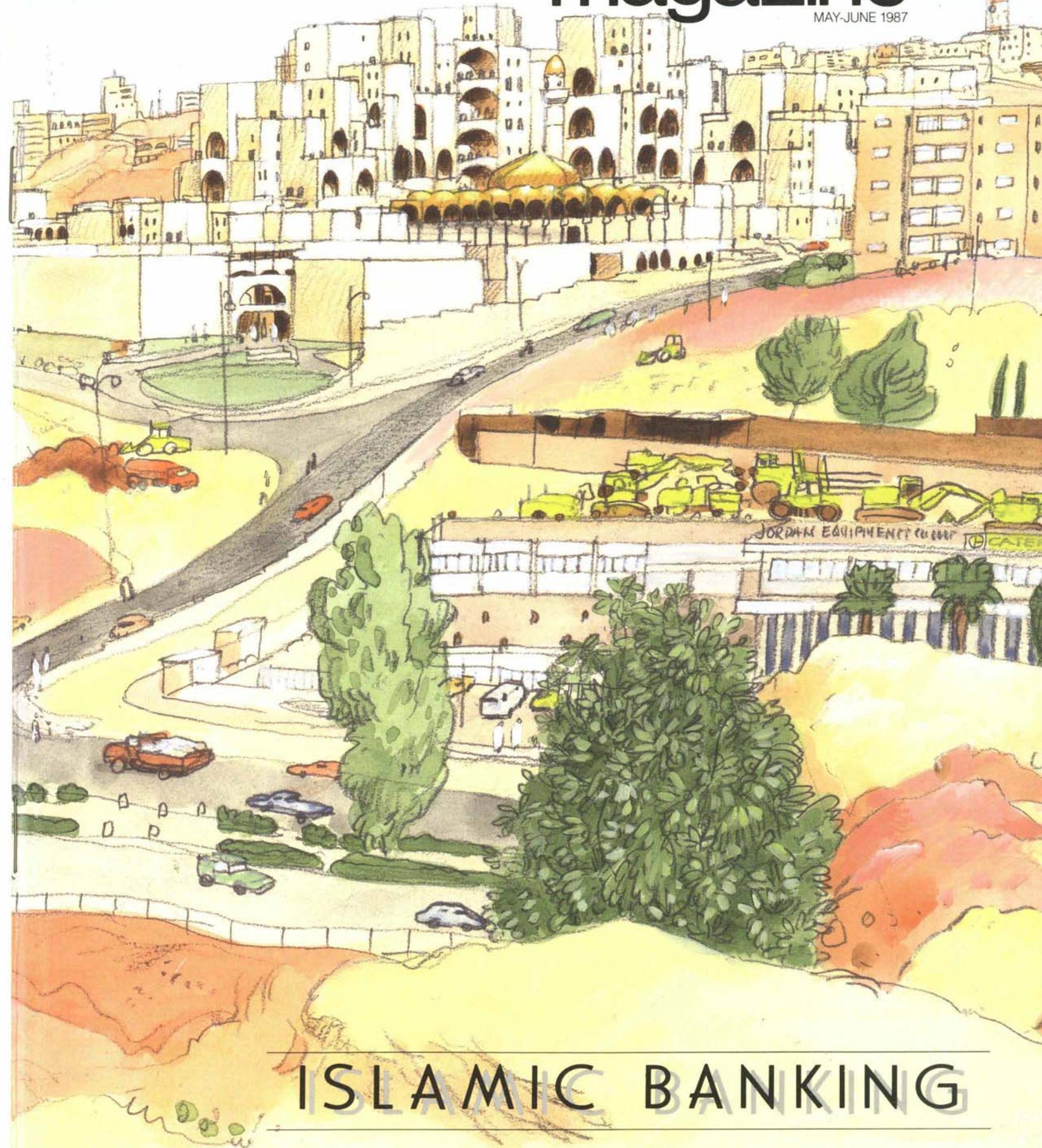


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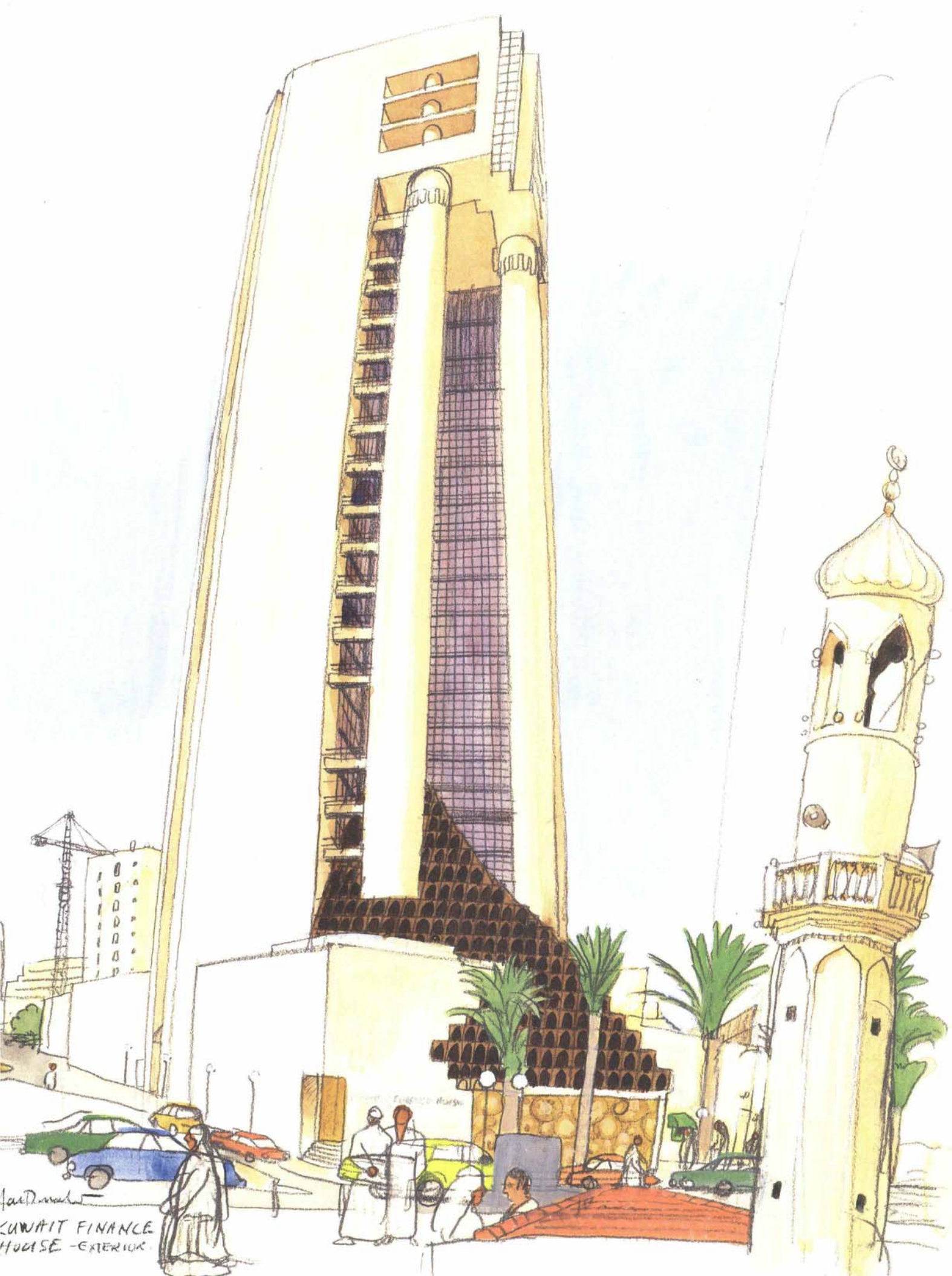
# ARAMCO WORLD magazine

MAY-JUNE 1987



## ISLAMIC BANKING





kuwait finance house - exterior

# ARAMCO WORLD magazine

VOL. 38 NO. 3 PUBLISHED BI-MONTHLY MAY-JUNE 1987

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## Fabrics from the Middle East

By Caroline Stone

*From gauze through camlet to damask – the Middle East has been sending fabrics to the West for centuries. But what do tabby cats, milk-and-sugar and the mourners of Cyprus have to do with it?*

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STONE



## New Battle in an Ancient War

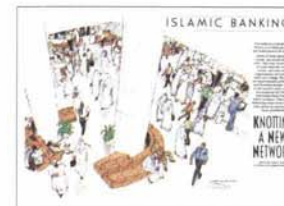
By Richard Hobson, Jr. and John Lawton

*Flying protein for the Bedouin and the farmer's oldest enemy, locusts can eat green fields to stubble at a mile a day. Saudi Arabia, the pivot of the world-wide struggle, has more to lose than 25 years ago.*

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HOBSON



## Islamic Banking: Knotting a New Network 14

By Rami G. Khouri

*For the first time in 1,400 years, a network of financial institutions has begun to form that work on Islamic principles. Are those institutions rivals of interest-based banks, or potential partners?*



KHOURI



## From Water All that Lives

By John Feeney

*In an age when architecture was the greatest of the Islamic arts, Cairo's great spared no expense in building sabils, charity expressed in stone. Today, the beautiful little buildings are almost forgotten antiquities.*

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FEENEY



## On the Road to Find Out

By Arthur Clark

*Once he was Cat Stevens, the British singer-songwriter superstar. Today he is Yusuf Islam, whose life revolves around his Muslim faith, his family, and a school in North London where the children play.*

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CLARK

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Cover: The apartments and gold-domed mosque of the Rawdah housing complex crown a hill in Amman. The project is a "specific investment" of the Jordan Islamic Bank for Finance and Investment, part of a growing network of financial institutions run on Islamic principles. Illustration by Norman MacDonald. Back cover: A pair of desert locusts (*Schistocerca gregaria*) in the swarming phase rest on a plant stalk. The female is at left. Photograph by A. Bannister/NHPA.

◀ The striking tower of Kuwait Finance House symbolizes the vitality of centuries-old Islamic financial principles in today's global banking system.



"Cecy has got some beautiful new dresses — a white muslin, a tarlatan and a pink silk."

Susan Coolidge. *What Katy Did*, 1873

Does anyone know what "tarlatan" is any more? Or "tabby"? Or "fustian"?

Fabric names like those, and many others more familiar, have disappeared from shops and labels since our grandmothers' day. Today, we buy largely man-made products with equally man-made names: Dacron, polyester, Tricel, viscose and rayon.

Many of the old materials have been with us for centuries, and before they vanish altogether it is interesting to consider what they are — and were — and where they came from. When we examine their origins in diaries, literature and the records the past has left us, we see that many of them originated in the Middle East.

Of course, homespun cloths of different kinds were produced in England from the earliest times, and in the United States from the first colonization. But materials with native names like flannel, frieze, plaid, twill and linsey-woolsey in fact appear in the literature no earlier than more exotic materials from the East.

One of the earliest materials mentioned, in about the year 1000, is felt. The word comes from Old Slavonic, and it is conceivable that in some way both the word and the cloth reached England from Central Asia, where felt is still produced and much used for tents. The technique of quilting is mentioned a little later and was doubtless of great importance in the icy houses of the European Dark Ages.

In the 13th century, several new materials appear in English records, among them gauze, muslin, fustian, sendal and buckram; several of these names still exist today, but often they do not refer to the same cloth. A kind of weaver's version of Gresham's Law prevails, so that a name may be retained over centuries, originally designating a rich and splendid cloth and gradually degenerating in its meaning to refer to poorer, coarser stuffs.

Gauze, a thin transparent material of silk, linen or cotton, is first mentioned in 1279 under the name *gazzatum*; it was among the fabrics considered too luxurious for monks to wear. The name may come from the town of Gaza, and the cloth may be of the same type as the famous

"veils of Cos" with which Caesar bade Cleopatra cover herself, for decency's sake, when she visited Rome in 43 B.C.

Muslin takes its name from Mosul, in Iraq, where it was originally made. According to Marco Polo, it was "a cloth of silk and gold," although the name has, for several centuries now, simply designated a fine cotton or silk material.

The name of fustian is thought to be derived from Fustat, the original name of today's Cairo and later a suburb of that city, where it was manufactured. Fustian was never very fine — it was originally a coarse cotton-and-flax mixture and then came to be a thick twilled cloth with a filled pile face. It is perhaps because of that soft padded surface that the word *fustian* has come to mean "pompous or inflated speech or writing." Fustian is first mentioned in the records of Trinity College in 1200, and in 1502 it appears in the accounts of the privy purse expenditure of Elizabeth of York, the wife of King Henry VII: "ij yerdes of white fustyan for sokkes for the Quene."

Sendal has definitely vanished from our vocabularies. The name is probably from the Greek *sindon*, fine linen, the same word as is used for the winding sheet of Christ. It was first mentioned in 1225 and in 1523 was still esteemed: "There was pyght up a pavilyon of crymasyn sendall, right noble and riche."

Buckram is another material which began fine and ended coarse. It was first mentioned in 1222 and its name may be derived from Bukhara, a great cloth-making center now in the Uzbek S.S.R. Other possibilities are that the word comes from the Arabic *qiram*, tapestry or thin dress, or perhaps from *kirim*, the Turkic word for the Crimea.

In the 14th century, new materials flooded into Europe from the Middle East, largely as a result of the Crusades. Luxury materials of today, such as satin and taffeta, begin to appear, although the other great favorites, damask and brocade, are not mentioned until later centuries.

It has been suggested that the word satin is connected with the Arabic *zaituni*, meaning "like an olive" or — more likely — "coming from Zaitun," the Arab name for a city in China whose whereabouts are no longer known. Others say it comes from a Chinese word *sze-tun* or *ssu-tuan*, a smooth silk. Chaucer was the first to mention it in English, and in 1369 we have: "Ryght wel dedde in fyne blak satyn de owter mere." "Owter mere" was the French *Our-remere* — beyond the seas — and was the term used generally for the Middle Eastern lands occupied by the Crusaders. Whether the fine black satin was made there or simply bought there, we have no way of knowing.

Taffeta was originally a plain glossy silk of any color. It seems to be linked to the Persian word *taftah*, a silken cloth, which in turn is derived from *taftan*, "to shine."

Most of the other 14th-century cloths are no longer in use, except serge, which has remained popular. Although the name ultimately derives from the Greek *seres*, silk, serge seems to have kept its character as a durable, unglamorous woolen cloth over many centuries. In 1386 Chaucer described a rich Oriental town as "the Citee large, Hanged with clooth of gold, and not with sarge."

Another early material that lasted into our grandmothers' time is tabby. This was originally a striped silk taffeta, but the word was later used as a general term for waved or watered cloth, like *moiré* silk. The name is taken from the Attabiya quarter of Baghdad where the cloth was made, as a 12th-century writer attests: "Here are made the stuffs called Attabiya, which are silks and cottons made of various colours." An early reference to this material occurs in the *London Gazette*: "Lost... a child's Mantle, of Sky-colour Tabby."

Because of the irregular striped pattern of tabby cloth, the word also came to be applied to a new breed of cat that began to make its appearance in England at the end of the 17th century. Not long after, Dr. Johnson was complaining that the new-fangled tabbies were driving out the true English black-and-white breed — but within a century, it was the tabbies themselves that were being acclaimed as "the true En-

glish cats," and certainly today they seem to be predominant.

Camlet appears in the West in the 14th century, and from the beginning its name is associated with the camel, from whose hair the lustrous cloth was supposedly woven. This may be mistaken, and more probable derivations are from the Arabic *khamilah*, the nap or pile of a fabric, or from an Arabic word for the Angora goat, which may also have provided raw material for the weave. Camlet was usually dyed bright red, and appears in an inventory, in 1413, of the wardrobe of King Henry IV: "Seven yards of red chamlett at 13s4d the remnant."

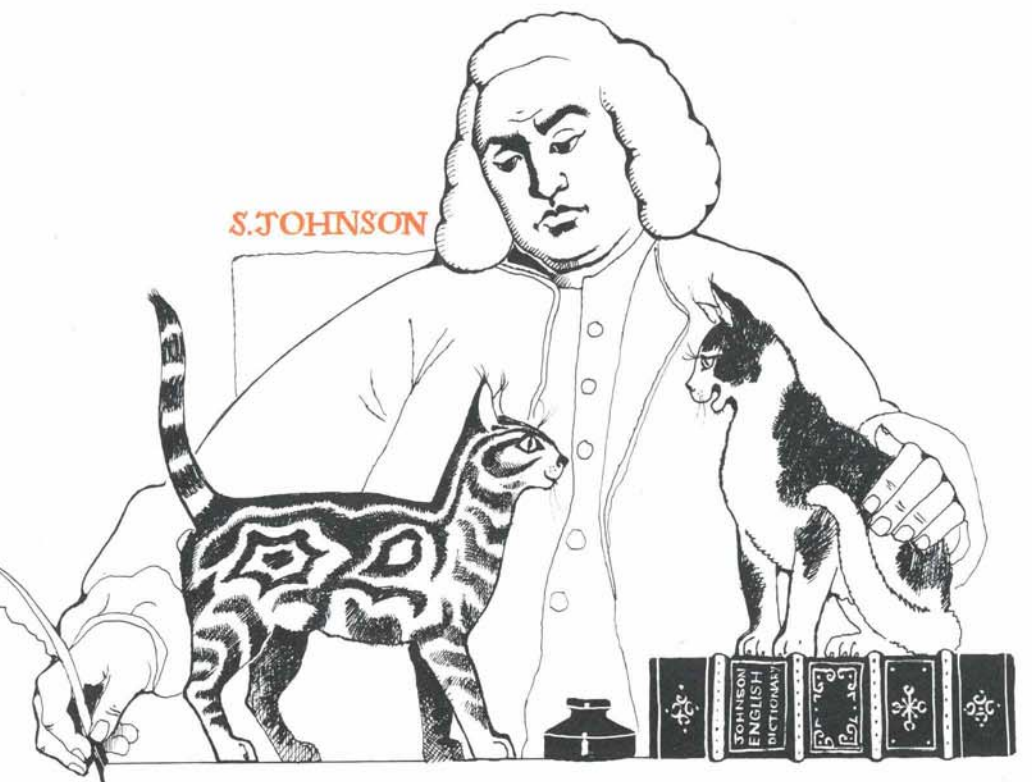
Cypress vanished two centuries ago. It is another material which began as something very rich, perhaps cloth of gold, declined to being a valuable satin, then to a simple mourning cloth by the year 1611, when Shakespeare wrote: "Lawne as white as driven snow, Cypresse blacke as ere was Crow." Naturally, it came from Cyprus, and when the poet Byron visited the island in the last century, he was struck by the long black cloaks of the women. On asking why they wore them, he was told it was in mourning for a Christian defeat in the Crusades.

