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## Mother Dreams

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MPRA Paper No. 118395, posted 31 Aug 2023 13:35 UTC

# Mother Dreams

Autobiography  
Prof. Dr. Zubair Hasan

**AkiNik Publications®**  
**New Delhi**

**Published By:** *AkiNik Publications*

*AkiNik Publications*

*169, C-11, Sector - 3,*

*Rohini, Delhi-110085, India*

*Toll Free (India) – 18001234070*

*Phone No.: 9711224068, 9911215212*

*Website: www.akinik.com*

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**Publication Year:** *2023*

**Edition:** *1<sup>st</sup>*

**Pages:** *76*

**ISBN:** *978-93-5570-583-9*

**Book DOI:** *<https://doi.org/10.22271/ed.book.2128>*

**Price:** *` 513/-*

### **Registration Details**

- *Printing Press License No.: F.1 (A-4) press 2016*
- *Trade Mark Registered Under*
  - *Class 16 (Regd. No.: 5070429)*
  - *Class 35 (Regd. No.: 5070426)*
  - *Class 41 (Regd. No.: 5070427)*
  - *Class 42 (Regd. No.: 5070428)*

## **DEDICATION**

In loving memory of

My wife Raeesa



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# 1. Introduction

I am an Indian teacher who has specialized in Islamic economics. I have worked in India and abroad for fifty-eight years. My life history which this book presents would be I believe engaging and fruit-bearing for the readers. It may not be of general interest but it would in all probability invoke interest in the institutions where I have worked, in my erstwhile colleagues, and students – 25K on a conservative estimate, spread across the globe.

Given the constraints of time and space, it is difficult to capsule the story of almost a century in this autobiography. I shall restrict the narration to bare essentials. I would try to keep it objective, shorn of rhetoric, and based on verifiable facts. Also, in an autobiography one describes people as he knows them, not as they may want to be described. The book talks of my family background plus my own family. It sketches the institutions where I have studied, and where I have taught –my learned teachers and my students –shy and naughty, bright and dull, fast and slow but all respectful and lovable. In addition, it talks of my friends and mentors.

I wanted to engage an editor to help me write the story because of age but could not find one. I had no option but to venture on the journey wearing 91 years of age. Let me start from where I was born and spent my early years.

## **Chhitawar - my village**

The tiny village was located close to a railway track away from the station Swaheri in Bijnor, UP. The wide open spaces all around gave people a sense of freedom. The railway track passed fairly close to the habitation. The train passing by then used steam engines spewing black smoke. The scene awed the children. At the six years of age, I could go roamed the village freely. The elderly loved us the children. It was a mixed population with a Muslim majority. But I never heard people talking or quarreling on a communal basis.

There was one well of sweet water in the village that all used. The village was divided in two parts by a sprawling clean water lake. It was used for washing clothes, animal bathing and fishing by anglers

Farming was the main occupation of the villagers – either they owned their own land to till or worked for a landlord. The wealthiest families in the village were of the Tahir brothers – the big landlords, the grain gur trader, and money lender– Banwari Lal, a general merchant, Ram Chander, Sharma, the village *patwari* or the revenue officer and ours – the village physicians. All lived in peace and helped each other, especially in the construction and putting up of thatched roofs. All treated children with affection. My mother rubbed me hard while giving a bath; my body hair got twisted and I made a lot of noisy protest. She would say that there was dirt in kilos and would send me to Uncle Banwari for knowing the weight. The two had some prior understanding. At his shop, the uncle after taking my weight would ask if I had been given a wash. On my positive nod he would tell me that was why I was less by a kg. After some time, I started trusting my mother and stopped going to the shop. I also tried to make less noise. My mother was happy, her trick had worked.

I must state that from childhood my vision was so impaired that I could not read what the teacher wrote on the board being even in the front row. My friend sitting with me would whisper the matter so that I could write. Until the age of fifty-eight years when I was operated on for a cataract and more of the power went inside, I was wearing thick glasses. This handicap was one reason why I chose teaching as my profession. My memory amply compensated for my sight deficiency.



## 2. My Parents

My father engaged two tutors for coaching me at home in four of the school subjects. The result was that I topped in every class from third to tenth standard. In class six I went showing my result card to everyone in the family. My father jokingly asked me to paste it on my forehead so that everyone would see it. I felt so hurt that thereafter I never reported my result to anyone in the family except my mother, others knew it from her.

My mother was a smart beautiful well-built medium size lady with a sweet resonating voice. She came from village Chitawar, seven miles away from the district headquarter Bijnor. Her father, Qamar-ul-Hasan, was a middle-school teacher for Urdu and Persian at a nearby town, Kiratpur.

Even as my mother had no formal schooling, she was well-versed in Urdu and had fair acquaintance with Persian. She was fond of reading detective novels of Ibn Safi, she usually led the ladies Milady-um-nabi gatherings. She was an activist in the fund collection drive during the Khilafat Movement, 1920.

My mother was a performing Muslim. I never saw her missing her mid-night prayers. She had two surviving sons out of her six children – me and my brother Tauheed Hasan, four years elder to me. Of the two, she was fond of me. She was a follower of the famous jurist Maulana Ashraf Thanvi. He had wished her have a son worth the family pride before my birth. Of her two sons, my mother saw that one in me. After the night prayers, I heard her seeking divine blessings for me. My humble achievements in life are, I believe, the divine response to the dreams of my mother.

My father, Maulvi Mohammad Majeed Hasan, son of Aulad Hasam, was already the owner of Madina Press Bijnor and a leading Urdu printer and publisher of the country before he married my mother as his second wife. The reason was that he had four daughters from his first wife Kaneez Fatima but no son to look after his flourishing business though she did have one later. We stayed with our maternal uncles away from Bijnor until my father built a double-storied beautiful separate house for us in 1938.

Professionally, my father was an excellent Arabic–Urdu calligrapher. He trained youngsters in the art for his press, His publications were known for their print quality. The publications of Madina Press– the bi-weekly Madina,

and the weekly Guncha, were known far and near for their calligraphic excellence. For Ghuncham I was a prolific writer of poetry, stories and essays.

Madina maintained a small library for its editors. We also got most of the Urdu newspapers of the country in exchange and subscribed to two English dailies – National Herald and the Statesman. After school, I spent most of my time in the editorial office of Madina, reading books of leading poets, Iqbal especially, and the available newspapers and magazines. I was more attracted by the Second World War news and was overjoyed at the retreats of the Allies forces and the advance of the Germans. The maps of the war improved my knowledge of geography– of cities, rivers, mountains, deserts, rivers, seas, railway tracks, and climate. That knowledge still helps me.

The circulation of Madina raised exponentially, more in rural India. The paper employed editors of fame in Urdu journalism at higher salaries including accommodation. Most of the Urdu press went with Muslim League's two-nation theory and advocated for the partition of the country on communal lines. Madina was in the forefront to oppose divisive politics and joined the Indian National Congress for a composite society and one India. The paper got all the encouragement and support from the Congress leadership. It soon acquired the stature of a national newspaper; its readership in Urdu knowing populations abroad also rose significantly.

In the 1930s came up the Madina- Manzil, a sprawling building housing the electric printing press having three lithographic and one off-set machine, together with ancillaries for cutting, stitching and binding facilities. For, the institution had grown with the time to have a book-publishing agency, and a children's magazine and the publishing of the holy Qur'an with and without translation and commentary in Urdu is regarded still the best across the world.

In 1930s came up the Madina-Manzil a sprawling building housing the printing press running on electricity with three lithographic and one off-set machine, together with ancillaries for cutting, stanching and binding facilities. It is connected to the residential area. The double-storied white building with a high gate still stands majestically in the area. The Maulvi was a great philanthropist – he helped the poor around him such that his left hand would not know what he gave to the needy with his right. He was the trustee of the beautiful mosque he helped built in his neighborhood. He established a primary school in the town and saw it rise to a High School. He

was the chairman of its management committee until 1953 when he had to resign as per the by-laws, to get his son Tauheed Hasan, appointed as a lecturer on the staff. The boys in his progeny all studied at this school.

Under him, the institution was among the top schools of the area concerning discipline, and results. After independence, the school raised an NCC unit with a military band under an INA Havaladar. Today, the institution is known as the Bijnor Inter-College. My father spent money lavishly on the education of the boys and girls of his progeny including grandchildren, up the ladder to the University.

The Maulvi was a versatile entrepreneur. He tried his hand at several ventures but had to shut them down losing money. However, he bought agricultural land and raised a well-laid-out beautiful garden divided by broadways into four big squares with floral circles at the center. He got fruit plants from places they were famous for. Soon his garden attracted visitors to see its layout, the irrigation system, and the quality of its fruits which he never sold – they were for consumption of his extended family and friends.

The Maulvi had a great aesthetic sense. He designed the Heads of his publications and the layout of his garden. He built four houses adjacent to the press for each one of his four daughters, and two for his editors. He never employed an architect for the purpose. A carpenter, a material supplier, and a builder were mostly working for him over several years. He maintained a horse-driven carriage with a coach-driver. It was meant primarily to take products of the press to the post-office for dispatch.

The Maulvi was a close friend of Hafiz Mohammad Ibrahim, first a Cabinet Minister in UP and later at the center. He was in the good books of Maulana Abul Kalam Azad, the first Education Minister of independent India. Madina Press published a collection of his letters – *ghobar-e-khatir*.

In 1951, my father was on the sickbed, he had undergone surgery in his right shoulder. Hafiz Ibrahim came to see him. Before departing he took out a ticket telling my father “You have to fight the forthcoming Bijnor Municipal Board election for its president for the Congress.” Such direct elections were being held in UP for the first time. My father declined the offer. After a week, the minister came again. This time he just left the ticket with my father saying “It was the wish of the party, you have to fight”. My father had no option. He never went out to ask for votes. Party workers carried the flag. The fight was direct with Shabho Dyal a money lender from the Jan Sangh. Hindus had majority in the town but the Maulvi won by a

narrow margin of over 600 votes. None from the family had gone to the counting center while Shambho was there on a decorated elephant. We learnt of the victory when the Congress workers beating drums thronged Madina Manzil.

An interesting incidence of the period is a defamation case my father had filed against one Hasan Nizami of Delhi, Nizami was the owner and editor of a journal, Manadi. He charged my father of taking pecuniary support from the Indian National Ccongress to oppose the partition of the country. Nizami had to visit Bijnor on case dates and stayed with us. My father treated him as a friend, He would take Nizami in with him in his carriage to the court. Eventually, Nizami lost the case. My father refused pecuniary compensation. Instead, he wanted an insertion of apology to Madina in three consecutive issues of Manadi. Nizami agreed.

### 3. Elder Brother

My brother was elder to me by three years. But he loved me next to my mother only. He always called me sahib, never by my name. He was an upright God-fearing, performing Muslim. In his later years, he wrote four booklets in Urdu on Islamic teachings. He got them printed and bound them together at his cost, but distributed them free far and near to serve the divine cause. His love for our mother was unbound. To look after her in her old age was his first priority. She was ill for a long and the treatment of an unani hakin at Bijnor suited her. So, she rarely came to Delhi to stay with me. She passed away at the age of 83 and rests in the garden of her husband flanked by his two wives.

Of the many qualities, of my brother, the two were outstanding: His love for educating people and his sense of humor. The first unfolded with me. I had a brilliant academic career until I got a second division in my M.Com. Examination. I started searching for a job. One day, when I returned home in the first week of July 1955, I saw a trunk with a hold-all at the top with my brother standing by the side. "Saheb, your end degree must be first class. Come with me to the bus for Meerut. Go in for M.A. in economics. I will support you with the course. I could not refuse but thank God, I did not disappoint him either. I did get a first division in M.A. Economics. My entire career and professional achievements later were gift from my loving brother know you can make it to the top this time. I will support you for the course. I could not refuse but thank God, I did not disappoint him either. I did get a first division in M.A. Economics. My entire career and professional achievements later are the gift of my loving brother.

The second was the case of his wife – the daughter of a school inspector. She was completing her Higher Secondary when they were married. It goes to the credit of the couple that she worked her way up the ladder to have her M.A. B.T.C qualifications to retire as the principal of girls training college, along with rearing up three children. She passed away recently.

Their son, a mechanical engineer, has just retired from Tata Steels. The younger daughter, an eye specialist, runs a flourishing nursing home with her physician husband at Bhopal.

The third case is of his domestic help. He treated her as a daughter and got her to obtain the M. A. degree before he expired in 2009 while I was at INCEIF University in Malaysia.

Of his sense of humor, I shall mention here just three episodes.

1. He had military science as one of his subjects in his under-graduation at the AMU. In the practical exam his first bullet hit the target at the center, none else. The instructor smilingly asked: "Tauheed, what about others bullets, where did they go?" Pat was the reply: "Sir, see the accuracy; all went through the same hole." The instructor cleared him.
2. Once his elder daughter, who is no more, made Indian sweets. Some burst on the seams showing a little white. Bhai paying a tribute remarked: "Queen, only you could make such smiling sweets."
3. We had an editor in our newspaper editorial staff. He was handsome and sported a black well-kept beard. He was fond of singing his poetry to his audience, but his voice was quite feminine. Once he was reciting his poem in a gathering; my brother whispered to me: "Malika Pukhraj has grown a beard."

Brother's wife Kausar - who is also no more - was a very ambitious lady, a little envious too. She wanted T. Hasan, as she used to call her husband, also to be teaching in a university college. The hindrance, she thought, was his third division at the master's level in Economics. So, she gored him to take admission in the evening classes at Vardhman College in economics. My brother was a very kind person; he could not afford disagreement. He obliged his wife. He took admission to attend my classes and was regular. I used to tease my sister-in-law who was an excellent cook, "feed I well, otherwise I would turn your T. Hasan out of my class. Brother always showed concern about the threat.

Some of his classmates at the college had been his students at the school. Hindi was the medium of instructions.. Teaching at Meerut College had thrust chaste Hindi on me, and I made it purer as a matter of pride, revenge also.

My brother would tell my mother, "Saheb speaks nicely at home but some jinn over powers him in the classroom, I don't get him. Noticing the sharp gaze of his wife, he would hasten to add" but I remain attentive in his class". I had no option but to support him. His wife asked for his class notes

Note-book. He promptly obeyed. She found some badly drawn cartoons in it, not sparing me either. How much of economics he learnt, brother knew or his Allah. What we knew was that he had won the badminton trophy of the college. He did not appear at the examination.

My class ended at 9.00 pm. When I reached home I invariably found my mother in my bed to keep it warm. She would leave it for me and moved to her cold one. Indeed, there is no match to a mother's love

## 4. Higher Education

After my High School result with first division and distinction in Arithmetic and Persian, my father invited the Head Master and a few senior teachers of the school to discuss the line for further studies for me. They inquired about what I was interested in. I opted for English literature, mathematics, and geography. “Art side, then be a grass cutter”, they remarked. “Go for science.” I flatly refused on the plea that my eyesight was too weak for that. “Then take commerce, a new and upcoming branch with bright opportunities”. I did not know much about commerce, so I kept quiet. “For the course, go to Aligarh.” I declined. My plea was that after partition AMU was under the cloud. If I was good, I must prove it elsewhere.

They decided to send me to the **Christian College Lucknow**.

I got a single-seat room in the CL Bare Hostel close to the Residency across the river Gomati. I had come from a small town and was overwhelmed by the attraction of the metropolis for enjoyment, especially the picture halls. Commerce subjects save economics did not interest me. Moreover, the teachers in the department were not inspiring. So, I went for enjoyment more than studies. I discarded the long white coat the cap and the trousers replacing them with shirts and pants. Films attracted me to smoking. The result of this was that I got an average second division after two years in my final Board examination. My brother and mother were sad about my result and the change in habits. My father decided to bring me nearer home. They send me in 1950 to Meerut College, Agra University, for B.Com. It was a long stay there but proved rewarding.



## 5. Meerut College, Meerut

The life at Meerut College had two distinct aspects intimately linked - 1. Time spent with teachers, classmates, and students, in general. 2. Living at the Hostel in multi-cultural environs. I enjoyed both, and contributed to both distinctively.

