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# MEMON ALAM

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## Memons in Indonesia





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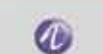
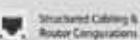
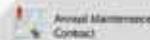
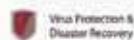
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#### Address:

World Memon Organisation (WMO)  
32/8, Street No. 6, Muslimabad  
Off: Kashmir Road Karachi  
email: memonalam@wmopc.com  
memonalam@gmail.com

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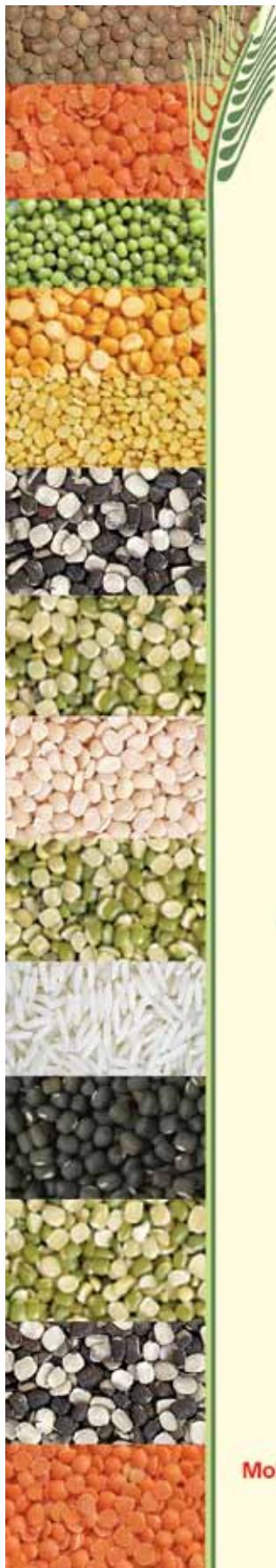
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# MEMONS IN INDONESIA

Has it ever happened to you that you were travelling in a far-off country and you coincidentally come across a Memon brother. Obviously, your heart would be filled with joy and a deep sense of oneness with the man. Even though you never known him before, there is a unseen bond and a feeling of brotherhood with the Memon brother.

Moreover, one wonders how so many Memons got to live in different countries while their origin was in various villages and towns of present day Gujarat. Since the World Memon Organisation (WMO) is an international umbrella organization of the Memon Community living across the globe, the WMO feels that it is obligated to reach out to Memons living in various countries.

The WMO believes that Memon Alam is an ideal platform to portray the lives and times of Memon families living in various countries. The magazine will try to give a picture of what made these families or their forefathers to migrate and how their family members are carrying on over there these days. It will portray their stories and have a close look into their socio-cultural and welfare activities.

As part of this effort, the theme of the current issue is Memons in Indonesia. It is a matter of great pleasure to know that these Memons have retained their Memon identity and culture to a great extent.

Mr. Saleem S. Surthy, who was on a visit to Indonesia, made it a point to find out more about the Memons in Indonesia. Dr. Najib Advani of Jakarta took keen interest in providing information about the Memon families living in Jakarta. He was very kind enough to arrange a grand get-together/lunch at his residence where he invited all the Memon families in the city in order to facilitate Mr. Saleem S. Surthy to conveniently interview them and take photographs at his place.

This issue will definitely make you happy to meet your Memon brethren in Indonesia.

Some of the forthcoming issues of the Memon Alam will highlight MEMONS IN SOUTH AFRICA, MEMONS IN SAUDI ARABIA, MEMONS IN SRI LANKA and MEMONS IN THE UAE. In this regard, the Memon Alam would appreciate feedback, information and photographs from our readers and well-wishers about the Memons living in those countries.

Pir Muhammad A. Kaliya  
Chief Editor



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# THE OLDEST MEMON LADY IN INDONESIA



**H**AJIANI MOMBINA YOUSUF TAR MOHAMED AKBANI, wife of Late Haji Abdul Rehman Haji Mohammad Advani, was born in Jakarta, Indonesia in the year 1934. She is now 80 years old and has spent most of her life in Indonesia.

She currently lives in Jakarta, the capital city of Indonesia with her daughter and youngest son. She has six sons and three daughters who are all happily married and living in Jakarta. She has 25 grand children and 4 great grand children. She still speaks Memoni with her children.

She can speak in five languages namely Memoni, Urdu, Gujarati, English, and Bahasa Indonesia. She also learned Persian and Japanese when she was young.

She recalls that her father, Yousuf Tar Mohamed Akbani, moved to Indonesia in 1920 and later started a Tea Trading Company based at Jakarta, Indonesia. He was originally from Palitana, Bhavnagar District, Gujarat, India. Her mother was Hajiani Zenab Gangdani, who later also moved to Indonesia in 1933.

Thereafter, her father Yousuf Tar Mohamed Akbani, joined hands in business with another Memon living in Indonesia, whose name was Haji Mohammad Advani. He was the son of Haji Abdul Ghani Advani, who had earlier come to Indonesia from Bantva, Gujarat, India to work with a Memon Sugar King in Indonesia, named Yousuf Haji Ahmed

Ghazipura.

Both these Memon gentlemen jointly started the Java Trunk Company, a trunk (suitcase) manufacturing unit based in the cities of Jakarta and Surabaya. They not only became good business partners but also strengthened family ties. Yoosuf Tar Mohamed gave his daughter, Momina (the lady in this article), in marriage to Abdul Rehman, son of Haji Mohammad Advani.

Going back to her childhood, Momina Bai recalls that, when she was four years old, her family traveled to India in 1938 and stayed there for two years. While in India, she studied at Primary Girls School, Palitana, Bhavnagar District, Gujarat, India.

Her family went back to Indonesia in 1941 and stayed there until 1946. She recalls that, during the Japanese occupation of Indonesia from 1942 to 1945, everyone had to learn Japanese in school which was made compulsory.

She also proudly remembers witnessing the Indonesian Declaration of Independence by Soekarno and Hatta on 17th August 1945.

Her family went to India again in 1946 and stayed there till 1948, where she joined high school (where she studied English and Persian).

When she returned to Jakarta in 1949, she joined the Chinese English School to continue her studies.

After getting married and having

some children, she started her own home business to support her husband. She used to teach dressmaking and run a small boutique for ladies. Moreover, since English was not commonly taught in schools in Jakarta, she started an English Language Course at home, which proved to be an immediate success with about 50 to 60 students joining.

Regarding the Memon families living in Indonesia, Momina Bai recollects that, in the earlier days, there were six or seven Memon families living in Jakarta but in due course the off-spring of few Memon families married with Indonesians and thus they gradually lost their Memon identity.

She remembers the names of some Memons living in Jakarta in the early years. They are Haji Ishak Ghazipura, Yousuf Haji Ahmed Ghazipura, Abdul Razzak Ghazipura, Abdul Karim Patel, Abdul Karim Suraiya, Haji Siddiq Abdullah Admani and Haji Ahmad Ravasia (Khatri). There was one Syed having a company called Syed Ali Buchari.

There were the five families namely the Advani Family (Bantva), Admani Family (Rajkot), the Akbani Family (Palitana) and Suraiya Family (Rajkot), and Haji Ahmad Ravasia (Khatri) whose generations are currently living in Jakarta and have till now maintained their Memoni tradition, identity and language to a great extent.



Mrs. Momina with her big family, children with spouses and grandchildren

# LET US MEET OUR MEMON BROTHERS IN INDONESIA



The present generation of the Memons living in Jakarta originated from basically five Memon families namely the Advani Family (Bantva), the Akbani Family (Palitana), the Admani Family (Rajkot) the Suraiya Family (Rajkot) and the Ravasia (Khatri).

It is pleasing to note that these handful of Memons have retained their Memoni identity and language to a great extent. Almost all of them were born and educated in Indonesia and many of them have Indonesian spouses. They have beautifully blended

with the Indonesian society and speak Indonesian fluently. But they still enjoy traditional Memoni dishes and can speak or understand Memoni. Many of them have links with their relatives in India and Pakistan and visit them from time to time.



Gathering at Dr. Najib Advani's house

### THE ADVANI FAMILY

Haji Abdul Ghani Advani, had settled in Indonesia in the year 1912 from Bantva, Gujarat, India to work with a Memon Sugar King in Indonesia, named Yousuf Haji Ahmed Ghazipura. His son, Haji Muhammad Advani joined hands with another Memon gentleman whose name was Yousuf Tar Mohamed Akbani and started the Java Trunk Company, a trunk (suitcase) manufacturing factory based in the cities of Jakarta and Surabaya, Indonesia. They not only became good business partners but also strengthened family ties. Yousuf Tar Mohamed Akbani gave his daughter in marriage to Abdul Rehman Advani, son of Haji Muhammad Advani. Haji Yoosuf Akbani and Mrs. Zenab have 3 children - Sulaiman, who was married to Hajra Khimani, Hajra who was married to Siddique Admani and Momina who was married to Abdul Rehman Advani (son of Haji Mohammad Advani). Haji Mohammad Advani had 5 children whose families still live in Karachi and one daughter in Madina, who just passed away. Other children live in Jakarta. Some have passed away. Late Abdul Rehman Advani had six sons and three daughters. The three daughters of Abdul Rehman Advani - Nazma (Master in Education), Yasmin and Nasreen Advani (Bachelor in Commerce) are currently working as teachers in reputed educational institutions in Jakarta. The sons of Haji Abdul Rehman Advani are now professionally well-qualified and hold a dignified social status in the Indonesian society of Jakarta. Let us get to know our Memon brothers in Jakarta, Indonesia.

**Dr. Najib Abdul Rehman Advani, MD, M.Med (Paed.), PhD**



Dr. Najib Advani was born in Jakarta on 26th April 1955. He qualified as a



**Hajiani Zenab and H Yoosuf T Akbani**

Doctor (General Physician) in 1979 from the University of Indonesia as one of the best graduates. Later, he spent 3 years in government service as a GP in a remote area in South Sumatra island. He continued his education and later qualified as a Pediatrician from University of Indonesia in 1990. Then he also had to do government service as a pediatrician for 3 years in Lampung, Sumatra island. Since 1994, he was appointed as a faculty at Department of Pediatrics, School of Medicine, University of Indonesia. In 1997, he studied at Sophia Children Hospital, Erasmus University, Rotterdam, The Netherlands. The next year, he got his training at Royal Children Hospital, Melbourne, Australia and completed Master of Medicine in Pediatrics from the University of Melbourne, Australia in 1999. He completed his PhD in 2014. He has attended many training sessions and symposiums (as a participant and speaker) in other countries such as Singapore, USA, Malaysia, Greece, Taiwan, Australia, Japan, Turkey and Africa, Philippines, Holland and India. Dr. Najib is currently a senior faculty/lecturer in pediatrics and pediatric cardiology at the most prestigious medical school in Indonesia i.e. Medical Faculty, University of Indonesia. He spends most of his time dealing with post-graduate students. He is well-known as the distinguished Kawasaki Disease Expert in Indonesia and South East Asia. He is also active in international studies on Kawasaki Disease (a disease which attacks mostly children and affects their heart).

**Mr. Nasir Abdul Rehman Advani (Electronic Engineer & MBA)**

Mr. Nasir Advani is the twin brother of Dr. Najib Advani. He is an Electronic



Engineer and works as Sales Manager at IBM Indonesia based in Jakarta. He has acquired extensive training abroad. IBM began its operations in Indonesia 77 years ago way back in 1937. Mr. Nasir is also a part-time lecturer at the well-known BINUS University International, Jakarta. He is the father of one boy and two girls. One of his daughters has completed her education in Manchester, UK while his only son is currently studying in Holland.



## MEMONS IN INDONESIA

### Mr. Nafees Abdul Rehman Advani (Advocate / Law Practitioner)



Mr. Nafees Advani is a Law Practitioner and Partner at Ali Budiardjo, Nugroho, Reksodiputro (ABNR), Counselors at Law, Jakarta. ABNR was founded in 1967 and is considered as one of Indonesia's largest independent full-service law firms. It aims to assist clients, both foreign and domestic, to achieve their commercial goals within the Indonesian legal environment. Mr. Nafees is of the opinion that a Memon Jamat be established in Indonesia. He is father of two boys and one girl who are studying in school. His eldest son will soon be leaving for the UK for further studies.

### Mr. Anis Abdul Rehman Advani (Civil Servant in the Ministry of Finance, Indonesia)



Mr. Anis Advani works at the Ministry of Finance, Republic of Indonesia. He got his masters degree in Commerce from Canada. He also runs his own business. He is the father of one boy and two girls. His eldest daughter has graduated in law while his only son is studying medicine.

### Mr. Arif Abdul Rehman Advani (Business Entrepreneur)



Mr. Arif Advani is a Bachelor in Economics and runs a small business. He has two sons who go to school.

### Mr. Abdul Aziz Abdul Rehman Advani (Computer Engineer)



Mr. Abdul Aziz Advani is a Computer Engineer by qualification and works at Telkom Indonesia as Client Manager. PT Telekomunikasi Indonesia (also known as Tbk, Telkom Indonesia or just

Telkom), is the largest telecommunications services company in Indonesia, dealing mainly in fixed-line telephony, internet and data communications. He has 3 sons who are studying in school.

### THE AKBANI FAMILY

Late Yoosuf Tar Mohamed Akbani, who settled in Indonesia in the year 1912, was originally from Palitana, Bhavnagar District, Gujarat, India. He was a business partner of Haji Muhammad Advani (a Bantva Memon) and ran the Java Trunk Company. He was initially a trader in Tea, both locally and overseas. He had a son named Late Suleman Yousuf Akbani who has 4 sons and 2 daughters. The daughters are Farida (Jakarta) and Salma Akbani (married to Dr. Nissar Khimani (Mumbai). The details of four sons are given below:

#### Mr. Rafiq Sulaiman Akbani, B. Com



Mr. Rafiq Akbani is a graduate in commerce (B. Com from University in Mumbai). He was running an Indenting Business but he is now retired. He has 2 sons - Mohammad Aslam (graduated from Perth, Australia), Abdul Majeed and a daughter Shireen (graduated from Kuala Lumpur, Malaysia) and 3 grandchildren.

#### Mr. Abdul Rashid Sulaiman Akbani



Mr. Abdul Rashid Akbani is now retired from trading and business.

#### Mr. Fareed Sulaiman Akbani



Mr. Fareed Akbani is now carrying on with his father's tea business. He is a graduate (B.A. Economics, 1972). He has one son, Azeem and a daughter, Zarin. Azeem is a graduate (B.A. Economics) from Nottingham University, Malaysia and is working as Export Manager at Sanco Food Industries. Zarin is currently studying at University of Melbourne, Australia.

### Mr. Feroze Sulaiman Akbani, B. Com



Mr. Feroze Akbani is a graduate in commerce (B. Com from Australia). He is an independent Financial Consultant. He has a son, Arman who is studying in Sydney, Australia and a daughter, Afreen. Mr. Feroze hopes that the publication of this article in the Memon Alam would promote interaction between the Memons in Indonesia and the Memons around the world.

### THE SURAIYA FAMILY

The Suraiya Family originated from Rajkot, former Junagadh State, present-day Gujarat, India. Their grandfather, Late Mr. Ismail Abdullah Suraiya had come and settled in Tegal Town, near the city of Semarang, Central Java, Indonesia. He was a businessman in spices and tea. He used to collect various spices from farmers and supply the same to exporters. Thereafter, his son Abdul Karim Ismail Suraiya continued his father's Trading Company in spices, tea, tea chests (packing material). Late Mr. Abdul Karim had six sons and two daughters. His two sons - Mr. Abdul Khaliq and Mr. Mustafa Kemal, are presently living in Jakarta.

#### Mr. Abdul Khaliq Suraiya, Mechanical Engineer

Mr. Abdul Khaliq graduated in Mechanical Engineering from STTN College and National Institute of Technology in 1980. He is a Spare Parts Dealer and Supplier of Generator Sets which are used in factories and ships. He also owns a Workshop.

He has three sons - Muhammad Ghazali, Muhammad Hyder and Muhammad Rifqi and one daughter.

#### Mr. Mustafa Kamal Suraiya



Mr. Mustafa Kamal Suraiya qualified as an Electrical Engineer (Power) in 1987. He works in the Marketing Department at Utara Cables. He has two daughters and one son who are studying in University. He is married to Nasreen Advani (d/o Abdul Rehman Advani).



## THE ADMANI FAMILY

Late Haji Yoosuf Akbani's daughter, Hajra was married to Siddique Admani. They have 3 sons, i.e. Usman Admani

who lives in Surabaya and running a petrol business, Iqbal passed away recently and Ayub Admani lives in Jakarta and is doing business. The daughters are late Rabia,

Hameeda (lives in Surabaya) and Sameena (lives in Jakarta), both are teachers.



**Usman Siddique Admani with his wife (sitting) and their children. All graduated from university. His son is a doctor.**



**Sameena Siddique Admani, late Iqbal Siddique Admani and his wife. Taken when he was sick.**

## CONCLUSION

The purpose of this article is to portray the lives of the Memon families living in small numbers in distant lands and track how they reached there and when. In this regard, the Memon Alam has already published 'Memons in North America' in its April 2014 issue. The Memon Alam appeals to its readers and well-wishers, especially if they are living in foreign land, to kindly submit information, articles, photographs of the few Memons living there. In the near future, the Memon Alam plans to publish "Memons in Sri Lanka", "Memons in Saudi Arabia", "Memons in Mauritius" and "Memons in the UAE". More suggestions are welcome.

