



An English Rendering

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بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

This book defines Qardan Hasana and describes its benefits and the rewards given by Allah Ta'ala in practicing it. It also attempts to shed light on the great efforts of al-Dai al-Ajal Syedna Mohammed Burhanuddin^{RA} for revitalizing its practice. The contents are as follows:

1. What is Qardan Hasana?
2. The mandate of Qardan Hasana and the description of its merits in the Quran.
3. Qardan Hasana in history.
4. The practice of Qardan Hasana among Islamic sects.
5. The attribution of Qardan Hasana towards Allah Ta'ala and its *hikmat*.
6. The *barakaat* and *hasanaat* of Qardan Hasana in the spiritual and temporal worlds.
7. The socio-economic benefits of Qardan Hasana.
8. The miracle of al-Dai al-Ajal Syedna Mohammed Burhanuddin^{RA} in revitalizing Qardan Hasana, and his great efforts in putting it in practice.
9. Various trusts and organizations of Qardan Hasana, established by Syedna Mohammed Burhanuddin^{RA}, and his contribution in the cities where Mumineen reside.
10. Qardan Hasana and its system.
11. The duties and responsibilities of *Khidmatguzars*, from various departments of *Dawat-e- Hadiyah*, towards Qardan Hasana.
12. The duties and responsibilities of *Mumineen* towards Qardan Hasana.
13. The attainment of *saadaat* and *barakaat* in a Mumin's life through practicing Qardan Hasana.
14. Spiritual and Temporal affairs related to Qardan Hasana.

15. Spending wealth for Allah Ta'ala's sake is a way of attaining *khair* and *barakat*.
16. A *Mumin's* obedience and adherence to the commands of Allah Ta'ala and his *Wali* on Earth, and refrainment from things forbidden by *Shari'at*, will lead towards contentment in this world and the hereafter.

1. What is Qardan Hasana?

- The term ‘Qardan Hasana’ indicates several meanings:-

As Moulana Ali Bin Abi Talib^{AS} 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 inappropriate for a man to stay with, eat or even drink from the supplies of the one to whom he has lent money.”

Elaborating these words, al-Dai al-Ajal Syedna Mohammed Burhanuddin^{RA} states:

“Amir ul Mumineen states: a person who has lent money to someone- uses the borrower’s horse or his vehicle, only because he has lent the latter money and otherwise wouldn’t be able to take extra money from the borrower. Moulana Ali even disliked a man staying and eating at the residence of the one to whom he has lent money, and is now taking advantage the same.”

- Moulana al-Imam Mohammed al-Baqir^{SA} states:

“All lending done for attainment of any kind of benefit is interest”.

This means that such lending cannot be called Qardan Hasana.

Al-Dai al-Ajal Syedna Aaliqadar Mufaddal Saifuddin^{TUS} states:-

“Imam Mohammed al-Baqir was asked whether it is permissible for a man to lend on condition of taking any kind of benefit in return? Imam answered that anything lent for the purpose of benefit is interest. Interest has been cursed with la’nat by Allah. Syedna Mohammed Burhanuddin has saved Mumineen from it’s evils.”

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

- Al-Dai al-Ajal Syedna Mohammed Burhanuddin^{RA} has repeatedly stated:-

“Should any Mumin borrow from you, then he is doing you a favour.”

In a way both parties, the lender and the borrower of Qardan Hasana, are doing each other a favour. In light of Moula’s^{RA} words, one should not assume that only the lender is doing the borrower a favour by lending money to him.

- Allah Ta’ala states

وَمَا أَنتُمْ مِنْ زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَئِكَ هُمُ الْمُضْعِفُونَ

“That which you give for charity, for Allah’s sake, (will increase): it is those who will get a recompense multiplied.”

Barakaat and hasanaat is received in manifold in turn for the zakaat given for Allah Ta’ala’s sake.