But the Crusades ended and this, combined with the rise of piracy in the Mediterranean and the European discovery of the sea routes to the East, led to a decline in the quantity of fabrics imported from the Middle East. In the centuries to come, fashion veered toward fabrics from further east: from India, Persia, Indochina and China.

ELIZABETH OF YORK

## Fabrics from the Middle East

WRITTEN BY CAROLINE STONE ILLUSTRATED BY PENNY WILLIAMS-YAQUB





Damask is one of the last new materials from the Middle East. It originated, of course, from Damascus, the city which also gave the world both fine damascened-steel blades and the red damask rose – the most scented of all roses. First mentioned in 1480 – “A fayre whyte covering of damaske clothe” – damask retained its nature and use through the centuries. More than a century later, in 1609, we learn that “a Damask table cloth cost me eighteen pound.” It is perhaps worth remembering that fine cloth was comparatively *more* expensive then than it is now, and there were fewer alternatives available.

In the same century as the first mention of damask, a mysterious entry appears in

the accounts of the Lord High Treasurer of Scotland for 1488: “A covering of variand purpir tartar...and a unicorn.” The unicorn remains unexplained, but the tartar, also known as “cloth of Tartary,” seems to have been a many-colored woolen material, presumably imported from the Crimea, where the Tatar people live, or even further east. It is possible – barely – that this “variand” cloth was the ancestor of the tartan cloth that, more recently, has become the emblem of Scotland.

The word *brocade* was introduced in the mid-16th century, and the paintings of the period amply demonstrate the popularity of the cloth itself. Brocade was

## HENRY IV



distinguished by its raised patterns that were originally of silver and gold embroidery. The origin of the word is disputed; the English form is taken from the Spanish which in turn comes from an Italian root that refers to the projecting “tooth” of the embroidered figures. But in Hakluyt’s *Voyages* an account of Ormus says that “cloth of silke, brocardo, and divers other sortes of marchandise come out of Persia.” Perhaps, then, brocade represented another triumph of Persian taste and craftsmanship.

Bombazine first appears in English in 1555. Its name is derived from *bombyx*, the Greek for silkworm, and a connection with the Persian word *pampe*, cotton, has also been claimed. In Elizabethan times it was more often used in the form “bombast,” or padding, and thus, with *fustian*, came to mean a ranting, theatrical, insincere style. Bombazine itself did not come into its own until the Victorian period, when its invariable black became a symbol of sober respectability and hence preferred for housekeepers and mourners.

Calico, on the other hand, was one of the first materials to arrive from the further East. The name derives from the city of Calicut on India’s Malabar coast, one of the chief ports in the trade between India and Europe. The poet Dunbar mentions the city in *The Worldis Instabilitie* in 1505, and in 1541 a letter to King Henry VIII speaks of “IX peces of Callicutt claith pertenying to ane William Blaky in Leith.” The cloth was soon in very general use, and in 1666 Pepys mentions in his diary “flags, which I had bought for the Navy of calico.” Calico was described in 1753 as “an Indian stuff made of cotton sometimes stained with gay and beautiful colours.” That is still an accurate description in the United States, while in England calico is plain white cotton, bleached or unbleached. Calico became immensely popular, especially in 19th-century America – a fact commented on in trade reports by Emerson.

Chintz was another material which came on the market about the same time and, in his diary for 1663, Pepys wrote, “Bought my wife a chint, that is, a painted Indian callico, for to line her new study.” He was using the singular form correctly, for the word derives from the Hindi *chint* (plural *chints*), and the two forms were not confused to form our *chintz* until the late 18th century. The characteristics of Indian chintzes were their flower and bird designs and their high glaze, still to be found in traditional homes today and, indeed, now enjoying a revival.

The third fabric of this period, also much used for interior decorating, was dimity. In 1632 we read of “a hundred Camels loaden with Silkes, Dimmeties and other Com-

modities.” It was originally a stout cotton cloth with raised stripes and fancy figures that was usually used undyed for beds and bedroom hangings, although later it came to mean a rather lighter material. The word may be related to the Arabic *dimyati*, from the name of the important port of Damietta in Egypt, or perhaps from the Greek “two-threaded,” referring to a doubled warp thread used in its weaving. (The name of the heavier samite cloth was similarly derived from the Greek for “six-threaded.”) In either case it would seem likely that the material dates back far beyond the 17th century, but apparently it did not reach England, or did not happen to be recorded by that name.

The origin of duck, a strong untwilled linen or, later, cotton, is known. It reached England and the English language via the Dutch – where *doek* means “cloth” – probably from Indochina. It is first mentioned in 1640, and in 1780 Thomas Jefferson wrote in one of his letters: “What is to be done for tents, I do not know. I am assured that very little duck can be got in this country.”

Percalé was first imported from the East Indies in the 17th century, and the origin of the word is uncertain. *Parqali*, “rag” in Persian, has been suggested, and this is not unlikely, for Persian was then the *lingua franca* of much of the trading world.

Gingham, much used in the 19th century for waistcoats and umbrellas, and still a modern favorite, is derived from the Malay *ginggang*, originally an adjective meaning “striped.” In 1615, we read, “Capt. Cock is of the opinion that the gingham, both white and browne,...will prove a good commodity in the Kinge of Shashma his cuntry.” By 1763, however, times had changed and gingham no longer came into the category of trade goods. In that year a reporter wrote that “ladies of taste are prodigiously fond of the Gingham manufactured there” – and “there” meant industrial Manchester, England.

This rise in cheap textile production in the West was soon to have a serious effect on Oriental imports. In England, tweed and corduroy were coming in for common wear, while the fashionable world looked to France for its crêpes and voiles, chiffons and tulles, to say nothing of that useful sailcloth, *toile de Nîmes* – now better known to us as denim.

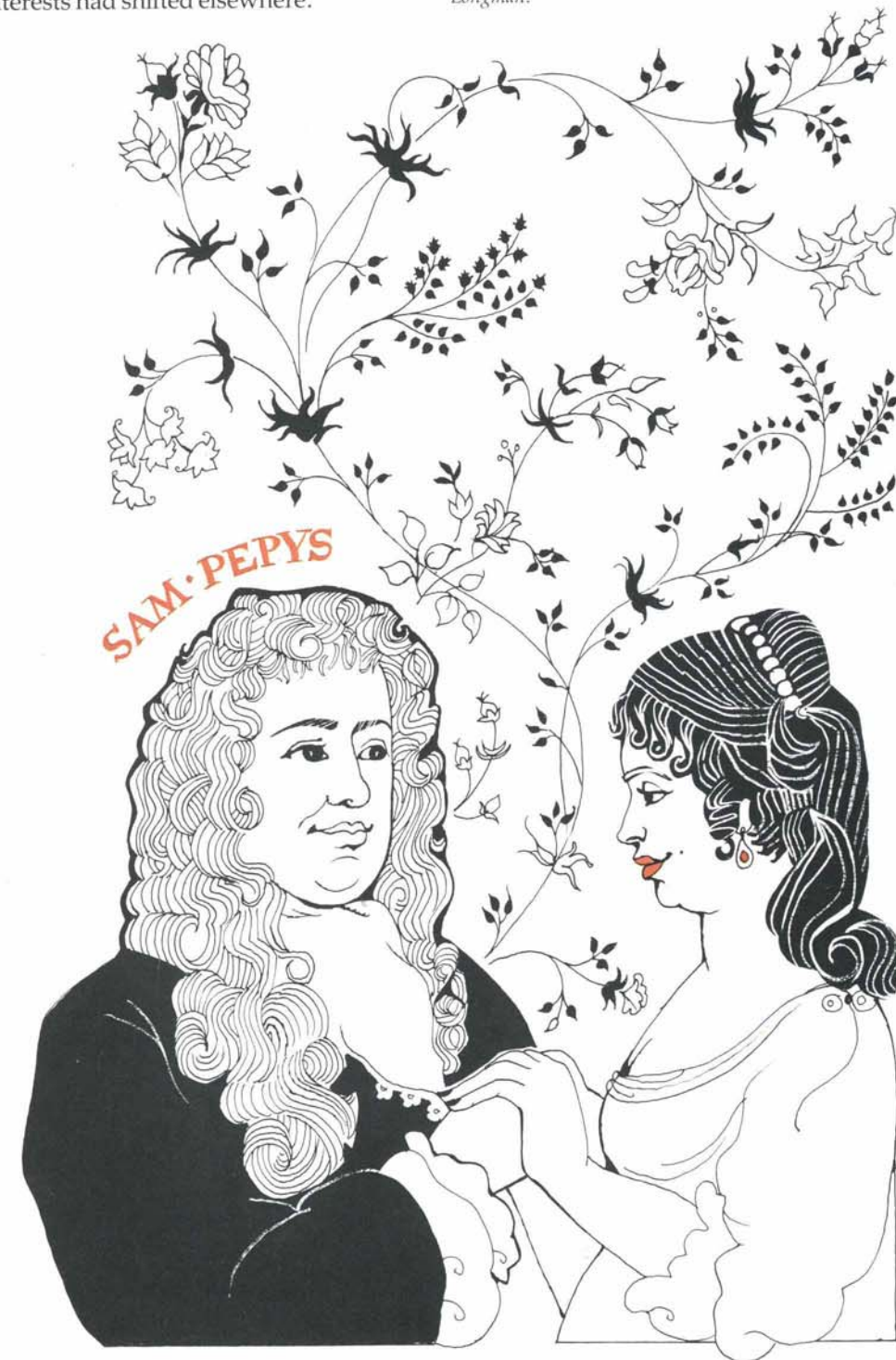
Materials still came from the East, however. Cecy’s tarlatan was introduced at the beginning of the 18th century and organdy a hundred years later. The origins of both words are lost, though we know they came into English from French. The materials themselves most probably came from India, perhaps by way of the French colonies. And in 1757 a thin linen, striped

in pale blue and white, was introduced. It was known under the charming name of seersucker, from the Persian *shir o shikar*, milk and sugar, and is still worn today.


For the sake of their own markets, the 19th-century producers of factory-made textiles in the West did all they could to discourage the handmade cloths of the Orient. Admittedly, Kashmir shawls and Indian muslins remained in vogue, and toward the end of the century a growing interest in China led to a flow of crêpes de Chine, pongees, shantung and tussore. But Eastern materials were – with a few exceptions – no longer priceless treasures; interests had shifted elsewhere.

Now in the 20th century, the wind has changed yet again. In both England and America, those who do not wish to wear Dacron, Courtelle or any of the acrylic fibres are more and more, like their grandparents, buying cottons and silk gauzes from India, heavy printed silks from Thailand, batiks from Malaya and Java, and foulards and satins from China and Japan. We can hope that, before too long, they will also be looking again for muslins, damasks, taffetas, and tabbies from the Middle East. ☉

Caroline Stone is a freelance writer who divides her time between London, Rome and Seville. She is the author of *The Embroideries of North Africa*, published by Longman.





A full-page photograph showing a man in a light-colored, long-sleeved tunic and shorts walking towards the camera on a dirt path. He is surrounded by a massive, dense swarm of locusts that fills the entire frame, from the ground to the sky. The locusts are a mix of green and brown, with their wings creating a complex, textured pattern. The background is a dry, hilly landscape under bright, warm light.

# NEW BATTLE IN AN ANCIENT WAR

WRITTEN BY RICHARD HOBSON, JR.  
AND JOHN LAWTON

PHOTOGRAPHED BY STEPHEN DALTON / NHRA,  
RADHI AL-LAIF AND ABDALLAH DOBAIS / ARAMCO  
AND THE FOOD AND AGRICULTURE ORGANIZATION  
ILLUSTRATED BY MICHAEL GRIMSDALE



Largely dormant for a quarter of a century, locusts are swarming again this year, threatening catastrophic food losses in countries that can least afford them.

Last year, after a decade of drought, rain fell in famine-hit areas of Africa. But the very kindness of the climate brought a new and wider threat to crops: across the continent, moist conditions triggered mass hatchings of locusts.

Innocuous and solitary most of the time – their arid habitat rarely affords enough moisture for many eggs or young to develop – the locust, individually, is practically harmless. But given the right conditions, its endocrinological world turns upside down, and locusts become the most voracious insect in existence.

Their metabolic rate increases and they reproduce rapidly: Each female lays more than 400 eggs in her lifetime, and a new generation can be ready to breed in two months. Their wings grow longer, enabling them to travel up to 3,000 miles in a matter of weeks, and they crowd together in frantic, pestilential hordes. Swarms more than 1,000 square kilometers (400 square miles) in area have been recorded, wiping out all vegetation in their path.



A female African migratory locust (Locusta migratoria)

A single migrating locust can eat its own body weight in food – two to three grams, or a tenth of an ounce – each day. Though that sounds little enough, pound for pound a locust eats 60 to 100 times as much as a human being. Indeed, each square kilometer of locusts – typically containing 40 to 80 million insects – may well eat its way through 75 to 250 metric tons of grain and vegetation every day – the daily sustenance of at least 80,000 people. (In non-metric terms, a square-mile swarm contains 100 to 200 million locusts, which can eat 220 to 720 tons of food every day – enough for 200,000 humans.)

To combat the dangerous 1986 upsurge of locusts in Africa, the United Nations Food and Agriculture Organization (FAO), which has led the world's fight against the locust for the past 30 years, launched an international campaign.

Combining space-age intelligence from American and European satellites with sightings by African nomads, FAO's Emergency Center for Locust Operations, in Rome, coordinated spraying programs

in 13 countries, where some 40 aircraft treated 20,000 square kilometers (nearly five million acres) with more than 500 tons of pesticides – nipping a plague in the bud.

"We waged war on the farmers' oldest enemy," said FAO Director General Edouard Saouma last October, "and we won."

A battle was won, perhaps, but not the war: Several swarms of desert locusts escaped across the Red Sea from East Africa to the Arabian Peninsula, where breeding conditions once more proved ideal.

By zeroing in on the traditional breeding grounds of the African migratory locust and the red locust – in seasonally flooded grasslands south of the Sahara – international survey and control teams have been able to prevent serious plagues of those species for the past 40 years. But the desert locust has no restricted breeding area and, given sufficient moisture, can spring up in any of the 65 countries where its eggs have been laid in the past.

Monitoring this species means surveying millions of square miles of trackless terrain, – much of it desert – with wandering tribesmen frequently the only source of early warnings of the emergence of the hungry "hoppers" with which each

plague begins.

Controlling locusts with modern techniques and pesticides is relatively easy – provided you find them soon enough.

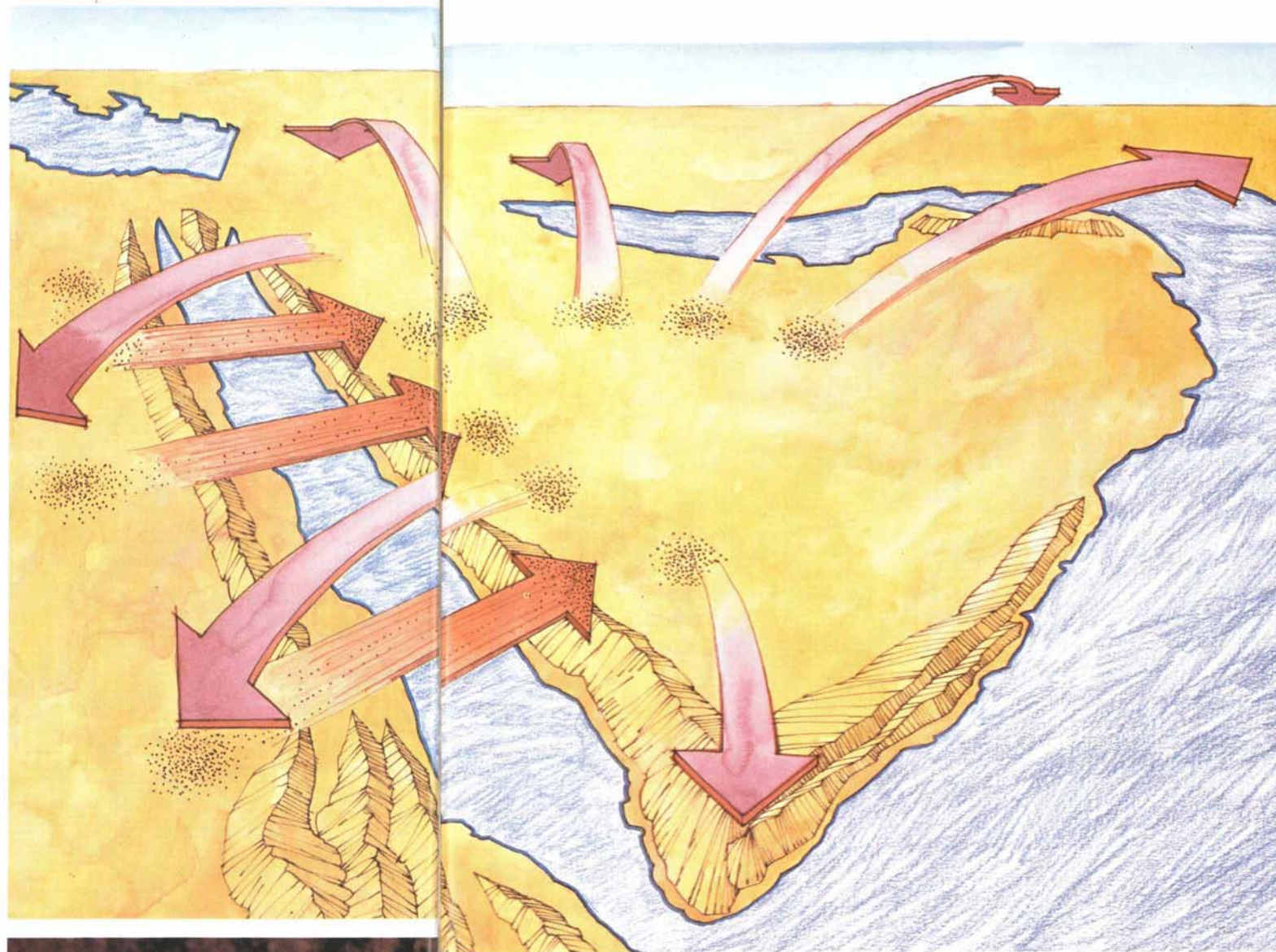
In the first six weeks after hatching,

the locust passes through five pre-adult instars, or periods between molts, unable to fly or breed. When these hoppers occur in large numbers they form bands, which, to feed themselves, march forward in a front sometimes miles long, devouring every plant in their path.