## ACKNOWLEDGEMENT

It is always a pleasure to meet our Memon brethren in a city or country where we least expect to them to be. The Memon Alam is thankful to Mr. Saleem S. Surthy (third from left in the picture



**Ayub Siddique Admani (first from right), his wife (first from left), Sameena Siddique Admani (third from left) with son and daughters**



below), who is working as Administrator at WMO Pakistan Chapter, for taking the initiative to meet, interview and photograph Memon families in Jakarta during his visit to Indonesia in February-March 2014. The Memon Alam is also extremely grateful to Dr. Najib Advani who is based in Jakarta (first from right in the picture) for bringing together all the Memon families living in Jakarta at his residence for a grand lunch. The Memon Alam is published, since April 2010, by the World Memon Organisation (WMO) which is an international umbrella organization of the global Memon community, whose object is to bring the world Memon community closer and closer and work together for the entire community at large.

**Note:** There are some more Memons living in other cities of Indonesia such as Medan. Memon Alam will try to contact them some other time.

**ARY**

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# Memon Industrial & Technical Institute

## Visit of Mr. Masood Ali Khan AGM (IT Audit) Central Depository Company on 17th July 2014

Mr. Masood Ali Khan –AGM (IT Audit) from Central Depository Company along with Mr. Fahad Ahmed Khan –IT Auditor (the internal audit) visited MITI on 17th July 2014. They were welcomed at MITI campus by Mr. H.M. Shahzad –Assistant Secretary General WMO and Chairman MITI along with Mr. Shahab Hasan –C.O.O MITI.



They visited the Technical and IT department of Male Section and saw the facilities available for the students including the class rooms, Practical Labs and Technical workshops.

They talked to the students about their learning experience and also asked teachers about their teaching techniques. They showed keen interest in students' projects and appreciated



the teachers a lot for bringing such high-grade creativity in students. They then visited the Female department and admired the innovative methods of teaching.

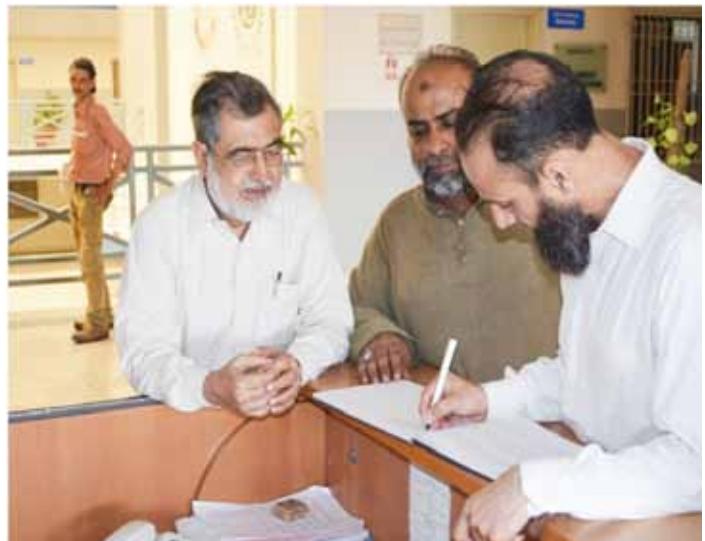




They got highly inspired by the dedicated and devoted work provided to the youth of under privileged

areas in such marvelous way and also appreciated the initiative of MITI for the job placement of graduates. He gave

worthy compliments to the chairman and provided donation for the progress of the institution.



At the conclusion of visit, Mr. Masood Ali gave such precious remarks for MITI:

**“It is a great pleasure to see an amazing service institute herein Karachi working with excellent professionalism, administration and passion”**

**Masood Ali**

**17-07- 2014**



# *Mr. Yousuf Amdani*

In this Issue of Memon Alam in Illuminating stars, we are introducing a gem of the Memon Community , who is not only pride of our community but also for Mankind.

**“A Man of Struggle and Success and an Intellectual”**

Forbes in June 2014,has published and highlighted him as a great change Maker. We are republishing that Article in this Issue in which his mission and vision are expressed.

In upcoming issues of Memon Alam, we will be publishing an exclusive interview of Struggle in the way of achievements of Mr. Yousuf Amdani President of Grupo Karimo, a great thinker and philanthropist who is working for the betterment of human society.

He has established himself as a Fifth Millionaire in Central America . May Allah Bless this Illuminating star of our Community.



# *The 12 most Important Millionaires in Central America*

1:Stanley Motta. (Photo courtesy City of Knowledge).

2: dionisio\_gutiérrez12. Dionisio Gutierrez and Family

3:ramón\_mendiola13.

Mendiola

4. Ricardo Poma

5:Mohamad Yusuf amdani Bai

6. Jaime Rosenthal Oliva

7. Roberto Kriete

8. Mario Lopez Estrada

9. Carlos Enrique Mata Castillo

10. José Miguel Torrebiarte Novella

11. Miguel Facussé Barjum

12. Francis Durman Esquivel



## 5: Mohamad Yusuf Amdani

Country of Origin: Honduras

President of Grupo Karim's

Companies and sectors: Leading textile, hotel and real-estate industry; manufacturing brands to JC Penney and Medline Industries.

While Karim's Group is headquartered in Pakistan, today companies conglomerate operating in the United States, Honduras, Mexico, Guatemala, Dominican Republic, Nicaragua and the United Arab Emirates, with the textile and real estate sectors which keeps most operations.

Figures published in several regional media estimate that revenues Karim's group are higher than 5,500 million dollars annually.



The textile business exalted Mohammad Yusuf's consortium worldwide. However, the business plan that the Pakistani businessman weaves today has more to do with infrastructure and technology than with threads.



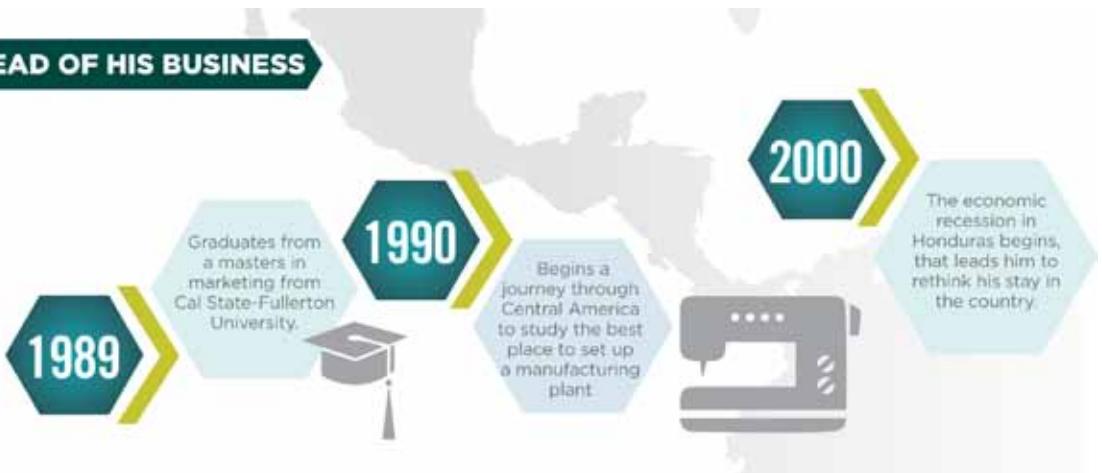
Grupo Karim's president invests close to \$200M in the smart cities he is building in Central America

## *Mohammad Yusuf Amdani*

# THE MAN THAT SEEKS TO CHANGE THE FACE OF THE REGION

### THE FINE THREAD OF HIS BUSINESS

Despite the difficulties encountered by Mohammad Yusuf to carry on with his real estate and manufacturing business, nothing has stopped the expansion of his projects along Central America, even in the Dominican Republic.



**2**010, American architect Mark Meijer, known worldwide for his work in favor of the environment and spatial planning, was invited to San Pedro Sula by Mohammad Yusuf Amdani, president of Grupo Karim's.

This landscaper's visit was not for leisure. The Pakistani native entrepreneur, although naturalized as a Honduran, had in mind to entrust him with an architectural project that he estimates was going to take between four and six years to finish. The challenge consists in designing a 15 kilometer route from the city's airport to the hotel area,

able to generate "an ex-perience" unique for the traveler, similar to the one tourists have in Singapore's airport, that three years ago received the World Airport Award for its high level of sophistication. Outdoor parks, spas, relaxation areas, supermarkets, slides, laundry, high-end stores and movie theaters, among others, are part of the world's number one airport, which currently invests close to \$350M a year to continue its expansion and modernization.

But, what is the objective to replicate a project estimated by urban planners of up to \$400M in a central american country, and

that, usually, is the responsibility of local governments to promote and execute?

The answer is given by Rubén Dario Sorto, executive director for YparConsulting, a consulting firm that has collaborated in Grupo Karim's most relevant real estate business plans: "Yusuf believes that the first impression makes a mark in the investor".

"Under this premise, seeking to give the best impression to potential international clients is crucial for them to choose to operate from the smart cities and business parks that this businessman is building in the

# ILLUMINATING STAR OF MEMON COMMUNITY



region", says the director.

Not that there is no competitive urban landscape in the continent. Canada and the United States excel in worldwide rankings on infrastructure. Simply put, these places are not, unlike Central America, "fertile ground" for the type of companies the Pakistani entrepreneur seeks for these projects, that also require intensive labor at a competitive cost, 24/7 services with technological and energy self-sufficiency.

We are referring to automotive companies, BPO's, ITO's and call centers; the latter, a business in Latin America with an annual income that exceeds \$9,000M, according to estimates by Frost and Sullivan consulting company, with important growth in Guatemala, El Salvador, Brazil, Mexico

and Chile.

"Neither Honduras nor any other country in the region are in the international investor's radars. If we want the element of surprise we have to offer more than other countries offer in infrastructure,

since we do not have the image nor business platform of Mexico and Brazil. The purpose is to create first world environments," says Yusuf.

Grupo Karim's president has his eye in smart city projects, which combine offices with commercial centers, hotels, health clubs, apartments, movie theaters, universities, hospital and restaurants, similar to what he is building in the cities of San Pedro Sula, Tegucigalpa, Panama and Villahermosa (in Mexico) - Altia Business

Park, Altia Technology Park, Altia Square y Altia Corporate Center, respectively -, with an investment in each of approximately \$200M.

The technology and services firms that are settling in these projects, such as StarTek, Apex America or Axioma, currently clients, require "mirror sites" in other places that enable them to provide customer service at different hours, in other words: redundancy, the magic word of the industry for which the Pakistani entrepreneur (of only 48 years) is creating the business parks and smart cities, one of the reasons that lead him to foresee that his path in Central American real estate is just beginning.

## FROM FABRICS TO REAL ESTATE

Yusuf belongs to the third generation of a family that started in the business world in the 1940's manufacturing clothes and producing the raw material for the textile industry for firms such as Jockey International.

### FOT

The majority of the countries in the region are scored low in the infrastructure worldwide rankings, thus considered by Yusuf as a disadvantage to attract new global companies.

For several years, Grupo Karim's main market in this industry had been China, with 40% participation, the rest of the production is headed to countries in Asia and Europe, mainly Japan and Italy.

The need to diversify lead Yusuf, after finishing his masters in marketing in Cal State-Fullerton in 1989 where he learned the importance of "selling" his projects, to focus on placing more textile product in the American market.

This motivated him to explore Central America, to operate faster from there, even with the economic depression in the United States during those years that the buyers did not have cash flow, therefore stopped paying

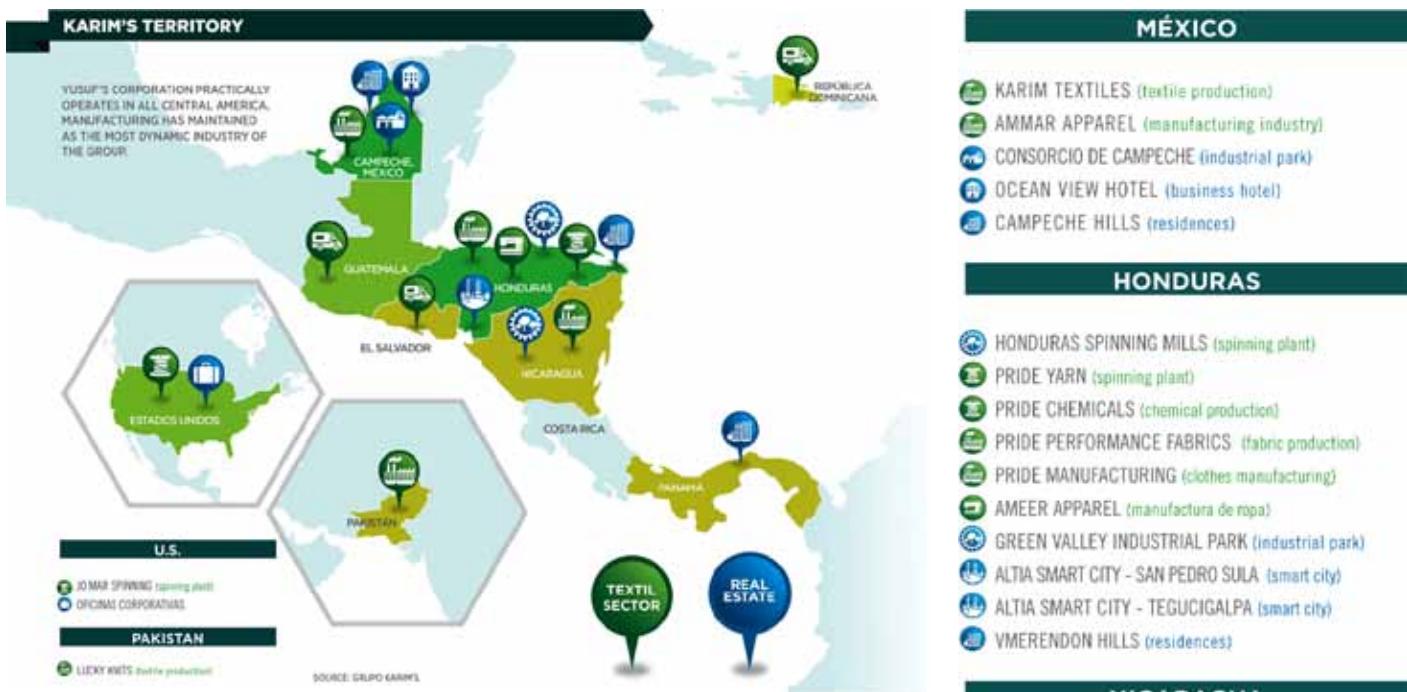
## QUALITY OF INFRASTRUCTURE

The majority of the countries in the region are scored low in the infrastructure worldwide rankings, thus considered by Yusuf as a disadvantage to attract new global companies.





# ILLUMINATING STAR OF MEMON COMMUNITY



suppliers in advance; forcing Grupo Karim's to accelerate their production cycle.

The first manufacturing plant of t-shirts and sportswear established by Yusuf in Honduras was in 1990 in Choloma. He took this decision after travelling six months through the region. At that time Guatemala did not have free zones and limited ownership of the dollar currency; El Salvador was at war, and Costa Rica and Panama were dollarizing their economies, generating an increase in costs.

It was until 1998 when Yusuf had the first encounter with the real estate business, in Mexican soil in Campeche. His U.S. clients insisted for months to locate one of the plants in that country and take advantage of the tax reliefs of the North America Free Trade Agreement (NAFTA). When he decided to do it, one of his clients requested offices close to the plant. Instead, the Pakistani entrepreneur decided to develop a business park, the first in the group, inaugurated months later by the president at that time in Mexico, Ernesto Zedillo Ponce de León.

That experience instigated Yusuf to seek to replicate the business in Guatemala and Nicaragua, and Green Valley Industrial Park in Honduras, the biggest in the region, became the most emblematic industrial development and is considered by analysts as one of the main drivers of the economy, similar to Intel in Costa Rica.

That country's GDP is \$15,000M per year, and the park's exports amount to approximately \$1M. There are 6,000 people working in the park in 11 established companies, and it is the only one in Latin America that does not use public utilities,

- since it has its own roads, used of treated water and is energy self-sufficient.
- However, industrial parks were not the only idea Yusuf had in Mexico for his real estate projects. In a visit around a decade ago to Monterrey, Nuevo León, with Ruben Darío Sorto of Ypar Consulting, he was surprised to see the infrastructure built around the Tecnológico de Monterrey, one of the most important universities of the country. "In a three kilometer radius, there were movie theaters, shopping malls, housing for students, banks, residential areas, pharmacies, everything. This is the model we need", said Yusuf during the visit", Sorto recalls.
- Grupo Karim's executive translated that idea in Central America into smart cities. The most representative development of this concept is Altia Business Park in San Pedro Sula, which will amount to approximately \$200M in investment once concluded with the construction of a hospital, hotel, housing and commercial areas, where according to Yusuf, will house international companies such as Cinépolis and Marriot.



## ILLUMINATING STAR OF MEMON COMMUNITY



### THE CROWN JEWEL

BY ISMAEL JIMÉNEZ

Altia Business Park, in San Pedro Sula, is the ideal model of a smart city for Mohammad Yusuf. It has three office towers that amount to 34,000 square meters (m<sup>2</sup>), besides a University. Currently there is the construction of a shopping mall, a hotel and a first level hospital. The construction materials allow energy savings of up to 25%. Grupo Karim's investments in these type of developments are financed with 80% of own investment and 20% debt.

Currently operating in this smart city is UNITEC, member of the Laureate International Universities, the world's largest university network - with 80 higher education institutions in 30 countries; the recreational center REC-ZEN, a place where office workers of this small city can gather, eat or rest, and three towers for the operation of technology industry offices.

