

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

*This book contains the definition and essence of Qardan Hasana and describes its benefits and the rewards given by Allah<sup>TA</sup> in practicing it. It also attempts to shed light on the great efforts of al-Dai al-Ajal Syedna Mohammed Burhanuddin<sup>RA</sup> for revitalizing its practice. The contents are as follows:-*

- 1. The definition and essence of Qardan Hasana-(What is Qardan Hasana?)*
- 2. The mandate of Qardan Hasana and the description of its merits in al Quran al Kareem.*
- 3. Qardan Hasana in history.*
- 4. The practice of Qardan Hasana among Islamic sects.*
- 5. The attribution of Qardan Hasana towards Allah<sup>TA</sup> and the point of sagacity<sup>1</sup> in it.*
- 6. The barakaat and hasanaat of Qardan Hasana in the spiritual and temporal worlds.*
- 7. Socio-economic benefits of Qardan Hasana.*
- 8. The mojiza of al Dai al Ajal Syedna Mohammed Burhanuddin RA in initiating Qardan Hasana, and his great efforts in putting it in practice.*
- 9. Various trusts and organizations of Qardan Hasana, established by Syedna Mohammed Burhanuddin<sup>RA</sup>, and his contribution of huge amounts in the cities where Mumineen reside.*
- 10. Qardan Hasana and its system.*

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<sup>1</sup> Depth, insight.

11. *The duties and responsibilities of Khidmat Guzars from various departments of Dawat towards Qardan Hasana.*
12. *The duties and responsibilities of Mumineen towards Qardan Hasana.*
13. *The flourishing of sa'adaat and barakaat in a Mumin's life, by practicing Qardan Hasana.*
14. *Deeni and worldly affairs related to Qardan Hasana.*
15. *Spending wealth for Allah's<sup>TA</sup> sake is the means of gaining virtue and barakat.*
16. *A Mumin's obedience and adherence to the commands of Allah TA and his Wali on Earth, and restraint- from what he has been asked to stay away from – will lead him towards contentment in this world and the hereafter.*

## 1. The essence of Qardan Hasana-(What is Qardan Hasana?)

- The term ‘Qardan Hasana’ denotes several meanings:-  
As Moulana Ali Bin Abi Talib<sup>AS</sup> states “Do not mount the steed, or borrow (from him who you have given a loan to) by the virtue of the loan you have given. It is disliked for a man to lodge, dine or even drink from the supplies of the one to whom he has lent money.”

Elaborating the aforementioned al-Dai al-Ajal Syedna Mohammed Burhanuddin<sup>RA</sup> states “Amir ul Mumineen states: a person who has lent money to someone- uses the borrower’s horse and likewise any vehicle of his, only because he has lent the latter money and otherwise wouldn’t be able to take extra money from the borrower. Then Moulana Ali states –he even disliked a man lodging and dining at the residence of his borrower because he has lent the latter money and is now exploiting the same.”

- Al Imam Mohammed ul Baqir<sup>SA</sup> states “All lending done for attainment of any kind of benefit is interest”. This means that it cannot be called Qardan Hasana.

Al-Dai al-Ajal Syedna Aaliqadar Mufaddal Saifuddin<sup>TUS</sup> states:-

“Imam Mohammed ul Baqir was asked whether it is permissible for a man to lend on condition of taking any kind of benefit? Imam answered that anything lent for the purpose of benefit is interest. It has been cursed by Allah. Syedna Mohammed Burhanuddin has saved Mumineen from the evils of interest.”

Hence it is clear that, Qardan Hasana is the name given to that loan which is free and void of interest in any and every way.

- Al-Dai al-Ajal Syedna Mohammed Burhanuddin<sup>RA</sup> has repeatedly stated:-

“Should any Mumin borrow from you, then it is his favour towards you.”

In a way both parties, the lender and the borrower of Qardan Hasana, are doing each other a favour. In the light of Moula’s<sup>RA</sup> words, it would be wrong to assume that only the lender is doing the borrower a favour by lending money to him.

- Allah<sup>TA</sup> states

وَمَا أَنتُمْ مِّنْ زَكَّوٰةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

“That which you give for charity, seeking the countenance of Allah, (will increase): it is those who will get a recompense multiplied.”<sup>2</sup>

Barakaat and hasanaat is received in manifold for the zakaat given for Allah’s<sup>TA</sup> sake.

Money given in the form of Qardan Hasana, in Allah’s<sup>TA</sup> name does not perish, just as money given in the form of zakaat to Allah<sup>TA</sup> and His Dai is secured and does not perish. Therefore, condition of giving a loan for

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<sup>2</sup> All translations of verses from al Quran have been taken from ‘The Holy Quran –English translation of the meanings and commentary’- The presidency of Islamic researches, ifta, call and guidance.

*Allah's<sup>TA</sup> sake is necessary for it to qualify as Qardan Hasana.*

•Allah<sup>TA</sup> states

يَأْتِيهَا الَّذِينَ ءَامَنُوا أَنفِقُوا مِن طَيِّبَاتِ مَا كَسَبْتُمْ

*“O ye who believe! Give of the good things which ye have earned.”*

*Qardan Hasana should be given from that money which has been earned by halal means.*

•Allah<sup>TA</sup> states while rebuking<sup>3</sup> kuffaar (non- believers)

وَالَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ رِئَاءَ النَّاسِ وَلَا يُؤْمِنُونَ بِاللَّهِ  
وَلَا بِالْيَوْمِ الْآخِرِ وَمَن يَكُنِ الشَّيْطٰنُ لَهُ قَرِينًا قَرِينًا

*“Nor those who spend of their substance, to be seen of men, and have no faith in Allah and the Last Day: if any take the Satan for their intimate, what a dreadful intimate he is!”*

*Thus Allah<sup>TA</sup> has rebuked those who spend for boastful purposes.*

*Allah<sup>TA</sup> does not love those who spend their wealth for the sake of popularity and do not believe in Allah<sup>TA</sup> and the hereafter; and he who has taken Satan as his companion is indeed in bad company.*

