



Q.H. Disbursement

Qardan Hasana Disbursement – Purpose-Wise Screening & Guidelines

TWT 1447H



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Disbursement of Qardan Hasana:

قال الداعي الاجل سيدنا محمد برهان الدين رضي:

"مؤمن نے قرضاً حسناً اپو۔ سہلائی سی، نظام سہل ہوئے، بعض وقت کوئی حالت انے امور ناسبب اداء کروا ما تاخیر تھاتی ہوئی تو سخت مؤاخذہ نہ کرو، اہنے مہلہ اپو، انے مؤمن قرضاً حسناً لے چھے۔ اہنے بھی تآکید سی کہونہ چھونہ کر: جو قرضاً حسناً لو چھو تو ضرورہ ہوئی تولو، انے پچھی وقت پر برابر اداء کروو واجب چھے، تاکہ۔ لوگوں بھروسو تمہارا اوپر ہے، انے تمہارا اکرو بار چلتا رہے، اہما برکتہ چھے، خدا تعالیٰ قرض لینا انے اپنا مہارا فرزندونے برکتہ انے ثواب عطاء کر جے، ہمیشہ خدا پر توکل مہرا کھجو"

Project Objective

To ensure that Qardan Hasana funds are disbursed fairly, transparently, and according to the actual needs of Mumineen by clearly understanding the purpose of each application. The goal is to support Mumineen in their social, financial, educational, medical, housing, and personal upliftment through structured and purpose-based assessment.

Project Background

As Syedna Mohammed Burhanuddin RA has guided, Qardan Hasana is meant to ease the difficulties of Mumineen and support them in times of genuine need. Repayment is important so that trust is maintained and funds continue to benefit others.

Mumineen and their families have different types of needs. Therefore, Qardan Hasana disbursement should be flexible and must support various purposes such as:

- Business
- Education
- Medical & Health
- Housing
- Deeni / Personal
- Upliftment of Mumenaat

To ensure equal access for all Mumineen, the Qardan Hasana Committee must actively promote the scheme and guide applicants through the process in all the above categories.

To process applications effectively, it is important to understand **why an applicant** needs Qardan Hasana and how the **funds will help**. Hence, a **structured questionnaire** will be used as the first stage of screening.

Initial Screening Questionnaire (Purpose-Based)

These questions help us understand the applicant's needs and ensure proper use of Qardan Hasana funds.

1. What is the exact purpose for which you are applying for Qardan Hasana?
(Please specify clearly: business, education, medical, housing, etc.)
2. Why is this purpose important right now?
(How will it help your personal, social, or financial situation?)
3. Have you explored any other options before applying for Qardan Hasana?
If yes, please mention.
4. How will the Qardan Hasana amount be used for your stated purpose?
5. Is this a one-time requirement or a recurring need?
6. Do you have any documents to support your purpose?
(Bills, fee structure, quotations, business documents, etc.)
7. How urgent is your requirement?
8. Will this Qardan Hasana help you become more stable or self-reliant?
(Please explain.)

After this initial screening, the applicant will be asked **additional questions** based on the type of *purpose* they have selected.

Purpose-Specific Questionnaire:

Business

- a. Is the purpose to start, expand, or diversify the business?
- b. How will the funds be used? (e.g., new equipment, staff, raw material, new market, etc.)
- c. Has any market research been done?
- d. What is your own financial contribution? Have you arranged funds from family or partners?
- e. What sales growth do you expect?
- f. How will this Qardan Hasana improve your livelihood?
- g. Is the requested amount suitable for your business plan?

Education

- a. Has the applicant applied for Raza Mubarak – Talabul Ilm? What is the main goal of the study program?
- b. Why have you chosen this particular course or institution?
- c. Have you explored other course options or fee structures?
- d. What career path will this study help you achieve?
- e. Do you have a clear purpose, or is it influenced by others?
- f. Are the costs justified by the long-term benefits?

Medical / Health

- a. What is the illness or medical issue?
- b. Have you taken a second medical opinion?
- c. What is the severity of the condition and chance of recovery?
- d. Have you explored alternative treatments or hospitals?

Housing

- a. How were the cost estimates prepared?
- b. What is the condition of your current accommodation?
- c. Why is it insufficient for your needs?
- d. Have you tried other funding sources such as family or friends?
- e. Have you explored alternative properties or locations?
- f. What is the condition of the proposed house?
- g. Are all legal documents complete and clear?
- h. Will you receive a proper title deed?

Deeni / Personal

- a. What is the reason for this Deeni / personal expense?
- b. Is this expense absolutely necessary at this moment?
- c. Will it increase financial burden on your family?
- d. Could you save and arrange this amount over time instead?

Asking **purpose-based** questions during the Qardan Hasana application process enables the committee to clearly understand why the applicant requires support and ensures that the purpose is genuine, relevant, and important.

By using a consistent, structured set of questions, the committee promotes fairness, eliminates bias, and maintains transparency in decision-making, thereby **strengthening trust** in the system.

These questions also help identify **time-sensitive needs**—such as medical requirements, education fees, or emergency situations—allowing the committee to **prioritize cases** appropriately. Purpose-wise screening prevents misuse of funds by ensuring that Qardan Hasana is **not utilized** for non-permitted or vague purposes, thus protecting the integrity of the fund.

Additionally, questions related to the applicant's financial planning, personal contribution, and alternate options help the committee assess long-term sustainability and prevent **dependency** on Qardan Hasana.

Requesting supporting documents such as bills, quotations, or business papers enables accurate validation of the purpose and minimizes misinformation. Questions regarding upliftment and self-reliance help determine how the assistance will positively impact the applicant's life, enhance financial stability, and **support overall progress**.

By gaining a clear understanding of the applicant's requirement, the committee is able to allocate **funds wisely**, categorize applications correctly, and ensure that more Mumineen **benefit fairly**.

Furthermore, when the purpose or plan appears **unclear** or **risky**, the committee can guide applicants, suggest alternatives, and help them make better financial decisions. Overall, when applicants articulate their purpose clearly, it strengthens accountability, promotes responsible use of funds, encourages timely repayment, and reinforces confidence in the Qardan Hasana system.