But Yusuf's real estate business has not grown over cotton. The maquila wave that began in the late 80's in Central America became stagnant from the economic crisis in 2008, giving way to the fact that several industrial parks in the region reached up to 40% vacancy.

The political ups and downs have also impacted Grupo Karim's smart city business. For the particular case in Honduras,

the conflicts surrounding the ex-president Manuel Zelaya, that lead to his oust in 2009, caused that global technology companies ACS Xerox and Alorica stopped the negotiations held with Yusuf to occupy a 15 floor building in Altia Business Park, with a commitment of an initial infrastructure for 1,600 employees.

As a strategy to avoid further delay in the investment comeback, Yusuf recalls that in February 2011 he invited five companies to get to know Honduras and its developments. "The executives came with all expenses paid, we even picked them up from their homes. At the end of their trip

we organized a four hour job fair where 3,000 people showed up. The executives were impressed, they had never seen so many people in line for a job."

The first company established in Altia Business Park as a result of that experience was the multinational company KM2, a call center firm that provides services to banks and newspapers of other countries. There are currently eight companies operating from that park.

### BUSINESS AT A GLANCE

Mohammad Yusuf has patience and trust in his new projects. He is confident that he cannot have success in failed societies. "If the community is with you, you will have successful employees".

In Panama he is already building a smart city, as in Tegucigalpa, and a park in Nicaragua is in the design process. He estimates the job creation will benefit more than 10,000 people.

"It is the ability to change realities and generate development that has made Yusuf the most beloved foreigner in Honduras", assures Jaime Rosenthal, one of the wealthiest men in the region and president of Grupo Continental. This perception is shared by Daniel Facussé, president of the Honduran Association of Maquiladores (AHM), when he analyzes the parks and cities developed by the Pakistani.

They are innovative because he has had a very clear vision to attract the services industry that requires novelty designs and the ability to tend to a demanding international market. Projects like these promote integral development, which is critical to attract the companies that today see Honduras in a positive light thanks to Yusuf, who has been a pioneer in the country to captivate investors in the services sector."

Jacobo Kattan Salem, AHM's former president, sees Yusuf's technological parks as high impact holistic projects. "Currently we have one, and soon there will be another one in the country and

two more in the region. We are headed in the right path because Honduras needs to diversify its economic base and promote more projects like these".

There is also no doubt in Panama of the success of Grupo Karim's smart cities, less nowadays that the Canal has been expanded and the industrial-logistic potential has new perspectives. Although Zach Cheney, director for Jones Lang



LaSalle in Latin America, warns that the market in that country will take a few years to absorb the current office stock and that smart cities may have more success outside the capital rather than within, where there already are many of the services offered by this development model.

## THE HUMAN FACTOR

Yusuf's gamble depends largely on the education level of the professionals required by the technological companies he seeks to establish in these cities. This uneasiness led him to analyze the subject in Honduras and the results were categorical: "98% of the students that reach Altia come from private schools and very few are from public schools, which implies that if we generate 4,000 or 5,000 jobs, we are not creating enough opportunities for the people graduating from government based schools."

To start changing this outcome, as of this year, Grupo Karim's president will transform two of the closest schools to Altia in San Pedro Sula, into bilingual schools; the idea, however, is to transform 25 schools. He even proposed to the president Juan

Orlando Hernandez to accompany him and transform another 25 public schools, to achieve during the next four years 50 bilingual public schools.

Yusuf is also working in creating a Computer Technology Institute that will provide three different training proposals, one of six months in which the student will be certified to work in a high level company, another proposal of two and a half years to obtain the bachelor

certificate in all technology careers, and a third proposal of five years to obtain a masters. Half of that population will have full scholarships and must be graduated from a public school, with the added value of 18 months of intensive English courses.

Yusuf's dream, he tells Forbes, is to achieve in Central America what he once did in Mexico during the mid-90's, in the fishing town of Campeche, where he established a maquila in the middle of nowhere, with only seven people discharged from the Mexican Social Security Institute (IMSS), and where people were used to working every now and then, as fishermen usually do. Today there are close to 1,600 people working in the state

and his company is the biggest employer after the government. Out of nothing, there is now a Walmart, a Cosco, car agencies and shopping malls. Grupo Karim's even established Ocean View, a business hotel, and Campeche Hills, a residential area with tennis courts, a lake, health club and social area.

"In every city that we are building, we are generating new opportunities for those places (...) The innovation and technology are secondary. Without the know-how, infrastructure and legal security, there wouldn't be development," says Yusuf.

Honduran personalities such as the architect Guillermo Milla, first councilor of the Municipality of San Pedro Sula, are expecting that Meijer Design, Mark Meijer's firm, forever changes the city's geography

and it stimulates big investments in the country.

"I have imagined that development must coexist with other areas of mixed uses: business parks, hospitals, shopping stores, universities, houses, etc. It would be like a city within a city", states the American urban planner.

While this takes place, Ruben Darío, Grupo Karim's adviser, estimates the impact achieved by the group in Central America: "There are 80,000 people that currently work in the IT services industry, each one needs a work space of approximately 5 m<sup>2</sup>, which means 300,00 m<sup>2</sup> of construction. The group has built between Honduras and Nicaragua 60,000 m<sup>2</sup>, which represents 20% of the entire region. Now, what is the potential? Probably double that amount: 750,000 m<sup>2</sup>". And according to Yusuf: "You will be there when that happens".

## THE FINE THREAD OF HIS BUSINESS

Despite the difficulties encountered by Mohammad Yusuf to carry on with his real estate and manufacturing business, nothing has stopped the expansion of his projects along Central America, even in the Dominican Republic.

## OPPORTUNITY AT SIGHT

According to specialists, the office space availability in the region will be similar to that of the United States in the next few years.



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# **IF YOU WANT TO SERVE THE NATION, START WITH THE COMMUNITY FIRST.**

Report by: Zeenat Rafiq & Zinneerah Rafiq



**Youth is like a fire It crept forward. A Spark at first Growing into a flame The brightening into a Blaze'.**

**W**orld Memon Organization Pakistan Chapter is working with full dedication and passion effortlessly to achieve its aims and objectives. Youth Wing is one of its branch, is also very active in making the youth of the nation bright and prosper in the whole world. Events, Seminars, Conferences are the foremost part of it.

Memon community is working for the welfare of Mankind. They cater not only the memons but also other communities. Programs are made available for every individual belonging to any caste, language or religion. To build Pakistan, it is very necessary to think beyond this all.

This year in June, for the Youth of Memon Community one of the most amazing and the most learning event by WMO Youth Wing, "SPARK'14, was organized Let's Spark Again". Spark had the idea to cater the children of age 10 – 15 and to give them a life time experience. Previously, this age group had been neglected. Spark'14 was the second sequel by WMO for four Sundays. The venues were indoor and outdoor both.

As it is said that;

"IF YOU WANT TO CHANGE THE

FRUITS, CHANGE THE ROOTS."

Keeping this thought in minds, WMO planned to target the younger generation of



the society and to let them learn with fun, all those aspects which will surely lead to a better life. Age group of 10 – 15 is actually a growing age. Children are very observant and very catchy. They tend to absorb every behavior around them, each action and its reaction, each effect and its after effect. In short, they are a pile of sand and they would be molded in the vessel in which we want them to. As life has become very busy these days, the parents do not get much time to spend with their children and to let them learn every aspect of life by themselves. Spark was an effort to build in them many of the characteristics from the very early age and to lead them to a path which leads to a shining future.

Spark mainly emphasized to develop communication skills, leadership qualities, and self-confidence, to explore their hidden skills and talents, to create sense of patriotism, team work and responsibility. Emphasizing on a theme each day, the event was planned very accurately and perfectly. Children were divided in teams with different colors and colored jackets were distributed to be worn as a mark of their identification for the respective color and team. Facilitators

In words of James" Youth is the joy, the little bird that has broken out of the eggs and is eagerly waiting to spread out its wings in the open sky of freedom and hope."



were provided to the teams to stay with them all the time and to take care of them. Moreover, they were made the mentors for the kids.

The theme of day 1 was TUM MAI BOHOT KUCH HAI KHAAS. It was in the Jade Hall of Arena. Firstly, the introduction was held and children were made aware of the scenario. Some norms were set by Altaf Ahmed Vayani Chairman Youth Wing Pakistan Chapter. After that, the children were divided in teams and they were allotted with their respective facilitators, color and jackets. The idea behind the team distribution was to let the children learn how to mingle with different people, how to take care of their desires and how to adjust themselves with the unknown people around. To make new friends, meet new people, to understand them and to respect their point of views in any matter. Ice breakers, energizers and introductions held within the team. After that, the first session was conducted by Zohair Alibhoy. He told different stories to let them realize that they can do everything and they have that very special thing within them to show up to the world. Addition of the stories and the life style of the role models which belonged to Pakistan, was the most fascinating part. Children felt that they too can cross every hurdle in their life and can do whatever they wish to. Aspects like forgiveness, honesty, respect, honor, cleanliness etc. were elaborated.

He gave a very unique vision to the children while distributing the juices. He kept all the juices on the stage and ask them to pass the juice to each and every individual of the hall and not to open it till everyone had got it. Everyone is equal and everyone should get the same and should be treated



the same was the take home message by this activity.

The waste was not at all dropped here and there. Instead it was collected by some of the children in the bags and the area was cleaned by themselves too.

Another activity was also designed. Children had to make a tower from straws and had to place a tennis ball over that. Each individual tried so hard to achieve it and to let their team win from all. All of the teams did it and it was elaborated that everything is possible if we have firm determination to do it. Apparently things seem to be impossible but they are not.

After that children were provided with lunch. After lunch, everyone entered in the gaming zone and enjoyed different games over there. Bowling, rock climbing, indoor cricket, pool, ice skating, power jump, bull riding etc. After such fun and games the activities for day 1 were over.

In One quote of Swami Vivekananda says “Time of young age is not for wasting by making chatting community, but youths should make community for solving social problems.”



The theme for day 2 was MUSKURAHATEIN BAANTO. Two venues were there for day 2. The first was NAYA NAZIMABAD. Saad Saleem Umer started the day with his little session, explaining the activities for the whole day. Then, the children enjoyed hiking and horse riding there. Other games like tug of war, freeze bee etc. was also played within the team and among the teams too. During hiking, it was observed among the children that they helped team mates to step forward, to move ahead and to reach the last destination. Respect and care for the mentors was also observed and the children were concerned about their facilitators too. After that, the lunch was provided.

The second venue for day 2 was the auditorium of NAZIMABAD HOMEOPATHIC HOSPITAL. As they reach there, they were provided with the yummy food again. That included French fries, fresh juices, pop corns, Candy Floss, bun kababs, chocolate fountains and much more. Then, the team from TOFFEE TV was there with the children for their fun and enjoyment. There was a story teller with them who told them an interesting story. After that, the ladies started singing poems and rhymes with guitar, acting on the lyrics too. This added so much of laughter in the auditorium and the smiles on the faces of people was worth watching. Few of the poems were translated in 'Memoni' which was really amazing for the participants and . Then, the children came back with the take home message that you have to carry your team with you whatever the situation is and wherever you are, to keep that smile on the face always which was there when they were enjoying the poems as they are the flowers of a garden.



The theme for day 3 was JEEYO JEE JAAN SE. The venue was DREAMWORLD FAMILY RESORT. The day started with excitement on the peak. Everyone was very excited and curious for the rides and fun. Firstly, the session was held. The first session was conducted by HAMMAD RIAZ, the youngest trainer. His session was very energetic. He advised the children to live their life to the fullest and to handle all the obstacles calmly, strongly and while smiling. As everything has to pass. What matters is, the belief in thyself and the confidence in the Almighty. Soon they will be able to do everything they want to.

The next session was conducted by SARWAT USMAN. She told kids some of the basic rules and norms to be a good citizen, a good human being and a good countryman. She treated children very elegantly and nicely and with the basic norms to keep her session light. Obligation and rules for one's safety, for others' safety, for the betterment of our country were told. If u would mess up the country, you will face hardship too which is however caused by yourself.

After that, lunch was provided. Then, children changed and were ready for their most awaited part of the day. All went to the area of their interest with their facilitators and the CEC team was also there to keep an eye on them. Swimming pool, wave pool, boating, archery, horse riding, snooker etc. were really enjoyed by them. This day taught a lot to the kids. To manage themselves without parents in an outdoor place, to trust in their facilitators, to act upon their orders, to take care of the possession, to go by time and to reach within the time as well, to help others in finding places or mentors and more importantly the civic sense that is not to through litters, not to harm others' possessions, not to make a place untidy even if they are not with their family. Children returned home. They were very happy and were really tired too.

Day 4 had the theme KAL K LIYE AAJ SE SOCHO. The idea behind that



was to give kids the vision that they have to start thinking from now for their future, for their parents, for their country and for all those who are around. MUHAMMAD JAWWAD CHOKSI started the day. He distributed chocolate, candies and lollipops among children. Those who answered correctly of the questions which he asked were awarded with chocolates as well. The questions were from the previous 3 days. The children were provided with the hi-tea after that.

Then, HUSSAIN AFTAB CHANGHI took the session. After mentioning some of the brightest phases of his life and of others', he managed to take a good session and to deliver some important skills for the life. An activity was designed by him with the theme. He asked each team to present a theater with respect to the theme and to present an idea on the chart to show that what will they do to bring change in society and what will they think from today about tomorrow? Every team presented a theater play and displayed their chart sheets. Each and every one worked very hard to present their thoughts. They were tested and the results were announced. The learning from this activity was that everyone has to play its part to bring change. Not only a single individual can bring change but collectively they can. Like if all the teams implement their ideas, there will be a huge change and when all the team colors will join, they will form a rainbow of miracles which no one can break and similarly their efforts will not be wasted and will bring change too.

After his tremendous session, ARSALAN LARIK took the honors and



took his session. He conveyed his message by showing video. He emphasized upon the fact that we have to start taking initiatives. If we won't speak up, show up and come up, no one will ever do it for us. We have to make it in our own to get what we desire. We have to do it today for tomorrow. His advice was to speak up for your problems and issued. Do not stay quiet and do not bear. you have to be the initial one. An activity was designed in which all the balls as well. The children actively took part in it. WMO arranged parenting session too.

The parents were invited. While the kids were busy with their activity, parents were provided with the hi-tea. As they came back, parenting session started. ARSALAN





DeeSigns'14

LARIK took the session and told parents some tips and advices which will help them in the brought up of their child in a better

closed and the closing ceremony stared. Vice president Mr. Shoaib Imsail Mangoria was the Chief guest. He came up on

were awarded with medals and certificates for participating and they were declared as champs. Videos of the previous day were



way. Parenting session was a very interactive one. Parents were very concerned and curious about the issues which they had with their children or the confusions which they had. Not only this, but parents praised

the stage and shared his thoughts. After that, Day champs for the four days were announced and were awarded with slash and crown. All the speakers were awarded with the shields for their pleasing presence

shown to the parents. In the end, energizers were performed to stay with the same spark until next year.

It turned out to be the fantastic event. Each and every one enjoyed, learned and gained a



DeeSigns'14

the efforts of WMO Youth Wing a lot and suggested them to bring another sequel soon.

Not wanting to, but Spark had to be

in Spark. Photographers, media team, facilitators were called and were praised. Pictures were taken all around. Participants



lot. The memories are for sure life time cherish able. Still just one glimpse of the event take us to heavenly memories of the event.



# **APPEAL FOR DONATION FOR THE WMO EDUCATIONAL ENDOWMENT FUND**

The World Memon Organisation, Pakistan Chapter has recently established the WMO Education Endowment Fund to facilitate Memon students to pursue higher and professional education by availing loans, which are repayable in easy installments without any kind of markup or charges.

The WMO Education Endowment Fund will help countless students, especially the white-collared members of the Memon community, who cannot afford the high costs of modern day education but at the same time do not qualify for Zakat. The WMO Education Endowment Fund is a major step to bring about progress and prosperity in the Memon community.

We humbly request the members of the World Memon Organisation (WMO), the Trustees of World Memon Organisation Charitable Foundation (WMOCF), our valued donors, well-wishers and philanthropists to join us in this noble endeavor to bring about an Educational Revolution in the Memon Community by contributing generously to the WMO Education Endowment Fund.

May Almighty Allah reward you abundantly in this world and the hereafter. Ameen.

**Pir Muhammad A. Kaliya  
Shoaib Ismail Mangroria  
H. M. Shahzad**

**Peer Muhammad Diwan  
Gul Muhammad Jan Muhammad**

# World Memon Organization North America Chapter's kick-off meeting in Glendale Heights, Illinois, U.S.A.

(Report: Abdul Ghaffar Variend, Chicago, USA)

Edited by Qasim Abbas of Toronto, Canada



A meeting was organized on June 21, 2014 to kick off activities of WMO NA Chapter. The meeting was held at the Ramada Inn in Glendale Heights, IL one of the Suburbs of Chicago. The meeting was

attended by key members of the Memon Community.

In the beginning registration and networking started at 3:30 pm with refreshments. The meeting started with a Tilawat-e-Qur'an recited by Mr. Ahmad Jangda.

The Vice President of the North America Chapter, Mr. Abdul Ghaffar Variend delivered a welcome speech and also read the names of out of town guests who weren't able to attend and sent regrets. Mr. Abdul Ghaffar Variend thanked everybody present to attend the meeting on a very short notice as Ramadan starts within a week.

