

# Idaarah Hasanaat al-Qard al-Hasan al-Burhaniyah(HQHB)



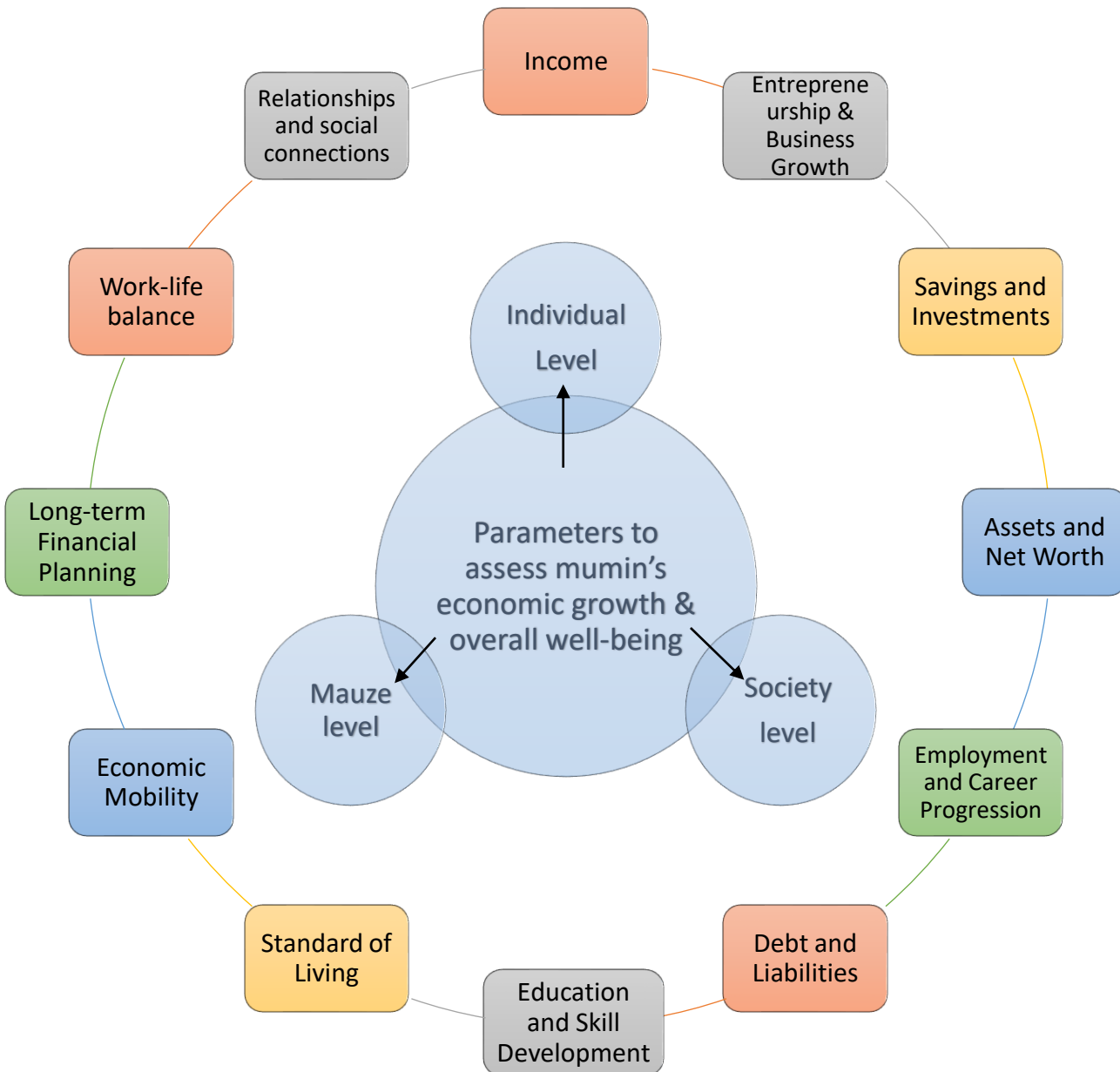
FRAMEWORK TO ASSESS ECONOMIC GROWTH AND WELL-BEING OF INDIVIDUAL & MAUZE  
BENEFITTING FROM QARDAN HASANA AND/OR BARAKAT OF HUZURALLA'S(TUS) ZIYAFAT / MAJALIS / QADAM