*Thus those who give Qardan Hasana are saved from the evil of boastfulness.*

<sup>3</sup> Criticism, disapproving of their actions

Allah <sup>TA</sup> states

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَبْطُلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَى

*‘O believers of Imaan! Do not nullify your sadaqah by reminding others of the favors you have done for them’.*

*The lender should not procrastinate nor should he remind his favour to the one who has borrowed from him.*

*All the aforementioned concepts clarify that the lender should never extract any type of returns from the borrower and his loan should be for the sake of Allah<sup>TA</sup> and from Him should he expect his sawab. It is only then that such a loan is worthy of being Qardan Hasana.*

## **2. The mandate of Qardan Hasana in al Quran al Kareem.**

*Qardan Hasana has been mentioned 6 times in al Quran.*

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفُهُ لَهُ أَضْعَافًا  
كَثِيرَةً وَاللَّهُ يَقْبِضُ وَيَبْصُطُ وَإِلَيْهِ تُرْجَعُونَ

*'Who is he that will loan to Allah<sup>TA</sup> a beautiful loan, which Allah<sup>TA</sup> will double unto his credit and multiply many times? It is Allah<sup>TA</sup> that giveth (you) want or plenty. And to him shall be your return.'*

وَقَالَ اللَّهُ

إِنِّي مَعَكُمْ لَئِنْ أَقَمْتُمُ الصَّلَاةَ وَآتَيْتُمُ الزَّكَاةَ  
وَءَامَنْتُمْ بِرُسُلِي وَعَزَّرْتُمُوهُمْ وَأَقْرَضْتُمُ اللَّهَ قَرْضًا  
حَسَنًا لَأُكَفِّرَنَّ عَنْكُمْ سَيِّئَاتِكُمْ وَلَأُدْخِلَنَّكُمْ  
جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ فَمَنْ كَفَرَ بَعْدَ  
ذَلِكَ مِنْكُمْ فَقَدْ ضَلَّ سَوَاءَ السَّبِيلِ

*'And Allah<sup>TA</sup> said: "I am with you: if ye (but) establish regular Prayers, pay Zakat believe in My Messengers, honour and assist them, and loan to Allah<sup>TA</sup> a beautiful loan, verily I will wipe out from you your evils, and admit you to Gardens with rivers flowing beneath; but if any of you after this resisteth faith, he had truly wandered from the path of rectitude."*

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضْعِفَهُ لَهُ، وَلَهُ أَجْرٌ كَرِيمٌ

*'Who is he that will loan to Allah<sup>TA</sup> a beautiful loan? For (Allah) will increase it manifold to his credit, and he will have (besides) a generous reward.'*

إِنَّ الْمَصَدِّقِينَ وَالْمُصَدِّقَاتِ وَأَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا  
يُضْعَفُ لَهُمْ وَلَهُمْ أَجْرٌ كَرِيمٌ

*'For those who give in charity, men and women, and loan to Allah<sup>TA</sup> a Beautiful Loan, it shall be increased manifold (to their credit) and they shall have (besides) a generous reward.'*

إِنْ تَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا يَضْعَفْهُ لَكُمْ وَيَغْفِرْ لَكُمْ وَاللَّهُ شَكُورٌ حَلِيمٌ

*'If ye loan to Allah<sup>TA</sup> a beautiful loan, He will double it to your (credit), and will grant you forgiveness: for Allah<sup>TA</sup> is All-Thankful, Most Forbearing.'*



إِنَّ رَبَّكَ يَعْلَمُ أَنَّكَ تَقُومُ أَدْنَىٰ مِنْ ثُلُثِي اللَّيْلِ وَنِصْفَهُ، وَثُلُثَهُ، وَطَائِفَةٌ  
 مِّنَ الَّذِينَ مَعَكَ وَاللَّهُ يُقَدِّرُ اللَّيْلَ وَالنَّهَارَ عَلِمَ أَن لَّنْ نُحْصِيَهُ فَنَابَ  
 عَلَيْكُمْ فَأَقْرَأُوا مَا تيسَّرَ مِنَ الْقُرْآنِ عَلِمَ أَن سَيَكُونُ مِنكُمْ مَّرْضَىٰ  
 وَءَاخِرُونَ يَضْرِبُونَ فِي الْأَرْضِ يَبْتَغُونَ مِن فَضْلِ اللَّهِ وَءَاخِرُونَ  
 يُقْتَنِلُونَ فِي سَبِيلِ اللَّهِ فَأَقْرَأُوا مَا تيسَّرَ مِنْهُ وَأَقِيمُوا الصَّلَاةَ وَءَاتُوا  
 الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِن خَيْرٍ يَجِدُوهُ  
 عِنْدَ اللَّهِ هُوَ خَيْرًا وَأَعْظَمَ أَجْرًا وَاسْتَغْفِرُوا لِلَّهِ إِنَّ اللَّهَ غَفُورٌ رَّحِيمٌ

‘...And establish regular Prayer and give Zakat; and loan to Allah<sup>TA</sup> a beautiful loan. And whatever good ye send forth for yourselves, ye shall find it with Allah<sup>TA</sup>. Yea, better and greater, in Reward, and seek ye the Grace of Allah<sup>TA</sup>: for Allah<sup>TA</sup> is Oft-Forgiving, Most Merciful. ’

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Al Dai al Ajal Syedan Mohammed Burhanuddin<sup>RA</sup> states in his exalted discourse:-

“Allah has mentioned (Qardan Hasana) in al Quran in 3 ways

1. By way of informing-The person who will give Qardan Hasana to Allah, he will be rewarded manifold and will receive noble returns.
2. Conditional-if you give Qardan Hasana then Allah will give you manifold in return (70 instead of 1, 1000

*instead of 1, and even more should He want to) and Allah will forgive your sins.*

3. *Command- “pray Namaaz and give Zakaat and give Qardan Hasana.” The mandate of Qardan Hasana is connected with the mandate of Namaaz and Zakaat. Just as it is mandatory for a wealthy person to give Zakaat, it is likewise mandatory for him to give Qardan Hasana.”*<sup>4</sup>