He thanked Ramada Inn owner Mr. Arif Balagam for hosting the meeting, then he gave some background about how WMO NA Chapter came into existence and now it is registered with Internal Revenue Service of U.S.A. as a Not for Profit Organization, resulting donations made to WMO NA Chapter is fully tax deductible. He also introduced Board Members consisting of Secretary, Dr. Naseem Shekhani, Treasurer Mr. Mohd Bashir Akuly, Internal Auditor Mr. Feroz Aboobaker Khadbai and Webmaster Mr. Yahya Abdullah Memon.

Naseem Shekhani, Secretary presented



Mission Statement and then explained the aims and objects of WMO NA Chapter. He also mentioned that ample resources of WMO NA Chapter will be utilized towards assisting needy community members in North America and also elsewhere.

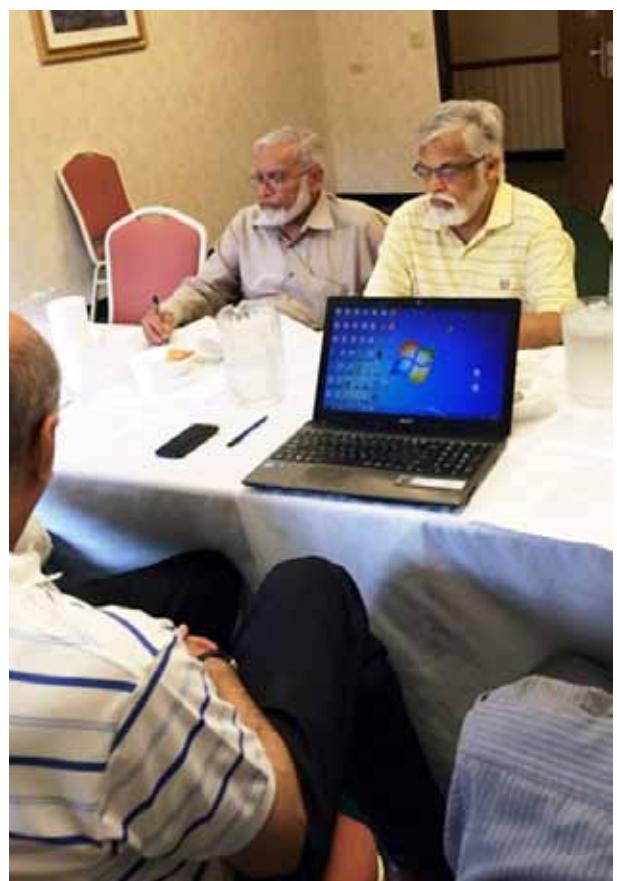
Mr. Mohammed Bashir Akuly, Treasurer and Mr. Feroz Aboobaker Khadbai, Internal Auditor also delivered speech and welcomed the members present.

The special guest of the program

was Mr. Qasim Moosa Lawai who was visiting from Karachi. He gave a detailed and inspiring speech about the Educational Committee of WMO Central, and its working. He recommended the formation of committees for fundraising, education, welfare and youth committee.

In the end Mr. Yahya Abdullah Memon, Web Master gave a presentation on what can be done to utilize the web and how to make it effective.

The meeting was well received as the audience was enthusiastic in working with WMO NA Chapter. Finally Mr. Abdul Ghaffar Variend, Vice President gave the closing remarks and thanked all the attendees. He mentioned that letters will be mailed to all Memons and organizations in North America for the collection of Donation and Zakat. The meeting was adjourned at 5:30 pm with a Dua recited by Mr. Ahmad Jangda.



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# ***Book Fair and Family Festival***

## ***organised by Memon Book Foundation***



**O**n 8th June ,2014,Karachi Book Fair and Family Festival was organised by Memon Book Foundation and Tents and Event Network.The Chief Guest of the occasion was Mr Sardar Yaseen Malik,He praised the role of Memon Community for the betterment of the society .Mr Hussain Mehnti ex- Parliamentarian

expressed his views on importance of books and Holy Quran as a permanent guide. Dignitries Mr Mahmud Parekh, President MPF,Mr Abdul Aziz Memon President APMF,Mr Yahya Bawany,Captain Kamal,Mr Danish Aziz,Mumtaz Hussain Shah and Mr Usman Batliwala of Memon Book Foudation expressed their views and stressed the need to

promote Memon Culture and Language in the community and especially in the youth of the Community.The Festival was attented and appreciated by a huge crowd and efforts of Mr Usman Batliwala and Memon Book Foundation was appreciated who are working for promotion of Memon Identity for 30 years.





# الحجامة

## Memon Institute of Hijama Therapy

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# MPF Delegation meeting with President Mr. Mamnoon Hussain



A delegation of Memon Professional Forum (MPF), led by its President Mahmood Parekh, called on President Pakistan Mamnoon Hussain at the State Guest House on July 22, 2014. The delegation comprised Chairman Strategic Advisory Board Younus Bandukda, past presidents Asif Ismail Mangroria, Abdul Wahid Tejani, Ashraf Bawany, Abdul Razzak Thaplawala, Yakub Kapadia, Yakub Hashim Thara and all the MPF Managing Committee members.

During the meeting with MPF delegation that lasted for about 70 minutes, President Mamnoon Hussain shared his success story that how he achieved different high level positions from being an Adviser to President, and the challenges being faced by

him in the present situation of the country vis-à-vis energy crisis, inflation and political environment .

Giving brief introduction of the MPF to President Mamnoon, the MPFians offered their professional services for the prosperity of Pakistan and also brought into his notice the problems of the metropolis. The President assured the delegation of resolving the problems, saying, "Although the process is slow, we are moving in right direction".

He said that various mega projects have been started with China, Turkey and Saudi Arabia, which would bring a big change in near future, adding, "Pakistan will gain more importance in this region with the completion of Karachi-Hyderabad Motorway, Gawadar-Punjab and Gawadar-Karachi highway projects".

Mamnoon Hussain assured MPF President Mahmood Parekh and other delegation members of working jointly for the betterment of the people of Pakistan, particularly the Memon community.

On the occasion, President Mamnoon was presented with MPF Diary 2014, MPF Brochure and the latest issue of MPF Network magazine, while a book of autobiography was presented to him by Abdul RazzakThaplawala, past president MPF. Later, the delegation had a group photo with the President.

This meeting was arranged in response to MPF's earlier request in August 2013 during Mr. Rafiq Rangoonwala's tenure as well as the efforts of SAB Chairman Mr. Yunus Bandukda.



# *Jetpur Memon Youth Wing Website Launching*



Jetpur Memon Association website launching event took place at Yaqob AdmaniSports Complex ,Adamjee Nagar on 15th June ,2014,by Jetpur Memon Yoth Wing ,under the umbrella of Jetpur Memon Association. Due to the absence of the President,Mr Asif Majeed Panawala,the event was hosted by the Co -Chairman,Mr Rehan Rauf Panawala. The Chief guest of the occassion was Mr Suleman Faludia,General Secretary of JMA. The event officially launched the new website namely, www.

[jetpurmemonassociation.com](http://jetpurmemonassociation.com).

The program strated with Tilawat by Mr Shoaib Bawany and Naat ,S.A.W,by Mr Saad Suleman .Vice President Mr Rehan Panawala Read the message of the President. Mueeb Mundia conducted a wonderful and informative session on I.T,followed by a quiz in which lucrative prizes were distributed among the live and energetic audience.Mr Saleem Lakhany condcted dua,Mr Irfan Motiwala and Fazan Yousuf briefed about the website.The show was very well hosted by Sadia Yousuf.The active

team of JMA,youth wing, Arshad Ghazi, Taha Bawany, Farhan Wavdiwala, Muneeb Mundia, Faizan Yousuf, Ifran Motiwala, Sadia Yousuf, Aisha Ashraf, Misbah Ashraf Imran Chara, Yousra Rehan, Mohsin Moten, Rehan, Umair Saleem Adnan Zakaria, Mahrukh Shafi, Umair Chapal, Zeeshan, Maaz Panawala made it a great success.The program was attended by a large audience of the community, MC members of JMA ,dignitries as Mr Adam Muchada,Mr Zakaria Siddiq,Mr Amin Panawala also attended the program.





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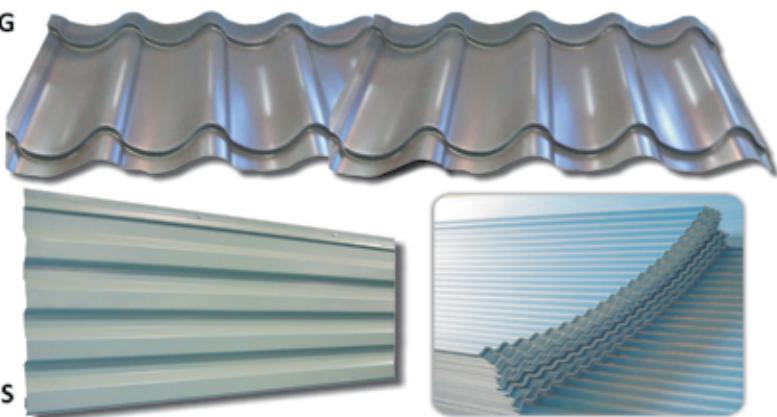
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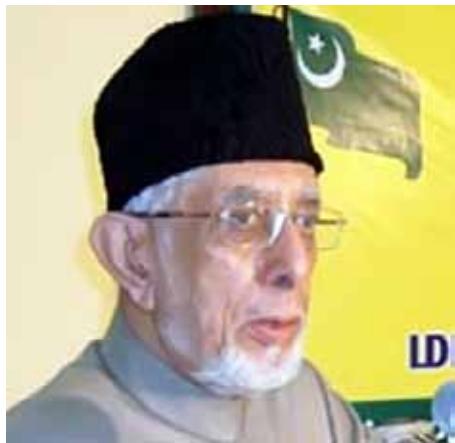
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# G.M.BANATWALLA

## M.Com., B.Ed., LL.B.(1924 – 2008)



Indian Union Muslim League's (IUML) President respected Mr. Ghulam Mehmod Banatwalla was born on 15th August, 1933 into a middle class Cutchi Memon family in Mumbai. His fore-fathers were native of Cutch. (Now in Gujarat State). A gifted student, he obtained his B.Ed and M.Com., from S.T. College & Sydenham College of Commerce and Economics, Mumbai, respectively. After graduation, he worked as a teacher and lecturer. He was married to Dr. Ayesha Banatwalla in 1960.

From an early age he showed a natural acumen for social activism & participated in several related activities. He became the president of the Cutchi Memon Students circle, Mumbai in 1954 & was later elected as the head of the Cutchi Memon Jamat. Throughout 1950s & 1960s, he served in various capacities in organizations as diverse as Muslim Ambulance Society, Anjuman-i-Islam Board for Commercial Education, Aligarh Muslim University Court, Maharashtra State Integration Committee, Bombay Metropolitan Regional Development Board and Justice of Peace. He quit his teaching profession to be full time in politics.

He served two terms as a councilor of the Bombay Municipal Corporation.

He was elected to the Maharashtra Legislative Assembly in 1967 on the Indian Union Muslim League ticket and remained an M.L.A. until 1977. He was a vocal, and often the lone advocate of Muslim issues there. When a resolution to make a family planning compulsory was introduced in the house,

Banatwalla was the lone member to oppose it. He said no one should be forced to undergo sterilization and that only Muslims would be made the special targets of such schemes. A motion to introduce the bill was passed unanimously with only Banatwalla in opposition. He stood like a rock. But due to the

By: Farooq Abdul Gaffar Bawani (Gujarat)

uproar over the barbarity of such campaigns in North India the proposal was quietly buried.

Mr. Banatwalla Saheb always highlighted the due straits that the state's Muslims had fallen since independence. Armed with statistics he made impassioned pleas for the welfare of Muslims.

He made his foray into national politics by contesting from Ponnani Constituency in Kerala in 1977. He won with a thumping majority even though he did not speak Malayalam and did not actively campaign in Parliamentary Constituency. He delivered his speeches in English and became increasingly popular among the masses. Voters trusted him so much that they elected him six times more. This speaks volumes about acceptability in his constituency.

In the Parliament, Banatwalla worked overtime and was one of the few members who drafted their own speeches and questions. His oratory impressed everyone. He was often seen studying in the library.

The issue of minority character of the Aligarh Muslim University (AMU) was close to his heart & he had introduced a bill in the Parliament for its restoration. He had made a forceful protest over police firing on AMU Student demonstrators in 1979.

His most memorable role in the Parliament was his introduction of the Shariah Bill in March 1985 which sought to exclude Muslims from the secular law of maintenance. The Govt. of India persuaded Banatwalla to withdraw his

bill and introduced its own Muslim Women Protection of Rights on Divorce Bill which was passed into legislation in 1986 and achieved the desired result.

He was an active member & leader of the Babri Masjid Action Committee. He offered his defence on the Babri Masjid issue in a small book titled "Babri Masjid-Ram Janmabhoomi, Controversy Analyzed".

Banatwalla's pointed remarks against the BJP & the RSS made him a special target of the latter. He was also one of first MPs to seek a ban on Rushdie's blasphemous novel Satanic Verses in India.

In the aftermath of the demolition of Babri Masjid, his friend & colleague, Ebrahim Suleiman Sait left the party. Banatwalla stayed put with the IUML & worked to strengthen it. In 1993, he assumed the mantle of presidency of the league. In those trying times, he helped the party navigate its way served as a role model for the emerging young leadership.

In his last stint in the parliament as an MP of the 13th Lok Sabha, Banatwalla continued his work. He presented a total of 25 private member's bills, 141 starred and unstarred questions and 182 interventions during debates. His advocacy was not just limited to Muslims' issues, but included universal issues like Right to work, Custodial deaths and Protection of farmers.

Outside the Parliament, he presented the Muslim Cause on various forums including the India Today conclave in 2006 in which he squared off with likes Subramanian Swamy, a diehard Hindu Communalist and Pravin Togadia, a fire-brand Vishva Hindu Parishad leader and both Muslim-hater.

A voracious reader and a gifted writer Banatwalla was the author of several books, booklets including Religion & Politics in India, Muslim League – Azadi ke Baad.

Any serious student can write a thesis on Late Banatwalla Saheb after reading his select Parliamentary speeches and can get Ph.D. from reputed University.

Mr. Banatwalla Saheb passed away on June, 25, 2008 in Mumbai following a brief illness. He was 74. The great leader's funeral took place on 26th June in Cutchi Memon graveyard, Mumbai. Thousands of people attended his funeral rites & gathered at his residence in Mumbai for condolence.

A number of social & political leaders including The President, The Vice-President, The Prime Minister, Chief Ministers of several states, Heads of Political Parties, MPs, MLAs paid tributes to Late Banatwalla Saheb and described him as an illustrious personality and a respected leader of the people.

At a condolence meeting organized in Delhi's Constitution Club by IUML General Secretary and MoS External Affairs, Mr. E. Ahamed, extremely rich tributes were paid to the departed leader.

This is high time our political & community leaders realized the need of disciplined and clean politics as well as selfless service to the nation. He was a bold, gifted & outspoken voice in & outside the Parliament.

This is the lesson we should learn from the Late G.M.BANATWALLA SAHEB.

#### Reference :

- (1) The Radiance Viewsweekly, New Delhi. 6-12 July, 2008.
- (2) The Milli Gazette, New Delhi. 16-31 July, 2008
- (3) The Islamic Voice, Bangalore, August-2008.

# Indonesia at a Glance



**I**ndonesia is an archipelagic country in Southeast Asia, lying between the Indian Ocean and the Pacific Ocean, extending 5,120 kilometers (3,181 mi) from east to west and 1,760 kilometers (1,094 mi) from North to South. It encompasses an estimated

17,508 islands, only 6,000 of which are inhabited. It comprises five main islands: Sumatra, Java, Borneo (known as "Kalimantan" in Indonesia), Sulawesi, and New Guinea; two major archipelagos (Nusa Tenggara and the Maluku Islands); and sixty smaller archipelagoes (group or

chain of islands). Lying across a region of immense volcanic activity, Indonesia has some 400 volcanoes, with at least 70 still active.

Indonesia is the fourth most populous nation on Earth (after China, India and the US) and has a population of about 240 million from more than 200 ethnic groups. Indonesia has a larger Muslim population than any other country in the world. Indonesia is home to 12.7% of the world's Muslims, followed by Pakistan (11.0%), India (10.9%), and Bangladesh (9.2%).

Indonesia has the largest economy in Southeast Asia and is one of the emerging market economies of the world. The country is a member of G-20 major economies and classified as a newly industrialized country. Indonesia is also a member of The Association of Southeast Asian Nations (ASEAN).



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# ULTIMATE IN DIVERSITY



The Republic of Indonesia is the largest archipelago in the world comprising 13,466 large and small tropical islands fringed with white sandy beaches, many still uninhabited and a number even still unnamed. Straddling the equator, situated between the continents of Asia and Australia and between the Pacific and the Indian Oceans, it is as wide as the

United States from San Francisco to New York, equaling the distance between London and Moscow. The national language is Bahasa Indonesia.

Among the most well known islands are Sumatra, Java, Bali, Kalimantan (formerly Borneo), Sulawesi (formerly Celebes), the Maluku Islands (or better known as Moluccas, the original Spice Islands) and

Papua. Then, there is Bali "the world's best island resort" with its enchanting culture, beaches, dynamic dances and music. But Indonesia still has many unexplored islands with grand mountain views, green rainforests to trek through, rolling waves to surf and deep blue pristine seas to dive in where one can swim with dugongs, dolphins and large mantarays.

