

Cambridge International AS & A Level

ISLAMIC STUDIES**9488/12**

Paper 1 Islamic Beliefs and Practices

October/November 2025**MARK SCHEME**Maximum Mark: 50

Published

This mark scheme is published as an aid to teachers and candidates, to indicate the requirements of the examination. It shows the basis on which Examiners were instructed to award marks. It does not indicate the details of the discussions that took place at an Examiners' meeting before marking began, which would have considered the acceptability of alternative answers.

Mark schemes should be read in conjunction with the question paper and the Principal Examiner Report for Teachers.

Cambridge International will not enter into discussions about these mark schemes.

Cambridge International is publishing the mark schemes for the October/November 2025 series for most Cambridge IGCSE, Cambridge International A and AS Level components, and some Cambridge O Level components.

This document consists of **15** printed pages.

Generic Marking Principles

These general marking principles must be applied by all examiners when marking candidate answers. They should be applied alongside the specific content of the mark scheme or generic level descriptions for a question. Each question paper and mark scheme will also comply with these marking principles.

GENERIC MARKING PRINCIPLE 1:

Marks must be awarded in line with:

- the specific content of the mark scheme or the generic level descriptors for the question
- the specific skills defined in the mark scheme or in the generic level descriptors for the question
- the standard of response required by a candidate as exemplified by the standardisation scripts.

GENERIC MARKING PRINCIPLE 2:

Marks awarded are always **whole marks** (not half marks, or other fractions).

GENERIC MARKING PRINCIPLE 3:

Marks must be awarded **positively**:

- marks are awarded for correct/valid answers, as defined in the mark scheme. However, credit is given for valid answers which go beyond the scope of the syllabus and mark scheme, referring to your Team Leader as appropriate
- marks are awarded when candidates clearly demonstrate what they know and can do
- marks are not deducted for errors
- marks are not deducted for omissions
- answers should only be judged on the quality of spelling, punctuation and grammar when these features are specifically assessed by the question as indicated by the mark scheme. The meaning, however, should be unambiguous.

GENERIC MARKING PRINCIPLE 4:

Rules must be applied consistently, e.g. in situations where candidates have not followed instructions or in the application of generic level descriptors.

GENERIC MARKING PRINCIPLE 5:

Marks should be awarded using the full range of marks defined in the mark scheme for the question (however; the use of the full mark range may be limited according to the quality of the candidate responses seen).

GENERIC MARKING PRINCIPLE 6:

Marks awarded are based solely on the requirements as defined in the mark scheme. Marks should not be awarded with grade thresholds or grade descriptors in mind.











Annotations guidance for centres

Examiners use a system of annotations as a shorthand for communicating their marking decisions to one another. Examiners are trained during the standardisation process on how and when to use annotations. The purpose of annotations is to inform the standardisation and monitoring processes and guide the supervising examiners when they are checking the work of examiners within their team. The meaning of annotations and how they are used is specific to each component and is understood by all examiners who mark the component.

We publish annotations in our mark schemes to help centres understand the annotations they may see on copies of scripts. Note that there may not be a direct correlation between the number of annotations on a script and the mark awarded. Similarly, the use of an annotation may not be an indication of the quality of the response.

The annotations listed below were available to examiners marking this component in this series.

Annotations

Annotation	Meaning
	Correct point
N/A	Highlighting areas of text
N/A	Allows comments to be entered in speech bubbles on the candidate response.
N/A	Allows comments to be entered at the bottom of the RM marking window and then displayed when the associated question item is navigated to.
	Too vague
	Level one
	Level two
	Level three
	Level four
	Level five
	Not answered question
	Indicates that the point has been noted, but no credit has been given.
	Evaluation

Generic levels of response descriptors

These level descriptors address assessment objectives (AOs) 1 and 2 and should be used in conjunction with the indicative content for each question in the mark scheme.

Assessment objectives**AO1 Knowledge and understanding**

Demonstrate knowledge and understanding of Islamic teachings, texts, beliefs and practices including their relevance for individual Muslims and communities.

AO2 Analysis and evaluation

Analyse, evaluate and discuss evidence, points of view and issues in Islam.