The amount given in the form of Qardan Hasana, for Allah Ta’ala’s sake, is not squandered, just as money given in the form of zakaat to Allah Ta’ala and His Dai is secured and is not squandered. Therefore, the condition of giving a loan for Allah Ta’ala’s sake is necessary for it to qualify as Qardan Hasana.

- Allah Ta’ala states

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ

“O Mumineen! Give from the good things which you have earned.”

Qardan Hasana should be given from *halal* earnings.

- Allah Ta’ala states for those who spend for eye service:

وَالَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ رِئَاءَ النَّاسِ وَلَا يُؤْمِنُونَ بِاللَّهِ

وَلَا بِالْيَوْمِ الْآخِرِ وَمَنْ يَكُنِ الشَّيْطَانُ لَهُ قَرِينًا فَسَاءَ قَرِينًا

“Those who spend their wealth, for eye service, 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 Ta’ala has rebuked those who spend for boastful purposes.

Allah Ta’ala does not love those who spend their wealth for the sake of popularity and do not believe in Him 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.

Allah Ta’ala states

يَتَأَيُّهَا الَّذِينَ ءَامَنُوا لَا تُبْطِلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَى

‘O Mumineen! Do not nullify your sadaqah by recounting others of the favours you have done for them’.

The lender should not delay in providing a loan nor should he recount his favour to the one who has borrowed from him.

All the aforementioned concepts clarify that a lender should never extract any type of returns from a borrower and his loan should purely be for the sake of Allah Ta’ala and from only Him should he expect his *thawab*. It is only then that such a loan is worthy of being termed as Qardan Hasana.

2. The mandate of Qardan Hasana in the Quran.

Qardan Hasana has been mentioned 6 times in the Quran.

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ أَضْعَافًا
كَثِيرَةً وَاللَّهُ يَقْبِضُ وَيَبْصِطُ وَإِلَيْهِ تُرْجَعُونَ

'Who will loan to Allah Ta'ala Qardan Hasana, which Allah Ta'ala will double unto his credit and multiply many times? It is Allah Ta'ala Who gives (you) and takes. And to him shall you return.'

وَقَالَ اللَّهُ

إِنِّي مَعَكُمْ لَئِن 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 Ta'ala said: "I am with you: if you (but) establish regular prayers, pay zakat believe in My messengers, honour and assist them, and loan to Allah Ta'ala Qardan Hasana. I will wipe out from you your evils, and admit you to gardens with rivers flowing beneath; but if any of you, after this, resist faith, then he has truly wandered from the path of rectitude."

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

'Who is he that will loan to Allah Ta'ala Qardan Hasana? For (Allah) will increase it manifold to his credit, and he will have (besides) a generous reward.'

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

'For those who give in charity, men and women, and loan to Allah Ta'ala Qardan Hasana, it shall be increased manifold (to their credit) and they shall have (besides) a generous reward.'

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

'If you loan to Allah Ta'ala Qardan Hasana, He will double it, and will grant you forgiveness: for Allah Ta'ala 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 أَنْ لَنْ تُحْصَوْهُ فَنَّابَ
عَلَيْكُمْ فَاقْرَءُوا مَا تيسَّرَ مِنَ الْقُرْآنِ عَلِمَ أَنْ سَيَكُونُ مِنْكُمْ مَرْضَىٰ
وَأَخْرُونَ يَضْرِبُونَ فِي الْأَرْضِ يَبْتَغُونَ مِن فَضْلِ اللَّهِ وَءَاخِرُونَ
يُقْتَلُونَ فِي سَبِيلِ اللَّهِ فَاقْرَءُوا مَا تيسَّرَ مِنْهُ وَأَقِيمُوا الصَّلَاةَ وَءَاتُوا
الزَّكَاةَ وَأَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا وَمَا نُقَدِّمُوا لِأَنفُسِكُمْ مِن خَيْرٍ تَجِدُوهُ
عِنْدَ اللَّهِ هُوَ خَيْرٌ وَأَعْظَمُ أَجْرًا وَاسْتَغْفِرُوا لِلَّذِينَ فِي الْأَرْحَامِ مِنَ اللَّهِ إِنَّ اللَّهَ غَفُورٌ رَّحِيمٌ

