

Anjuman Wazifa Sadaat O Momineen of North America, Inc

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As of August 2021, the Anjuman has loaned out approximately US\$ 2.3 million to over 364 students pursuing undergraduate, graduate and post graduate degrees in educational institutions in the United States. We are neither able to thank Allah enough for His mercy nor you for the continued patronage. Thanks.

RISING COST OF HIGHER EDUCATION IN THE US – PAST 20 YEARS

The cost of post high school education in the US has been constantly increasing over the last 20 years. The increase in the cost has outpaced wage increases and inflation by a wide margin and has only pushed higher education further away from the reach of a greater number of Americans. The value of higher education, on the other hand, has been realized by an increasing number of families and thus more and more students are pursuing college level education. In the increasingly competitive job market, even higher levels of education are becoming a prerequisite and thus students are enrolling in higher numbers in colleges compared to 20 years ago. This has created another problem in the form of ballooning student loan balances in an aggregate which also poses a threat to economy.

A recent report published by the US News and World Report states that in the last 20 years:

1. The average tuition and fees at private national universities increased by 114%
2. Out of state tuition and fees at public national universities increased by 171%
3. In-state tuition and fees at public national universities increased by 211%

In comparison, the consumer price index increased by 54% from 2001 to 2021.

Tuition at private universities increased from an average of \$18,000 in 2001 to \$44,000 in 2021; out of state tuition increased from \$10,000 to \$28,000 and in-state tuition increased from an average of \$4,000 to \$12,000 in the last 20 years.



Anjuman Wazifa Sadaat has been in the service of the community for the last 30 years in the US and have been facilitating higher education for the students by providing interest free loans. We ensure that our youth does not get burdened by the expensive interest bearing loans and the families in the community have insurance against the rising cost of higher education through the Anjuman's interest free loans. Alhamdulillah, our borrowers have done well in their educational and professional pursuits and have diligently paid back the loans to the Anjuman after securing gainful employment.

We urge you to join hands with the Anjuman by becoming a member and empowering the youth of our community through higher education. Your donations will educate not just one student but will ensure a better future for the whole family and, collectively, will result in a stronger, resilient and powerful community.

THE EVOLUTION OF CONCEPT OF BAY'AH IN EARLY ISLAMIC HISTORY

Bashir A. Dattoo, Ph.D.

The root causes of the Tragedy of Karbala began soon after the demise of Prophet Muhammad (s) in 632 CE. They entailed successive Muslim rulers' (a) moral and criminal transgressions of, respectively, falsehood and corruption, and injustice and oppression as well as (b) deviations from *sharri* laws and ritual practices. The situation further deteriorated during the *Imamah* of Husain b. Ali (a) when Muawiya and his son Yazid became the rulers of the Umayyad dynasty.

The immediate cause of the Tragedy, though, was the demand by Yazid for *bay'ah* from Imam Husain. The Qur'an had declared that, "*Those who exchange pledges with you [Prophet Muhammad] it is with Allah that they exchange them*" (48:10). During the apostleship of the Prophet, *bay'ah* thus constituted a pledge to Allah (swt) through the intermediacy of the Prophet and was sealed with a hand clasp. It was a reciprocal transaction through which believers would be rewarded by Allah in return for their fulfillment of stipulated conditions.

Sometime later, Muslims refused to consider the *khalifah* as a direct link to Allah so a substitute link was added. Justification was sought in another verse of the Qur'an: "*Obey Allah, obey the Messenger and those vested with authority from among you*" (4:59). Allama Tabatabai in his *Al-Mizan* has conclusively proved that "those with authority" refers to the infallible Imams of the *Ahl-ul-Bayt* (as). However, it was misinterpreted in the Sunni *hadith* and *tafsir* as enjoining obedience to the rulers provided they adhered to the Qur'an and (initially) the conduct but (later changed to) *Sunnah* of the Prophet. The original *bay'ah* was thus transformed into one between the community and its leader.

The second *khalifah*, Umar, formed an electoral committee for the selection of his successor. Only two of the six candidates had the support of their respective clans. When the committee deadlocked, the chairman added a new twist to the *bay'ah*.

He first called upon Imam Ali (a) to promise that if he were selected, he would rule in accordance with the Qur'an and the *Sunnah* of the Prophet, and that he would follow the precedence established by the previous *khulafah*. The Imam accepted the first condition but refused to agree to the second. Uthman was next called upon and he readily agreed to both the conditions so he was declared the new *khalifah* (644 CE).

With the establishment of the Umayyad dynasty (661 CE), the *khilafah* was transformed into kingship, that is, the comprehensive authority exercised by the Prophet was now divided into two separate offices of spiritual and political leadership. *Bay'ah* now became an instrument of conferring political legitimacy to the new leader, even if he was unjust and oppressive. The transactional pledge of heretofore had changed into an unconditional allegiance that was buttressed with an oath. Imam Husain could not allow the distorted version of Islam practiced by officialdom to bury the pristine version as taught by Prophet Muhammad. His refusal to swear the oath of allegiance to Yazid precipitated the Tragedy of Karbala in 680 CE.

TECHNOLOGICAL TRANSFORMATION

In our continued efforts to bring efficiencies in the operations of the Anjuman, we have undertaken a massive, technology driven transformation project that will automate our lending, booking and reporting capabilities. The Anjuman is in the middle of implementing a cloud based lending platform that will have the capability of receiving fully digital applications for loans. The same platform will be used as the booking and accounting tool for all loans and will also act as our electronic payment gateway for all loan repayments as well as for any other financial contributions to the Anjuman for any purposes other than loan repayments.

The project team is hard at work to implement the new platform before the start of our next application cycle in October. We will be announcing the details of the new platform and the related changes to our processes in the next newsletter as well as on our website.

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Membership Form

(Tax Exempt under IRS 13-3588100)

Dear Sir,

I wish to become a member of the Anjuman Wazifa Sadaat o Momineen and enclose herewith my check/cash/online payment for US\$_____being the subscription for the year _____ or for Life time Membeship. I hereby undertake to abide by the Anjuman's Constitution, Rules and Regulations as approved by the Board of Directors.

Date: _____

Full Name: _____

Telephone No. _____

Email: _____

Address: _____

Introduced By: _____

I am donating a sum of US\$ _____

to support educational programs of the Anjuman.

I am contributing US\$__ from my Khums money. *(Anjuman has obtained 'Ijaza' from Ayatollah Saiyed Ali Al- Seestani)*

I am donating a sum of US\$_____to establish an "Endowment Fund" in the memory of my late _____, the income from which will be utilized by the Anjuman for supporting its aims and objectives.

Name and contact information of person(s) who may be interested in Anjuman's membership:

Name _____

Address and Tel #: _____

Name _____

Address and Tel #: _____

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CREDIT CARD AUTHORIZATION FORM

CARDHOLDER INFORMATION

Name: _____

Billing Address: _____

City _____ State _____ Postal Code _____

Country _____

E Mail Address: _____

Telephone Number: _____

CREDIT CARD INFORMATION

Credit Card Type MasterCard Visa American Express Discover

Credit Card Number: _____ Security Code: _____

Expiration Month: _____ Expiration Year: _____

Cardholder Signature: _____

Date: _____

DONATION INFORMATION

I authorize a one- time charge on my credit card in the amount of \$ _____

I authorize a recurring charge on my credit card in the amount of \$ _____

Once every _____ (month/year) beginning on _____

and ending on _____ or indefinitely.

The Purpose of my contribution is:

Annual Membership Dues

Lifetime Membership Dues

Khums

Contribution to Yadgar Fund in the memory of _____

Donation

Repayment of my student loan from the Anjuman