



Ubaidur Rahman



Irshad Alam



Danish Reyaz



From Engineer to Changemaker  
**Dr. Abdul Qadeer**  
a Trailblazing Edupreneur From Bidar

Sept-Oct. 2023

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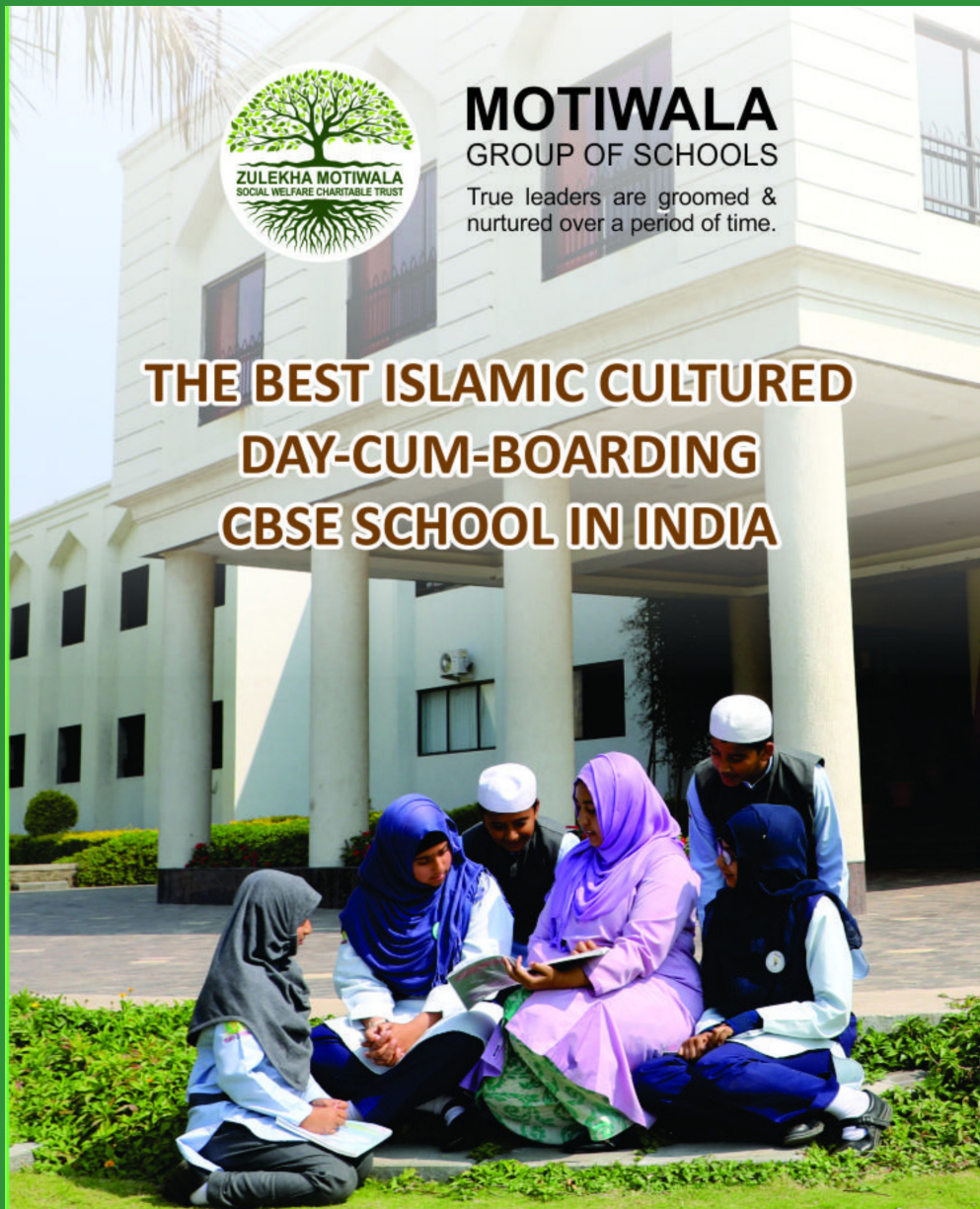




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**Photographer:** Sanjay Solanki

**Art and Design:** Zahid Shaikh

**Legal Advisor :** Advocate Shamim Ahsan

**Marketing Executive:** Gauhar Iqbal

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# From The Editor's Desk



By: Danish Reyaz

In October 2022, during a Dussehra procession passing by the heritage Mahmud Gawan Madrasa in Bidar, Karnataka, some miscreants intruded and not only desecrated it but also attempted to vandalize it while engaging in communal sloganeering. I watched a video of the incident on social media. I felt a pang of pain, realising that the same Madrasa during the Bahmani empire rule was one of the world's topmost universities, which also made Bidar an educational hub to which people travelled from foreign lands to receive an education.

I also felt bad because I have seen this iconic monument up close. I have been to Bidar numerous times to cover the activities of the Shaheen Group of Institutions, a cluster of educational institutions founded by Dr. Abdul Qadeer. The Group is doing exactly what Mahmud Gawan Madrasa once did: providing top-quality education.

This month's cover story is dedicated to Dr. Abdul Qadeer, a visionary Edupreneur who has revolutionised the educational landscape in Bidar and is striving to replicate his success elsewhere across the country.

The strength of Shaheen Group lies in its unique approach and innovative programmes that optimise student learning outcomes. Shaheen is widely acknowledged as a factory that consistently produces students who clear medical entrance exams in bunches year after year.

Doing a cover story on Dr. Abdul Qadeer is a privilege for me because it provides me an opportunity to present him before our readers as a person who has risen from an extremely humble beginning, being visionary, hardworking, and passionately dedicated to the education of the weaker, underprivileged, and the needy.

His relentless effort to uplift madrasa students nationwide is particularly noteworthy. He equips them with modern education, thus ensuring a level playing field for them to advance in life, just like any regular school or college-going student.

Dr. Qadeer has emerged as a beacon of hope for madrasa students who had resigned themselves to their fate due to a lack of modern education. He has devised extremely fruitful programmes for them, such as AICU, Quran Plus, Aalim Plus, and the recent Madrasa Plus.

Talking about Madras Plus, it is an 18-month programme aimed at introducing Huffaz and Ulema, both drop-outs and pass-outs, to modern education and helping them pass their matriculation. The programme commenced in May this year in 60 madrasas, aiming to educate 10,000 students in the first wave.

I have particularly mentioned Madrasa Plus because while doing the story on Dr. Qadeer, I had the opportunity to visit a few madrasas in different parts of the country with which the Shaheen Group has collaborated to run its ambitious programme on their campus.

While Madrasa Plus has provided an opportunity for students to equip themselves with modern education, I noticed a sudden burst of energy and activities in these madrasas, which needed to be in better shape since the pandemic and amidst the negative communal propaganda targeted against them.

I have interviewed people in charge of these madrasas regarding how this Madrasa Plus programme is turning out. Those interviews are covered in this edition alongside the cover story.

Besides, this month's edition features numerous intriguing articles covering politics, economy, entrepreneurship, etc., interspersed with loads of news and pieces on features and opinions. Like any other edition of ours, we hope this edition will provide you with an enriching and fulfilling reading experience. Happy reading. Thank you!!

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The annually held **World Halal Business Conference (WHBC)** is highly regarded by the global Halal fraternity as the exclusive platform for pioneering Halal thought leadership and knowledge on Halal economy. In its 15th edition and running, WHBC Circuit London, UK 2023 will be held on **27th – 28th October 2023** at Royal Lancaster London, United Kingdom with themed **“Halal Opportunities In A Borderless World”**.

WHBC is where local and international thought leaders, government representatives, business leaders and scholars from all over the world come together for inspiration, knowledge sharing, and introduction of latest innovation with a common aspiration to champion the global Halal economy.

WHBC Circuit London, UK 2023 is a powerful opportunity for sponsors, partners and supporters to position themselves as leaders in the world's leading and most innovative Halal ecosystem, while at the same time blaze a trail forward for their respectful businesses.

United Kingdom is selected for the next country for WHBC Circuit 2023 as it has large Halal market size and Muslim population. It will be an advantage for Malaysia to tap on new market space and UK as the launch pad for the European market.

For registration and enquiries, the WHBC Circuit 2023 Secretariat can be contacted at **Hotline: +603 7965 5444** (within Malaysia) or **+603 7965 5400** (outside Malaysia) between 8:30am to 5:30pm, Malaysia local time (GMT+8), Mondays to Fridays, or email to **whbc@hdcglobal.com**.



# JAMIA HAMDARD ORGANIZED ITS 14TH CONVOCATION WITH FULL FERVOUR AND ZEAL

Jamia Hamdard, a distinguished institution accredited by NAAC in 'A+' Category, organized its 14th Convocation with grandeur on September 21, 2023 at its Campus at Hamdard Nagar, South Delhi today.

Hon'ble Lieutenant Governor of Delhi, Shri Vinai Kumar Saxena was the Chief Guest at the Convocation and delivered his speech.

The Convocation was presided over by Janab Hammad Ahmed, the esteemed Chancellor of Jamia Hamdard. Prof. (Dr.) M. Afshar Alam, Vice Chancellor of Jamia Hamdard, provided exceptional leadership, setting the tone for an inspiring and impactful ceremony.

In his inspiring address, Shri Vinai Kumar Saxena emphasized the importance of Hindi and Urdu languages and encouraged students to envision a brighter future. He exhorted the graduating students of the Jamia Hamdard that "time does not make a person successful; Instead it is how one makes the best use of their time that leads to success". The colleges and universities provide you with knowledge, provided your intentions are what you must build and act upon".

"My request to you is to strengthen your spiritual character focusing on your family, society and our beloved country. You should become the angles and warriors of Nation Building".

He appreciated the services of the Jamia Hamdard in providing research



and skill based quality higher with a special focus on women students and it is evident from the passing out students and gold medal winners, the girls students outnumbered the boys. He also brought home to the point that where India under the leadership of Prime Minister Shri Narendra Modi showcased its capabilities with innovation with digital technologies. The dignitaries who attended the G20 Summit were amazed to see the India's progress in the last 75 years.

He paid heartfelt tributes and

appreciation to the enduring legacy of Hakeem Abdul Hameed Saheb, the founder of the Jamia Hamdard by highlighting the timeless value of knowledge imparted by him.

Janab Hammad Ahmed, Chancellor of Jamia Hamdard, remarked:

"This Convocation is a celebration of the spirit of learning and perseverance. We continue to uphold our institution's rich values and commitment to academic excellence as we empower the next generation of leaders."

The Convocation saw over 7900 students from the academic years 2019 to 2022 being conferred with degrees, including Undergraduates, Postgraduates, and Ph.D. recipients. The Vice Chancellor's commitment to nurturing talent, fostering innovation, and advancing knowledge across diverse disciplines shone brightly during this momentous occasion.

Prof. (Dr.) M. Afshar Alam, Vice Chancellor of Jamia Hamdard, stated:

"Today's Convocation is a testament to our commitment to academic excellence and our resilience in the face of adversity. We take pride in our



students' achievements and remain dedicated to fostering innovation and knowledge across all fields."

During the Convocation three eminent personalities namely Mr. Mohammad Azharuddin a former International Cricketer and Indian Cricket Team Captain, Dr. Raman Kant Garg, a medical doctor and a civil servant from Indian Revenue Service and Dr. Abdul Kadir Fazlani, Chairman, Fazlani Group have been conferred with the Degree of Honoris Causa for their outstanding contribution in Sports, public finance and public service respectively.

Mr. Mohammad Azharuddin in his acceptance speech shared his thoughts:

"I am deeply honored to receive this recognition from Jamia Hamdard. This institution's commitment to excellence resonates with my experiences in cricket, and I am humbled by this gesture."

In his acceptance speech Dr. Raman

Kant Garg emphasized the importance of equitable tax systems in promoting societal fairness, he said: "Taxation plays a crucial role in addressing societal inequalities. I appreciate the university's recognition of this aspect and thank them for this honour."

Dr. Abdul Kader Fazlani, a compassionate philanthropist and visionary founder of several charitable trusts, was acknowledged for his dedicated service to society. In his acceptance speech Dr. Abdul Kader Fazlani pledged to continue his philanthropic work:

"The work of our foundations has always been driven by the desire to serve society. This honour reinforces our commitment to making a positive impact on the lives of those less fortunate." "The Convocation Ceremony, a testament to Jamia Hamdard's commitment to academic excellence, concluded with the National Anthem, providing a warm and celebratory ending to this

remarkable event".

Dr. M.A. Sikandar, Registrar of Jamia Hamdard stated that "it was a challenging task to award degrees to 7911 students in one convocation for the year 2019 to 2022.

In total 243 Ph.D. Degrees were awarded and 70 Gold medals were given to the meritorious undergraduate and postgraduate students (34-UG and 36 PG). In total 4954 undergraduate students including in absentia were conferred with degrees while 2714 PG students were awarded degrees in this 14th Convocation. There were over 2000 students present in the convocation with over 500 guests and proud parents. On behalf of the University Administration he thanked the students for the overwhelming response from the students to participate in the convocation ceremony. Student were jubilant after receiving their degrees and medals with nostalgic and found interacting with their teachers



# WBC Circuit 2023 Expands its Reach to the UK, Aiming to Boost Local Halal Industries in a USD3 Trillion Market



Petaling Jaya – 2 October 2023 – The World Halal Business Conference Circuit (WHBC Circuit) 2023, an esteemed industry event organized by Halal Development Corporation Berhad (HDC), is set to expand its global reach following its remarkable success in Australia last year. WHBC is coming to London, United Kingdom, from the 27th to the 28th of October 2023.

Organized by HDC and hosted by the Ministry of Investment, Trade, and Industry (MITI), WHBC Circuit 2023 London aims to make a significant contribution to the development of the halal industries in both Malaysia and the United Kingdom, as well as across

the European Union.

Under the theme “Halal Opportunities in a Borderless World,” WHBC Circuit 2023, now in its 15th edition, will leverage the presence of key government officials from Malaysia and the United Kingdom, industry leaders, businesses, trade councils, and civil society representatives from around the globe to engage in discussions, endorsements, and networking opportunities during this two-day conference.