*In this manner Allah<sup>TA</sup> has encouraged the giving of Qardan Hasana.*

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*Qardan Hasana is part of Rasul allah’s<sup>SAW</sup> Sunnat:*

*Imam Jaffer bin Mohammed<sup>SA</sup> states “qard, amaanat, and hospitality are a part of sunnat”.*

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*When Amirul Mumineen<sup>SA</sup> asked Rasulallah<sup>SAW</sup> about the characteristics of a ‘Mumin’, Rasulallah<sup>SAW</sup> replied “a Mumin is one who will give back what he has borrowed, and will lend should he be asked for a loan”.*<sup>5</sup>

*Amir ul Mumineen Moulana Ali ibn Abi Talib<sup>SA</sup> took a loan from a Jew and kept Imam Hasan<sup>SA</sup> and Imam Husain<sup>SA</sup> as security. Syedna Mufaddal Saifuddin<sup>TUS</sup> narrated this episode and then went on to state:-*

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<sup>4</sup> Al Khutbah al Jaleelah al Mubarakah-1408

<sup>5</sup> Kitaab Tanbi ul Gafeeleen

*“O gathering of Mumineen! Witness the lofty position of Ali, how he gave preference to someone who had asked him, upon Hasan and Husain and kept them as security for a loan he had taken to give to someone who was in need of it. So will Mumineen, who are servants of Ali and servants of Hasan and Husain, not plan to give Qardan Hasana to their fellow brother Mumin? You will or will you not?”*

*Hence it is evident, from al Quran, Rasulallah <sup>SAW</sup> and Moulana Ali's <sup>SA</sup> words, that giving Qardan Hasana is mandatory. If a Mumin asks for Qard then we should strive and plan to fulfill his need. Acting thus, is Allah's <sup>TA</sup> command, Rasulallah's <sup>SAW</sup> sunnat and the reason for Moula's pleasure.*

### 3. Qardan Hasana in history.

The act of giving Qardan Hasana was prevalent during the times of Anbiya<sup>AS</sup> in the past. Allah<sup>TA</sup> states in the context of bani Israel in al Quran;-

وَلَقَدْ أَخَذَ اللَّهُ مِيثَاقَ بَنِي إِسْرَائِيلَ وَبَعَثْنَا مِنْهُمُ اثْنَيْ عَشَرَ نَقِيبًا وَقَالَ اللَّهُ إِنِّي مَعَكُمْ لَئِنْ أَقَمْتُمُ الصَّلَاةَ وَآتَيْتُمُ الزَّكَاةَ وَآمَنْتُمْ بِرُسُلِي وَعَزَّرْتُمُوهُمْ وَأَقْرَضْتُمُ اللَّهَ قَرْضًا حَسَنًا لَأُكَفِّرَنَّ عَنْكُمْ سَيِّئَاتِكُمْ وَلَأُدْخِلَنَّكُمْ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ فَمَنْ كَفَرَ بَعْدَ ذَلِكَ مِنْكُمْ فَقَدْ ضَلَّ سَوَاءَ السَّبِيلِ

‘Allah<sup>TA</sup> did aforetime take a Covenant from the Children of Israel, and We appointed twelve chieftains among them. And Allah<sup>TA</sup> said: "I am with you: if ye (but) establish regular Prayers, pay Zakaat believe in My Messengers, honour and assist them, and loan to Allah<sup>TA</sup> a beautiful loan, verily I will wipe out from you your evils, and admit you to Gardens with rivers flowing beneath; but if any of you after this resisteth faith, he had truly wandered from the path of rectitude.”

Some commentators state while commenting on this ayat: Allah<sup>TA</sup> commanded Moosa to take along bani Israel with him, to the holy land, so as to prepare for war. He prepared 12 persons from them for the purpose of gathering

*information about the enemy. Allah TA stated at that time to them: “should all of you pray Namaaz, give Zakaat, accept imaan brought to you through my Prophets, assist them, and give Qardan Hasana for Allah’s TA sake, then I am with you and I will erase your wrong doings and will admit you into Jannat. Now he, who will do kufr after this, has indeed strayed from the straight path.”*

*The aforementioned ayah clearly shows that Qardan Hasana helps one attain the company and aid of Allah TA. Allah TA by mentioning Qardan Hasana with namaaz, zakaat, believing in His Prophets, and assisting them, implies that:- it also is a part of His worship, a way by which sins can be forgiven and admittance in jannat can be achieved. He, who will ignore it, will stray from the path.*

*This ayah is a mandate to bani Israel to give Qardan Hasana, but the Jewish race changed it to interest as Allah TA states:-*

فَبِظُلْمٍ مِّنَ الَّذِينَ هَادُوا  
 حَرَّمْنَا عَلَيْهِمْ طَيِّبَاتٍ أُحِلَّتْ لَهُمْ وَبِصَدِّهِمْ عَنِ سَبِيلِ اللَّهِ  
 كَثِيرًا ۗ وَأَخَذِهِمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالِ النَّاسِ  
 بِالْبَاطِلِ ۗ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ عَذَابًا أَلِيمًا

*‘For the inquiry if the Jews We made unlawful for them certain (foods) good and wholesome which had been lawful for them;- and that they hindered many from Allah’s TA Way.*

*That they took usury, though they were forbidden; and that they devoured men's wealth wrongfully; - We have prepared for those among them who reject Faith a grievous chastisement.'*

*These verses from al Quran prove that even the followers of past Anbiya <sup>AS</sup> were directed to give Qardan Hasana and refrain from indulging in interest.*

#### **4. The practice of Qardan Hasana among Islamic sects.**

*Although Muslims might be giving Qardan Hasana at an individual level, some of them established 'The Islamic Bank' under the influence of western principles. Its charter clearly stated that the transactions of the bank would be on the basis of Islamic jurisprudence, which prohibits interest. But they strayed away from the principles of Ahle Bait<sup>AS</sup>, and with the help of several jurisprudence related terms, declared interest as permissible. Al Dai al Ajal Syedna Mohammed Burhanuddin<sup>RA</sup> states while elaborating the same:-*

