

Philosophy of Khair'at in the Qur'an

By: Qazi Dr. Shaikh Abbas Borhany al-Waleed

PhD (USA), NDI, Shahadat al Aalamiyah (Al Hawz'ah, Najaf, Iraq), M.A, LLM (Shariah)

Musheer: Fed. Shariat Court of Pakistan

Member: Ulama Council of Pakistan

Chairman: The Guardian Pakistan

The Writer is an Attorney at Law and a Religious Scholar

Website: www.durrenajaf.com

Academia: <https://durrenajaf.academia.edu/QaziBorhany>

Contact for spiritual help: najafspiritualcenter@gmail.com

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Abstract: There is a difference between Sadaq'ah and Khair'at. To give Sadaq'ah the ownership of money has to be transferred, but Khair'at can also be done in situations where ownership of the money cannot be transferred, for instance in the building of a Masjid, a School or a Hospital. Grounded in Qur'an 2:264, this paper revisits Khair'at as an ethic of purposeful giving that safeguards spiritual sincerity while addressing social fragility. The Ayah warns that charity is not merely a transfer of wealth; it is a moral act whose validity can be nullified by injury, humiliation, or performative intent. Against the contemporary condition of many Muslim communities-marked by conflict, dispossession, widening poverty, and institutional strain-the text argues that divine "help" is not to be demanded while Qur'ani discipline is neglected. Khair'at is presented as a trust-based obligation on the prosperous to serve the vulnerable through financial, moral, and social assistance, with dignity as a core legal-ethical constraint. The discussion then critiques the modern phenomenon of "voluntary donation fatigue," contending that Islam does not recognize moral exhaustion in discharging what is held in amanah (trust). Instead, the fatigue reflects a deeper disorder: charity detached from Qur'ani Adab, strategic prioritization, and sustainable upliftment. The paper clarifies terminological confusion in parts of South Asia where "Khair'at" is sometimes conflated with culturally inherited notions akin to "Da'an," leading to practices that may compromise intention, recipient dignity, or equitable distribution. Drawing upon Nabawi instruction and narrations from Ahl al-Bayt (as), the paper outlines Khair'at as a means of warding off misfortune, purifying wealth, and extending benefit to the deceased through ongoing acts and sincere du'a. Exemplars-such as the discreet welfare model attributed to Al Imam Ali Zayn al-Abideen (as) and the ethical pedagogy of Al Imam al-Husayn (as) - demonstrate that generosity is measured not by magnitude but by sincerity, sacrifice, and respect for the vulnerable. Finally, the paper proposes a hierarchy and modalities for contemporary Khair'at: relatives first; orphans, widows, and the elderly prioritized; and structured channels including educational sponsorship, medical support, housing repair, and monthly rations-delivered without humiliation. Khair'at is thus reframed as both spiritual capital and a governance ethic for community resilience.

Keywords: Khair'at; Sadaqah; Ikhlas (sincerity); Qur'an 2:264; dignity in giving; Ahl al-Bayt; donation ethics; social welfare; charity for the deceased; community resilience.

1. Do Khair'at For Progress:

Qur'an informs in Ayah 264, Surah 2-al-Baqarah [1]:

"O you who have believed, do not invalidate your charities with reminders or injury as does one who spends his wealth [only] to be seen by the people and does not believe in Allah and the Last Day. His example is like that of a [large] smooth stone upon which is dust and is hit by a downpour that leaves it bare. They are unable [to keep] anything of what they have earned. And Allah does not guide the disbelieving people."

The present day position of the Muslim communities leaves much to be desired. Muslims are facing the loss of lives, destruction of property, oppression and injustice and a host of other problems all over the world. They are wondering why the promised help of Allah to the believers is nowhere in sight. Just one glance into the lifestyles of the overwhelming majority of the Muslims is sufficient to answer the question. Millions of Muslims do not have much to their credit besides Muslim names. They have completely forgotten the Talim of the Qur'an and Saheb al-Qur'an. The institution of Khair'at is one such Talim which has been ordained by Allah as a blessing for the prosperous to serve the needy in any manner, be it moral, financial or social. Today, we are passing through a difficult time, both individually and as a nation. The poor are simply becoming poorer and more desperate, with war and famine raging in our lands like an insatiable fire. Those in the relatively richer countries are hit with less revenue but higher costs of living, more mouths to feed, and a never-ending amount of requests for donations for all types of religious needs, establishments, Masjid, Madrasah and so on. One senses that people are getting tired of giving, something termed as "Voluntary Donation Fatigue."