Generic marking principles

- (a) Examiners should use the performance summary statements at the top of the descriptors to help to identify a level which matches the candidate's response. However, the final decision on the band and the mark within the band should be made on the basis of all the descriptors in the level and not primarily using the performance summary statement.
- (b) Examiners should start at the lowest level, if the answer meets all the criteria they should then move to the next level and so on. The Examiner should repeat this process until there is a match between the overall answer and the level descriptor. Examiners should use a best-fit approach when deciding upon the level, it is possible for a different level to be chosen for each AO.
- (c) If the Examiner identifies all aspects of the level descriptor within the answer, then the highest mark for the level should be given. Examiners should also make reference to the indicative content when deciding on the mark within a level to ensure that there is sufficient relevant content evident within the answer for the level and mark. Examiners should be prepared to credit material in answers which is not contained in the indicative content.
- (d) The Examiner may need to make a judgement within a level or between two or more level statements. Once a 'best-fit' level statement has been identified, use the following guidance to decide on a specific mark:
 - Where the candidate's work convincingly meets the level statement, you should award the highest mark.
 - Where the candidate's work adequately meets the level statement, you should award the most appropriate mark in the middle of the range.
 - Where the candidate's work just meets the level statement, you should award the lowest mark.

10-mark grid for AO1 Knowledge and understanding grid.(For **Questions 1(b), 2(a) and 3(a)**)

Level	AO1 Knowledge and understanding	Marks
Level 4	Detailed accurate knowledge with good understanding <ul style="list-style-type: none"> • Uses a range of detailed, accurate and relevant knowledge. • Demonstrates understanding through a well-developed response. • Fully addresses the question. • Good understanding of the wider context, if relevant. 	9–10
Level 3	Mostly accurate knowledge with some understanding <ul style="list-style-type: none"> • Uses a range of mostly accurate and relevant knowledge. • Demonstrates understanding through a developed response. • Addresses most aspects of the question. • Some engagement with the wider context, if relevant. 	6–8
Level 2	Partially accurate knowledge with limited understanding <ul style="list-style-type: none"> • Uses a range of knowledge which may be partially accurate. • Demonstrates limited understanding through a partially developed response. • Attempts to address the question. • Attempts to engage with the wider context, if relevant. 	3–5
Level 1	Limited knowledge and basic understanding <ul style="list-style-type: none"> • Identifies a limited range of knowledge which may not be accurate. • Demonstrates basic understanding through a limited response. • Response is relevant to the topic but does not directly address the question. • Little or no reference to the wider context, if relevant. 	1–2
Level 0	No relevant material to credit.	0

10-mark grid for AO2 Analysis and evaluation

(For Questions 1(c))

Level	AO2 Analysis and evaluation	Marks
Level 5	Alternative conclusions with analysis of points of view <ul style="list-style-type: none"> Analyses the importance and/or strength of different points of view in detail. Uses accurate evidence to support a coherent and well-structured discussion. Coherent conclusion to the question which evaluates knowledge and points of view and assesses alternative conclusions. 	9–10
Level 4	Coherent conclusion supported by evidenced points of view <ul style="list-style-type: none"> Discusses different points of view in some detail. Uses accurate evidence to support a well-structured discussion. Coherent conclusion to the question which evaluates knowledge and points of view. 	7–8
Level 3	Clear conclusion with different points of view <ul style="list-style-type: none"> Recognises different points of view and discusses at least one in some detail. Uses accurate evidence to support discussion. Clear conclusion to the question which is linked to a range of knowledge and points of view. 	5–6
Level 2	Basic conclusion with a supported point of view <ul style="list-style-type: none"> Discusses one point of view. Uses supporting evidence for one or more relevant points. The support may not be wholly relevant or accurate. Attempted conclusion to the question which is linked to knowledge and/or a point of view. 	3–4
Level 1	Limited interpretation with a point of view <ul style="list-style-type: none"> States a point of view. Little or no supporting evidence. Attempted interpretation which may not directly address the question. 	1–2
Level 0	No relevant material to credit.	0

15-mark grid for AO2 Analysis and evaluation(For **Questions 2(b)** and **3(b)**)