The college community of over 4000, was in a sort of administrative transition. Dr. B. R. Chatterjee, the principal, had left the institution and Mr. Madan Mohan MA had replaced him in 1951, when I made my entry. With the post-partition refugee influx into the country, the Punjabi impact on numbers, language and culture was evident. The new principal was an astute administrator and changes were coming in fast. Babu Dhyani Chand, the Head Clerk wielded notable authority in the College affairs to help the students and the staff abridging that of the real boss. He was the first to attract Madan's attention. He took little time to show the head clerk his place causing his premature retirement. He addressed students more often, visited hostels frequently and made teachers more aware of their duties. He improved play grounds away from the college at the Victoria Park, and encouraged participation in sports. The college rose to distinction among the 70 odd colleges affiliated to the Agra University across the region.

There were not many Muslim students in the College. In the academic staff except one Husna Begum in Sociology, L.A. Khan in Commerce and one Mr. Zaheer in Urdu. I was the lone Muslim student in each class from 1950 to 1957 in my B.Com., M.Com., and M.A. Economics courses. But I never felt odd or discriminated except once. In Meerut College, I was the only student to get a first division from the 12 in the University in the 1952 B.Com. Examination. But the gold medal for the topper in the college somehow eluded me – one with a second division got it.

After my M.A. Economics Examination in 1957, our principal, Madan Mohan, after returning from the result finalization committee meeting of the University in Agra, told Prof. Khan that Zubair has topped the University in economics/. The elated teacher immediately sent me a telegram "Congratulations, first division with first position in the University". But our delight was short-lived. Soon the results appeared in the newspapers: I did get a first division, but no position in the University. I thought to apply for a recheck but Prof. Khan advised me against it. He apprehended that it may

provoke those who manipulated things to deny me even a first division. I was shocked when I received my final year mark-sheet from the University. There were cuttings, or/over-writing on marks against each paper and the total. Only the remark column read clearly: First Division. I still carry that fateful mark-sheet with me.

The lecturers teaching the B.com students were uninspiring, save Professors L. A. Khan and S. K. Tankha – a large-eyed, well-built Kashmiri pundit, with a commanding voice/ His eye-ball contact with almost each student in a class of 40 was tremendous. He taught us statistics. He labored to clarify his point so much that his shirt would become wet with sweat under the fan. His Hostel warden residence was across the road in front of the class room where he taught us. Once he was a bit late. He entered the classroom in a hurry and started his lecture.

Soon we in the front row saw a towel slipping down from his broad trousers. We kept quiet out of reverence. As the professor turned to the black-board with his foot on the towel, it all came out. The professor engrossed in his lecture picked it up and exclaimed: “Boys, whose towel is this? But realizing next moment that it was his, he smiled and put it on the chair.

The teacher advised us to practice solving past years examinations problems on examination size answer books to become accustomed drawing wider tables with legible entries and needed rows and columns in different cases. He insisted that we solve each problem with full steps including symbol explanations. We must keep a watch by our side and note the time we took for each solution. I literally followed the instruction. The result was that after a month there was no problem, including the lengthiest as a two-way frequency correlation, in less than half an hour. I gave a few of my work-books to the Professor. He was amazed, and said “shabash”. He asked me to come to his house in the evening. The students were surprised, The Tanbkhas had three beautiful daughters and did not encourage students to visit him at home. His only son was away in the Indian armed forces.

In the evening, I pressed the doorbell at the Tankhas: One of his daughters clad in the blue greeted me with folded hands: shocked, I asked: “Did you tell your father?” “No”, she smiled, and gave me the passage to the drawing-room.

The story was that in the same classroom where her father taught ours, entered the next batch with this girl. While crossing her on the way out, I

would always say: “Neelkanth (the blue bird).” She never reacted. Now, the professor sorrowfully suffered from ill-health, and opted for an early retirement. He rented a modest accommodation at the Chhipi Tank away from the college. One day the blue bird contacted me in the College to tell that her father wanted to see me. After the college, I accompanied her to their house. The Professor was happy to see me. We all talked on a cup of tea. The lady of the house had passed away some years back. His son was in the army, coming home after long intervals. The professor felt very lonely. He asked me to visit him when I could to give him company. It was an honor for me. I visited the family quite regularly. We took dinner together. The family was non-veg but their meat supplier was a Muslim. Kashmiri dishes had their own taste. The professor was fond of playing cards, especially bridge. The blue bird preferred to be my partner. The professor did not live long and with his departure, I also lost contact with the family, albeit I still remember the blue bird fondly.

### **Vedvati Agarwal**

Our 40 student batch of MA Economics may have been the best ever for the College. Four students – Sharma, Hallan, Vedvati and me - had each scored marks 55% and above in our first year of MA Economics examination. As per rules, each of us was entitled to opt for writing a thesis on a topic of his/her choice with the approval of the Head of the Department under a supervisor he appointed. Sharma did not mix with classmates, Hallan being the nephew of the Principal, was no different. Vedvati Agarwal was a slightly built married lady with two school going daughters. Dr. R.C. Saxena appointed himself the supervisor for all the four. He asked Ved to work on – *The living condition of workers at Modi Nagar*, an industrial town in the district. It was a difficult project for a housewife with two school going kids. Ved’s husband Suresh, a mathematics teacher at the local Faiz-e- am College approached me perhaps on her suggestion, if I could accompany Ved on her trips to Modi Nagar for data collection. I agreed. I helped her structure a questionnaire for the purpose and planned to travel by train for visiting the workers colony on weekends. Ved was a vegetarian but a good cook. I enjoyed the food she brought for lunch. She did not believe in idol worship, nor indulge in it. We ate together from the same lunch box. We completed the survey in four five weeks. I helped her construct the relevant tables. She wrote her thesis but wanted me to improve it, especially the language. I expressed my inability to visit her at her residence that was far away from my hostel; I had to work on my project as well. I was surprised when she

said “Bhai sahib, I will come to your hostel”. I warned her that “it is a boys’ hostel. I am the Senior House Monitor and my big room is at the far end of the diagonal from the entrance; one has to cross the entire hostel to reach me”. But Ved was adamant – she started coming. Hostel inmates saw her coming and leaving but none raised objection. My room was spacious. Bed apart, it had a sofa set with a table. There were two additional doors one opening in the hostel playground. All had bamboo curtains. When Ved came, I ordered snacks from the college canteen but boiled tea at the heater in the room. It was a year later when Ved told me that she always thought that the tea is being b oiled in the same utensils as are used for heating non-veg items. “But I took it lest bhai saheb felt hurt. That was the Nehru era, no one thought of love jihad.

I got married on November 20, 1957 and chanced to be in Meerut on Deepawali. We went to greet Ved. She was happy to meet my wife. She insisted that we stay with them until puja at mid-night. Her sister-in- law raised objection to the presence of Muslims at the puja. Ved did not budge. She refused to sit at puja unless her bhai and bhawaj were allowed in. She had her way.

In 1966, Ved was the Head of Economics Department at the Raghunath Girls College, Meerut, and I at Vardhaman College, Bijnor when she invited me to deliver a lecture on a topic relating to economic planning in India. The way she introduced me with accolades before the lecture, was embarrassing. My chaste Hindi was a pleasant surprise to her and her students. Alas! Ved left us at an early age.

### **Kamla Chadha**

She was a Punjabi girl with an apple-red roundish face, twinkling eyes, and a bit chubby. She was an average student. She was fond of Urdu poetry which drew her to me. Her father, was a retired army officer. His family had one daughter K amla and a little son Raj - living nearby in the Cant. One day, Kamla told me, “Hasan, my father wants to see you. Would you like to meet him? I had no reason to decline. After cl asses, I accompanied her. On the way, I asked her the reason but she did not know. Her father greeted me “Welcome son, Kamla talks high of you, especially of your poetry. “Sir, I am not a poet”, I hastened to clarify. Surprised, he demanded, “then”? I told him that I too was fond of Urdu poetry and my memory absorbs what I read or listen anywhere provided it touches me for any reason irrespective of its length I never forget it. Thus, my mind has become a store house of all sorts of Urdu poetry. The frequency of my visits continued increasing until our

final exams were over. On the eve of my departure from Meerut for good, Kamla asked for my home address and gave me hers. “First letter you will write in English, I will reply in Hindi.” She said with a smile and unexpectedly extended her hand that I held for a moment. I could see her affection, we departed silently.

I did write the first letter and then began an endless exchange of letters sharing all major or minor events of our lives until her last meeting for ten minutes at the Gwalior railway station on a cold dying December evening.

Kamla was married to a physician at Gwalior and had a happy prosperous life. Her letters were lengthy, delightful narrations. She soon was the proud mother of two sons. It happened when I was at Bangalore Institute of Sciences and occasionally passed through Kamla’s Gwalior. Each time she insisted that I break journey at Gwalior to spend a day or two with her family. I could not for several reasons.

Once I wrote to her that I have reserved travelling from Madras to Delhi by Janata Express enroute to Bijnor to see my family giving the date. This time she did not ask me to drop, even did not reply the letter. I could understand her frustration. It was a dying cold evening. The slanting sun rays were saying good-bye through the window when I was in a nap on my lower berth. Someone was shaking me up by the shoulder. The train had stopped at some station. I opened my eyes. A tall handsome young man was telling me that he was Raj, Kamla’s brother and his sister was on the platform to see me. I hurriedly got up and was on the platform next moment. Kamla was there with her two kids in a carriage wrapped in a blanket. She greeted me with a smile. “I realized your compulsions. So, I thought to see you even for a while at the station. Send me the photograph of your wife and daughter.” The train had started creeping. I hastened to get in before it gained speed.

This was our last meeting. Soon after, she informed me of the sad demise of her husband in a car accident. I send her my consoling letter. But with that was the end of the communication between us.

### **HAK Muslin Hostel**

The hostel was by far the best of all in the college. I stayed there for eight long years with Prof. Khan as the warden, both of us leaving together in 1958. Capturing the events of eight years’ sequentially in a page or two is difficult. Mostly, I qualified for a single-seat room but chose to share it with another inmate twice. Once, my roommate was Rampal Singh, also from my district. He was a very nice person. We soon became close friends. He was

eating in a Hindu vegetarian mess, I was in a non-veg. Muslim mess. One day, Rampal lamented: “We are friends, live together, but dine separately; I wish, I could be a non-vegetarian.” I was touched and said, “Well, I understand your difficulty but I have none in giving-up meat”. And, I joined his mess to take our dinners together. In the nine months that I was his roommate, I developed an aversion to meat. I since avoid it save chicken.

Apart from debates, my other interests in those days included playing cards, chess, and carom. I won the inter-hostel championship in the last two games for two consecutive years. My teacher, Prof. K.K. Sharma, was the Head of the Commerce Department and the vice-principal of the college. His residence was near my hostel. He was a known scholar and a prolific print writer. His daughter – Rukma Sharma – was my classmate in the M.A. Economics course. One day, she conveyed to me that her father needed me to meet him at his place in the evening.

I went to their residence in the evening. After minutes the Professor said: “I got it from Rukma that you are good at chess? And before I could speak, he unfolded the board and poured the pieces from a cloth bag. Their worn-out appearance indicated their overdue. The Prof. said: “We will play the Indian style, not the international. The moves have to be fast and no move can be returned.” “OK, Sir”. The game started and the Prof. lost it. He lost six games in a row; saying one more every time. I soon realized that I cannot leave the place until I lose. I let him win the seventh game to win my freedom. Our meetings became quite frequent. The Prof. improved fast and the encounters soon stopped being one-sided.

I was the Senior House Monitor in 1956 and 57 and led my hostel to become the overall inter-hostel sports champions collecting the highest aggregate points – two for a win, one for a draw and zero for a loss, for each of the games. In 1957, we were tied with Old House adjacent to ours, with hokey final with them pending. Now, on the day before the match had to be played, there was heavy rain in the early night before the clouds cleared. The playgrounds of the college were far off at the Victoria Parks. They must have become water-logged and unplayable, we thought. If the game had to be canceled, Old House would be declared champion as they were the current holders of the trophy. No extra day was available. The prize distribution had to take place immediately after the match. Our hockey team was very good and we expected to win the game. The game was to be played at eleven O’clock in the morning.

At dawn, I sent two players to Victory Parks on bicycles to assess the situation. They reported that fast winds bellowing across have help recovery but the field is still slippery and there are four large pools of water. The match cannot be played at eleven. It was depressing news. Something had to be done. I took some students with me and we rode to the Parks. I saw four large earthen pitchers sitting there but dry without water. At some distance was a big heap of sand for nearby construction. No one was around at that hour. We broke two of the pitchers and used their pieces to drain out water from the pools. We then used the same earth pieces to level up the patches with sand. Indeed, we spread a thin sand layer over the entire field. By seven O'clock we were back in the hostel.

At ten thirty A.M, most of our hostel with their dressed-up team was out on their way to the fields. As we were passing by the Old House, their inmates started laughing at us. "See these fools; they expect a match after the last night's downpour. "Come to the field otherwise you shall be scratched." They realized the possibility and followed us to the fields. They were surprised to see the field in order. And, so was Prof. P.C. Mathur who was the referee for the match. Sure, of their defeat, the Old House captain pleaded with the referee that the field was not fit for the game. The referee turned to me and sought my opinion. "Sir, you are my teacher, inspect the field yourself, we shall abide by your decision. On our part, we are ready to play." After examining the field, the professor blew his whistle and called in the teams for a toss. We won the match and the trophy hands down.

Our warden did not come to the prize distribution function as he was indisposed. But he came out when we reached dancing and singing at his door with the trophy and presented it to him. He was overjoyed to see the unexpected happen. In the evening, he called me to hear the success story; it awed him.

Sports apart, the hostel was known for the quality of its welcome and farewell functions as also for the song that I had composed. When students filled out their forms for the residence the top option was for the Muslim Hostel. The warden sent those forms to me. Muslim students were all taken in. Their highest number in any year during my time was 55 for 100+ seats. We had a large room for congregative prayers.

An interesting incidence about the hostel was that it became haunted by ghosts, or so it was thought, Students became scared; the hostel would become deserted during the holidays. For quite some time, we had started

hearing the noise as though some cattle were walking around in the corridors in front of the rooms. The warden, a watchman, and I slept in the corridors for several nights. We noted that the cattle walk started at about 12 hours every night and lasts for an hour or so. No cattle were ever seen, no one was hurt but the walk scared the students. The hostel took the problem to the Municipal Corporation. Investigation revealed that at midnight the water supply was cut off for an hour and the water receding from the pipes beneath the corridors created bubbles causing the cattle to walk. They took some corrective action and the ghost vanished.

L.A. Khan, the warden, was happy as I freed him of all administrative worries, especially of the rising electricity bills due to illegitimate use of electric heaters. For example, once I advised the warden to call the inmates in a list that I knew had heaters to his office and take their room keys. Once this had been done, we told them, “you have two options: if you admit that you have a heater in your room, deposit it here, and you shall have to pay Rs 25/- as a penalty. In case you deny it, we shall search your room, and if we find one, you shall pay Rs. 50/- The choice is yours. All opted to surrender the heater and pay a lesser penalty. The warden was delighted with the plan and its results.

### **Search for a job**

After completing my education, I was desperate to find a job teaching at any level. I applied to thirty schools and colleges. Muslim schools did respond, and offered job also. But there was a problem. The starting salary for a post-graduate teacher as per government rules was Rupees 150/- pm, but no school offered more than 100/- I was willing to accept that much also but they wanted me to sign for what the government paid which I refused.

Eventually, I got an interview call from Majeedia Islamia Intermediate College, Allahabad. They offered me full scale plus a room at their hostel. However, they made me sign a bond that I won't leave them during the session. I had been there just for a week when I got an interview call for a temporary vacancy from Meerut College. I showed the letter to Mr. Riaz the principal. He was upset and reminded me of the bond I had signed with the College. I assured him that I won't go for the interview if he disapproves. On second thought, he permitted.