‘...And establish regular Prayer and give Zakat; and loan to Allah Ta’ala Qardan Hasana. And whatever good you do for yourselves, you shall find it with Allah Ta’ala. Yes, better and greater, in reward, and seek you the Grace of Allah Ta’ala: for Allah Ta’ala is Oft-Forgiving, Most Merciful. ’

Al-Dai al-Ajal Syedna Mohammed Burhanuddin^{RA} states in his exalted discourse:-

“Allah has mentioned (Qardan Hasana) in the 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 divine 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. Imperative/Directive- “pray Namaaz and give Zakaat and 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.”¹*

In this manner Allah Ta’ala has encouraged the giving of Qardan Hasana.

Qardan Hasana is part of Rasulallah’s^{SAW} sunnat:

Moulana al-Imam Ja’far bin Mohammed^{SA} states *“loan, amaanat, and hospitality are a part of sunnat”*.

When Amirul Mumineen^{SA} asked Rasulallah^{SAW} about the characteristics of a ‘Mumin’, Rasulallah^{SAW} replied *“a Mumin is one*

¹ Al Khutbah al Jaleelah al Mubarakah-1408

*who will give back what he has borrowed, and will lend should he be asked for a loan”.*²

Amir ul Mumineen Moulana Ali bin Abi Talib^{SA} took a loan from a Jew and placed Imam Hasan^{SA} and Imam Husain^{SA} as security. Syedna Mufaddal Saifuddin^{TUS} narrated this episode and then went on to state:-

“O gathering of Mumineen! Witness the lofty position of Ali, how he gave preference to someone who had asked him for money, over Hasan and Husain and kept them as security for a loan he had taken to give to the one who had asked him for money. 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 the Quran, Rasulallah^{SAW} and Moulana Ali's^{SA} words, that giving Qardan Hasana is mandatory. If a Mumin asks for Qard then we are encouraged to strive, plan and fulfill his need. By doing so we obey Allah Ta'ala's command, fulfill Rasulallah's^{SAW} *sunnat* , and attain Moula's pleasure.

² Kitaab Tanbih-al-Gafeeleen

3. Qardan Hasana in history.

The act of giving Qardan Hasana was prevalent during the times of *Anbiya'a*^{AS} in the past. Allah Ta'ala states in the context of *Banu Israel* in the 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 Ta'ala did aforetime take a covenant from the Children of Israel, and appointed twelve chieftains among them. And Allah^{TA} said: "I am with you: if you (but) establish regular prayers, pay zakaat believe in My Messengers, honour and assist them, and loan to Allah Ta'ala Qardan Hasana. I will wipe out from you your evils, and admit you to gardens with rivers flowing beneath; but if any of you after this will resist faith, he had truly wandered from the path of rectitude."

Some commentators state while commenting on this *ayat*: Allah Ta'ala commanded *Moosa* to take along *bani Israel* with him, to prepare for war. He trained 12 persons from them to gather information about the enemy. Allah Ta'ala 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 Ta'ala's 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 Allah Ta'ala's closeness and his aid. Allah Ta'ala 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 true path.

This *ayat* is a mandate to *bani Israel* to give Qardan Hasana, but they changed it to interest as Allah Ta'ala states:-

فَبِظُلْمٍ مِّنَ الَّذِينَ هَادُوا
حَرَّمْنَا عَلَيْهِمْ طَيِّبَاتٍ أُحِلَّتْ لَهُمْ وَبِصَدِّهِمْ عَنِ سَبِيلِ اللَّهِ
كَثِيرًا ﴿١٦٠﴾ وَأَخَذِهِمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالَ النَّاسِ
بِالْبَاطِلِ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ عَذَابًا أَلِيمًا

'For the inquiry of bani Israel We made unlawful for them certain (foods) good and wholesome which had been lawful for them and that they hindered many from Allah Ta'ala's Way. They took usury, though they were forbidden; and they devoured men's wealth wrongfully. We have prepared a grievous chastisement for those among them who reject Faith.'