Because of her location, and geology, Indonesia is blessed with the most diverse landscape, from fertile ricelands on Java and Bali to the luxuriant rainforests of Sumatra, Kalimantan and Sulawesi, to the savannah grasslands of the Nusatenggara islands to snow-capped peaks of West Papua.

Her wildlife ranges from the prehistoric giant Komodo lizard to the Orang Utan and the Java rhino, to the Sulawesi anoa dwarf buffalos, to birds with exquisite plumage like the cockatoo and the bird of paradise.

This is also the habitat of the Rafflesia, the world's largest flower, wild orchids, an amazing variety of spices, and aromatic hardwood and a large variety of fruit trees. Underwater, scientists have found in North Sulawesi the prehistoric coelacanth fish, a





"living fossil" fish, predating the dinosaurs living some 400 million years ago, while whales migrate yearly through these waters from the South Pole. Here are hundreds of species of colorful coral and tropical fish to admire.

Culturally, Indonesia fascinates with her rich diversity of ancient temples, music,

ranging from the traditional to modern pop, dances, rituals and ways of life, changing from island to island, from region to region. Yet everywhere the visitor feels welcomed with that warm, gracious innate friendliness of the Indonesian people that is not easily forgotten.

Facilities-wise Indonesia's hotels

are second to none. In fact, many of our luxurious and unique hotels have constantly been listed as some of the best in the world, located on white sandy beaches, overlooking green river valleys, or situated in the heart of busy capital Jakarta. While Indonesia's cities like Jakarta, Bandung, Surabaya, or Makassar are a hive of activities for business and leisure and a paradise for shoppers, offering upscale boutiques selling top brand names, to local goods at road-side stalls. Here gourmets can treat themselves to the many regions' delectable spicy cuisine or dine sumptuously at international restaurants.

Convention centers are equipped with state-of-the-art facilities, as many top international conferences and exhibitions are held in Jakarta, Bali to Manado, ranging from the Global Climate Change Conference in Bali to the World Ocean Conference in Manado, to trade and investment exhibitions and tourism trade shows in many provincial capital cities.

Jakarta, Bali, Medan, Padang, Bandung, Solo, Yogyakarta, Surabaya, Makassar are connected by direct international flights, and many regular and low cost carriers fly passengers to Indonesia's towns or remote locations.

Source: <http://www.indonesia.travel/en/discover-indonesia#tab1>

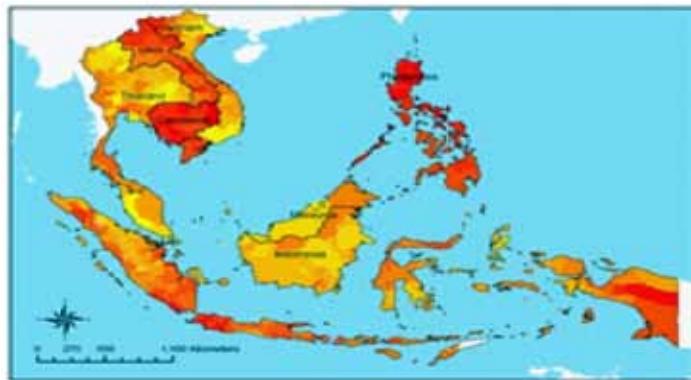
## GENERAL KNOWLEDGE

Where is the Far East Region?



There are 16 countries and 4 territories in the Far East Region namely Brunei, Cambodia, China, East Timor, Indonesia, Japan, South Korea, North Korea, Laos, Malaysia, Mongolia, Myanmar (Burma), Philippines, Singapore, Thailand and Vietnam. Besides the above, there are Hong Kong (China), Macau (China), Russian Far East (Russia) and Taiwan (Republic of China).

Where is Southeast Asia?



Southeast Asia is a sub-region of Asia, consisting of the countries that are geographically south of China, east of India, west of New Guinea and north of Australia. Southeast Asia consists of two geographic regions namely Maritime Southeast Asia (comprising Philippines, East Malaysia, East Timor, Indonesia, Brunei, and Singapore) and Mainland Southeast Asia (also known as Indochina, comprising Cambodia, Laos, Myanmar (Burma), Thailand, West Malaysia and Vietnam).



# PARENTS VOICE ASSOCIATION

Association of Parents of Mentally Handicapped Children  
(Project UJALA - A School for Special Children)

## We Need Your Help !!!

PARENTS VOICE ASSOCIATION is an NGO established over 25 years ago by parents of mentally handicapped children, for the welfare of society at large and the mentally handicapped in particular. It was a time when people were not aware or conversant with the contingents of mental retardation. As our first project a school for the mentally handicapped was established in our own custom built facility in Phase-6 of Defence Housing Authority. Since then we have come a long way serving the persons who are associated with mental handicaps in particular.

All our work is done on a welfare basis and the students in our school 'UJALA' come from the four corners of Karachi. It comprises of those who can afford as well as those who cannot. Everything is catered for these students. For the last two decades we have also worked on the rehabilitation of these students to bring the ones who are slow learners or borderline cases into the mainstream of society. By the grace of God we have been quite successful in this venture.

The Memon community has been greatly instrumental in assisting our cause and we have always looked forward to their increasing help. Many renowned names are our honorable donors.

For the last many years the Executive Committee of Parents Voice Association is being headed by Mr. Zakaria Ismail Godil, a Memon of the Jethpur Memon Community. Mr. Godil was also the Minister for Special Education in the last Interim Government. During his tenure he was responsible for the establishment of NEWBORN SCREENING LAW by the Sindh Assembly. Pakistan and Sindh in particular are the first places in Asia where this facility has been lawfully and legally established.

Our hopes are pinned on God fearing individuals like yourselves to assist us in helping the less fortunate of our society for which only God can compensate you in this world as well as in the 'hereafter'.

May God bless you all!



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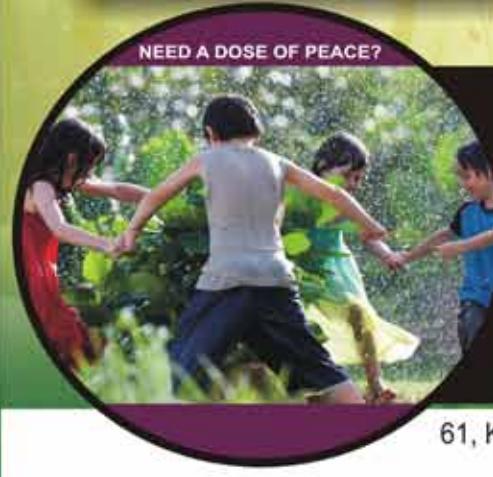
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# *The Ramadan tradition in Indonesia*

Muslims believe that Ramadan is a month full of Allah's mercy, gifts and forgiveness when all of one's good deeds and prayers will be rewarded by Allah and all one's sins will be forgiven.

In Indonesia, where the majority of the population is Muslim, there are various traditions in a number of areas in which people welcome the holy month of Ramadan. Although traditions may differ, the spirit remains the same, which is joyful and gratefulness in welcoming the holy month.

Andre Moller, in his dissertation Ramadan in Java, the Joy and Jihad of Ritual Fasting, wrote about the varied traditions of Indonesian Muslims. While believing in one and the same Allah, Muslims across the world have different traditions, so it is not surprising to find the differences according to historical background or geographical location. Therefore, Ramadan in Yogyakarta is not the same as Ramadan in Aceh, for instance, and Ramadan in Indonesia is also different from Ramadan in Palestine and so on.

Many non-Muslims, especially Westerners, think that fasting during Ramadan is ultimate suffering for those who fast. One can understand this misconception because they do not really understand the concept of fasting during the holy month. Not eating, drinking or smoking, and refraining

from sexual relations and gossiping, etc. for a whole month is indeed a heavy burden for some, especially in a tropical country like Indonesia.

Muslims here have a unique enthusiasm in welcoming the holy month as they are joyful and highly excited about it. A month earlier, in the month called Syakban, they hold various programs and rituals.

Kindergarten and school students go around the city in procession, malls



offer special discounts and promos, special religious rituals called ruwahan are held at home and many visit cemeteries to pay their respects to deceased parents or relatives.

The following are examples of traditions during Ramadan in a number of areas as described in kabarinews.com. Dugderan takes place in Semarang, Central Java.



"Bedug" is the sound of a mosque drum to indicate the arrival of Ramadan, while "Der" is the sound of a cannon that is fired simultaneously with the sound of the mosque drum.

Muslims in Klaten, Boyolali, Salatiga and Yogyakarta in Central Java have a different ritual, Padusa, as they submerge themselves in water believed to be holy or bathe in holy wells or springs to cleanse themselves spiritually and physically prior to the holy month.

Meugang is practiced in Nangroe Aceh Darussalam (NAD) and Muslims over there slaughter goats, sheep or buffalos. This tradition has existed in the province since the year 1400 when the province was ruled by kings.

Balimau belongs to Muslims in Padang, West Sumatra. It is similar to Padusa. Nyorog for the Betawi people in Jakarta means distributing food to elderly family members. Although the terminology Nyorog



has almost disappeared the tradition still remains. The food varies, such as buffalo meat or beef, fish, packaged noodles, coffee, milk, sugar, syrup and so forth.

It is about welcoming the Holy month of Ramadan, while during the whole fasting month the rhythm of life also changes. In the wee hours of the morning before sunrise one has sahur, which is the morning meal, usually together with one's family and normally one then goes to worship at the mosque and recites the Koran.

Many restaurants and food stalls are not open for business during Ramadan, but some are open in the evening until before sunrise. Before breaking the fast at maghrib or after sunset there is a tradition called ngabuburit, which means chanting and praying prior to it. Today in many major cities in Indonesia there is also a tradition called buka bersama, which means breaking the fast together with relatives, friends or colleagues at restaurants or cafes that have special promotional offers during the Holy

month.

Salat Tarawih, which are non-obligatory evening prayers during the fasting month, are quite popular in Indonesia. Therefore, one often finds numerous neat rows of worshippers in Masjid in the evenings of Ramadan praying for almost one hour after breaking the fast. Some do this only at the beginning and end of the fasting month.

What is unique about Ramadan in Indonesia is that it does not belong to adults alone but also to children. During other months children are usually not allowed to play or run about during maghrib or the evening prayer time, but during Ramadan they are not forbidden to do so by their parents so long as they break their fast or have their meal first. In Indonesia, Ramadan is a family ritual and male dominated as in some Islamic countries.

Another Indonesian characteristic of Ramadan is the celebration of Nuzulul Quran (the day commemorating the advent of Koran) and Lailatul Qadar (the night of the Koran's revelation). In Indonesia, Nuzulul Quran is celebrated on 17th Ramadan while Lailatul Qadar is on the 27th of the same month. According to the late Nurcholish Majid, both celebrations are uniquely Indonesian



Source: The Jakarta Post

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# મેમણ આલમ (WMO)

ગુજરાતી વિભાગ  
સંપાદક: ઉમર અ. રહેમાન ખાનાણી



## ૭૫ વર્ષ પહેલા

### ધોરાજુ ૨૦ વર્ષનો વાર્ષિક જનરલ મેળાવડો

તા. ૧૮-૧૧-૨૨

આજરોજ આરીફ બિલ્લાહ હિન્દુરાત આગાએ ગુલ શાહ મોહંમદ સાદિક સાહેબના પ્રમુખપણા નીચે ઓક શાનદાર મેળાવડો મદ્રેસા હોલમાં ગોઠવવામાં આવ્યો હતો જેમાં શહેરના નામાંકિત ગૃહસ્થો ઉપરાંત સારી સંખ્યામાં મેદની ભેગી થઈ હતી.

શરૂઆતમાં ઓક બાળકે કુર્ચાંન મજુદની તિલાવત કરી હતી. બાદમાં ઓનરરી સેકેટરી મિ. આહમદ અ. ગાની મેંડાએ વાર્ષિક આવક-જાવકનો હિસાબ તથા રિપોર્ટ વાંચી સંભળાવ્યો હતો. બાદમાં હેડ માસ્ટર મિ. મહેમદ ઈરમાઈલ સાહેલે વાર્ષિક તાલીમ રિપોર્ટ વાંચી સંભળાવ્યો હતો. બાદ બોર્ડના ઓક માનદ કાર્યકર્તા જનાબ અન્દુલ્લા અહમદે તાલીમ તથા વિદ્યાર્થીઓના વાલીઓની ફરજ ઉપર લંબાણ વિવેચન કર્યું હતું.

અંજુમન તુલબાએ કદીમના માનદ સેકેટરીએ મદ્રેસામાં તાલીમ લઈ બહાર પડેલા વિદ્યાર્થીઓની મદ્રેસા પ્રત્યેની ફરજે વિધેનું લંબાણ વિવેચન કર્યું હતું. પ્રમુખ સ્થાનેથી હિન્દુરાત શાહ સાહેલે બોલતાં જણાવ્યું કે આ શહેરના દૌલતમંદો ઉપર ફરજ છે કે આવા ઈસ્લામી કેળવણીના કેન્દ્રસ્થાનોને પોતાનો

સખી દસ્ત હંમેશાં લંબાવવો જોઈએ. એ બાબત ઉપર વધુમાં મજહબી દ્રષ્ટાંતો આખ્યા હતાં કે બધાં કરતાં પહેલાં ઈસ્લામ શીખનારને મદદ કરવી જોઈએ તે આપણા મજહબનું ફરમાન છે અને મદ્રેસાના માટે

ઓનરરી સેકેટરી મિ. આહમદ અ. ગાની મેંડાએ જણાવ્યું કે આપણી વાર્ષિક હોદ્દેદારોની ચૂંટણીની મિટીંગ તા. ૭-૬-૨૩ના રોજ રાખેતા મુજબ કરવી અને હવેથી લાઈફ મેમબર ફીસ રૂ. ૧૦૧ રાખવી.



દુઓએ ખેર કરી રૂ. ૨૫ મદ્રેસાના બાળકોને શીરની વેચવા આખ્યા હતા. અન્ય ગૃહસ્થો તરફથી પણ વિવેચનો થયા હતા. બાદ પ્રમુખનો આભાર માની મેળાવડો બરખાસ્ત થયો હતો.

તા. ૧૮-૧૨-૩૨

જનરલ બોર્ડની ઓક સભા જનાબ શેખ હાજુ ઉમર આહમદ મોતીવાલાના પ્રમુખપણા નીચે મળી હતી. શરૂઆતમાં પ્રમુખસ્થાનેથી જનાબ પ્રમુખ સાહેલે હરાવ મૂક્યો કે આપણા બોર્ડના ઓક માનદ સભ્ય મિ. મોહંમદ અ. લતીફ ઈગારીયા ચાલુ સાલમાં તા. ૨૨-૩-૧૯૮૩ના રોજ ખુદાની રહેમતે પહોંચ્યા છે તેની અત્યંત દિલગીરી સાથે નોંધ લીએ છે. ખુદાપાક મહુરુંમને ગરીકે રહેમત કરે. બાદમાં સભાનું કામ શરૂ કરતાં

ઉપલા હરાવો સર્વાનુમતે પસાર કરી પ્રમુખનો આભાર માની સભા બરખાસ્ત થઈ હતી.

તા. ૭-૬-૨૩

જનરલ બોર્ડની ઓક સભા જનાબ આહમદ અન્દુલ્લાના પ્રમુખપણા હેઠળ મળી હતી. આજની મિટીંગનો હેતુ વાર્ષિક હોદ્દેદારોની ચૂંટણી કરવાનો હોઈ શરૂઆતમાં ઓજ કામ હાથ ધરવામાં આવ્યું હતું જે ફોલમંડીથી પાર પડ્યું હતું. બાદ રાખેતા મુજબ કીનર પાર્ટી લઈ પ્રમુખનો આભાર માની સભા બરખાસ્ત થઈ હતી.

તા. ૧-૬-૧૯૮૫

જનરલ બોર્ડની ખાસ સ્પેશ્યલ સભા બોર્ડના વાઈસ પ્રેસીડેન્ટ જનાબ ચુસુફ ઉમરના પ્રમુખપણા હેઠળ મળી હતી. શરૂઆતમાં પ્રેસીડેન્ટ ચેરથી પ્રમુખ

સાહેબે હરાવ મૂકતા જણાવ્યું કે આપણી સંસ્થાના પ્રેસીડેન્ટ જનાબ હાજુ મોહંમદ હાજુ અદ્ભુત્તાના મુરદ્દી તથા આપણી સંસ્થાના માનવંતા મુરદ્દી શેઠ હાજુ અદ્ભુત્તા જાનુ હસન ગઈ તા. ૩૦ માહે રમાત્રાનના રોજ ખુદાની રહેમતે આ દારે ફાનીથી કૂચ કરી સીધાવ્યા તેના દિલગીરીભર્યા સમાચારથી બોર્ડના મેમબરોમાં અત્યંત દિલગીરી ફેલાઈ છે. મહુંમ શેઠ આ સંસ્થાને હંમેશાં નાણાંની મદદ કરતા હતા અને જિલ્ડીંગ ફંડમાં રૂ. ૧૦ દસ હજારની નાદિર રકમ ભરી સંસ્થા ઉપર ન ભૂલી શકાય એવો એહસાન કર્યો હતો. મહુંમના ખેદયુક્ત અવસાનથી આ સંસ્થાઓ એક ખરેખર પોતાનો મુરદ્દી ગુમાવ્યો છે.

મહુંમ શેઠ એક ધનાઢ્ય શહેરી ઉપરાંત મેમણ કોમના એક શાહ સોદાગર તથા મહાન સલાહકાર હતા. મહુંમના મરણથી સમસ્ત મેમણ કૌમને ન પૂરાય એવી ખોટ ગઈ છે.