### **Appointment as a lecturer**

Let me start with a narrative as to how the formal interview went. The selection committee consisted of the Principal Mr. Madan Mohan, the Vice



Principal, Dr. K. K. Sharma, the Head of the Economics Department Dr. R.C. Saxena and three others, not known to me. There were 13 candidates – 10 outsiders and three from the College – Tej Narain Jaitley who had taught the previous year, Yogesh Chand Halan, my class fellow, also with first division, and a nephew of Principal Madan Mohan, and me.

The first round of the interview took a little more than an hour. When I went in, the Principal was surprised “Son, you are also here” he greeted me with joy, addressing the Head, he said, “Dr. Saxena you did not tell me that Zubair has also applied”. He briefly introduced me to the committee with some nice words. I felt happy and at ease. The question-answer session went well. I told them of my Allahabad appointment, and that I am attending the interview with their permission.

After the first round, the committee took about half an hour in discussion and called in four of us for a second round, me included. This time no technical questions were asked. They inquired about my family and my schooling profile. This round took about half an hour. Finally, I alone was called in. The Principal said: “Son, your education has been via Urdu or English medium of instruction. At Agra University, now Hindi is the medium of instruction, and these gentlemen wonder if you will be able to teach through Hindi medium. I felt as though cornered, but after a pause, I replied: “They are correct sir, from day one; I cannot, but sir, after two months I shall teach in Hindi”. The Principal said: “and I assure the committee that he will do what he says”. He asked me to leave.

There was a long discussion inside while we sat waiting. At 8.00 PM the Principal came out. He addressed me thus:” Son, congratulations, you got it. Go to Allahabad to pick up your things and join here as soon as possible. Wait, your appointment letter is being typed. Receive it and give your acceptance, anything may happen here during the night”. I got the letter and signed my acceptance on the copy for the College record. Prof Khan was overjoyed. He could not believe it. I was the first Muslim to get a faculty position at the college in over a decade after Khan in 1946. How different and elating was this all from my experience of the Aligarh Muslim University where I was not called even for the interview?

Next morning, I left for Allahabad. I visited the Principal Mr. Riaz and silently put the appointment letter on his table. He read it and said: “But how can you go, you are under bond with us not to leave during the session?” “But how can you stop me sir, you permitted me to go for the interview. The implication was that you will waive the bond if I were selected. I have

packed up and leaving tonight sir.” He thought for a while and advised me to see the chairman Mr. Zulfiqar Ali, the MP. I met him at his residence, and explained the case to him. He was happy, congratulated me, and asked to tell the Principal to search for a replacement. I did not ask them, nor did they care to pay for a week that I had taught there. My train left Allahabad at nine in the night. I was surprised to see that almost all my students were on the platform to say me good-bye; they were sad; some even in tears. Three or four of them remained in correspondence with me for two years or so.

I joined Meerut College on September 8, 1957. There were multiple sections for the same course but Dr. Saxena assigned me one section each of the four papers for teaching. The students not less than 40 in each section created trouble; shouting Hindi, Hindi. I told them of the two months’ time the college had allowed me to switch over. After the first week, the Principal met me on the pathway after a class. After exchange of greetings, he asked: “How are things with you son” “I am in trouble sir, all the time they shout Hindi, Hindi.” He asked for my class-schedule that I gave him. Next week, the Principal reached each class earlier than me. He told the students: “The College has given you the best from the market, and he is our student. Yours is the University examination. If you will not cooperate with him, I will ask him to stay in the staff room and pay his salary. You will suffer.” “But he does not teach in Hindi sir”. “I know, we have given him two months, so wait. If he does not fulfill his promise, he will have to leave”. I had peace thereafter. Meanwhile, I had been reading textbooks written in Hindi, not for the subject matter but for the language, and technical terms with spelling to write correctly on the blackboard.

In November, I switched over to Hindi – pure and fluent including technical terms but the subject matter and explanations were different. The students found the Hindi equivalent of technical terms difficult and on their request, I started using English term. I kept the speech at a pace that the students could take down the essentials of the lecture. By March they were very happy and appreciative. My Principal was vindicated.

## 6. Indian Institute of Sciences Bangalore

My appointment at Meerut College was temporary and was to end in March. But it became the talk of the town, the Organizer writing a leader on the secularism of the principal replacing a working Hindu with a Muslim. Meanwhile, I had already qualified for a UGC research scholarship for economics which was equal to the basic salary of a university lecturer. So, on November 20, 1957, I married Raeesa a maternal cousin who had remained engaged to me for nine long years. Because of some university politics my research proposal was not accepted. One Dr. M. C. Munshi in the humanities department had published a book on Industrial Profit in India and I wanted to extend his work for my Ph.D. I wrote about it to him. He advised me to join him at the Institute. Thus, I went to Bangalore. I wanted to rent a house in the vicinity of the Institute. Many agreed but when I told my name to sign the contract they refused saying that being a Muslim I being a non-veg, would desecrate their house. I could find an accommodation only in a far off Russel Market (Once Rasool Market), a Muslim area.

I had gone to the Institute with great expectations and with a sense of pride. I was in the top research institution of the country with a central government scholarship having as supervisor Dr. Munshi who had done pioneering work on the same topic that I was updating with improvements. I was soon disillusioned.

Dr. Munshi treated me as his research assistant. He was getting projects to work on from the state government and put me on writing the reports that he just signed before submission. I being a Muslim could not rent a house in the vicinity of the Institute. My family had to stay behind at Bijnor.

The Institute library was rich in research materials. The library had back volumes of almost all the leading economic journals published across the world. I made detailed summaries of articles on Profit Theory from these journals for two years in a thick register. It was this register only that I brought back with me from Bangalore after two years. It eventually gave me my Ph.D.

## 7. Vardhaman College, Bijnor, UP

N By mid-1959 I had completed two years in research at Bangalore when I received a letter from my brother in Bijnor informing me that a higher education institution – Vardhaman College - has just started in the town. It was established by one Mr. R.K. Jain, our family friend, with the support of Hafiz Mohammad Ibrahim the cabinet minister for power at the center. He enclosed an advertisement of the college for teaching staff including one for the Head of Economics Department. He asked me to apply for the post and return to Bijnor as soon as possible. I sent the application and asked Dr. Munshi to let me go. He wrote a nice letter to the government of India saying that my research work is at a stage that I can complete it in job at Bijnor, and I may, therefore, be granted a waiver for returning the scholarship money to the government. After that, I took the first train to return home.

Once in Bijnor, my father wrote a two line letter in Urdu to Hafiz sahib saying that Zubair needs some help; please see if you can. Next morning, I was at the residence of the minister in Delhi. He asked his PA to call Jain to his residence- cum-office. In about half an hour Jain was there. Sitting in the adjoining room I could hear to their conversation. It went like as follows.

H. Jain how is your college, any problem?

J. None sir, everything is fine.

H. You know Maulvi Majeed Hasan?

j. Who does not? Sir, he was kind to me, and used to publish my business ads free of charge in his newspaper.

H. His son, Zubair, has applied for some post in the college, appoint him.

J. Sure sir, I will call the principal tonight to do the needful.

I met the principal Sri Ram Tyagi next morning. He welcomed me and asked me to work as the Head of the Economics Department. But even after a month the college did not issue me a formal appointment letter. The principal told me that I was short by one year in teaching experience for the post. He showed me his correspondence with the university on the issue, saying that it was now a matter between the minister and the university,

“We are helpless.” I again rushed to Delhi. Hafiz sahib called the VC of Agra University. The minister asked me to go to Agra and meet the VC who gave me a letter addressed to the principal of the college, granting me one year

exemption regarding my shortage of experience, and the approval of my position as the Head. I gave the letter to the principal. The college issued me a formal appointment letter.

The college included me in three committees – library, sports and fee concession. I was the chairman of the fee concession committee, and in-charge of hockey in sports. In both cases I evolved objective criteria to make decisions so that it would not look arbitrary. The decision for fee concessions was based on income-cum-merit criteria. The applicants were required to report their parent's monthly income and their percentage of marks obtained in their final intermediate examination. We ranked the applicants on income in an ascending order and on marks in a descending order. Their total we ranked in a bottom to top order and recommended applicants for the available fee concessions. Starting from the top of the combination until the provision exhausted.. The principal liked the criteria. It was made known to the applicants also. No adverse comments were ever received.

To manage field hockey in the college was a tough job – first the selection of the team and then the appointment of the captain and the vice-captain. In the town hockey was *the* game. There were two rival hockey clubs in the town. One was the National Club of Muslims run by my elder brother. The other was the Official Club run by the government executives of the town. Once Syed Hamid, the city magistrate used to play as their left-out. He later became the VC of the AMU. Jhaman Lal Sharma was their captain. He later became the National Coach. The rivalry of these clubs filtered into the college as for the office goers, the college had started evening classes where I also taught.

P.C. Jain was the chairman of the college sports committee. He would always sit with me at the selection trials of the players for the college team. We picked up 18 players; 4-5 National Club players were always there. I had evolved a procedure for fixing the captain. We would give the list of the 18 members of the team to each of the players asking him to mark any three he wanted to be the captain excluding self. We tabulated their choices in their presence and identified the top three selections by the team. Out of the three, I had the right to appoint the captain as the manager. The vice- captain was to be of my choice. We won the zone championship of Agra University having 70 colleges in the very first year of the college albeit lost the inter-zone final. It was a big achievement for us.

After three years, Hafiz sahib lost the Amroha by-election and was dropped from the cabinet. My difficulties at the college started cropping up again. They did not end until I got appointment at the Delhi College. Tyagi, the principal, was happy. He visualized that I would rise there because of my capabilities. He always appreciated my teaching abilities, especially my delivery in chaste Hindi – he used to call me as pundit Zubair Hasan Sharma. I continued seeing him on my visits home from Delhi. On one such meeting, he told me that the source of my troubles at Vardhaman College was the top management. He worked as an instrument to save his own chair. I continue believing him. See the description of the college history today on their website. I worked there for six years, established their economics and commerce departments for which I carry documentary evidence. But their history on the internet does not mention me. I wrote about this omission to the college but got no response. They have now got the college declared a minority institution. This is how communalism seeping down into the roots of sub-ka sath, sub ka vikas organism of India.

## 8. Marriage and the Children

I married Raeesa Khatoon, the youngest daughter of my maternal uncle Mukhtar Ahmad, an irrigation department employee. He loved me no less than his son. In my childhood, he used to say two things at meals. 1. “You will feed me in my old age the same way as I feed you now and 2. I will marry you to Raeesa”. More interested in eating, I would say, “Yes uncle” even as I yet did not know what marriage was about.

However, Raeesa became for me also the choice of my parents. She was my mother’s dream. She was in sobs when my elder brother declined the proposal. She was pleased with me as I consoled her promising to meet her wish once I finished my education and get a job. Raeesa was then 16 years old. She had to wait for nine years. We married on November 20, 1957. She departed for her heavenly abode in 2011.

Raeesa was the youngest daughter of my maternal uncle, Mukhtar Ahmad from his first wife, Batool from Kitatpur. She passed away when Raeesa was six years old. Her eldest sister Anwari Khaatoon brought her up. Raeesa was my childhood playmate and innocence was her hallmark and it remained so until her last.

Raeesa had no formal schooling. She recited the Qur’an fluently and could read and write a simple letter in Urdu. Yet, she was more literate than me in several ways. Allah had bestowed her with urbanity of the highest order. She had a positive look of life and was outreaching in helping even strangers and the weak. Before her marriage, she had just knit a sweater for self when knocked a beggar on the door for alms. Raeesa at 16, opened the door and saw an old man trembling in the December cold. She gave him not only food but her sweater as well. She could adapt herself to any social environment and endear herself with the populace. She seldom panicked in adversity. During our Hajj pilgrimage in 2004, she could ride a camel alone. On our way back from the Grand Mosque, we got separated. Two of the group went on her search with me. Soon we saw her walking on her normal pace on road to our hotel. There was no trace of worry on her face.

Raeesa was the epitome of patience, humility, and humanism, I could not have achieved what little I could without her. She stood like a rock behind me in my adversities and dark patches of life. She took good care of

what I earned – I gave it all to her, she used to give me money for my daily expenditure. She brought up our children well.

She had a sublime sense of humor. We remained engaged in love for nine years before marriage. As we lived in different far off towns, we seldom met. On such an occasion, she was working in the kitchen when I was sitting with her. I found her eyes extra black. I asked if she was wearing some makeup. She refused and claimed that her eyes were naturally black. Finding me suspect, she pointed to a nearby cow to convince me how eyes could be naturally black.

A more interesting incident happened at the marriage of girl in the family. On the arrival of the marriage party, she passed an adverse comment on the bride groom who was thin and shorter than the girl. Soon she found the sisters of the boy standing behind her. Lest they may have heard her comment on their brother, she said a bit loudly “never mind, I would make the cover bright putting some golden lace around. Alas, she left us early for her heavenly abode in 2011.

## **Our children**

The story of the children is interesting—Sameena, Aamir Rubeena and Roohi in that order. All had attracted serious health problems. Sameena had pneumonia at six years of age. She survived but her vocal cords were damaged. Her speech was impaired - it was bubbly as if coming through the water. Aamir had no teeth until five, Rubeena was mistakenly poisoned by a domestic servant damaging her digestive system. Roohi suffered from depression. The allopathic doctors had declared them incurable. Professor Khan advised us to try a renowned Bengali homeopath, Chaudhary at Meerut. He cured the first three kids fully and permanently. Roohi is on medication but keeping well. On our trips to Meerut, we always stayed with the Khans. Sameena had a little stammer for some time - she would still say tutti not kakri. Years later, we were traveling from Jhansi to Delhi when she saw the fruit at Agra station and shouted – Kakri.

Rubeena was a quiet girl. She loved her Aamir and protected him at school. She believed in achievement not in talking for children. She was good at playing Table Tennis. Once we observed her going to the DPS every evening with her TT bat. On inquiry, she would only say that matches were going on in the school until she one day entered the house smiling with a glittering trophy revealing that she had won the Zone championship for her school.



Little Roohi was beautiful with curly hair. She was the darling of the house. Her mouth was extra small. On my way back home from college, I would buy grapes from a stall at the bus stand. At home, I would make Roohi sit on my chest and feed her grapes one by one. The effort she made to open her mouth wide enough to take in the fruit was a treat to eye. I enjoyed it immensely.

We, at times, asked the children what each would like to become in future. Little Roohi would not like to become one whom anyone could admonish. So, after much thought, one night she declared: "I will become a lawyer". "But the judge can admonish a lawyer," said her mother. Roohi shifted her ground, and said softly "Then, I will become a judge". I interjected, "But Roohi, a criminal can admonish a judge." Elated, the little girl got up and waved her little hand in the air and shouted "I would then become a criminal." All sitting around started laughing. The little girl was surprised – she did not know the meaning of criminal.

After dinner, we used to play cards, little Roohi being my partner as I would not admonish her on her mistakes. We also had an interesting home grown game. We had a three feet passage running in front of our rooms with a two feet high boundary opposite. On one end of it was our kitchen and the dinning table which the children used for playing ping pong. The other side had wide open space in front of our drawing room with the entrance opposite. We would put a small glass ball at the centre and each participant would roll five balls to hit the one at the centre. Hits were recorded for each to decide the winner after five rounds.

### **Daughter-in-law: Khursheed**

This narration would remain incomplete without putting on record a 1993 event. This was the year when my son Aamir found her soul mate in Khursheed – a tall beautiful lace - who amply complemented his affectionate and caring nature. She is an epitome of empathy, compassion, and urbanity. The way she took care of her ailing mother-in-law for long is exemplary. She remains the pivot of our family and takes care of my day to day needs with delight.

پہلا پھول لاریے یارب چن اپنی امیدوں کا  
جو کل خون دیدے کو یہ نیچے ہمنے پالے ہی

## 9. To Delhi

The shift is an interesting saga. One afternoon in late 1965 we switched on to AIR Delhi, the narration was interesting and the voice sweet. After it was over the announcer informed “You were listening to a talk from Mirza Mehmood Beg describing his chance meeting with a German and how the two became close friends.” I told my wife that Beg was the principal of Delhi College and two days back a want for a lecturer in economics in his college has appeared in the paper. She asked in her disarming innocence “why should not you apply for the post.” I told her that I have applied twice earlier but could not succeed. “What is the harm of trying a third time.” Her obstinacy had always been disarming. Not to disregard her, I asked if she had an envelop? She could bring me only an inland letter. She gave me the pen. On it I wrote a brief application giving my qualifications and work experience. I also demanded four advance increments in the grade for my six years of experience. I wrote the college address at the back and gave it to my waiting cat. She was happy and posted it.