These verses from the Quran prove that even the followers of past *Anbiyaa*^{AS} 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, a few of their scholars 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 put aside the principles of *Ahle Bait*^{AS}, and with the help of several jurisprudence related terms, declared interest as permissible. Al-Dai al-Ajal Syedna Mohammed Burhanuddin ^{RA} states while elaborating the same:-

“O Mumineen! I command every one of you- those who are present here and those residing 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 the truth is that it is Islamic only in name and its practices are against shari’at”.

5. The attribution of Qardan Hasana towards Allah Ta'ala and its hikmat.

When one ponders about the verses of the Quran, which mention Qardan Hasana, it is noticed that Allah Ta'ala states "he who gives Qard to Allah Ta'ala". By doing so Allah Ta'ala has shown the virtue, esteem and high status of Qardan Hasana. Moulana al-Imam Mohammed a- Baqir^{SA} states

"The initial time of namaaz is attributed towards Allah Ta'ala as a mark of respect to it (time). Allah Ta'ala 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'ala 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'ala" the Quran indicates 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 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 Ta'ala means, to give the amount of Qardan Hasana to His *khalifa Imam*^{AS} or to his *Dai* during the period of

seclusion, and to whomsoever the *Dai* specifically assigns for the said purpose.

- Giving Qard to Allah Ta'ala means-to lend purely in Allah Ta'ala's name and not for any other intents.
- Giving Qard to Allah Ta'ala means –it becomes His responsibility to return the amount given in Qard in manifold.
- Giving Qard to Allah Ta'ala means giving to Him who has taken guarantee of providing livelihood to each of His creations. In fact giving Qard is a way of assisting Allah Ta'ala in carrying out His actions.
- To give Qard to Allah Ta'ala means to assist Him, and Allah has promised those who assist him that:-

يَتَأَيُّهَا الَّذِينَ ءَامَنُوا إِن نَّصُرُوا اللَّهَ يَنْصُرْكُمْ وَيُثَبِّتْ أَقْدَامَكُمْ

'O Mumineen! If you will help (the cause of) Allah, He will help you, and plant your feet firmly.'

Moulana Ali^{AS}, while stating his *wasiyat* to Imam Hasan^{AS}, said:- (as stated by Syedna Mohammed Burhanuddin^{RA})

"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^{AS} 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 Ta'ala and his *Dai*, it qualifies as *hasan* or 'good' and helps attain manifold rewards.

Syedna Mohammed Burhanuddin^{RA} states:

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

“The 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^{TA} and his Awliyaa’. Syedna al-Qazi al-Noman^{RA} states while indicating to the aforementioned fact:

“On the day of judgement Ibn Bashar 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, 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 Bashar 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 Ta’ala and his vali.

Similarly, when the Quran commands that give Qardan Hasana to Allah Ta’ala, His mandate is not limited or restricted to any particular class or section, but in fact it is directed to everyone.

Syedna Mohammed Burhanuddin^{RA} states:

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

Syedna Mufaddal Saifuddin^{TUS} states, while describing the merits of his revered father and predecessor Syedna Mohammed Burhanuddin^{RA}:

“What a great merit of Shafaat Hasanah he had! He revived and restored Imam al-Hakim’s Jame-al-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 into their lives. On the other hand he held 'al Multaqa al Fatemi al Ilmi' which saved Mumineen from the evils of interest. He simultaneously also initiated the barakat of Qardan Hasana which spread in each and every town and place.

Qardan Hasana is related with Hasan and Husain...because Syedna Mohammed Burhanuddin ^{RA} 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. Thus barakat multiplied. The sins of Mumineen were forgiven. As it is known that Qardan Hasana yields 10000 times thawab, likewise, Burhanuddin Moula gathered 10000 Mumineen in Jame-al-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 ^{TUS} expects from every Mumin, young and old, 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 divine rewards for a Mumin who gives Qardan Hasana.