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# A- OVERVIEW : FRAMEWORK TO ASSESS ECONOMIC GROWTH AND WELL-BEING OF INDIVIDUAL & MAUZE BENEFITTING FROM QARDAN HASANA AND/OR BARAKAT OF HUZURALLA'S(TUS) ZIYAFAT / MAJALIS / QADAM



Quantitative factors and qualitative factors -: By evaluating financial factors (that are measurable), we can develop a good understanding of an individual's economic growth over time.

In addition, we also plan to assess an individual's lifestyle growth and other factors that contribute to overall well-being, using combination of self-assessment tools, datasets, interviews, surveys, and observations.



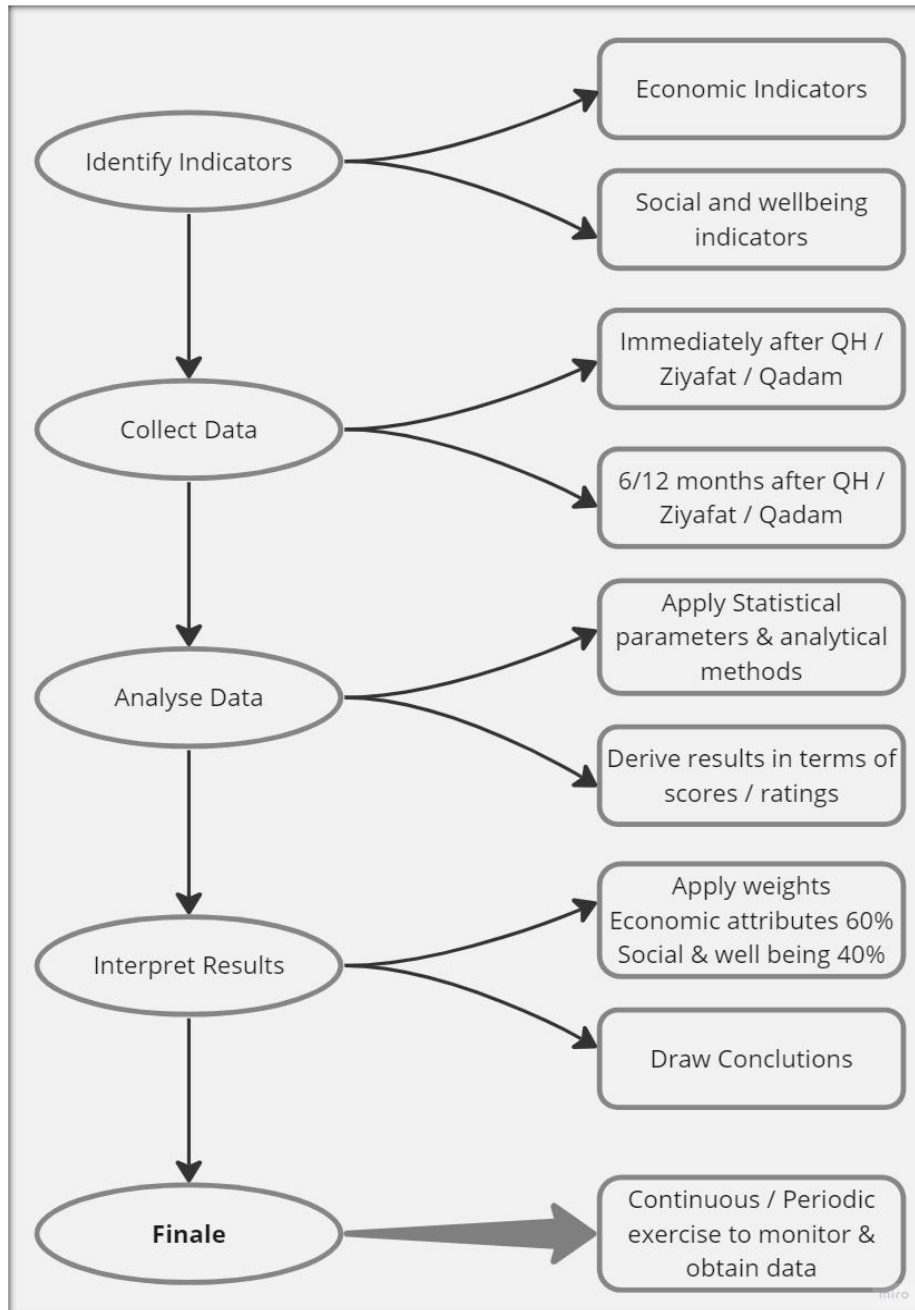
Source of information for the above factors - **1)** Documents submitted such as ITRs, Bank statements, financials etc. while requesting QH and comparing the same with current likewise documents **2)** Report from OFC who knows ground level reality / details of mumin **3)** Data from ITS / tallabulilm on education levels / vocational trainings obtained to enhance knowledge **4)** Readily available datasets from Umooor Mawarid Bashariya MIS, Umooor Talimiyah MIS, Umooor Sehat and local Mauzes MIS **5)** Evaluation of mumins and his job / business profile thru Market research, online research using social media and report from rating agency **6)** Analysing details on Wajebaat growth which reflects barakat and progress of mumin **7)** Assessing capacity to take QH and history of repayments, including delays(if any) to understand financial standing



