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## **Joint Project 1 - Dowry**

It was three months before Shahid's sister's marriage. One of Seyyid's students, who belonged to a very well-off family, got a mobile phone message from another such student. 'Brother, you know that Shahid's sister is getting married after three months. Today I heard his father talking to Seyyid that the preparations are under way. He asked Seyyid to pray that all goes well as the expectations of the family of the groom are high. So I think before Seyyid plans to ask anyone to help them, let's do our duty and be faster to reach them out without their knowledge.' 'I agree, but let us set basic rules for this 'special task'. In my view, though we know each other but we should have new mobile numbers specifically for it which should not be shared with anybody, even our own family members. Second, we will never write any names during our written communication. We will not call each other and finally we will discard our new SIM cards once the 'job' is done.'

They agreed. 'If the first project goes well, we will do another project. I know that someone close to Seyyid requires a house and perhaps we can involve another brother from the group to contribute,' he said. 'Yes, agreed.' Next day, they bought new SIM cards and started their 'special task'. 'Let us try plan A first and see what happens. If it doesn't work then we will try plan B,' wrote one of them. They agreed. 'Keep your eyes and ears open and control your expressions. Seyyid is very smart and fast.'

'Mother! God has accepted your prayers. See this advertisement poster. I think the problem of my sister's dowry is solved, *insha'Allah*,' said Shahid. Just a minute ago, he had left for university and but then came back. He had seen a small poster that was under the main gate of his apartment complex and took it to his mother. Several of these posters were also posted on the wall outside. It read: Dowry in easy installments. Just pay one installment and get the whole dowry. Pay no interest, best products in the market for your daughter's marriage .... Shahid's mother was very happy. 'Thank god,' she said. Shahid's sister's marriage was to take place after three months and the family, because of their poor financial situation, was not able to buy several items for her dowry. They were only able to buy some minor jewelry and dresses for her. Shahid's father was a retired school teacher and he used to tutor. Shahid had two sisters and one brother – all younger than him. Shahid's mother noted the phone and address of the shop and decided to go there with him on the coming Thursday.

'Sister, look at this refrigerator, you may like it, it's a new brand and the best model we have,' said the shopkeeper. 'But this refrigerator and all these items you have shown are very expensive,' said Shahid's mother. The shopkeeper smiled and replied: 'Actually all these items are expensive if you buy them individually or separate. But if you take our special deal for dowry and fill the form that we have announced on our website and publicity posters, you will get special concession and will have to pay in easy installments without any interest.' Shahid and his sister were also actively looking at different items with their mother and he said to his mother: 'Mother, he is a good marketer; he is offering this scheme so that a lot of people will buy bulk items for the dowry of their daughters and so he will earn more profit by selling more. Let us see the deal he is offering for dowry items. Then we can decide.' Shahid's mother agreed.

They both then went to the manager's room and filled the special dowry offer form. It asked their address, contact number, ID card copy and presented a list of items and their models from the shop's showcase and catalogue as well as the conditions for the installments. According to it, they could pay a very small amount in the beginning and then pay the first installment after six months. Shahid filled the form and told his mother about the installment. She was happy to know that the maximum time for the first installment was after six months. 'We can arrange some money until that time,' she said. 'Let us select the items and fill the form,' she continued.

For the next three hours, Shahid, his sister and his mother were in the shop and selected almost all the items required for the dowry. The total amount was huge and they took easy installment scheme that would allow them to pay back during the next three years with a small down payment amount. While they were waiting for the manager to come, the salesman come towards them and said that they have another scheme for jewelry, if they want to buy. Shahid asked him to bring the offer. He gave a form that had jewelry offer, but it was conditional. It was valid only with the other items. The installments were easy and again the maximum time for the first one was six months. Shahid's mother and sister wanted to see the quality of the jewelry first and then fill the form and take the deal.

They then went to the jewelry section and found that the quality and variety was good. They selected one complete set for her and then asked Shahid to fill the form. After that, they went to the manager's room. He took the form and made some calculations and then said: 'Sister, we will offer you an overall 25% concession because you are also buying the jewelry. The amount seems to be big but in easy installments it will not be a problem. We will also provide free delivery of all the items to any address in the city. If you agree, please sign and write your names here on these two forms.' Shahid signed it and then gave the forms back. 'We will make one copy for you and give it to you now. Kindly just call us whenever you need any item. You may need jewelry earlier like many of our customers. Please let us know and we will deliver it to your home through our special service,' he said. They thanked the shopkeeper and took the copy of the deal and went back home.

Shahid's sister's marriage took place without any problems. All of their friends helped them according to

their time and capacity and Seyyid recited the *nikah* for her. As a surprise, a lot of gifts were given by Seyyid's students and lecture attendees to Shahid's sister and her husband. These were enough to pay all the loans they had taken for her marriage and dowry expenses. On the Saturday after their marriage, Seyyid especially invited the bride, the groom and their families to his house with a special dinner from his side. Seyyid gave a very good and inspiring lecture on 'merits and *thawab* of night prayers'.

Seyyid explained why night prayers are important, especially when they are performed right before the time of *fajr* prayers. 'Night prayer is like a shield. If a person offers night prayers, he is protected the next day. But then, night prayer has to be recited with a proper method and one has to understand the reason for its merits. If you ponder over the last *rak'at* of night prayer, you will see that the recommended supplications are so awakening and inspiring for one's soul. Additionally, the person who offers night prayers, ponders over his deeds and intentions during last 24 hours and then repents for his sins that he has committed during that time which means that he becomes more vigilant over himself, his memory becomes sharp, the quality of his good intentions and actions becomes better day by day and so does the avoidance of sins by him. Similarly, he prays for the wellbeing and forgiveness of at least forty good people which means that he develops more respect and love towards them and becomes a socially active person.'