On September 5, started the 1965 Indo-Pak war but I had already got a letter from Delhi College to attend an interview on September 8, 1965. There was an exodus of people from Delhi infested with curfews and sirens. All of the family opposed my going to Delhi for the interview at that hour, especially as I had not succeeded twice. But a curtain lecture is better, they say, than a thousand sermons. Raeesa said “Life and death is with God, go,” and I did. I reached Delhi in the morning and took a bus to 2, Market Road, the residence of Mr. Mahmood Ali, one of our close relatives. My elder brother-in-law was also there. They were surprised to see me come despite the war. I told them that I had to attend an interview at 4.00 pm in Delhi College Office. Their comments were dampening. Bhaijan, as Mr. Mahmood Ali was addressed in the family, thought in the first instance, I won’t succeed: if per chance I did, the students at the college were rowdy and would not let me continue. My brother-in-law interjected to caution that accommodation is the problem and rents were exorbitant. It would be better for me to stay in peace at Bijnor, where we had our own house. Ironically, he was trying to bring his own sons to Delhi with the help of Bhaijan, his son-in-law, and succeeded. In response to their comments, I calmly said “As I am already here, let me go for the interview.” I had not succeeded twice earlier

and had little hope then also. So, I decided to talk freely. Prof. A.K. Sen was the Chairman of the selection committee. There were eleven candidates; all from Delhi, except me. The interview went as under. The local head Mr. N.R. Chowdhury set the ball rolling. He started the discussion with the law of demand. At one stage he asked me to explain the difference between the inferior and the Giffen goods. Not satisfied with my reply, he gave me a sheet of paper to draw the diagrams showing the difference, which I did. He retorted rather harshly saying that I had reversed the positions. I calmly said “Sir, the diagrams are correct. You may check from a recent textbook of Stonier and Hague, if you have it in your library. There was pin drop silence for a moment until Sen asked for the sheet. He politely said “Mr. Chaudhary, I think the candidate is right and asked me to leave.

On my return to Bhaijan’s house, they asked me how it was. I told them “the way the interview went I hope I would make it this time.” By the evening train, I reached home at mid-night. Raeesa opened the door and looked at me with a question in her eyes. I told her to pack up for Delhi.

Next week, I found my appointment letter from Delhi in the college mail. They granted me two advance increments in the grade. The principal congratulated me. He declined to accept my resignation. He granted me two years leave without pay. I told Raeesa “you seem having some connection with the Almighty that your wishes are granted.” She just smiled. Incidentally, Mr. Beg whose talk took me to Delhi was no longer the principal of the College. He had gone to Kashmir as the V.C for two years. After his stint at Srinagar, Beg wanted to resume as the Delhi College principal but met denial. When I reached the college for joining, a Persian lecturer Mr. M.H. Mosavi was the Principal. He curtly told me “The 15-day semester break is soon stating. I cannot grant you a 15-days bonus. Come after in October after the break. The 15-days delay was a blessing in disguise. On enquiry, they told me that I have to teach Statistical Methods to the first year at the Honors level and microeconomics to pass course students. I took the relevant course outlines and borrowed the recommended books from the library to prepare some initial lectures. The interval also gave me time to arrange some accommodation in Delhi.

## 10. Accommodation

The 15 day 'break proved helpful. It allowed me to prepare for the initial lectures; I found the syllabi of the DU much different and internationally geared. It was poles apart from what I had studied or was teaching in UP. My extra readings as a student helped me a lot. The other relief was that I could think of solving the problem of accommodation, even as Mahmood Ali – the Bhaijaan as we all called him – had graciously offered to stay with him till I could make my own arrangement. but I wanted to avoid troubling him, if I could. And Allah helped me.

Mr. Shoab Ahmad, the assistant post-master at Bijnor, had come into my contact through his daughter Tasleema, a B.ed student at the college I had helped in studies. The contact had soon turned into a close family connection. One day I was sitting with him talking on our usual cup of tea when I mentioned my housing problem at Delhi to him. He recalled that he has a nephew Mr. Muslim Ahmad in Delhi who owns some properties in the town. On my request, he dropped a postcard to him giving my brief introduction. Muslim Ahmad replied immediately, saying that he can provide a single room to me to start with. in Kucha Nawab Mirza, Batash-e wali Gali, Khari baoli, Delhi- 6. He said that the room is ready and I can walk in to have it any time. What a feeling of relief it brought to me inexplicable.

I reached Delhi on Friday morning as I had to join the college on

Monday, October 16, 1965. The gate of the Muslim sahib house was tall and strong. I knocked. After a while, a servant peeped out and asked who I was and what I wanted. I explained to him about the room for me. He soon emerged with a key and led me to a nearby house that looked like a store. A big black buffalo tied to the iron bar of the window of a room with dung and urine around greeted me. The boy opened the lock of the room and said – “sir this is your room; we cleaned it yesterday”. I put my luggage in the room and took some clothes out in a bag and asked the boy to lock the room. I went back to the house and asked for a Muslim sahib. I was told that he had gone to some village to purchase another cow and would be available only on Monday. I took their leave to come back after the Muslim sahib returned. I walked through Chandni Chowk to Fountain and took Bus No. 3 for Bhai Jaan's residence, 2 Market Road.

## 11. Nasreen Naqvi

Nasreen joined the college against a temporary vacancy in 1970. She came from a lower middle-class family of a village in Rae Bareilly. Her father had just retired from the police force of UP and had a large family to support. It was about a month after she assumed duty that I found her sitting very depressed in the staff room. I thought she may be facing the usual teething problems with the students. So, I started the conversation on that assumption but she denied of any such problem. On asking what then was the problem. She said: “Bhai sahib (This is how she addresses me even today) I am leaving the college and going back home.” Surprised, I asked, “What is the problem then, tell me”. Her voice choked and with teary eyes she said “I cannot live where I am staying even for a day and do not know where to go.” “But this is not a big issue to kick out a job.” “But I do not want to go back home right now – she was staying with a distant elderly relative. “That also is not a problem, come along with me I shall talk to my wife and see what we can do for you.”

We took bus No. 504 from Ajmer Gate for Nizammuddin. I introduced Nasreen to my wife and explained her problem. That gracious lady smiled and said: “That is not a problem, she can stay with us until she wants to leave.” “But aunty I do not want to go home right now”. We never asked her the reason of her predicament, just focused on her problem. We took a cab and within less than an hour were back with her small baggage. Of the four small rooms we had, the one we were using as the store-cum dressing room, we reset for Nasreen. Next year she was replaced with one Ausaf Ahmad against a permanent vacancy. She got again a temporary job at a campus college. We arranged an accommodation for her adjacent to ours with an easy access to our roof. Nasreen brought her brother and two sisters to Delhi. Next year, she again had to change to an evening college of the university against a permanent vacancy. She retired from there. His family also migrated to Delhi. Her two daughters are now in the department of economics in the same college where she started her carrier. My wife is no more, but the relations between our families continue. Nasreen has proved to be a lady with determination and guts to fight against odds. Both of her daughters are now married. The grandmother looks after their kids. The Shia-Sunni divide has regrettably been deepening in the country and abroad,

thanks to the success of the divisive policies of the adversaries. But I feel pride in saying that apart from Nasreen, I have had very good friends from the community in Syed Kasim Ali at school, Tahir Hussain. Ali Akbar Shamim and S.N.A Rizvi; there were a few from Iran also. I found all of them very urbane cultured unbiased and helpful in the hour of need. I found many academics in 1980s going abroad for employment through the Ministry of Home Affairs with a prior registration with them. I had long registered with the Ministry but was not getting any offer. The secretary of the Ministry was a friend of Muslim sahib and often visited him. Their relationship had started from the frequent visit of both to the Dargah of the saint at Hazrat Nizamuddin. I was under financial stress because of installment demand for the Zakir Bagh flat. I had already paid them 32K rupees through borrowings from the PF and friends. Raeesa was of the opinion that we should shun the membership of the society, take back the money paid and clear our debts. After all we were not on the road. We were living comfortably in the rented house without any problem. So, we decided to leave the society on the coming Monday. Muslim sahib had already given my registration number to the secretary. I received a telegram from the Iraq Embassy to attend the interview at their Embassy and I got an appointment letter for the University of Basra. We cancelled withdrawal and took a mortgage loan from the HDFC Bank to clear the balance for the flat.

## 12. Trip to Iraq

In the second week of July 1981, I boarded the Iraqi Airways weekly flight for Baghdad where they gave me and a few others the appointment letters and asked us to be on our own for Basra. The last bus we had missed. So, the four of us – all from India – shared a cab for the 500 miles journey. We stopped at several places en route to stretch, ease or eat. The same day as we landed, the great Iraq-Iran war started. We crossed several tanks on the way rolling down to Basra.

We entered the town when the first rays of the morning sun were lighting up the sky. We left the cab at a hotel where we had a wash-up and some light breakfast. At 10 AM we reported at the university. They send us to a dormitory with air-conditioned rooms., adequately furnished. We stayed there until further instructions. After several days, we were told that since the town has come under the enemy fire, the university is likely to be closed. For safety reasons, we had to be dispersed to up country towns. Of the lot, I and a few others were transported to a technical institute at Amara – some 25 miles up the country. Initially, we were put up in what they called a ‘caravan’. It was all a wooden structure but fully air-conditioned.

The rooms were small but comfortable. Most of the educational institutions in the country had been constructed by the Japanese and they had constructed the ‘caravans’ for their workers doing the job. Foreign employees were of different categories. Teachers were provided rooms in a dormitory, if single, like me. Those with family got houses. I and few other teachers were soon shifted to the dormitory. Technicians stayed back in the caravan. Educational complexes were mostly located away from habitations in the open desert. Shuttle Bus service is operated between the institution and the town. A canteen was run to meet our immediate requirements. My next-door neighbor was one Sardar Ali Khan an engineer from Peshawar. He was a tall and handsome young man. The way he spoke Urdu was unique and sweet. In a couple of days, I discovered that some 30 employees from India and Pakistan working there in the institute. Indian movies were popular. Interestingly, all the cinema halls were located in one place. If I remember correctly, there was a cinema hall showing Indian films only. The workers in the canteen were often seen humming the songs, especially bol radha bol sangam ho ga ki nahin.

Trusting each other and discipline were characteristic of Saddam's Iraq. They accepted money in the trust without counting. This I learned from salary disbursement in the institute. They put cash in an envelope and seal it with your name on it. On payday, you go to the office and take your envelope from the cashier. Don't open it and count it there. At home if you find excess you were supposed to return it; if deficit goes and get it met. It so happened once that I found it short by 10 dinars. I reported to the cashier, and he silently opened the drawer and paid me the shortage.

A funny case is of a professor. One day he told us of his embarrassment. "I regularly buy meat from a shop but he never accepts money from me; "free for you", he says. Next time, we two of our friends accompanied him. He asked for 250 grams of meat. The shop keeper as usual refused the money. We asked him "why?" "Miskeen (poor)" said he. "No, not poor, he is a professor" "Professor! He was awed and could not close his mouth for a while". "Why he buys so little". He has no family here; lives alone". Still the seller murmured something in Arabic but accepted the payment.

We often saw elderly women in burqas carrying dinars stuffed in transparent plastics to the bank. At the bank, they would give the bag to the cashier. He would murmur "is it (how much)" The lady would voice a figure. The cashier would issue the receipt, put its number on the bag and throw it aside. Thus, there was no queering at the banks.

Once I and Verma were in the sook – the market – all covered to save people from the sun, rain, and wind. We saw a one dinar note on the middle of the road. Verma picked it up. Before he could pocket it, I advised him to put it from where he picked it up lest we may land in some trouble. Verma did not turn back but hastened to give it to a young local lad two steps ahead of us. The boy took it in a huff but turned back immediately, and asked: "Whose is this"? We told him where the note was on the road. The boy hurried back to the spot put the note on the road and came back to continue his marketing. The sellers of fungible goods were habitually following the Islamic norm – give a little more than the measure when you are selling – everyone would put a handful more after weighing.

Americans in their greed to capture the oil fields damaged a flourishing economy and vibrant culture of Iraq, and for no valid reasons. The regime of Saddam Husain was averse to religious manifestations to keep sectarian unity – in his army fighting Iran on the Shet-al-Arab waterway, were significantly Shiites. I was a bit amused seeing soldiers riding tanks engaged in shaving. But let us return to the cultural story.



The wide gate of the institute was on two railing manned by several guards all the time. In their dark blue robes they were boiling on a gas stove tea that looked thick and dark, sipping it in small glasses, they called finjans, without milk or sugar. The director of the institute was invariably the first to arrive. The guards opened the gate and hugged each other, exchanging salam-o- alaikum. Before leaving for the office, the director would sit on the floor with the guards and chat with them, all sipping tea. This was kahuna.

Boys and girls sat together in classrooms. The boys wore pants and shirts, the girls, blouse-skirt wearing heavy make-up and light ornaments. The boys occupied hind seats. They would not let the teacher proceed unless each understood what was being taught. Only accountancy and statistics were taught in English, and other subjects in Arabic. Nasir, a Pakistani, taught Accountancy, I statistics. A girl, Ebtisam, was very vocal. Sitting right under the nose of the teacher, she would stand up if need be and say: "Please repeat, I don't understand." And, she would continue asking for repetition until she understood. One day, she made Naseer repeat several times. The teacher boiled up and shouted, "you are mu nun (mad) sit down." Instead of sitting down, she danced out shouting in Arabic to the Head of the Department – Sit la'le - and complained: "How could he call me mad; am I indeed?" The whole class was behind the girl in support. Nair resisted but eventually had to say sorry to the girl to save his job.

The most popular teacher in the institute was Verma an Indian engineer from Birla Institute of Pilani in Rajasthan. He was among those few foreigners who had brought in their families and were allotted houses for living. Verma had not brought in his son as he was studying in Delhi. The couple was very social and many of the 30 staff from India and Pakistan met at the Vermas' in the evenings, would listen to music, play cards, and enjoyed their hospitality. On the day I joined the Institute, after the close. Verma virtually dragged me to his house. His wife opened the door. Seeing me with her husband, she stood with folded hands greeting me. "Do you recognize me, Sir?" she asked softly. Finding me puzzled, she said: "Prem, I have been your student, welcome, sir." From that evening onwards, Vermas never allowed me to have my dinner at the cafeteria.

An interesting feature of campus life was that the students used to fight the teachers for darjat (the marks) they got at the examinations. And the whole tribe would plead with the hapless teacher for the grieved classmate. If a student answered, for example,  $2+3=6$ ; they would argue as follows: "Sir, each of 2, +, 3, and = is correct. Just 6 instead of 5, the error shoya (small); why darjat zero?"

As the men had mostly gone to fight on the front, all civil services were handled by the ladies. Miss Rahab the Head of the Mathematics Department was extremely beautiful. A senior Indian Professor, Mehta was attracted to her and wanted to be sitting and talking to her. He was a learned person and used his knowledge to influence the lady. But women are better sensed to read intentions. So, one day Rahab called in Mehta and gave him a problem, and sought his help to solve it. Now, whenever the professor entered her office, she would exclaim: "So, you have done that" and Mehta would soon withdraw. One day a lady came to my office to discuss some administrative issues. But said: "I learn that the Indians are great mathematicians." "Doubtless," I said. But Prof. Mehta is struggling for the last one month with a problem. "Maybe, it has no solution," I said unthinkingly. The lady smiled at me and left.