*“O Mumineen! I command every one of you- those who are present here and those who reside in various other cities – that stay far away from interest. Taking loans from Islamic Banks is also not permitted. They claim to be dealing in the Islamic way, but it is Islamic only in name and its practice is against the Shariah”.*

**5. The attribution of Qardan Hasana towards Allah TA and the point of sagacity<sup>6</sup> in it.**

When one ponders upon the verses of al Quran (which mentions Qardan Hasana) it is noticed that Allah TA states “he who gives Qard to Allah TA”. By doing so Allah TA has shown the virtue, esteem and high status of Qardan Hasana. Imam Mohammed ul Baqir SA states

“The initial time of Namaaz is attributed towards Allah TA as a mark of respect to it (time). Allah TA states: (‘And know that whatever you acquire in war, a fifth of it is for Allah’) in the real sense everything is for Allah TA as he states ‘To Allah belongs whatever is in the skies and whatever is in the earth’ but by attributing the one fifth part towards Himself, its (the one fifth part’s) reverence is shown.’

-By stating “give Qardan to Allah TA” Allah TA indicates to numerous meanings enclosed in these words.

Al Dai al Ajal Syedna Aaliqadar Mufaddal Saifuddin TUS while expounding on these meanings states:

“O brothers! Allah states that you give Qardan to Allah. Then he shall make it manifold for you and your sins will be forgiven, as stated in the Quran.

What does it mean to give Qardan to Allah? In reality we are giving Qardan to Mumineen, but it should be borne in mind that we are giving Qardan to a servant of Allah, by His command. Any deed done for Allah’s namesake should be done as a show of gratitude towards Him and not for anything else. It is because of having this intention and

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<sup>6</sup> Depth, insight.



concept that the given Qard will become Qardan Hasana. It should be pure of all evils such as interest and its kind.”

- To lend to Allah <sup>TA</sup> means, to give the amount of Qardan Hasana to His khalifa Imam <sup>AS</sup> or to his Dai during the period of seclusion, and to whomsoever the Dai specifically assigns for the said purpose.
- Giving Qard to Allah <sup>TA</sup> means-to lend purely in Allah’s <sup>TA</sup> name, and not for any other intents.
- Giving Qard to Allah <sup>TA</sup> means if you give Qard to Allah<sup>TA</sup> –it becomes His responsibility to return the amount given in Qard in manifold.
- Give Qard to Allah <sup>TA</sup> who has taken guarantee of providing livelihood to each of his creations. In fact giving Qard is in a way assisting Allah <sup>TA</sup> in carrying out His actions.

To give Qard to Allah <sup>TA</sup> means to assist Him, and Allah has promised those who assist him that:-

يَأْتِيهَا الَّذِينَ ءَامَنُوا إِن نَّصُرُوا اللَّهَ يَنْصُرْكُمْ وَيُثَبِّتْ أَقْدَامَكُمْ

‘O ye who believe! If ye will help (the cause of) Allah, He will help you, and plant your feet firmly.’

Moulana Ali AS, while stating his will to Imam Hasan<sup>AS</sup>, said:- (as stated by Syedna Mohammed Burhanuddin <sup>RA</sup>)

“Allah has not asked for assistance from you out of servility. Nor has he asked for Qard from you out of need. Amir ul-Mumineen <sup>AS</sup> states these words. Allah asks for assistance from you even though he has the armies of the skies and the land in His service. He asks for Qard from you, even though he has the treasures of the skies and the land at his disposal.

*Why does he then ask for assistance and Qard from you? He does it to test you and see which of you performs these deeds well.”*

*In this way when Qard is given to Allah<sup>TA</sup> and his Dai, it gets qualified as hasan or ‘good’ and it helps attain manifold rewards.*

*Syedna Mohammed Burhanuddin<sup>RA</sup> states:*

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

*“Al-Quran states that should you give qard to a Mumin for Allah’s sake, He will then give you manifold rewards in return. He will also forgive your sins. Allah is tolerant and recognizes values.”*

*Giving qard to a Mumin is as good as giving qard to Allah<sup>TA</sup> and his Awliya. Syedna al Qazi al Noman<sup>RA</sup> states while indicating to the aforementioned fact:*

*“On the day of judgement Ibn Bashir will say to a few ‘siddiqoon’ that you fed me when I was hungry, quenched my thirst when I was thirsty, clothed me when I was deprived of clothes, gave me a place to stay when I was a stranger, asked treated me when I was ill, came to meet me when I was imprisoned. At that time the ‘siddiqoon’ will say that when did we carry out all these deeds? Ibn Bashir will answer them that whatever good you have done towards my younger brother, you have indeed done that act of kindness towards me”.*

*This proves that any Mumin who does an act of kindness towards his brother Mumin, indeed does it towards Allah and his vali.*

*Similarly, when Allah<sup>TA</sup> commands that give Qardan Hasana to Allah<sup>TA</sup>, His mandate does not apply to any particular class or section, but in fact it is directed to everyone.*

*Syedna Mohammed Burhanuddin<sup>RA</sup> states:*

*“Following in my footsteps, give Qard to Mumineen and those in need. Qard should be given by both, institutions as well as individuals.”*

*Syedna Mufaddal Saifuddin<sup>TUS</sup> states, while describing the merits of his revered father and predecessor Syedna Mohammed Burhanuddin<sup>RA</sup>:*

*“What a great merit of Shafaat Hasanah he had! He revived and restored Imam al Hakim’s Ja’me Anwar, which is (the act of restoration) shafaat hasanah. The effect of this act was, that a great number of masjids were constructed during his era, which was unprecedented in history. Not only did the homes and shops of Mumineen witness an onset of barakat but it spread over their lives. On the other hand he held ‘al Multaqa al Fatemi al Ilmi’ which saved Mumineen from the evil of interest. He simultaneously also initiated the barakat of Qardan Hasana and spread it in each and every town and place.*

*Qardan Hasana is related with Hasan and Husain...because Syedna Mohammed Burhanuddin<sup>RA</sup> initiated the hasanat of Qardan Hasana, Allah bestowed upon him this merit that He made it possible for him to gather thousands of Mumineen on the zikr of Imam Husain and make them weep and do matam. This was again unprecedented in history. So barakat multiplied. The sins of Mumineen were forgiven. As it is known that Qardan Hasana yields 10000 times sawab, likewise,*