Data collation & index development - In absence of similar data for the base year / past, focusing on trends and relative changes can still offer valuable information about the direction and magnitude of changes in economic growth & wellbeing levels over time.

Comparative analysis can be performed year onwards with first round of figures available.

## B – FLOWCHART OUTLINING THE STEPS IN PROCESS



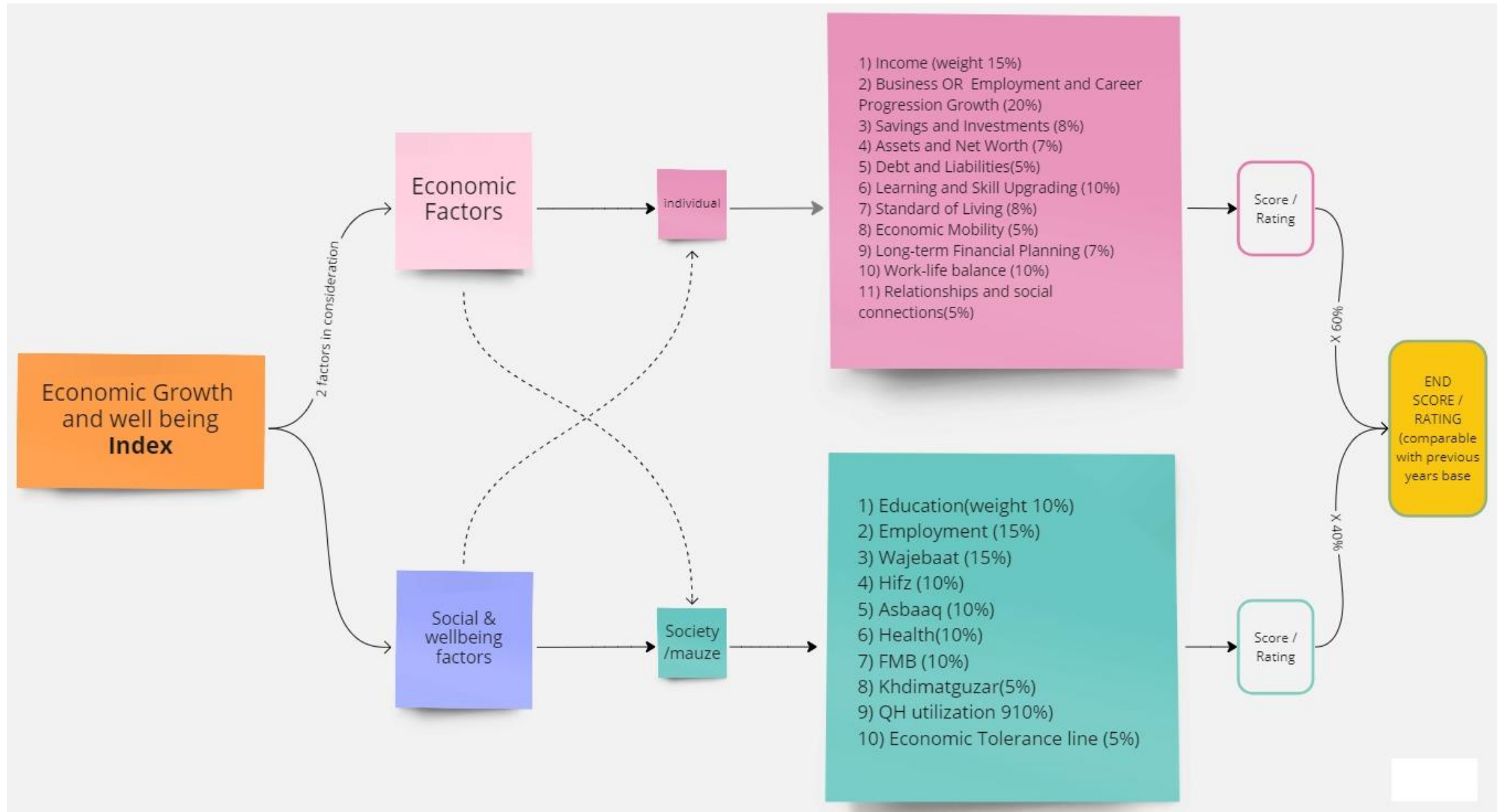
*Explanation of the steps:*

1. **Identify Indicators:** In this step, we need to identify the indicators that are commonly used to measure economic development and individual well-being. These indicators may include income levels, education levels, healthcare access, employment rates, poverty rates, living standards and other relevant factors.
2. **Collect Data:** Once the indicators are identified, data collection takes place. This involves gathering relevant data from various sources, such as Jamat level MIS, Information from various peer Idara, ITS database, surveys, censuses, and other data repositories. The collected data should cover a defined range of individuals and socioeconomic factors.
3. **Analyze Data:** In this step, the collected data is analyzed using statistical and analytical methods. This analysis aims to uncover patterns, trends, and correlations within the data. techniques to be considered to extract meaningful insights from the collected data.
4. **Interpret Results:** Evaluate the well-being of individuals based on the analyzed data and interpretations. Consider the impact of economic factors, social factors, and other relevant aspects on the overall well-being of individuals. Interpretation often requires a good understanding of economic theories and social contexts of our community.
5. **Finale:** Conclude the measurement process, while keeping in mind that it may need to be repeated periodically to track changes over time and adjust strategies accordingly

Lead for creating this approach and methodology has been derived from various established & accepted indices like :

- Human Development Index
- Gross National Happiness
- Social Progress Index
- Happiness index

## C – INDEX DESIGN



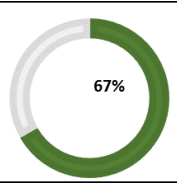
For detailed understanding and calculations used to arrive at ratings / scores of each attribute available in the editable excel file shared as annexure. These may be documented if required.