પાંજુ બોલી, મેમણી બોલી  
નાંય ઈન્સે,  
મીઠી કોઈ બોલી  
ગર્વસે બોલો,  
મેમણી બોલો !

જો બોલી પાંજુ કે  
પાં પોતે જ ના જો બોલું  
બનીને મેમણ પાં  
પોતે જ જો શરમાચું  
ગીનીને બોલી ઉછીજુ,  
પાં પોતે જ વાપરું  
ડીનાશી કુરો વારસો ! પાં  
એતરો તો વિચારું ! !

## મોઘાઈ જુ મોકાણ

કરાચીમેં તા. ડિં. ૬ સે ડિં. ૬ હી મોઘારત વધીવી આય ફિકરમેં ને ફિકરમેં માહરવેંજુ કલ હટીવી આય તોજો ભા. ડોકરો ના ડચે, વધુ-બંધેલ ખર્ચોસે ને કમવારી વધારે લાય-મિનજો ભેજો ચટીવી આય

## તર્જવારો

### ગલતાફેહમી

તોભા ભરે મિનજે સી-પકડીને બોય કનકે થડકે તો કી મિનજે સી-સોંચાતી આંય મનમેં સમજાય કેર ઈનકે-સમજાય કેર ઈનકે આએ હો મેરી જિંદગીમેં-તુમ બહાર બનકે

## કમર જુ કુખાવો

દાવતમેં પાંસી ટેકસી કરને ભૂલાયવી  
પાડોશવાળી કોચ જા નંબર જલાયવી  
રસ્તા તા નાહરો એહરી ઉલળની હુચ મિની બસ  
હરદોલા ખાય-ખાય ને કમર જલાયવી

## કઠળું ગ્રધુ

- જે ચીજ હાથ ન આવે તેના તરફ હાથ ન લંબાવવો જોઈએ.
- દોલતના દરીયા કરતાં જ્ઞાનના થોડાક થોડાક ટીપા વધુ કિમતી છે
- લાંબુ બોલવાને બદલે ટુંકુ બોલવામાં હિત સમાયેલું છે. કારણ કે લાંબા માર્ગ પર જ માનવી ભૂલો પડી જાય છે.
- મીઠી જુભ વાપરવા ખાંડ સાકરની જરૂરત પડતી નથી.
- કોઈને દુભાવવાથી અંતે તો આપણને જ નુકસાન પહોંચે છે.
- પુસ્તકો મગાજમાં ભરવાથી જુવન સફળ નથી થતું.
- પુસ્તકોના જ્ઞાનને જુવનમાં ઉતારવાથી જ સાચી સફળતા પ્રાપ્ત થાય છે.

★ ★ ★

# પાકિસ્તાનમાં ગુજરાતી સાહિત્યની અજોડ સેવા કરી ગયેલા પત્રકાર, લેખક, બોડકાસ્ટર

## અ. સત્તાર પરીયાણી

પાકિસ્તાનમાં ગુજરાતી પત્રકારો, કલમકારોમાં અદ્ભુત સત્તાર પરીયાણીનું નામ આદરભેર લેવાતું રહ્યું છે એ ઉપરાંત તેઓ એક અચ્છા ચિત્રકાર હતા અને બોડકાસ્ટર તરીકે પણ નામના કમાવી હતી. તેમના જીવન ચરિત્રને ડેમિઝિઝ, ઈંગ્લેન્ડથી પ્રગાટ કરાતા આંતરરાષ્ટ્રીય જીવનકથા સંગ્રહમાં સ્થાન પ્રાપ્ત છે. મેમણ આલમ મેગેગીન માટે તેમણે લાંબા સમય સુધી ડિમતી સેવાઓ આપી હતી અને તેમણે લખેલી કટાકથી ભરપૂર હાસ્ય પુસ્તકા ઈનામને પાત્ર હરી હતી.

હસમુખ અને મિલનસાર સ્વભાવને પ્રતાપે અ. સત્તાર પરીયાણી તેમના નિકટના વર્તુળોમાં ભારે લોકપ્રિય રહ્યા હતા. તેમનો જન્મ રુજી અંગે ૧૯૭૫ના રોજ સૌરાષ્ટ્રના ગામ પાલીતાણા મુકામે થયો હતો. તેમના વાલીદ ઈસા તથા દાદા અલી મોહમ્મદ અરબી ગામમાં ઉચ્ચ પ્રતિષ્ઠા ધરાવતા હતા. અ. સત્તાર હજુ તો આઈ મહિનાના ધાવણા બાળક હતા ત્યારે તેમની મા ગુજરી જતાં દાદા-દાદીની વાત્સલ્યભરી છગછાયામાં ઉછર્યા હતા. પાલીતાણા ગામ જૈન લોકોનું તિર્થ સ્થાન હોવાથી ત્યાં જૈન ધર્મનો સત્ય અને સદાચારના નિયમોનો ચોમેર પ્રચાર રહેતો હતો. આવા ગામની હરીષ સ્કૂલમાં અ. સત્તાર પરીયાણીએ પ્રાથમિક શિક્ષણ મેળ વ્યું હતું. ૧૯૪૮માં તેઓ પોતાના વડીલ કાકા દાઉદ પરીયાણી સાથે

ભ । ર ત થી હિજરત કરીને પાકિસ્તાન આવી ગયા હતા. જો-એક વર્ષું હૈદ્રાબાદમાં રહ્યા બાદ તે ઓક્ટોબર ૧૯૫૧ માં હરીકામ થયા હતા.

કરાચીના સિંધ મદ્રેસતુલ ઈસ્લામમાં મેટ્રીક અને ઈન્ટર મિડીયેટ સુધી ભણ્યા હતા અને બ । દ મ । અ. સ. અ. મ. કો. લો. જ થી

ગ્રેજ્યુએટ થયા હતા.

અ. સત્તાર પરીયાણી બાળ પણથી જ સાહિત્ય પ્રેમી અને ગુજરાતી ભાષાના ચાહક હતા અને તમામ પ્રખ્યાત ગુજરાતી લેખકોના પુસ્તકો તેમણે નાની ઊર્મારે જ વાંચી કાઢ્યા હતા. કોલેજકાળમાં તેમણે એક ગુજરાતી મેગેગીનના તંગી તરીકે પણ સેવાઓ આપી હતી, વધુ લખવાનું શરૂ કર્યું તો તેમની અંદર છૂપાયેલો ચિત્રકાર પણ બહાર નીકળી આવ્યો હતો અને બાદમાં હસ્તલિખિત પત્રિકાઓ બહાર પાડવા માંડતાં તેમની કલા દેખાઈ આવી હતી. અ. સત્તાર પરીયાણીએ ‘જગૃતિ’, ‘ચુવક’, અને ‘યોવન’



શિર્ષક હેઠળ પત્રિકાઓનું પ્રકાશન કર્યું હતું જેમાં તેમની રમ્ભજ અને કટાકસભર લેખન શૈલીમાં પીરસાતું સાહિત્ય સૌને ગમી જાય એવું રહેતું હતું.

૧૯૫૭માં અ. સત્તાર પરીયાણી રેડીઓ પાકિસ્તાનમાં જોડાયા હતા અને ગુજરાતી એકસ્ટર્નલ સર્વિસમાં વરસો સુધી સેવા આપી હતી. તેઓ સીનીયર પ્રોગ્રામ પ્રોડચ્યુસરના ઓદ્ઘા સુધી પહોંચી ગયા હતા. રેગ્યુલર સર્વિસથી નિવૃત થયા બાદ પણ કોન્ટ્રાક્ટના ધોરણે તેમની સેવાઓ લેવાતી રહી હતી. રેડીઓ પાકિસ્તાનની ગુજરાતી સર્વિસ આફિસન દેશોના

ગુજરાતીઓમાં બહુ જ લોકપ્રિય હતી. તેમણે ઈસ્લામાબાદની પાકિસ્તાન બોડકાસ્ટીંગ એકેડમીથી પ્રોડચુસર તરીકેનો કોર્સ પણ ફસ્ટ પોગ્રીશનમાં પાસ કર્યો હતો.

રેડીઓ સાથે જોડાયેલા હોવાને કારણે અ. સત્તાર પરીયાણી મોટી મોટી વ્યક્તિઓ સાથે સંપર્કમાં આવતા રહ્યા હતા. ઈસ્માઈલીઓના રહાની પેશવા નામદાર કરીમ આગામાન તથા લોરાઓના રહાની પેશવા નામદાર સેચ્યદના બુરહાનુદ્દીન સાહેબને પણ તેઓ મળ્યા હતા.

મુક્ત પત્રકાર (ફી લાન્સર) તરીકે તેમના લેખો ગુજરાતી ઈનિક 'મિલ્લત' અને 'વતન' માં પ્રગટ થતા રહેતા હતા. પાકિસ્તાન રાઈટર્સ ગીલ્ડના પણ તેઓ સત્ત્ય હતા. મેમણ ભિરાદરીના ગિલ્ભાષી સામયિક મેમણ આલમમાં તેમણે સબ-એડિટર તરીકે ડિમતી સેવાઓ આપી હતી. અંગ્રેજુનું ગુજરાતી અને ગુજરાતીનું અંગ્રેજુમાં ભાષાંતર કરવામાં તેઓ માણે હતા. 'મેમણ આલમ' સાથે તેઓ જિંદગીના છેલ્લા જ્વાસ સુધી જોડાયેલા રહ્યા હતા.

લેખન પ્રવૃત્તિ દરમિયાન તેમણે 'સબરસ' નામે એક પુસ્તિકા પ્રગટ કરી હતી. ટૂચકા, લોકવાર્તાઓ તથા કટાક્ષ કણીકાઓથી સજ્જ તેના પ્રકારની એ એકમાત્ર પુસ્તિકા ભારે લોકપ્રિય થઈ હતી અને ૧૯૭૮-૮૦માં આ પુસ્તિકાને હુસેન ઈભાહિમ ફાઉન્ડેશન દ્વારા ઈનામની હકદાર કેરવાઈ હતી. ગુજરાતી ભાષાની તેમની સેવાઓની સ્થિકૃતિ રૂપે અ. સત્તાર પરીયાણીને ૧૯૭૪માં લાયન્સ ઈન્ટરનેશનલ એવોર્ડ પણ અર્પણ કરવામાં આવ્યો હતો. એ પહેલાં ૧૯૬૪માં એલ પાકિસ્તાન મેમણ ફેડરેશનને ચુથ મુવમેન્ટ વીકની ઉજવણી કરી ત્યારે યોજાયેલી

'સંવાદ સ્પર્ધા'માં જજના ઓદ્ધા માટે અ. સત્તાર પરીયાણીની પસંદગી કરાઈ હતી. ૧૯૬૬માં તેઓ સંયુક્ત અરબ અમીરાતની મુલાકાતે ગયા તો ત્યાં હાજુ કાસમ કાલાવડવાલાએ મેમણ કોમ્યુનિટી ઈન ચુઅએઈ વતિ અ. સત્તાર પરીયાણી માટે એક સત્કાર સમાર્ંભ યોજયો હતો. તેમનો એક ઈન્ટરવ્યુ અલુ ઘાંબી રેડીઓની ઉર્દૂ સર્વિસમાં પ્રગટ કરાયો હતો. શારજાહ ટેલિવિજન ર૧મી જાન્યુઆરી-૧૯૭૭માં ઉર્દૂ પ્રોગ્રામ 'કસોટી'માં અ. સત્તાર પરીયાણીને મહેમાનપદે બેસાડ્યા હતા. પોતાના ઈન્ટરવ્યુમાં તેમણે રેડીઓ પાકિસ્તાનની ગુજરાતી સર્વિસના કાર્યક્રમોનો ચિત્તાર આચ્યો હતો. મદ્યપૂર્વના કોઈ દેશના ટેલિવિજન શોમાં ઉર્દૂ ઉપરાંત ગુજરાતીમાં પોતાના મંતવ્યો વ્યક્ત કરનારા

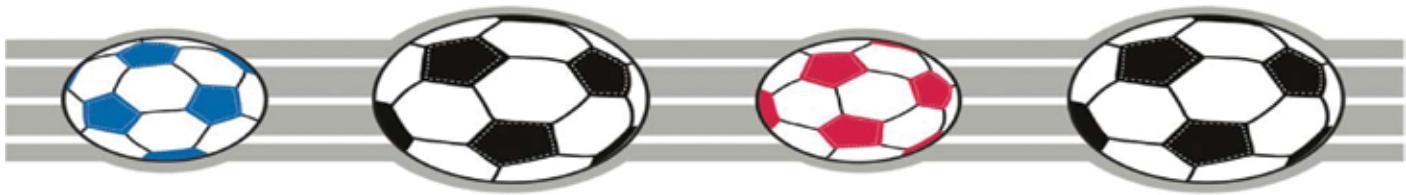
તેઓ પહેલા જ મેમણ શખ્સ હતા. અ. સત્તાર પરીયાણીની કદાવર શખ્સીયતનો અંદાજો એવાત પરથી લગાવી શકાય છે કે તેમની જુવનકથા 'ડિક્ષનેરી આંક્ષ ઈન્ટરનેશનલ બાયોગ્રાફીઝ-વોલ્યુમ-૧૫' તેમજ 'મેન આંક્ષ એચીવમેન્ટસ' ના. સાતમાં એડીશનમાં પ્રગટ કરાઈ હતી. આ બંને પ્રકાશનો કેમ્બ્રિજ-ઇંગ્લેન્ડના બાયોગ્રાફીકલ સેન્ટરના છે.

જુવનના અંત ભાગમાં અ. સત્તાર પરીયાણી લોહીના કેન્સર જેવી મુંજી જિમારીથી પીડાતા હોવા છતાં હસ્તે મોઢે રેખી નવેમબર ૧૯૮૮ના રોજ આ ફાની હુનિયાનો ત્યાગ કરી ગયા હતા. તેમની વફાત સાથે પાકિસ્તાનમાં ગુજરાતી સાહિત્યનો એક જગતની દીપ બુગાઈ ગયો હતો.

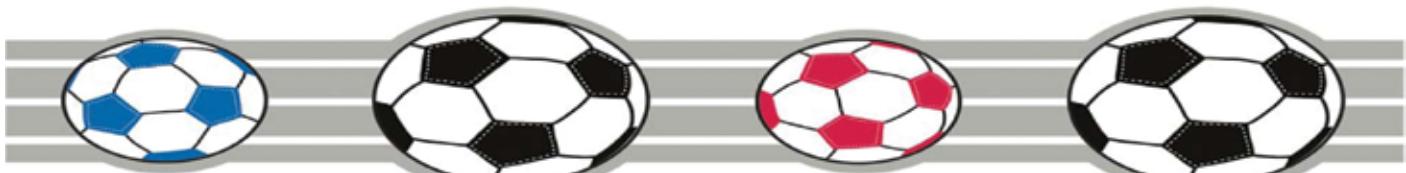
## મેમણી ગ્રહણ

### ‘માળુ—જો—મન’

બદલાણું નાય જમાનો, જે હુવો અગીયા ઈ અજપણ આય, નાય ફરક કી મેં કે રાત મેં, ફરક હવા કે પાણી મેં કડેય પુનો નાય ચુન તા કે “બદલ્યો ચુગ ભેગો, ઈન્સાન અજજો આય” ના ‘ભા’ ના ફરક ઈન્સાન મેં, અજ કી પણ ખ્યો નાય. હુવા જે, હથ બો પગ બો અને નકજુ નકશી જે આય અજપણ ઈન્સાન વટા સીંઘડા બો, કે પૂંછડી તો નાય. સૂણા નચુ ઉગ્યો સૂરજ રાતમેં, કે ડીજો ચાંદ તારા ડીસાણા આય પાણી નેવેજા પણ કડેય, મોબ તે ચડેલા નાય વિજાન તો ‘બોટલ બેબીજા’ નમૂના થોડા ડેખાળી આય બચ્યા. બધાય માંજે પેટ, વિગર પેદા થીના નાય બદલ્યો, બદલી વીયો અને બદલ્યો, ઈ ખોટી રાળો રાળ આય નાય બદલ્યો ઈન્સાન કે, ઈન્જો જમાનો બદલ્યો નાય ‘ભા’ પાંકે ડીસાય તો, અને જુનજુ હી બૂમાબૂમ આય બદલાણું તો ફક્ત ‘મનમાળુજો’ બાકી તો કીપણ બદલાણું નાય



# સીયાલકોટના ફોરવર્ડ ફૂટબોલ



ફીફા વર્લ્ડ કપ ફૂટબોલ ટુર્નાર્મેન્ટની ચર્ચા ચાલી ત્યારે સાખાય કરવાનો કોન્ફ્રેક્ટ હાથ કરી લીધો હતો.