Syedna Mufaddal Saifuddin^{TUS} states, after narrating the episode of Moulana Ali^{AS} placing the shawl of Moulatona Fatema^{AS} as security for a loan he took from a yahoodi:

“O Mumineen! In this incident the yahoodi gave Qard to Allah’s vali, Ali. Ali graciously placed Fatema’s valuable shawl as security because of which the yanoodi attained manifold barakat. His house became radiant with light from Fatema’s shawl. This led to the absolution of his sins, his salvation and the thawab 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 *barakaat* and benefits:

- Receives the honour of obeying Allah Ta’ala.
- Receives the honour of meeting Allah Ta’ala’s good expectations in him.
- Receives the virtue of being with Allah Ta’ala, as he states in the Quran *“I am with all of you”*.
- Attains the pleasure of Allah Ta’ala, his *vali* the Imam of the age, and his Dai.

Syedna Taher Saifuddin^{RA} states:

رضى الله ثم مرضاء ولي الله وداعية اقصى المنى لي

Attaining Allah Ta’ala’s pleasure, His beloved vali’s pleasure and His Dai’s pleasure is my ultimate wish.

- An opportunity to obtain manifold *thawaab* from Allah Ta’ala is obtained as Syedna Mufaddal Saifuddin^{TUS} expressed in his words:

“Amirul Mumineen was once asked whether sadaqah was greater or Qardan Hasana? He answered that I have heard my beloved Rasulallah^{SAW} saying that on the Night of Israa he had seen written on the doors of jannat ; by sadaqah one gets 10 times thawaab whereas by Qardan Hasana one gets 10000 times thawaab. Rasullah^{SAW} then asked Jibrael the reason for this thawaab. 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 *thawaab* of giving *sadaqah*.
- One obtains the *dua* of a *Mumin*.
- Qardan Hasana strengthens brotherly ties with others.
- A *Mumin* gets sheltered under Allah Ta’ala’s protection by giving Qardan Hasana. Syedna Mohammed Burhanuddin^{RA} once stated:-

“Interest is prohibited. Refrain from it. Look at the state of banks, where money is lent and borrowed on interest, they bear losses because of their dealings in interest. O Mumineen! To regain the millions that are deposited, one is kept waiting for a long time. I ask you to place your money in Qardan Hasana, instead of banks, so that you may gain two advantages, thawaab as well as security of wealth. May Allah protect my children from the evils of interest.”

7. The socio-economic benefits of Qardan Hasana.

Moulana Ali^{AS} states:

“Give Qard when you are able to and 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^{RA} states:

“A Mumin, who has been blessed by Allah Ta’ala (financially) and wishes to increase his wealth, should give Qardan Hasana to his brother Mumin.”

He 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 employment are decreasing. I ask those who are employed in metropolitan cities to plan and leave employment. Mumineen should give them Qardan Hasana and help them to start businesses. If a Mumin will move from employment into a business he will do dua for the one who enabled him to make this move. 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 in the socio-economic sense and uplifts their lives.

- Because of Qardan Hasana, Allah Ta’ala increases the livelihood of a Mumin.
- A Mumin helps a fellow Mumin by giving him Qard. This act in turn 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 (worthless)*" states Moulana Ali^{AS}. Likewise, if a Mumin deposits his money in Qardan Hasana, instead of just keeping it lying idle with himself, it would benefit society and provide security for his money.
- One can be set free from employment 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 Ta'ala, there can be no money purer than that 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 Ta'ala, generosity and good behavior with others.

8. The miracle of al-Dai al-Ajal Syedna Mohammed Burhanuddin^{RA} and his great efforts for promoting Qardan Hasana.

Syedna Mohammed Burhanuddin^{RA} liberated Mumineen from the evils of interest. He gathered Mumineen in Surat in 1399 H, reiterated the Quranic mandate for prohibition of interest and cleansed their thoughts and souls from such impurities.

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

وَمَا آتَيْتُمْ مِّنْ زَكَاةٍ 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.’