## D – ASSESSMENT OF MAUZES ECONOMIC GROWTH & WELLBEING

### BENEFITTING FROM QARDAN HASANA AND/OR BARAKAT OF HUZURALLA’S(TUS) ZIYAFAT / MAJALIS / QADAM

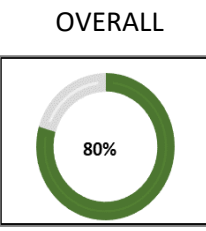
Sr No	Parameter	Attributes <i>(Source of Data - ITS, Umoo Mawarid Bashariya MIS, Umoo Talimiyah MIS, Umoo Sehat and local Mauzes MIS)</i>					Rating	Prev Years	Growth	Weight	Score	% Score	
		Total House count	Business	Professional	Service	Unemployed							NA
1	Employment rate	500	250	120	59	71	86%	85%	1%	↑	15	12.9	86%
2	Education	Applicable headcount > 21	Post Graduate / Professionals	Graduate and above	X and Above	Below X	NA						
		1600	100	500	700	300		72%	70%	2%	↑	10	7.2
3	Wajebat	HOF count	Over Double	over 1.5 times	Over Prev Yr	Same or lower	NA						
		700	55	100	350	195		75%	74%	1%	↑	15	11.2
4	Hifz Status	Applicable headcount > 5	Full	Sana III	Sana II	Sana I	Balad						
		2400	10	50	120	250	600	40%	30%	10%	↑	10	4.0
5	Asbaaq Status	Applicable headcount > 18	Nisaab 5 and above	Nisaab 3-4	Nisab 2	Nisab 1	Istefada attendees						
		1800	250	100	50	35	50	46%	30%	16%	↑	10	4.6
6	Health Indicator	any Age	Diabetic	BP	Heart History	Flu Vaccinee done	Oth Health issues						
		2850	300	400	15	800	55	74%	75%	-1%	↓	10	7.4
7	FMB reach	HOF count	FMB sought by										
		700	590					84%	79%	5%	↑	10	8.4
8	Number of Khidmatguzars	Applicable headcount > 18	Any Khidmat ( BG, FMB, Jamaat, Burhani Womens etc)										
		1800	144					8%	8%	0%	→	5	0.4
9	QH utilization vis a vis Normal Distribution	HOF count	QH as per Normal Distribution	QH Utilized									
		700	11.2 Cr	20 Cr				179%	110%	69%	↑	10	17.9
10	Mumin below economic tolerance line	HOF count	below line										
		700	35					5%	6%	1%	↑	5	0.3
										<b>100</b>		<b>67%</b>	

OVERALL



**E: Assessment of Mumins Economic Growth and well being ( for QH to mumineen / After Moulas Tus Visit - Ziyafat - Qadam - Majlis)**