Khairul Azwan Harun, the Chairman of HDC, emphasized the conference’s core focus, stating, “WHBC Circuit in London will center on three key pillars: investment promotion, trade

negotiations, and nurturing Halal skilled talents. We will address pressing industry challenges with a view to fostering wealth creation and promoting Halal business opportunities among industry players. Following the event, we will maintain engagement with the industry through a series of initiatives involving major halal industry stakeholders to sustain momentum in the lucrative Halal industry.”

The United Kingdom and Malaysia share a robust trading and investment relationship built on mutual recognition of its value for sustainable economic growth. The conference will explore opportunities for collaboration



across various sectors, including food & beverages, pharmaceuticals, cosmetics, supply-chain, financial services, Environmental Social & Governance (ESG), and technology sectors.

Delegates at the two-day conference will gain valuable insights from the Thought Leaders session, featuring 40 panel speakers and moderators, driving forward an agenda that includes topics such as Resilient and Stronger Economic Integration, Building A Halal Sustainable Future with ESG Trends, Enabling Business Agility in the Integrated Ecosystem, Enhancing Sustainability in the Food Industry, Opportunities for Start-ups in Halal Healthcare and Tourism, and Intensifying Digital Integration in the E-Commerce Ecosystem.

On the second day, presentations will cover topics like Compliance with UK Law, Clarification of Misconceptions Surrounding Halal & Global Trade in Halal Products, and Harnessing

Islamic Finance to Accelerate the Achievement of Sustainable Development Goals.

WHBC Circuit 2023 also seeks to extend Malaysia’s Halal Diplomacy to the world and further reaffirms Malaysia’s commitment to fortify global halal ecosystem.

HDC’s Halal Training Institute (HTI) will conduct several training sessions to raise awareness of Halal practices, provide updates on the Halal certification process, and encourage discussions among delegates. Additionally, the Halal Industry Field Trip Program will facilitate knowledge exchange between successful Malaysian entrepreneurs and their UK counterparts.

Azwan also announced the participation of key strategic partners, including Halal Food Authority, UK, ACO Water Management Sdn Bhd, Fraser & Neave Holdings Berhad, CPL Aromas (Malaysia) Sdn Bhd,

Ramly Food Processing Sdn Bhd, London Tea Exchange, UK, Thenoor, Malaysia Aviation Group Berhad, Ramly Food Processing, Ketengah Holding Sdn Bhd, and Digital Panacea, Malaysia. Supporting agencies for this conference include MATRADE, JAKIM, MIDA, MARA, and the Ministry of Foreign Affairs.

Azwan invited key decision-makers, diplomatic envoys, industry leaders, and government officials to attend this important conference. Currently, the top participating countries for delegates are the UK, Europe, Malaysia, Singapore, the Turkiye, and OIC countries, with efforts to attract more delegates from Africa and West Asia.

Admission for all sessions is chargeable at RM1,000.00 for Malaysian delegates and GBP300 for UK and international delegates. For more information about WHBC Circuit 2023 and to register, please visit [whbc.hdcglobal.com](http://whbc.hdcglobal.com).



# USTM Faculty Listed among World's Top 2% Scientists by Stanford University



The scientific community and the people of the region are celebrating a remarkable achievement as Dr. Faizuddin Ahmed, Assistant Professor in the Department of Physics at the University of Science and Technology Meghalaya (USTM), has been recognized among the World's Top 2% Scientists in 2023 by Stanford University in the United States. The prestigious list was officially published on October 4, 2023.

This marks the fourth consecutive year that Dr. Faizuddin Ahmed has been honored with a spot on the esteemed list of World's Top Scientists by Stanford University. His groundbreaking research primarily focuses on Theoretical Physics, particularly in the domains of General Relativity

and quantum mechanics. Over the course of his career, Dr. Ahmed has contributed significantly to the field, publishing 116 research papers in renowned Scopus Index Journals such as The European Physical Journal C, The European Physical Journal Plus, Scientific Reports, Proceedings of the Royal Society A, and more.

Upon receiving this remarkable honor, Dr. Ahmed expressed his gratitude and enthusiasm for his continued recognition as a prominent scientist on the global stage. He stated, "It is truly humbling to be recognized by Stanford University for the fourth year in a row. This achievement underscores the importance of dedicated research and the relentless pursuit of knowledge. I am deeply grateful for the support

I have received from USTM and my colleagues."

Dr. Faizuddin Ahmed graduated in Physics from Bholanath College, Dhubri in 2006 and completed his master's degree at Gauhati University in 2009. His passion for research led him to pursue a PhD at the same university, which he successfully completed in 2016.

Dr. Ahmed's recognition on the global stage reflects not only his dedication but also the excellence in scientific research being conducted at the University of Science and Technology Meghalaya. This accomplishment serves as a source of inspiration for aspiring scientists and underscores the institution's commitment to fostering world-class research and innovation.





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# From Engineer to Changemaker: The Remarkable Story of **Dr. Abdul Qadeer,** a Trailblazing Edupreneur From Bidar



By: Danish Reyaz



Bidar in north-eastern Karnataka is a historical city with a glorious past. Known also as the city of 'Historical Monuments,' it has a dazzling array of magnificent forts, towers, tombs, mosques, and several other beautiful structures, bearing testimony to the golden days the city once witnessed in the annals of history.

The Mahmud Gawan Madrasa, in particular, albeit in its ruins, reminds us of the educational glory of Bidar in the past. Built in the late 15th century by the prime minister of the Bahmani Empire, Mahmud Gawan, the madrasa was heavily inspired by the famous Khurasan Madrasa in Iran and Samarkand Madrasa in Uzbekistan. Like those eminent educational institutions, the Mahmud Gawan Madrasa also attracted students, teachers, and scholars from far-off foreign lands, putting Bidar on the world's education map.

Once a bustling hub for education, the Gawan Madrasa, however, went into ruins due to the ravages of time amidst a series of historical events taking place in between. Consequently, Bidar also lost its sheen in education, to the extent of getting reduced to one of Karnataka's most educationally backward districts over the years.

However, Bidar is now on an education resurgence thanks to the Shaheen

Group of Educational Institutions seemingly filling in the gap of Gawan Madrasa to a good extent.

The Shaheen Group of Institutions is founded by Dr. Abdul Qadeer, a civil engineer and a visionary edupreneur from Bidar. He has taken the group from strength to strength and is tirelessly playing a pivotal role in transforming minority education in his home city, state, and elsewhere in the country.

His endeavour started with just 17 students in 1989 has spawned an education revolution providing thousands of students, including NRI students, with a world-class education. From the cramped space of Dr. Qadeer's home, where he taught his first batch of students, it now boasts a grand campus in Bidar and more than 60 branches spread across different parts of the country.

More importantly, the model of education Dr. Qadeer has developed effectively bridges the gap between Islamic religious teaching and modern education, thus helping students acquire moral and ethical values and grow into better humans and citizens of the country simultaneously.

## The Genesis of the Idea

With his relentless zeal and constant hard work Dr. Qadeer has expanded



the horizon of education in Bidar. But how did he think of this idea in the first place? He narrates an interesting story behind this.

He says that he dreamed of sending his younger brother to a top school, but Bidar had no such school at that time. Consequently, he got him admitted to Darool-ul-Huda, quite a reputed residential school in Hyderabad. But just after three days, his brother returned and kept feigning illness so as not to go back to school.

The real reason behind his unwillingness to join was his inability to grasp his subjects. Dr. Qadeer tried his best, but much to his disappointment, his stubborn brother dropped out of school.

The incident forced Dr. Qadeer to think if a student like his brother, despite all the facilities and support, can leave school, the situation could be worse for students who are not fortunate enough to have financial backing and a support system.

Affected by his brother dropping out, Dr. Qadeer swore to himself that he would start a school so that no student, especially from a poor background, would ever have to drop out following any learning difficulty or economic hardship.

Dr. Qadeer says, “Throughout my long experience, I have come to realise that financial constraints play a minor role in cases of school dropout. Instead, it is the learning challenges faced by students that contribute significantly to this problem.”

So, when Dr. Qadeer started his journey from a half-complete room in his house, teaching a mere handful of students, mostly the children of his relatives, friends, and acquaintances, he made sure to give special attention to every student.

He says, “Knowing that every student has a different level of understanding ability, I focused on calibrating my pace and teaching approach so that every student can easily comprehend their lessons.”

Dr. Qadeer, right from the beginning,



was wholeheartedly dedicated to his students’ learning. He funnily recalls, “I was so engrossed in setting up the furniture for my students’ comfort that I completely forgot to arrange a chair and table for myself. For days, I continued teaching them, standing on my feet with no lack of enthusiasm at all.”

### Facing Indifference and Criticism

For a civil engineer to start an L.K.G school, that too in Urdu medium, was a little baffling for people to digest. It also went against the trend of English medium schools catching on those

days.

He clarifies, “My firm belief is that if students are taken care of well enough, the medium of instruction becomes immaterial. On the other, I also didn’t have the means to start an English medium school in the early stage of my endeavour.”

His parents, friends, and relatives, including his in-laws, didn’t approve of his idea and wanted him to concentrate on building a career in engineering. But Dr. Qadeer had already made up his mind.

Initially, locals were indifferent to sending their children to his school with a fee of Rs. 25, which they felt was high. They said the fee would have been justified had it been an English medium school.

Facing parents’ reluctance, Dr. Qadeer approached his friends and relatives, who somehow relented to sending their children to his

school, believing that he would give up on his dream in a few months, following which they would later enrol their children in other schools. Little did they realise that Dr. Qadeer had no such plan to give up but was determined to make it work.

Dr. Qadeer started teaching this handful of students, putting all his heart and soul into it. His methods were bearing fruit as the students showed promising signs of improvement. Gradually, students started to increase, and so he wanted to shift his school to a rented building for a larger space.

He found a building with Rs 300



monthly rental. But the landlord was not amused by his idea of running an Urdu medium school, so he put a rider asking for a three-month advance. It gave Dr. Qadeer some sleepless nights because he didn’t have money to give in advance.

“However, I was fully determined,” Dr. Qadeer says, “Despite the difficulty, I could arrange the necessary advance, and I began to run the school of my dream with great effort and full dedication.”

### A Short Hiatus From School

Life is not the same every time. Just a year after starting the school, Dr. Qadeer’s family faced an inescapable financial crisis, compelling him to seek a job in Gulf as an engineer.

He recounts that before going to the Gulf, he went to Maulana Sajjad Nadwi to take his leave, with whom he had consulted while opening his school earlier. To his surprise, Maulana severely admonished him, accusing him of running away from

the responsibility of the school.

Dr. Qadeer assured him that his brother and sister would oversee the school in his absence. To which Maulana said, “But your brother and sister can’t have the same vision as yours to run the school.”

Maulana’s observation struck a chord with Dr. Qadeer. He promised Maulana that he would return to resume his dream as soon as he stabilised his family’s financial issues.

### A Hospital Dream Also Begins to Emerge

Dr. Qadeer was employed in Riyadh, Saudi Arabia, where he worked hard and bid his time to return once he had solved the money-related issues back home.

While abroad, he was planning how to grow his school; simultaneously, he was planning to start a hospital in Bidar, which awfully lacked good doctors during that time.

“Back then, in old Bidar, our

community only had three doctors, and none were female. After consulting with friends and elders in the community, I came up with the idea to set up a hospital to address this shortage,” says Dr. Qadeer.

### The Homecoming and Efforts for the Hospital

In Riyadh, Dr. Qadeer was earning good money and could have become rich if he had stayed there for long, but he always kept sight of his dream. After putting his household’s financial instability back on track within two years, he returned to India in early 1993.

After returning home, Dr. Qadeer quickly set out on his mission to open a hospital for which he started meeting doctors in Hyderabad. Unfortunately, most of the good doctors were unwilling to come to Bidar. So, despite his best efforts, his plan to open a hospital fell through before it could begin.

This moment marked a turning point



in his life. Faced with the inability to establish a hospital, he now vowed to train students to make them future doctors through his school. His commitment to providing quality education now had a clear purpose: to help students become doctors.

**Focusing Back on School**

After the hospital dream did not materialise, Dr. Qadeer put back his entire focus on his school to elevate its standard to produce well-prepared students capable of excelling in medical entrance examinations and ultimately becoming good doctors.

The first thing he did was to relocate his school to the new building he had rented for the intended hospital at Rs. 3,000 a month, which was a substantial amount at that time. He made this investment to provide a better environment for his students.

Dr. Qadeer’s commitment to quality education paid off, with the school experiencing rapid growth. Within a short period, it expanded from a single building to seven. This expansion brought new challenges for Dr. Qadeer, including managing the demands and whims of the building owners.

Mr. Qadeer says, “Every now and then, some disputes would arise with the building owners. While some would raise the demand of increasing the rent, others would raise objections on several people visiting the school and so on.”

Troubled by these headaches, Mr. Qadeer decided to shift his school

to a single, larger building so that he would only have to deal with a single landlord and also simplify its operational process.

Mr. Qadeer approached his friend from Riyadh, who had purchased a large building in Bidar and happened to visit the city at that time. He asked



if the building could be rented out for the school, but his friend disheartened him by declining in favour of someone else who had recently started an English medium school in Bidar.

Let down by his friend, Mr. Qadeer resolved not to rely on renting a private building anymore; instead, he would make efforts to build his own school premises.

He bought a plot in old Bidar and then two more adjacent plots where two years later, he established 12 classrooms for students up to 10th

standard. As the school’s popularity continued to grow, it required further expansion. Gradually, Mr. Qadeer purchased up to 15 plots on the same site and erected a magnificent building, now referred to as the Shaheen Group’s old campus, overlooking the historic Mahmud Gawan Madrasa.

Despite numerous hurdles and challenges, Shaheen’s steady growth evidences Dr. Qadeer’s unyielding passion and firm belief in his vision. Under his stewardship, the school has grown in stature, emerging as a prominent educational institution in the region, attracting more and more students every year.

**Thrust on Moral Teaching**

Modern education provides us with knowledge, skill, and tools to succeed. But it is not all. Developing moral and ethical values is as important to shaping students into becoming responsible and well-rounded individuals. It is observed that individuals with strong moral fibre

significantly contribute to their communities and, for that matter, to the entire society.

A strong proponent of moral values, Dr. Qadeer, since the beginning of the school, has integrated moral and religious education into the school curriculum. He says, “My emphasis is on building the career of a student as well as their character. The latter can be achieved only through moral education.”

Dr. Qadeer believes moral education should be provided at the school level



alongside modern education so that students don’t have to go elsewhere for it and spend their valuable time and energy, hampering their education at school. And the sooner it starts, the better it is.