Islam doesn't recognize such a concept. We cannot become fatigued from that we have been given as a trust i.e. our wealth. One of the greatest responsibilities in life is to ensure that we do the right thing with the money we earn - giving it away as charity is clearly the greatest continual action one can do with it until we enter a grave where that money will be of no avail. A society can flourish only when its members do not spend all their wealth to fulfil their own desires but reserve a portion of it for parents, relatives, neighbours, the poor and the debilitated.

The concept of Khair'at needs clarification and volumes can be written on this subject. In short, the meaning of Khair'at is Hasan'at. A kind word with Rahmah is superior compared to Khair'at done with insult and taunt. Khair'at as termed in the Qur'an is wrongly misinterpreted in South East Asia, and due to the influence of the Hindu culture, people consider it similar to the Hindu practice of "Da'an". Qur'an has frequently emphasized about helping the underprivileged, and also educated that our help should be only for the sake of Allah. Qur'an has warned the Ummah that when charity is done, it must not be followed up with reminders of one's kindness or with class degradation since this act voids the charity.

2. Nabawi Talim of Khair'at

Rasulullah(S) informed: [2]

"An act of charity shields seventy dead people from ill fate."

He (S) also said:[3]

"Malak al-Maut is told to remove the soul of a person, but if during that time Khair'at is given then the order to remove the soul is postponed."

Moula Abi Abdillah Al Imam Jafar al-Sadiq (as) transmitted a Hadith:[4]

"An act of charity given openly prevents seventy types of mishaps, and a secretly given charity cools the anger of our Lord Allah."

Rasulullah (S) says: [5]

"Allah says that when Malak al-Maut is asked to remove the soul of a person, and if they give Khair'at, Allah orders the Malak of death to proceed with Rahmah."

Rasulullah (S) says: [6]

"Gift the dead."

Ash'ab questioned what they should gift the dead with?

Rasulullah (S) guided them:

"With Khair'at and Adiy'at (sing: Dua)."

He (S) continued:

"The souls of dead people descended every Jumuah on earth and begged their close ones with a sad voice: O Mother, O Father, O Children, O Dear ones to me! Be kind to me even with a Dirham, or a piece of bread or clothes, and Allah shall reward you."

Then Rasulallah(S) cried bitterly and all the Ash'ab followed suit such that Rasulallah (S) could not say anything. Finally, He (S) said:

"These were your brothers in faith and they now have turned to dust after enjoyment in this life and they regret bitterly and reproach themselves and wish that they had done good deeds so that they wouldn't need you, and that is why you should help them in their desperate condition."

Moula Abi Abdillah Al Imam Jafar al-Sadiq (as) transmitted a Hadith: [7]

"All the Adiy'at, Siy'am Haj, Khair'at, Hasan'at reach the dead and help and reward them."

Rasulullah(S) says: [8]

"The dead is like a person drowning who helplessly holds on to any help given to him by his father or brother or friend, and he clings on to these and loves these acts more than the world itself, and the gifts for the dead are a charity and praying for their forgiveness."

A Hadith says: [9]

"One Dirham has become greater than a hundred thousand Dirham."

The Ash'ab asked:

"How can that be, O Rasulallah(S)?"

He replied:

“A rich man takes a hundred thousand Dirham from his wealth and gives it away as Khair’at. Another man has nothing except two Dirham, and so he takes one dirham and gives it away in Khair’at.”

Mulla Muhammad Baqir Majlisi recorded in his work as follow: [10]

Once Nabi Essa (as) was passing through a grave whose occupant was being tortured. After some time, Nabi Essa (as) passed that grave again and saw that the torture had stopped. He questioned Allah the reason; through Wahi he was informed that the deceased’s son had given charity therefore the torture had stopped.