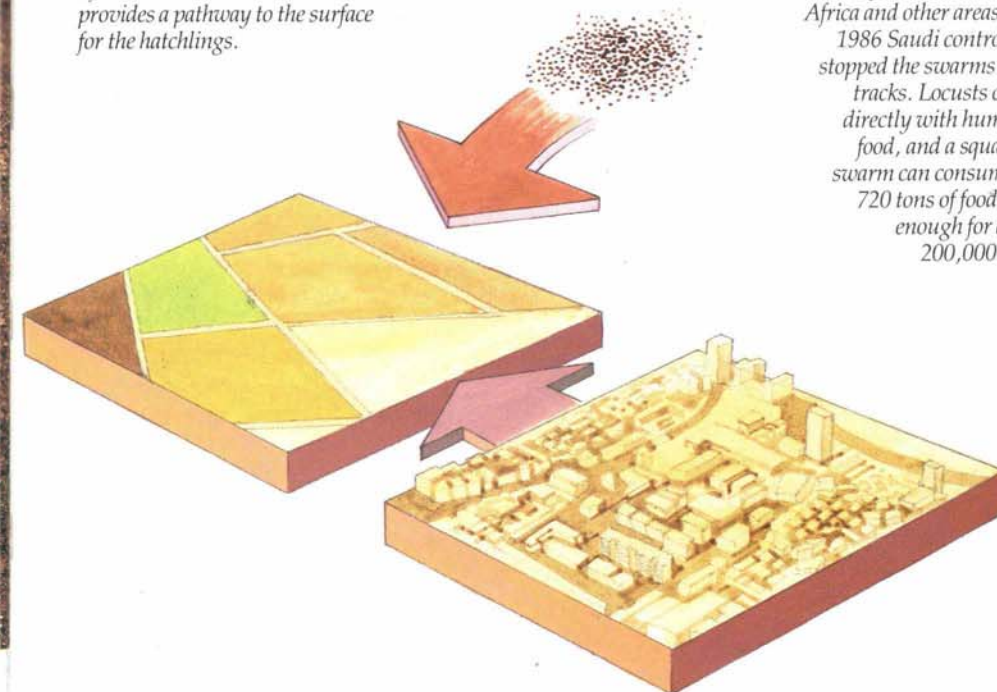
Unlike a human army, whose progress slows as it grows, the locust band moves faster the bigger it becomes. Some bands advance one to two kilometers (one mile) a day, transforming green fields to brown stubble.

When, after a final molt, the hoppers become winged adults, their bands become swarms with vastly increased mobility. Towering in noisy columns over 1,500 meters (5,000 feet) high, the insects blot out the sun. They settle down during brief "refueling stops" in places where crops and other vegetation are succulent, toppling trees with their sheer weight and leaving vast areas of wasteland in their wake.

Locusts on the wing are marvels of stamina, able to fly at a cruising airspeed of 15 to



A female desert locust lays her eggs deep in the sand, left, then secretes a "foam" that seals the hole and, later, provides a pathway to the surface for the hatchlings.



The Arabian Peninsula has often served locusts as a waystation between East Africa and other areas, but in 1986 Saudi control teams stopped the swarms in their tracks. Locusts compete directly with humans for food, and a square-mile swarm can consume up to 720 tons of food a day – enough for a city of 200,000 people.

20 kilometers an hour (10-12 mph) for 20 hours or more. They may breed in one country and attack in another. Sometimes, almost as if heeding a regional commander, separate swarms join and attack together.

There is only one place where humans can meet these armies of locusts on even terms: at or near their breeding grounds, before they take wing.

And there is only one way the nations of a region can avert a locust invasion: by forming an alliance and counter-attacking everywhere at once, regardless of borders.

Late last November, desert locusts escaping from East Africa invaded Saudi Arabia, which quickly mobilized helicopters and ground control teams to help avert what FAO described as "a very real threat of widespread gregarious breeding... on a greater scale than at any time since the end of the last major plague."

FAO officials in Rome said they were confident that Saudi Arabia could deal with the dangerous upsurge within its borders. "They are totally self-sufficient in locust control and use the most modern techniques," one official explained.

But by virtue of its geography, Saudi Arabia's role in the war against locusts extends beyond its own borders. When weather conditions are just right, the insects use the Arabian Peninsula as a springboard to push back into Africa, north into the Levant and the Euphrates River basin, or east to Asia, as they have done periodically throughout recorded history. For several species of locust, the kingdom is both a vast potential breeding ground and a bridge between continents.

"If locusts invading this season from East Africa, or breeding here locally, are not successfully controlled, they could aggregate and spread in swarms northward to Jordan, Syria and Iraq and eastward to Iran, Pakistan and India," said Salem Bamofleh, who directs Saudi Arabia's locust control program. "Saudi Arabia is strategic in the fight."

Today, the Saudi government maintains nationwide locust surveillance through a network of some 170 extension offices run by the Ministry of Agriculture and Water. In recent years, anti-locust activity has been concentrated along the Red Sea coast, where locusts have alighted from East Africa. This locust season, which runs from November through May, the kingdom has been especially vigilant, said Bamofleh, because of alarming reports of breeding and swarming activity in the Sahel, issued from Rome by the FAO's Emergency Center for Locust Operations.

"At no time since the end of 1978 has the situation in this region been so serious,"



FAO warned in January. "It is serving to reinforce fears of a plague..."

For Saudi Arabia, the stakes in the locust war are enormously higher today than they were even as recently as 1978. The government has invested heavily in developing a modern agro-industry, not only in the traditional oases, but also in new areas of the desert made fertile through pivot irrigation. Wheat farming, in particular, has become extremely important to the nation, both as a food source and as a prototype project. In 1986, production of wheat reached two million tons for the first time, whereas 10 years earlier the nation produced a scant 3,000 tons a year. The kingdom is now not only self-sufficient in this basic commodity, but is a net exporter, and it has granted or sold wheat to Egypt, Jordan, Bahrain, Sri Lanka and Indonesia. Moreover, the Saudi government is earnestly developing barley production and offers generous subsidies to those who cultivate the grain, as it does for wheat.

The hitch: Locusts love those cereals. At his office in the government's Agricultural Research Center in Jiddah, Director General Bamofleh is well aware of the danger. He receives frequent reports on locust activity from FAO and stays in close touch with FAO's local specialist for locust control, also based in Jiddah. This season, the reports have indicated strong locust activity in the Sudan and Ethiopia, as well as sightings in Egypt, Somalia, Niger, Mali, Mauritania, Namibia and South Yemen.

Bamofleh also receives daily weather reports from the Saudi Meteorology and Environmental Protection Administration (MEPA). Experts at the center watch for rainfall or high humidity, since locust eggs will hatch more quickly, and at greater survival rates, when there is moisture in the soil. They also look for barometric low-pressure areas southwest of Arabia, which generate the winds that can carry locusts across the Red Sea from Ethiopia and the Sudan to Saudi Arabia's western coastal region - the Tihamah. This area, especially the southern Tihamah, is vulnerable to infestation because its habitat nearly matches that of the African Red Sea coast - a sandy plain with balmy temperatures, ample vegetation and winter rainfall.

Moreover, the two coasts are relatively close. The Saudi coastal towns of Jaizan and al-Qunfudha in the Tihamah are just 300 kilometers (190 miles) from the African shoreline and Jiddah is just 200 kilometers (125 miles) away. The southwest tip of the Arabian Peninsula is less than 50 kilometers (30 miles) from Djibouti - just across the Bab al-Mandab Strait, at the southern entrance to the Red Sea. And locusts hold the flight endurance record



At the research center, Director General Bamofleh, above, and specialist Matoug Munshi, below, fight and study locusts.



for insects, a confirmed distance of 2,500 kilometers (1,600 miles) from the Canary Islands to the British Isles. Riding the air currents, locusts from Africa have no trouble at all reaching Saudi Arabia or Yemen.

This season and last, the desert locust has done just that, but teams in Saudi Arabia have met the threat head-on. Last December, five helicopters, and 10 pickup trucks outfitted with exhaust sprayers, dispersed insecticide on isolated pockets of mature breeding locusts as well as newly hatched bands of hoppers in the Tihamah, especially the areas around al-Lith and al-Qunfudha. Locusts were also exterminated in other areas, as far north as Medina and as far inland as Bishah, some 200 kilometers east of al-Qunfudha, and Ta'if, about 160 kilometers (100 miles) inland.

From December 20 to 26 of last year, the

anti-locust teams concentrated their attacks on five swarms of mature desert locusts from East Africa that had spread across a large area slightly inland from al-Qunfudha. Each of the swarms covered about eight square kilometers (2,000 acres), reported the Agricultural Research Center. Many of the mature females in the swarms laid eggs, which did not augur well for the new year, when the hatchlings emerged as tiny grasshoppers with over-size appetites.

But anti-locust teams were poised for the onslaught. During January, helicopters and trucks sprayed nearly 35,000 liters (9,000 gallons) of insecticide to clear about 1,000 square kilometers (247,000 acres) in the al-Qunfudha and al-Lith zones. The teams encountered mostly young hoppers but they also found some adult swarms.

In mid-February Bamofleh said there were isolated pockets of locusts farther south near Jaizan, but the areas around al-Qunfudha and al-Lith were completely clear. "I can say definitely that no swarms have reached any area of the interior," he added. The key wheat-growing areas of Tabuk, the Qasim, al-Kharj and Hail had so far been spared.

At the same time, he said, Saudi Arabia was keeping a wary eye out for further influxes from East Africa, since the FAO reports gave no indication that locust activity was abating across the Red Sea. Fifteen spray helicopters were available as backup to the five that had already been deployed during the season, and ample supplies of insecticide were in storage. At mid-season, the Kingdom seemed well-positioned to cope with this year's locust threat.

Bamofleh, who has been fighting locusts for 28 of the 34 years he's been with the Ministry of Agriculture and Water, says he's seen a lot worse.

"In the past, locusts caused extensive damage to agriculture in Saudi Arabia," he says. "But not over the past 25 years." He attributes the turnaround to the advent of helicopter spraying, more effective reconnaissance and forecasting, and quicker response times by anti-locust teams. "Last season [1985-86] we experienced many swarms and heavy infestation by locusts and hoppers, but we were able to stop them before any noticeable damage to agriculture was done," he says.

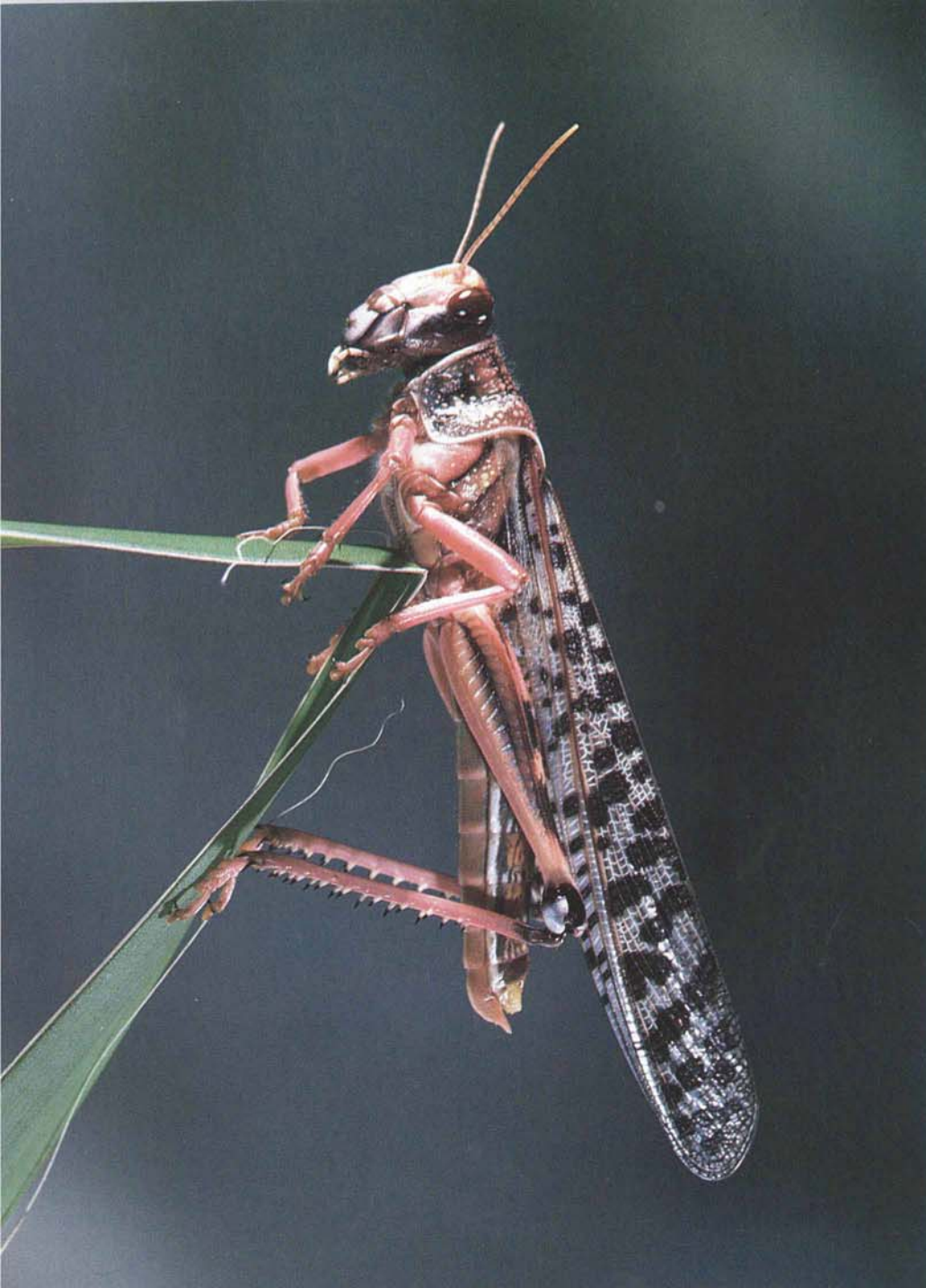
In stopping the locusts in the west before they spread to other areas of the kingdom, Saudi Arabia has also effectively halted their migration to other countries.

Stemming the locust tide has not always been a purely entomological matter. Sometimes geopolitics was involved too. In the winter and spring of 1943-44, for example, with the world still at war, Britain engaged in a bit of insect diplomacy with neutral Saudi Arabia. At the invitation of King 'Abd al-'Aziz al Sa'ud, the British dispatched several hundred troops to the kingdom to support an international anti-locust campaign. The intent of the expedition was humane, but there was also a military objective.

Though fully winged, this desert locust has pink legs, a sign it has not yet reached maturity. At right, the spraying campaign in full swing in the 1950's and 1960's.







Pink swarm-phase locusts, above, mature into yellowish adults ready to reproduce. Females can lay 400 eggs in a lifetime.



"The battlefronts had moved away from the Mideast and a new dangerous threat had taken their place," writes British journalist and author Robert Stephens, who was on the expedition as a correspondent for British army magazines. "Saudi Arabia and the rest of the Mideast were threatened with a massive invasion, not of the Axis armies, but—a more ancient threat—the desert locust, which, if not checked, would have devoured the food crops throughout the area. This would not only have meant disaster for the civilian population, but also a serious military setback for the Allies. The Mideast countries would have been left dependent on imported food when Allied shipping was desperately scarce because of the expanding war in the Pacific and Southeast Asia."

According to Stephens, the expedition was two-pronged. The eastern flank was based in Dhahran, headquarters of the kingdom's oil industry, then just six years old. The western detachment was based near Yanbu' on the Red Sea. The groups relied on reports from Bedouin and from scouting parties travelling by truck and camel; their method was to spread poisoned bait across the path of the young hoppers soon after they emerged from the egg pods beneath the sand. The bait, recalls Stephens, "consisted of arsenite and soda mixed with bran and water," and the strategy was to stop the insects soon after hatching, or at least to kill them before they matured into winged adults.

The same strategy—to combat the locusts in the vulnerable, less mobile hopper stages—was used 14 years later against a major invasion of locusts in Saudi Arabia's Eastern Province. This time, the government of India sent a mission to try to prevent the locusts from spilling airborne across the Arabian Sea onto the Indian subcontinent. In the spring of 1958, the 21-man locust-control team, augmented by local recruits, went into the rural areas where locust eggs had reportedly been hatching.

In addition to spreading bait laced with insecticide, they sprayed and dusted the hoppers' habitat. Teams on foot just ahead of the hopper bands used hand-cranked dusting machines and motorized spray pumps, and four-wheel-drive vehicles were outfitted with power dusters or exhaust sprayers. Aramco's Aviation and Agricultural Assistance Departments provided logistical support.

The campaign, which was repeated in 1961 and 1962, was not entirely successful, but it did manage to blunt an onslaught in India. According to writer Daniel da Cruz, reporting in the November-December 1967 issue of *Aramco World*, "Farms around

Hofuf were hard hit, the locusts stripping vegetable plots and even attacking the usually untouched leaves of tall palms. Unquestionably, however, the Indian anti-locust teams dulled the aerial spearhead aimed at their homeland by tackling the menace before its momentum became irresistible."

Many Saudis and expatriates in Arabia today recall seeing the sky darkened by locust swarms during successive invasions in the late 1950's and early 1960's. They recall that the locusts got inside their houses; that their cars were pelted as if by hail; that they picked perching locusts off the bushes; that they photographed hoppers on the march; that their gardens were brown and bare the next day; and how a farmer in Qatif angrily scolded his laborers for rushing off to catch the insects instead of protecting his crops.

Sami Labban, manager of Aramco's Agricultural Assistance Department, arrived in Saudi Arabia in July 1957 as a freshly graduated agriculturist. The following spring, in the heavily cultivated al-Hasa oasis, he saw his first locust attack. "I can still clearly remember the landscape, like a picture whose color and texture changed slowly as the locusts moved," he says. "There were hoppers by the millions, like

small dots all over the place, and they were ferocious eaters. The locusts ate everything, even the tough date palm leaves. It was unbelievable."

In 1972, long-time Kuwait resident and author Violet Dickson told *Aramco World* of a locust plague in her adopted home in the early 1930's: "Clouds of them would come . . . . Then, as soon as you got the next shower of rain, out would come all these hundreds of young hoppers. First it was a little patch, but every day it would get bigger and bigger and hop further and further until the whole place was a seething mass of hoppers, . . . falling into the wells and into the drinking water. They came into your house; they ate the curtains, they ate everything they came upon . . . ."