It was surprising that one could keep a gun in the country but not a typewriter. This created a problem for me. I had received from home a letter that had come from Pakistan saying that the abstract I had submitted to the Second International Conference to be held in Islamabad had been approved by the Committee and the paper on Distributional equity in Islam had to be submitted within four months. I had to complete the paper. Luckily, I had brought two books on Islamic economics to Iraq with me – Maudoodi and Rehman but type-writer was the problem. I had seen one in the office. I talked to the Head, sit la'le. She was a very kind lady but had no typist to do the work. She said that I can use the typewriter but must show her each day what I had typed. I had never touched a typewriter in my life. But I had no option but to take a plunge. I had to struggle a lot but could finish a twenty-page draft. I corrected the typos by pen and sent the draft to Islamabad before the due date. After the post-conference revision, it became the first Chapter of the book containing six of the conference papers edited by Munawar Iqbal for publication.

One feature of domestic cores was the making and baking of cakes at home. Sit La'Le new that I live alone. The kind lady put each week a thick circular cake in my drawer. But we never talked about it.

Well, one day an Iranian phantom came, dived, and targeted two missies at the anti-aircraft gun; one flattened the Chemistry lab of the institute and all the windows of our dormitory were blown off save mine at the far end of the building. As the war escalated, air strikes increased. As an anti-air gun was installed by its side, the institute was closed and foreigners were issued tickets to leave Iraq.

Under the terms of the contract, we had to spend at least 25% of our income in Iraq, and could not even convert it into exportable items. I was living alone and could spend no more than 10% partly because of the Vermas. I told the problem to my Head. She suggested that I may buy real pearl from Ahmad Mutasher a dealer as I was his most favorite teacher. Apprehensive, I bought only 40 grams of pearls, but still I had excess currency. I thought if all could not be converted at the airport, I would surrender it at the airport. At the airport, I joined the queue for the conversion of Dinars into dollars. All counters were handled by the ladies. On the window, I slipped the official income certificate to the pretty girl sitting there. She made calculations and raised her calculator to show how much I could convert but exclaimed “You Prof. why are you leaving”. I did not answer her query; just murmured, I have more. But this is what you can. “OK the rest, I surrender.” She thought for a while and said: “I will convert give me all you have.” “But you have been my student and I don’t like to put you in trouble.” “No trouble sir; give me all.” “No”, said I “For my little gain, I cannot put you at risk.” “No risk sir, give me the money.” “No, you tell me how it is possible?” “Simple sir, you see this long queue. In a hurry, I just pressed a wrong key”. I gave her the money. She converted all.

Back home, I cleared the bank loan and paid all outstanding dues of the society. I kept a flat on rent for ten years staying at Nizamuddin. I recovered the full cost of the flat including the expenditure on the woodwork.

## 13- Kids at the DPS - Financing

It was my ambition to provide the best of schooling available in Delhi to my children. Delhi Public School, Mathura Road, popularly known as the DPS was at a walking distance from our Nizamuddin residence. The wife of a colleague Mr. I.R. Mark was the head of their Primary Section. So, the admission of Sameena and Aamir posed no problem. By the time of Rubina, the lady had retired. The principal Din Dayal refused to take her. The dialogue between us was interesting. It went as follows.

D. Mr. Hasan if two of your children are at the DPS you are lucky; I won't take the third.

Z. We shifted our residence to Nizamuddin for that reason.

D. But this you did not do under our advice.

Z. Sir, I am teaching economics at Delhi College, I tried to invoke sympathy referring to professional affinity.

D. There are 5,000 lecturers teaching economics in DU Colleges. Obviously, we cannot grant admission to all of their kids. I am not taking you third child. He returned her form to me.

Z. I got up in deep frustration and told him that I will see to it that Rubina is in the school. Obviously, it was naïve to challenge the principal for I had no source to achieve what I wanted.

From the school, I went to 3, Market Road and narrated the story to Bhaijan, adding that the ex-mayor of Delhi, is a member of the school GB which fact was passed on to me by a school teacher. He knew one Mujtaba Husain, the editor of Aastana, an old friend of my father. The editor was close to Mr. Ahmad. The next morning, we three met the advocate at his Cavalry Road residence-cum-office. He expressed his dislike for the principal and that he has not attended the GB meeting for the last two years. He thought his recommendation may spoil whatever chance of success we might otherwise have. "Sir, we have no chance, if your intervention does not work the result would be no worse". The point went home. He asked his secretary to bring his writing pad and the seal. He wrote as follows.

"Din Dayal two children of my friend Zubair Hasan are at the DPS. He wants admission for the third also" He signed it and put his seal. He gave the

envelope to us. We thanked him and left. The letter was so curt that I could not venture to deliver it to the principal myself I sent Nasreen, a lecturer living with us those days.

The receptionist did not allow her to see the principal but did send in the letter. He called Nasreen in. A teacher was already in attendance. Addressing Nasreen he said, "But why should you bring this letter? We have already admitted the child. She has cleared our test." He instructed the teacher to get the form filled and collect the fees from Nasreen. Next year, I took Roohi for admission. The principal called me, stood up to offer me a chair. He lowered his glasses on his nose and asked, "how many children you have sir?" "She is the last, sir?" "If she is the last, I admit." Teachers told me that it was the first case of four siblings being together at the DPS.

Having four children at the DPS was a costly affair. The expenses absorbed almost half of my salary. More avenues for augmenting finance were needed. More labor was also required. I started teaching students at home, the majority of them used to be foreigners.

One case is worth a mention. The Iranian Embassy had a press attaché Ms. Saeedi. Her job was to send Tehran a weekly report on economic events in India that could be of interest to her country. She collected paper cuttings of such events to make a file. She wanted a local economist to explain those events to draw her report in Persian. Her search found in me the person she was looking for. Iranian Embassy was at Khan Market. One evening her car came to fetch me. Saeedi was a grown-up lady and was not comfortable at speaking English. She explained what she wanted and offered to pay me cash after each meeting at the rate of rupees 200/- an hour. Her car would pick me up from my home to her residence in Saket and back. To this, I did not agree as I never went to students to teach them. She said to let it be a neutral place, our embassy. On average, I was getting a sum of 500/- rupees hard cash every week. She would give me the file to explain her selections. My little knowledge of the Persian language helped her in writing her reports.

After some time, she explained her difficulty. Her husband was also employed in the embassy and they had one car. So, her husband had to hang around until she would finish with me. I could see their predicament and relented to shift the venue to her Saket residence. One advantage was that we munched dry fruits all the time and she would never let me return without a sumptuous Iranian dinner. This continued for over a year when the pair was transferred to London.

In addition, I earned a substantial amount of money from the following sources.

I was associated with the Coaching Board of the Institute of Chartered Accountants of India for years to evaluate and correct the response sheets of their students in economics and statistics. A close friend was an employee of the Board. Later its director, Sansheti became my next door neighbor and friend.

Professor Khan got me made the examiner of the Bankers Institute of India, Bombay. They held their in-service promotion examination twice a year.

I was an examiner for answer-books of Punjab, Jamia, and Delhi Universities,

I translated two classic books of economics into Urdu under an assignment from the government of India.

I helped foreign students in writing their dissertations.

These sources were seasonal or one-off types. However, together they brought me an annual income equal to what I got from the College as a salary. Living was comfortable. The children could complete their education at the DPS. University education was cheap. Sameena is a homeopath, now the vice principal at a government College. Aamir could not go beyond High School and runs his utilities shop in a Mall. Rubina and Roohi each got a three years diploma in electronics. They did not find work in the industrial areas conducive for girls and left after marriage. All have comfortable flats in posh colonies and drive their cars.

## 13 Delhi to Malaysia

After the publication of my conference paper – Distributional equity in Islam - I joined weekly discussions at Masjid Abd un-nabi in New Delhi initiated by Jamiat-ul-alma-e-Hind as its general secretary Maulana Hifzur- Rehman Seoharvi had already published his comprehensive treatise ‘Islam ka Iqtisadi Nizam in Urdu in the late 1930s. The book has been a commercial success and went into six editions. Now, it is downloadable from the net. The venue of these meetings was soon shifted to the beautiful green building – The Institute of Islamic Studies - of Hamdard in Tughlaqabad. The jurists vanished and the discussions and seminars were taken over by a professional, K.A. Naqvi, a professor of classical economics at the Delhi School of Economics. He attended the 1983 Islamic economics conference at Islamabad as the discussant of a paper. He knew little of Islam. He passed away in 1958 on a train traveling from Delhi to Allahabad.

Mohammad Nijatullah Siddiqi could not get a professorship at the Aligarh Muslim University in the Department of Economics. He was transferred to Islamic Studies Department for promotion. In 1975, he shifted to King Abdul Aziz University Jeddah and was instrumental in establishing the Centre for Research in Islamic Economics. The Centre soon started outsourcing research projects in Islamic economics. Towards the close of the 1970s, I received a letter from the Centre to send them, if interested, a proposal for research in Islamic economics on a topic of my choice. The proposal, if approved, would be funded by the Centre.

In economics, there is a saying: Expenditure rises to meet income. With me, it was just the reverse. I was struggling to make my income rise to match my rising expenditure. I had just got my Ph.D. on the topic: Some issues in profit theory. And the thesis had already been published. So, I took little time to draft a proposal – Profit theory from an Islamic perspective. – and send it to the Centre. It was approved with marginal modifications. They priced it at Rupees 2 0,000/- They paid half the amount immediately and the balance after approval of the draft. The entire process took about a year to complete. A few years later, I met Siddiqi at his request when he was on a visit to India. He talked well about my work and told me that the Centre is starting a journal soon which he shall be editing and my work will appear there. The first issue of the journal appeared in 1983 and my piece – Theory of Profit:

The Islamic viewpoint – was its opening article. Since in early years the policy of the journal was to pay for what they published – articles, comments or book reviews – I was their most frequent contributor. They stopped the practice in early 1990s but I continued publishing with them for their quality work. Siddiqi did a great job for Islamic economics, not only via his writings but also by attracting scholars to the area and nurturing them, including me.

The International Islamic University of Malaysia (IIUM) was one of the three such institutions that were established in 1983, others being at Islamabad and Kampala. In Malaysia, Professor Abdul Hamid Abu Sulayman joined as the Rector of the I IUM. He was a visionary with a mission. He brought the university housed in a college building to where it stands today in reputation and grandeur. He searched and brought academicians of merit from all over the world on attractive compensation packages even as he was working reportedly on a Ringgit per month remuneration.

One afternoon in September 1989 I was engrossed in a chess match with bhaijan in my drawing room. The entrance was open for the workers whitewashing the house when a courier darted in to deliver a large envelope. In it I found a two years contract from the IIUM for the post of Associate Professor, requiring me to join by January 1990. This was the beginning of another quarter of a century's journey abroad.

### **The Hurdles**

One Mr. Syed Ahmad Ali a retiring registrar of the Aligarh Muslim University was installed by the leftists as the principal of Delhi College so that he could get the professorial grade to which the University College principals were entitled. Sycophancy, not administrative acumen, had brought him to Delhi. He was a weak principal. Our college became the nerve center of the Delhi University Teachers Association (DUTA) captured by the leftists. Strikes and demonstrations had become the order of the day. College principals were answerable to the staff Councils. Council meetings presented the scenes of state assemblies where the principal was the target of his crimes. Poor Ahmad Ali was seen apologizing all the time for his perceived sins. Teachers had become lotus eaters getting their salaries for 'not working'. Students were the worst sufferers. I took my classes in the early hours of the day. I never allowed my students to be dragged out of the classroom. In ever joined the slogan shouting teachers in the streets. Principal Ahmad Ali sought moments of peace in coming late to the college never before 11 when the classes started at 7 in the morning. I normally did



not stay in the college after teaching my classes, family welfare being the priority. One day, I met the principal Syed Ahmad Ali at the college gate, “Zubair, stay for a while in the staff room so that I may have the pleasure of seeing your good self”, he said with a smile, “Sir, your college starts when mine ends, we can meet only here at the gate”, I replied dryly. He went in and I out.

It was this sort of cold relationship between us two when I approached the principal to grant me two years leave without pay to avail of my contract in Malaysia. He politely reminded me that I had already availed of this sort of leave to work in Iraq; I was no more entitled to it. I knew the rules. I pulled out the paper from my pocket and gave it to him, “Here is my resignation sir from the college with a three months’ notice as per rules”. He looked shocked. “Zubair, you still have seven years to go here; you want to leave the job for a two years contract outside?” “I have calculated. I will be earning more in two years there than in seven here. Free accommodation and air travel are extra. Furthermore, I am not returning after two years; I shall continue there” He shifted grounds.

“Well, you are teaching two key honors courses; the mid-stream change of horses is not possible; you can in no case be released until examinations are over by June. Secondly, as the teacher advisor you have successfully brought out the 1989 issue of the Urdu College magazine ‘Fikr-e-nou’. Bring out its 1990 issue as well and I shall accept your resignation.” To do this job was an uphill task. The Urdu department was not cooperating. The budget was tight and students’ contributions were rare. Yet, I somehow brought it out admirably. Those days the Kashmir issue was on the burner, I wrote a one-page editorial: The Kashmir issue and its solution. The point I made was that neither Pakistan nor India can capture by force what the other had. Sagacity demands that both should meet to readjust the current line of actual control to work as the international border between the two. The principal accepted my resignation and agreed to release me.

We were in the midst of the fasting month of Ramadhan that one day I received an iftar invitation from the then Home Minister of India – Mufti Mohammad Saeed, a Kashmiri. At the party, the minister congratulated me for my one-page editorial, agreeing with the solution I had mooted. He asked if I needed any help from him. I was not having a telephone at home although I had applied for one a decade ago. It was easier to have a gun license in Delhi than a telephone connection in those days. With the courtesy of the Minister, I got three within a week; for my son and daughter as well.

By mid-July I got my pension fixed by the university finance department and joined the IIUM on July 31, 1990

## 14- The IIUM – Students

For five years, we resided at 145, Datuk Sulaiman 3, a posh area of KL. It was the biggest duplex in the colony with a lawn in front having a papaya tree in a corner. There was a small backyard that we used for drying our clothes. It was tastefully owner-furnished free accommodation the university had provided. Down the slope was a Chinese utility outlet run by a smiling helpful owner, Mr. Chin. If we needed something he did not sell, the friendly Chin would bring it for us from somewhere else. My wife did not know either English or Malay language, but somehow, she could convey to the Chinese what she needed. A little farther was the beautiful Taqwa mosque, a taxi stand, and the initial Jay Jusco mall. The university was housed in a school building not very far off. Thus, it was an ideal place to live in. My eldest daughter Sameena was married in 1987. Her son had his first birth day when we visited home in 1991. He was cute and I called him Jugnu (the firefly) a nickname he still carries in the family. On his first birthday, I gave him INR 1000/- with the promise that I will increase the payment by 1000 each year as long as I was in Malaysia. I kept that promise for 25 years. His mother today is a medical professor and vice-principal in a government Homeopathic college. The boy completed his education and is now well-placed as an executive with an agro-company.

Six more houses for professors were hired by the university in the locality but their occupants kept changing. Ziauddin Ahmad, Khalid Rashid, Ataul Haque, Bochway, Syed Aziz Anwer, Chengiz Kalick and Mohammad Arif were the others who were there at different times. We were not all in the first lane.

Initially, I and my wife were alone in Malaysia, the kids were at different stages of education in India but soon they started becoming free and my son and two daughters joined us in Malaysia. In 1993 when my son was married and his wife also came in. I recall that in the summer of 1994, we did not go back to India. In the faculty sports week, I lost early in chess but my daughter Rubina won the carom championship.

We stayed four years in 145 when the owner needed the house for self-use. We shifted to 128 just in the front opposite. My wife found the smaller unit cozy and more manageable. Our house was a social centre because my wife and daughter-in-law were good cooks and welcoming hosts. Students too dropped in.

The first batch of undergraduate students was probably the best I taught at the IIUM. The class was full before I reached it. They were eager and attentive and took down notes. Che Jamaliah Abdul Thahir was the best of my student ever at the IIUM. She was a Bank Negara scholarship holder and made a bright career in the bank after some years. When I left Malaysia she was Head of a Section at an Institute of the Bank in Labuan. I attended her excellent presentation on the growth of Islamic finance across the world on a visit to Malaysia in 1916. She had married, I learned, a Pilipino and had a school-going son. Today, the internet search has stopped tracing her but her lecture on U-Tube is available.