At Shaheen, from the LKG itself, students start learning the Qaida, and from the second standard, they start Nazra-e-Quran (reading of the Quran). The school also has a Shoba-e-Hifz program dealing with memorisation of the Holy Quran. After passing the second standard, any student can enrol for it.

In this programme, students devote 80% of their time to Hifz and 20% to mathematics, languages, and other subjects. Putting in rigorous hard work, the students become Hafiz (one who fully memorises the Holy Quran) by the time they complete the fifth standard. And after that, they resume their education in a full-fledged way. Most of them become doctors and engineers, thus getting the best of both worlds.

“By providing religious and moral education, we instil the early understanding of values, ethics, and social norms among students and help them grow holistically as far as their personal and social development is concerned,” says Dr. Qadeer.

**First Foray Into Coaching**

With the school doing very well, suggestions to start a college came from many quarters, but Dr. Qadeer couldn’t think of a college at that time due to financial challenges.

However, the fact that after all their hard work, the students leaving the school were falling into the wrong hands of institutions that didn’t have the same passion for guiding them forced Dr. Qadeer to think of a solution to this problem.

He says, “We decided to take matters into our hands. We began coaching these students for competitive exams to enable them to have a career in life.”

Despite the success of the new initiative, they had to stop it after a

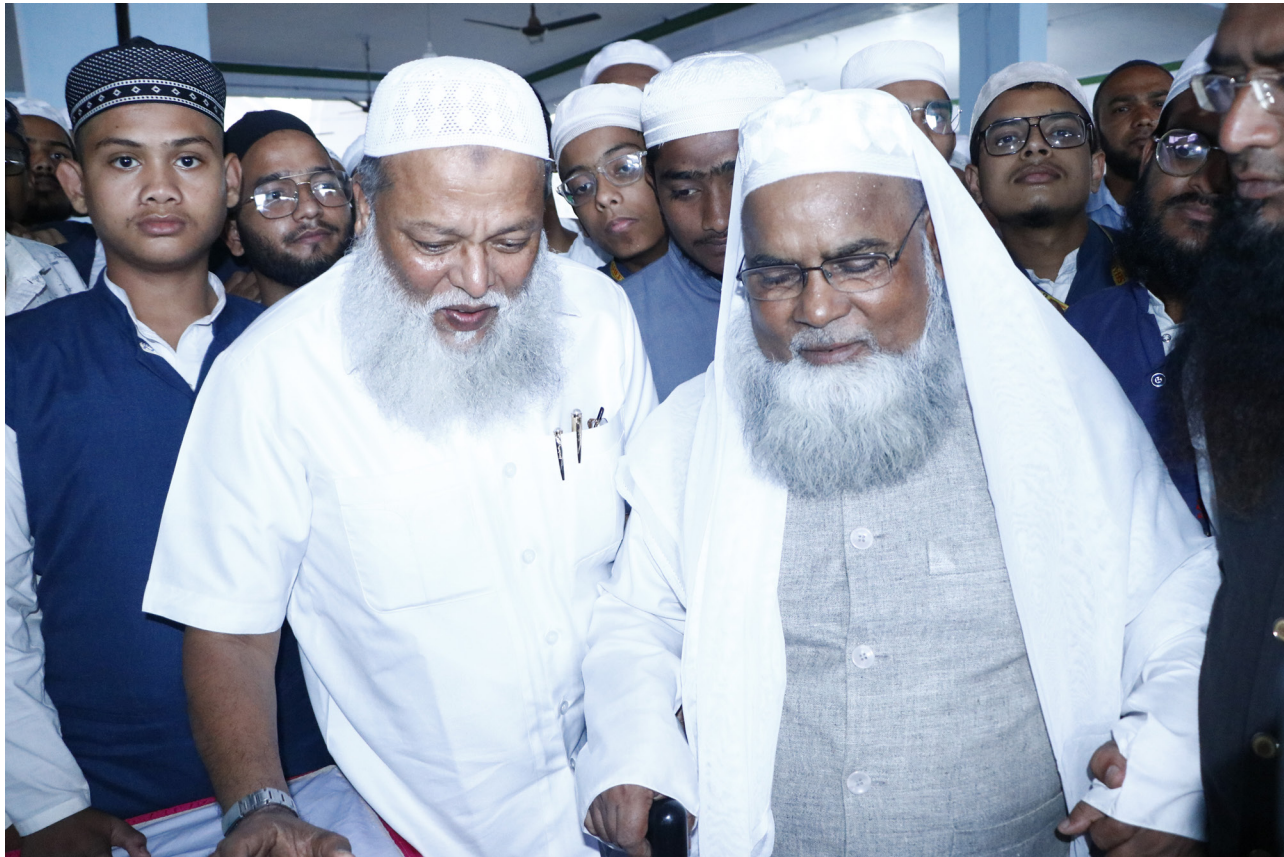
while, facing opposition from those who held a monopoly in running coaching centres. These individuals created various obstacles for the team, leading them to call it quits; however, little they knew that Shaheen would one day completely revolutionise how coaching is provided to students.

**Establishing the First College**

Dr. Qadeer was concerned about his 10th-passed students not getting into the right colleges and his own inability to run coaching classes for them. Mustering courage, he applied for a junior college and was fortunately granted permission. It was a bold decision, as arranging funds to run the college was a challenge, but Dr. Qadeer was determined to make it a success for the sake of his students’ future.

The college was named Shaheen PU College. Shaheen’s success in its previous coaching venture had created a buzz in the city, which encouraged





students to enrol in good numbers.

Thankfully, the college made a notable impact right from the beginning as the students did well both in higher secondary and competitive exams due to its thoughtfully designed integrated curriculum.

According to Dr. Qadeer, the first batch itself started on a positive note, with some of the students cracking CEET exams. And when Bidar Medical College was established three years later, as many as 12 students from our college managed to secure a seat in it.

“This highlighted our academic excellence and reassured our belief to establish the college that it was a step in the right direction,” says Dr. Qadeer, “Today, Shaheen PU College is successfully preparing aspirants for NEET, CEET, IIT, and other exams.”

From a single college, Shaheen

has expanded into a big campus in Bidar and a cluster of educational institutions named Shaheen Group of Institutions across the country. The successful educational model, such as distraction-free and gender-segregated education that the Group follows all over India has their roots in Shaheen PU College.

### **Distraction-Free Environment for Focussed Learning**

Distractions can negatively impact students, especially till the class 12th in their impressionable years. While there are various types of distractions, the internet and social media are the prime culprits in taking away students’ focus and killing their valuable time.

Dr. Qadeer says, “We have made sure that our students don’t use mobile, bikes, or cars on the campus, and fully

focus on their studies.”

The Bidar campus and its franchise across the country have banned mobile phones and automobiles till the 12th standard, reasoning that these things decrease focus and concentration and promote unnecessary showiness among students. Not only do they contribute to reducing learning efficiency, but they also interfere with the development of important skills such as critical thinking, problem-solving, and time management.

Also, the Shaheen Group of Institutions doesn’t favour co-education as it believes that students in their growing up years tend to get attracted towards the opposite sex, which can impact their ability to concentrate and learn effectively. Also, it believes girls and boys have different learning styles, so it is best when they are taught in a single-sex educational environment.

Dr. Qadeer says, “I am not against co-education as such, but at least until 12th standard, as these are critically important years in any student’s life, boys and girls should be educated separately. There is evidence that such an arrangement helps students concentrate more and not mess up their future.”

To enable students to have a total distraction-free environment Shaheen Group of Institutions prefers residential education system. The safe, separate, and supervised hostel lives for both girls and boys allow them to fully immerse themselves in their studies.

### **Doing Away With the Tuition Culture**

The Indian Education system is heavily affected by the tuition culture that has spread like wildfire in the last few decades. It reflects poorly on our school education as the students

seek to take additional classes outside school hours to fully comprehend their lessons.

In this regard, Dr. Qadeer has taken a bold step by putting an end to this practice from the very beginning, considering it an insult to the reputation of his school and the dedication of its teachers. He says, “We felt our hard work towards students were meaningless if they sought outside help.”

He further says that since we take complete ownership of the educational needs of students, it is not justifiable to delegate it to outside tutors. Moreover, why should parents incur additional expenses for tuition when they have entrusted us with the education of their children?

He also highlights that the practice of tuition perpetuates social and economic inequality, as only those who are financially sound can afford

it, leaving students from economically weaker backgrounds at a disadvantage.

Dr. Qadeer emphasises, “Not a single student amongst 20,000 enrolled in the Shaheen Group of Institutions takes tuition.” On a positive note, catching on to this trend started by Dr. Qadeer, other educational institutions have also followed suit, resulting in Bidar becoming a tuition-free district in Karnataka.

### **Academic Intensive Care Unit (AICU): A Pathbreaking Initiative**

After discontinuing tuition services, Dr. Qadeer led his team in intensifying their efforts to support students in achieving their goals. Nonetheless, there were concerns about some students who were struggling and required additional assistance. Dr. Qadeer faced the challenge of helping these students catch up with their





peers.

To address this challenge, the concept of the Academic Intensive Care Unit (AICU) was born. This specially designed program offers tailored, intensive support to students who are falling behind or have dropped out of school.

According to Dr. Qadeer, the process starts with daily and weekly assessments to identify students needing additional help. These students are then shifted to the AICU department, where special teachers (in a 6:1 pupil-to-teacher ratio) teach them to strengthen their foundation in mathematics and languages.

Once the students achieve parity with other students, they are sent back to their respective classes, where their performance starts showing marked improvement. Dr. Qadeer says, “As the AICU idea was successful, we then aimed to expand it further to provide assistance to more and more students in need.”

### Empowering Dropouts Through AICU

Unlike other educational institutions, which admit only bright students, Shaheen keeps its doors open for students from poor backgrounds and those who have dropped out of school for various reasons as part of its social commitment.

Teaching dropout students is particularly challenging due to the gap in their learning experience and diminished motivation. They not only

need their interest to be rekindled but also require a supportive and inclusive environment to learn. In this regard, the AICU arrangement comes to their rescue.

In AICU, the teachers build their confidence by correcting their basics in mathematics and languages so they can grasp their lessons clearly and give out better performances.

According to Dr. Qadeer, there are more instances of students dropping out during their eighth and ninth grades. When these students come to us, we keep them in AICU until they



regain their confidence and ability to comprehend their coursework. Afterwards, we send them to the 10th grade, where they usually perform impressively and eventually go on to become doctors, engineers, or work in administration.

Dr. Qadeer speaks with pride and satisfaction as he recounts the remarkable transformation of these students who once had lost all hope after dropping out of school. These students have now been able to turn their lives around and attain remarkable success.

### Empowering Huffaz Through Hifzul Quran Plus

While modern education is changing people’s lives all around, there are students of madrasas who are forced to live a life mired in poverty even after passing from these religious seminaries. Despite dedicating their formative years to a diligent study of the Quran, they fail to advance in life because of a lack of modern education.

Dr. Qadeer was moved by the plight of these students and felt a strong urge to help them break free from their circumstances and lead a life of pride and respect. He thought if

the dropouts and weak students have benefited from the AICU programme, it could also be extended to Huffaz (plural of Hafiz), though with some extra modifications.

According to Dr. Qadeer, a Hafiz who memorises the vast Quran is a very hardworking person with a strong memory power. Therefore, with

proper guidance in modern education, they can also transform their lives.

He says, “Based on AICU, a four-year Hifzul Quran Plus programme was devised keeping in mind the greater need of Huffaz, who hardly get a chance to go to a school in their lives. So, it was a start from scratch kind of thing.”

Huffaz undergo a six-month foundation programme at AICU to strengthen their basic understanding of mathematics and languages, followed by another six months to acquaint themselves with the terminologies related to science and social studies.



They then join regular students in 10th, 11th, and 12th classes and perform on par with their peers, demonstrating great dedication and impressive ability to adapt to mainstream education.

During their higher secondary education, these hardworking students receive integrated CET and NEET coaching and consistently astound others by securing medical seats both at the state and national levels.

In fact, the first batch of Hifzul Quran Plus completed the four-year programme only in three years, exemplifying their ability and commitment. Dr. Qadeer cites the example of Abu Sufyan, a Hafiz from Hyderabad, who had never been to any school, secured a government medical seat from the first batch itself through his sheer determination and ability.

Dr. Qadeer says, “His accomplishment served as a validation and reward of our dream for these students who

could have otherwise lagged behind in life lacking modern education.”

Like Abu Sufyan, there are many more examples of success that Dr. Qadeer goes on naming who might have slipped through the cracks or would have no choice but to become an Imam in any mosque. Then again, there are not enough mosques to employ these Huffaz, so most of them would have to fend for themselves with petty jobs or tiny businesses.

At present, about 600 students from madrasa background are at the Bidar residential campus, working hard in their quest to change their lives through Hifzul Quran Plus. So far, hundreds of madrasa students have cleared NEET exams, including 12 of them last year.

### Extending Hifzul Quran Plus Initiative to National Level

The success of Hifzul Quran Plus

has sparked a new ray of hope among community leaders and Ulema-e-Din (religious scholars) to bridge the gap between Quranic studies and modern education and create a pathway of success for the new generation of Huffaz.

For the pathbreaking initiative, Dr. Qadeer has come for praise from all quarters. Maulana Hazrat Nomani, a towering religious thinker and activist, has called for the spread of Hifzul Quran Plus across the nation and worldwide.

Dr. Qadeer says, “More than 30 centres nationwide have adopted the Hifzul Quran Plus program with remarkable results. More and more centres are likely to embrace it in the coming years.”

### Aalim Plus: Empowering Ulema for Careers in Law

Besides a large number of Huffaz,





Madrasas also produce a significant number of Ulema (graduates in Islamic theology) who also meet the same fate as the formers: mostly spend their lives in scarcity and end up doing petty jobs to run their families despite having intellect and merit but not the modern education. They also need help to escape their difficult circumstances.

Inspired by the Hifzul Quran Plus model Maulana Khalid Saifulla Rahmani, an eminent religious figure among Muslims, suggested Dr. Qadeer the idea of Aalim (singular of Ulema) Plus program to prepare them in the field of law.

The idea was worth translating into reality since Ulema are experts in Islamic jurisprudence who can be fit to study the laws of the land and eventually become lawyers, judges, and law professionals, which would enable them to lead a reputable life.