But the locusts were not a curse for everyone. As Mrs. Dickson recounted, children in Kuwait had a grand time when the flying locusts came through: "They'd take off the *kufiyahs*—head scarves—and knock the flying ones down and catch them . . . . When I went calling on ladies here they would always bring a tray of fat boiled locusts and take off the heads and the legs and the wings and then offer them. The Bedu dried them on their tents and kept them all year. The salukis ate them, the donkeys ate them and the peo-

ple ate them. The Bedu were really happy when they came."

The arrival of locusts was also celebrated in Saudi Arabia. Though the practice of eating them has largely died out, many Saudis recall what it was like. Sometimes the locusts were boiled in salty water, or lightly roasted over coals. Sometimes they were spread out to dry, "lined up like clothespins" on the hot steel of the crude-oil pipelines of the Eastern Province. Anne-Marie Weiss-Armush includes a baked-locust recipe from Yemen in her 1984 cookbook *Arabian Cuisine*—under 'Appetizers'. In the morning, she suggests, take two kilos (about 4.5 pounds) of locusts, rinse them, and bake them on a tray at 125 degrees Celsius (250°F) for four hours. Then let them dry in bright sunlight the rest of the day, turning occasionally. Snap off the legs, head and wings before serving.

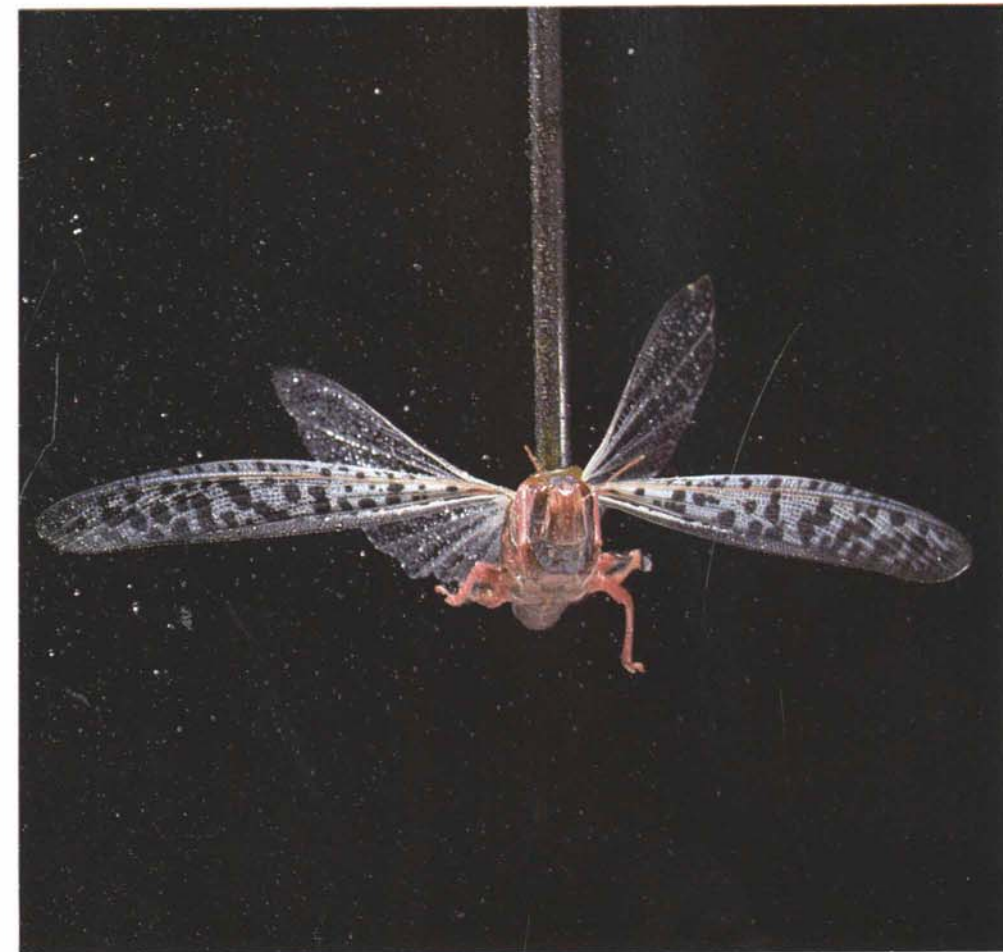
For all cooking methods, discriminating palates preferred the *makhnah*, the female locust ripe with eggs, according to several sources. The bright yellow mature males, or *'usfoor*, were also eaten, but were not prized, and most people shunned the *daba*, or hoppers, if there was a choice.

To the uninitiated, the locust seems a difficult mouthful, but it is reputedly a nutritious source of protein. It is also quite harmless in its solitary form. Hoppers are beautifully colored in deep black and yellow, and—especially in the third and fourth instars, when their tiny wing buds are visible and their short backs are still curved—they are actually cute: cousins of the amiable Jiminy Cricket. But swarming by the millions, or even billions, the locust is one of the world's most destructive insect menaces, and a dreaded curse to farmers and townspeople. "So we sent plagues upon them: Wholesale death, locusts, lice, frogs and blood, signs openly self-explained, but they were steeped in arrogance, a people given to sin," states the Koran in a verse about Pharaoh and his fate. And *Exodus* warns Pharaoh that locusts "shall cover the face of the land, so that no one can see the land . . . and they shall eat every tree of yours which grows in the field, and they shall fill your houses."

Today, the ancient curse is not defeated. It is only held in check by modern technology. Speaking from experience even longer than his own, Salem Bamoffleh says, "I don't consider this season's upsurge a very big invasion, compared with the past."

So, though the future remains uncertain, the present is safe. To Saudi Arabia, and to other countries that live in the locusts' path, even this is welcome news. ☉

Richard Hobson is an Aramco writer based in Dhahran. John Lawton, who writes from London, is an Aramco World contributing editor.



Sprayed droplets of insecticide being tested on a "tethered" locust flying in a wind-tunnel at a London research center.



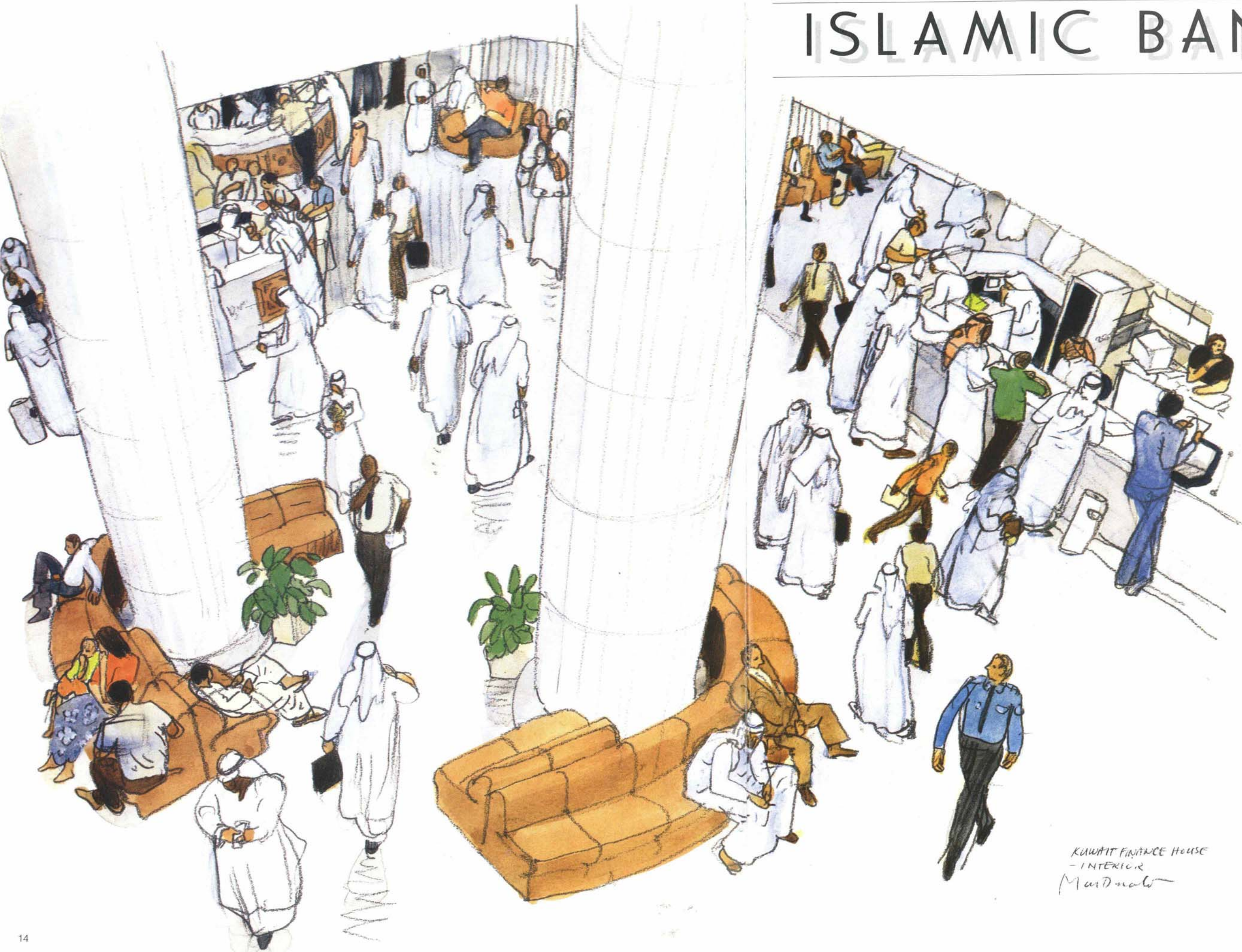
# ISLAMIC BANKING

For millions of people from Morocco to Malaysia, banks are institutions to be avoided.

Some of these people, of course, are simple farmers who – like their counterparts in rural areas all over the world – are wary of any organization not rooted in their own village. But many are sophisticated professional and business people, versed in the world's ways, and it is not suspicion but religion that keeps them from the teller's window: Their Islamic beliefs bar them from dealings they define as usurious and, thus, prohibited.

## KNOTTING A NEW NETWORK

WRITTEN BY RAMI G. KHOURI  
ILLUSTRATED BY NORMAN MACDONALD



KUWAIT FINANCE HOUSE  
- INTERIOR  
MacDonald



Yet Muslims need banking services as much as anyone and for the same multiplicity of purposes: to finance new business ventures, provide crop loans, facilitate capital investment, and offer a safe place for savings. Nor are Muslims averse to legitimate profit: The Prophet Muhammad himself was a successful businessman in a part of the world where international trade was the daily bread of whole tribes and clans.

But today's financial world moves much faster than that of the sixth century. It is far more tightly knit, and it inextricably links Muslim and non-Muslim nations – and individuals. In that world, can Muslims still find room for the principles of their religion? The answer comes with the rise, largely during the last decade, of international Islamic banking.

For the first time since the principles of Islamic finance were laid down in the Koran 14 centuries ago, a global network of Islamic banks, investment houses and other financial institutions has started to take shape. The experience of the past 10 years has indicated that the demand for Islamic banking is strong, but that the institutions themselves, and international cooperation among them, must be strengthened if the young system is to reach its full potential.

During the era of the Prophet Muhammad and the subsequent half millennium of flourishing Islamic civilizations, banking as we know it did not exist. People who accumulated some excess money kept it at home in the form of coins, or commodities such as grain, and regional or international trade was usually conducted among a small group of merchants who financed themselves and often dealt by barter.

Today's brand of financial intermediation, with banks dealing in money itself as a commodity to be bought, sold, borrowed, lent, stored and priced according to market or monopolistic forces, stems from the development of merchant banks in Holland and Italy in the Middle Ages. From them, banks have developed that today offer wide-scale retail and corporate banking services, finance international trade, and manage the capital markets of the globe, catering to the changing needs



AL MUTHANNA CENTRE  
KUWAIT

of industrialists, farmers, entrepreneurs and even entire countries.

Small-scale rural or neighborhood-level experiments in Islamic banking were attempted in Pakistan in the 1950's and in Egypt in the early 1960's and 1970's. It was the oil-fueled boom of the mid-seventies, however, that caused many Muslims to explore how Islamic financial practices could be applied to large-scale retail and commercial banking.

Modern Islamic banking grew rapidly from three roots. As oil prices increased after 1974, a number of Arab and Muslim countries experienced a rise in national in-

come, in economic activity within and across their borders, and in the cash balances available for investment. Simultaneously, they became dissatisfied with the rigid requirements of commercial banks – most of them Western ones – and the banks' view of interest-earning activities as their central reason for being. And finally, in countries stressed and challenged by rapid industrialization and urbanization and by greatly increased commercial activity, the belief grew that the best response, for both individuals and communities, might be a reinvigoration of the principles of Islam – principles that had

sustained and defined those communities for 1,400 years.

The Koran is clear about the prohibition of *riba*, which is sometimes defined as excessive interest. However, Muslim scholars have accepted the word to mean any fixed or guaranteed interest payment on cash advances or on deposits. Several Koranic passages expressly admonish the faithful to shun interest:

"Ye who believe! Fear God and give up what remains of your demand for usury, if ye are indeed believers."

The prohibition on paying or receiving fixed interest is based on the Islamic tenet that money is only a medium of exchange, a way of defining the value of a thing; it has no value in itself, and therefore should not be allowed to give rise to more money, via fixed interest payments, simply by being put in a bank or lent to someone else. The human effort, initiative, and risk involved in a productive venture are more important than the money used to finance it.

As defined in the Shari'a, or Islamic law, Islamic economics is based on the belief that the provider of capital and the user of capital should equally share the risk of new

business ventures, whether those are industries, farms, service companies or simple trade deals. Translated into banking terms, the depositor, the bank and the borrower should all share the risks and the rewards of financing business ventures. This is unlike the interest-based commercial banking system, where all the pressure is on the borrower: He must pay back his loan, with the agreed interest, regardless of the success or failure of his venture.

A final feature of Islamic economics is the requirement that investments support only practices or products that are not forbidden – or even discouraged – by Islam. Trade in alcohol or arms, for example, would not be financed by an Islamic bank; a real-estate loan could not be made for the construction of a gambling casino; and the bank could not lend money to other banks at interest. Except for the ban on interest, these restrictions are similar to limitations on the few investment funds in the United States and Britain that exclude what their customers consider morally questionable industries: Some examine their investments on environmental grounds, some refuse to invest in defense industries or companies dealing with South Africa, others bar investments in tobacco companies, for example.

Islamic banks around the world have devised many creative, flexible variations on the risk-sharing, profit-sharing principles of Islamic banking (see box). A group of people in Jerash, Jordan, for example, had the land for the community college they wanted to build, but not the money for construction. An Islamic bank built and furnished the college and agreed to be repaid with a 30-percent slice of students' tuition fees. But after the school opened, the government raised admission standards; the number of students – and the college's cash flow – fell to half of predicted levels. The Islamic bank responded by stretching out the repayment period.

Another Islamic bank finances individuals' car or taxi purchases by *murabaha*, buying the vehicle and then transferring ownership to the client, who repays the cost over 36 to 40 months. If the client cannot repay on the original schedule nor on a revised one, the bank agrees with him to



# TECHNIQUES OF THE TRADE

sell the car in the second-hand market for whatever it will bring – whether or not the proceeds cover the outstanding balance of the original debts.

Besides their range of equity, trade-financing and lending operations, Islamic banks also offer a full spectrum of fee-paid retail services that do not involve interest payments, including checking accounts, spot foreign exchange transactions, fund transfers, letters of credit, travelers' checks, safe-deposit boxes, securities safekeeping investment management and advice, and other normal services of modern banking.

The public's acceptance of Islamic banking has been quicker and much greater than any of its pioneering advocates had anticipated, with more than \$10 billion dollars now thought to be deposited in Islamic banks. The banks initially attracted depositors whose religious beliefs had always caused them to shun commercial banks' interest-bearing savings accounts. Then, once they had proved their viability and safety, the Islamic banks attracted other clients who preferred the less pressured style of profit-sharing dealings, or who shared the social and moral precepts of Islamic banking, particularly the belief that wealth should be directly invested in socially and economically productive ventures rather than idly earning money in interest-bearing accounts.

The first of the contemporary Islamic banks, the Dubai Islamic Bank, was founded in 1975. Between that year and 1983, most new Islamic banks were established in Arab countries, such as Bahrain, the United Arab Emirates, Sudan, Egypt, Saudi Arabia, Jordan, Kuwait and Qatar. In the past four years, though, Islamic banking has spread more widely throughout Muslim and non-Muslim countries, with new banks opening their doors in Turkey, Malaysia, Bangladesh, Tunisia, Denmark, Great Britain, Guinea, Senegal, Switzerland, Luxembourg and India, among others. Today, there are more than 100 Islamic banks and financial institutions throughout the world, and several multinational banking companies, such as Al Baraka and Dar al Maal al Islami, spearhead the establishment of new institutions and the development of innovative Islamic financial instruments.

Some of the basic financial techniques of Islamic banking have approximate equivalents in Western commercial practice, but they often involve forms of participation that banks in the United States or Europe do not undertake, or are prohibited from undertaking. Most of the techniques are known only by their Arabic names. They include:

## MURABAHA المربحة

The Islamic bank purchases, in its own name, goods that an importer or trader wants, and then sells them to him at an agreed mark-up. This technique is used for financing trade, but because the bank takes title to the goods, and is therefore engaged in buying and selling, its profit derives from a real service that entails a certain – albeit minimal – risk, and is thus seen as legitimate. Simply advancing the money to the client at a fixed interest rate would not be legitimate.

## MUDARABA المضاربة

An Islamic bank lends money to a client – to finance a factory, for example – in return for which the bank will get a specified percentage of the factory's net profits every year for a designated period. This share of the profits provides for repayment of the principal and a profit for the bank to pass on to its depositors. Should the factory lose money, the bank, its depositors and the borrower all jointly absorb the losses, thereby putting into practice the pivotal Islamic principle that the providers and users of capital should share risks and rewards.

## MUQARADA المقارضة

This novel technique allows a bank to float what are effectively Islamic bonds to finance a specific project. Investors who buy muqaradah bonds take a share of the profits of the project being financed, but also share the risk of unexpectedly low profits, or even losses. They have no say in the management of the project, but act as non-voting shareholders.

## MUSHARAKA المشاركة

The bank enters into a partnership with a client in which both share the equity capital – and perhaps even the management – of a project or deal, and both share in the profits or losses according to their equity shareholding.