Level	AO2 Analysis and evaluation	Marks
Level 5	Alternative conclusions with analysis of points of view <ul style="list-style-type: none"> Analyses the importance and/or strength of different points of view in detail. Uses accurate evidence to support a coherent and well-structured discussion. Coherent conclusion to the question which evaluates knowledge and points of view and assesses alternative conclusions. 	13–15
Level 4	Coherent conclusion supported by evidenced points of view <ul style="list-style-type: none"> Discusses different points of view in some detail. Uses accurate evidence to support a well-structured discussion. Coherent conclusion to the question which evaluates knowledge and points of view. 	10–12
Level 3	Clear conclusion with different points of view <ul style="list-style-type: none"> Recognises different points of view and discusses at least one in some detail. Uses accurate evidence to support discussion. Clear conclusion to the question which is linked to a range of knowledge and points of view. 	7–9
Level 2	Basic conclusion with a supported point of view <ul style="list-style-type: none"> Discusses one point of view. Uses supporting evidence for one or more relevant points. The support may not be wholly relevant or accurate. Attempted conclusion to the question which is linked to knowledge and/or a point of view. 	4–6
Level 1	Limited interpretation with a point of view <ul style="list-style-type: none"> States a point of view. Little or no supporting evidence. Attempted interpretation which may not directly address the question. 	1–3
Level 0	No relevant material to credit.	0

Question	Answer	Marks
1(a)	<p>Qur'an 17.32–33</p> <p><i>Nor come nigh to adultery: for it is a shameful (deed) and an evil, opening the road (to other evils). Nor take life – which Allah has made sacred – except for just cause. And if anyone is slain wrongfully, we have given his heir authority (to demand qisas or to forgive): but let him not exceed bounds in the matter of taking life; for he is helped (by the Law).</i></p> <p>Describe the main teachings from Qur'an 17. 32–33.</p> <p>AO1 – Knowledge and understanding</p> <p>Answers may include some of the following ideas, but all valid material must be credited.</p> <ul style="list-style-type: none"> • These verses are about importance of chastity and the sanctity and preservation of life in Islam. • Verse 32 is warning Muslims against committing any action that can lead to adultery. • This implies that adultery itself is forbidden in Islam. • Verse 33 is about the prohibition in Islam to kill someone. • However, permission is given for retributive justice, seeking the execution of the culprit as a retaliation (eye for eye...). • Killing a person for any other reason is strictly prohibited, so the family of the victim should not take more than was taken in the law of retaliation. • They can choose an alternative punishment, such as blood money (<i>diya</i>) or financial compensation, instead of execution. • However, it is better for the heir to forgive. 	5

Question	Answer	Marks
1(b)	<p>Hadith 85 Steadfastness</p> <p><i>Sufyan bin 'Abdullah (May Allah be pleased with him) reported:</i></p> <p><i>I said, 'O Messenger of Allah, tell me something of Islam which I will not ask anyone else about it.' He (pbuh) said, 'Say, "I believe in Allah" and then be steadfast'.</i></p> <p>Explain how the life of the Prophet (pbuh) showed steadfastness in doing what is right when facing challenges. You must refer to Hadith 85 and any other Hadith or verse from the Qur'an that you have studied.</p> <p>AO1 – Knowledge and understanding</p> <p>Mark according to the AO1 – 10-mark levels of response marking grid for knowledge and understanding.</p> <p>Answers may include some of the following ideas, but all valid material must be credited.</p> <ul style="list-style-type: none"> • This Hadith talks about the importance of being steadfast for a Muslim and of not abandoning one's faith even when faced with trials. Qur'an: 2.155 says: 'Be sure We shall test you with something of fear and hunger some loss in goods or lives or the fruits (of your toil) but give glad tidings to those who patiently persevere.' • From the moment he received prophethood, Muhammad (pbuh) faced opposition and persecution from the Quraish. But this did not lead him to renounce his mission. • He faced emotional abuse, such as his daughters were divorced by the two sons of Abu Lahab, he was called someone with no heir (<i>abtar</i>) at the death of his son and offered bribes, but he did not abandon his mission. • He was also subjected to harsh treatment, such as being strangled while praying near the Ka'ba, or having dirt thrown on his way. • Seeing that the persecutions were having no effect on him, the Quraish proceeded with a financial and social boycott of his whole tribe. Throughout the entire episode of Shi'b Abu Talib, the Prophet (pbuh) never stopped inviting people to God. The zeal and intensity to preach increased after their return to Mecca, after three very long years. • Having met with disappointment and frustration in every direction, he decided to proceed to Ta'if and invite its people to Islam. But even there he was treated in a rude way and returned to Mecca even more disappointed. • But he did not stop there, he kept on preaching until he met with the few people from Medina, which will lead to the spread of Islam in Medina, and eventually to the migration (<i>hijrah</i>). • When at the end, he conquered Mecca with his big army of Muslims, he gave the order not to attack and the element of surprise that he used, helped in limiting the amount of blood spilt. <p>Candidates can write about the different types of opposition/adversity, but their focus should be to show how the Prophet (pbuh) showed steadfastness.</p>	10