Dr. Qadeer says Aalim Plus started three years ago with only nine students, and today five of them have been pursuing their degrees at different law colleges and universities. Since they are mostly poor, we also provide them with a monthly stipend of five thousand rupees. Moreover, we intend to help them with an allowance of ten thousand rupees per month for two years while they practice under any senior lawyer after graduating from their university.

The Aalim Plus programme is relatively new, and Dr. Qadeer is committed to proliferating it in the future as he did with Hifzul Quran Plus. Nevertheless, there is another flagship programme from Shaheen that is already making waves is Madrasa Plus for its broader reach, accessibility, and inclusivity.

### **Madrasa Plus: A New Mass-Level Programme for Madrasa Students**

The Hifzul Quran Plus and Aalim Plus programmes have been established as exceptionally promising initiatives, elevating the status of madrasa students and giving them a fresh start to actively contribute to society through contemporary education.

Complementing these programmes Dr. Qadeer has come up with a new programme, “Madaras Plus” that has garnered attention of academicians, educators, and the prominent figures in Ulema for its potential in paving the way for madrasa students in modern world.

Dr. Qadeer says, “The Madrasa Plus programme serves as a crucial intermediary step for madrasa students to be introduced to modern education. It aims to assist them in successfully completing their matriculation, which

marks the first milestone on their path to pursuing higher education and establishing a career.”

Madrasa Plus has become operational in 60 centres (mostly madrasas) across the country in May this year as a collaborative programme for which Shaheen provides its own trained teachers to these centres where Huffaz and Alims are accommodated and receive quality modern education.

For this programme, the eligible students among both pass-outs and dropouts are contacted and identified by the centres concerned through social media campaign and other means.

The programme’s duration is 18 months and is divided into three stages: the basic level where students learn basic mathematics and regional languages for three months; the preparatory level where students learn science and social science terminologies for another three months; and Class X stage where students are taught tenth class NIOS syllabus for a year.

Aligned with this programme, Ulema who haven’t passed their matriculation have a separate centre in Srirangapatnam, Karnataka. Meanwhile, those, including Huffaz, who have already completed their 10th, 12th, and graduation, have 200 seats earmarked for them at the Head Office of the Shaheen Group of Institutions in Bidar.

Additionally, girls who are Hafiza, Aalima, or have completed other Deeniyati courses have separate and exclusive arrangements at six madrasas in different cities, including Lucknow, Saharanpur, Kisanganj, etc.

“I have full confidence and faith that the Madrasa Plus program is going to succeed, and if it does, it will bring about a revolution in madrasa education,” says Dr. Qadeer. “Initially,

we are selecting only top madrasas, but upon its success, this program will also be extended to smaller madrasas. Eventually, there will come a time when every madrasa student, in addition to their Islamic education, will have acquired modern education.”

### **Reaching Out to Madrasa Students**

They key for all these programmes to succeed is that the information about these initiatives reaches all the madrasa students who are scattered throughout the country.

Dr. Qadeer says, “The awareness level among Huffaz and Ulema about these programmes is very low. We have been trying to send out the message to every student passing or dropping out from madrasas across India that these programmes exist, which can potentially change their lives forever.”

In this regard, efforts have been bearing fruit as well, as each year, more madrasa students from states like Bihar, Jharkhand, and Uttar Pradesh are turning up at Bidar. However, more need to be done. Dr. Qadeer says, “We need the help of our alumnae, common people, religious leaders, and the press and media to spread our message.”

Meanwhile, Dr. Qadeer praises the local madrasas, which successfully conducted a reaching out programme through social media and other possible means for the students who had passed out or dropped out and stayed so far in the dark about their future. He says, “If not for them, the Madrasa Plus Programme would not have started in a record time.”

Evidently, madrasa students have been the target of communal propaganda in recent times. It is necessary to show the world the true story of the madrasa’s pass-outs who are equally rightminded, patriotic, and competent

as anybody else, and can make valuable contributions to the country if provided with proper guidance and opportunities. Fortunately, Dr. Qadeer, with his various programmes, has paved the way for taking the initiative in this direction.

### **Broadening Coaching Expertise**

Shaheen has expertise in medical entrance exams with an astounding success rate. So far, it has enabled about 3,400 students to obtain government medical seats, with hundreds of students every year achieving this feat from the Bidar centre alone. This year about 430 students from the centre have been able to claim government medical seats.

Shaheen’s Bidar centre is arguably the best across India, consistently producing such exceptional results year after year. Dr. Qadeer says, “Shaheen students have a significant representation in free government medical seats, holding about 1% nationwide and 14% in Karnataka state.”

While Shaheen’s medical entrance exam preparation expertise has helped countless students pursue their dreams as doctors, it has now expanded its expertise into coaching for engineering and civil services exams. This diversification of coaching facilities has also made it easier for students to pursue their dreams in a wider range of fields.

Shaheen, with its highly experienced faculty and a personalised approach to learning, is helping the aspirants of IIT, JEE, UPSC, KPSC, etc., realise their full potential and make their dreams come true.

Shaheen’s success in the medical field is a testament to its commitment to excellence, and its foray into engineering and civil services





coaching is sure to be equally successful. In fact, the success stories in these fields have started coming through already in a short time.

### A Right Approach for Attaining Success

The academic success of the Shaheen Group of Institutions has been commendable, and each year, it is breaking new ground. There are several reasons behind the success of its students.

Dr. Qadeer says that Shaheen's teaching philosophy centres around maximising learning and retention for students by focusing on revision and practice.

He says they recommend following two hours of practicing and discussion for every hour of learning. Accordingly, their team provides five hours of coaching to ensure students have enough time for self-study, practice, and doubt clearance.

Dr. Qadeer emphasises the importance of regularly revising study material to

reinforce learning. Students at Shaheen are required to revise whatever they learn the same day, the next day, and again after one week and one month.

He says, "Following our approach, students at Shaheen achieve optimal learning outcomes and are exceptionally well-prepared for tough exams and long-term success."

### Expanding Footprints of Shaheen

Shaheen came into existence to make learning easy and scrutable enough for students from even lower backgrounds so that they develop a liking for it and don't drop out in between. The whole emphasis was on completing their education with distinction and making them capable of carving out a leadership role for themselves in society.

On this journey, Shaheen has grown into a prestigious educational institution, excelling in turning students' dreams into reality. It has gained the trust and reliance of not only the local community in Bidar

and Karnataka but also students and parents from across India.

A whopping 20,000 students are studying in the Shaheen Group of Institutions that currently include nine schools, 42 preuniversity colleges, and a degree college; all spread in 14 states across the country. Students from 23 states as well as from seven Arab nations, are pursuing their dreams in these institutions.

Its core competency in medical entrance exams still remains the identifiable feature of Shaheen, but with time it has also been preparing students for engineering and other exams.

Besides science, Shaheen also has courses in Arts at the pre-university level. Alongside the regular 11th and 12th, the science stream colleges provide integrated NEET, JEE, and KVPY coaching, while the Arts stream colleges provide UPSC and CLAT coaching.

"Not only quality education but also ascertaining students' aptitude and

accordingly giving them the direction for their excellence is our avowed goal," says Dr. Qadeer, "And this process starts as early as 6th standard."

Shaheen's approach, strategy, modules, and programmes have inspired many individuals and institutions to emulate them. According to Dr. Qadeer, several delegations of different academicians, teachers, and administrators from schools, colleges, and madrasas from across the country regularly visit the Bidar campus to understand and replicate Shaheen's initiatives at their level.

Dr. Qadeer says, "We are more than welcoming for such delegations and extend our full co-operation by giving them academic support. We even provide a training programme for these teachers and send our senior administrators to guide and oversee the operation of these institutions for a few months, ensuring their efforts in

replicating Shaheen's initiatives are met with success."

In addition, we have partnered full-time with several institutions that have adopted our educational initiatives, such as AICU and Hifzul Quran Plus, Madrasa Plus at their centres and serving the student community with unwavering responsibility and dedication.

### Concession and Support to Low-Income Students

The Shaheen is based on an Edupreneurship model, but it has its social obligation uppermost in its priorities as it ensures that poor students who are meritorious are never turned away from its doorstep.

We admit students who dropped out from other schools and colleges, believing it our duty to provide them with an opportunity to complete their

education. Moreover, we use our expertise to help them catch up with their peers, compete with them, and achieve success so that they also make their life worthwhile.

Up to 20% of students at Shaheen receive either a 75% discount or a full scholarship, thus enabling economically disadvantaged students to continue their education. Similarly, madrasa students, who are predominantly poor, also have access to similar concessions or scholarships.

Dr. Qadeer informs, "Huffaz, who secured more than 350 marks in NEET last year, are being provided coaching at 12 centres of Shaheen Group of Institutions across the country free-of-cost in a residential setup to enable them to crack the exam next time and change their lives."

He also informs that efforts are being made to extend full financial support







towards the college fees of all the NEET-qualified Huffaz until they complete their MBBS.

In addition to all these scholarships, Shaheen has a CARES programme through which NGOs, charitable organisations, or community leaders at the mosque, temple, church, or mohalla level are requested to identify one or more meritorious students and refer them to Shaheen. They should arrange for only 40% of the educational expenses of these students. The rest of the 60% will be covered by Shaheen.

“The goal behind this programme is to involve the local people and community leaders in the process and instil in them a sense of responsibility towards the education of the needy,” says Dr. Qadeer.

### Fostering Communal Harmony

Shaheen aims to provide quality education with the protection of moral and cultural values. It has been working to instil moral rectitude, discipline, love, and affection towards fellow countrymen. The Bidar campus is the melting pot for students from different religions, castes, and backgrounds, with everybody amicably co-existing and competing with each other in an atmosphere of love and brotherhood.

Inspired by its lofty ideals, non-Muslims have also been sending their wards to the Shaheen Group of Institutions. At present, about 50% students at Shaheen belong to other communities.

Thanks to its secure, cultured environment, there has been a noticeable interest among non-Muslim parents in enrolling even their daughters at Shaheen. They are keen on doing this because they see it as an opportunity for their daughters to

receive a high-quality education while also instilling in them a robust value system.

Dr. Qadeer says, “We have created a culture of inclusivity, tolerance, and respect where students from diverse backgrounds, including caste and religion, feel safe, valued, and accepted wholeheartedly.”

He clarifies that Islamic religious teaching is exclusive to Muslim students, duly and strictly protecting the faiths and beliefs of other community students.

### Achievements and Awards

Dr. Qadeer tireless work in promoting education and his remarkable achievements have been recognised with several awards, including the prestigious Rajyotsava Award, the highest civilian award from the state of Karnataka in 2013 and state level Gowda Award for 2022 from Subhash Chandra Patil Memorial Janakalyana Trust.

Other notable awards that Dr. Qadeer has been honoured with include Gurukul Award (2004), District Level Rajyotsava Award (2008), Shikshana Ratna Prashasti from Chitradurga math (2011), Dr. Multaj Khan Award (2012) for communal harmony, Karnataka Urdu Academy Award (2012). In addition, he has also been awarded with Honorary Doctorate Degree by the Gulbarga University in 2015.

These multiple awards from varied organisations are testament to his steadfast commitment to education and his inspiring leadership skills and qualities.

### A Fervent Call to Muslims

Islam gives utmost importance to gaining Ilm (knowledge). A Hadith says one must go as far as China to seek knowledge. But it is lamentable that the community has drifted from this call as they have ignored education, resulting in poverty and social backwardness.

On the other hand, there is also a conservative view among Muslims that Ilm is all about acquiring religious knowledge. As a result, modern education has been ignored.

Dr. Qadeer holds the view that Ilm in Islam is a broad term that means acquiring both religious and modern education. A Muslim should make an effort to excel in both types of education.

“Our community has messed up its priorities,” he says, “instead of spending on building ostentatious mosques, it should spend that money to establish educational institutions. We can do with a simple mosque but not without education for the next generations.”

He is also against the growing trend of lavish marriages. He says that spending extravagantly on marriages

is Haram (prohibited) in Islam. That money should be saved and spent on the education of the children.

According to him, when not enough schools and colleges are available for our children emergence of vast marriage halls is a ludicrous practice. “Shouldn’t these places be converted into schools and colleges?” he asks.

He also says building more madrasas is no more necessary. Instead, more educational institutions should be built because that is also a part of fard-e-kifaya. He also believes that in bigger madrasas, 20-30% of land in their compound should be developed as centres for modern education for madrasa inmates.

Dr. Qadeer says, “I have a straightforward approach. Where there is mainstream education, blend it with religious and moral education, and where there is religious education, like madrasa education, make provisions for providing modern education side by side.”

### Conclusion

Dr. Qadeer is a visionary leader who understands the importance of modern education in addition to religious, ethical education. He recognises that with the world evolving pretty fast, an individual to succeed needs the necessary skills and knowledge that can only be acquired with the help of modern education.

On the other hand, he is also committed to preserving and promoting religious education as he believes it is integral to the cultural and spiritual heritage of Muslims and plays a crucial role in shaping one’s moral values and principles.

His Shaheen model of education doesn’t pit modern education against religious education; rather, its approach is to integrate the two in a way that creates a holistic and comprehensive

experience for students to explore and excel in various fields as well as character building.

The most hopeful and heartening aspect of his endeavour is his commitment to elevate the standard of students and enable them to look for professional opportunities who have been pushed to the side-line as dropouts, slow learners, or madrasa educated without modern education.

In this context, the AICU, Hifzul Quran Plus, Madrasa Plus initiatives, are proving revolutionary in shaping the lives of needy and marginalised students with exemplary outcomes. A good number of educational educations across the country are reaping the benefit, replicating those initiatives.

Dr. Qadeer wants his models of education to be adopted by more and more institutions so that students’ hard work and their years of education come to fruition in the form of success in various competitive exams and ushering in new opportunities in their lives.

A man with ordinary means and background, Dr. Qadeer, with his unwavering determination and selfless dedication, has contributed tremendously to educational entrepreneurship with far-reaching results and benefits. His journey is an inspiration for many who aspire to make a difference in society. His impact on the lives of countless students, particularly in underprivileged communities, is immeasurable, and his legacy is sure to endure for generations to come.

Maeshat wishes him all success in all his endeavours and prays for his good health and long life so that he continues to inspire, motivate and serve our society with his exceptionally prolific educational initiatives. Aameen!!



