet, neglected dirty locality and polluted atmosphere, a large number of urban Muslim population suffers from common sickness and health problems. Muslim localities must form voluntary organisations and mohalla committees to press local authorities to meet their demand for proper cleanliness of their localities. They should create awareness among the the inhabitants regarding cleanliness and pay attention to keep their localities and surrounding areas neat, clean and pollution free. They should be told by the religious leaders that their *iman* will be incomplete without it.

The problem of education needs special attention. A campaign should be carried out to educate every Muslim man and woman. The National literacy programme can be very helpful in this respect. In this way we will be fulfilling our religious duty as well as our duty as a good citizen of the country. The Muslim educational institutions are sharply divided into water-tight compartments, separating modern education from the religious one. Madrasa curricula should be thoroughly revised to accommodate modern education along with religious instruction. Facilities for specialisation in Islamic sciences should be provided for the interested deserving madrasa graduates only. Similar arrangements should be made for the students of modern schools as to have proper knowledge of their religion. A balanced integration of modern and

Qur'anic education is vitally important for the proper development of the personality of a Muslim. The researchers and scholars who are interested in Muslim social problems must study the basic sources of Islam to gain first hand information of their subject matter.

The existing government educational institutions must be supplemented by the establishment of private high standard schools and colleges. For quality education there is a need to set up teachers training colleges and using scientific teaching techniques.

Last but not the least is the need to strive for moral and spiritual upliftment of Muslim masses. Human resource development in Islam will be meaningless without it. If the basic material foundation of the society is not created through integration of moral values and Muslim population is not committed to the universal ethical values of Islam, there will always be a risk of falling into the temptation of corruption, dishonesty, unethical business practices, pursuit of vested interest and the life. The life and the character of the Prophet Muhammad (PBUH) will always serve a model for exemplary conduct. Apart from other sources of communications, the Friday sermons, Majalis-e-Milad, and other religious gatherings should be used to educate people regarding quality population, literacy and scientific knowledge, health and cleanliness, in general, and the Prophet's exemplary life, in particular, in an effort to achieve desired human resource development.

NOTES AND REFERENCES

1. *The Times of India* (New Delhi), March 6, 1995, p. 9
2. *The Sunday Times of India* (New Delhi), May 14, 1995, p. 7
3. *UNDP Human Resource Development 1994*, Delhi, Oxford University Press, 1994, p. 94
4. *Ibid*, p. 103
5. *Dawat*, Delhi, March 4, 1995, p. 3
6. *The Times of India*, March 7, 1995, p. 4
7. *UNDP, Human Resource Development Report 1994*, op. cit., p. 54
8. Ahmad, Ausaf, *Indian Muslims*, New Delhi, Khama Publishers, 1993, p. 41
9. *Ibid*, p. 42
10. Jamal, Shahid, "Reservation for Muslims", *Muslim and Arab Perspective* (New Delhi), Vol. 2, Nos. 1, Oct.-Dec. 1994, p. 31
11. Bandukwala, J.S., "A Gandhian Struggle by the Victims of Baroda Riots", *Muslim India*, April 1983, p. 175, quoted by Ausaf Ahmad, op.cit., pp. 61-62
12. *The Qur'an*, 13:11
13. *Ibid*, 2:143
14. al-Ghazali, Abu Hamid, *Ihya' Ulum al Din*, Beirut, Dar al Nadwah al Jadidah, n.d., vol. 2, p. 52.
15. Jamil, Javed, *Islam and Family Planning*, Saharanpur, Mission Publications, 1995, pp. 13-14
16. Muslim, *al-Sahih*, Delhi, Kutubkhana Rashidiyah, 1376 AH, vol. 2, p. 338, Chapter on "al Qadr", section on *al Iman bi'l qadr wa'l Idh'an lahu*.
17. *Ibid*, vol. 1, p. 118, Chapter on *al Taharah* section on *fadh al wadu*.