Question	Answer	Marks
1(c)	<p>To what extent is it harder for Muslims to stay steadfast in doing what is right when facing the challenges of new technology?</p> <p>AO2 – Analysis and evaluation</p> <p>Mark according to the AO2 – 10-mark levels of response marking grid for analysis and evaluation.</p> <p>Answers may refer to any religious theory or teaching. Candidates may propose, analyse and evaluate some of the following arguments. All relevant arguments must be credited.</p> <p>Definition</p> <p>Candidates can define what being steadfast in doing what is right means, it can be to remain constant in good deeds, by performing them regularly (<i>istiqama</i>) or attempting to resist the devil's aim to lead them away from Islam.</p> <p>Agree</p> <ul style="list-style-type: none"> • Some argue that it is harder for Muslims and non-Muslims to be steadfast and resist falling into sins nowadays, due to free access to internet which has changed the way people live their life. • Committing adultery is easier now, with dedicated websites for the unfaithful, and online messaging. Social media sites make it easy for young people to contact each other and engage in flirting through online chatting, sexting on Snapchat, emailing, and messaging as well as online dating sites. • The internet offers ready access to pornography. Internet algorithm makes it a vicious circle to get away from. • Online adverts encourage people to get into sinful activities, such as gambling. <p>Disagree</p> <ul style="list-style-type: none"> • 'New technology is not good or evil in and of itself. It's all about how people choose to use it.' — David Wong (Writer). • It is the change of social customs, such as more liberalism that has normalised adultery, and other sins, not the internet. • The internet cannot be blamed for the choices people make; everyone is endowed with a conscience. • New technology has also made people more knowledgeable about their religion, there is more access to Islamic books, online courses etc, so it is easier for Muslims to resist temptations. • Muslims of all time have had to face challenges, but the more resolute they are in following God's laws the harder it is for them to give in to temptations. • The devil is there to make all evil actions seem tempting, and it is up to Muslims to strengthen their faith, so they do not fall into his traps. <p>Conclusion</p> <p>Candidates should come to a judgement in conclusion particularly focusing on the key word in the statement: harder. The extent to which they agree or disagree with the question, based on their argument, should be summed up at the end.</p>	10

Question	Answer	Marks
2(a)	<p>Explain Muslims' belief in God's mercy.</p> <p>AO1 – Knowledge and understanding</p> <p>Mark according to the AO1 – 10-mark levels of response marking grid for knowledge and understanding.</p> <p>Answers may include some of the following ideas, but all valid material must be credited.</p> <ul style="list-style-type: none"> • Muslims believe that an important part of God's nature is God's merciful characteristic. • 'Say: "Call upon God, or Call upon Raḥmān: By whatever name ye call Upon Him, (it is well): For to Him belong The Most Beautiful Names..." (Qur'an 17.110) • One of God's names is The Most Merciful and The most beneficent translated by both <i>Ar-rahman</i> and <i>Ar-rahim</i>. • Some scholars say <i>Ar-Rahman</i> is a universal mercy that God shows to all of the creation on Earth, all creatures, and all people, both the believers and non-believers and <i>Ar-Raheem</i> is a specific mercy for the believers to reward them for the good they do and a special mercy for the believers on the Day of Judgment. • The names <i>Ar-rahman</i> and <i>Ar-rahim</i> are found in the statement read at the beginning of every action that a Muslim does, the <i>basmala</i> reminding him that he is doing these actions by God's mercy. • They also form part of sura Fatiha, which is read in every unit in the daily prayers (<i>salah</i>), so about 17 times in a day constantly reminding Muslims of God's immeasurable mercy. • God's mercy can be manifested in the fact that He continues to provide to humans despite their sins, and also in the fact that He is ready to forgive humans however much they sin. • In a Hadith Qudsi it is said: O son of Adam, were your sins to reach the clouds of the sky and were you then to ask forgiveness of Me, I would forgive you. O son of Adam, were you to come to Me with sins nearly as great as the earth and were you then to face Me, ascribing no partner to Me, I would bring you forgiveness nearly as great as it. • Reference to any relevant Qur'anic verse or Hadith should be credited. 	10