It is a heinous sin, according to the Qur’an and Ahadith, not to help the less fortunate. Ahadith warns that the one who does not help the needy from his/her wealth is not a Muslim. These people must consider the following Hadith: [11]

“There is no day in which the slaves of Allah arise except that two Malaek descend, one saying, ‘O Allah, replace the Khair’at for the one who spends,’ whilst the other says, ‘O Allah, destroy the wealth of the one who holds back (from giving in Khair’at)’.

3. Talim of Ahl al-Bayt (as) for Khair’at :

Verses of Amir al-Mumineen Ali (as) invite towards Khair’at: [12]

*Idhā jādat(i) ad-dunyā ‘alayka fa-jud bihā;
‘alā an-nāsi ṭurran innahā tataqallabu.*

*When wealth comes towards you; spend it generously;
Since it always moves around [and remain in hands till the divine order].*

The author of “Kunooz” has transmitted:[13]

“Sayyid al-Shuhada, Moula Abi Abdillah Al Imam al-Husain (as), saw a slave eating a morsel of food and then giving a morsel to a dog near him. The Imam asked the slave as to why he was feeding the dog. The slave responded that I feel ashamed to eat without feeding the dog. The Imam asked the slave to wait until he returned, went to the slave’s master, and bought the slave and the piece of land on which he worked from him. He then freed the slave. Hence, the slave achieved his freedom as well as became the owner of a piece of land due to his kindness to the dog.

There were several families in Madinah [14] who received Khair’at in a very respectable manner from Moula Al Imam al-Sajjad, Ali Ibn Al Husain Zain al-Abideen (as), yet they were not aware where the help was coming from. When Al Imam al-Sajjad (as) departed towards his Lord, that source of help also disappeared. Al Imam al-Sajjad, Ali Zain al-Abideen(as) looked after hundreds of houses of the poor and hunger-stricken. Daily a number of goats were slaughtered in his house and he distributed all the meat among the afflicted. He dressed the poor and paid their debts and loans. He himself took very simple meals and wore plain clothes.

Al Imam Jafar al-Sadiq (as) informs: [15]

"An act of charity shields us from seventy evils of this world including an ill-fated death. The one who gives Khair'at never dies ill fatedly."

Moula Abi Abdillah Al Imam Jafar al-Sadiq (as) further states:[16]

"Three things help a person after death, and these are:

i). Khair'at given by him/her

ii). a good habit he/she taught to others

iii). and a good offspring he/she leaves behind, who offer Dua of Rahmah and Maghfirah."

Moreover, it has been transmitted from Moula Abi Abdillah Al Imam Jafar al-Sadiq (as) with Nabawi authentication: [17]

"A maid used to work in somebody's house. The owner of the house had invited some guests and shortly after the guests had left, the maid collected all the remaining food and gave it as a charity in her mother's name. The next day the maid was visited by her sister who informed her that she had dreamt that their deceased mother had informed her that the food her sister had sent had reached her, but she had asked that the next time she should send proper charity and not the remains of some meals."

4. Talim of Khair'at By Ash'ab and Du'at (ra):

The learned author of "Da'aim al-Islam" Sayyiduna Al Qadi al-Nauman (ra) quoted: [18]

"Once a guest visited Sayyiduna Abuzar al-Ghaffari (ra), who led a highly simple and pious life. He apologized to the guest that due to illness he could not entertain him properly. Abuzar (ra) requested the guest to kindly bring the best camel from Abuzar's farm so that Abuzar (ra) could prepare food for him. (Arabs always entertained their guests, and prepared feasts for them). The guest not wanting Abuzar (ra) to slaughter his best camel for him, brought a weak camel instead. As soon as Sayyiduna Abuzar (ra) realized the intention of his guest he asked his guest as to why he committed injustice with him. Sayyiduna Abuzar (ra) also inquired from him the reason for bringing a weak camel. The guest explained that he thought Abuzar (ra) might need the better animals some other time to which Sayyiduna Abuzar (ra) replied that he needed those camels when he would die. He further explained: "I need it (the Ajar of sacrifice) when I will leave this world".