# Madrasa Plus Programme: Shaheen's Initiative to Empower Madrasa Students



Shaheen Group's Madrasa Plus is a pioneering programme dedicated to providing modern education and opportunities to madrasa students across the country. Founded by Dr. Abdul Qadeer, this initiative aims to bridge the gap between traditional Islamic education and contemporary learning, unlocking the potential of every student.

By offering a comprehensive 18-month curriculum divided into three stages, students will acquire essential knowledge to excel academically in modern education. The programme will enable students to pass their matriculation through NIOS.

Shaheen Group of Institutions started this programme in May of this year across the nation, collaborating with 60 madrasas and a few NGOs, providing trained teachers and quality education to madrasa students. It is an inclusive initiative catering to both pass-outs and dropouts from various madrasas, who may be Huffaz or Ulema.

As the programme is aimed at empowering madrasa students with modern education and opportunities for a brighter future, Maeeshat Media's head, Danish Reyaz, set out to visit a few of these centres to find out firsthand about the implementation and promise of this programme.

During his visit, he engaged in insightful conversations with the individuals responsible for these madrasas, and here, we present concise yet enlightening interviews with them, offering valuable insights into the need and potential of this programme in the present-day circumstances.

# Madrasa Plus initiative enhancing the dignity of Madrasa Students: Mufti Masood Azezi

*Janab Mufti Mohammad Masood Azezi Nadwi, the Founder-Head of Markaz Ahyaul Fikr Al Islami (Decent Academy) in this interview, shares his insights on the importance of combining modern education with religious education, his collaboration with Shaheen, and the transforming potential of Madrasa Plus programme in empowering madrasa students and reshaping their future.*

## Q. Can you share a brief introduction about yourself?

My name is Mohammed Masood Azizi. I am an Aalim, Fazil, and Qari and have completed my education at Darul Uloom Nadwatul Ulama, Lucknow. I have authored over 60 books, 15 of which were written during my student years. In 2000, after working as a teacher in a madrasa for a year, I founded Markazul Ilhayi Fikri, a madrasa dedicated to the education of the underprivileged. Besides, I am also the founder of the magazine 'Mahanama Nukuse Islam,' which has been in circulation since 2006.

had dreamed along similar lines and even gave an advertisement for an education programmed, in the name of 'Global Academy.' Unfortunately, COVID struck, at that time, putting my plans on the back burner.

## Q. How did your association



## Q. Besides religious education, how important is it to provide modern education to your students?

It is very important, especially in the changed world, which has progressed by leaps and bounds, necessitating that we keep pace with times or risk lagging behind. I have strived since the beginning to integrate modern education with traditional Islamic teaching so that our students don't feel handicapped to progress in the contemporary world.

Even before tying up with Shaheen, I

## with Shaheen take place?

Towards the end of COVID pandemic, I happened to discuss the programme with Maulana Noor Hasan, who is now the coordinator of Madrasa Plus programme. He promised me support since alone, I couldn't have made it possible. I apprised Dr. Abdul Qadeer about our efforts and progress, and he also visited our madrasa, encouraging us enough in this noble endeavour.

## Q. Since your centre is a part of the Madrasa Plus

## programme, I would like to know how you view this initiative in the interest of Muslims.

I believe it is a remarkable initiative aimed at enhancing the dignity of madrasa students in society as well as their financial condition. The initiative focuses on enabling students to pass matriculation; however, it will also play a significant role in paving the way for higher secondary education as well as professional coaching opportunities for madrasa students, which seemed like a dream earlier.

Dr. Qadeer, who has been advocating and spearheading this initiative to spread it to all parts of the country so that the programme covers all the needy madrasa graduates and dropouts, deserves a profuse amount of praise.

I do call him the Mujaddid of our times, who is striving to alleviate the challenges caused by the absence of modern education among Muslims. Particularly, through the Madrasa Plus programme, he is dispelling the negative image associated with madrasa students and enabling them to become doctors, engineers, and professionals in various other fields.



# Madrasa Plus programme progressing well at Jamia Darul Uloom Mohammadia

*Jamia Darul Uloom Mohammadia in Meel Khedla, Rajasthan, has been committed to the education of underprivileged students since 1965. The madrasa recently joined hands with Shaheen Group's Madrasa Plus programme, which focuses on empowering students through intensive teaching, enabling their success in formal education and beyond. In this interview its head, Mohammed Rashid, talks about how this partnership came about and its impact on the students of this institution.*



## Q. Can you kindly provide me with your introduction and that of this madrasa?

A. Certainly, my name is Mohammed Rashid, and I have been leading the institution since the death of my father, Mohammed Qasim, in 2012. He established this madrasa back in 1965 with a noble vision: to offer education to underprivileged students within our community.

This madrasa proudly maintains its affiliation with Darul Uloom Deoband, staying true to its commitment to providing high-quality education to those who need it most. In addition, we actively engage in various activities dedicated to the advancement and betterment of our ummah.

## Q. I can see your institution is a part of the Shaheen

## Group's Madrasa Plus programme. Could you tell me how it all began?

Shortly after Eid, Asif bhai happened to visit Khirwa Madrasa in connection with starting the Madarsa Plus programme there. When he came to know about our madrasa as well, he called me, showing keen interest in assessing its suitability for the programme. I readily agreed to his



request.

He selected our madrasa at the very first sight of it and wanted to start the programme at the earliest. This is how the Madrasa Plus programme started here in June of this year, and, alhamdulillah, it has been progressing well up until now.

## Q. How many students do you have in this programme, and how do you select students for it?

Currently, we have 43 students in this Madrasa Plus programme who are selected through an outreach programme on social media and through other means for the students who have either discontinued or completed their studies at madrasa but were staying at home.

## Q. Since it has been three months since you began, could you please explain how the arrangements for this programme have been worked out? I mean, what facilities are provided from your end and that of Shaheen?

Yes, we provide lodging and boarding

facilities for these students from our end, while Shaheen covers the salaries for the teachers engaged in teaching them.

## Q. What educational assistance is provided to these students?

These students don't have time left to go back to school and start over again, so under this programme, they are receiving intensive and personalized care and teaching to help them pass their 10th standard in formal education within a record 18-month time frame.

These students are taught mathematics, science, and languages in accordance with the requirements of modern education. The standard provision under Madrasa Plus specifies one teacher for every six students; however, at the initial stage, due to certain issues, we have four teachers for these 43 students, and this number is set to increase very soon, as per Shaheen's assurance.

## Q. Do you have plans to support the education of these students at the higher secondary level as well?

We would certainly like to extend it to a higher secondary level and would

discuss it with Shaheen, as they have an excellent programme for it. That being said, we are currently solely focussed on successfully completing our first batch, and we believe we are on track for it.

## Q. How do you see Shaheen's initiative of this Madrasa Plus bringing about a positive change in the lives of madrasa's students?

Madrasa Plus is the brainchild of Dr. Abdul Qadeer, who is the founder-head of the Shaheen Group. This initiative could likely have a far-reaching impact on the lives of madrasa graduates and even dropouts. The objective is to empower these students who, due to a lack of opportunities, sit idle at home or engage in petty jobs to make ends meet.

Shaheen aims to provide them with formal education, even at a higher level. After successfully clearing the 10th standard exam, these students are likely to be prepared for higher secondary education and coached to pass medical or other entrance exams. This will not only enable them to earn a respectable living but also allow them to make a proud and meaningful contribution to mainstream society.



# Shaheen Group's Madrasa Plus programme is intended to make the modern education an integral part of madrasa education.

**Maulana Mohammed Yakub Bulandshahri**

*This interview delves into the adoption of Shaheen Group's Madrasa Plus program at Jamiatut Tayyibat Niswan College by Maulana Mohammed Yakub Bulandshahri, the General Secretary of the Milli Talimi Trust. Additionally, Maulana sheds light on their commitment to girls' education and the evolving trends in girls pursuing higher education.*

**Q. At the beginning, can you provide a brief introduction of yourself?**

My name is Maulana Mohammed Yakub Bulandshahri, and I am the General Secretary of the Milli Talim Trust, which runs several educational institutions in and around Saharanpur. Among them, the Jamiatut Tayyibat Niswan College is a premier and reputable institute for girls' education.

**Q. Jamiatut Tayyibat is providing excellent service in the field of girls' education, and it has recently adopted Shaheen's Madrasa Plus program. Could you please share the reasons behind your decision to adopt this programme?**

Shaheen Group's Madrasa Plus programme is intended to make modern education an integral part of madrasa education. Considering that madrasa students, including Huffaz and Ulema, will benefit significantly from it and can showcase their talent and serve the country on the high posts if given opportunities, we thought it would be worthwhile to go with this programme.



Shaheen Group, under the aegis of Darool Uloom Deoband, is doing a stand-out service in the field of modern education, and we appreciate their efforts. Therefore, we have started one of their branches at our institute.

**Q. We find a general disinclination towards girls' education in society, but your institution, on the other hand, has set an example in promoting girls' education. Could you please shed some**

**light in this regard?**

I believe there is some apathy towards Islamic moral teaching for girls, but in terms of modern education as a whole, it is not the case. Instead, girls have been performing well in it for the last two to three decades in the whole country. The founder of this institution, Maulana Qazi Mujahid Islam Sahab, realised the need for girls' education quite early and established this institution. He provided me an opportunity to serve here, ensuring both Islamic moral teaching and modern education for girls.

**Q. While the world has progressed significantly, isn't the Muslim society expending too much energy debating the importance of traditional moral education versus modern education?**

Certainly, those engaged in this debate often haven't contributed significantly to education, neither in the past nor the present. Those who genuinely aspire to make a meaningful impact in the field of education tend to work silently without engaging in futile debates.

Of course, Islamic education is as essential to us as the soul is to the



body, but we cannot afford to neglect the modern education necessary to thrive in this world. For the past 25 years, I have been involved in a field where girls receive religious education, becoming Aalim and Fazil while simultaneously completing their matriculation and higher secondary education. There are dozens of such institutions in Saharanpur alone that

are pursuing the same mission.

**Q. How inclined do you think girls are towards higher education?**

Pretty much, I would say. Especially in the last 20-30 years, the girls have been performing quite well and, therefore, pursuing higher education to an

unprecedented degree. They are more focussed and hardworking and are making the most of the opportunities provided to them. Jamiatut Tayyibat is the shining example of this trend, where girls from various states such as Uttarakhand, Haryana, Punjab, and Himachal Pradesh are coming in large numbers to pursue the best education.



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## Address:

105, Baitul Wafa, Peace Complex, Wafa Park Road, Kausa, Mumbra, Thane, Maharashtra-400612, INDIA

Cell Phone: +91 9320995687

Email: [whitepaperpublications@gmail.com](mailto:whitepaperpublications@gmail.com)

Website: <http://whitepaperpublications.in>



# The Madrasa Plus Programme addresses a pressing need.

## Maulana Yusuf Hussaini

*Maulana Yusuf Hussaini is the head of Jamia Sayed Ahmed Saheed Madrasa in Lucknow, who in this interview, discusses their journey from humble beginnings to a renowned centre for Islamic and modern education. At the same time, he explains their mission to nurture students for the betterment of society and the nation and their collaboration with the Shaheen Group to address the need for modern education among madrasa students.*

**Q. Thank you for your time. Could you please introduce yourself to our readers.**

My name is Maulana Yusuf Hussaini. I am at the helm of Jamia Sayed Ahmed Saheed Madrasa in Lucknow, which has its own reputation in the county as a top centre for Islamic studies, Shobae-Hifz, as well as modern education.

**Q. Could you explain the vision behind your institution?**

Jamia Syed Ahmed Saheed started from a hut, and alhamdulillah, it now spans across a 50-acre plot. Since its inception, the madrasa has had a clear vision to provide education that extends beyond Islamic teaching to encompass modern education within an Islamic setup and atmosphere. The larger aim is to develop students into fine individuals who can contribute to the progress of both society and the country.

As you can see, the institution is named after Syed Ahmed Saheed, arguably the first mujahid-e-azadi who took on the British for the independence of our beloved country. So, associating the madrasa with this name signifies more than the sanctity of his name. It symbolises independence from slavery of all sorts, including illiteracy,



backwardness, superstitions, poverty, as well as other challenges.

**Q. What education system are you following?**

The education system is primarily Islamic; we offer courses in Hifzul Quran, Alimiyat, and other Deeniyati and Shariya-related subjects. At the same time, since the beginning, we have been following the NCERT syllabus at the primary level to provide our students with basic knowledge in mathematics, science, social science, and languages.

At a higher level, we also have a girls' college, a Unani medical college, and an ITI, while efforts are underway to open a pharmacy college on the compound. Additionally, we have an English medium school. I can say that we are striving to align with the

modern world, ensuring our students don't feel any limitation to advance in their lives.

**Q. Speaking of modern education, you have also collaborated with Shaheen Group. How is that collaboration turning out?**

It has been a fruitful association so far. Previously, we had a branch of the Shaheen Group here, and this year, we have also partnered with them for Shaheen's new flagship program, Madrasa Plus.

The Madrasa Plus program addresses a pressing need that is prevalent among madrasa students. After completing their education at the madrasa, these students often struggle to earn a livelihood due to the lack of modern education. Fortunately, the Madrasa Plus program aims to empower such students by providing them with modern education up to class 10 in a shorter time frame of just 18 months, with specialised attention in a 1:6 teacher-student ratio setup.

While we were already making efforts in the direction of contemporary education, collaborating with the Shaheen Group has further strengthened our endeavours.

# We are constantly looking for new ideas and opportunities to improve our students' education.

## Maulana Abdul Rashid

*In this brief interview, Maulana Abdul Rashid, the esteemed leader of Madrasa Faizan-e-Rahimi in Saharanpur, provides a thoughtful perspective on how he successfully harmonised Islamic education with modern learning. Additionally, he shares his collaborative efforts with the Shaheen Group, resulting in the implementation of the Madrasa Plus me at his institution.*

**Q. I would request you to provide your brief introduction and that of this madrasa.**

My name is Maulana Abdul Rashid. I have been in charge of Madrasa Faizan-e-Rahimi for the past 55 years. The madrasa, situated in Mirzapur, Saharanpur, is one of the oldest in the state, having been established in 1905.

**Q. How many students are currently receiving their education at your madrasa?**

Since the madrasa is old and has a remarkable reputation, it attracts a large number of students, including students from Saharanpur, neighbouring districts, and many from other states. At present, approximately 950 students are receiving their education, with about 450 students residing on campus.