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

He established the institution of Qardan Hasana in 1400 H and personally gave millions of rupees to strengthen this organization and achieve its ultimate goal of complete purification of Mumineen from interest. He once stated:

“It is the responsibility 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^{RA} and his successor Syedna Mufaddal Saifuddin^{TUS} 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 *Awliyaa*^{'AS}, including Rasulallah^{SAW}.

It is purely his miracle to uphold the Quranic mandate of Qardan Hasana in today's age. May Allah grant our *Dai* a long and prosperous life.

9. The trusts and organizations of Qardan Hasana, established by Syedna Mohammed Burhanuddin^{RA}, and his contribution of huge amounts in the cities of Mumineen.

Syedna Mohammed Burhanuddin^{RA} 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 Mubarak* of Syedna Taher Saifuddin^{RA}.

In the beginning he established Burhani Qardan Hasana with a grant of 5.2 million (*INR*), and constantly granted substantial amounts for the next 35 years. On the occasion of his 100th Milad Mubarak in 1432 H he donated an amount of 1 billion (*INR*) 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. Like him, his beloved son and successor Syedna Mufaddal Saifuddin^{TUS} donated an amount of 1.03 billion (*INR*) approx. on the occasion of the 103rd *Milad Mubarak* of his revered father.

In view of the above we should remember the bounties of our two Moulas and out of gratitude to them, we are encouraged to donate in Qardan Hasana and obtain great spiritual and temporal rewards.

10. Qardan Hasana and it's system.

Syedna Mohammed Burhanuddin^{RA} introduced several schemes of Qardan Hasana to inculcate the habit of giving Qardan Hasana regularly amongst Mumineen and make a permanent part of the *Imaani* culture. There are 3 main schemes running at present: Taher Scheme, Mohammedi Scheme and Husain Scheme.

Taher Scheme

Syedna Mohammed Burhanuddin^{RA} states:-

“To widen the scope of Qardan Hasana, Taher Scheme has been launched. One can contribute in it in units, where each unit is equal to 215. One can also contribute in it in 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 that no one should be left without attaining thawaab of Qardan Hasana.”

He also advised in a town that should they collect a considerable amount in Qardan Hasana they could in turn donate to other towns and cities. Mumineen tried hard in this regard, and Moula's words proved true when they provided Qardan not only in their city, but also catered to Mumineen residing elsewhere.

Mohammedi Scheme

Mumineen contribute in this scheme on the eve of every Friday or on Friday or on other auspicious nights and occasions.

Husain Scheme

Syedna Mohammed Burhanuddin^{RA} states:-

“Interest is prohibited. Refrain from it. Look at the state of banks, where money is lent and borrowed on interest, they bear losses because of their dealings in interest. O Mumineen! To regain the

millions that are deposited, one is kept waiting for a long time. I ask you to keep your money in Qardan Hasana, instead of banks, so that you may gain two advantages, thawaab as well as security of wealth. May Allah protect my children from the evils of interest.”

In this scheme a Mumin deposits his money in his respective jamaat's Qardan Hasana trust for a specific time period, on completion of which the amount is to be returned 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 encouraged to try his best and benefit the most by participating in these three schemes, by depositing the maximum amount possible for him. This will in turn enable Mumineen in need to benefit from Qardan Hasana, and gain *thawaab*.

11. The duties and responsibilities of Khidmatguzars from various departments of Dawat-e-Hadiyah towards Qardan Hasana.

Khidmatguzars from various departments of *Dawat-e-Hadiyah* are required to understand the importance of Qardan Hasana. They include those from *Kothar Mubarak, Al-Jamea-tus-Saifiyah, Ummal Kiraam, Moallemeen, Muraqabeen, Mazarat and Atabaat Muqaddasah*, members of *Jamaat* and other committees. All of them should bear in mind that Qardan Hasana is a Quranic mandate and is attributed towards Allah Ta'ala. By giving Qardan Hasana one obtains Moula's pleasure. It is regarded as an act of *deen* and a form of *ibaadat*. It is for this reason that each and every *khidmat guzar*:

- Should strive hard for encouraging Qardan Hasana amongst Mumineen.
- Should have fear of Allah Ta'ala.
- Should abide by the laws of *shari'at* 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 introspection 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 offer sound advice to 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 on other occasions.

