

AMP Zakat Fund Disbursement Process

الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَهُمْ بِالْآخِرَةِ هُمْ يُوقِنُونَ ﴿٣١﴾

(31:4) who establish Prayer and pay Zakah, and have firm faith in the Hereafter.³

Allah u Akbar! Around 20 times Allah (SWT) combines **Salat** and **Zakat** in the Qur'an, because Prayer is comprised of sincerity (**Ikhlās**) to the one being worshiped and Zakat or Spending is comprised of doing good (**Ihsaan**) to his slaves. So happiness of the worshipper is achieved through sincerity to the worshipped, and trying to benefit the creation. Just as the key to despair is the absence of these two things i.e. no sincerity (Ikhlās) and no good work (Ihsaan). Another implication of ordering both hand in hand could be that, as like Salat, Zakat is also directed to spend in Jama-at (collectively).

While addressing the collective problems of Muslim Ummah, **Maulana Abul Kalam Azad** mentioned in his Book **Haqeeqat-E-Zakat** that; *“If Muslims keep all other developmental strategies aside and only establish the centralized system of Zakat as per Quran and Sunnah then it can be certain that all the collective issues and trouble waters will be resolved automatically. Qur'an has gifted a revolutionary economic system to its followers. Certainly, it is inappropriate to give away Zakat individually without understanding the real collective issue of Ummah. This was the only reason to put 'Administrators of Zakat' at third position in following verse.”*

“Alms are for [1] the poor and [2] the needy, and [3] those employed to administer the (funds); [4] for those whose hearts have been (recently) reconciled (to Truth); [5] for those in bondage and [6] in debt; in [7] the cause of Allah. and for [8] the wayfarer: (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom.” {Al- Qur'an 11:60}

Maulana Azad further explains the meaning of [7] in the cause of Allah as, *“Everything which directly or indirectly strengthens and protects the Deen and its followers. Imam-E-Waqt can decide the priorities and spend Zakat for those causes”*

Taking a cue from the above, **Association of Muslim Professionals (AMP)** aims to transform **Zakat Taker** into **Zakat Giver** through its Zakat Fund. This can only be accomplished by fighting against two major weaknesses of Ummah, which is **Lack of Education** and **Unemployment** [Reference Sachar Committee/Census Report].

AMP has so far contributed in transforming **868 lives** through **AMP Zakat Fund** since 2013 by disbursing Rs. 1,12,75,566 (Eleven million, two hundred seventy-five thousand, five hundred sixty-six) among the *poor and needy*. AMP ensures high level of transparency and thorough scrutiny of these beneficiaries through its wide network in **80 cities** and more than **3000 Volunteers** across India. The detailed disbursement process is as follows:

Phase I: Application

1. We accept; (1) Requests from individuals claiming to be eligible for Zakat Disbursements and/or (2) Recommendations from our Members, Individuals or other Organizations.
2. Applications are accepted through online and printed forms for **Higher Education Scholarships** and **Self-Employment Assistance**.
3. All the applications are received in due time window provided by AMP office considering academic calendar and scholarship requirements.
4. Application form consists of basic details of the applicant, parents, family income, course details and the previous academic results. In case of Self-Employment assistance, no. of dependents are recorded and any previous jobs/trade.
5. Applicant has to submit copies of the academic results and government ID proof like Aadhar card.
6. Application also includes a statement of purpose stating why this assistance is needed along with references from AMP Members/Teachers/Social Leaders.

Phase II: Scrutiny and background verification

1. Applications are verified for their completeness and grouping is done as per Chapters by AMP Office.
2. Applications are then shortlisted based on the **merit** in their academic performance.
3. Shortlisted applications are then sent to respective AMP Chapters for **Background verification**.
4. A strong team of AMP Volunteers are assigned to individual cases within the chapter by **Chapter Executive Body** for background verification.
5. The Volunteers visit the beneficiary house and validate the eligibility on following parameters;
 - a. Parented or Orphan Kid
 - b. Gross Family Income
 - c. Ratio of earner Vs dependents in a family
 - d. Available assets with family like Own house and other amenities
 - e. Medical conditions of earners and dependents
 - f. Any other factor which is resulting in inability to overcome the challenge
6. The evaluation submitted by Volunteers to AMP office is verified for the Applicant's eligibility in meeting the Zakat receiver criteria.
7. All the scrutinized cases are presented to **AMP Governing Council** who in turn provide the final approval and sanction an appropriate amount depending on the Applicant's need and his socio-economic condition.

8. In case of **Orphan's Education**, Chapter Heads from few selected chapters are encouraged to visit and evaluate Schools/Institutes having poor students and identify Orphans among them for Educational assistance.

Phase III: Mode of Disbursement and follow up

1. The approved amount is disbursed immediately after approval in the form of **Cheques/DD/Bank to Bank transfer**.
2. Due care is taken while issuing the cheque, like issuing in the name of Educational Institute in case of **Scholarship** and **Orphan's Education**.
3. After disbursement, AMP Members/Volunteers monitor beneficiaries to ensure the amount has been utilized for the intended purpose in cases of **Self-Employment Assistance**.

Throughout the process, highly experienced professionals get directly connected with needy families/individuals, to whom they not only provide the financial assistance via AMP Zakat Fund but also mentor the young minds and families. They provide moral support to families throughout the year while guiding beneficiaries for Self Employment.

In nut shell this process results in the complete hand holding and mentoring of the Individual/Family by AMP. Lastly, the feedback and testimonials are collected from beneficiaries in order to improve the process year by year and understanding ground level challenges and improvements.