Question	Answer	Marks
2(b)	<p>‘It is not enough to believe in God’s mercy; Muslims must show mercy in their actions.’ Discuss, with reference to different points of view.</p> <p>AO2 – Analysis and evaluation</p> <p>Mark according to the AO2 – 15-mark levels of response marking grid for analysis and evaluation.</p> <p>Answers may refer to any religious theory or teaching. Candidates may propose, analyse and evaluate some of the following arguments. All relevant arguments must be credited.</p> <p>Introduction</p> <p>Candidates might explain that belief in God’s mercy forms part of the belief in God’s names and attributes and therefore a prerequisite to be considered a Muslim.</p> <p>Agree</p> <ul style="list-style-type: none"> • Candidates could agree with the statement and show that Muslims are required to show mercy to all living creatures on earth, be it humans, animals or plants. • Ibn Taymiyah, a famous scholar has said: ‘The people of the Sunnah and the Muslim community follow the Book and the Sunnah and they obey Allah and his Messenger and follow the truth. They have mercy upon the creation’. • In Qur’an: 21.107, God says that it is incumbent on the Prophet (pbuh) to show mercy to others: ‘We have not sent you except as mercy to the worlds.’ This shows that other humans should follow the example of the Prophet (pbuh) in his quality of mercy. • Qur’an 90.17 defines the believers as those who encourage each other to patience and mercy, showing the importance of being patient and merciful as a Muslim. • In a Hadith, the Prophet (pbuh) linked having mercy to being a believer: ‘By the one in whose hand is my soul, you will not enter Paradise until you are merciful to others.’ (Nasa’i) • The condition for someone to earn God’s mercy is also linked to them being merciful to others: ‘Those who are merciful will be shown mercy by the Merciful. Be merciful to those on the earth and the One above the heavens will have mercy upon you.’ (Tirmidhi) • And in another Hadith, the same idea is repeated: Verily, whoever does not show mercy will not receive mercy. (Bukhari). This shows that if Muslims believe in God’s mercy and want to earn it, then they have to act with mercy too. • Irrespective of whether humans believe that God is being merciful to them or not, they should still be compassionate and kind in their dealing to others, as this is part of the universal values. 	15

Question	Answer	Marks
2(b)	<p>Disagree</p> <ul style="list-style-type: none"> Some Muslims might argue that believing in God's mercy is an important part of the Muslims' faith without which one might not be considered a Muslim. However, acting with mercy is not part of obligatory acts (<i>fard</i>) of Islam. A Muslim can still earn a place in Jannah even if he does not show mercy, as proven by the Hadith: A man asked the Prophet, 'Do you think if I pray the five prescribed prayers, I fast the month of Ramadan, and I uphold what is lawful and unlawful without adding anything to it, will I enter Paradise?' The Prophet, peace and blessings be upon him, said, 'Yes.' The man said, 'By Allah, I will not add anything to it.' (Muslim) Thus, Muslims are required only to obey God, being merciful is of the domain of God. <p>Conclusion</p> <ul style="list-style-type: none"> Candidates should come to a judgement in conclusion on whether belief in God's mercy is connected with how Muslims interact with others or they should have this belief irrespective of the way they treat others. 	

