

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

Around 20 times Allah combines prayer and Zakat in the Qur'an, because prayer is comprised of sincerity (ikhlaas) to the one being worshiped, and Zakat and spending is comprised of doing good (ihsaan) to his slaves. So happiness of the worshiper is achieved through sincerity to the worshiped, and trying to benefit the creation. Just as the key to despair is the absence of these two things. No sincerity (ikhlaas), and no good work (ihsaan). Another implication of ordering both hand in hand is, as like prayers, Zakat is also directed to spend in Jama-at.

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 Litigated 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}

He 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"

Inspired by above, **Association of Muslim Professionals (AMP)** aims to transform Zakat Taker into Zakat Giver. This can only be accomplished by fighting against two major weaknesses of Ummah as "**Lack of Education**" and "**Unemployment**" [Reference Sachar Committee/Census Report]. AMP has transformed 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 shall accept (1) Requests from the individuals claiming to be Eligible and/or (2) Recommendations from our Members, Individuals or other Organizations.
2. Applications are accepted through online form and printed forms with unique identification number.

3. All the applications are received in due window provided by AMP office considering academic calendar and scholarship requirements.
4. Application form consists of basic details of applicant including its family income and government ID proof like Aadhar card.
5. It also includes 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 its completeness and grouping is done per Chapters by AMP Office.
2. Initial scrutiny is done considering eligibility parameters by AMP Office.
3. Shortlisted applications are then sent to respective AMP Chapters for Background verification.
4. A strong team of AMP Zakat volunteers will be assigned to individual case within chapter by Chapter Executive Body for background verification.
5. Zakat 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 Zakat volunteer to AMP office will be verified for its correctness.
7. All the scrutinized cases will be presented to AMP Governing council who in turn provide the final approval and sanction an appropriate amount.

Phase III: Disbursement and follow up

1. The approved amount is disbursed immediately after approval in the form of Cheque.
2. Due care is taken while issuing the cheque, like issuing in the name of Educational Institute in case of scholarship.
3. After disbursement, a follow up call will be given from AMP office to ensure amount is utilized for the intended purpose

Throughout the process, highly experienced professional get directly connected with needy families. Where they not only provide the financial assistance but also mentor the young minds. They provide moral support to family throughout the year along with guiding beneficiaries for Self Employment. In nut shell this process results in the complete hand holding and mentoring of the 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.