## IJARA - IJARA WA IKTINA الاجارة - الاجارة والاقتناء

Equivalent to the leasing and installment-loan, or hire-purchase, practices that put millions of drivers on the road each year, these techniques as applied by Islamic banks include the requirement that the leased items be used productively and in ways permitted by Islamic law.

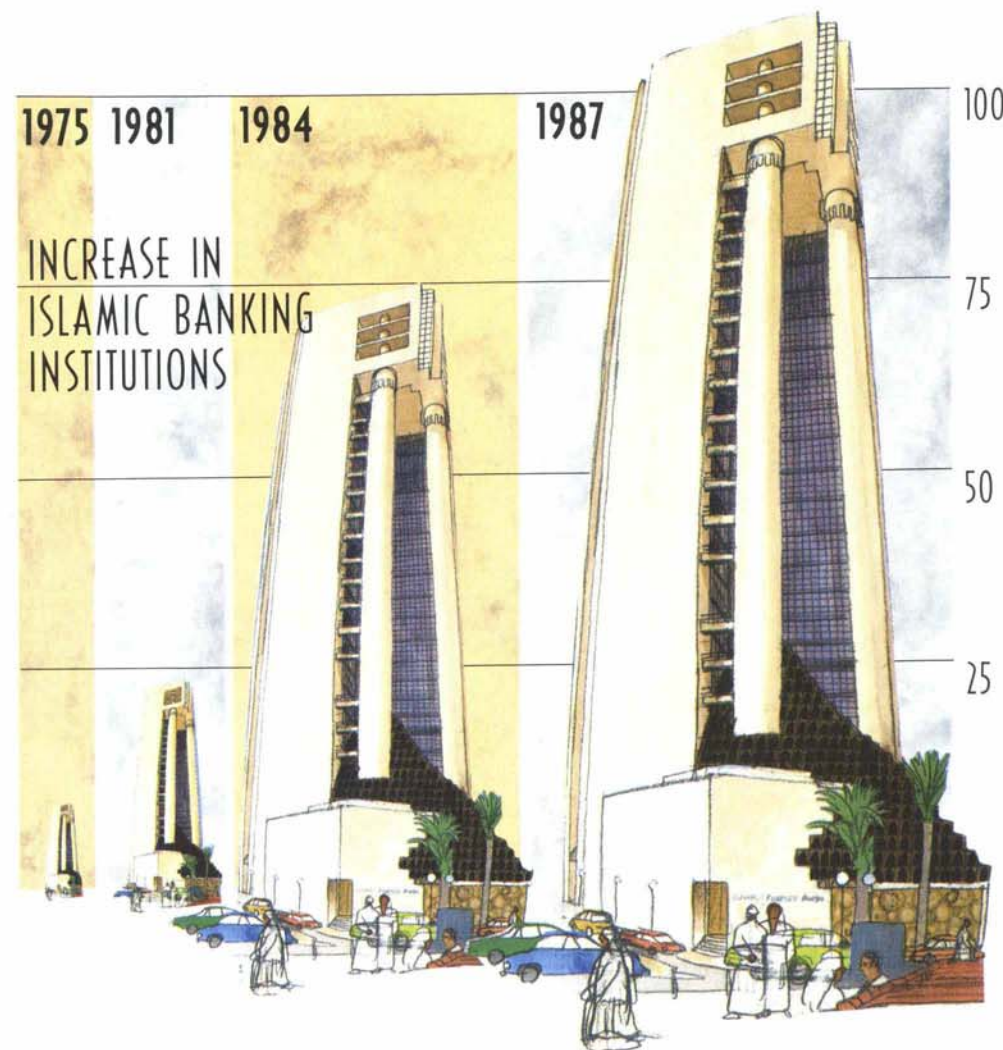
## SALAM السلم

A buyer pays in advance for a specified quantity and quality of a commodity, deliverable on a specific date, at an agreed price. This financing technique, similar to a futures or forward-purchase contract, is particularly applicable to seasonal agricultural purchases, but it can also be used to buy other goods in cases where the seller needs working capital before he can deliver.

## MUZARA'A المزارعة

Closely tied to salam deals, muzara'a contracts are sharecropping arrangements by which the landowner allows a tenant to cultivate a plot of land, with both parties sharing the harvest at the end of the season or the year.

## ISLAMIC BANKING



Only Iran and Pakistan have legally required their entire banking systems to apply Islamic financial practices. In other countries, Islamic and interest-based commercial banks operate side by side; increasingly, they cooperate with one another on principles acceptable to both.

Western observers insist on assessing Islamic banks primarily by comparing their financial returns with those of interest-based banks. And in most cases, the Islamic banks have paid dividends to their shareholders and profits to their depositors that compare well with the rates of interest-paying commercial banks. But even so, Islamic bankers shun this comparison, insisting that their depositors and clients consider both financial criteria and the satisfaction of conducting their business in accord with the dictates of their religion and their ethical traditions. Indeed, some Islamic banking activities are not designed to make a profit, such as *qard*

*hassan*, or social-purpose loans, extended to poor or needy individuals at no charge.

With nearly a decade of experience behind them, several of the larger Islamic banks and investment companies have gathered valuable practical data about the actual demand in the marketplace for Islamic banking services – and about the constraints that result from the lack of a formal global Islamic banking network. Now, they're putting the data to work.

Seven years after it opened its doors, the Jordan Islamic Bank for Finance and Investment (JIB) has become the fourth largest of Jordan's 22 banks and investment companies, with total deposits of over \$350 million. From 6,000 clients at the end of its first year of business, it has grown to more than 65,000.

JIB General Manager Musa Shihadeh notes that the growth has come despite the

fact that clients' net year-end returns have averaged two to three percentage points less than what they would have earned in an interest-bearing commercial bank account. Their gross average return on deposits has ranged from 5.4 percent to 8.2 percent since 1980, while net earnings on deposits varied from 2.74 percent on savings accounts to 4.93 percent on fixed-term accounts.

"Our clients are not motivated solely by financial gain," Shihadeh said in a recent interview in Amman. "Their two main criteria are to honor their deeply-held religious beliefs, and to deal with banks that offer confidence and minimum risk."

By mid-1986, JIB had invested \$239 million in *mudaraba*, *murabaha* and equity-participation investments. Another \$37 million is in "specific investments" – projects which the bank initiates and manages with investors' funds earmarked specifically for those projects. The biggest specific investment to date has been the \$42-million Rawdah middle-income housing complex in a north Amman residential area, comprising 30 houses, 213 duplex apartments, a commercial center, public plazas, a school and parking areas. Upon completion this year, the housing units will be sold to the public, and the profits will be shared between the investors, who financed 60 percent of the project, and the bank, which also takes a small management fee.

Other similar projects for low- and middle-income groups will be launched in the near future. This year, for example, the bank will begin to offer loans of up to \$30,000 to craftsmen – carpenters, painters, iron workers and the like – who want to start or expand their businesses. The service will be based on the decreasing-participation principle, by which the bank takes a smaller share of the craftsman's annual profit each year until the loan is fully repaid and JIB has earned a profit of its own.

Such projects should help to absorb some of the bank's unusually high cash liquidity, which ranges between 40 and 45 percent. High percentages of uninvested cash are a problem shared by many Islamic banks during the current recession, when good, permissible investment opportunities are hard to find.





BAHRATA  
DOWNTOWN +  
BUSINESS CENTRE  
M. Duran



Another fast-growing Islamic bank is the Kuwait Finance House (KFH), established in 1978. Its balance sheet totaled \$2.74 billion at the end of 1985, with deposits of \$2.39 billion. At one point in 1984, when it was taking in money faster than it could find profitable investment outlets, it stopped accepting some types of deposits for more than a year.

Nonetheless, KFH registered a net profit of \$57.7 million in 1985, made a 10-percent bonus stock offer to shareholders, and paid up to four percent on time deposits. With 13 branches throughout Kuwait – including the country's first drive-in teller – and two more planned, Kuwait Finance House has one of the largest domestic branch networks of any Islamic bank. It is also one of the most consumer- and retail-oriented: Its trading division offers consumer financing for

cars, furniture or construction materials, and even food and clothing.

One of its most successful services has been to put together real-estate portfolios which are financed directly by customers who buy "certificates" – effectively shares – in the portfolios. Because most of the rental income from the properties in the portfolios can be gauged in advance, these investments offer clients an "expected return" of between 6.5 and 8 percent – one of the few instances where Islamic banks can anticipate, though not guarantee, the return on an investment.

The three real-estate portfolios offered to date, worth a total of \$92.5 million, have been fully subscribed. In an interview, KFH General Manager Adnan Bahr said that he is talking with the Kuwaiti Commerce Ministry about listing the real-estate portfolio certificates on the Kuwait Stock

Exchange later this year, where they could be bought and sold on the open market.

"We're a retail bank," says Bahr, who joined KFH as a local credit officer in 1981. "Our aim is to develop a full range of retail and commercial banking services in a manner that conforms to the Shari'a. We need time to identify what the market needs, and then to develop new investment and financing instruments that conform to Islamic principles."

KFH is looking into the possibility of issuing five-year negotiable certificates of deposit (CDs), which would be listed on local stock exchanges throughout the Arabian Gulf countries. The deposits themselves would be used either for specific projects or for the bank's general investments. Buyers of the CDs would not be guaranteed a fixed return, but they would share in the profits of projects financed by their money. KFH would always quote prices for the five-year CDs, thereby creating a secondary market in Islamic CDs that does not now exist.

KFH's latest innovation is to sell apartments, homes and building lots to buyers who qualify for a 10-year mortgage arranged jointly with a local savings and loan. Another new service to be offered this year will be automated teller machines, already widely used by commercial banks throughout the Middle East.

"We want to be innovative," says Dr. Khalid M. Boodai, KFH's Assistant General Manager for Finance. The former University of Kuwait professor, educated at Michigan State and the University of Missouri, joined the bank in 1982. "We want to identify services which will appeal to a wide client base."

One of the biggest and most successful Islamic banks is the eight-year-old Faisal Islamic Bank of Egypt, which now boasts total assets of more than \$2.27 billion. Most of the bank's 1,200,000 customers are small savers with a few hundred or thousand dollars that they had previously kept at home. The bank has attracted over \$1.75 billion in deposits to date, and has some \$1.7 billion in outstanding investments, including equity participations in small-scale industries, larger manufacturing and agro-industrial companies, and

tourist and trade ventures. In recent years it has recorded a 16.52-percent return on capital, and has paid a nine-percent annual return on deposits in investment accounts.

A smaller but equally profitable operation is the Qatar Islamic Bank, founded in 1983, which made a profit of \$2.3 million in 1985-86 and paid an eight-percent dividend, down slightly from the previous year's 10-percent payout. Total assets increased by 46 percent during the year, to reach \$242 million. In recent years, depositors have earned profits ranging up to 6.2 percent on savings accounts and eight percent on investment deposits of a year or longer.

Another of the successful smaller banks is the Bahrain Islamic Bank (BIB), established in 1979 and now boasting a total balance sheet of over \$165 million, with deposits of more than \$130 million. It has been consistently profitable since it was founded, and has registered net profits of over \$7 million a year for the past two years.

"Islamic banking is no longer a novel experiment," BIB General Manager Abdul Latif Abdul Rahim Janahi said. "Islamic banks are going concerns, and we feel the rest of the banking world can now judge us on the basis of our performance, rather than on untested expectations."

One of the biggest and most dynamic Islamic banking conglomerates is the Al Baraka group, dominated by the prominent Saudi Arabian businessman Saleh Abdullah Kamel. The group includes banks, investment companies, financial advisory and management companies, and affiliated institutions in Bahrain, Sudan, Great Britain, Saudia Arabia, Turkey, Jordan, Tunisia, Luxembourg, Denmark, Thailand, Malaysia, and Mauritania. Though it started operations only in 1982, the Al Baraka Group now boasts a total balance sheet over \$1.5 billion, and symbolizes the wide geographic scope open to Islamic banks.

A pioneer of modern Islamic banking, former Jordan Islamic Bank General Manager Dr. Sami Hassan Homoud, is now general manager of the Bahrain-based Al Baraka Islamic Investment Bank. That institution started operations in 1984 with

the specific aim of creating a secondary market in Islamic financial instruments, to meet the need for more flexible investment instruments and broader investment opportunities.

An initial rush of deposits from Saudi Arabia and the Gulf states – 60 percent of which, Dr. Homoud says, came from people who did not use the banking system at all before – has seen the bank's balance sheet grow to more than \$300 million in just three years. By the end of 1985, investments totalled \$252 million, mostly in trade financing and equity participations spanning the globe. Year-end profits were distributed to depositors at the rate of 8.44 percent on joint investments.

The bank established a wholly-owned trading company in Malaysia to export Malaysian products to the Middle East, and thereby contribute to the bank's goal

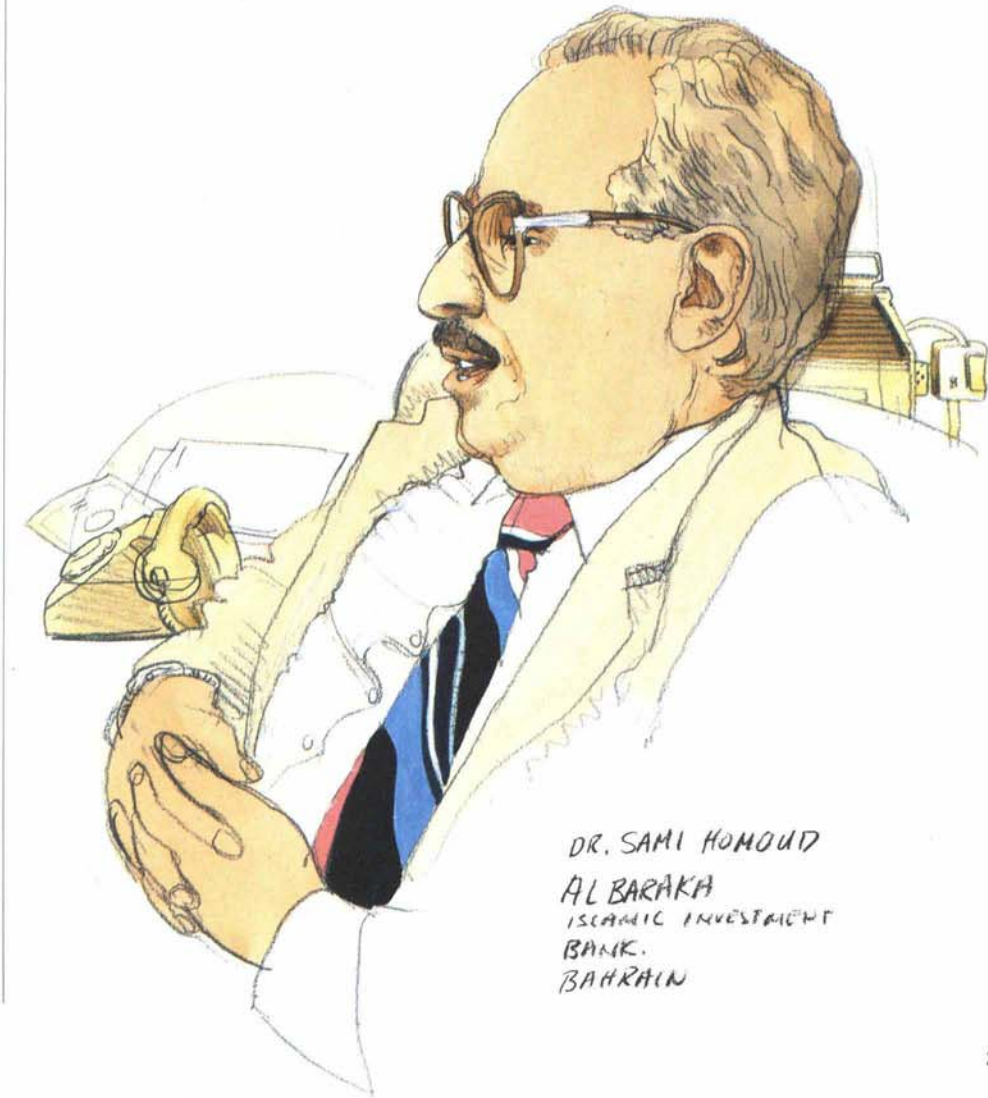
of promoting inter-Islamic trade. It also took part with other Al Baraka Group members in establishing the \$100-million Arab Agricultural Company in Bahrain.

Homoud's immediate concern is to develop and launch new kinds of securities that would, like Kuwait Finance House's five-year certificates of deposit, promote the growth of a secondary market where investors could sell securities to raise immediate cash, or buy securities to invest excess cash.

"The Islamic banks attracted substantial deposits when they opened their doors," Homoud said in an interview in Bahrain recently, "but they soon ran into the twin constraints of the regional economic recession and the limited number of investment outlets that conformed to Shari'a principles. Unlike existing commercial banks, we cannot make use of Treasury



DR. KHALID BOODAI  
ASSISTANT GENERAL MANAGER  
KUWAIT FINANCE HOUSE  
KUWAIT



DR. SAMI HOMOUD  
AL BARAKA  
ISLAMIC INVESTMENT  
BANK  
BAHRAIN





The fine curved iron grill of the Ruqayya Dudu sabil.

refer specifically to the simple act of providing free drinking water.

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In an age when architecture was considered the greatest of Islamic arts, Cairo's rich were accustomed to sparing no expense in building mosques, *madrasas* (religious colleges) and even their own mausoleums. And they spent just as lavishly on the little water-houses they often attached to those structures, making the *sabils*, in effect, beautiful architectural reflections of one of Islam's five pillars: voluntary giving to the poor. Where the donors included a *kuttab*, they were performing at one time the two great acts of mercy most favored by the Prophet himself: giving water to the thirsty and teaching the Koran to the poor, benefactions that would be counted in their favor on the day of judgement.