Mustafa Omar Muhammad from Uganda became an Associate Professor at the IIUM, and Fatima Abdul Hamid from Langkavi whom we visited a few times, was a fisherman's daughter from Thailand. Our families became close friends. Fatima has two kids, is now a major, and runs a flourishing ready-made garments business. She remains in touch on phone or via Facebook. Jamaliah insisted and the class was behind her that I must teach Statistics to them in the summer. I was not taking the subject nor did I ever teach during the long vacations. But for them, I did. The whole class registered for the summer semester to learn it from me. That was the first and the last for me to teach Statistical Methods at the IIUM.

The same batch of students led by Jamalia, also insisted that I should teach them in the second year as well. The Department conceded, and this continued subsequently. The result was that up to the final fourth year, I had taught 10 papers to this batch. I shall never forget those 40 students.

There were two more students in a year ahead of this batch. One was Firdaus Low Abdullah a Chinese convert. He was bright and hard-working. He became so enamored of me that he declared our relationship like father and son. He shared all his joy and problems with me including frustrations in love with a Malay classmate. After completing his post-graduation, he wanted to register for his Ph.D. in environmental Economics with me. But the Head, a lady, insisted to be the main supervisor. Frustrated, Firdaus left the IIUM after serving as the PA to the rector for some months. In course of time, Firdaus himself became the Rector of a prestigious local university.

The other one was Memuna Ali. She was just like other students while at the IIUM. But one day I was surprised to receive a letter from the UK where she was doing M.Phil. in economics. She requested help to go through her chapters and improve if possible. I did it. During that period she wrote quite lengthy letters. She was from Batupahat, Johar Baru, and on return got

employed in the Economic Development Corporation of the state. For quite some time she maintained telephonic contact but met me only once when she came to KL on an official visit representing the Economic Development Corporation of her state. Fazil from Fiji and Salima from Bangladesh are worth a mention. The daughter of Prof. Ataul Haque, Ma'suma was lovely. I shared her with her father; she fed me often with Bengali sweets the mother and the daughter was good at making sweets. She was married soon in the US and completed her Ph.D. there. Prof. Ataul Haque, with his submissive traits, was perhaps among the longest of the foreign teachers in the IIUM service in terms of time.

INCEIF: The Global University of Islamic Finance is another prestigious academic Institution run of Malaysia run by a company of their central bank the BNM. The institution has got an International accreditation and is run by renowned academicians; I shifted from the IIUM to this institution in 2018 and retired after seven years in 2015. It was a pleasant and rewarding experience to work there; more on this will follow.

## **i. Raeesa in Malaysia**

The 25 years (1990-2015) that I spent teaching at the universities in Malaysia – IIUM and INCEIF – remain the best of my life. The country was green, climate poor friendly, students eager to learn, people polite, peaceful and urbane. My children had completed their education. Two of the four were already married. They occasionally were with us in Malaysia. One good thing was that almost everyone in the country could speak and understand simple English. Thus, I could not pick up the vernacular despite long stay in the country; I never felt handicapped. My professional growth academic achievements and financial prosperity largely belong to this period. To the late Abdul Hamid Ahmad Abu Sulayman, the illustrious Rector of the IIUM and the gracious Daud Vicarey Abdullah, the then President and the CEO of INCEIF, I owe all respect and gratitude for their benevolent treatment.

I cannot resist being off the mark. My wife Raeesa knew neither English nor Malay. Yet, she carried herself around admirably well – through sign language. The Chinese store-keeper was very helpful. Even if he did not have the item we needed in his shop, he would fetch it from elsewhere to supply. We still have with us a pair of scissors he brought for us decades back.

We stayed in Taman Tun 3 near Masjid Taqwa, until 2008 as the IIUM hired the accommodation for the foreign staff. The Jay Jasco supermarket was far off the Chinese facilities store. One Ms. Saeeda, w/o Mr. Ashraf, a Pakistani engineer, living at a distance, had become a close friend of my wife. She drove her car to visit us and took Raeesa with her as per program already fixed on phone. It was a great help.

After a few years, Raeesa could travel alone home and back from Malaysia. With the passage of time, she grew weak and sick and left me alone in 2002 after our return from the Hajj pilgrimage. I have a picture, we two ridding separate the camels on the occasion. She contacted cancer and within two years, left on her final journey in 2011 at age 79. On request from INCEIF, MASS provided a seat for me to reach home in time for joining her funeral. May Allah grant her place in paradise Ameen. During our time in Malaysia, all my children, save Sameena who was in a government job,

came for staying with us including my son and daughter-in-law/ who became friendly with neighbors and grew some papaya trees in the foreyard. The couple toured the entire country seeing more of its beauty than me and Raeesa.

I never took any books or lecture notes as aids to my classroom from the day one I joined the profession. On the way from my office to the class room, I would sequence my lecture recalling all dates, quotation and references. My students of course knew it. How the whole university came to know about it is an interesting incident. In one semester of early nineties, I had to teach in a room with a defective door: it could not be shut unless locked from outside. Any passerby could see and hear me talk. Prof. Bochway of political science passing through stopped, and listened me talk. Surprised, he took the news to the Rector who observed me teach several times. The word spread; the number of visitors grew. I came to know about it much later when Bochway came to live in a house next door.

The students were much impressed by the range and depth of my knowledge and usually wanted to do their PhD under my supervision. The faculty policy was to appoint a three member Supervisory Committee for each PhD student, with a local as the main supervisor. Of the foreign staff, I always declined to be the member of such a committee. The students too resisted; several left the IUM for other universities on not getting me as the main supervisor. The matter came to a head when Waleed Adass who was the Director of the local IDB branch office registered for the degree on a topic I had suggested. His committee was headed by a local with Arif an Associate Professor from Pakistan and me as the members. When Waleed brought that committee to my notice, I told him not to be a member unless named as the main supervisor. He did some political wire pulling and found his way. A local academic, Zakria Maan had to certify that the clarifications demanded by one of the examiners were in order. Yet, He sat tight on the work until the report was extracted through the Deputy Rector (Academics) Prof. Sano Qutab from Senegal. Thus, Waleed got his PhD in 2004. I helped him convert it to a book, the IUM Press published it as: *Methodology of Economics – Secular versus Islamic*. The book has been well received in the academic circles and is downloadable from the internet for over 200 times. Another student Asad from Tanzania replicated and extended my researches on the fulfillment of basic needs to update them for his PhD. He had smooth sailing. Having burnt my fingers in Waleed case, I could get the authorities agree that in case of disagreement among the committee members, the decision of the main supervisor would prevail.

An Indonesian Muqrobin fell victim to two friendly female Associate Professors in the Department, the fairer one being the main supervisor for the topic: *Air pollution effects on health in Djakarta, using hospital statistics*. The lady had no formal qualification in the area; she had just attended a workshop on the Environmental Economics in Manila. She wanted me in her committee; I declined. The student worked hard even published some papers before finalizing his dissertation. The lady always insisted that Muqrobin must improve the work further; how she never told. The man was the Head of Department in a university at home and lost patience. He approached the Rector for help who referred me the case to know if the dissertation could be sent to the examiners, if not I must guide the student to that end. After six months Muqrobin got his PhD under me.

### **Teaching at the IIUM**

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Frustrated, the co-members put whatever hurdles they could in the completion of the dissertation raising all sorts of objections and suggesting



frivolous changes. I helped Waleed meet their demands but they would still not clear it for sending to the examiners. I approached the Rector Prof. Kamal Hasan to intervene. He asked Prof. Mansor, the Dean to meet the committee to resolve the issue. He accepted my plea that let the work be sent to the examiners of merit and accept their recommendations. He invited suggestions from us. I named two from outside including Prof. M.N. Siddiqi, the third a local was suggested by the other members. The external reports were appreciative, Nejatullah even suggesting the publication of the work; the local demanded some clarifications. Soon the viva voice was fixed; Waleed defended his work well. The last hurdle was the clearance from a local academic Zakria Maan who had to certify that the clarifications demanded by one of the examiners were in order. He sat tight on the work until the report was extracted from him through the Deputy Rector (Academics) Prof. Sano Qutab from Senegal. Thus, Waleed got his Ph.D. in 2004. I helped him convert the work to a book, the IIUM Press published it as: *Methodology of Economics – Secular versus Islamic*. The book has been well received in the academic circles and downloadable from the internet in hundreds.

Another student Asad from Tanzania replicated and extended my researches on the fulfillment of basic needs to update them for his PhD and has had a smooth sailing. Having burnt my fingers in the Waleed case, I could get the authorities agree that in case of disagreement among the committee members, the decision of the main supervisor would prevail.

An Indonesian, Muqrobin fell victim to the two friends – lady Associate Professors in the Department, the fairer one being the main supervisor for the topic: *Air pollution effects on health in Djakarta, using hospital statistics*. The lady had no formal qualification in the area; she had just attended a workshop on the Environmental Economics in Manila. She wanted me in her committee; I declined. The student worked hard even published some papers in the area, before finalizing his dissertation. The lady always insisted that he must further improve the work; how she would never tell. The man was the Head of Department in a university back at home and lost patience. He approached the Rector for help who referred the case to me to know if the dissertation could be sent to the examiners, and if not I must guide the student to that end. After six months Muqrobin got his Ph.D.

At the IIUM, I successfully supervised six dissertations, three each for the Ph.D. and Masters in addition to a dozen of project papers in lieu of a

M.A. paper. One Masters Dissertation was written under my supervision at the INCEIF the Global University of Islamic Finance, Malaysia.

## 15 - Select Students

On a rough estimate I have taught no less than 20,000 students during my 58 years long university level academic carrier. They are almost equally divided between domestic and foreign students spread all over the world. I have taught both Hindi and English medium classes. I remember many of them but here I would mention a few who have been special to me for one reason or the other.

### **R.C. Agarwal**

Ramesh Chand Agarwal was my first student worth a mention. He was a first year B.Com. (Hons) Students at the Sri Ram College of Commerce at North Campus of the DU. He came to me on recommendation of a teacher at his school known to me when Ramesh was in search of a tutor for economics. His father was a whole-seller of khoya in the Kharibaoli market and I was living nearby. Ramesh was an intelligent, hardworking fair colored tall lad. He was carrier conscious; CA was his ultimate goal which he did achieve. Once he complained that his house being in a market place, was too noisy for study. I had a single room up-stairs in my house at Nizamuddin where I had shifted in 1969. I now don't remember for sure if he had availed of the facility of that room which I had offered him, presumably, he did not.

In summer vacations, after his under graduation, he continued the engagement to learn Urdu, for he was attracted to the language seeing it used in our family. He picked it up well. Ramesh continued with me even in his post-graduate studies. After his M.Com., he worked as a lecturer at the SR College until becoming a CA. Later, he sent his younger brother to me for coaching.

### **Che Jamaliah bt. Thahir**

She was in my first batch of undergraduate students in 1990 when I joined the Department of economics at the International Islamic University of Malaysia – the IIUM – in 1990. She was a tall s lightly built dark colour girl but looked attractive in her white attire with large twinkling eyes that mirrored her sharp intellect. Jamaliah was one of the top students of my teaching career. I took care of her not only in economics but in some other courses as well. She was the daughter of a tailor from Penang, an island state in northern Malaysia. Jamaliah won scholarships for her studies. At the

IIUM, she has won the Bank Negara Scholarship in a competitive examination. Later, she rose to become the Manager of the BNM Institute at Laban. She built a beautiful duplex in Putra Jaya, the Federal Territory Area I met her last in 2015 when INCEIF University had invited me to their 16<sup>TH</sup> Convocation for awarding the Professor Emeritus title. On that occasion, Jamaliah made an excellent presentation on Islamic Fiancé progress at the Labuan IBFC's Waqaf Foundation Available on U –Tube.

*<outube.com/watch?v=L922G3nfkOM&t=27s>* She invited me for a dinner at her residence. Her mother and the eldest unmarried sister-were staying with her. Jamaiah was till then unmarried. At the meeting, we two were alone in her tastefully decorated drawing room. She told me that her beloved father was no more and those depending on her did not even talk to her. Her story was sad. I left her with a heavy heart. I learnt later that she had married someone from the Philippines, migrated to Manila and had a son.

### **Mohammad Firdaus Low Abdullah**

He was my student for four years at the IIUM in the 1991 batch of Economics. He was bright and a hardworking lad. His family had abandoned him after his conversion to Islam save his mother who continued to meet him. He loved me for my affection and addressed me as Papa. He is a self-made person who rose in ranks to become the Director, University Technology, Malaysia since 2020

### **Fatima binti Hanid**

She was a classmate of Jamaliah from Lagkawi the north most Island state of the country, a tourist paradise just 500 miles south of the Indian Indiaman Nicobar group. She was the daughter of a Thai-Malay couple who ran a motel in the island always full of tourists in the season. Once she took my family to her motel for a week free of charge and we toured the whole island in the car Fatima drove. Motel apart, Fatima now runs a boutique and doing good business. In 2015, INCEIF University invited me to award the Professor Emeritus title. I took my daughter, son and his wife with me on this trip. Fatima came down to see us at KL. She now has two grown up children – a son and a daughter.

### **Nurhafiza A.K. Malim**

She also came from Penang but the family had long shifted to KL. My contact with her as a student has been the longest. I saw her through her studies from the first year of under-graduation at the IIUM to her PhD at the

INCEIF University. She is presently an Assistant Professor in the Islamic Banking Department at University Science Penang, Malays.

As my student secretary, she sat for hours in 2007 to scan my publication to prepare materials for the IDB Prize in Economics submission. I got it in 2009. Some credit goes to Nur as well. I taught her in pre-Ph.D. economics course as well She wrote her master's dissertation under my supervision. After getting her doctoral degree from INCEIF University, she is working presently as an Assistant Professor in the Banking and Finance Department at the University Science Malaysia, Penang. Contact with me.

Ten students from different countries wrote their Master's dissertations with me. For four who got their Ph.D. working with me, I headed their supervisory committees-one each from Malaysia, Tanzania, Indonesia, and Saudi Arabia. The last case is worth a mention; it had problems.

### **Waleed Ahmad. J Addas**

Waleed from Saudi Arabia, was the director of the IDB office in Malaysia for three years when he registered at the IIUM in 2004 for his Ph.D. on the condition that I would be his main supervisor, the other members of the committee being two Associate Professors at the university Arif from Pakistan, and Hanif from Malaysia. Waleed, Sanusi, the IIUM president, and I were close friends which fact the people did not know. Waleed registered for his Ph.D. with me as the main supervisor for his thesis, the other two members of the committee were two Associate Professors at the Department - Haneef a local teacher, and Arif from Pakistan. I helped Waleed complete the work in two years and wrote to the University to appoint his external examiners suggesting the name of M.N Siddiqi. The other two members of the committee tried unsuccessfully to block the process.

Siddiqi cleared the thesis as it was, and recommended its publication. It was published in 2008 by the IIUM Research Management Centre as a book under the title "*Methodology of Economics Secular versus Islamic*" Years later as book It is on the internet and has so far been downloaded more than 200 times. Waleed helped me to shift to INCEIF when the IIUM terminated my contract under the age of 75 years restriction. I got seven more years at INCEIF with a larger remuneration package.

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### **Mughees Shoukat**

He was my student from Pakistan at the IIUM. Dark in colour, with medium built, he looked smart. I found him eager to learn, especially new words and using the same in his speech and writings. He had cultivated a delivery style of his own and is presently a professor of Islamic Banking and Finance in the King Qaboos University Oman.

### **Brhan wani**

He comes from the Uger Muslims of the Chinese Turkistan. He was a bright student at the INCEIF and is now an Associate Professor at the Zaim University in Istanbul. Turkey.