- They should encourage parents to develop in their children the habit of giving Qardan Hasana, and of spending for good and charitable causes.
- Managers and *khidmatguzars* of *Atabaat Muqaddasaat* should endeavor to educate Mumineen about Qardana Hasana and its schemes, when they narrate the luminous history of *Awliya Allah^{AS}*.

Syedna Mohammed Burhanuddin^{RA} states:-

“We should not adopt concepts of those who run lending societies. Our intentions should be pure and we should work with grit. 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 in violation of the laws of shari’at. We should always stay away from the stench of interest.”

He also states:-

“If an act, which is in defiance of shari’at is happening, and you are unable to curb it, then, close down the concerned institution immediately. The institutions and organizations dealing in interest have no right to aid Mumineen. Their well-being is my concern and the giver of their livelihood is Allah Ta’ala.”

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

It is mandatory for a Mumin to recognize and show gratitude towards the numerous bounties of Syedna Mohammed Burhanuddin^{RA} and Syedna Mufaddal Saifuddin^{TUS}. Qardan Hasana is one of these. A conscious effort should always be made to participate in Qardan Hasana, as a mark of gratitude towards them. In the same manner a Mumin who has taken Qard should repay it on the promised date, 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 by the promised date.

Syedna Mohammed Burhanuddin^{RA} states:-

“Imam Jafar al-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 is disliked by Allah Ta’ala.”

Hence one should not intend to do anything disliked by Allah Ta’ala with the Qard taken by him. He should in fact have the intention to repay the Qard by it's promised date.

13. The attainment of sadaat 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 their participation in Qardan Hasana.

Syedna Mohammed Burhanuddin^{RA} states:

“Mumineen take Qardan Hasana with the intention of attaining barakat. Some of them, even though not in need, take Qardan Hasana for the sake of gaining barakat from Allah Ta'ala.”

- Many Mumineen have shifted from being employed to having businesses, because of Qardan Hasana.
- Qardan Hasana enabled many Mumineen to do *Haj and ziyarat* in Najaf, Karbala and of other *Atabaat Muqaddasaa*.
- It enabled Mumineen to obtain *barakat* of *Ashara Mubarak*a with Moula^{TUS} and attain manifold *thawaab*.
- It enabled Mumineen to fulfill their desire of Moula's *ziyafat*.
- It facilitated the construction of *Masjids and Mashads* worldwide.
- It facilitated the construction of homes, setting up of shops and factories of Mumineen worldwide.
- It enabled their children to pursue the best quality of education at all levels.
- It facilitated many in their marital expenses.

14. Spiritual and Temporal affairs related to Qardan Hasana.

- It becomes possible to uplift a Mumin in spiritual and temporal matters 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^{TUS}.
- It becomes possible to conduct a profitable business in compliance with *Shari'at Mohammediyah* and the trade trends of the age.

Explaining how a Mumin can indulge in profitable businesses, Syedna Taher Saifuddin^{RA} 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 business. They should do business of various items from raw materials to finished products. I have encouraged my children to take 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 from painful punishment and earn them good rewards.”

- It enables Mumineen to plan and do business in compliance with *shari'at* 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 society at large.

15. Spending wealth for Allah Ta'ala's sake is a way of attaining *khair* and *barakat*.

Allah Ta'ala has mentioned the merits of spending for His sake in numerous verses of the Quran. A few of which are quoted here:-

الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ

'Those who believe in the Unseen, are steadfast in prayer and spend from what We have provided for them.'

