



International Journal of Advanced Academic Studies

E-ISSN: 2706-8927

P-ISSN: 2706-8919

www.allstudyjournal.com

IJAAS 2022; 4(4): 91-96

Received: 17-08-2022

Accepted: 23-09-2022

Ziaulrahman Mushkalamzai

Ph.D. Candidate at State
Islamic University Sunan
Kalijaga, Yogyakarta,
Indonesia

Noorhaidi Hasan

S.Ag., M.A., M.Phil., Ph.D.,
Professor, University Sunan
Kalijaga, Yogyakarta,
Indonesia

Zulkipli Lessy

S.Ag, S.Pd, M.Ag, MSW,
PhD., Professor, University
Sunan Kalijaga, Yogyakarta,
Indonesia

The role of developing and institutionalization of Qardul Hasan in poverty alleviation in Afghanistan

Ziaulrahman Mushkalamzai, Noorhaidi Hasan and Zulkipli Lessy

DOI: <https://doi.org/10.33545/27068919.2022.v4.i4b.874>

Abstract

Qardul Hasan is an important tradition of benevolent loans in Islamic Sharia. Allah and his messenger Mohammad insist upon giving Qardul Hasan in the Quran and Sunna. In the past few years, some Islamic countries worked hard and used Qardul Hasan based on the principle of benefits to empower the community and the borrower will not need again to borrow money for the second time from someone else. However, it is still *Tabarru'* as the Islamic Sharia considered. To use Qardul Hasan for community empowerment, it is needed to be managed and institutionalized. In Afghanistan, Qardul Hasan is still used classically and it has not been used in the principle of benefits for the development and empowerment of the society. Therefore, this article wants by conducting qualitative research, which first examines Qardul Hasan from the point of view of Islamic Sharia, and then for the practice of the theory some institutions from two leading countries, Indonesia and Malaysia, have been studied to propose a new model of Qardul Hasan for using it based on the principle of benefits to empower and alleviate poverty in Afghan Society.

Keywords: Qardul Hasan, institutionalization, empower, society, poverty

Introduction

This article focuses on institutionalization of Qardul Hasan and its role in poverty alleviation in Afghanistan. As we know that Poverty is not a new phenomenon. It has been happened since long ago in several societies ^[1]. *Zakat* and Qardul Hasan which are considered Islamic Microfinance initiatives shall adhere with the same rules regulating Islamic Finance which are drawn predominantly from Sharia law. The specific tools employed consider the restriction of *Riba* (usury), *Gharar* (uncertainty), and so on. Islamic approach and strategy are more egalitarian than the conventional ones. ^[2] The role of Microfinance in poverty alleviation has arisen as an important instrument in developing countries in recent years. Professor Mohammad Yunus, founder of Grameen Bank in Bangladesh and the originator of the microfinance concept, believes that 5% of Grameen Bank's Customers exit poverty of people per year. ^[3]

Two leading countries in implementation of Islamic values, Indonesia and Malaysia, have built their economy on the resources provided by Sharia such as Qardul Hasan and so on. For example, to empower the society Indonesia established BMT, Baitul mal wat tamwil. BMT has two Kind of activities, Baitul Mal and Baitut Tamwil. The activity of BMT as baitut tamwil is to establish productive businesses by promoting saving and productive programs. Also, provides numerous financing schemes to many business activities based on Shariah principles and collaboration based on loss and profit sharing. BMT, as *baitul mal* performs a social service by assisting in the distribution of social funds such as Zakat, infaq, and shadaqah to those who deserve it (mustahiq) ^[4] Malaysia, also established various institutions such as Amanah Ekhtiar. TEKUN etc. They used Qardul Hasan concept based on the principle of the benefits to empower community. However, Afghanistan has weak management of Qardul Hasan and has not implemented well. Therefore, this study attempts to find that how Afghanistan can implement Qardul Hasan to change its policy from the traditional model to principle of the benefits to empower Afghan community.