We have numerous excellent examples of how selfless the Awliya used to be, living lives of sacrifice - leaving behind for themselves and their families just enough to get by - and demonstrating to us on how to find real purpose in our lives. Famous pupil of Sayyiduna Al Muayyad al-Shirazi (ra) and Hujjah Jazirah Khurasan and Badakhshan, Sayyiduna Abu Muin Nasir Hamiduddin Khusraw (ra) who was later on elevated to the exalted position of his mentor after his demise, explained the role of this world as per the famous Hadith in a poetic manner:[19]

Bāzār tū ast, īn bi-ṭalab har-che bibāyad;

Bī-tūšah maraw bāz, ze tehi-khānah ze bāzār.

*This world is a market of A'akhirah; whatever you need for eternal life buy it from here;
And don't return towards your final resting place empty handed.*

Afterwards, the great Da'i warned people in the following words:
Zīrā ki ba-bāzār nayābī rāh az īn pas;
Āngāh ki bī-mār bimānī u bī-tīmār.

When the limit of this worldly life ends, and the doors are closed for visiting this world;
Then you will be in need of an attendant, and good deeds would be your only help.

5. Khair'at in the name of Moula Al Imam al-Zaman (as):

This incident is related to one of my learned teachers at Al Hawzah, Al Najaf al-Ashraf [20]:
Once he was admitted to the hospital, and as he was lying in his ward, he saw a friend bring in his son with a life-threatening situation. His son was in acute pain, and when he enquired about this from his friend, he replied that the nurses were taking some tests and soon his son would be taken to the operating theatre. Well, the nurse took a sample of blood, and he, on the other hand, started comforting the little boy who was only nine years old. As he was waiting the father of the boy put something small under the pillow of his son. Shortly after, the doctor arrived and said that they had tested the blood and didn't think it necessary to operate, and instead some medicine was prescribed for him. The father at once thanked Al Imam al-Zaman (as) for the help, and then revealed that he had put an amount of money to spend on the name of Al Imam al-Zaman (as) as Khair'at in case of Shifa and no need of surgery, and that this was the result.

6. The bride will die on her wedding night!

It has been related by Abi Abdillah Al Imam Jafar al-Sadiq (as): [21]
Nabi Essa (as) was once told by people that a certain girl was getting married. When they mentioned her name, he replied that she was going to die on her wedding night. The morning after the wedding they found the bride to be still alive. When they asked Nabi Essa (as) as to why his predictions were not correct, the Nabi asked to see the bride and asked whether she had performed any good act on the wedding night. The bride replied that there was a beggar who used to beg every Jumuah night outside the house. On the wedding night, he came to beg as usual and because nobody bothered with him, she got up and went to give him some Khair'at. Nabi Essa (as) asked her to look at a pile of clothes which lay in her room. When the bride tried to look beneath the pile of clothes she found a scorpion. That was when Nabi Essa (as) remarked that due to the good act, she had been saved from death.

7. Khair'at begins at home - Relatives First!

The learned writer of "Al Amw'at Yatakal'lamuna Ma'ana" recorded an event: [22]
A woman lost her husband and decided to give Khair'at on his behalf. One Jumuah night she prepared some food and sent her son to give it to a poor man who lived near her house. While sending the food the dead man's son felt very hungry but he controlled himself and after having given the charity, he returned home hungry and went to bed. The next Jumuah the same sequence of events took place. On the third Jumuah, the orphan while sending the food to the poor could not control his hunger and ate the food on the way. That night the widow's husband descended in her dream and informed: "That night was the first night when I received the reward of the charity that you gave, while the charities you had given before had not reached me." The widow got up and doubting that her son had committed a blunder went

to investigate the matter. Her little son informed that contrary to her suspicion he had sent the Khair'at the two previous Jumuah to the poor man, and that it was on the third Jumuah that he had eaten the food.

It was then that the widow understood that her son deserved the food more than the poor neighbor. Thus we need to give charity to our near kith and kin before we look further.