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

'The parable of those who spend their wealth in the way of Allah Ta'ala is that of a grain of corn: it grows seven ears, and each ear has a hundred grains. Allah Ta'ala gives manifold increase to whom He pleases: and Allah Ta'ala cares for all and He knows everything. Those who spend their wealth in the cause of Allah Ta'ala, and do not constantly recount their generosity -, for them their reward is with their Lord: they shall have no fear, nor shall they grieve. Kind words and covering of faults are better than charity followed by recounting it. Allah Ta'ala is free of all wants and He is most Forbearing. O Mumineen! Do not annul your charity by recounting your generosity-like those who spend their wealth for eye service, but believe neither in Allah Ta'ala nor in the Last Day. They are in parable like a hard barren rock, with little soil on it: on it falls heavy rain, which leaves it (just) a bare stone. They will be able to do

nothing with all they have earned. And Allah Ta'ala does not guide those who reject faith. And the likeness of those who spend their wealth seeking to please Allah Ta'ala 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 does not receive heavy rain, light moisture suffices it, Allah Ta'ala sees well whatever you do.'

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

'Those who spend (in charity) by night and by day, in secret and in public, have their reward with their Lord: they shall neither fear, nor shall they grieve.'

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

Say: "My Lord gives provisions to whom He pleases, but most men know not."

- Moulana al-Imam Mohammed al-Baqir^{AS} states:-

"He, who believes that Allah Ta'ala will give returns, will be generous in spending."

لَنْ نَنَالُوا الْبِرَّ حَتَّىٰ نُنْفِقُوا مِمَّا نَحِبُّونَ

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

Mumineen pay *waajebaat* in manifold every year, obeying the rules of *shari'at* and intending to obtain the pleasure of Moula^{TUS}.

Mumineen contribute in Qardan Hasana as per the directions of the Quran. They also spend in other noble deeds like *sabeel al khair wal barakat, mu'wasaat, silat al rehem, upliftment, sadaqah*, and feeding Mumineen especially in the name of Imam Husain^{AS} and other *Mawaali Kiraam*^{AS}.

When spending for Allah Ta'ala's sake, a pious Mumin is encouraged to prioritize that what is obligatory in *deen*. He is then encouraged to undertake supplementary charitable acts. As Moulana Ali^{AS} states:-

“A non-obligatory act of worship is of no use if it is carried out at the expense of an obligatory act of worship.”

All good deeds are acceptable to Allah Ta'ala only when they are performed with *ikhlaas*. Syedna al Qadi al Noman^{RA} states in *Kitab al-Himmah*:-

“Rasulallah^{SAW} narrates that on the Day of Judgment some people will 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 they are lying. They had done these acts to be praised amongst people for their brevity, piety and generosity. Allah will order them to be taken to hell. He will then state that He is a good partner- whoever will include anyone other than Him in his deeds; will then end up losing Allah as a 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 Ta'ala. He should spend purely for the sake of Allah Ta'ala. He should also contribute in Qardan Hasana in the same way. Only then will it be accepted by Allah Ta'ala.

16. A Mumin's obedience and adherence to the commands of Allah Ta'ala and his Wali on Earth, and refrainment, from things forbidden by Shari'at, will lead towards contentment in this world and the hereafter.

Allah Ta'ala states:-

يٰۤاَيُّهَا الَّذِيْنَ ءَامَنُوْا اطِيعُوْا اللّٰهَ وَاَطِيعُوْا الرَّسُوْلَ وَاُوْلِي الْاَمْرِ مِنْكُمْ

The *taa'at* of Allah Ta'ala is linked 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 remain steadfast. Obedience requires patience as advised by Syedna Abdeali Saifuddin^{RA} in one of his verses.

Today Mumineen are well off and prosperous, because they have obeyed the command of Syedna Mohammed Burhanuddin^{RA} and refrained from taking interest.

A grand movement in the form of Qardan Hasana was initiated during the era of Syedna Mohammed Burhanuddin^{RA} and today his successor Syedna Mufaddal Saifuddin^{TUS} is striving to take it forward. Mumineen are encouraged to follow in Moula's^{TUS} wake and obtain the pearls of his *Dua Mubarak*.

May Allah grant our Moula a long and healthy life.

Aameen.



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