### **My teachers**

#### **Haji Hafiz Mohammad Ahmad Jamil Farooqi**

In my pre-university education the Haji 56ahib was my role model. He taught us Mathematics and English in classes IX and X. For these subjects, he was also my tutor at home. He had a sweet voice, kept a well-trimmed small beard. He always had a cap on wore a black long coat buttoned up to his neck, white trousers and shining black shoes. He would never speak the vernacular in the class while teaching English even for the meaning of

words. I recall once we had a sentence in the text “He caught it in the act of falling.” The teacher threw up the chalk piece in his hand and caught it back saying “I caught it in the act of falling.” He had a great sense of humor. In class VIII a student had been failing for two years he was quite muscular and we used to call him ustad – the guru. One day before the teacher was in our class I wrote an Urdu couplet on the board meaning as follows: “The great mathematician as you are sir, can you give us the measure of a night of separation from the beloved.” Below I write, “from the class guru.”

Came in the teacher, read the couplet, smiled and asked

“Ustad did you write it.”

Ustad “yes sir”.

Teacher: “Had you seen it, you would not be that muscular. Anyway, bring that night to me I will measure it for you.” The class started laughing.

The teacher once forgot to bring his text book. He picked up the book of Tafser Ahmad, a student. Fell on the floor the picture of some film actress. The teacher smiled. Returning it to Tafseer he said: “Boy, if you want to enjoy, enjoy reality, what is there in a picture.”

After decades, I met Haji sabeb when I had just joined Delhi College. I was passing through the adjacent school from the college on my way back home when I turned back to a familiar voice Zubair Hasan, calling me. It was Haji sahib standing on the raised ground in front of the school office. I knew for some time that he had resigned from the school in frustration as being the senior most and with a higher degree, the vacancy for the post of the principal was filled by the brother of the school secretary. I came to know that Haji sahib was an M.A. in Persian and he was in Delhi for teaching that subject. Seeing that I had left Bijnor to join Delhi College, he was rather sad. He felt that “life in Delhi was very impersonal. You lose your identity rather personality in the multitude of people; you become a stranger even to self. It was difficult to adapt the environs.” I told him of my resignation at Bijnor and coming at a younger age, I may adapt sooner. That was my last meeting with my beloved teacher. Next morning when I reached the college gate, it was locked as Haji sahib had passed away last night having a heart attack. He was staying here with his son – Asad Ahmad Farooqi, an Assistant Police Commissioner.

College lecturers are all addressed as professors by their students,

colleagues and citizens in UP what they are not by the professional hierarchy – lecturer, reader, and professor. Thus, we had no professors at Meerut College save in the popular sense. Some recent poets have assumed the title in that sense. Rahat Indori was a PhD and professor albeit the title is not announced with his name.



## 15. My Mentors

### L.A. Khan

Liaqat Ali Khan was a person with sterling qualities. He was from a landlord family of village Waet in the Meerut district. He entered Meerut College in 1946 in its intermediate section as an instructor for shorthand and typing. He had a post-graduate degree in commerce and obtained his Ph.D. much later. He moved up to the degree part after the intermediate section of the college had been abolished. Since Husna Begum in the sociology department; he was the first Muslim on the staff, me being the second in 1957.

Khan was tall and well-built. He had a ring in his voice that kept students captivated. He taught us Commercial Law. He had a wonderful memory. He never brought any books or notes to his classes. After the roll call, he would stand up, look up at the ceiling and start. Sitting under his nose, I could write his whole lecture; it read like a book. At the Master's level, he taught us the Indian Company (Amended) Act 1951 – the lengthiest business enactment in the world. When I joined the teaching profession, I followed in the footsteps of my learned teacher.

Khan was a very obliging person. He would correct the dissertations of students registered under the Head of the Department and get his Ph.D. under him. This obliging nature endeared Khan around so much that his students later took him out to become the principal of the Saraswati Postgraduate College at Hapur. There was no other Muslim employee in the College, save the principal. Khan, became the first dean of the Faculty of Commerce when Meerut University was established.

He liked me as a student because my devotion to studies made me the only student in the college to get first division in 1952. But I came closer to him as an inmate of the HAK Muslim hostel (1950-1957) of which he was the warden. I helped him a lot in resolving issues that came his way during my of my two terms as the Senior House Monitor. The social functions that I organized became the talk of the town. We won the inter-hostel sports championship twice, my own wins in chess and carom contributed to the achievement.

Prof. Khan was a casual visitor to Delhi and stayed with me for the day. On one such trip he asked me why I do not work for a Ph.D. It is going to be

difficult to survive in the profession without that decoration. I told him of my bitter experience of being on a government scholarship for two years at the humanities department of the prestigious Indian Institute of Sciences Bengaluru. The supervisor only used me as a writer of periodic reports he had to send to the state government. The Institute library had volumes of most international journals. From those volumes, the articles on profit theory interested me and I made a fairly detailed summary of those articles. That register is what I brought with me from Bangalore.

Khan said that he is the Dean of Faculty and he would give me the Ph.D. degree even if I wrote a tota-maina story. He asked me to write a proposal then and there. I drew a seven chapter scheme under the title – Some Issues in Profit Theory. The Professor took out a form for registration that I filled. He asked me to start writing the dissertation. Within six months, I published three papers in my research area. Khan asked me to write to the University for reducing the time from a minimum of two years by six months which was granted. On a trip to Delhi, he asked me about the progress. Y explained to him what I had done. Satisfied, he told me if I could submit the work to him by October, I would get my degree on 13 January convocation. I and my wife went to Khan on October 25 with four bound copies of the thesis. He told me that it was not his area, so I should tell him about the quality of the work. I said that in my view it was good. He asked further “can we put one tough examiner among the three to test your view. I nodded in the affirmative. All reports were positive. The so-called tough one appreciated the work more and recommended its publication. Vikas publishing House, New Delhi brought it out in 19 75. From the date of registration to the date of publication was a three-and-a-half-year journey. It sold well and brought me good money. A kindle edition of the work is now available priced high.

### **The marriage of his daughter**

Prof. Khan had a lawyer son Anwar and a daughter Rehana. Anwar never went to court. Instead, he joined farming with his grandfather in the village. Rehana was an average student but was interested in studies. For that reason she was closer to his father and loved him much as her mother had no schooling. She completed her M.A. in Sociology from Meerut College and joined the JNU in Delhi. She found the environment much more open and liberal than from where she came. In the beginning, she frequently came to us on holidays but soon the time distance progressively increased. One day her father came to us in Delhi much worried. He told me that Rehana had fallen in love with a Hindu boy Misra and was hell-bent on marrying him.

The boy was not willing to convert to Islam, nor did Rehana think it necessary.

I advised him to have patience and not to withdraw Rehana from the University lest she may revolt. My wife tried hard to win away the girl. But she won't budge; instead, she started crying. I wanted my teacher to find a suitable match for her. They were still village-based and belonged to Rajput converts to Islam. Left to himself, perhaps he would have allowed the daughter he loved more than his son to have her way, but he was crumbling under the fear of the adverse community reaction in the village. Under the circumstance, he asked for my help if possible. I was of the view that the situation could be saved only if we could find fast a Muslim match for the girl and better than Misra.

I put up an ad in the matrimonial columns of the Hindustan Times giving the family background and the particulars of the girl sans any names. Soon I received one response (and no more) from the newspaper office and that one matured. The respondent was a young railway engineer, Mohammad Zaki, He wanted to meet us and see the girl. I gave him a date and Rehana agreed to be available. Her father declined to come.

Rehana was a tall dark girl with ordinary features. She wanted the man to reject her. She appeared with uncombed hair, without any makeup, in a shabby dress, and broken old footwear. They talked for a few minutes. Rehana took our leave and left. Zaki was a well-built handsome person sporting a small well-trimmed beard. He gave his consent to marry her. He was an M.E. from Kharagpur in mechanical engineering. He was the only son from the first wife of his father and was now living alone. But Rehana remained adamant. I advised my professor to suffer a heart attack at my house. The trick worked Rehana loved her father very much. She gave in. It was a great grand marriage. Khan Saheb was very happy. Back in his village, his community was much agitated. He told them that her brother Zubair is responsible for what had happened, not he.

Rehana had a great sense of humor. One day, I asked her how was she in marriage. She was happy, she said except for the complaint that in the movies, whenever a train scene came Zaki, would start describing the making of its engine and buggies. She once also said jokingly that parents must pull the hair and teeth of the boy to see that they were not artificial. Zaki used to wear an artificial upper front tooth. They were happy in marriage and had a son, Tanweer who was fond of skating in childhood. Zaki had retired from a high position in the railways, they had their house in

Vasant Kunj. We lost contact with the family a decade back after the death of my wife.

### **Prof. S. K. Tankha**

He was a handsome Kashmiri pandit with large attractive eyes and a commencing voice. He taught us Statistical Methods and labored hard to make to the class understand him. He advised us to solve numerical problems not on common squared notebooks but on examination size copies with full steps as though in examination so that we become accustomed to draw appropriate Table quickly and correctly for each type of question. He also wanted us to pen down the time we took in solving the question. I took to his advice literally and was surprised to see the result after a month – The time progressively reduced. Eventually, the work was not only neat; it took me no more than half an hour to solve the lengthiest problem. I did not score less than 83% marks in the subject in any of the three university examinations I had in the subject. I showed my solution sheets to the teacher, he was impressed and appreciative.

The Professor discouraged students from visiting him at home, maybe because his three beautiful daughters. One of them always wore a dark blue sari, we crossed each other in a change-over of classes in a room. And I always called her the blue bird. So, I got apprehensive when the teacher asked me to see him at home after the class. I pressed the doorbell. The one who opened the door was none else but the blue bird. “Did you tell your father?” She smiled and nodded in the negative to put me at ease. The Prof. asked about my family background, offered me a cup of tea and lent me two books to read from his collection.

He was the warden of a hostel. His residence was separated by a road from the room where he used to take his first class in the morning.

One day, when he was engrossed in teaching, I, sitting in front, saw a small towel slipping down from his broad pants. His one foot was on the towel, as he turned to us, it all came out. He picked it up and exclaimed, “Boys, whose towel is this?” I told him after the class whose it was.

Alas! The professor got into some health problems and took premature retirement from the college. He rented a house at Chhipi Tank at some distance from the college. One day he sent a message to me that I see him at his residence. I did go. He was feeling very lonely and asked me if I could give him company in the evenings. I started visiting them. He was fond of playing cards to kill time. The blue bird was usually my partner. He passed away before I left Meerut.

## **Prof. Abdul Hamid Abu Suayiman**

He took over the reins of the International Islamic University, the IILM as the Rector in 1989. He was brought in by Anwar Ibrahim an Islamic movement colleague of his, and these days the Prime Minister of the country. He gave Abdul Hamid a free hand to develop the university then housed in a school building in the Faisal Hall complex. Abdul Hamid started a worldwide hunt for Islamic scholars in humanities. By that time, I had published several papers in the area of Islamic economics in the KAU Journal of Research in Islamic Economics that might have attracted his attention.

One evening, when I was engrossed in a chess game with bhaijan, a courier darted into my drawing room to deliver a large envelops. Bhaijan noticed that it was from abroad and asked me to open it. We were pleasantly surprised to find that in it was a two year contract to work as an Associate Professor at the IIUM. The salary offered was six times in the Indian currency of what I was then getting here. I had already taken two years leave without pay from the College to work in Iraq. More leave was not possible. I had seven years job still at Delhi College but I had completed service in India for full pension. So, I resigned from the college. The Principal Syed Ahmad Ali left no stones unturned to detain me; but he could not succeed beyond delaying my departure for six months. I could not understand what he gained except the egoist satisfaction of being a boss or my ill-will.

Once in Malaysia, the Rector was so much impressed with my work, devotion to duty, and conduct that he started calling me to the Senate meetings, open to professors only, as a special invitee. He appreciated my suggestions at these meetings. Before the year ended, he made me full professor with retrospective effect, and appointed me also as the chairman of the Economics Department. He left the University in 1989 ending his one MYR job, but before that he had given the University its beautiful sprawling new campus in Gombak. Once he told me that he had made this University big enough for four thousand students such that they would never think of closing it. And he did. In the picture of the great building, I can still identify the window of the room I used as my office

Abdul Hameed was the first to congratulate me on his IIIT website from Washington, when I won the IDB prize 2009 for my contribution to Islamic Economics. I can never forget his patronage and affection for me. He left the ummah intellectually poor, on his way to his heavenly abode in August 2021.

## **Daud Vicary Abdullah**

Daud took over as the CEO of the INCEIF University when the institution had just shifted from the town to its new building at Jalan University. Of the Institutional Heads I have worked with he was the last but by no means the least in his contribution to the rise of INCEIF to maturity. His was a towering personality in the literal sense of the term. Unlike other bosses, I had worked with, Daud did not manage his charge sitting in his office. He would take two rounds of his empire – morning and evening, and would greet some of the staff on the rounds. I enjoyed his trust and appreciation. He was delighted when I received the IsDB Prize at INCEIF. He extended my stay at the University until 2015 and looked visibly sad when he informed me of contract termination because of age. He organized the launch of my two books at the institution and was instrumental in the award of Professor Emeritus title on my retirement at the 2015 convocation as a special invitee.

## **Mahmood Ali – the Bhaijan**

Bhaijan, tall and slim, coming from a middle class family of Bijnor in the neighborhood of Madina Manzil, was fond of reading books of all sorts, and spent money on them. Eventually, he owned a mini-library. As per his will, the books were donated to the Jamia Millia Islamia University, Delhi. He was a hard working self-made upright person with a positive and helpful approach in human relationships. From a lower division clerk at the Central Secretariat, New Delhi, he rose to retire as a Joint Secretary. He was married to the elder daughter of my first stepsister.

For some time, he was deputed as the secretary to the Minorities Commission. After retirement, he became the Registrar of the AMU for two years when Syed Hamid was the VC. I knew him from my childhood when he used to visit his in-laws at Bijnor in summer vacations of his children. I came in direct contact with him when I went to attend third time the interview at Delhi College, and stayed for the day with the family at 2 Market Road. My brother-in-law and his son-in-law, Bhaijan both did not approve my idea of shifting to Delhi. They told me: “In the first place you won’t be selected in competition with candidates from Delhi. In case you get in, you won’t be able to teach here due to the rowdy atmosphere of the College. Furthermore, accommodation is difficult to find and rentals were exorbitant. Bus travel is hazardous and time consuming. You have your own house at Bijnor and cost of living is lower. Better, you stay at Vardhaman College.” Prima facie, their concerns were well-meaning, but they were not aware of my capabilities nor of my will-power.

On my return from the interview, they asked me how it was. I told them “it went well. I think I am in this time.” I picked up my bag and left to catch the train back home. At mid-nigh Raeesa opened the door. I could read the query in her eyes. “Lucky lady, pack up for Delhi”. After three days, I got my appointment letter from the College. I sent a postcard to Bhaijan informing him of my appointment and asking if I could stay with them until I find an accommodation. He was prompt to reply in the affirmative. I felt grateful and relieved, though the occasion of availing his offer did not arise.

Once in Delhi, Bhaijan was more of a friend than a relative. Our rivalry was limited to the chess board. The two families lived as if one. I remember Bhaijan with gratitude. He got my Ph.D. thesis published by Vikas., helped Rubina put into the DPS, made the Promotion for Urdu Board assign me two books for translation. Finally, he was instrumental in getting me a flat in Zakir Bagh where we now live. No one else after my entry in Delhi did that much for me as the bhaijan.

## 16- Memorable Friends

I have presented so far a helicopter view of my friends at various institutions where I had worked. However, some deserve special mention.

### **Rajpal Singh**

He was with me for three years - from class VIII to X at the Muslim High School Bijnor during the years 1946-1948. His father was the manager of the local sugar mill living across the railway tracks in the mill colony at a distance from the town. He was a tall lanky lad, soft spoken. He had Persian as one of his optional subject. That was one reason of him becoming my friend. Our Urdu-Persian teacher was one Mr. Zahoor-ul-Haque. He was my tutor for these subjects at home as well.

The teacher used to assign us the learning of verb forms called girdaans as homework. Of these, the one for command (muzara) used to be difficult. The teacher told us the day when he would test us on girdaans in the class. On that day, every Persian language student tried to be with me on the long bench meant for five students. Rajpal Singh I always accommodated. We used to be about 20-25 students in the Persian class.