Finally, Seyyid said that it is recommended that one should recite the last *ruku*' (section) of *Surah Hashr* [*Surah* no. 59] of Holy Qur'an and ponder over its meanings as it is very beneficial. Everybody listened to the inspiring lecture of Seyyid with great interest to the point that nobody moved from their place. Seyyid then recited du'a for the newly married couple and asked everyone to recite *salawat*. After dinner, he gave special gifts to the newly married couple. They all thanked him and left.

Shahid's exams were over now and like his father, he also tutored younger students to pay the first installment of the dowry. Although they had some money from the gifts, the amount was not sufficient. He was regular in his attendance at Seyyid's house and sometimes, Seyyid would ask him about his studies and the work he was doing and his plans for future. Shahid would tell Seyyid what he was preparing his thesis defense viva which was due in the next four weeks and that he wanted to go abroad to pursue his doctorate in Spiritual Psychology. Seyyid prayed for his success and was surprised that this new discipline exists. Shahid said that it is a new discipline and he wishes to do research on Spiritual Psychology from the Islamic point of view, especially on the prayers and *munajat* that are mentioned in the book *Mafatih al Jinan* and observe their effects on various aspects of a person's psychology and behavior. Seyyid was impressed. 'My MSc thesis is also on scientific study of effects of a prayer of Imam Zayn al Abdein (as) on depression in a few patients,' he continued.

Seyyid knew about his thesis topic before and so he asked about the results. Shahid said that he found positive effects on depressed patients and compared his results with the patients taking antidepressant medicines.' Seyyid said: 'Masha'Allah, God bless you.' However, it was apparent that Shahid had no financial support for pursuing his PhD abroad and so he didn't say anything else to keep his self–

respect. After a few seconds, Seyyid said to him in a very thoughtful tone: 'I want you to present your thesis work here in our gathering after you have successfully defended it.' Shahid agreed and requested to Seyyid to pray for him and then left.

'Excuse me, what?' Shahid's mother said in surprise to the shop manager. 'Madam, thanks for the payment of the remaining amount that you made three months ago. You don't have any balance amount to pay to us. I am sorry we didn't send a letter of thanks from our shop to your address,' replied the shopkeeper explaining the reason for his thanks earlier. 'But we haven't paid any amount,' she replied. 'Maybe your son has paid and you have no information. Please ask him. If there are any further queries or information required by you, kindly ask him to come to our shop,' he said. Shahid's mother thought that there is perhaps a mistake in their record keeping or maybe there is an error in their computer records as they hadn't paid any amount. She had called the shop one day before the due date to ask about their preferred mode of payment, either cash or by check and the reply shocked her. She then waited for Shahid to come back home from university. When she informed Shahid about it, he too thought that there was a mistake in the shop's computer records and so he decided to go to the shop the next day with cash and pay it right there.

At 10 am, Shahid reached the shop with the copy of the deal they were given before. The shop manager looked into his records and then said that his mother called yesterday and that he had informed her about the payment made by your family. 'Look at this sir, this is our computer record. Someone paid us the entire remaining amount in cash three months ago,' he said. 'But we have no information about it,' replied Shahid. 'Do you have records of his name or address or contact number?' he asked. 'Yes we do. Let me print it out for you. We also gave Mr. Hamid, the person who paid the amount, a receipt of the payment,' said the shop manager. He then gave a printout to Shahid that had the address and phone number of Mr. Hamid.

Shahid thanked the shop manager and came out of the shop. He called the number. 'Hello, who is this?' A female voice answered. Shahid said that he wanted to talk to Mr. Hamid. 'Excuse me this is a surgery ward of City hospital, whom do you want to talk to? Do you know the bed number of Mr. Hamid?' said the lady who was apparently a nurse. Shahid immediately realized that as the money was paid three months ago it may not be possible for Mr. Hamid to be here now. 'No thanks,' he said and then hang up the phone. He then took a taxi to find the house of Mr. Hamid.

After 30 minutes, Shahid reached the given address and found that it was a tutoring center in a bungalow. He went inside and asked about Mr. Hamid and found that there was nobody there by that name. 'Excuse me, was anyone employed here three months ago by the name of Hamid or a person previously employed by this name and left your center three months ago?' he asked. The head of the center said that no one with this name was ever employed or left his center during the last two years. Shahid then left and called his mother to inform her about what had happened at the shop and his efforts to find Mr. Hamid. He then left for Seyyid's house as it was near *dhuhr* prayers.

Seyyid attentively listened to the whole story of dowry, its scheme, payment and then about the phone and address of this unknown person, Mr. Hamid. 'What should I do now Seyyid?' asked Shahid. Seyyid replied that he should pray for that person who has done this good deed to him. 'You should also pray two *rak'ats* of thanks to God and also for that person and remember him in your prayers,' he told Shahid. 'Whatever you order Seyyid,' Shahid replied. 'And remember do not tell anyone here about it. You should keep your self–respect. Now you can pay full attention to your thesis defense and also remember that after completing it, you have to give a presentation on it here,' reminded Seyyid. 'Yes, I will do that,' replied Shahid.

Seyyid then remembered the unknown typewritten letter he had received a few weeks ago that had only one sentence: 'Salaam Respected Seyyid, first project completed successfully.' He didn't mention this to Shahid.

Then, they performed their prayers and Shahid left for his home and informed his mother and father and other family members. They were all very happy and thanked God and then offered prayers of thanks and also prayer for that unknown person who had bought the dowry and jewelry.

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