Problem Statement

As discussed before that Islam has provided strategies to alleviate poverty. One of these is Qardul Hasan. Qardul Hasan is a system related to all forms of loans without compensation based on Islamic Sharia. In classical fiqh literature, the concept of Qardul Hasan is categorized in a mutual aid contract or *Tabarru'*, which is a not-for-profit transaction

Corresponding Author:

Ziaulrahman Mushkalamzai

Ph.D. candidate at State
Islamic University Sunan
Kalijaga, Yogyakarta,
Indonesia

agreement. Afghanistan still use the classic fiqh concept and traditional model of Qardul Hasan. This article wants that how Afghanistan could shift its policy to from traditional using of Qardul Hasan to the principle of the benefits to empower Afghan community.

Objectives

The paper has the following objectives:

- ✓ Using the concept of Qardul Hasan to implement based on the principle of benefits for the community empowerment.
- ✓ Building framework for Afghanistan, as a Muslim country, by learning lessons from Indonesia that how Afghanistan can shift policy from traditional and contextual using of Qardul Hasan to use it profitable to empower the community.

Research Question

- ✓ What will be the role of Qardul Hasan in poverty alleviation after its institutionalization?
- ✓ How can Afghanistan shift and change policy and concept of Qardul Hasan to implement it based on the principle of benefits for the community empowerment?

Unfortunately, Afghanistan is one of the countries where the level of poverty has increased due to war. The Afghan government is now looking for implementing strategies to alleviate poverty. In this regard, the government has taken some steps. For example, in 2020 the president of Afghanistan established the Office of the President's Special Representative for Economic, Trade Development, and Poverty Reduction Islamic Republic of Afghanistan. As a result, a lot of money is being spent on poverty alleviation in Afghanistan, but because of the improper strategies regarding poverty, the level of poverty is increasing. So, with this study, it will be contributing to how Afghanistan can alleviate poverty through Islamic microfinance programs such as Qardul Hasan, which has not been properly implemented in Afghanistan.

Research Methodology

This study is a kind of qualitative research and its design started from using the primary data because to response the first question it was needed to observed the issue in classical jurisprudence. Then the issue for its importance overviewed for the contemporary scholar's opinion regarding institutionalization of Qardul Hasan and its using based on the principle of the benefits to empower society. To prove the effectiveness of using Qardul Hasan for the benefits and empowering of the society, the issue has been seen from the practical side by studying two leading countries, Indonesia and Malaysia. Lessons learned from them and applied by making a new proposed model of Qardul for Afghanistan. To understand Qardul Hasan tradition in Afghanistan, data collected by a questionnaire from the field. The questionnaire had two parts, one was describing practice of Qardul Hasan in Afghanistan and the second was describing that how Afghanistan can change Qardul Hasan classic tradition to the beneficial model to empower community.

Theoretical Background

To support the claim of the study, the theoretical background is an important step. There are various theories regarding Qardul Hasan; however, due to limitation of

words only describes one theory as the follow.

The Theory of Institutionalization of Qardul Hasan

Islam has proposed different strategies and traditions such as Zakat, Shadaqah, Infaq, and Qardul Hasan to alleviate poverty in the society. If these traditions and strategies are used in the right way and effectively, the result will be positive, and if they are used unproductively, then the result will be negative. One of these strategies is Qardul Hasan. In Islamic Shariah, Qardul Hasan has been considered an important tool for the community empowerment as the *Tabarru'* (تبرع) and it is non-profit transaction. Recently, contemporary scholars while it is *Tabarru'* used the concept of Qardul Hasan to implement based on the principle of benefits for the community empowerment. In this regard, the institutionalization and management of QH is needed. Also, it plays an important role in developing and empowerment of the community.

Literature Review

Definition of Qardul Hasan

Literally, Qardul Hasan comprises of two words. *Qard* and *Hasan*. The first word "*qard*" etymologically is derived from Arabic "*qard*" or "*qirad*" which means "to cut". Thus, in Qardul Hasan the owner cutting from his property by giving loan to the borrower or suggesting that the person extending the loan is giving the borrower of his property. ^[5] The second which is *Hasan*, also an Arabic word, which originates from '*ihsan*'. Al *Hasan* etymologically means good or handsome the opposed from bad or ugly. ^[6] And actually the *Ihsan* means Kindness to others. For example Arab said, *Rajul muhsin*, it means that the person is very good and kindness. Terminologically, the *Qard* is giving the property to the needy people and they will take benefits and repay after some time. So, etymologically Qardul Hasan means that someone cutting the right of others with kindness. ^[7] Thus, the Qardul Hasan can be defined as a loan without any benefits, gratuitous, Reba free and beautiful loans. ^[8]