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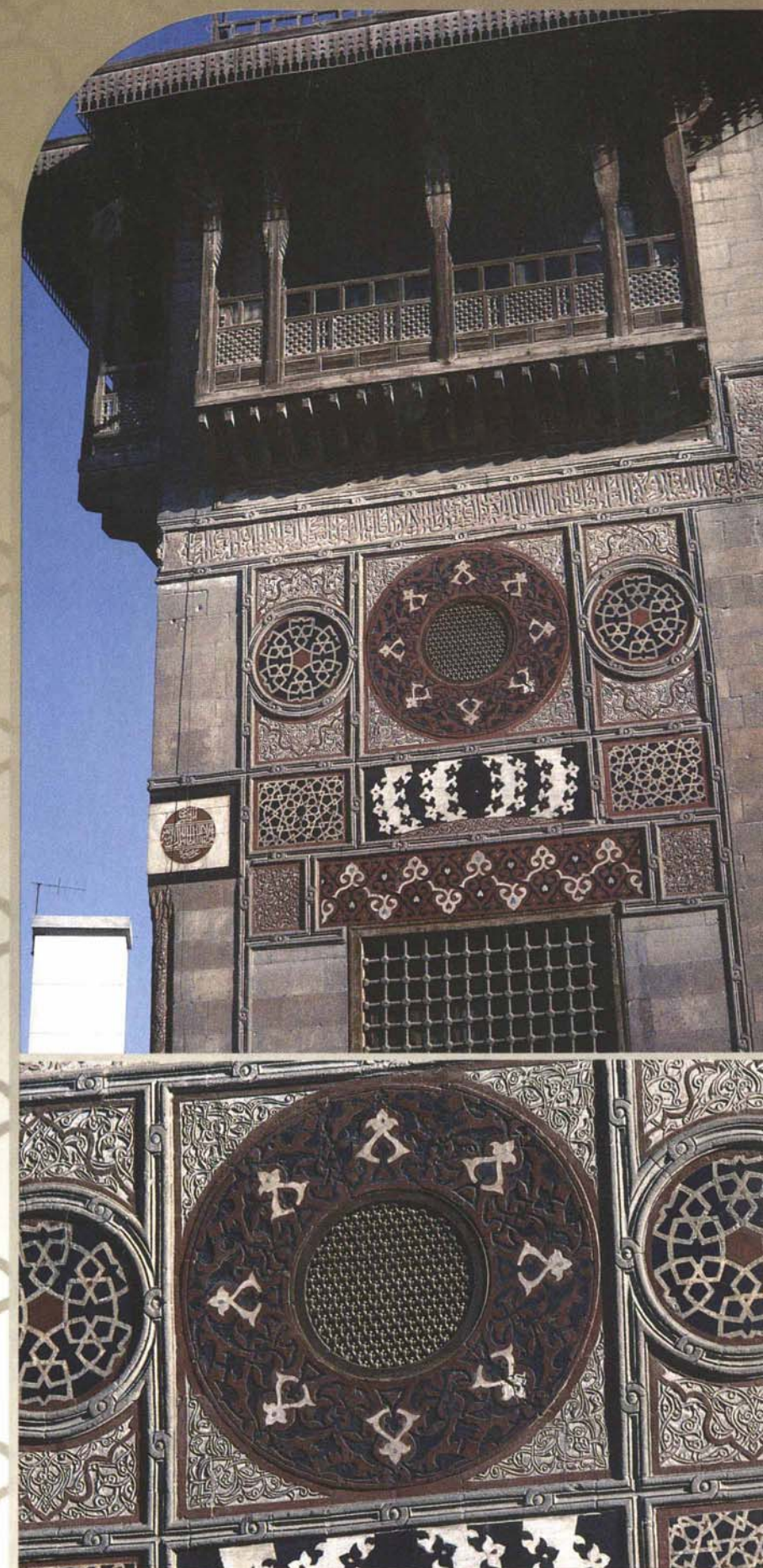
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Part of a complex that also included an insane asylum, a *madrasa* and the mausoleum of al-Ghawri himself, the *sabil* looks much the same as any other from the outside. But in past ages, a thirsty man who approached its bronze grill was treated to a feast for the eyes as well as a cool drink. Inside, above the *sabil*'s door, is written in Kufic lettering:

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The intricate marble and stone facade of Qa'it Bay sabil.





contravene Islamic dictates, and they significantly diversify investment outlets for cash-laden Islamic banks – some of whom, such as Al Baraka and DMI, have explored launching unit trusts of their own.

The last decade has shown that substantial numbers of consumers are attracted by what Islamic banks have to offer, and the banks, as they have drawn more deposits, have gradually developed management expertise and sophistication to match. Clearly, though, this is an industry that is still being born, and problems remain. The fact that many Islamic banks were established in the boom years of the late 1970s meant that, while still new and inexperienced, they ran into the problems of the post-1982 recession: dwindling new business opportunities, slower trade and sharply declining prices for real estate and stocks. Their difficulties have highlighted the urgency of what most Islamic bankers now agree is their immediate priority: the establishment of a global Islamic capital market that can bring together the providers and users of capital throughout the world. A global market-place would significantly increase the scope for profit-sharing investments by Islamic banks and impel them to increase the deposit-taking activities of their established networks of retail branches.

In light of this hope – and goal – for the future, the likelihood is that the Islamic banking system now taking shape around the world will continue to grow, perhaps to the point of becoming a parallel financial system for investors seeking an alternative to the existing global interest-based capital market dominated by Western banks. As the last decade has shown, however, Islamic banks and interest-based banks should not view each other as competitors, but as partners: They can complement one another's strengths and work together across national and religious boundaries for the mutual benefit of institutions and individuals in both systems. ☉

*Rami G. Khouri, journalist and publisher, is the author of The Jordan Valley – Life and Society Below Sea Level and of guidebooks on Petra and Jerash. He covers Middle Eastern economic matters from Amman for several international publications including the London Financial Times.*

Ali has already sounded out several member states' stock exchanges about listing and trading the Islamic certificates, one of whose attractions is that investors would know how their money is being used. Until stock-market listings are arranged, the IDB would repurchase the certificates at any time, thereby creating a secondary market and providing the liquidity that investors demand. The bank is also considering issuing Islamic CDs to raise funds for its usual trade and project-financing work; investors in the CDs would not know in what projects their money was being used.

The Islamic Development Bank has worked closely with Islamic banks throughout the world, holding regular meetings both of technical experts and of the heads of institutions, and continues to take part in discussions to establish the International Islamic Bank. IDB has also taken equity participations to help establish the Bahrain Islamic Bank, Al Baraka Turkish Finance House and Bangladesh Islamic Bank in Dakka. Its policy in such cases, Ali says, "is to help launch an Islamic bank and see it find its feet, then sell our equity stake and use the money to finance projects in other countries."

In a potentially far-reaching development of recent years, Islamic and commercial banks have begun working closely together for mutual benefit. Islamic banks with substantial funds that they cannot profitably invest have passed them on to Arab and Western commercial banks, which must use the money in a manner that adheres to the Islamic banks' Shari'a principles. The commercial banks invest most such funds in trade or commodities deals in which title of ownership passes from one person to another, and the profits are shared between the Islamic and the commercial partners.

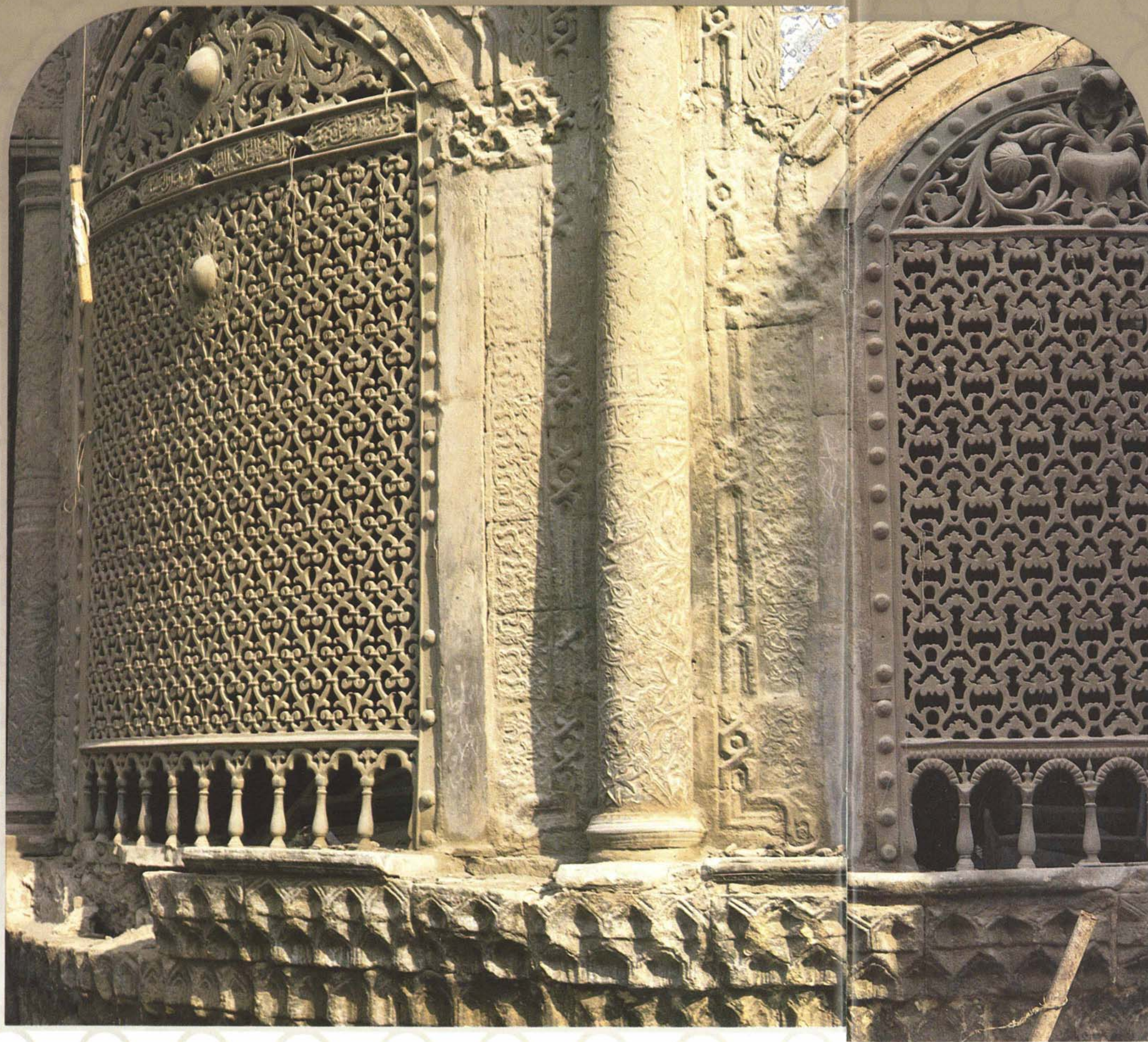
"The Islamic and commercial banks have found out that they are serving the same function and providing the same services," a commercial banker said in Bahrain, "but we use different means to reach the same end."

Most of these cooperative deposits are for periods between three and 12 months, and serve both sides by giving the Islamic banks access to their commercial colleagues' wide client contacts around the world, while providing the commercial banks with access to a new, steady source of funds at competitive rates. An added attraction for the Islamic banks is that such

arrangements provide a vital short-term outlet for cash balances that they cannot invest profitably and safely in other fields.

Dr. Homoud of Al Baraka estimates that Islamic banks' funds account for several billion dollars a year of transactions on the London metal exchange, mostly channeled through Western banks that know the business better than most Arab or Islamic banks. Money from Islamic banks has also funded equity portfolios developed for the Islamic market by important Swiss and British banks. These portfolios are essentially unit trusts that invest in the shares of companies whose work does not





# From Water all that Lives

WRITTEN AND  
PHOTOGRAPHED BY  
JOHN FEENEY

In a hot and dusty city, in a hot, dry part of the world, to give water to the thirsty must be counted a supremely charitable act. In medieval Cairo, that charity took the form of *sabils*.

Always carefully designed and luxuriously decorated little buildings, most of Cairo's *sabils* have been inherited from the city's Mamluk and Ottoman ages. Behind their ornate marble facades and their mysterious bronze grills, there lies a deep religious significance, for the *sabils*, endowed by the wealthy, provided free water for all to drink.

Even before God brought forth a spring to a frantic Hagar and her infant Ishmael, precious, cleansing water was a symbol of God's life-giving spirit. The Bible refers to "the water of life," and the Koran overflows with references to the value of water and its abundance in paradise. The Hadith – the collected sayings and actions of the Prophet Muhammad – include the words:

"When the Prophet was asked what was the most meritorious deed, he answered, 'To give water to drink...'"

That *hadith*, in lovely calligraphy, decorates a niche on the facade of the second *sabil* built in Cairo. It was the gift, in 1344, of the rich and powerful Amir Shaykhu, built – probably on the site of an earlier cistern – against a rocky cliff at the foot of Qalat al-Jabal, the Mountain Citadel, overlooking the city.

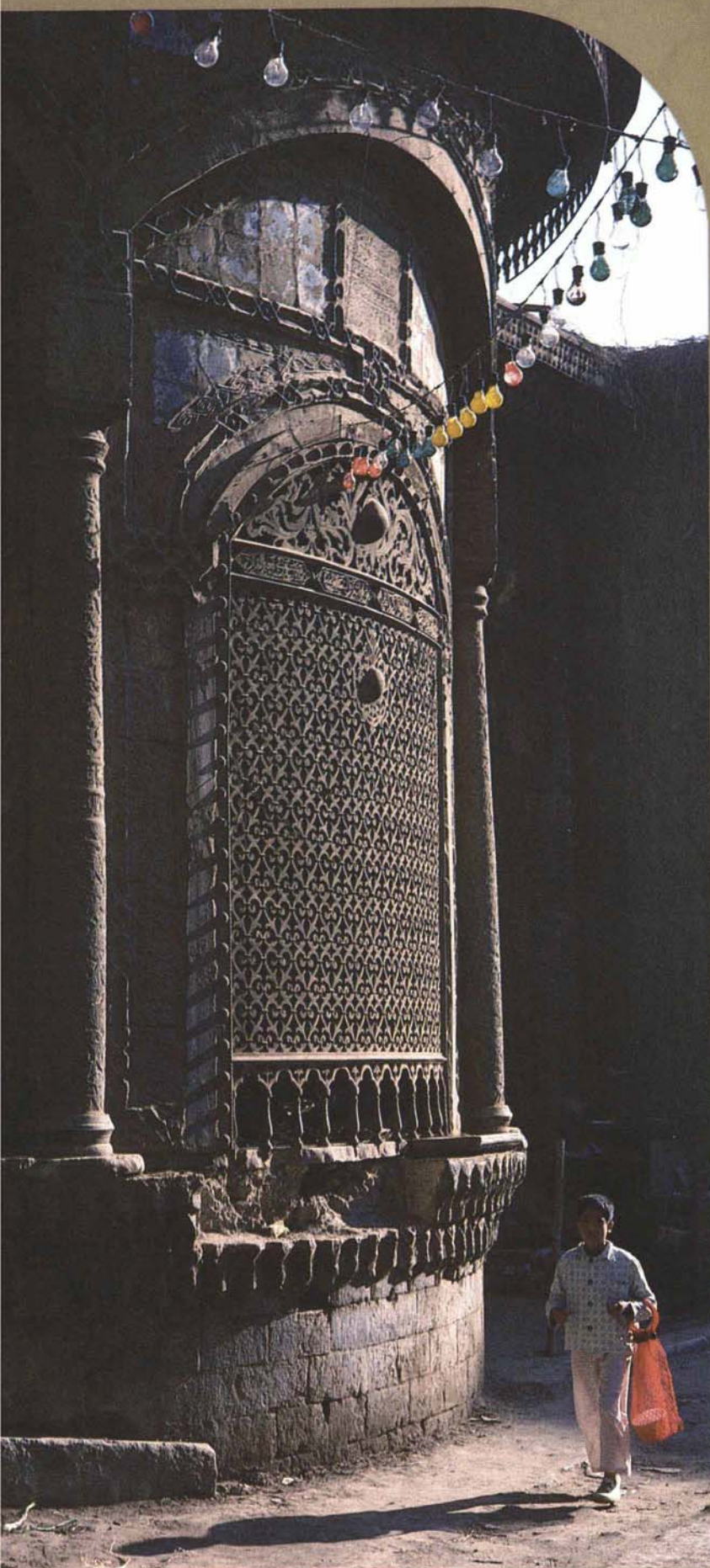
Situated on what was once a royal road, Shaykhu's *sabil* was meant to quench the thirst of desert travelers entering the city from Gaza and distant Syria, and to water people and their animals passing between Cairo and the eastern City of the Dead. A drinking trough for animals was part of his *sabil*, with another *hadith*: "To quench the thirst of an animal will be rewarded in heaven."

Today, in Cairo, *sabils* are almost forgotten antiquities – largely unknown, even to Islamic scholars. Yet no other Muslim city still possesses as many.

The very word *sabil*, today, is a vague one, and few can explain its exact meaning. For the person who built and endowed a *sabil*, the word meant a spiritual pathway, a road to travel toward God. Of the many such pathways – alms were another – the word came to

The *sabil* of Ruqayya Dudu –  
one of the finest fountains in Cairo.





The fine curved iron grill of the Ruqayya Dudu sabil.