Question	Answer	Marks
3(a)	<p>Explain the different preparations required for someone who intends to perform Hajj.</p> <p>AO1 – Knowledge and understanding</p> <p>Mark according to the AO1 – 10-mark levels of response marking grid for knowledge and understanding.</p> <p>Answers may include some of the following ideas, but all valid material must be credited.</p> <p>Candidates can explain that when a person is getting ready for Hajj they need to prepare themselves in different ways, physically, materially and spiritually.</p> <ul style="list-style-type: none"> • Qur'an:2.197 is about being prepared when going for Hajj: 'And take a provision (with you) for the journey but the best of provisions is right conduct. So fear Me o ye that are wise.' • Material preparation includes making sure they have enough finance to cater for the different expenses, e.g. to buy the airplane ticket, hotel fees, clothes, especially Ihram, food, transport ... • Other preparation could be finding carers for the children if they are planning to leave the children behind and leaving enough money for the expenses of the family. • Since performing Hajj can be extraneous and taxing physically some Muslims try to get in shape, by doing exercises, having a medical check-up and watching their diet. • Some Muslims also go on classes or read books to learn about the way to perform Hajj, the order of the different rites of Hajj and they also memorise specific prayers. • Spiritual preparation includes putting themselves in the mindset of a Hajji and aiming at changing themselves and their way of life. Many men, for example, start growing a beard that they intend to keep after their Hajj, and some women start wearing a headscarf just before leaving for Hajj. Others strengthen their spiritual habits before Hajj by doing additional prayers, reading more Qur'an. • Some Muslims also feel the need to make up with those they have severed ties, especially close relatives before going for Hajj. • Many Muslims believe that their Hajj will not be accepted if they have not earned the forgiveness of those they have wronged consciously and unconsciously, therefore they visit their friends and relatives and ask them for forgiveness. • If the person has any debt or any other monetary obligation towards anybody, they have to settle it with them. If the creditor has passed away, they must settle the debt with the person's heirs and ask them for their forgiveness. • The person going to perform Hajj also has to make the intention before entering the sacred state known as <i>Ihram</i>. They cut nails, shave hair or trim beard, take a shower and put on their Hajj garments, an unstitched sheet of white cloth for men, and their ordinary clothes for women. 	10

Question	Answer	Marks
3(b)	<p>To what extent is it better for Muslims to perform Hajj when they are young? Refer to different points of view in your answer.</p> <p>AO2 – Analysis and evaluation</p> <p>Mark according to the AO2 – 15-mark levels of response marking grid for analysis and evaluation. Answers may refer to any religious theory or teaching. Candidates may propose, analyse and evaluate some of the following arguments. All relevant arguments must be credited.</p> <p>Definition: Candidates could start by explaining that Hajj is one of the five Pillars of Islam and it is obligatory on every Muslim to accomplish it at least once in their lifetime, if they have the means.</p> <ul style="list-style-type: none"> • Since no one knows when they will die, it is therefore better for a Muslim to perform Hajj as soon as possible. • Qur'an: 3.97 'In it are Signs Manifest; (for example), the Station of Abraham; whoever enters it attains security; Pilgrimage thereto is a duty men owe to Allah, – those who can afford the journey; but if any deny faith, Allah stands not in need of any of His creatures.' • In a Hadith the Prophet (pbuh) has urged Muslims not to delay the performance of Hajj. 'O people! Allah (swt) had ordained obligatory (fardh) the worship of Hajj. Hurry to perform the Hajj.' (Muslim) • Not performing the Hajj for someone who has the means is a grave sin, and may even take one out of the fold of Islam as mentioned by the Prophet (pbuh): 'He who possesses enough food for the trip, a means of transportation to reach to Makka, and yet does not perform Hajj, then he dies, he would then die as a Jew or a Christian' (Tirmidhi). • Also, if someone performs Hajj while young, they have more chance of being able to perform it again in their lifetime, as there is a Hadith which says: "Make the Hajj and 'Umrah follow each other closely, for they remove poverty and sins as the bellows removes the dross of iron, gold and silver, and an accepted Hajj brings no less a reward than Paradise." (Tirmidhi). • When discussing the extent candidates can say that it is not be feasible for someone to perform Hajj at a young age. One of the factors that make Hajj obligatory is the financial means, and most of the young people are not financially wealthy/independent for Hajj to be obligatory on them. • Instead of focusing on Hajj which requires material means and is obligatory only once in a lifetime, young people should focus on establishing the other 'easier' pillars first. For example, if one is not consistent in their daily prayers (<i>salah</i>) or fasting Ramadan, then their priority should be in consolidating these in their life first and once this is done, they can start thinking about harder ones like giving charity (<i>zakat</i>) and Hajj. • There is no Qur'anic verse nor Hadith that mentions the age at which Hajj should be performed, and it does not really matter whether a person does it while young or old, as long as it is performed during once lifetime, with the right intention. <p>Conclusion</p> <ul style="list-style-type: none"> • Conclusions should refer back to the question which asks for an evaluation of the extent it is better to perform Hajj at a young age and make a personal judgement summing up the arguments made. 	15