**Q. With changing times, the demand for modern education has increased**



**significantly. So, how have you been balancing traditional religious teaching with modern education?**

From its inception, Madrasa Faizan-e-Rahimi has steadfastly upheld the principle of giving due importance to modern education alongside Islamic religious education. In its early days, our students received education up to the 5th standard level. Today, they benefit from a more comprehensive curriculum, receiving education up to the 8th standard level in addition to their various types of religious education.

**Q. Besides that, you seem to have collaborated with**

**Shaheen Group. How did this partnership take place?**

We are constantly looking for new ideas and opportunities to improve our students' education. In our pursuit, we learned about the Shaheen Group's Madrasa Plus Programme, which

Dr. Abdul Qadeer has developed and is actively working to expand across the country. Furthermore, the programme has received endorsements from top Ulema of this country, such as Maulana Arshad Madani and Saifulla Rahmani, for its potential to transform the lives of madrasa students.

Considering this, we approached Dr. Abdul Qadeer, who was more than happy to establish one Madrasa Plus centre at our institution. It is now operational with a dedicated building for it, where 70 students who were otherwise spending their time sitting at home are now receiving modern education and aspire to redefine their lives.



# Hamaari Sada Trust imparts education to urchins!

It needs financial succor to continue its noble mission

By Jawed Khurshid

“Hamaari Sada Trust, literally speaking, is a concept to bail out underprivileged people – those lying at the bottom of economic ladder, not only from the vortex of ignorance but also determined to inculcate humanitarian values in them”, observed its founder Mohd Irshad Alam – a social crusader who seems to have decided to extinguish darkness of ignorance and moral turpitude. The

Trust works for subaltern society in the sprawling slums of Delhi and Varanasi and their satellite townships. ‘While the world is busy in scientific exploration, India is still groping in illiteracy’, he lamented. ‘This is a sorry state of affair.’ It focuses on the basics of languages – syntax and semantics, as well as science, economics, arts, history and mathematics. ‘Lingua franca – English – finds special mention in the curriculum as this alone acts as a conduit to the outside world’, he informed. Sunk deep in the abyss of ignorance, these people have seldom any idea of culture and civilization. ‘We provide basic inputs on these subjects too. When they learn to read

and write we facilitate their admission to any of the government colleges in the city’, he said.

The trust imparts vocational education to these deprived lots. This would engage them into one or other form of economic activities. ‘We do not spoon feed – rather help them stand on their feet’, said an ebullient activist.

those who come from rural and semi urban areas to the metropolitan cities.

“This NGO initially started to prevent school dropouts, later expanded its wings and included inculcating socio-moral values in children, awareness of education and fitness, inculcating humility in overall development and their role in social change particularly at a time when mistrust and hatred

prevail everywhere,” Irshad explained.

Mohd Irshad Alam has great pain for urchins, particularly those who lives in shantytowns and slums of these cities. He saw them indulging in acts that push them in the

eddy of crime, drug addiction and anti social activities. “It remains a heart wrenching incident when such child caught in the vicious circle of financial crisis and fails to complete their education. The incident proved to be a turning point in my life and I thought to be a reformer for them – changing their lives for the better.”

This has strengthened Irshad’s resolve to ameliorate their educational and

## Hamaari Sada – Initially formed to help ‘dropouts’

Hamaari Sada Trust is a NGO that initially targeted vulnerable segment of society in order to bail them out from financial problem and prevent children of this section from leaving schools due to non payment of fees. The Trust looked into the various modalities to prevent such pathetic incidents to happen particularly for



financial condition...Irshad, at this young age, thought that if injected education with morally-driven courses, this will usher in revolutionary change and these individuals once fortified with professional education will be productive for the society too.

Among his dream projects, besides education or Shikhsa, there are other equally important aspects that can’t be put on the back burner... like Fitness scheme which focuses on health care among vulnerable groups, Relief to be provided to the people of the affected areas, Livelihood scheme that hones entrepreneurial skills, and Environmental awareness making them plant trees in their surroundings, thus contributing in their small way to ward-off global warming.

Under Sikhsha scheme, the major aims are to provide support to the children living in urban slums, improve their learning skills and scale down dropout rates. This is part of the Remedial classes.

The project has identified areas in urban slums for a period of 36 months. During this time it assesses the productivity of the project.

## Objective

The principal objective of this scheme is to provide remedial education up to class 12th to school dropouts as well as children belonging to economically lower strata.

Computer education too is provided to enable them to get jobs.

Educational tours and excursions allow them to peep outside their traditional environment and provide outlets to the world they aren’t knowing.

Besides this, the institute periodically invites guests those who have special understanding in their fields. They interact with them and clear may misunderstandings that paralyze their thinking. Thus educationists, career counselors, social workers, writers, scientists, programmers, technocrats, etc visit to enlighten them in their respective fields.

The trust is running its education centre at Madanpur Khadar, near Sarita Vihar, Okhla.

It’s a modest two hall room centre whose expenses runs into several lakhs of rupees that includes teaching as well as non teaching staff salaries. “At times, we are confronted with

monetary crisis. It becomes difficult for us to run the show. But we never give up.” – Irshad laments.

## About The Trust’s founder

Mohd Irshad Alam is a media professional with over 20 years of experience. He’s currently associated with a media organization The Quint.

He is blessed with multi-faceted traits: political critic, content producer, journalist, media guru, blogger and social activist all rolled into one.

Irshad, stepped onto this sizzling terra firma when the education system is into an octopus like grip of Mafiosi – criminal nexus. He is, though ploughing his noble drive with great effort in the stormy weather – facing all kinds of odds.

## Annual outlay

Annual outlay runs into over Rs 20 lakh rupees. The Trust is in the need of financial succor which seems a distant dream. As the NGO is cruising through a rough sea – financially speaking, it needs help from those who are at the sunny side of the financial spectrum.



# I am trying to document the history of Muslims in medieval India

## Sayyed Ubaidur Rahman

Syed Ubaidur Rahman is an author based in New Delhi who seems to have completely dedicated his life for preserving Indian Muslim history. In the last five years he has authored at least five books, three of which have been highly acclaimed. Among these are 'Forgotten Muslim Empires of South India: Bahmani Empire, Madurai, Bijapur, Ahmadnagar, Golconda & Mysore Sultanates', 'Ulema's Role in India's Freedom Movement', and 'Biographical Encyclopaedia of Indian Muslim Freedom Fighters'. His objective is to systematically preserve Indian Muslim history. In this interview, we discuss his work and the obstacles he has encountered.

### Q: Why you are trying to preserve Indian Muslim history?

This is a bitter truth that as a community Muslims are good in forgetting their heroes. If I ask you to name a couple of heroes here from south India, there may not be many people who would be able to name more than a couple of names. And certainly not about the Bahmanis or the Adil Shahis or Nizam Shahis. This is a tragedy of Himalayan proportions and we are paying the price for our ignorance when our own history is being threatened with completely being erased not by other people or other organizations or the government, but by ourselves.



### Q: Muslim history was usually written in Urdu language. Why did you find the need to write in English?

That assumption might not be true. Books have been written on the history of South India, including Bahmani Empire, Adil Shahi, Nizam Shahi, Qutb Shahi and Mysore Sultanates, though in very small numbers. However, most of them are out of print. Haroon Khan Sherwani, a renowned historian from Hyderabad had written an excellent book on the history of Bahmani Empire, besides also writing in detail on the history of the Qutb Shahis of Golconda

Sultanate, however, unfortunately these books are out of print and nowhere available. I don't find any meaningful book written either on the Bahmani Empire or the subsequent Deccani sultanates in Urdu. There are many good books written on the Mysore Sultanate, especially on the life of Tipu Sultan and the best of them are in English. Muhibbul Hasan's biography of Tipu Sultan is English and it is among the best.

### Q: Why you wrote on the history of South Indian Muslims?

There is no denying the fact that there is a huge population of Muslims down south. However, unfortunately, unlike Muslims in North India, the history of South Indian Muslims, their ruling dynasties and the Muslim empires hasn't been documented in as much detail as it was needed. Even in the case of north India, the focus has always remained on the history of Mughals who ruled the country for close to three hundred years. The history of the Delhi Sultanates and its different dynasties has been rather very well documented. But other than the Mughals and the Delhi sultanates, not much has been written on different dynasties that have ruled different regions in the North including the ruling dynasties of the Sharqi Sultanate that was based in Jaunpur or the Muslim sultanates of Bengal,

that were very powerful and existed for centuries. Similarly the history of ruling Muslim dynasties of sultanates of Gujarat, Malwa and Khandesh hasn't been given much attention.

I am trying to document the history of Muslims in medieval India and my book 'Forgotten Muslim Empires of South India' is the first volume of the series. This book documented Bahmani Empire, Adil Shahi Sultanate of Bijapur, Nizam Shahi Sultanate of Ahmadnagar, Qutb Shahi Sultanate of Golconda and Mysore Sultanate that was founded by Hyder Ali.

The next volume will cover the history of Sultanate of Gujarat, Sultanate of Malwa and also the sultanate of Khandesh, besides a detailed chapter on the Nizams of Hyderabad, inshaAllah.

I must add here that the history of the Muslims in South India is as dazzling as the Delhi Sultanate or the Mughal Sultanate. At one point in early fifteenth century, the Bidar based Bahmani Empire was the most powerful empire not just in South India but across the Indian Subcontinent.

### Q: What do you feel about the rewriting of history project in India?

There is no denying that among the many serious challenges facing the Indian Muslim community at the moment, the foremost is preserving their history and heritage. Without any iota of doubt, this has become all the more important given the fact that there

are efforts to rewrite Indian history now. And the most important period they intend to rewrite is the medieval period. This project, spearheaded by the Indian Council of Historical Research titled 'Comprehensive History of India', is expected to have at least twelve volumes. They have emphasized that while writing these volumes they will not be depending



on 'Euro-centric' resources and would go by vernacular resources. However there isn't much literature available on history in vernacular languages even regarding important political events of the medieval period. It may sound completely bewildering to many, but there is no reference at all in any medieval Indian texts regarding the numerous raids conducted by Mahmud of Ghazni deep inside India. Abraham Eraly believes the Indian chroniclers of the time didn't consider those events worth recording as they were more interested in penning 'inane romances'.

### Q: What is the impact of your work till now?

It is a rather very short period of time to make any impact felt. It will take time to reach a wider audience and create awareness about our own history and heritage. However, my books on the freedom movements including 'Biographical Encyclopaedia of Indian Muslim Freedom Fighters' and 'Ulema's Role in India's Freedom Movements' have helped create awareness about the Muslim community's major contributions in India's different phases of the freedom movement. Without the involvement of the Muslim community, especially the clergy or ulema, the dream for an independent India would have remained a mere pipedream.

Similarly, my latest book 'Forgotten Muslim Empires of South India' has brought the history of Muslim kingdoms, sultanates and empires in South India in focus. Many people, who call themselves well-read, have admitted to me personally

that they never had any idea that there was a Muslim sultanate in Madurai. Not many thought that a powerful empire ruled a huge swath of land in South India, an empire that stretched from coast to coast. Bijapur's Adil Shahi sultanates, in the 17th century had taken over the remnants of the Vijayanagar Empire and had become a huge empire in itself. Besides, the beauty and splendour of the Bahmani courts or the courts of the subsequent sultanates was dazzling. The rich history of the Muslims in south India is mesmerising and a revelation of sorts for not just people in the north, but in South India itself.



# RBI's fight against Inflation

*Like other central banks around the world, the Reserve Bank of India (RBI) has been grappling with the challenges posed by the COVID-19 pandemic and its impact on inflation. Following are some key points concerning the RBI and inflation in the post-COVID-19 era:*



By: Mustafa Memon,  
Nomura Services India Pvt Ltd



## Monetary Policy Measures

In response to the economic disruptions caused by the pandemic, the RBI has implemented a variety of monetary policy measures aimed at reducing inflationary pressures. Adjustments to policy interest rates, liquidity management, and regulatory relaxations have all been implemented to support credit flow to various sectors of the economy.

## Inflation Targeting Framework

The RBI is tasked with maintaining

price stability in accordance with the inflation targeting framework, which aims to keep inflation within a specified target range. However, due to the pandemic's disruptions, inflation has been volatile and has occasionally exceeded the target range. The Reserve Bank of India has been closely monitoring the inflation trajectory and implementing appropriate policy measures to anchor inflation expectations.

## Supply-Side Pressures

COVID-19 has disrupted supply chains, causing price pressures on the

supply side, particularly for essential goods and services. Transportation disruptions, labour shortages, and other factors have contributed to higher input costs and supply constraints, pushing inflation higher.

## Demand-Side Factors

Consumer spending, investment, and employment have all been impacted by the pandemic. Consumer demand has been impacted by lockdowns, job losses, and income uncertainty, resulting in demand-supply

imbalances in certain sectors. Inflation dynamics have been influenced by reduced demand in some areas and increased demand in others.

## Role of Fiscal Policy

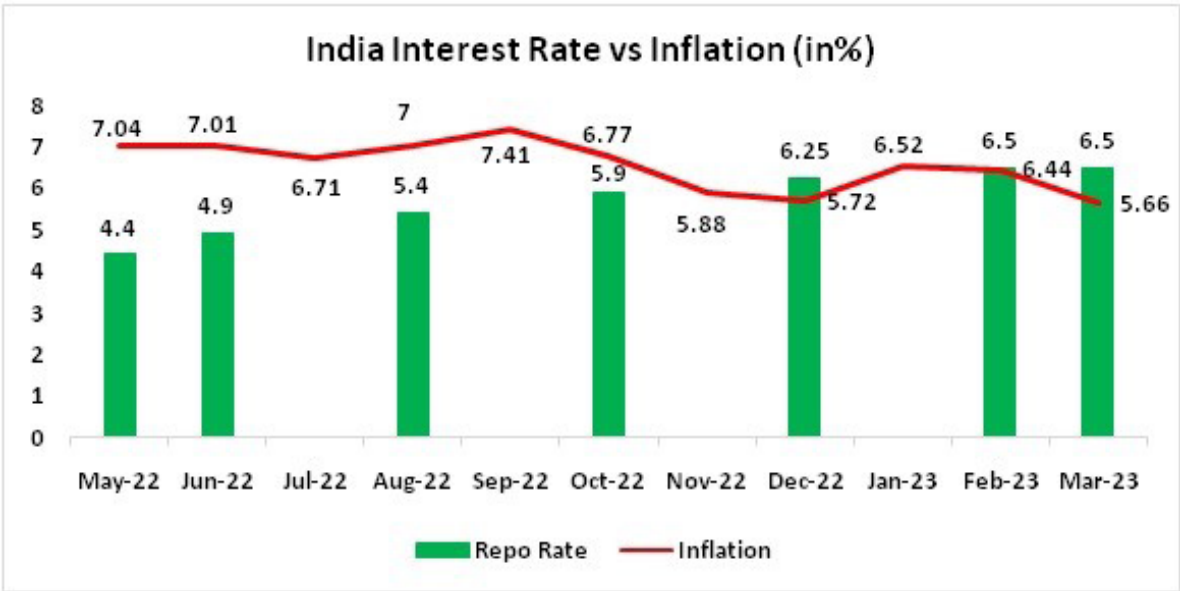
Fiscal policy measures, in addition to monetary policy, have played an important role in managing inflation in the postCOVID-19 period. Fiscal stimulus, relief measures, and targeted spending have all been used by the government to support demand, mitigate supply-side disruptions, and

manage inflationary pressures.