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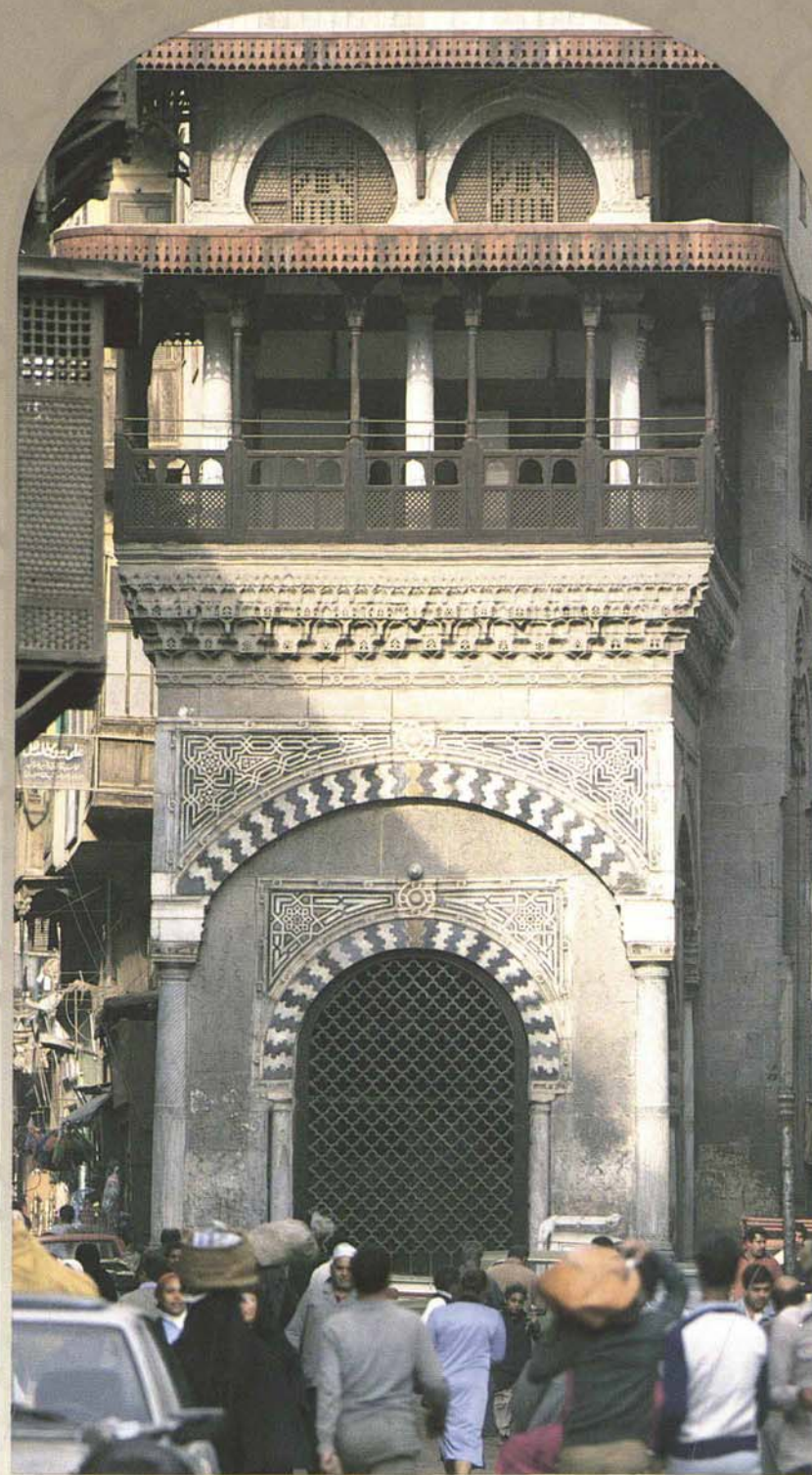
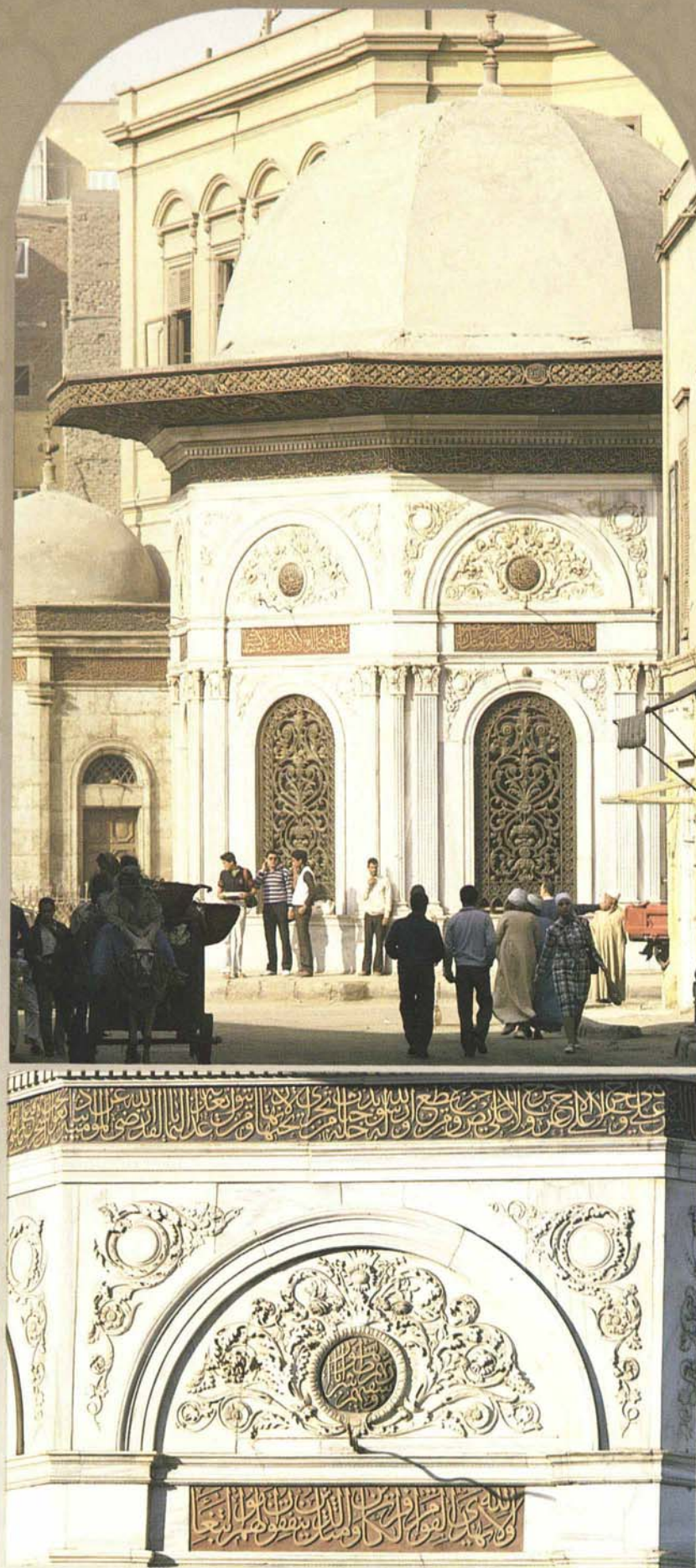
Ibn Battuta, the renowned 16th-century Arab traveler, described this arrangement with the words, "Water comes down from above on a *shadirvan*," meaning that the pleasing sight was reminiscent of the flow of Salsabil, the fount of paradise. In more functional terms, the arrangement cooled and aerated the water as it made its way to the fountain spouts in front of the three bronze-grilled windows on the street.

Standing on the *sabil*'s stone steps and gazing though the bronze grill, drinkers who looked still higher could admire the *sabil*'s gilded wooden ceiling, or they could let their eyes wander across the marble mosaic floor, inlaid with a multitude of large 20-pointed stars. Indeed, to pause and drink at al-Ghawri's *sabil* provided a few moments of happy contemplation of both the blessed wetness of water and the glories of paradise.

The exterior stonework of the *sabil* has just been cleaned, revealing a soft yellow stone, quarried from the nearby Mokhattam Hills and incised with a maze of intricate Kufic inscriptions. But, unlike 'Abd al-Rahman Kathkhoda's up the street, al-Ghawri's is not open to the public. Nonetheless, when it was last inspected 15 years ago, its beauty was apparent even under a thick mantle of dust.

Perhaps al-Ghawri's was an exception, and not all *sabils* were so lavishly decorated. But they were, quite literally, oases in the city's heat and brightness, and the atmosphere surrounding them must have been a relaxed one. Mingling with the gentle splashing of water as the cisterns were replenished was the murmurous high-pitched chant of boys in the *sabil*'s *kuttab*, rocking back and forth on their heels, reciting in chorus under the supervision of their *faqih*, or religious schoolmaster, as they learned the entire Koran by heart. The swaying motion of their bodies, it was said, helped the boys remember.

In medieval days, Cairo was a world trading center and one of the richest cities on earth. Travelers have left us detailed accounts of the city's splendor, of the crowds that thronged the streets day and night and the profusion of lamps hung from the hundreds of minarets. Visiting merchants from Europe and the East traded in the city, and large num-



Left: The sabil of Umm Abbas and its ornate iron grills and elaborately carved stonework. Above: The sabil of 'Abd al-Rahman Kathkhoda with the fountain on the ground floor and the kuttab on the floor above.

bers of pilgrims, coming by special caravan from as far away as Niger and Timbuktu, paused in Cairo to rest before resuming their desert journey to the holy cities of Arabia.

For Cairenes and visitors alike, coolness, shade and water were a constant dream. But water was also the city's daily problem. Centuries of Nile floods had long since moved the course of "The Great Provider" far away, leaving only brackish wells within the walls of the original Fatimid city. The river was too far for individuals to go to draw water.

Yet water was needed daily in vast amounts: for the ablutions of thousands of worshippers in hundreds of city mosques, for over 300 *hammams*, or public baths, for numerous fruit and vegetable gardens, daily household needs and, not least, for the city's 200 *sabils*.

Water was also needed for the city's enormous animal population. Every man of means rode about on his donkey, and all of Cairo's enormous trade was hauled in and out of the city by camels or donkey carts.

To cope with this daily demand, ingenious engineering devices were conceived. Near the Isle of Rhoda, seven giant waterwheels lifted up Nile water and poured it into the famous 14th-century aqueduct – built by the same Sultan Nasir al-Din Muhammad who had built the first *sabil*. The aqueduct brought a continuous flow to the Citadel several miles away – but not nearly enough.

Deep inside the Mountain Citadel was another engineering marvel known as Bir Yusef's Well. A sloping rock-cut roadway led 300 feet into the earth, to where teams of oxen, working at two different underground levels, circled endlessly to raise water to the surface. But this flow too was only a drop in the bucket.

Thus, the main responsibility for watering the city's two- and four-legged inhabitants fell to an enormous army of camels. Ibn Battuta tells us that "there were 12,000 of them, supported by 30,000 cameleers, who went twice daily to the Nile and returned with dripping waterskins." Because the city's twisting medieval streets were too narrow for the swaying camels, laden with bulging waterskins, their bulk deliveries had to be broken



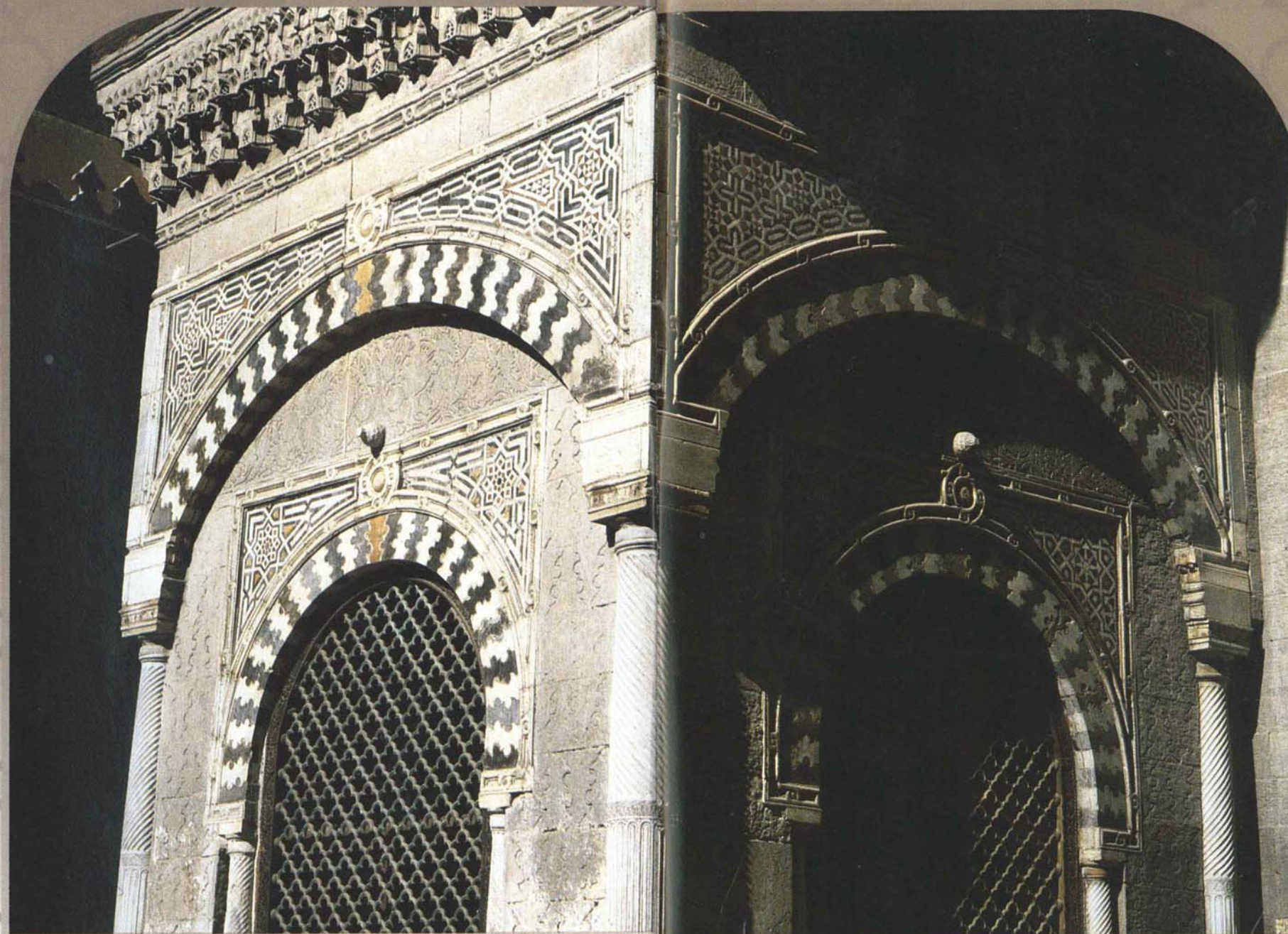
down into small quantities, which were carried into the city's byways on foot by a renowned guild of watermen called *saqqas*. Bearing small, dripping goatskins on their backs, these men made door-to-door deliveries, calling as they went their traditional chant: "From water, all that lives!"

Payment was the flaw in this arrangement. Like any peddlers, the *saqqas* naturally insisted on payment on delivery – which meant that in the burning summer months the poor and sick of the city could die for lack of water. But thanks to the Prophet's admonition to give water to the thirsty, anyone could go to one of 200 endowed *sabils* for a free drink.

Some of the *sabils* were open only at prescribed hours; others remained open day and night, except during the fasting hours of Ramadan, when all the city's *sabils* were closed. As a special treat on feast days, some of the *sabils* sweetened their water or flavored it with rose or orange essence – perhaps in imitation of Salsabil itself, whose water, the Koran says, was freshened with ginger. On these days, no doubt, children made beelines for the *sabil* with the sweetest water.

The manager of a *sabil*, according to endowment documents, had to be healthy, clean and also polite – "so as not to drive people away." And both he and the watermen who filled the cisterns had to undergo medical examination to make sure they did not harbor disease. The *saqqas'* clothes and their goatskins were also carefully regulated, and they could draw water only from select and uncontaminated places. By municipal regulation, it was also the *saqqas'* job to help fight fires.

The splendor of Cairo's *sabils* probably reached its height with that of the illustrious Sultan Ashraf Sayf al-Din Qa'it Bay, who ruled from 1468 to 1496. Very large for a *sabil*, Qa'it Bay's stands alone, unattached to mosque, mausoleum or monastery. Thanks to a recent scrubbing by the Egyptian Antiquities Organization, its exterior looks as fresh as the year it was built, in the late 15th century. And what an exterior! Qa'it Bay's architects must have been confident men: the *sabil's* extensive facade is made up of a profusion of different inlaid marble patterns – waves of water, triangles, squares, circles and



Above: Two of the three window grills of the 'Abd al-Rahman Kathkhoda sabil.  
Right: The interior of the sabil.



stars – that yet work together in harmony. Though the *sabil* is waterless, its *kutab* is still in use, and every morning, in a different kind of harmony, children's voices float down over the noise of passing traffic.

The endowment of *sabils* remained a favorite philanthropic gesture until well into the 19th century. By Ottoman Turkish times, however, *sabils* were usually built as semi-circular pavilions, and their decoration had passed from pure arabesque to something akin to Italian rococo. A fine example of this Ottoman Turkish style is the *sabil* of Umm Abbas, the mother of Kadawy Abbas, built as late as 1867 and also just recently cleaned. Until polluted air clouds it again, its gilded Ottoman calligraphy, set above each grill, literally glows in the late afternoon sunlight.

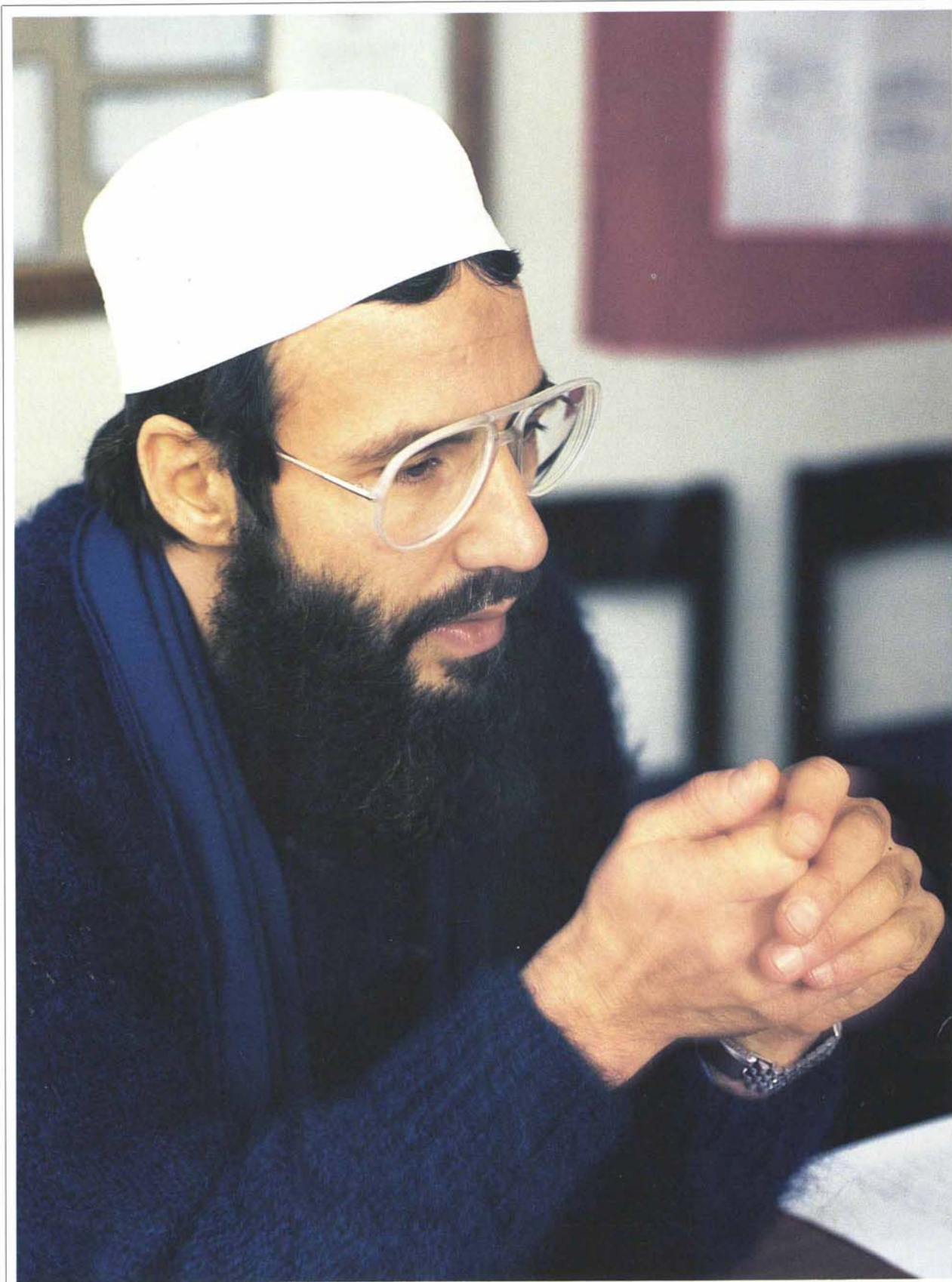
Toward the end of the last century, Cairo's need for *sabils* vanished almost overnight, when running water was piped into many individual homes. Even so, the Prophet's injunction to give water to the thirsty was not forgotten, and many households in old Cairo installed, as part of their new plumbing, small brass drinking spouts in their exterior street walls, where passersby could pause and quench their thirst.