8. Priority for Khair'at:

The help should be specially provided to the following:

- i). Orphans
- ii). Widows
- v). Elderly
- vi). For Economic Upliftment

Furthermore, there are various ways in which financial help can be given without offending the dignity and self-respect of the receivers:

i). Educational Khair'at: We all know that education is extremely important for a child's future and every parent wants their child to receive the very best education and become something in life. It is therefore highly recommended to sponsor as many students as possible. Educate the children of the poor by paying their school fees directly to the school, college or university. To guide, facilitate and counsel regarding any matter related to education is also a kind of Khair'at.

ii). Medical Khair'at: It is rightly said that "Health is Wealth", but what about people who are not as fortunate and healthy as others. They are infected with some dreadful diseases for which there is no cure. They nevertheless need to take a chance and pay the sky-high hospital and medicine bills to better manage their diseases. Give Khair'at to the helpless and don't leave them alone to die.

iii). House Repairing Khair'at: Many of our Mumineen brothers and sisters are staying in places beyond our imagination, including in slums. There are houses that require repairing like plastering, coloring, plumbing and groundwork, etc. We must gather the details of such houses and try to help them out to the best of our capacity.

iv). Monthly Ration Khair'at: Feed the needy by offering them their monthly ration. Upliftment of the poor and needy should be the aim of the well-to-do. Their reward for these good acts is many fold, as promised by Allah. It is noteworthy to follow the manner of charity taught by Ahl al Bayt (as).

v). Other Heads of Khair'at:

During his life, one should contribute his money towards the building of a Masjid or an orphanage or a building for the underprivileged. After his death, these deeds lighten up his grave and this indeed is a great opportunity, unique to the Talim of Islam. A man should sow his farm only to reap the harvest in the Akhirah (hereafter).

9. *Khair'at For the Deceased:* [23]

Saad had gone to the battlefield outside Madinah. On the way, Saad heard that his mother who had been sick had expired. Saad who loved his mother deeply in the Nabawi presence requested that he intended to give *khair'at* on his mother's behalf but it had not been possible for him. He then enquired if he could give charity on her behalf after her death. Rasulullah(S) replied in the affirmative. Saad then went on to inquire about the best charity that he could offer. Rasulullah (S) responded that on the route to the battlefield he had seen the soldiers were thirsty and there was a dire need of water. Rasulullah (S) suggested that the best charity was to dig a well on the road so that caravans would benefit from the supply of water and that it would also be a continuous form of charity for years to come. That was exactly what Saad did.

10. *Do Khair'at And Collect Hasan'at:*

It is advised to spend some amount of *Khair'at* on each sacred occasion on behalf of one's deceased beloved so that Allah rewards them. This is a gift which they deserve due to their loving relationship with you. These are the following beautiful couplets of Hikmah (divine wisdom), written by the "Ruby of Badakhshan" and "Hujjah of Khurasan", Sayyiduna Abu Muin Nasir Hamiduddin Khusraw: [24]

*Gar-at bīporsad ze kardah-hāyat, Khodāvand;
Rūz-e Qiyāmat che gūyī be sar-e pūl?*

*When the Creator will question you about your deeds
On the day of Qiyamah on the bridge, what will you reply?*

*Daftar por kon ze fe'l-e nīk, k-ī yak chand;
Bolbolā kardī tahī be qolqol-e bolbol.*

*Load your record with good deeds;
For a long time, you have been busy in drinking and merry-making".*

*The Da'i knew human psychology well that people don't like Nashiyyah so he said:[25]
Chūn-ke malāmat hamī ze pand fazāyad-at;
Hīch na-gardad malūl maghz-e to az mol.*

*You feel ashamed in listening to advice
However, do not feel shame in consuming alcohol.*

11. *The Man Who Sold His House for Khair'at:* [26]

To publish his writings on Islam the late Ayatullah al-Shaikh Jawad al-Balaghi al-Najafi sold his house. He spent his life in writing counter-arguments to Atheists, Jews, and Christians. Despite all these talents in the field of religious studies, he lived in extreme poverty. His house in Najaf displayed this. It is indeed astonishing to know that when he wanted his academic work to be published, he found himself in no position to do so due to his miserable financial position, and despite this, he sold his house and accomplished his task. Wasn't it possible for the Shaikh to

lead a life of comfort? Of course, but he gave preference to the Akhirah which is eternal. It was a great Khair'at for the cause of Islam, and indeed a sign of devotion.