ફૂટબોલની જનાવટ, તેના કદ, આકાર, રંગ, ડિઝાઇન વગેરેની વાત થાય સ્વાભાવિક જ છે. ફૂટબોલનું ઉત્પાદન અનેક દેશોમાં છે પણ રમતગમતના બીજા સાધનોની જનાવટમાં જેમ પાકિસ્તાને નામ કાઢ ચું છે એજ રીતે ફૂટબોલના ઉત્પાદનમાં પણ આ ફેરેના વર્લ્ડ કપમાં પાકિસ્તાનનું નામ આગળ આવ્યું છે. થયું એમ કે વર્લ્ડ કપની મેચો માટે ઉચ્ચ ધોરણાના ગોળ દા પૂરાં પાડવાનો ઢેકો ધરાવતી એડીડાસ કંપનીના ચાઈનીઝ સાખાયર આ વખતે ફૂટબોલની માંગને પહોંચી શકે એમ નહીં હોવાની જાણ થતાં સીયાલકોટની એક કંપનીએ એડીડાસનો સંપર્ક સાધ્યો હતો અને વર્લ્ડ કપ માટે બોલ

જેકે આ કોઈ રમત વાત નહોતી અને સાખાયનો ઢેકો પણ એમ કાંઈ અમસ્તોજ નહોતો મળી ગયો. ઉધોગિક ક્ષેત્રે ભારે પ્રગતિ સાધી ચૂકેલા સીયાલકોટ શહેરના કારખાનેદાર ખ્યાલ અખ્તારે આ પહેલાં ફેન્ય લીગ, ચેમ્પિયન્સ લીગ, જર્મન બુન્ડેસ લીગ વગેરે હુનિયાની મોટી મોટી ફૂટબોલ ટુર્નાર્મેન્ટમાં ઉચ્ચ ધોરણાના ફૂટબોલ સાખાય કર્યા હતા



અને હુનિયાની આ સોથી મોટી ટુર્નાર્મેન્ટ વર્લ્ડ કપ માટે પણ સાખાય કરવાની તેમને ભારે તમજના રહી હતી. પાછલા વરસે તેમણે વર્લ્ડ કપ તથા એડીડાસના નિષ્ણાંતોને સીયાલકોટમાં નોતરીને પોતાના કારખાનામાં તૈયાર થતો માલ દેખાડ્યો. જોકે એ પહેલી કોશિષ્ઠમાં તેમને સફળતા મળી નહોતી. મહેમાનોએ તો ‘તમારી મશીનરી તો સદીઓ જૂની લાગે છે’ એમ કહીને ચાલતી પકડી પણ ખ્યાલ આપ્તાર પણ એમ કાંઈ ગાંજચા જાય એવા નથી. તેમણે તાલુકાનોબ કેટલોગો મંગાવીને અને એડીડાસના સ્ટાન્ડક્રીડ્યુન્ડની મશીનરી અને ઈક્વિપમેન્ટ કચાંથી મળી શકે છે એ તમામ વિગતો એકઢી કરી અને માત્ર ૩૩ દિવસમાં પૂરી તૈયારી કરીને સીયાલકોટમાં એક વિશાળ જમીન પર આવેલી તેમની ફેફટરીમાં ગોઢવીને આંતરરાષ્ટ્રીય ધોરણાના બોલ બનાવી દેખાડ્યા. થર્મ બોન્ડીંગ ટેકનોલોજીમાં તેમનો અનુભવ કામ આવી ગયો જેમાં બોલમાં ગરમીનો પ્રતિકાર કરી શકે એવા ગલ્યુનો ઉપયોગ થાય છે અને ગમ્બે તેવા મોસમ કે જોરદાર પ્રલાર છતાં બોલનો આકાર બદલાતો નથી. સ્ટાન્ડક્રીડ્યુન્ડ મુજબ નક્કર ગોળાઈવાળા તેમના

બોલને મંજૂર કરી લેવાયા અને ખ્વાજા અપ્તરને સખાયાનો હેકો મળી ગયો.

સીચાલકોટમાં ચામડાની બનાવટો તૈયાર કરતી મોટી મોટી ફેકટરીઓ છે અને હુનિયામાં સીચાલકોટ નામના ધરાવે છે. ખ્વાજા અપ્તરની ફેકટરીમાં ‘ફોર્વર્ડ’ બાન્ડના નામે માલનું ઉત્પાદન થાય છે. ખ્વાજા અપ્તરે જાત મહેનતે શૂન્યમાંથી સર્જન કર્યું છે. અગાઉ તેમના વાલીદ ફાટેલા ફૂટબોલ રિપેર કરવાની નાનકડી દુકાન ધરાવતા હતા અને બ્લાટીશ કાળમાં અંગ્રેજ સેનિકો પણ તેમની પાસે ફૂટબોલ રિપેર કરાવવા આવતા હતા. ધીમે ધીમે અપ્તરે ફૂટબોલ તૈયાર કરવાની ચુકિત શીખી લઈને પોતે જ હાથ બનાવટના ફૂટબોલ બનાવવા

માંડયા, જે ભારે લોકપ્રિય થતાં ધંધો ઘમધોકાર ચાલવા માંડયો. ખ્વાજા અપ્તરે છેટ્લા ૪૦ વરસોમાં ૫૦ કામદારોની ફેકટરીને આજે ૧૪૦૦ કામદારો ધરાવતા વિશાળ કારખાનામાં પલ્ટી દીધી છે. તેમના કારખાનામાં કામ કરતા શ્રી-પુરુષો પગાર-ભથ્થા અને સોશયલ સિક્યુરિટી અને ડ્રાન્સપોર્ટ તથા રહેઠાણ સહિતની સગવડો પ્રત્યે સંતુષ્ટ છે. બીજુ ફેકટરીઓની જેમ ૧૮ વર્ષથી નીચેનો કોઈ બાળ કામદાર કારખાનામાં કામ ના કરે તેની ખ્વાજા અપ્તર પોતે તકેદારી રાખે છે અને કામદારોને તેમની યુનિયન બનાવવા દીધી છે અને સૌથી સાથે સારા સંબંધો જળવી રાખવાની પણ કાળ જુ રાખે છે.

## જિંદગીનું સૂત્ર

- ઘરો વિશાળ થઈ ગયા છે, પણ કુટુંબ નાનું થઈ ગયું છે.
- મકાનો આપણી પાસે ઉચ્ચા છે, પણ વિચારો નીચા છે.
- વાહનો માટે રસ્તાઓ પહોળા છે, પણ દિલની ગલીઓ સાંકડી બની ગઈ છે.
- પેસા ખૂબજ ખર્ચીએ છીએ, પણ શું જોઈએ છે એની ખબર જ નથી. ખરીદી ઘણી થાય છે, પણ મજા ઓછી આવે છે.
- પહેલાં કરતાં સુખ, સગવડો વધી ગઈ છે, પણ એ માણવા માટે તો સમય ખૂબ ઘટી ગયો છે.
- રાત્રે મોડા સૂઈએ છીએ, હદ બહાર ટેલિવિઝન જોઈએ, મોબાઇલ-ઇન્ટરનેટ જોઈએ, પણ સગા વહાલા, મિગ્રો સાથે જેસવાનો કે વાતચીત કરવાનો સમય નથી હોતો.
- મોટા મોટા પુરુષો લખી શકીએ છીએ કે વાંચી શકીએ છીએ પણ જુવનમાં ઉતારી શકતા નથી.
- કોમ્યુટરની મદદથી હજારો પાના એક દિવસમાં છાપી શકીએ, પણ સગા-વહાલા, સંબંધી, મિગ્રોને ખુશખબર અને લાગણીના જે શાઢો લખેલું પોસ્ટકાર્ડ મોકલી શકતા નથી.
- ટૂંકમાં જિંદગીના શો-રૂમમાં જીજાને તે બતાવવા માટેનું આપણી પાસે ઘણું જ છે જે ગોઠવી શકીએ છીએ એવા દરેકના સપના ઉચ્ચા હોય પણ ગોડાઉનમાં બધું જ ખાલી થઈ ગયું છે શું ?

ચાલો માની લઈએ છીએ કે ઉમ્મીદ (તમજ્જા) હોય ત્યાંથી ન મળી, પણ જ્યાંથી મળે છે ત્યાં કેટલી લાગણી સંબંધ હોય છે.

**-અમન ગ્રાફિક્સ (મિયાસણાવાળા)-ખેરાલુ**

માળુથી લજથતો માળુ માળુથી લળે તો માળુ માળુથી લોભાયતો માળુ માળુથી લાચાર થીએતો માળુથી લીપસેતો માળુ માળુથી લીખાયતો માળુ માળુથી લપેટાયતો માળુ માળુથી લલચાયતો માળુ માળુથી લીટકેતો માળુ માળુથી લત ખાયતો માળુ માળુથી લુંટાયેતો માળુ માળુથી વખણાયેતો માળુ માળુથી વઢાયતો માળુ માળુથી વપરાયતો માળુ માળુથી વેચાયતો માળુ માળુથી વીઢેતો માળુ માળુથી વીખાયતો માળુ ‘હાજુભા’ થી વંચાયતો માળુ -હાજુભા મોલ્દમદ હુસેન મેમણ ધોલ (ભારત)

## કુટેવ

એક વાર એક માણસે કોચલને પૂછ્યું કે:

“કોયલ ! તારામાં કાળાશ ન હોત તો તું કેવી સુંદર દેખાત ?”

એક વાર એક માણસે સાગરને પૂછ્યું કે:

“સાગર ! તારામાં ખારાશ ન હોત તો તું કેટલો સારો હોત ?”

એક વાર એક માણસે ગુલાબના ફૂલને પૂછ્યું કે:

“હે ગુલાલ ! તારામાં કંડક ન હોત તો તું કેટલો કોમળ હોત ?”

આ સાંભળી કોચલ, સાગર અને ગુલાબના ફૂલ ગણેય એકીસાથે જોતી ઉઠ્યા: “એ માણસ ! તારામાં જીજાના દોષ જોવાની કુટેવ ન હોત... તો તું કેટલો સારો લાગત ?

# વિચાર, વાણી અને વર્તન સાચો વારસો

ઉત્તમ વિચારો પ્રગટવા એ ઉત્તમ સંસ્કારોનું કારણ છે. માણસના મનમાં શુદ્ધ વાણી અને વર્તનનો જરૂર થયો. એ એની ખાનદાનીના પ્રભાવનું કારણ છે. જુંદગીમાં પેસો, મોભો અને વ્યવસાયિક સફળતા જરૂરી છે. પણ સાથે સાથે શુદ્ધ વિચારો, વાણી અને વર્તનની આવશ્યકતા વિશેષ છે.

ઘરના વડીલો તમારા ભલા માટે જ સલાહ આપે છે માટે તમારી વાણીથી તમારા વડીલોના હૃદયના ટુકડાને ઢેસ પહોંચે, દુઃખ પડે, નિરાશા સંપદે એવું કદી બોલશો નહિં, કારણ કે તમારા વડીલો તમારો સાચો વારસો છે.

બાળકમાં છગપટ હોતું નથી. એનું મન, વાણી અને છિયા ઓક હોય છે. બાળક જેવી દ્રષ્ટિ રાખો, બાળકની આંખ નિંદાંખ હોય છે. દ્રષ્ટિ કે પાપ મનુષ્યની આંખમાંથી આવે છે તેથી દ્રષ્ટિ ઉપર અંકુશ રાખો. બાળક જેવા જનશો તો અત્યારેને બહુ જ ગમશો. તમારા બાળકોને સારા સંસ્કાર આપવા માટે પણ તમે તમારો ધર્મ પાળો. તમે જેટલું ધર્મ પાલન કરશો, જેટલું સાચું કામ કરશો, તેમાંથી ૫૦ ટકા સાચા કામ તમારા બાળકો કરશે. બાળકના દેખતા ખોટું કામ ન કરવું. સાધારણ એવો નિયમ છે કે બાળકની અનુકરણ શક્તિ જોરદાર હોય છે.

માતા-પિતા વડીલોનું વર્તન જોઈને બાળક પણ તે પ્રમાણે વર્તે છે. બાળકના મનમાં કોઈ પણ વાત બહુ જલ્દી હસી જાય છે.

એનું કોમળ હૃદય જે બાજુ વાળશો તે બાજુ વળશે. બાળકોને સારા સંસ્કારદીપથી ભીજવી દો. તે તેમની ચુવાનીમાં તેઓ ખરાબ

પથથી પાછા વળી જશે. સારા સંસ્કારો તેમનું રક્ષણ કરશે. જે મા-ભાપ બાળકોને સારા સંસ્કાર ન આપે તે બાળકનો વેરી છે. તમારા બાળકોને ધન-દૌલતનો વારસો ન આપી શકો તો કંઈ નહીં, પરંતુ સારા સંસ્કારોનો વારસો આપજો. સંપત્તિથી કદાચ થોડું સુખ મળશે પણ સંસ્કારથી શાંતિ મળશે. સારા સંસ્કારથી જે સુખ મળે છે તે સંપત્તિથી મળતું નથી. પેસાથી સુખ મળે છે એવું માનવ સમજવા લાગ્યો ત્યારથી જીવનમાંથી સદાચાર ગયો, સંસ્કાર ગયા, સાચું સુખ ગયું.

અધિક સુખ તો સંયમ અને શુદ્ધ વાણીથી મળે છે. સારા અને સાચા સંસ્કારોથી મળેલું સુખ તો કાયમ ટકે છે. અત્યારેના વલી, ઓલિયા સંપત્તિ નથી આપતા સંમતિ આપે છે એમ આપણે પણ આપણા બાળકોને સદવિચાર અને સારા સંસ્કારોનો વારસો આપવો જોઈએ. શિક્ષણની ડીગ્રી કરતાં વિશેષ

સંસ્કારોની ડીગ્રીની જરૂર છે.

તમારા બાળકોમાં નાનપણાથી જ સારાં સંસ્કારો રેડયા કરજો, ઉપદેશથી નહિં, કેવળ વાણીથી નહિં, પરંતુ તમારા શુભ વિચારો અને વર્તનથી કારણ કે બાળકનું વર્તન, વાણી અને વિચારમાં એકરૂપતા છે. તેનામાં ખોટો દંબ નથી. તેનું દિલ જ્લોટીંગ પેપર જેવું છે. મા-ભાપ અને વડીલોએ બાળ કના દેખતા કે સાંભળતા ખોટું વર્તન ન કરવું, ખોટું બોલવું પણ નહિં કારણ કે બાળક એનું અનુકરણ જલ્દી કરે છે. બાળકોમાં પહેલેથી શુભ સદભાવના, શુદ્ધ વિચારો, શુદ્ધ વાણી અને સારું વર્તન તેમજ સંસ્કારોનો દિપ જલતો રહે તે માટે જગૃતિ કેળવજો તો ભવિષ્યમાં જરૂર તમારા માયેથી ભાર ઉત્તરી જશે અને તમે અને તમારો પરિવાર સુખી થશો.

-આદર્શ ઈલ્યાસ મેમન  
(પાલનપુર)

## સુવાકયો

- કચારેય પણ દુષ્પ માણસો સંકિય રહેવાથી સમાજને નુકશાન પહોંચાડી શકતા નથી, પરંતુ સમજદાર લોકો પોતાની નિષ્ઠિયતાથી સમાજનું ઘણું બધું નુકશાન કરી નાખતા હોય છે.
- એવું કચારેય ન માનતા કે જે કંઈ તમને મળ્યું છે તે તમારી આવડતા, હોશિયારી કે ચાલાકીથી મળ્યું છે, નજર દોડાવશો તો તમારા જેવા હોશિયાર લોકો ઘણા દેખાશો કે જેમને આ બધું નથી મળ્યું.
- જ્યારે તમે જીવનમાં સફળ થાઓ છો ત્યારે તમને ખબર પડે છે કે તમે કોણ છો ? પરંતુ જ્યારે તમે જીવનમાં અસફળ થાઓ છો ત્યારે તમને પણ ખબર પડે છે કે તમારા દોરતો કોણ છે ?
- દિકરીઓ કેવી પણ હોય પણ તે તેના પદ્ધાની લાડલી હોય છે તો દીકરીઓ તમે તમારા પદ્ધાનો વિશ્વાસ ના તોડતા.
- જ્યારે એક રોટલીના ચાર ટુકડા હોય અને ખાવાવાળા પાંચ હોય ત્યારે જે સોથી પહેલાં બોલે કે મને આજે ભૂખ નથી તે વ્યક્તિ એટલે મા

લી. કેસરાણી મો. રફીક (થરાંડ-ભારત)

## **નવસારીમાં મેમણ જમાતખાનાની શિલારોપણ વિધિ**

રવિવાર ૨૫ મેના રોજ દક્ષિણ ગુજરાતના નવસારી શહેરમાં મેમણ જમાતખાનાનું નિર્માણ કરવા માટેની શિલારોપણ વિધિનો કાર્યક્રમ યોજાયો હતો. ઓલ ઈન્ડિયા મેમણ જમાત ફેડરેશનના ઉપપ્રમુખ જનાબ ઈકબાલ મેમણ ઓફિસરના હર્ટે આ વિધિ કરાઈ હતી. શહેરના ખાટકીવાડ વિસ્તારમાં ૧૦ હજાર ફૂટનો પ્લોટ આવેલો છે.

નવસારી મેમણ જમાણાના ભૂતપૂર્વ પ્રમુખ મહુમ તાર મોહંમદ જવેરીએ આ પ્લોટ જમાતખાનાના નિર્માણ માટે વક્ફ કર્યો હતો. મહુમના ફરજંદો સાજુદ્ભાઈ અને શોઅભેભાઈ સહિત પરિવારના સભ્યો તરફથી સંપૂર્ણ સહકાર સાંપડ્યો છે.

શિલારોપણ વિધિ કાર્યક્રમ પૂર્વે શહેરમાં દરગાહ રોડ સ્થિત ખલીફા હોલમાં નવસારી મેમણ જમાત તરફથી સત્કાર સમારંભનું આયોજન કરાયું હતું. સ્વાગત પ્રવચન આપતાં ઝોનલ સેકેટરી ઈકબાલભાઈ મેમણા નવસારીવાળાએ જણાવ્યું હતું કે શુભકાર્ય માટે ઈકબાલભાઈ ઓફિસર તથા ફેડરેશનના અન્ય હોદ્દેદારોનું અગ્રે આગમન આપણા માટે ગર્વ અને મોટી ખુશીનો પ્રસંગ છે. તેઓ સમાજની નિઃસ્વાર્થ સેવા બજાવતા આવ્યા છે જેની નોંધ લેવી રહી.