Today, near a bus stop in the Cairo suburb of Heliopolis, a bank has installed outside its premises an iced-water cistern, with drinking glasses attached, to quench the thirst of Cairenes waiting for a bus. Unfortunately, though, commercial philanthropy does not extend to special flavors on feast days.

And, at the height of summer in modern Cairo, among the crowds flowing along the ancient Qasaba, you can still catch a glimpse of one or two members of the medieval guild of *saqqas*, still carrying their dripping waterskins. Goodness knows where they are going, or who buys their water these days. But no doubt they still deliver with a prayer on their lips, perhaps even uttering their ancient cry: "Wa ja'alna minal ma'y kulla shay'in hay!" – "From water, all that lives!" – and, as always, expecting payment on delivery. ☉

John Feeney, filmmaker, photographer and writer, has explored the old city of Cairo for much of the 25 years he has lived there. He acknowledges with gratitude permission to use information from the unpublished Ph.D. thesis of Sophie Ebeid, presented at the American University in Cairo in 1976.





WRITTEN BY ARTHUR CLARK  
PHOTOGRAPHED BY ROBERT WILKINS AND  
ARTHUR CLARK

**H**is black beard is bushier. His locks, once long and tousled, are now cut to medium length and parted neatly in the middle. He wears glasses today, but the eyes still sparkle, and he's garbed in a white, ankle-length robe.

He is Yusuf Islam. Once he was Cat Stevens, the British singer-songwriter superstar who charmed millions with such ballads as "Morning Has Broken," "Peace Train" and "Father and Son." Last spring, with sunshine and children's voices streaming in through the window, we talked in the headmaster's office in a mock-Tudor house that is now a primary school in the North London borough of Brent.

The Islamia Primary School is Yusuf Islam's brainchild. He's provided much of the financing for it through the Islamic Circle Organization (ICO), a charity he helped found. And, in a sense, it's what he discovered down that long "road to find out" that took him, finally, to the religion of Islam.

The little school, which draws 85 four- to eight-year-old boys and girls from Brent and nearby boroughs, is special for another reason: It is bidding – much against the odds – to become the first Muslim school in Britain to receive government funding, putting it on an equal footing with Roman Catholic, Anglican and Jewish schools that have long received state money for salaries and maintenance.

Long-awaited government approval of the application for "voluntary aided status" would make the school "the first in the whole of Britain – and one of the first in the whole of Europe – to get government aid where a state can fund a religion" other than those historically its own, says Arthur Steel, a Conservative-Party councillor who helped Yusuf Islam push the aid application through the Brent Borough Council last April. Approval would also set a precedent for state help to schools for the children of England's 1.4 million Muslims, who form the country's largest minority religion.

To qualify for government aid, the Islamia School must be recognized as serving a community need, and its curriculum and its classroom building must meet government standards. With state funding, Islam says, the money now being spent at the Islamia School could be channeled to help another Muslim school in East London.

Parents say government aid for the school is "long overdue," arguing that their tax money should be available for their own children's education as well as that of Christian and Jewish children. "It's about time they gave us our rights," says Samir al-Atar, an Egyptian whose two children attend the school. Adds New York-born 'Abd Allah Trevathan, who teaches at the Islamia School and has a son there, "Most Muslims pay taxes that go to the borough. Why shouldn't they get some of the money back?"

"Well, I left my happy home  
To see what I could find out.  
I left my folk and friends  
With the aim to clear my mind out."

"ON THE ROAD TO FIND OUT," CAT STEVENS, 1971 [1]

On the  
Road  
to find  
out



To achieve voluntary-aided status, a new building must be erected near the present structure and the school's enrollment boosted to 175 children up to age 11. Of course, more teachers would have to be hired to swell the current 10-person full- and part-time staff. Finding the extra children would be no problem: there are already 560 youngsters on a waiting list.

Early this year, however, school officials were blocked in their efforts to erect the new building when the Borough Council, controlled by the Labour Party since May 1986, refused planning permission for it. Now, while appealing to the Conservative national government's Environment Secretary and looking into other options, "we must wait even longer," says spokesman Ibrahim Hewitt. The aid program's cost to the local Brent government – if approved – would be some 250,000 pounds a year – about \$400,000 – and the national government would pick up the tab for 85 percent of capital expenditure. In the meantime, the Islamia School encourages parents to contribute as much as they can toward the education of their children. But only about 15 percent of the school's 100,000-pound (\$160,000) annual budget comes from pupils' families. The ICO, to which Yusuf Islam admits he is "the largest contributor," pays the rest.

Muslims come mainly from that 20 percent of Brent's 280,000-person population that is Asian, according to Steel. He backs the funding proposal, since approval would enable the Islamia School to enroll more children, reducing the need for new borough-built facilities. But Steel also agrees philosophically with what the school stands for. "It's better that people have schools in which they can retain their own cultures and, more important, in which they can learn the moral values of their own religions," he says. "That won't be taught in a state school."

Islam, who attended many a Council meeting to lobby for aid, made it clear from the beginning that "money was not the problem," says Steel. "It was acceptance [of funding for a Muslim school] that was the thing. He was more interested in the principle: that it be accepted as a state-aided school on a par with the others."

The Conservative councillor, 51, says the name Cat Stevens didn't mean anything to him when he was told of Islam's



earlier identity – until someone sang him a few bars of "Morning Has Broken." "I quite like that one," he says.

To be sure, Yusuf Islam has come a long way – from capturing the hearts of young people around the world, to making the case for a primary school in Borough Council chambers a decade and a half later.

As Cat Stevens, he performed with the likes of Jimi Hendrix and Engelbert Humperdinck in Europe in the late 1960's, and triumphantly toured coast-to-coast in the United States and worldwide in the seventies. He even set up a tax-haven residence in Brazil for a time, but donated liberally to charities and organizations, including UNESCO, even then. He reeled off eight straight 500,000-selling "gold" records. His popularity was unquestioned.



Now, soft-spoken, intense and a devout Muslim, Yusuf Islam is light years away from his past. But he's unchanged in important ways, too.

He embraced Islam in 1977 and is now a leading member of a community of Muslims in London, the city where he was born Steven Georgiou and schooled as a Roman Catholic, and where he got his start in music in his teens.

At 39, he devotes himself to the work of the ICO, which he founded with friends from the United Kingdom and Saudi Arabia in 1982, and to the Islamia School. He also chairs the London-based Muslim Aid organization. In that capacity, he's traveled to Sudan, Pakistan and Bangladesh on refugee-relief missions, and met Afghan refugee children arriving in Britain for treatment of their war injuries.

He's been called "a Muslim Bob Geldof," after the lead singer of the Boomtown Rats whose series of aid concerts recently raised millions of dollars for drought-hit Africans.

But the school is the apple of his eye.

Yusuf Islam's interest in children goes back a long way. There is ample evidence of it in the lyrics of his most popular songs, and in the handful of interviews he gave at the apex of his career. Notably, two of those rare interviews were with a U.S. publication for students, *Senior Scholastic*. He also wrote – and illustrated – a book for children, called *Teaser and the Firecat* after one of his top-selling albums.

"I've seen youth lost, I've watched myself grow, and seen my attitude to children change," he told *Rolling Stone* in a 1974 interview that provided a hint of his direction. "One must always change; that's what children do. I find a lot of people take their kids for granted. I still enjoy kids on the street, and there's a school across the back that I'm looking forward to visiting."

Though Islam long ago put away the guitar that set the tone for his thoughtful, sensitive songs, and auctioned off all his gold records for charity, he says he's still making music. Now, it's poetry, written and taped especially for children.

He describes his first recording, "A is for Allah," as "a sort of singing, but without instrumentation." The tape, in which Islam explains in English a number of Arabic words important to the faith, is almost as popular as his earlier records. "It's being



Silent sunlight, welcome in!  
There is work I must now begin.  
All my dreams have blown away  
And the children wait to play.  
"SILENT SUNLIGHT" [4]

So dream for the child  
'Cause it's the time of the year.  
"DAYTIME" [3]

distributed today, and copied, and it's all over the Muslim world," he says.

The former star has kept his lilting voice and joyful sense of rhythm, and the "singing" brings smiles of recognition to old Cat Stevens fans. He says he's considered making a new album, with receipts to be donated to Afghan refugees, but adds that the plan is only in the "thought stage."

"Music is anything which will involve goodness in a person," says the man whom the *Los Angeles Times* once lauded in a concert review as "an exceptional singer and artist...[able] to combine strength, fragility and sometimes mystery in his highly personal compositions."

Today, he describes his music of the sixties and seventies as "kind of feelings in the dark." He says he chose the title "Footsteps in the Dark" for his last album – released in 1984 and composed of songs he wrote before he embraced Islam – because it documented a period when "I was walking somewhere but I didn't know where."

"A long time ago I started my quest for peace and enlightenment," Islam wrote for the jacket of the album. "My soul was thirsty for the truth. My songs became a vehicle for my spiritual search... but that still didn't satisfy me." When he discovered Islam, "it was as if someone, somewhere, had switched on the lights."

His first encounter with Islam was in the *suq* in Marrakesh, Morocco, where he'd gone to gain inspiration and write in 1972.

"I heard singing," he recalls, "and I'll never forget: I asked, 'What kind of music is that?' and they told me, 'That's music from God.' I'd never heard that. Music [had been] for praise, for applause, for people – but this was music seeking no reward. What a wonderful statement."

He impressed the Marrakshis, too. Shop owners in the wool *suq* would recount his stay to anyone willing to listen long after he'd left for home.

Yusuf Islam's true introduction to the faith came in 1976 when his brother, who had just returned from Jerusalem, gave him a Koran as a gift. He started to visit a mosque in London, walking through the door not as Cat





Stevens the singer, but anonymously. Some of the men he's closest to today still remember the surprise they felt when they learned their friend was a world-renowned musician.

"Yusuf, I never knew you were a singer," one told Islam when he found out.

"You never asked me," Islam replied.

He continued to write music, sing and perform into 1977. But he was changing. "I'd reached the peak of my success and was riding the wave, but I was carrying the Koran everywhere with me," he recalls. "It was the most important part of my belongings. The Koran contained, for me, the complete universal guidance for human beings. Before that time I didn't believe there was any religion I would submit to or commit to."

"Show business is not conducive to a life of service. Either I was to go fully my own way making music and just pleasing my own desires, or I was to submit myself fully to Islam."

He chose the latter, praying and fasting, gradually withdrawing from the music world and letting his contracts lapse. And he chose the names *Yusuf* (or Joseph, the prophet) and *Islam* ("submission to the will of God") as a statement of his faith.

The Islamia School quickly grew out of that faith – and out of his family.

The facility opened in 1982 as a "play group," or nursery school, with 13 youngsters, the children of Muslim friends, and Islam's own two oldest daughters,

The Islamia School's objective? "In one word, paradise," he says. "The basis of Islamic education is to guide a person in his own life to believe in accordance with the divine will, with God Almighty." The Islamia School aims at educating a child "in all aspects of his life and personality, including his spiritual, emotional, mental and physical development."



Ultimately, the Islamia School would like to open a secondary school for children 11 to 18, with separate facilities for girls and boys, says Islamia headmaster Azam Baig, a Pakistani. "It's better for kids to continue here than to go to a school where the atmosphere is altogether different. We won't finish, God willing, until we have a secondary school."

The primary school children bring with them a rainbow of backgrounds from 23 different nationalities, offering each other a rich learning environment before they ever open a book. Their parents hail from countries including Zimbabwe and South Africa, Morocco, Iraq, Egypt and Libya, Jamaica, Malaysia and Mauritius, and the United States and Britain.

Youngsters retain many facets of their own culture in the schoolrooms. A cheerful boy coiffed in Caribbean dreadlocks provides a colorful contrast as he does his lessons a seat away from a dainty little girl from Egypt who wears a head covering and a long dress.

The school offers the same syllabus as English state schools, with one key difference: Along with science, geography, English and mathematics, there are classes in Arabic, the Koran and Islam. The school's own imam, a graduate of Cairo's ancient al-Azhar University, teaches in the *musalla* – a prayer room with a mat-covered floor – and the boys and staff attend Friday prayers at one of two local mosques.

Farouq Hassanjee from Mauritius put it simply when he stopped one afternoon to pick up his six-year-old daughter, Shehnaaz. He called Yusuf Islam "the patron of the school," adding that the facility "makes the general raising of children easier" by providing an Islamic education during the day instead of only after-hours.

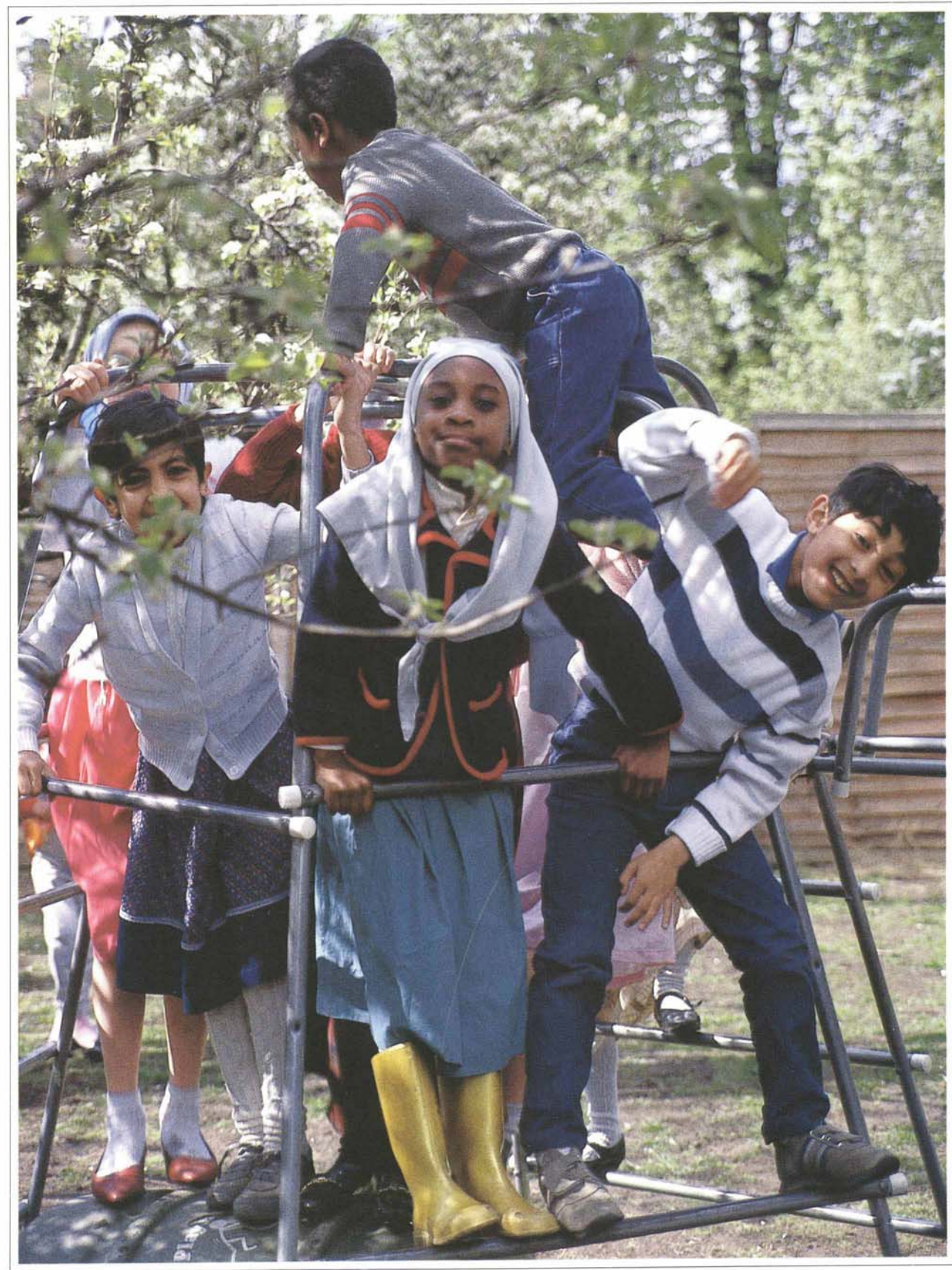
Islam comes to the school every morning, to help out with sports activities and academic and administrative matters. Notes headmaster Baig, "Yusuf is totally devoted and this is his mission. He has a God-given gift and he's using it. Yusuf is lucky."

Consciously or not, Islam has answered the question he posed some 15 years ago in "Where Do the Children Play," a song in his album *Tea for the Tillerman*. In it, he asks:

Well you've cracked the sky,  
Scrapers fill the air,  
But will you keep on building higher  
Till there's no room up there?  
I know we've come a long way,  
We're changing day to day.  
But tell me, where do the children play?"  
"ON THE ROAD TO FIND OUT" [1]

That's easy to see in Brent. They're playing, and learning, at a little Muslim primary school built by the man whom many of another generation still fondly remember as Cat Stevens. ☪

Arthur Clark has lived in Ireland and Morocco, and is now an Aramco staff writer in Dhahran.



Well if you want to sing out, sing out  
And if you want to be free, be free  
'Cause there's a million things to be –  
You know that there are.  
"IF YOU WANT TO SING OUT, SING OUT" [2]

Hassanah and Asma.  
"The necessity of the school came with the birth of my first child [in 1980]," Islam says. His entry into education was spurred by a disenchantment with the schooling offered by "experts" who "were ignorant of the facts."

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