According to Hanafi, *Qard* is legal contract as one where a fungible estate is transferred by one party to another, in return for a future payment of an equivalent amount. ^[9] The Maliki's Defined that the *Qard* is a property which is granted to someone for the *taqarub* of Allah, then used by borrower and returned as the origin or similar of that property. ^[10] In the meantime, *Qard* is demarcated by the *Shafi'* Ulama as property ownership that will be repaid in the future because the lender cut off a portion of his property to the borrower. ^[11] Some *Ulama* said, According to *Fiqh* the *Qardul Hasan* is considered as a contract that gives the property and the responsibility to one and returns certain assets and liabilities as a type of *Tabarru* and *Taqrrub* to Allah S.W. ^[12]

In modern economic world, Qardul Hasan is considering benevolent loans; therefore, a loan given on the ground of a mere social duty, in which case the borrower is not obligated to repay anything except loans. Also, the nature of the Qardul Hasan is not financial benefits. M. Umer Chapra, Pakistani- Saudi economist, has given the definition of *Qardul Hasan* as: "*Qardul Hasan* is a loan which is returned at the end of the agreed period without any interest or share in the profit or loss of the business." *Qardul Hasan* is "An interest free loan given mainly for welfare purposes. The borrower is only required to pay back the amount

borrowed.”^[13] To conclude, Qardul Hasan is a kind of free loan given to the needy and oppressed people of community for a fixed period of time without requiring interests or profit payment. So, Qardul Hassan's receiver is only required to repay the original loan amount.

Legitimacy of Qardul Hasan based on Quran and Hadith

Islam is not just a religion, but it is a completely way of life. Islam allows loans to help the poor and those in need of financial assistance as form of social service among the rich. Loan in Islam can be obtained in two ways: loan with repayment condition, and free loan without compensation or gift. Islam does not recognize any loan with interest to the debtor's benefit. Islam only gratuitous loans recognized or better known as Qardul Hasan. Allah and prophet mentioned Qardul Hasan in numerous places in the Quran and Hadith.

Allah says:

يَقْبِضُ لِلْمُأْصَغَافِ كَثِيرَةً وَلَهُ قَرْضًا حَسَنًا فَيُضِغَهُ لِلْمِائِةِ يَوْمًا مَنْ ذَا الَّذِي يَنْصِفُ وَإِلَيْهِ تَرْجَعُونَ ^[14]

Who is it that would loan Allah a goodly loan so He may multiply it for him many times over? And it is Allah who withholds and grants abundance, and to Him you will be returned».

In this Ayah Allah equates good deeds and charity gift with loans, and the profit is equated with debt payment so people do better or something to get replacement so that they imitate those who borrow something to get back. ^[15]

There is another Ayah that Allah mentioned Qardul Hasan as remove of misdeeds: وَأَقْرِضْهُمْ اللَّهَ قَرْضًا حَسَنًا لَّا تُكْفِرُوا عَنْكُمْ ﴿١٦٦﴾ سَيَاتُكُمْ وَلَآتُخْلُكُم مِّنْ تَحْتِهَا الْأَنْهَارُ ^[16]

«... and loan Allah a goodly loan, I will surely remove from you your misdeeds and admit you to gardens beneath which rivers flow”.

After Quran the Sunnah also emphasized solidarity among Muslims. There are several Hadith narrated by Prophet's companion regarding Qardul Hasan.

”رَأَيْتُ لَيْلَةً عَنْ أَنَسِ بْنِ مَالِكٍ، قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَسْرَى بِي عَلَى بَابِ الْجَنَّةِ مَكْتُوبًا الصَّدَقَةُ بِعَشْرِ أَمْثَالِهَا وَالْقَرْضُ بِثَمَانِيَةِ عَشْرٍ . فَقُلْتُ يَا جَبْرِيلُ مَا بَالُ الْقَرْضِ أَفْضَلُ مِنَ الصَّدَقَةِ . قَالَ لِأَنَّ السَّائِلَ يَسْأَلُ وَعِنْدَهُ وَالْمُسْتَقْرِضُ لَا يَسْتَقْرِضُ إِلَّا مِنْ حَاجَةٍ ^[17]

It was narrated from Anas bin Malik that the Messenger of Allah (ﷺ) said:

“On the night on which I was taken on the Night Journey (Isra), I saw written at the gate of Paradise: 'Charity brings a tenfold reward and a loan brings an eighteen-fold reward.' I said: 'O Jibril! Why is a loan better than charity?' He said: 'because the beggar asks when he has something, but the one who asks for loan does so only because he is in need.’”^[18]

The above Quranic verses and Hadith of the prophet show and strength the legality and permission of Qardul Hasan in Islam. Also, the verses and Hadith directly and indirectly inspire the Muslims to give Qardul Hasan and which will increase their credits and be multiple by Allah and bring forgiveness for them.

Objectives of Qardul Hasan

Islam has emphasized to make brotherhood between Muslims. Also, it emphasizes in social affairs among the Muslims. So, the main principle of brotherhood particularly in Qardul Hasan is to care about each other and share one another. The Qardul Hasan will help those who are in a very indigent moment and necessarily want his brother

assistance. Therefore, in this regard the Qardul Hasan plays a crucial role to bring brotherhood. The objectives of Qardul Hasan can summarize as the follows:

- Qardul Hasan is an assistance with indigent fellow people,
- It is creating the best relationships between indigent and underprivileged people and rich people.
- Mobilizing the wealth and fortune among all people in the society.
- Muslim performing a good deed that is stimulated and appreciated by Allah (S.W) and his Prophet Mohammad.
- Qardul Hasan is establishing a caring and helpful society.
- Qardul Hasan is alleviating poverty and employability problems from the society.
- Giving of Qardul Hasan to non-Muslims, would be a kind of Dawa activities and might be attracted by knowing the beauty of the Islam.
- Qardul Hasan can eliminate social and economic discrimination and disappointment from the society.

Lastly, by giving Qardul Hasan Allah gives the greatest reward to lender in the Hereafter. ^[19]

Best Practice Countries of Qardul Hasan based on the principle of the benefits to empower Society

Malaysia and Indonesia are the leading countries in Southeast Asia in implementing the theory of Qardul Hasan based on the principle of benefits to empower community. Here the study wants to exemplify them by making a proposed model for Afghanistan.

Malaysia

Malaysia is considered a reputed country in implementing the best policy of Qardul Hasan by building institutions. For example, the New Economic Policy, National Vision Program, Amanah Ikhtiar Malaysia, and TEKUN have been established. The key goals of these projects were to reduce poverty, restructure communities and establishing a sustainable economy. Within this programs and policies Malaysia has made success in meeting their aim of lowering total poverty levels in certain places and area. The poverty reduction rate (PRR) varies from 61% to 77%, across urban and rural areas in Malaysia. Amanah Ikhtiar Malaysia (AIM) which emulated the Grameen Bank model, has witnessed progress and development. The AIM has crossed 6,700 villages, including 123 branches with a recovery rate of 99%. ^[20]

Indonesia

Indonesia is another the most Muslim population country in the Southeast of Asia. Like Malaysia, Indonesia well implemented Qardul Hasan productive institutions policies for poverty alleviation. There are some institutions that works giving Qardul Hasan in Indonesia.

BTM: “Baitul Tamwil Muhamadiyah, comprising about 5% of Islamic cooperatives, guided since 1999 by *Muhamadiyah*, with some 25 million members the second-largest Islamic mass organization in Indonesia. BTM are informally supervised by PPEM.” ^[21] This funding is given to people who are poor and indigent with becoming requirement of criteria of *asnaf*, namely: *Faqeer*, *Maskin*

(poor), *gharim*, and *fisabilillah* in order to alleviate their poverty.

Baitul Mal WA at Tamwil (BMT) Beringharjo, Yogyakarta

This funding is given to people who are poor and indigent with becoming requirement of criteria of *asnaf*, namely: *Faqeer*, *Maskin* (poor), *gharim*, and *fisabilillah*. According to BTM Beringharjo Qardul Hasan is a social payment agreement, which means that if the financial realization is Rp 100,000 (one hundred thousand rupiah), then the return is also Rp 100,000 (one hundred thousand rupiah) with the capacity-based payment amount. The BMT operationalized with Participatory Rural Appraisal approach (PRA): ^[22]

To conclude, in my opinion both countries worked hard in this aspect. Their systems are close to each other. But the difference is in the payment or in the borrowers. Malaysia's advantage and amount of money is higher than Indonesia. Malaysia, also considered people with low incomes as well as single mothers who are under worse economic situation. In Indonesia, the NU and the Muhammadiyah, which are huge religious groups, have worked hard as well, but I think the Muhammadiyah work, and activities are more than the NU because it has more funding. The other best choice in Indonesia is that Muhammadiyah considered all *asanas* and classes which designated by Shari'ah for giving Zakat and Qardul Hasan well as orphans.