નવસારી મેમણ જમાતના પ્રમુખ આસીફ બરોડાવાળાએ જણાવ્યું હતું કે મેમણ સમાજની અગ્રે સેવા બજાવવા ઉપરાંત હું ભાજપના નગર સેવક તરીકે પણ ચૂંટાઈ આવ્યો છું. મેમણો ઉપરાંત અન્ય સમાજોના લોકો તરફથી પણ મને સંપૂર્ણ

સહયોગ મળી રહે છે અને તેમના ટેકા વડે જ હું બંને હોદ્દા પર જિરાજમાન છું અને શહેર તથા સમાજની સેવા બજાવી રહ્યો છું.

એપાર્ટમેન્ટમાં મેમણ પરિવારો માટે ૧૬ ફ્લેટ છે, પરંતુ જમાતખાનાની જરૂરીયાત હતી અને આજે તેના નિર્માણ માટેની શિલારોપણ વિધિ થવાને પગલે ઈન્શા અલ્લાહ બહુ જલદી બાંધકામ શરૂ થશે. કુલ ૧૬ હજાર ફૂટની જગ્યામાંથી અમુક હિસ્સો વેચીને જે રકમ ઉપજશે તેના વડે ઈન્શા અલ્લાહ જમાતખાનાનું ઉલ્લંઘન થઈ જશે. તે માટે ખૂટટી રકમ સખીદાતાઓ તથા આપણી માગ સંસ્થા એટલે કે ફેડરેશન મારફતે મળવાની અમને આશા છે.

કાર્યક્રમના અંતે અતિથિ વિશેષ ઈકબાલ મેમણ ઓફિસરે આભાર વ્યક્ત કરતાં જણાવ્યું હતું કે મહુમ શોઠ તાર મોહંમદ જવેરીની સેવાઓ માત્ર નવસારી મેમણ સમાજ સુધી જ સીમિત નહોતી, પરંતુ ફેડરેશનની સાથે પણ તેઓ સતત સંકળાયેલા રહ્યા હતા.

નવસારીમાં ફેડરેશનનું બે દિવસીય સંમેલન યોજાયું હતું ત્યારે તમામ વ્યવર્થા પૂરી પાડીને તેને સફળ જનાવ્યું હતું. મહુમની સેવાઓને આજે પણ ચાદ કરાય છે અને તેમના ફરજંદો પણ વાલિદના સિદ્ધાંતોને અનુસરી રહ્યા છે. જનાબ આસીફ હિંગોરાને જમાતખાનાના નિર્માણ માટે આર્કિટેક્ટ તરીકેની કામગીરી સૌંપાઈ હોવાનું જાણીને ખુશી થઈ છે. બેશક ! તેઓ નિઃસ્વાર્થ સેવા બજાવીને વહેલામાં વહેલી તક પ્રોજેક્ટને પસાર કરાવશે.

**-ઇકબાલ મેમણ ઓફિસર**

**ગોડલ મેમણ  
એસોસીએશન**

**૨૦૧૪-૧૫**

**ના નવા ચૂંટાયેલા  
ઓહુદેદારો/મેમ્બરો**

**પ્રમુખ:**

**શાહીર હારન**

**સીનીયર નાયબ પ્રમુખ  
શોઅનેબ ગાંગીયાની**

**નાયબ પ્રમુખ**

**ફારૂક તાબાની**

**જનરલ સેકેટરી**

**નાયબ મેમણ એડવોકેટ  
(નાયબ ગલરીયા)**

**જોઈન્ટ સેકેટરી**

**અદ્દુલ અગ્રીજ ગલરીયા**

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MAILING ADDRESS  
HIGASHI P.O. BOX NO. 163, OSAKA (JAPAN)

PHONE: (06) 6264-0190  
FAX: (06) 6264-0147  
E-MAIL: meiyo@warp.or.jp  
E-MAIL: yusufjapanwala@hotmail.com  
PRESIDENT: YUSUF M. BHADELIA

# بھاؤ نگر میمن جماعت کا تاریخ ساز یوتھ کنوشن پروگرام

BHAVNAGAR MEMON JAMAT



بھاؤ نگر میمن جماعت نے اپنی برادری کے لیے نوجوان انسل کی حوصلہ افزائی کے لیے مورث 1 جون 2014ء ایک تاریخ ساز یوتھ کنوشن پروگرام بمقام آرٹس کوئسل کے مشیش آڈیٹوریم میں مرکز کیا۔ اس پروگرام کے قوام سے بہت سے قاتل اور مختلف شعبوں میں مبارات اور جتوں رکھنے والے نوجوان اپنے کرسانیتے، اس پروگرام کو بہت کم عمر سے میں ترتیب دے کر اس کا انعقاد کرنا یہ بھی جماعت مجذوب کی بہتر کارکردگی کا نتیجہ ہے، بھاؤ نگر میمن جماعت کے صدر عبدالرؤف حکٹر والا، جماعت کے جزوی میری خدمات اور اس طرح کے یوتھ ایئنس کا انعقاد کرنی رہے گی۔

**YOUTH CONVENTION**

1ST JUNE 2014





# انسانی سوچ کے پراسرار پیرائے

اثرات کا تعلق انسانی ذہن سے ہے جہاں سے یہ پورے جسم میں سراہیت کر جاتا ہے اثرات انسان کی شخصیت کو منفی انداز میں بھی متاثر کر سکتے ہیں اور مشتبہ سوچ بھی دے سکتے ہیں اور بھی وہ سوچ ہے جو وقت اور حالات کے ساتھ پہنچتی ہوتی چلی جاتی ہے سوچ کی اس رفتار کو وقت کے ساتھ چنان ضروری ہے۔ اگر یہ سلسلہ قائم رہے تو مشتبہ سوچ محروم ہیوں میں کی لائے میں مددگار ثابت ہو سکتی ہے۔ اور اگر قدامتی سے یہ سلسلہ رک جائے تو تا تھوڑے کچھ نہیں رہتا۔ اس بات کو ایک کوزے میں بند اس طرح کیا جاسکتا ہے کہ مشتبہ سوچ اور وقت کی رفتار میں ہم آہنگی انسان کی شخصیت کو پرداں چھڑھاتی ہے۔ مزید برال انسان کی سوچ کے دوزاویے ہیں ..... منفی اور مشتبہ ..... منفی سوچ اگر طویل عرصے تک موجود رہے اور اس کے تدارک کے لیے کچھ نہ کیا جائے تو شخصیت پر انتہائی برے اثرات پڑتے ہیں پھر سوسائٹی میں چور، رہنما اور جرم اختم پیشہ افراد جنم لینے لگتے ہیں اور یہی وہ ابتداء ہے جو نہ تماپا کر پورے پورے شہر اور ملک نگل لیتی ہے۔

ضرورت اس امر کی ہے کہ زہنوں کو وقت کے ساتھ اور حالات و واقعات دیکھتے ہوئے بد لئے کی کوشش کی جائے۔ مشتبہ سوچ کی پہنچنی تعلیم سے حاصل ہوتی ہے یہ وہ تعلیم ہے جس نے جملہ کو عالم بنا دیا اُنڈی میز دنیا کی ترقی یا فتوح قوم بن گئے۔ پھر کے دور کے لوگ ترقی کی تیز ترین دور میں سب کو پیچھے چھوڑتے چلے گئے اور باشور اور ترقی یا فتوح قوم کے درجے پر فائز ہوئے۔ دنیا کے تمام ترقی یا فتوح ممالک میں ایک مشترک خوبی بڑی نمایاں نظر آئے گی کہ وہاں کی تعریف خواندگی بہت قبل تعریف ہے اور یہی بات ان کی کامیابی کا راز ہے۔ جن اقوام نے تعلیم پر زور برادر بھی سمجھو جائیں کیا وہی وقت کے ساتھ قدم سے قدم ملا کر چلے، شعور کی بلند یوں کوچھوتے ہوئے نئی را ہوں پر گامزن ہوئے۔ اور دنیا کو وہ انمول اور حیران کن تھائف دے گئے کہ عقل دمگ رہ جاتی ہے۔

آج ہم نے بحثیت مسلمان علم کی رسمی چھوڑ دی تو قابل رسوا ہوئے اور پستی کے دلدل میں دھنے چلے گئے بقول اقبال:

حیرت ہے تعلیم و ترقی میں ہے پیچھے  
جس قوم کا آغاز ہی اقراء سے ہوا تھا

ایک باشور اور تعلیم و ترقی پر گامزن قوم یا ترقی یا فتوح قوم کہلاتی ہے جو نہ صرف اپنا اچھا اور اپر کھنے کی تیزی کھلتی ہے بلکہ دوسروں کو بھی ان کے لئے وفا و فضان میں رہنمائی کرنے کی بھرپور استعداد کھلتی ہے۔ یہاں یہ بات مدد نظر کھلی جائے کہ ترقی سے مراد نہ صرف مادی ترقی (رسائل و مسائل کی بہتان) ہے بلکہ بدñی و روحانی ترقی بھی ہے۔ درحقیقت وہی بلوغت اور شعوری تھیق معنوں میں اقوام کی ترقی کی بنیاد ہے۔ جو صرف جدید تعلیم سے حاصل ہو سکتی ہے۔

اللہ تعالیٰ سے دعا ہے کہ ہمیں، ہماری قوم اور اس ملک کو تعلیم و ترقی پر گامزن کرے اگر ہم سب مشترک کوششیں کریں تو یقیناً ترقی کی نئی را ہوں گے اور ہماری نوجوان نسل اپنی قابلیت اور ذہانت کے مل بوتے پر دنیا میں ترقی کی ایک نئی تاریخ ختم کرے گی انشا اللہ۔ بقول شاعر:

نئیں ہے نامیدہ اقبال کشت ویران سے  
ذر اختم ہو تو یہ مٹی بڑی زرخیز ہے ساقی

## دھورا جی میمن ایسوی ایشن مقابلہ حسن قرأت، نعت رسول مقبول ﷺ تقریب کا انعقاد تقریب سے مہمان خصوصی رشید گوڈیل، یونس بشیر، مقصود اسماعیل، عطاء احمد اور دیگر نے خطاب کیا مقابلہ حسن قرأت نعت مقررین اول، دوئم سوئم میں شیلڈ و فنڈ انعامات تقسیم کئے

دھورا جی میمن ایسوی ایشن کی جانب سے بروز جمعہ 16 مئی 2014 نگون والاہال میں مقابلہ حسن قرأت نعت رسول مقبول ﷺ و خطابات موضوع نماز مراجع مصطفیٰ ﷺ اخموں تھے مشغول ہوا۔ پروگرام کا آغاز قاری آفتاب سہروردی اور نعت رسول ﷺ محمد مدرس قادری نے پیش کر کے تقریب کا آغاز کیا خصوصی شرکت و رہنمائی امام حبیب مسجد دھورا جی کا لونی حضرت علامہ قاری نذیر احمد قادری، قاری آفتاب سہروردی، محمد سعید سہروردی، مدثر قاری و دیگر کی جبکہ مہمان خصوصی رکن قومی اسلامی حق پرست و فاقہ پاریہمی لیڈر عبد رشید گوڈیل، حق پرست رکن صوبائی اسلامی عدنان احمد، عطاء الرزاق، محمد عطاء احمد، جبکہ آل پاکستان میمن فیڈریشن کے جزل سیکریٹری عبدالغنی سیمان، سعید پارکیہ، فیصل خانانی، حمید قاسم، صوفی ابراہیم، سعید غلام نبی، عمر مولانا، کاشف فقانی، عاصم مقابی، رضوان نبوی والا، بارون موتی والا، اقبال بیگا، اشرف پله، مددیہ پروگرام کیمیٹی کے جیائز میں عبید چاڑیا، سعید شہزاد، نعمان و ددیر و دیگر نے شرکت کی۔

مقابلہ حسن قرأت نعت میں 9 تا 15 سال میں مقابلہ ہوا۔ قاری نعت خواں مقررین میں گفت پیش کئے گئے، کمپیسر گنگ کے فرائض اسماعیل ماکڈ اے انعام دیئے۔ تقریب سے مہمان خصوصی رشید گوڈیل، یونس بشیر، مقصود اسماعیل، عطاء احمد اور دیگر نے خطاب کیا مقابلہ حسن قرأت نعت مقررین اول، دوئم سوئم میں شیلڈ و فنڈ انعامات تقسیم کئے۔



# مسوک طب اور اسلام کی نظر میں

80 فیصد امراض معدہ اور آنٹوں کے نقص کی وجہ سے ہوتے ہیں، گندے اور پیپ زدہ دانت دماغی امراض بنتے ہیں

آج جک دنیا کی کوئی سائنس علم اللہ اور اس کے رسول ﷺ کی بات کی مکملیت نہیں کر سکی۔ عصر حاضر کے انسان نے ہل پسندی کی بناء پر اسلامی تعلیمات کو پس پشت ڈال دیا ہے۔ معدہ اور جگر کے امراض کے علاج سے قل دانتوں کی صحت کا خیال کیا جائے۔

چیزیں امراض میں جتنا ہو کر لاکھوں کروڑوں روپے علاج پر صرف کر رہا ہے حالانکہ اسلامی تعلیمات پر گندے اور پیپ زدہ دانت دماغی امراض کا باعث بھی بنتے ہیں، ان میں انسانی امراض مٹا جوں، خبط و دیگر مہلک امراض شامل ہیں۔

مسوک انسنی سینیک ہے۔ انسان جب بھی اس کو من میں استعمال کرتا ہے تو یہ اندر کے تمام جراثم کو ختم کر دیتی ہے۔ مسوک نبی کریم ﷺ نے خود بھی استعمال کیا اور اس کا حکم بھی دیا۔

اہن ماجد میں آپ ﷺ کا ارشاد پاک ہے: مسوک کا استعمال اپنے لئے لازم کرو، اس میں مندی پاکنگی اور اللہ تعالیٰ کی خوشبوی ہے۔

جامع ترمذی میں آپ ﷺ کا فرمان عالی ہے کہ، اگر مجھے اپنی امت پر مشقت کا خیال نہ آتا تو میں ضرور تمہیں ہر نماز کے وقت مسوک کرنے کا حکم دیتا۔

زادوالعادہ میں ہر نماز کے وقت مسوک کرنے سے قبل مسوک کرتے تھے۔

ابو داؤد ریف میں ہے خبی کریم ﷺ نے مدد مسوک کرنے کے بعد مسوک کرتے تھے۔

حضرت عائشہؓ فرمائی ہیں کہ نبی رحمت ﷺ جب بھی کمر تشریف لاتے تو سب سے پہلے مسوک کیا کرتے تھے۔

مسوک نبی کریم ﷺ کی وہ مت مبارک ہے جسے آپ ﷺ نے ساری زندگی اپنائے رکھا۔ یہاں تک کہ بوقت دصال بھی آپ ﷺ نے مسوک استعمال فرمائی۔

حضرت علیؑ کا فرمان ہے کہ مسوک، حافظ کو بڑھاتی ہے اور بظہر کو درکاری ہے۔

حضرت ابن حبانؓ فرماتے ہیں کہ مسوک میں دس خصائص ہیں۔ دانتوں کی زردی دور کرتی ہے، آنکھوں کی بنا کی کوتیز اور موزوں ہون کو مظبوط بناتی ہے، مند کو صاف کرتی ہے، مالاگہ خوش ہوتے ہیں، اللہ کی رضاست کی ایجاد، نماز کے ثواب میں اضاف، جسم کی تدریسی، معدہ کی اصلاح، یہ سب امور حاصل ہوتے ہیں۔ علماء اہن عابدین شایع فرماتے ہیں کہ مسوک کے فوائد ستر سے زیادہ ہیں، سب سے کم ترقی کردا ہے کہ مند سے میل پہل صاف ہو جاتا ہے سب سے اعلیٰ فائدہ یہ ہے کہ مت کے وقت ایمان والے لکھلے پادر جاتا ہے۔ ماہرین طب کی تحقیق کے مطابق 80 فیصد امراض معدہ اور آنٹوں کے نقص کی وجہ سے پیدا ہوتے ہیں، معدہ کے امراض موزوں کی خرابی کی وجہ سے پیدا ہوتے ہیں، موزوں کی پیپ فراز کے ساتھ یا بغیر لعاب دھن کے ساتھ متحمل کر معدہ میں جاتی ہے تو یہی پیپ سبب



# ورلڈ میمن آر گنائزیشن پاکستان چپٹر

## ماں کرو فناں اسکیم



ورلڈ میمن آر گنائزیشن کی ماں کرو فناں کمیٹی کی جانب سے چھوٹے کاروباری حضرات کیلئے لوں کا اجر اکیا گیا ہے۔ اس اسکیم کے تحت چھوٹے دو کاندار کو دس ہزار روپیہ لوں بغیر منافع کے دیا جاتا ہے۔ جوان کو ماہانہ ہزار روپیہ قسط کے حساب سے واپس کرنا ہوگا آل پاکستان میمن فیڈریشن سے مسلک تمام جماعتوں کے ممبران اس لوں سے فائدہ اٹھا کر اپنے چھوٹے کاروبار کو مزید وسعت دے سکتے ہیں۔ اس لوں کے لئے مندرجہ ذیل شرائط کا خاص خیال رکھیں۔ درخواست فارم WMO آفس سے حاصل کریں۔

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**Visit:** [www.msrealestateuae.com](http://www.msrealestateuae.com)

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Shaakir Haroon

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