*Burhanuddin Moula gathered 10000 Mumineen in Ja'me Anwar indicating towards the barakat of Qardan Hasana.*

*May Allah always keep him alive, and keep us alive as the seekers of his shafaat which is full of barakat."*

*Syedna<sup>TUS</sup> expects from every minor and major, young and old Mumin to participate in giving Qardan Hasana according to their capacity and help other Mumineen in need.*

## **6. The Barakaat and Hasanaat of Qardan Hasana in the spiritual and temporal worlds.**

*There are numerous benefits and rewards for the Mumin who give Qardan Hasana, which stand by him in his deeni and worldly life.*

*Syedna Mufaddal Saifuddin<sup>TUS</sup> states, after reciting the episode of Moulana Ali<sup>AS</sup> placing the shawl of Moulatona Fatema<sup>AS</sup> as security for a loan he took from a jew:*

*“O Mumineen! In this incident the jew gave Qard to Allah’s vali, Ali. Ali graciously placed Fatema’s valuable shawl as security because of which the jew attained manifold barakat. He became rich of luminescence shining from Fatema’s shawl. This led to the absolution of his sins, his salvation and the sawab of the conversion of 80 persons from his tribe to Islam. Thus he and his society achieved riches, thanks to the Qard taken by Ali”.*

*The Mumin who gives Qard receives the following spiritual barakaat and benefits:*

- *Receives the honour of obeying Allah.*
- *Receives the grace of complying with the condition placed forth by Allah.*
- *Receives the honour of proving true to Allah’s good expectations in him.*
- *Receives the virtue of being with Allah, as he states in al –Quran “I am with all of you”.*
- *Attains the pleasure of Allah, his vali the Imam of the age, and his Dai.*

*Syedna Taher Saifuddin<sup>RA</sup> states:*

رضى الله ثم مرضاء ولي الله وداعيه اقصى المنى لي

*Attaining Allah's<sup>TA</sup> pleasure, His vali's pleasure and His Dai's pleasure is my ultimate wish.*

- *An opportunity to obtain manifold sawaab from Allah<sup>TA</sup> is obtained as Syedna Mufaddal Saifuddin's<sup>TUS</sup> expressed in his words:*

*“Amir ul Mumineen was once asked whether sadaqah was greater or Qardan Hasana? He answered that I have heard my beloved Rasulallah<sup>SAW</sup> saying that on the night of israa he had seen written on the doors on jannat ; by sadaqah me gets 10 times sawaab whereas by Qardan Hasana me gets 10000 times sawaab. Rasullah<sup>SAW</sup> then asked Jibrael of the reason for it. He answered that one may ask for sadaqah even though he is sometimes not in need of it. But one only asks for Qardan Hasana when he is in need of it.”*

- *Sins are absolved.*
- *One receives the sawaab of giving sadaqah.*
- *One obtains the dua of a Mumin.*
- *Qardan Hasana strengthens brotherly ties with others.*
- *A Mumin gets sheltered under Allah's protection by giving Qardan Hasana. Syedna Mohammed Burhanuddin<sup>RA</sup> once stated:-*

*“Interest is prohibited. Refrain from it. Look at the state of the banks, where money is lent and borrowed on interest, they bear losses because of this dealing in interest. O Mumineen! To regain the millions that are deposited, one has to wait standing in que for the whole*

*day. I ask you to keep your money in Qardan Hasana, instead of the banks, so you get two advantages, sawaab as well as security of wealth. May Allah keep away my children from the evils of interest.”*

## **7. The socio-economic advantages and Hasanaat of Qardan Hasana in circles.**

*Moulana Ali<sup>AS</sup> states:*

*“Take advantage of giving qard when you are asked for it during your good times (financially)-for it will benefit you during your hard times.”*

*These words bear deep meaning and open up many avenues of future planning and thought.*

*Syedna Mohammed Burhanuddin<sup>RA</sup> states:*

*“A Mumin, who has been blessed by Allah<sup>TA</sup>(financially) and wishes to increase his wealth, should give Qardan Hasana to brother Mumin.”*

*Moula<sup>RA</sup> states in another sermon:*

*“Today O Mumineen! Allah has bestowed you with lots of barakat. A lot of shops have been established and those in service are decreasing. I ask those in service in metropolitan cities to plan and leave services. Mumineen should give them Qardan Hasana and help them to start businesses. If a Mumin will move from the service into a business he will do dua for him who enabled him to own a shop of his own. May Allah give barakat to both the one who gives Qardan Hasana and the one who receives it. May Allah open the doors of our livelihood.”*

*He states in another discourse:*

*“To improve the economic condition of Mumineen and to raise their standard of living it is essential to consider Qardan Hasana as an economic system and take barakat from it.”*



*All these excerpts indicate that Qardan Hasana benefits Mumineen immensely socio-economically and makes their lives pleasant.*

- *Because of Qardan Hasana Allah<sup>TA</sup> increases the livelihood of a Mumin and enhances its means for him.*
- *A Mumin helps a fellow Mumin by giving him Qard. In turn it helps him during his time of need.*
- *Qardan Hasana is a source of barakat for both the lender and the borrower.*
- *A Mumin's honour remains safeguarded by Qardan Hasana because he does not have to ask others for his need.*
- *Qardan Hasana develops a Mumin's business and helps it grow which earns him more respect in society. "A miser's wealth is like stone (useless)" states Moulana Ali<sup>AS</sup>. Likewise, if a Mumin deposits his money in Qardan Hasana instead of just keeping it with himself idle, it benefits the society and his money is also secured.*
- *One can be set free from service and can start his own business, by getting Qardan Hasana.*
- *Qardan Hasana provides protection and security from getting involved in interest.*
- *Permitted or halaal capital is necessary for earning a halaal livelihood. Since Qardan Hasana is attributed to Allah<sup>TA</sup>, there can be no money purer than what is acquired by Qardan Hasana.*
- *It helps in developing the habit of future planning and making calculated judgments.*

- *It trains one's soul for cultivating good qualities like keeping trust and faith in Allah<sup>TA</sup>, generosity and good behavior with others.*

**8. The mojiza of al-Dai al-Ajal Syedna Mohammed Burhanuddin <sup>RA</sup> and his great efforts for promoting Qardan Hasana.**

*Syedna Mohammed Burhanuddin <sup>RA</sup> liberated Mumineen from the evils of interest. He gathered Mumineen in Surat in 1399 H and reiterated the Quranic mandate of prohibition of interest. In this way he cleansed the thoughts and souls of Mumineen from such impurities.*

*He travelled to various countries, where Mumineen reside, and individually and publically explained the ills of interest. Simultaneously, he guided them towards the path of waaajebaat. This was in accord to the Quranic verse:*

وَمَا آتَيْتُمْ مِنْ زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ .....