## Forward-Looking Approach

The RBI has taken a proactive approach to inflation management, taking into account various domestic and global factors that may influence inflation.

With an attempt to stabilise the economy and reduce inflationary pressure in the financial year 2022-23, the Reserve Bank of India has taken certain actions with respect to the repo rate.



RBI Action – FY 23 :

## TIMELINE

**Covid Pandemic:** RBI brings down repo rate to 4% from 5.75% to mitigate Covid 19 impact and encourage growth and ensure financial stability in the economy.

**May 2022 (off-cycle):** RBI hikes repo rate by 40 bps (from 4% to 4.4%) in an off cycle monetary policy meet amid rising inflationary pressures in the economy.

**June 2022:** Inflation remains stubbornly above the central bank's tolerance limit (2-6%) for the past

several months. RBI hikes repo rate by 50 bps (from 4.4% to 4.9%)

**August 2022:** Third upward revision in quick succession as Inflation continues to remain above the comfort level. RBI hikes repo rate by 50 bps (4.9% to 5.4%)

**October 2022:** Fourth consecutive increment. RBI hikes repo rate by 50 bps (5.4% to 5.9%)

**December 2022:** Fifth consecutive hike. RBI hikes repo rate by 35 bps (5.9% to 6.25%). December Inflation data reading – 5.72% (under the

tolerance limit of RBI).

**Feb 2023:** Inflation moves out of the tolerance limit. Repo rate hike by 25 bps (6.25% to 6.5%).

**March 2023:** RBI stops rate hike. Inflation reading – 5.66 (Under tolerance limit).

It is anticipated that the RBI would switch its stance to “neutral” and remain on hold for the remainder of CY23 in light of the massive monetary tightening that has occurred over the past year and the latency with which monetary policy operates.



# Migration of Muslims towards Western nations: A boon or bane?

By: Syed Ilyas Basha



Shaikhha Momina al-Azzam, a renowned Islamic-researcher and grand-daughter of prominent Egyptian Islamic Scholar Shaikh Ali al-Tantawi describes that those migrated in the past to the land of non-Muslims with a different civilization and practices, risked their faith and have lost path of Islam. In a report published in the media that those who had objected then to migration on that ground were labeled as fanatics, narrow-minded and backward.

She says: “The advices of saner elders then were simply over looked. Thousands of Arab-Muslim families mainly from African and Asian countries like Egypt, Lebanon, Somalia, Syria, etc. had migrated to United States, Canada, Europe, Australia in search of livelihood or for education. Some had boasted about a strong background in matters of religion, traditions and practices. Even I used to wonder and ridicule

then for our own family elders’ policy of opposing such migrations. Now that I grew up and having travelled to some of such countries and interacted with those settlers, I am saluting today to the foresight and fore-warning of those noble souls”.

Shaikhha Momina writes that she was recently assigned the task of looking into the impact of migration on the members of ‘RAMADHAN FAMILY’. Upon searching various places in Europe, U.S. etc, I could find out 5000 members of that clan after quite tedious work. It was shocking to note a very large number of members of following generation had met a very tragic fate in matter of faith. The following forms part of that data:

Those migrated a 100 years ago, 96% are converted to other religion.

Those migrated a 80 years ago, 75% are converted to other religion.

Those migrated a 60 years ago, 40%



are now Christian.

## Those migrated some 40 years ago, 25% have abandoned Islam.

She further says: “I have noted that one Shaikh had migrated to Equador in South America along with his family. He built a Mosque, ensured proper religious education to his children and seriously brought them up. Unfortunately, none from his grand children have remained Muslim today. My own grand-father Shaikh Ali al-Tantawi migrated and settled down in USA around 40 years ago. I regret to note that 16 from his own grand-children have abandoned Islam. Some 98 members of ‘Ramadhan’ clan migrated to Equador in 1923. I found all of them are Christian by religion today. I have even met some of them like George, Emily etc. I reminded them of their original faith, glorious past of their ancestors and tried to revert them back. Unfortunately, they refused to oblige,” she added.

As is well-known, Islam is not just name of a belief or faith. It offers a comprehensive way of life needed for a human being to succeed in this life and also in the everlasting life after death. Its knowledge is acquired through effort and principles are to be adhered to in practical life. Any

negligence at any level is fraught with danger, risk to faith. While a lack of money or material can cause hardship in day to day life, negligence in matter of faith or practice is sure to harm ones faith. And a long, prolong insistence of that behavior, whether intentionally or un-intentionally is sure to result in getting away from path of righteous and ultimately abandoning of faith. I have seen several epitaphs in Muslims Cemeteries in some places in Australia carrying non-Muslim names, during my last visit a few years ago. It also pains to find in a family there, siblings belonging to different faiths. Changing of faith in such societies is as easy as changing of dress. Seeking of livelihood, a decent living and luxuries of world are surely neither unlawful nor undesirable in Islam. Faith of Islam for a Muslim is certainly the most important than anything else in the world.

## PRESENT DAY SITUATION MORE DANGEROUS:

Hundreds and thousands of Muslims mainly from African and Asian, and migrating today to European countries, Canada, United States, Australia etc., due to political upheavals, armed conflicts and rebellions against cruelty of rulers. Having started with the invasion of Iraq (2003), Syria (2011)

etc. by Western forces and later civil war like situation in Somalia, Libya, Yemen, it is still continuing amidst more dismal and depressing condition. Reports suggest many resorting to illegally crossing over the border from Turkey into adjacent Europe; or through boats etc. mainly because of huge un-employment, lack of livelihood opportunities in their own place. While such migrations in the past were with due planning after undergoing legal process and through legal means, the present attempting is largely through illegal border crossings, trespassing through sea route, overstaying after entering that place. There are reports of attempted trips even by violating international laws helped by human smugglers. The tragic side of the story is during these days of advanced technology and means; many are losing their lives in transit due to un-organized, unplanned journeys or overloading of transporters etc.

REMEDY: The most easy and effective way to ensure safety of one’s faith (Eiman) is to maintain constant contact with (areas’) Masjid by offering five time obligatory prayers. This approach will generate several benefits like opportunity to learning, strengthen fraternity and social cohesiveness.



# India-Middle East-Europe Corridor most ambitious of Biden’s PGII push

IMEC, a new acronym born during the recent G20 meeting in Delhi, is the most ambitious project yet undertaken under the Partnership for Global Infrastructure and Investment (PGII), the US-led West’s response to China’s Belt and Road Initiative (BRI).

By: Yashwant Raj



IMEC, a new acronym born during the recent G20 meeting in Delhi, is the most ambitious project yet undertaken under the Partnership for Global Infrastructure and Investment (PGII), the US-led West’s response to China’s Belt and Road Initiative (BRI).

IMEC is a port-and-rail economic corridor connecting India, the Middle East and Europe. Thus the name, India-Middle East-Europe Economic Corridor (IMEC). Along the route, the plan is to run a cable for electricity and digital connectivity

US President Joe Biden, the architect of the (PGII) hailed the project as a “game-changing” regional investment.

Prime Minister Narendra Modi called it “historic”. Other participating

entities present at the announcement were the European Union, France, Germany, Italy, the UAE, and Saudi Arabia.

“It will be a clear demonstration of a new model that President Biden has pioneered for more transparent and sustainably — and sustainable develop — sustainable high-standard infrastructure that fills a damaging global gap and enables greater prosperity and better connectivity for key regions around the world,” Jon Finan, Principal Deputy National Security Advisor to the US president, told reporters ahead of the announcement.

The PGII was launched at the 2022 summit of the G7 countries in Germany, as a repackaged and



rebranded version of the Build Back Better World — or B3W, as it was called — that was launched in 2021 at the G7 Summit in the United Kingdom. It was to be an unambiguous alternative to China.

A senior Biden administration official told reporters ahead of the G7 meeting on B3W that it will be a “a clear contrast with other global actors like China who are building infrastructure that locks developing countries into unsustainable debt traps and fossil-dependent infrastructure for decades to come”.

And that the B3W was born out of discussions held by Biden with his then British counterpart Boris Johnson on the need to “counter low-quality infrastructure development, like China”.

China’s BRI had locked recipient countries into impossibly high levels of debt. Non-payment of these loans

could, and did, lead to significant surrender of sovereignty to the Chinese — like the Hambantota Port in Sri Lanka, which was taken over by China in 2018 for 99 years after Colombo failed to repay the loan taken for its construction.

The port was badly conceived and planned — some say it was found to fail, and it did — as many Chinese-funded projects around the world.

The B3W was to provide value-based, quality infrastructure that is climate-friendly, sustainable and, unlike the BRI, most of the financing was to come from the private sector.

The goal was to close the gap of an estimated \$40 trillion between the demand for and availability of infrastructure financing in low and middle-income countries. The plan ran aground, however, as Biden’s domestic plan that inspired it, called Build Back Better, foundered in

Congress.

Biden announced the PGII at the 2022 G7 summit with a somewhat scaled down ambition of mobilising \$600 billion, by the partner countries over the next five years. He committed \$200 billion from the US. A number of projects were announced at the same time in Africa, the Middle East and Europe, making it clear the leaders were putting their words into action.

The Biden administration has also focussed, at the same time, on reforming the multilateral development banks such as the World Bank as an alternative to China’s predatory lending under the BRI.

A big part of this move was the appointment of Ajay Banga, an Indian-American, to head the World Bank, Biden administration officials have said. Under his leadership, the Bank is expected to offer itself as another alternative to China’s BRI.



# Importance of Trade Credit Insurance in Mitigating Business Risks and Enhancing Cash Flow



By Namira Ibrahim Tambe  
Origin Insurance Brokers India  
Pvt. Ltd.

## Introduction

Trade credit insurance is a type of insurance that protects businesses against the risk of customer non-payment. It covers both domestic and international trade transactions, shielding businesses from the financial consequences of customer insolvency, bankruptcy, prolonged default, or political risks like export restrictions or currency inconvertibility. Trade credit insurance typically covers a percentage of the insured amount, usually between 70% and 90% of the outstanding invoice value. The insurance premium is determined by a number of factors, including the buyers' creditworthiness, the industry sector, the payment terms, and the insured amount. The higher the premium, the higher the risk associated with the customers.

## Mitigating Business Risks

One of the most important advantages of trade credit insurance is its ability to reduce the risks associated with credit sales. Businesses that extend credit to customers run the risk of non-payment, which can result in financial losses and disrupt cash flow. Businesses, on the other hand, can protect themselves from such risks by obtaining trade credit insurance. Trade credit insurance enables businesses to more effectively assess the

creditworthiness of their customers. Insurance providers typically conduct extensive credit checks on buyers, assisting businesses in making informed decisions about extending credit terms. This can reduce the risk of default and the likelihood of financial losses. In the event of non-payment by a customer, trade credit insurance covers the outstanding invoice amount, minimising the impact on the business's cash flow. This enables businesses to recover their losses and continue operations without incurring significant financial losses. It also protects customers from unexpected events such as economic downturns, which can have an impact on their financial stability. According to an International Credit Insurance & Surety Association (ICISA) survey, trade credit insurance covered approximately \$2.5 trillion in business-to-business transactions globally in 2020, indicating its widespread use and importance in mitigating trade risks. According to a study conducted by Euler Hermes, a leading trade credit insurance provider, businesses that use trade credit insurance experience 32% fewer bankruptcies than those that do not. This demonstrates the value of trade credit insurance in protecting businesses from customer defaults.

## Enhancing Cash Flow

Trade credit insurance frequently includes credit management services such as buyer credit assessment and customer creditworthiness monitoring. These services enable businesses to make informed credit decisions and extend credit to lower-risk customers. This reduces the risk of defaults and late payments while also improving overall credit management practises and facilitating better cash flow management. Cash flow is an important aspect of running a successful business, and trade credit insurance can help to improve cash flow. Trade credit insurance ensures a more predictable cash flow by protecting businesses from non-payment risks, allowing businesses to manage their finances more effectively. Businesses can offer credit to customers with confidence because they are protected against the risk of non-payment with trade credit insurance. This can assist businesses in increasing sales, expanding their customer base, and exploring new markets, promoting business growth and profitability. Trade credit insurance can also help a company's borrowing capacity by providing extra collateral. Businesses that have insurance coverage in place can negotiate better credit terms with lenders, allowing them to access financing more easily and at lower rates. This can provide additional liquidity and support plans for business expansion. Trade credit insurance can also help a company's borrowing capacity by providing extra collateral. Lenders frequently view trade credit insurance as a risk-mitigation measure that can result in better credit terms, such as larger loan amounts, lower interest rates, and more favourable repayment terms. This extra liquidity can help a company's working capital needs, improve cash flow management, and fuel growth. Economic downturns or industry-specific challenges can have

an impact on customers' financial stability, resulting in payment delays or defaults. Trade credit insurance can protect businesses against such unforeseen events, ensuring that they are compensated for non-payment and minimising the impact on cash flows during difficult times.

## Conclusion

Trade credit insurance helps businesses improve their cash flows by protecting them against the risk of

non-payment, providing predictable cash flow, supporting better credit management practises, facilitating business expansion, improving borrowing capacity, and protecting against economic downturns. Trade credit insurance provides businesses with financial security, stability, and growth opportunities by mitigating the risks associated with credit sales, ultimately contributing to improved cash flow management and business performance.