Qardul Hasan Condition in Afghanistan

Afghanistan had the best economy decades before, but as it has been suffering of wars and currently became one amongst the underprivileged countries in the world. Thus, the Poverty in both rural and urban areas is widespread. The survey titled "The Living Conditions in Afghanistan" by a joint survey conducted by the Central Statistics Organization (CSO) and ICON International indicates that nearly 54% of Afghanistan's population live below the poverty line of more than 16 million people in the country, which is almost half the population. Based on the survey, the number of people who are unable to afford their basic needs is about 15% whereas the unemployment rate is around 24%. ^[23] Hasbullah Mujahid the CSO technical deputy said in his interview to Tolo news that "According to calculations, if a person spends less than 2,064 Afghani (almost \$30) in a month, then he lives below the poverty line". ^[24]

Recently, in Afghanistan after entering the International Community, the Government has been trying to stand Afghanistan back on natural sources and economy and make the resources usable. But unfortunately, proxy war the government has run into problems and has not allowed to recover. Therefore, in (2020) after the reelecting Ghani as a president of Afghanistan had appointed Mohammad Yusuf Ghazanfar as his High Representative for Economic Development, Trade, and Poverty Alleviation in his first inauguration decree. ^[25] Therefore, the efforts of the Government of Afghanistan to alleviate poverty. Thus, in this regard Islamic Microfinance is the best way to fight poverty. According to my study, all the Islamic countries have made efforts in this regard and have achieved the goal regarding alleviation of poverty, Indonesia and Malaysia are worth to be mentioned. However, in the past decade of war, people have been surfing unpredictable situation. War damaged the country's economic and brought poverty. People complaining increasing unsympathetic situation in Afghanistan. Rich people are not enthusiastic to fully practice Islamic Sharia by giving Qardul Hasan to the needy people of society. Nevertheless, before the war in Afghan society was practicing the best relationships and confidence between poor and rich regarding Qardul Hasan. In this regard, based on the survey by questionnaire and also in research directed by The Afghanistan Research and Evaluation Unit (AREU) in the western region of Afghanistan under the title of *Investigating of Affected Livelihood by war in Herat* shows causes of collapsing of Qardul Hasan in Afghanistan. It could be summarized as the follow:

1. UN fulfillment of Promise of needy people.
2. Less sympathetic of rich people with needy and indigent people of the society.
3. Preferring of materialism than spirituality among the people.
4. Currently Popularized usury and Reba in banking system, instead giving Qardul Hasan, people save money in the bank for making profit.
5. Qardul Hasan is considering as a virtue, but in this material world people are virtue-less and are not enthusiastic giving Qardul Hasan.
6. Non confidence between needy people and rich.
7. Repayment inability of Needy people of Qardul Hasan.
8. Weakness of Islamic Banking System in Afghanistan.

^[26]

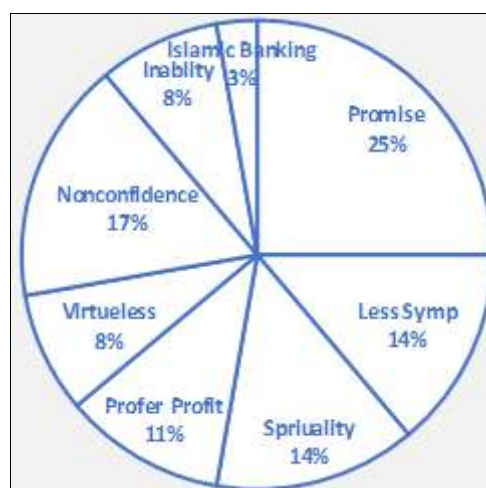


Fig 1: Q.H Condition

Findings and Proposed Model of Qardul Hasan for Afghanistan

By analyzing the literature and theoretical background, the research found some points to be the findings of this paper. The role of Qardul Hasan after institutionalization and development in Afghanistan will be follow:

The study found that Afghanistan has no institution like Malaysia and Indonesia to use Qardul Hasan based on the benefits of the community empowerment and to provide services as a social duty for the Afghan needy people. The

study found that Afghanistan has weak management of Qardul Hasan and has no rules except the Central Bank of Afghanistan has a guide of *Qard* for other Islamic banks and conventional banks, but no further progress has been made.^[27] Lastly, the concept of Qardul Hasan in Afghanistan is still classic and has no progress for using it based on the principle of benefits to empower Afghan community. To develop and institutionalize Qardul Hasan in Afghanistan the study proposes the following model.

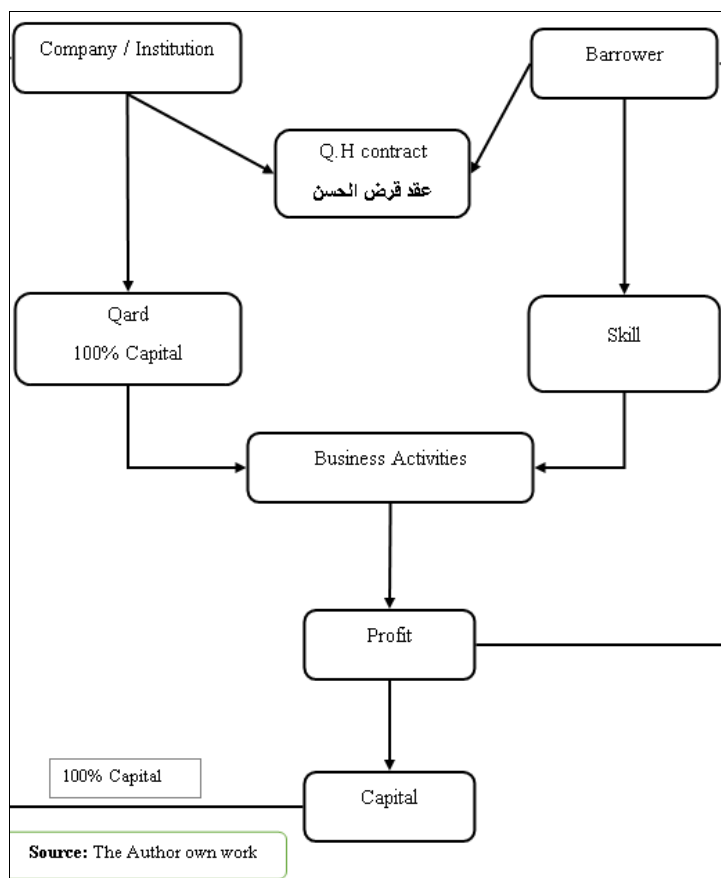


Fig 2: Qardul Hasan Proposed Model

This is a proposed model of Qardul Hasan for Afghanistan. It shows Qardul Hasan loan processing for the Qardul Hasan institution. In this model, loan will be given by a company or institution to a poor or needy person, in which the capital will be 100% provided by the Qardul Hasan institution. Then, the barrower or individual must begin work or business activities. During the barrower works and business activities, he will support himself also at the same time he needs to pay some portion of loan that specified by institution. Thus, based on the contract the barrower can pay all the capital to the company at the specified time.

Conclusion

Islam is the religion that likes equality and encourages rich people to help with poor and needy. In this regard, Qardul Hasan is considered the bridge of making relationship between rich and needy people which is called *Tabarru'* in Islamic Sharia. By conducting this research, it can be concluded that the tradition of Qardul Hasan is exist in Afghanistan; however, it still operating in its classic form that is not much effective in responding to alleviate poverty in Afghanistan. This study found that Afghanistan needs to

Institutionalize and manage Qardul Hasan in the principle of benefits to empower the community. To proof this, Indonesia and Malaysia are the countries that have used Qardul Hasan based on the principle of benefits to empower community. Thus, this study has created a model for managing and using Qardul Hasan for betterment of the society. The model demonstrates loan processing for the Qardul Hasan institution. In this model, loan will be given by a company or institution to a poor or needy person, in which the capital will be 100% provided by the Qardul Hasan institution. Then, the barrower must begin work or business activities. He will support himself also at the same time he needs to pay some portion of loan that specified by institution without any compensation.