*‘That which you give in usury for increase through the property of (other) people, will have no increase with Allah<sup>TA</sup>: but that which you give for charity, seeking the countenance of Allah,(will increase): it is those who will get a recompense multiplied.’*

*Because of his tireless efforts Mumineen received tremendous amounts of barakat and peace in their lives and businesses and above all they broadened the horizons of their thoughts.*

*He established the institution of Qardan Hasana in 1400 H and personally gave millions to strengthen this organization and achieve its ultimate goal which was total liberalization of Mumineen from interest. He once stated:*

*“It is the responsibilities of jamaats to ensure that Mumineen do not indulge in dealing with interest.”*

*He also stated:*

*“Allah has graced me by granting me the opportunity of initiating Qardan Hasana, to organize its system and spread its barakat.”*

*Syedna Mohammed Burhanuddin<sup>RA</sup> and his successor Syedna Mufaddal Saifuddin<sup>TUS</sup> have acquired an exalted and unique position in the history of Dawat by establishing and strengthening the system of Qardan Hasana. They have demonstrated that except for valiullah, it is in no one’s power to materialize this achievement as it can only be done by a rightful Dai who has acquired the Nas of all predecessors, including Rasulallah<sup>SAW</sup>.*

*It is purely his mojiza to do so, upholding the Quranic mandate of Qardan Hsana today, in such unfavorable circumstances. May Allah grant him a long and prosperous life.*

**9. The trusts and organizations of Qardan Hasana, established by Syedna Mohammed Burhanuddin<sup>RA</sup>, and his contribution of huge amounts in the cities of Mumineen.**

*Syedna Mohammed Burhanuddin<sup>RA</sup> established the “Burhani Qardan Hasana Trust” in 1400 H. Likewise he established various other trusts and schemes in the cities of Mumineen. Every year he would contribute a handsome amount on the occasion of the Urs of Syedna Taher Saifuddin<sup>RA</sup>.*

*In the beginning he donated 52 lacs (Indian rupees) as the corpus of Burhani Qardan Hasana, and continued granting amounts constantly throughout the past 35 years. On the occasion of his birth centenary in 1432 H he donated an amount of 100 crores (Indian rupees) towards this trust.*

*He also donated towards various Qardan Hasana trusts in different towns and cities, which he visited, and encouraged Mumineen to follow in his footsteps. Following him, his beloved successor and son Syedna Mufaddal Saifuddin<sup>TUS</sup> donated an amount of 103 crores 52 lacs and 51 thousand (Indian rupees) on the occasion of the 103rd milad of his revered father.*

*In view of the above it becomes obligatory upon every Mumin to remember the bounties of these two Moulas and out of gratitude to them, donate in Qardan Hasana and obtain great rewards by earning the pleasure of Moula<sup>TUS</sup>.*

## **10. Qardan Hasana and it's system.**

*Syedna Mohammed Burhanuddin<sup>RA</sup> introduced several schemes of Qardan Hasana to inculcate in Mumineen the habit of donating in Qardan Hasana regularly so that it becomes a permanent part of the Imaani culture. There are 3 main schemes running at present under the names of Taher Scheme, Mohammedi Scheme and Husain Scheme.*

*Taher Scheme:-*

*Syedna Mohammed Burhanuddin<sup>RA</sup> states about this scheme:-*

*“To widen the scope of Qardan Hasana’s barakat, Taher Scheme has been launched. One can contribute in it by units, where each unit is equal to 215. One can contribute in it whatever way possible, on a weekly, monthly or yearly basis. One can offer units of 215, 110 or 52 or at least one dirham. The main aim being no one should be left without attaining sawaab of Qardan Hasana.”*

*He also advised in a town that they should collect such a huge amount in Qardan that they could in turn donate to other towns and cities. Mumineen tried hard in this regard, and Moula’s prediction proved right that they provided Qardan to other cities in a very short period.*

*Mohammedi Scheme:-*

*Mumineen have to contribute in Qardan Hasana (through this scheme) on the eve of every Friday or on Friday or on*

*other auspicious nights and occasions to obtain the pleasure of Moula<sup>TUS</sup>.*

*Husain Scheme:-*

*Syedna Mohammed Burhanuddin<sup>RA</sup> states:-*

*“Interest is prohibited. Refrain from it. Look at the state of the banks, where money is lent and borrowed on interest, they bear losses because of this dealing in interest. O Mumineen! To regain the millions that are deposited, one has to wait standing in queue for the whole day. I ask you to keep your money in Qardan Hasana, instead of the banks, so you get two advantages, sawaab as well as security of wealth. May Allah keep away my children from the evils of interest.”*

*In this scheme a Mumin deposits his money in the Qardan trust for a specific time period, on completion of which the amount can be returned back to him. He can withdraw his money in case of an emergency before the specified time period elapses. Likewise he can re deposit it for another time period if he wishes so.*

*Every Mumin is directed to try his best to take benefit by participating in these three afore-mentioned schemes, by depositing the maximum amount possible for him. This will enable those Mumineen in need to benefit most from Qardan Hasana, and the donor shall obtain the pleasure of Moula and sawaab.*