Sr No	Parameter	Assessment	Point	Factors for deliberations	Basis	Attribute	Increase / Positive	Same / NA	Decrease / Negative	Weight	Score		% Score
1	Income	Determine if the individual's income has increased over time. Compare their current earnings with	1.1	How has mumin's income changed over the past years	ITR or HQHB	Profitability		Yes		10	7.5	➡	83%
			1.2	Is mumin satisfied with his income growth (Barakat)	Survey Report	Income Satisfaction	Yes			5	5	⬆	
2	Entrepreneurship and Business Growth	If the individual is an entrepreneur or business owner, evaluate the growth and profitability of their business. Look for indicators such as increased revenue, expanding customer base, or successful product launches.	2.1	Assess business growth in terms of	ITRs / Audit report or rating agency report / OFC report	Revenue / TO		Yes		5	3.75	➡	88%
			2.2	- Sales - Customer base - Profitability		Customer Base		Yes		5	3.75	➡	
			2.3	Has business launched new products or expanded into new markets.		Increase in product line / expansion	Yes			5	5	⬆	
			2.4	Business has been able to move to cash business (both sales & purchases) in comparison to past practice		Moved to cash business	Yes			5	5	⬆	
3	Savings and Investments	Evaluate the individual's savings and investment portfolio. Determine if they have been able to save a larger portion of their income or if they have made successful investments that have grown in value	3.1	Have mumin's savings or investment portfolio grown over time	Survey Report	Growth in investment	Yes			4	4	⬆	50%
			3.2	What types of investments do mumin have, and how have they performed		Investment performance vs a vis Market ( Beta)			Yes		4	0	
4	Assets and Net Worth	Consider the individual's assets, such as property, investments, and other valuable possessions. Calculate their net worth (assets minus liabilities) to assess overall wealth accumulation.	4.1	Has the value of mumin's assets changed over the past period.	Survey Report	Increase in Assets		Yes		4	3	➡	75%
			4.2	What is mumin's estimated net worth (assets minus liabilities), and how has it evolved.		Networth Positive		Yes		3	2.25	➡	
5	Employment and Career Progression	Assess whether the individual has experienced positive changes in their employment situation, such as job promotions, salary increases, or career advancements.	5.1	Did mumin experienced any positive changes in his employment situation, such as promotions, salary increases, or career advancements?	Social media platforms / Survey reports	Promotion / Growth since last 1-2 years		NA		0	0	⬇	0%
			5.2	How has job stability and job satisfaction evolved over time?		Job Satisfaction and job security		NA		0	0	⬇	
6	Debt and Liabilities	Examine the individual's debt level and whether they have been able to manage and reduce it over time. A decrease in debt-to-income ratio can indicate economic growth.	6.1	Has mumin been able to effectively manage and reduce his debt / liabilities over time. Has Mumin's debt-to-income ratio changed over the past few years	QH repayment schedule adherence ( delays?) / Survey Report	Debts decreased?	Yes			5	5	⬆	100%
7	Continuous Learning and Skill Upgrading	Consider the individual's investment in education and skill development. Assess if they have acquired additional qualifications or skills that have increased their earning potential.	7.1	Has mumin invested in his education or acquired additional qualifications or skills	Tallabul ilm record / ITS database / Social platform research	Developed skillsets?		Yes		4	3	➡	83%
			7.2	Has these investments in development of skillsets impacted mumins earning potential and career growth		Skillsets development lead to earning growth?		Yes		3	2.25	➡	