References

1. Al- Quran al Karim A Glossary of Islamic Economic Terms, see Dr. Mohammad Omar Farooq, Qard al-Hasan Applications and Misapplications of Some Concepts in Islamic Banking, paper was presented at Harvard Islamic Finance Forum; c2008.p. 19-20.

2. Abdullah Muhammad At Thayyar *et al.* Al Fiqh Al Muyassar, Madar al Wathan Li An Nasyr, Riyadh, KSA, Abdullah, *Sunan Ibn Majah*, available at. 2004. p. 154. <https://sunnah.com/urn/1325260>.
3. Al Qarwany, Kifayah ath Tholib Ar Rabbani, Maktabah ats Tsaqafah al Diniyah, al Qahirah, Analysis report of Central Statistics Organization, Afghanistan Living Condition Survey. 2016;2(455):17. <https://washdata.org/sites/default/files/documents/report/s/2018-07/Afghanistan%20ALCS%202016-17%20Analysis%20report.pdf>. Last visited July7, 2020.
4. Asy Syarbiny M, Bin Khateeb, Mughni al Muhtaj ila Ma'rifah Ma'ani al Alfadz al Minhaj, Mathba'ah al Baby al Halabi, Egypt,2/117.
5. Di Ajeng Laily Hidayati, Quranic Perspective on Poverty Alleviation, Lentera; c2015. p. 129.
6. Ibn Abidin M, Amin. Raddul Muhtar Ala Durrilmukhtar, Dar al kutub elmiyah, Berut, 4/171. Imad, Islamic Microfinance in Malaysia, Nuqtah.com, 2107 March 23. <http://www.nuqhta.com/2017/03/23/islamic-microfinance-in-malaysia/>. Last visited July 22, 2020.
7. Ismail. Ab Ghafar and Possuma. Bayu Taufiq, Qardhul Hasan Principles Applied to Micro Finance Facilities, Paper to be presented at the 2nd International Workshop in Islamic Economics Theory, 8-9, Bangi, 2010 December, 6.
8. Jomhornews, The Decree of President according Ghazanfar, <http://www.jomhornews.com/fa/news/125797/>. Last visited; c7.p. 2020.
9. Kindah. Hamid Al tarkawi, Al Qardul Ahasan, 2016, <https://www.alukah.net/sharia/0/109152/>. Last visited; c 2019.
10. Mohamoud-Yonis, Abdiqadir, Islamic Microfinance System and Poverty Alleviation in Somaliland, MPRA; c2012.p. 2.
11. Mubarrak. Developing BMT as a Loss-Profit Sharing-Based Microfinance: An Indonesian Experience,” *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan*, 2018;18(2):137. <https://doi.org/10.18326/ijtihad.v18i2.137-152>.
12. Muhammad Nuruddin Urduniyah, al Qardh al Hasan Wa Ahkamuhu Fi al Fiqh al Islamy, Jamiah an Najah al Wathoniyah, Nablus, Palestine; c2010. p. 12.
13. Omid. Sayed Haidar Shah, 54 Percent of Afghans Live below Poverty Line: Survey (06 May, 2018), <https://tolonews.com/business/54-percent-afghans-live-below-poverty-line-survey>. Qazweeni. Ibn Maja
14. Tam Sha, Ihasanullah Ghafari, Investigating of Affected Livelihood by war in Herat, secure livelihoods research consortium, Page 28. <https://areu.org.af/wp-content/uploads/2019/07/1903P-Afghanistan-informal-credit.pdf>. Last visited; c2019.
15. Wahbah Az, Zuhaily Al, fiqh WA, adilatuhu undate, Dar al Fikr, Syria, 5/3786.
16. Al Maany, Word Hasan, available at <https://www.almaany.com/en/dict/ar-en/%D8%AD%D8%B3%D9%86/>
17. BMT. <https://bmtberingharjo.com/produk/qordul-hasan> last visited Nov30, 2019.
18. Da Afghanistan Bank (Central Bank of Afghanistan), Qard Product guide, <https://dab.gov.af/sites/default/files/2018->

12/21QardProductGuide1212016151522432553325325.pdf, last visited October 10, 2020.