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# Importance of Cash Waqf for Developing and Maintaining Awqaf in India



By Dr Shariq Nisar  
Principal- Rizvi Institute of  
Management

Ever since Prophet Muhammad’s time. (PBUH) Waqf has always been an important part of Islamic history. Number of Prophet’s companions created waqf and scholars throughout the history have emphasized on the need of waqf as important tool to mitigate human misery and promote social and communal welfare.

To avoid misuse of waqf as a tool for political and economic opportunities scholars developed specific conditions and rules for assets to be identified and used as Waqf such as **irrevocability, perpetuity and alienability**.

Following these rules, it was understood and interpreted that once a person declares his asset as waqf it cannot be revoked. Similarly, a property once declared waqf remains waqf for the entirety. The principle of alienability made sure that properties declared waqf were debarred from being traded, shifted or transferred through inheritance.

These noble principles have been a key ingredient behind fiqhi (Islamic jurisprudence) rules related to waqf. However, over the years these rules which were primarily designed to plug loopholes in making waqf a tool for anything other than its sole intended purpose became a limiting factor in the progress of waqf. Over the years, with industrialization, reduction in availability of land people have moved to earning and

storing their wealth in other forms such as bonds and stocks. Holding papers representing wealth does not have a long history and therefore when people started holding wealth in these forms the creation of new waqf stopped, as people thought these to be non-waqafable assets. Because of this belief even maintenance of older waqf too became a challenge.

There were other challenges also such as some activities for which waqf were created in the past became redundant or the migration of intended beneficiaries from the areas where waqf was physically situated.

Older rules related to creation and proper maintenance of Waqf itself became an obstacle.

Islamic scholars took time to realize that not only new waqf are harder to create but maintenance of existing waqf also had become a challenge.

To mitigate the challenge scholars are now almost unanimous that waqf can also be in the form of other than hard properties.

Cash waqf is one such form which is now being used to address many of the challenges faced by Waqf.

Golden rules of waqf such as irrevocability, perpetuity and alienability remain same.

This (ijtihad) development of accepting stocks, bonds, and cash as

waqf has potential to resolve many of the key challenges faced by waqf.

A waqf property can also be developed through non charity capital in a form of Waqf-Private Partnership (WPP) on the lines of Public-Private Partnership (PPP). An outside party (with a commercial interest) can be roped in to develop waqf property on commercial terms. The party can stay/operate the waqf property until its cost and mutually a greed profits are recovered. After that the private party can leave the waqf in the hands of waqf managers.

People who are not rich enough to create propertied waqf can still participate in creation and maintenance of waqf through their cash donation (cash waqf).

Investors can also participate in waqf

creation and maintenance through subscription of Islamic bonds (sukuk).

In India these new developments are still not a common knowledge and therefore many scholars doubt the shariah validity of cash waqf. It is high

time we make people aware of the value and importance of cash waqf for better preservation and management of Indian waqf properties.

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# The Changing Financial Landscape of Indian Muslims



**Dr. Shafeeq Rahman**  
A researcher with a Ph.D.  
in Islamic economic



Indian Muslims constitute around 14% of the total population, making India the second-largest country in terms of Muslim population worldwide. Despite this substantial demographic, the Indian Muslim community has long faced difficulties in accessing Islamic financial services, unlike in other countries where Muslims, even if they are a minority, can avail themselves of faith-based services.

This lack of interest-free banking provisions (a cornerstone of Islamic finance), led to low penetration of banking services among Muslims compared to other religious communities. As per the estimates of 2013, only 63% of Muslims had a banking account, and a mere 9% had a post office savings account. In contrast, the national average was significantly higher, at 78% for banking accounts and 14% for post office accounts.

However, this landscape began to shift

due to several initiatives by the Indian government. One such initiative was the Jan Dhan Yojana scheme, which aimed to ensure that banking services reached every individual. Along with this, the direct beneficiary transfer scheme was introduced, designed to facilitate fund transfers directly into the accounts of beneficiaries. Another significant factor contributing to this change was the rise of digital payments.

The push for demonetization by the Indian government, with an objective to reduce cash transactions, further necessitated the opening of bank accounts by every citizen. This comprehensive digitalization and democratization of banking services have helped to eliminate the previously observed variance. As a result, the banking penetration among Muslims now aligns closely with other religious communities.

Recent data from the National Family

Health Survey (NFHS) support this trend, revealing that, 95% of Muslims had a banking account in the period of 2019-2021. This universalization of banking access among Indian Muslims is largely attributable to government policies and the rising trend of digital banking.

Certain Reserve Bank of India (RBI) reports have advocated for Islamic banking, suggesting that it could bring substantial idle Muslim wealth into mainstream banking, thereby creating an asset for investment. Over time, with the expansion of banking services, this objective has largely been realized.

Moreover, issues raised by the Sachar Committee in 2006 concerning the availability of banking and the blacklisting of Muslim areas as ineligible for banking credit services have been addressed. Today, digital accounts and banking transactions are accessible throughout India, and many private institutions readily provide credit services to eligible entities.

Despite these advancements, Indian Muslims still seek the provision of interest-free services to access a broader range of Shariah compliant financial products. The percentage of Muslim households covered under health insurance and other financial schemes stands at a low 30%, compared to 42% among Hindus and 55% among Christians. This pattern of lower Muslim participation is reflected across other financial services as well.

A key concern for Indian Muslims is the availability of interest-free financial products for their increasing financing needs. As per the estimates from Debt and Investment Report

2019 released by government of India, the outstanding loans of Muslim households were mainly used for farm business (69.9%), other household expenditures (14.5%), housing (10.2%), debt repayment (2.05%), education (1.51%), medical treatment (0.90%), and other needs (0.84%).

To meet their financial needs, Muslims, like other households, primarily depend on scheduled commercial banks (42%) and money lenders (23%). This is slightly different from the national average, where households secure loans from banks



(51%) and money lenders (17%). These figures indicate that the Muslim community still faces challenges in accessing banking finance that is not compliant with their faith and depend upon the moneylenders and relatives and friends.

Some Non-Banking Financial Companies (NBFCs) and cooperative sectors are providing such Islamic financial services, but due to their non-institutional nature and the higher cost of financing compared to traditional banking services, many Muslims avoid these organizations.

Financial literacy among the Muslim community remains a challenge, with many still struggling to understand the

nuances of interest-free alternatives and how these compare to traditional forms of financing where the rate of interest is clearly defined. Many within the community are unfamiliar with the concept of profit-loss sharing, a cornerstone of Islamic finance, and continue to anticipate a guaranteed increase in their investments.

Additionally, the situation is complicated by certain non-banking financial companies (NBFCs) and cooperative societies, which operate on an interest-free model. These entities often promise higher returns on investments without adequately explaining that, just as with any form of investment, there's a risk that the principal invested can incur losses. The gap in understanding these fundamentals of Islamic finance often leads to misconceptions and unrealistically high expectations.

Therefore, considering the needs of the 180 million-strong Muslim community in India, it is suggested that the

Indian government should intervene to facilitate the provision of Shariah-compliant products and services. This could involve allowing Islamic banks to operate or establishing separate windows in conventional banking and financial institutions for such services. Such a step would go a long way in addressing the unique financial needs of the Indian Muslim community in alignment with their faith.

This article was first published at Islamic Finance News (IFN), Malaysia

Dr. Shafeeq Rahman is a researcher with a Ph.D. in Islamic economic thoughts and has over two decades' research experience in data analysis. He can be contacted at rahman.shafeeq@gmail.com .



# US walks the thin line on Canada-India rift



Frank F. Islam



he US faces a challenging position in the India-Canada diplomatic conflict over the killing of a Sikh Canadian citizen.

The diplomatic conflict between India and Canada over the recent killing of Hardeep Singh Nijjar, a Sikh Canadian citizen wanted on terror charges in India, places the United States (US) in a difficult position, given its close relationships with both countries. Canada, its northern neighbour, has been a steadfast ally with whom the US shares a rich history. The US's alliance with India is relatively new but it has been lauded as a defining relationship of the 21st century by multiple presidents. Further complicating the issue is the possibility that Canada received the intelligence on the killing from the US, a notion partially confirmed by US ambassador to Canada, David Cohen, who informed a Canadian media outlet

that it was "shared intelligence among Five Eyes partners" that suggested potential Indian involvement. (Five Eyes includes Britain, Australia and New Zealand besides Canada and the US.)

This possibility undoubtedly contributes to the measured tone of the US response to Trudeau's charge. Up to this point, the two high-ranking officials who have weighed in on the issue, national security advisor Jake Sullivan and secretary of state Antony Blinken, have struck a balance in their statements by expressing support for Canada while refraining from criticising India. Now, more than a week after Trudeau's explosive accusation, three distinct perspectives are coming into focus.

The first perspective emerging is that repairing the damage to India-Canada relations could require a

Herculean effort. Few speeches by a national leader during times of peace have had as destructive an impact on bilateral ties in recent decades as Trudeau's remarks. What triggered an exceptionally strong reaction from India was the historical context. The strained relationship between New Delhi and Ottawa can be traced back to the early 1980s when the Khalistan separatist movement was at its peak in Punjab. India accused Canada of harbouring terrorists and their supporters who undermined India's sovereignty and caused death and destruction in Punjab. The memory of the Air India Kanishka jet bombing remains vivid in the national consciousness, and a majority of Indians feel that Canada has not taken sufficient steps to bring the culprits to justice.

The second perspective relates to the impact the dispute is having on the

Indian diaspora, not only in Canada but also in the US. Already, both Sikh and Hindu Canadians have complained of being targeted and feeling insecure. The diplomatic fallout is likely to have an impact on Indian immigration to Canada, which has surged exponentially in the past decade, more than tripling from nearly 32,000 in 2013 to over 118,000 last year. India also sends the highest number of students to Canada compared to any other country.

The third perspective is the challenging position in which the US finds itself due to the rift. Some in India and the diaspora are incensed by the possibility that the US may have shared intelligence with Canada. They hypothesise that Washington might have directly or indirectly guided Trudeau to raise the issue, possibly as a means to curb India's increasing global influence.

Nothing could be further from the truth. In reality, the India-Canada dispute came at a very inopportune moment for the US, potentially fracturing the coalition Washington has been carefully building in this 21st century. It is in America's interest that India does not get any closer than it already is to Russia and China. Longtime watchers of US-India relations know how much the US has invested in its relations with India, especially since the days of the civil nuclear deal. Given this and the complexity of this conflict, the challenge for the US will be to determine whether its relations with India and Canada and its strategic international objectives can best be achieved by staying on the sidelines, acting as a referee, or getting directly involved in the problem-solving.





# Size of Economy misleading, Per Capita Income indicator of economic strength of country

## India having lowest Per Capita Income among the G-20



By Dr. Javed Jamil

Our leaders are not tired of repeatedly keeping boasting about India achieving the “distinction” of becoming the fifth largest economy of the world, and that it will soon become the third largest. And the media too does not care to tell the nation that the size of the economy of a country is a highly misleading indicator of the real economic conditions of the country and its people. Becoming 5th is hardly worth being proud of for a country which has now the biggest population in the world. “Size” of economy only is being used by the world market and political forces for their own interests because, for foreign markets, the size of population is important from the point of view of the possibility of exporting their products to that country.

We have just finished holding the G-20 summit and declared it a big win for our country. Of course, there are some points worth being admired. But what is not being told is the darker side of our achievements. G-20 is mainly about economy and not about politics. Now, it will be interesting to see where these 20 members stand in terms of the per capita income. See the

following table, which gives the names of the 20 participants along with their per capita income as according to latest IMF figures:

### GDP (in USD) per capita by country (IMF report)

Argentina,	13,709
Australia,	64,964
Brazil,	10,373
Canada,	52,722
China,	13,721
France,	44,408
Germany,	51,383
India,	2,601
Indonesia,	5,016
Italy,	36,812
Japan,	35,385
Mexico,	12,673
Russia,	14,403
Saudi Arabia,	29,922
South Africa,	6,485
South Korea,	33,393
Turkey,	11,931
U.K.,	46,371
U.S.,	80,034
European union	39,940

When I was compiling this table, it really shocked me that in terms of per capita income, India stands last among all these member countries. India’s per capita income of 2,601 US dollars is significantly less than most other countries, the nearest one being Indonesia with around double our figures. How can then we be proud of our economy?


This becomes still more depressing when we understand the fact that even per capita income is only an



incomplete reflection of the real conditions of the people because of the prevailing income inequality in the country. According to reports, the richest 1% of Indians own 58% of wealth, while the richest 10% of Indians own 80% of the wealth. This trend has been consistently increasing in recent years, which means that the rich are getting richer much faster than the poor.

As far as the poverty is concerned, according to the United Nations Millennium Development Goals (MDG) programme, “80 million people out of 1.2 billion Indians (in 2019), roughly equal to 6.7% of India’s population, lived below the poverty line of \$1.25 and 84% of Indians lived on less than \$6.85 per day.” Still, we are feeling proud of spending huge sums on the bonanza of G-20.

Interestingly, the Opposition too hardly raises these basic questions. Where the whole world economy is dominated by market forces, why should any politician bother about these figures? They too want to keep the market forces happy. They would never take a pledge to reduce the percentage of the wealth held by top 1 percent. And why should media bother when it is the same market forces that pamper them.



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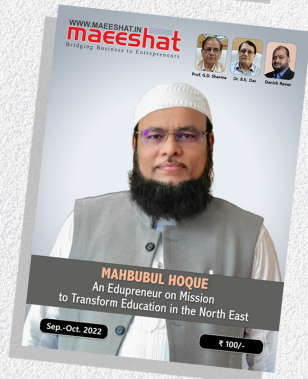
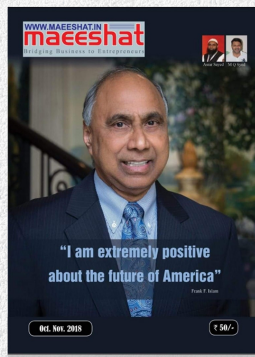
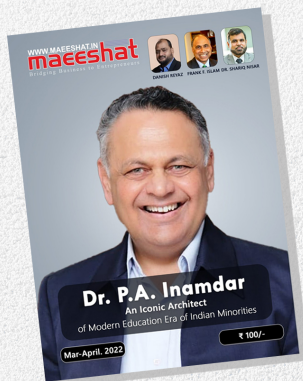
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