			7.3	Is mumin actively seeking opportunities to enhance his skills and knowledge		perusing skill enhancement	Yes			3	3	⬆	
8	Standard of Living	Consider the individual's overall standard of living. Assess improvements in housing, access to healthcare, transportation, and other quality-of-life factors.	8.1	1)Is there improvements in housing, access to healthcare, transportation, or other quality-of-life factors	Survey Report	Improvement in housing standards since last 2 years	Yes			4	4	⬆	100%
			8.2	2)Are there any significant changes in mumins lifestyle that indicate economic growth		Can afford / has access to medical requirements	Yes			4	4	⬆	
9	Economic Mobility	Evaluate whether the individual has moved up the economic ladder over time, especially when compared to their peers or the general population.	9.1	1) Assess if mumin has moved up the economic ladder compared to his market peers or the general population	OFC report	Has mumin grew vis a vis market peers in last 2 years	Yes			5	5	⬆	100%
10	Long-term Financial Planning	Assess whether the individual has engaged in effective financial planning, such as retirement savings, investments for the future, or insurance coverage.	10.1	1)Is mumin feels well-prepared for his future financial needs	Survey Report	Future planning done and feels reasonable to him?			Yes	4	0	⬇	32%
			10.2	2)Is mumin actively working towards achieving his financial goals		Are financial goals set and is there plan developed and progress made towards achieving the same		Yes		3	2.25	➡	
11	Work-life balance	Consider how the individual manages their work-life balance. Look for improvements in their ability to prioritize and allocate time for work, personal activities, family, and leisure, ensuring a healthy balance between various aspects of life.	11.1	1) Is mumin able to maintain work life balance - assess working hours, leisure plans, steps to maintain health etc.	Survey Report	Is he able to maintain work life balance.? Including spending quality time with family has improved since last 2 years		Yes		10	7.5	➡	75%
12	Relationships and social connections	Evaluate the quality and depth of the individual's relationships and social connections. Look for improvements in their ability to build and maintain meaningful relationships, expand their social network, and develop a supportive social circle.	12.1	1) Is mumin available for social gatherings, functions, seminars for participation	Survey Report / ITS database	Enhanced social life since last 2 years	Yes			3	3	⬆	90%
			12.2	2) how developed is the social circle of mumin		reach and known in social circle		Yes		2	1.5	➡	



# F: Notes / Actionable

Various Source of information has been considered for fetching the required information. Information is available with various Umoor bodies which needs to be brought at one place and may require data cleansing. Further, a questionnaire can be designed to seek some information which are subjective and requires answer from the individual

Framework, once approved can be used to populate the report in the form of 1) individual level report 2) Mauze / Jamiyat level report (which will be combine scores of individuals in that mauzes) 3) Country level report that will combine scores of all the Jamiyats.

## Actionable :-

- Develop the requirement charter for coordination with various Idaras
- Access to Realtime ITS data repositories to be arranged
- Survey form to be created for Mumin to obtain relevant information required for this exercise
- Other information as listed in the excel annexures to be obtained from Jamaats / OFCs