## **11.The duties and responsibilities of Khidmat Guzars from various departments of Dawat towards Qardan Hasana.**

*Khidmat Guzars from various departments of Dawat should understand the importance of Qardan Hasana. They include those from Kothar Mubarak, from Al Jamea tus Saifiyah, Ummal Kiraam, Moallemeen, Muraqebien, Mazarat and Atabaat Muqaddasah , leading members of Jamaat and other committees. All of them should keep in mind the following points:-*

- *Qardan Hasana is a quranic mandate and is attributed towards Allah<sup>TA</sup>. By giving Qardan Hasana one obtains Moula's pleasure. It is regarded as an act of deen and a form of ibadat. It is for this reason that each and every khidmat guzar should strive hard for promoting Qardan Hasana amongst Mumineen.*
- *Should have fear of Allah<sup>TA</sup>.*
- *Should abide by the laws of sha'riah at all times.*
- *Should be faithful and honest.*
- *Should aim for Moula's pleasure in every activity.*
- *Should always strive for the well -being and prosperity of Mumineen.*
- *Should not pursue self- interest.*
- *Should do self-examination for accountability of his daily performance.*
- *Should be punctual, responsible and vigilant in performing khidmat.*



- *Should remain abreast of the current economic developments and business affairs to be able to advice Mumineen in the best possible way.*
- *Those doing khidmat of teaching in madrasahs should educate children in such a way that, they develop a habit of giving Qardan Hasana on Fridays, and in other occasions.*
- *Parents should also develop in their children the habit of giving Qaedan Hasana and of spending for good and charitable causes.*
- *Managers and khidmat guzars of Atabaat Muqaddasaat should endeavor to educate Mumineen about Qardana Hasana and its schemes, when they relate the luminous history of Awliya allah<sup>AS</sup>. These schemes should be run according to what pleases Moula and should not include any sort of interest.*

*Syedna Mohammed Burhanuddin<sup>RA</sup> states:-*

*“We should not adopt concepts of others who run lending societies. Our intentions should be pure and we should work with courage. Some of our institutions simply give Qardan Hasana, whereas some supply items on credit by installments or similar facilities. But beware that no activity should be practiced against sha’riah. We should always stay away from the stench of interest.”*

*He also states:-*

*“If an act, which is in defiance of sha’riah is happening, and you are unable to put an end to it, then, close down the concerned institution immediately. The institutions and organizations dealing in interest have no right to aid*

*Mumineen. I am the one concerned about them. The giver of their livelihood is Allah<sup>TA</sup> .”*

## **12. The duties and responsibilities of Mumineen towards Qardan Hasana.**

*It is mandatory for a Mumin to recognize and show gratitude towards the bounties of Syedna Mohammed Burhanuddin<sup>RA</sup>. Qardan Hasana is one of these. A conscious effort should always be made to participate in Qardan Hasana, as a mark of immense gratitude towards Moula.*

*In the same way a Mumin who has taken Qard should repay it on the promised date and without delay.*

*This commitment covers two aspects:-*

- One should participate in Qardan Hasana with sincere faith in it, realizing it's virtue.*
- Any Qard taken should be repaid on the promised time.*

*Syedna Mohammed Burhanuddin<sup>RA</sup> states:-*

*“Imam Jafer ul Sadiq states for the one who has taken a loan that Allah is with him until he repays it-on the condition that the entire loan transaction should not contain anything which constitute Allah's dislikes.”*

*Hence one should not intend to do anything disliked by Allah<sup>TA</sup> with the Qard taken by him. He should in fact be intending to repay the Qard on it's promised time.*

### **13. The flourishing of sa'adaat and barakaat in a Mumin's life, by practicing Qardan Hasana.**

*Mumineen's barakat and prosperity have multiplied, in this world and the hereafter, due to the institution of Qardan Hasana introduced Syedna Mohammed Burhanuddin<sup>RA</sup>*

*He states:-*

*“Mumineen take Qardan Hasana with the intention of attaining barakat. Some of them, even though they do not need it, take Qardan Hasana for the sake of gaining barakat from Allah<sup>TA</sup>.”*

- *Many Mumineen moved from service to personal businesses, by the virtue of Qardan Hasana.*
- *Qardan Hasana enabled many Mumineen to do Haj and ziyarat in Najaf, Karbala and of other holy shrines and places.*
- *It enabled Mumineen to obtain barakat of Ashara Mubarakah with Moula<sup>TUS</sup> and attain manifold sawaab.*
- *It enabled Mumineen to fulfill their desires of giving ziyafat (hosting) Moula<sup>TUS</sup>.*
- *It facilitated the construction of Masjids and Mashads worldwide.*
- *It facilitated the construction of homes, opening of shops and factories by Mumineen residing anywhere in the world.*
- *It enabled their children to pursue and attain the best quality of education at all levels.*
- *It facilitated many in their marital expenses.*

- *Its barakat has spread, to many aspects of a Mumin's life.*

#### **14. Deeni and worldly affairs related to Qardan Hasana.**

- *It makes possible to uplift a Mumin in deen and the world with the help of Qardan Hasana. This is because Qardan Hasana gives insight into his life and thus he can be accordingly guided.*
- *It becomes possible to attain and excel in deeni and worldly education according to the consent of Moula<sup>TUS</sup>.*
- *It becomes possible to conduct a profitable business in compliance with Sha'riah Mohammediyah and the trade trends of the age.*

*Explaining how a Mumin can do a profitable bussiness, Syedna Taher Saifuddin<sup>RA</sup> states:-*

*“Mumineen should plan and prepare for their businesses, keeping in mind the developments of the age, in such a way that the planning done reflects on their wisdom. Mumineen should form co-operative societies for doing bussiness. They should do business of various items from raw materials to finished products. I have encouraged my children to take forward steps in this direction. I have also directed them to make sure that Mumineen do not forget the trade of the hereafter, which will protect them painful punishment and earn them good reward.”*

- *It makes possible for Mumineen to plan how to do business in compliance with sha'riah and refrain from interest and its evils.*
- *It makes possible to plan and ease the marital expenses borne by Mumineen for their children.*
- *Qardan Hasana makes it possible for Mumineen to own homes or develop their existing ones with ease.*

*For the above mentioned purposes committees of experts in related fields could be formed, under the auspices of Qardan Hasana. These experts can offer their services to Mumineen in particular and to mankind at large.*

**15. Spending wealth for Allah's<sup>TA</sup> sake is the means of gaining virtue and barakat .**

Allah<sup>TA</sup> has mentioned the merits of spending for His sake in numerous verses of al Quran. A few of them are quoted here:-

الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ

'Who believe in the Unseen, are steadfast in prayer and spend out of what We have provided for them.'