The practice was that all students who could not reproduce the girdaan correctly would remain standing. As soon as one recited it correctly, the teacher would ask him to give those standing a hard slap on the face. No one could be lenient as the teacher then would hit him hard to learn how to slap.

Now, one day, it so happened that almost the entire class was standing when Raj sitting with me recited it correctly. Those standing shouted that I had helped Raj. The teacher asked him and Raj could not say no. The teacher asked me to stand up and asked Raj to start by slapping me. The little boy refused. The teacher canned him hard for disobedience. The class revolted. We all walked to the office of the principal and told him that this slapping practice must stop. It was dividing students and creating animosity among them. The teacher may himself punish the students, if he should, we shall no longer do it. The practice was stopped.

### **Syed Ahmad**

Syed was the son of a civil overseer on a transferable job. He joined me at the school in class VIII. He was of medium built with brown eyes. In the



half-yearly examination, Syed had seventh position in the class. We soon became friends. We used to play ring at the school on holidays as well. Syed was the best at that game. Syed lived nearby. He suggested why not we do mathematics together. To this I agreed though my tutor advised me against it. I still remember the example he gave to dissuade me. "If you put two pots one filled with hot water and the other with cold touching each other, soon you will find the hot water losing heat and the other becoming warmer". In the final examination, I was still topped, but Syed jumped to follow me as second in the class. This continued for three years. A month before the High School Board examination his father was transferred to Moradabad. He asked me if they could leave Syed behind to stay with us for the exam. My mother was kind enough to allow. At the board examination, both of got first division. I still was top in the school, but Syed got distinction in three subjects, me in two. Syed went to Moradabad, I to Christian College Lucknow. I had hardly settled down there, that I received a letter from Syed that his father was planning to send him to AMU where he does not want to go. I took the first train to Moradabad and reached there in the night. Rasheed sahib, Syed's father agreed to send Syed to Lucknow as his elder brother Khursheed was already there doing diploma in civil engineering. Admissions at Christian College had closed. Syed could get admission to intermediate in science in Shia College at Daliganj across the river Gomati. Surprisingly, he failed in his final Board Exam.

On June 15, 1951 I said him good-by at the Roadways Bus Stop Bijnor. He had come to see me as they were leaving for Pakistan. Settled in Karachi, Syed got his B.Sc. in civil engineering and rose to the position of the chief engineer, Mangla Dam was constructed under his charge. At one stage, he sent me an appointment letter for a position in the Sindh College of Commerce at Hyderabad which I declined.

Syed married a far cousin Tahira from Chandpore, Bijnor also a migrant from India with a brief break in between, I remained in constant touch with the family over the phone. Once his son-in law and daughter, visited me in Malaysia on a pleasure trip to the country. On a dull evening in KL, I received a telephone call from Tahira informing me that Syed was no more. More information about our relationship friends can find in a FB post.

### **Rampal Singh**

He was my roommate for a year at the HAK Muslim Hostel, Meerut College in early 1950s. He came from Pamraoli a village off the Nagina-Kotwali Road in district Bijnor. He was polite and co-operative. We had good time

together. Our lunch we took at different times according to time-table facility. The hostel ran Hindu and Muslim dining halls separately. One day, Rampal lamented: “We live together and are good friends but can’t eat together; I wish I could be a non-veg.” I was touched by the sentiment. I told him that I am becoming a vegetarian. I left the Muslim mess and joined his. He always carried his ghee tin with him. By his courtesy, I gained weight. In one year, I developed an aversion to meat. Now, at home, I don’t take beef or mutton. But I remain a non-veg. I enjoy all dishes of chicken, eggs, fish, and prawns.

### **Arshad Moiz Khan**

He was from Kotla Basi-Kiratpur, Bijnor and had joined Meerut College as a B.Com. student probably in 1954. He was a tall innocent looking shy sort of boy. I had earned a single-seat room in the hostel and was the ward monitor. Arshad complained of his room-mate who troubled him in several ways. To resolve his problem, I agreed to share my room with him. I soon made him the Muslim mess in-charge. Both enjoyed better and free food for years, for I had become the Senior House Monitor.

Our friendship continued after the college also. Arshad was working as the clerk of a leading lawyer, one Mr. Sharma who had provided him free accommodation at Mehrauli – a set of three large rooms. I advised Arshad to join the evening law classes at the DU South Campus to become an independent lawyer. Arshad did it. Meanwhile his senior advocate Sharma had shifted his practice to the High Court. He gave his Tishazari office D-6 and the Mehrauli residence free to Arshad. I was relieved of my legal problems with the landlord. His elder son-in-law Farhat khan now uses the D-6 office. Arshad and his wife Sanjeeda used to travel the long distance to see us quite often riding on their two-wheeler and would return late in the night even in winters wrapped in light quilts. Alas! Both passed away

### **A.L. Abdul Sattar**

I met him at the Indian Institute of Sciences Bangalore during the years 1958-1960. Sattar was doing his M.E. in electrical engineering while I was enrolled for a PhD degree in Economics in the Humanities Department. Sattar was an intelligent and hardworking guy, and soon became Head of the department at the Engineering College at Trichnapalli. He was a n engineering interviewer at the UPSC and visited Delhi every year.

Sattar was a short-statured, dark color well-built person with extra white small teeth. Seeing him one could understand why are so many girls from

south India in the Bollywood. At evening, he could not stay at the hostel. Niklo – be out - was his pet slogan. And out meant to a picture Hall – there were twelve at that time in the metropolis. If no Hindi or English movie was available, see other language film whether you understand it or not. The bottom line was that you must be in the picture hall. After the film, we would go to the Noori Restaurant for dinner and enjoy prawns, their specialty. He would do the same when with us in Delhi. If we declined, he would take the kids with him to the picture.

### **Dr. K.P. Bhatnagar**

He was a dark color, well-built large-eyed mathematics teacher at Delhi College. He had some distinctions. He was the only teacher in the college who took classes at Delhi University and supervised doctoral research. He was an ISRO consultant and eventually joined them. He used to help me in mathematical formulations in my research papers. When the University introduced the paper – *Mathematics for students of Economics* – in their undergraduate (Honors) course, we had no lecturer with us to teach the paper. I dared take the responsibility as an opportunity to learn the subject. The prescribed text was of R.G.D. Allen: *Mathematics for Students of Economics*. Most of the problems in the book Bhatnagar taught me to solve. That way, he was not only a helpful colleague, he was also my worthy teacher.

### **Mansor H. Ibrahim**

He is currently the CEO Academics at INCEIF the Global University of Islamic Finance, Malaysia. I met him in 1997 at the IIUM when he had just returned from the US obtaining his doctoral degree. He specializes in econometric modeling and is deft at that. The little econometrics one finds in my early writings is due to his obliging help that continues unabated.

### **N.K. Shama**

Sharma was the son of Ram Bhras-e with their house facing mine across a vacant piece of land on a raised platform. His drawing room was an extension of the house. Sharma was heavy and fair. He was always in extra-white attire – kurta, dhoti with a cap. He always carried an umbrella to protect his skin from the sun. We used to share Rickshaw for the college both ways. We used to meet almost every night at his drawing room. My children of ten ran to him. He gave them bananas to eat. They called him-keley waley omcle.

Sharma was unmarried. I used to recite to him a couplet from Josh Malihabadi

ٹھنڈے پتھر لاپکھن کی گڑھی سے جل گئے  
کنڈیوں میں توونکے وود بیکھل گئے

**Translation: Cold they were sure but got burnt by the fire of beauty**

The mountains of ice melted when the raze of sun pierced them. I used to ask why the ice was not melting. He would laugh and say it would never. But it did. He married a Jain lady school principal at Dehradun and settled there for good.

He was an active member of the Jan Sangh and firmly believed in the eventual demise of Pakistan. I had no interest in the existence or extinction of that country; He was in the Hindi Department of Vardhaman College Bijnor. Sharma was my close friend. He was a man of few words. He never opened his mouth unless he had to. He was well-connected in the University. The principal used to call him the Pacific Ocean. From Vardhaman College he left for Chennai to join the Hindi Prachaar Samiti. He usually dropped at Delhi to see me on his way home.

### **Mohammad Aslam Pervez**

I have him since his childhood, when he used to come to Delhi College with his father. We have since been in touch intermittently, especially after I had invited him to present a paper on environmental economics to IIUM Malaysia in 1994. As a plant physiologist, he continues scaling new heights of scholarly achievements and international lecturing. His academic accomplishments apart, he has laudable administrative acumen. I think after Mirza Mehmood Beg, Dr. Asslam was the principal who shaped the college and helped it retrieve some of its past glory and rose to become the Vice Chancellor of the Maulana Azad Urdu University, at Hyderabad. To me he has been a kind and helpful friend. He is a very good speaker and has visited numerous countries around the world on lecture tours.

### **Neaz Ahmad**

He was a lecturer at Delhi College in Urdu. He was my close friend as a cousin and two sisters of his lived in our neighborhoods in Basti Nizamuddin whom he visited almost daily. Neaz is at all handsome person of film quality. He declined a chance there because he is a devout Muslim. He is fond of delicious food and remains tastefully dressed. Sunita a beautiful lady, was a lecturer in perhaps Botany at the College. Both liked each other and wanted to marry. There was nothing like love jihad boggy then. However,

Neaz told the lady that it was possible only if she converts to Islam learns to recite Qur'an and to pray and stays a performing Muslim for not less than six months. Sunita earnestly followed the instructions and married Neaz as Aisha. They have a son educated in China.

I am obliged to Neaz for life for what he did for us. First, he took charge of managing the dinner for the marriage party for Sameena, my elder daughter, coming from Saharanpur. Neaz and his colleague Aziz went to the chicken farm and chose chicken of young in age having uniformity in weight. They returned in the night with the meat and handed it to the Bawarchi Khan one of the top in the town. Four Kg of gajarka halwa rich with dry fruits was supplied by a student R.C. Agarwal, his father being a leading khoya whole seller in Kharibaoli. They refused to accept payment. They said it was a gift to a sister. The marriage party was happy and felt saying that they never had before such a nice dimmer.

Second and more important was the medical clearance for Sameena regarding job as a doctor. Her case for test was sent to the police hospital, Delhi. Her eyesight was too weak for clearance. Neaz helped. He knew one Lata whom the then LG Chandra treated as her daughter. Lat took me and Sameena to his residence. He was not interested in hearing the case. He asked lata just to say what she wanted of him. Lata dialled the number of the hospital superintendent. Chandra said clear Sameena and cut off. A lengthy process went on. Eventually Sameena got cleared after being in job for three years. Neaz had heart surgery and survives. He climbed to my second floor flat on my return from hospital for a similar ailment.

### **Ausaf Ahmad**

Ausaf Ahmad from Lucknow joined Delhi College in 1971. We soon became friend because of common interest in Urdu poetry. He knew Urdu, many thought, better than economics. Prof. K. A. Naqvi at the D. School was his mentor. He first moved him to the Third World Academy at Jamia, and eventually to the IDB Jeddah. Meanwhile, Ausaf had nicely edited my poetic collection AAENA with a full-length introduction in and arranged its publication by the Modern Book House, New Delhi in 2006 while I was in Malaysia. The complementary copies were delivered at my home in Delhi. He also published a commending review on my book- fundamentals of microeconomics published in the IRTI Journal.

### **A 1994 Conference**

An interesting incidence happened in 1994. IRTI requested our university to

hold a conference on Islamic economics, the theme being consumption. The University asked our department to do the job. The department refused; the Head taking the plea that on the given theme it would be difficult to get papers sufficient for a conference. She was also unwilling to spend money from the department budget on the conference. Her refusal put the university in a quandary- They could not say no to the IDB. The Deputy Rector asked me if I could somehow run the show. I answered in the affirmative if funding could be made available to supplement the IRTI grant. He promised 5K ringgits from the management fund to meet our end expenditure. He put me as the secretary of the conference. I announced the date for the conference and issued a call for papers; we had enough for a two days conference. Finding that the conference is on, the department also joined in.

The conference went well I had contributed a paper written with Arif.

IRTI being a co-sponsor made Ausaf the discussant for our paper.

Ausaf came to my room in the night and showed me the discussion report. I thought out replies to his comments. Next day, we both were on the stage. I and Arif presented our paper, Ausaf his report. The chairman of the session informed me that I had only two minutes to reply. I did it in one minute. We both came down hand in hand. Students were surprised. M.N, Siddiqi and A.R. Faridi were sitting in the front row. Faridi said “Hasan disposed you off in a minute, soon. we were sipping tea together when Ausaf said “You made me an ass today.” “But it was your choice. Why it you reveal you reveal your comment”. Never mind, I leave tomorrow you will stay here as he big gun,” he smiled.

The conference was over. The department refused to host the usual farewell dinner to the participants. As the organizer, I felt bad about it and lamented in a group of students’ around me.

### **Norsidi Salim,**

He was my student in his Master’s course. He came forward and asked: “Sir, how many people are there?” “Around 70” I said. He gave me his business card.” My company would pay up to 100 guests sir to the hotel you book”. I felt relieved and thanked him. He liked me so much that whenever I travelled, he would take me to the airport – a long distance from my residence - and picked me when I returned. This continued until I left Malaysia. Once he told me that he has a flourishing business; his wife as well is a manager in an insurance company, still he wanted to work for a Ph.D. degree for decoration reasons. I told him that it won’t be possible at

the IIUM. The Rector of the College University is known to me. You may register there taking the Rector as the co-supervisor and Salim got his doctorate. He continued as a friend.

At the IsDB, Ausaf was the chairman of the Committee in-charge of making preparations for the IDB Prize in Islamic Economics. Once when in Delhi, I asked him if I had any chance of getting the prize as the IIUM had sponsored me in 2007. Forget about it. There is a high level political interest involved. I informed Ausaf when I got it in 2009. Pat was his reply “I am glad that you proved me wrong”. Ausaf is no more but he will always remain alive in my memories.

### **Mohamed Ashraf Iqbal**

He was already director of the Islamic Banking Window in a mainstream Malaysian bank when he joined my classes at the INCEIF University. He was an intelligent and inquisitive sort of person. I started my first lecture by putting a simple question to the class: Is money wealth? Some said yes, others no. “Those who answered in the affirmative I asked: why can’t then we remove poverty, just print notes and give money to the poor. Those who said no, I asked to lighten their pockets and put the waste on my table.” Iqbal who was of the group got up and put all the cash he was carrying on my table. I told him that he too was not wrong. The message of the story was that money is not wealth for the community as a whole. No country would become by printing its own IOUs. For the individuals, money is of course wealth – the purchasing power. Iqbal used to buy my books and distribute them to libraries. After I left Malaysia; some money refunded by the income tax authorities went into my account, some came from the book royalties. In all it was worth INR 1700K, Ashraf took pains to get it transferred to my account in India.

## **ii. Brief Resume**

The author is an Indian economist specializing in Islamic Economics and Finance. He had his education at Meerut College (Agra University) getting his PhD in 1973. He started his teaching career at Meerut College (1957). He has served as Head of Department at Vardhaman College Bijnor, and worked as Reader-Head at the ZH Delhi College. He was the chairman of Economics Department at the IIUM, Malaysia. In 1981, he went on deputation to Basra University, Iraq. On retirement, he donated his collection of materials to the INCEIF Library as a distinct collection - the Zubair Hasan Library. He continues his association with INCEIF as their Professor Emeritus of Economics and Finance.

### **Awards**

- International Islamic University of Malaysia (IIUM) Award - 2003 for excellent researcher
- Islamic Development Bank, Jeddah Prize (2009) for outstanding contribution to Islamic Economics.
- OIC Comsec Award (2014) for contribution to literature on Islamic Economics and Finance
- Professor Emeritus title (2015) INCEIF – The Global University of Islamic Finance, KL Malaysia

For details see: Web Page: [www.zubairhasan.in](http://www.zubairhasan.in)



## **17. Acknowledgement**

I am grateful to Sadaf Rais, my niece, who meticulously went through the manuscript of the book to weed out the errors and correct language where