Let us renew the Sunnah of Khair'at and offer gifts to the unprivileged around us who do not extend their hands before anyone except Allah. The survival of society is impossible unless it gives way through transformation to the spiritual values from the materialistic values. Instead of wasting money we should earmark a percentage of our weekly budget to create joy for the unprivileged. Let us not forget the orphan and the widows, where a little help with a smile may bring multiple joys in their life. These gestures of help will 'in sha Allah benefit the deserving who need our support. Do this act from your own hand as the reward is higher.

A Muslim should not ignore the divine warnings given in the Qur'an if he has faith in the Akhirah. Surah Ali Imran 3, Ayah 180 warns: [27]

"And those people who miserly hoard what Allah has bestowed upon them of His bounty think that it is beneficial for them. Nay! It is worst for them. Because of this miserly act, an iron collar will also be tied around their neck on the Day of Resurrection. The heavens and the earth are the heritage of Allah, and Allah is informed of what you do."

Surah al-Nisa 4, Ayah 37 says: [28]

"Allah does not like those people who are miserly and advise others for miserliness, they hoard their wealth and hide which Allah has granted to them of His bounty. For such unbelievers We have prepared a shameful punishment."

Surah al-Isra (Bani Israel) 17, Ayah 29 declares: [29]

"And let not your hand be chained to your neck nor stretch it to its full reach, so that you sit down with lot of blames and then remain in poverty."

Surah al-Layl 92, Ayah 8 to 11 pronounces: [30]

"But he who is a greedy miser and thinks himself to be self-sufficient and behaves carelessly, And disbelieves the Best. We will indeed make the Path smooth for his Misery; His wealth will not profit him when he falls headlong (into the grave)."

Bakhal (miserness) is a habit of La'anah (curse), an Azab which will cut the neck of every miser on the day of Qayamat, like a collarneck in the form of a biting serpent twisting about. Do not ignore the right of poor in your wealth which Allah has given you.

12. Who deserves Your Khair'at?

People are often confused that to whom Khair'at should be given or who is deserving. However, there is no one more deserving than the poor whom you know or watch around you. It is our duty to find such people who do not extend hands before anyone due to Ghayrah, although sometimes it is difficult to find them. If you really want to spend your Khair'at for someone who deserves it, then do efforts and search some people and give them secretly. Those who do not ask but are living miserably are most deserving. The first right belongs to the deserving among

those you know. Those who are trying to sell small items like handkerchief, pencils, flowers etc are actually asking for help in a dignified manner. Pay them generously and don't bargain.

Khair'at, as portrayed here, is not sentimental philanthropy; it is a Qur'ani discipline with strict conditions: pure intention, protection of dignity, and principled prioritization. The central failure of many modern charitable cultures is not scarcity of funds but erosion of Adab-public self-congratulation, coercive reminders, and classed humiliation that convert giving into moral injury and invalidate its spiritual claim. Equally, unplanned generosity-driven by impulse, institutional pressure, or spectacle-produces fatigue and dependency rather than upliftment. A critical recovery therefore requires moving from episodic donation to rights-based, sustainable Khair'at: beginning with one's dependents and relatives, locating the "hidden poor" who do not beg, and investing in education, health, and livelihood pathways. In this framework, Khair'at becomes a test of faith in the Akhirah and a measurable social remedy: it rebuilds solidarity, restrains greed, and restores the believer's relationship with wealth as amanah. The promised barakah is not a mystical substitute for responsibility; it is the moral consequence of a community that gives sincerely, strategically, and respectfully-until charity is no longer a performance, but a lived Sunnah.

I conclude this Bay'an on the Farman of Moula Abi Abdillah Al Husain al-Mazlum (as): [\[31\]](#)

"Beware that the need of people for you is among the graces of Allah, so do not neglect the needy as the graces will turn into difficulties. Do know good deeds bring you people's respect and praise and rewards of Allah. If you could personify and visualize good deeds as a human being you would see him as kind and good looking, whose sight is pleasant for everyone to see. And if you could picture evil acts, you would see him ugly and disgusting, hearts detesting him, and eyes closing to his sight."

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