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

.....

'The parable of those who spend their wealth in the way of Allah<sup>TA</sup> is that of a grain of corn: it growth seven ears, and each ear hath a hundred grains. Allah<sup>TA</sup> giveth manifold increase to whom he pleaseth: and Allah<sup>TA</sup> careth for all and He knoweth all things. Those who spend their wealth in the cause of Allah<sup>TA</sup>, and follow not up their gifts with reminders of their generosity or with injury-, for them their reward is with their Lord: on them shall be no fear, nor shall they grieve. Kind words and covering of faults are better than charity followed by injury. Allah<sup>TA</sup> is Free of all wants and He is most Forbearing. O ye who believe! Cancel not your charity by reminders of your generosity or by injury-like those who spend their wealth



*to be seen of men, but believe in neither in Allah<sup>TA</sup> nor in the Last Day. They are in parable like a hard barren rock, on which is a little soil: on it falls heavy rain, which leaves it (just) a bare stone. They will be able to do nothing with aught they have earned. And Allah<sup>TA</sup> guideth not those who reject faith. And the likeness of those who spend their wealth seeking to please Allah<sup>TA</sup> and to strengthen their souls, is a garden high and fertile: heavy rain falls on it but makes it yield a double increase of harvest, and if it receives nit heavy rain, light moisture sufficeth it, Allah<sup>TA</sup> seeth well whatever ye do.’*

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ  
 بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ  
 رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

*‘Those who (in charity) spend of their goods by night and by day, in secret and in public, have their reward with their lord: on them shall be no fear, nor shall they grieve.’*

قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ وَيَقْدِرُ وَلَكِنَّ أَكْثَرَ النَّاسِ لَا يَعْلَمُونَ

*Say : “Verily my Lord enlarges and restricts the provision to whom He pleases, but most men know not.”*

- Imam Mohammed Bin Ali<sup>AS</sup> states:-

*“The soul of the believer, in the fact that Allah<sup>TA</sup> will give returns, will be generous in spending.”*

لَنْ نَنَالُوا الْبِرَّ حَتَّىٰ تُنْفِقُوا مِمَّا تُحِبُّونَ

*'By no means shall ye attain righteousness unless ye give (freely) of that which ye love.'*

\*\*\*

*Mumineen pay wajeboot in manifold and go on increasing it every year, obeying the rules of sha'riah and intending to obtain the pleasure of Moula<sup>TUS</sup>.*

*Mumineen contribute in Qardan Hasana as per the directions of al Quran. They also spend in other noble deeds like sabeel ul khair wal barakat, mu'vasaat, sil'at al rehem, upliftment, sadaqah, and offering food to Mumineen especially in the name of Imam Husain<sup>AS</sup> and other Mawali Kiraam<sup>AS</sup>.*

*When spending for Allah's sake, a pious Mumin should give first priority to that what is obligatory in deen. He should then give second priority to that what is considered as supplementary charitable acts. As Moulana Ali<sup>AS</sup> states:-*  
*"Any extra non-obligatory act of worship is not useful if it is carried out at the expense of any obligatory act of worship."*

*All good deeds are acceptable to Allah<sup>TA</sup> only when they are performed with ikhlaas. Syedna al Qadi al Noman<sup>RA</sup> states in Kitab ul Himmah:-*

*"Rasulallah<sup>SAW</sup> narrates that on the Day of Judgment some people will be ordered to be taken to hell. Some of them will beseech Allah that they had fought (done jihad) in Allah's name. Others will say that they had performed Haj time and*

*again. Others will say that they had spent for Allah's sake, prayed namaaz and given sadaqah. At that time Allah will respond that all of you are lying. All you had done was with the intention that it be said amongst people that so and so was so brave, or so and so performed numerous haj and so and so was thus generous. All of that has been said. Allah will order them to be taken to hell. He will then state that I am a good partner- whoever will include anyone other than me in his deeds; I then pass over the whole deed performed to the other partner”.*

*It is essential for this reason for every Mumin to not include anything or anybody else in deeds done for the sake of Allah<sup>TA</sup>. He should spend purely for the sake of Allah<sup>TA</sup>. He should also contribute in Qardan Hasana in the same way. Only then will it be acceptable by Allah<sup>TA</sup>.*

**16. A Mumin's obedience and adherence to the commands of Allah TA and his Wali on Earth, and restraint- from what he has been asked to stay away from – will lead him towards contentment in this world and the hereafter.**

Allah<sup>TA</sup> states:-

يٰۤاَيُّهَا الَّذِيْنَ ءَامَنُوْا اطِيعُوْا اللّٰهَ وَاَطِيعُوْا الرَّسُوْلَ وَاُوْلِي الْاَمْرِ مِنْكُمْ

The ta'at of Allah<sup>TA</sup> is connected here with that of his Rasul. The third part of the verse also includes the Imam of each age and his Dai during his seclusion. Obedience of the Dai is obedience of the Imam himself. It is because of this obedience that the sky and land are remaining steadfast. Obedience requires patience as advised by Syedna Abdeali Saifuddin<sup>RA</sup> in one of his verses.

Today Mumineen are well off and prosperous, because they have obeyed the command of Syedna Mohammed Burhanuddin<sup>RA</sup> and refrained from indulging in interest.

A grand movement in the form of Qardan Hasana was initiated during the era of Syedna Mohammed Burhanuddin<sup>RA</sup> and today his successor Syedna Mufaddal Saifuddin<sup>TUS</sup> is striving to take it forward. Mumineen should obey Moula<sup>TUS</sup> and obtain the pearls of his Dua Mubarak.

May Allah grant our Moula a long and healthy life. Aameen.