



SINDH ZAKAT DISBURSEMENT PROCEDURE

**(approved by Sindh Zakat Council in its meeting
held on 16th July 2011 and amended by Sindh
Zakat Council in its meeting held on 17-04-2018)**

**Auqaf, Religious Affairs,
Zakat & Ushr Department
Government of Sindh**

ZAKAT DISBURSEMENT PROCEDURE

GUZARA ALLOWANCE

1. Mustahique shall be identified through Local Zakat & Ushr Committees. List of identified mustahiqeen shall be reviewed every year between 1st July and 15th August of the respective year.

Istehqaq shall be determined by the Local Zakat & Ushr Committee concerned.

1.1 The following eligibility criteria shall apply:

- ◆ **An adult Muslim, living below poverty line with greater preference to widows and disabled.**
- ◆ **Unemployed poor.**
- ◆ **Should not be a habitual beggar.**

1.2 Before certifying Istehqaq, the beneficiary will furnish the following declaration:-

DECLARATION

I, _____ S/o, D/o _____
holder of C.N.I.C No. _____ do hereby declare that I am
not in receipt of financial assistance from any other poverty alleviation programme of
the Government and that presently I possess neither any source of income nor any
employment to provide for the subsistence of myself and my family.

My address is given below.

Permanent Address

Temporary Address

(Signature of beneficiary)

Witness

2. Payment shall be made to Mustahqeen through Crossed Cheque or E-Sahulat Card by the respective Local Zakat Committee / District Zakat Committee as the case may be in accordance with policy decision of the Council.
- 2.1 Crossed cheques / E-Sahulat Card will be presented to beneficiaries in the presence of notables of the area which may include Imam Masjid and Head of School.
- 2.2 Depending upon the currency period of an Istehqaq Certificate, the Cheque / E-Sahulat Card will be issued for whole of currency period at the monthly rate of Guzara Allowance.
- 2.3 No Cheque/ E-Sahulat Card will be issued for an amount that exceeds the currency period of six months i.e. Rs. 6000/- only in cases where the Istehqaq of beneficiary is renewed after the currency period of 6 months, a fresh Cheque/ Re-credited E-Sahulat Card will be issued to the same beneficiary covering the period of renewal.
- 2.4 Till the time E-Sahulat Card system is introduced, close liaison will be maintained with local banks to ensure that beneficiaries face no difficulty in the opening of their accounts for credit of their crossed cheques. Refusal of any bank to cooperate for this purpose will be reported immediately to the Chairman District Zakat Committee and Chief Administrator Zakat simultaneously.
- 2.5 It shall be the responsibility of the District Zakat Officer and Chairmen, Local Zakat Committees to ensure that Zakat Paid Clerks or any other person are not involved in the payment of Guzara Allowance and cheques / E-Sahulat Card are not delivered to beneficiaries through them.
- 2.6 Full and timely payments i.e. Rs.6000/- (every six months) to beneficiaries will be ensured by District Zakat Committee/Officer. Every effort will be made to avoid delays which may add to their financial hardship.
3. The rate of Guzara Allowance shall be Rs. 1000/- per month per Mustahiq.
- ** The Sindh Zakat Council in its 11th meeting he on 19-02-2013 has revised rates of Guzara Allowance from Rs. 500/- to Rs. 1000/-.***
- 3.1 Not more than one Mustahiq will be selected from one and the same household for the purpose of Guzara Allowance.
- 3.2 Payments will be made at the full monthly rate, which will not be curtailed to a lesser amount to accommodate additional beneficiaries.
- 3.3 Istehqaq will be determined by the Local Zakat Committee of the area of beneficiary's permanent residence.

- 3.4 Separate record of all Istehqaq Certificates renewed during a financial year will be maintained in a register in the manner given at Annexure-A. As well as data base of all beneficiaries shall be maintained at District Committee. Maintenance of data base shall be applicable in both modes of payments i.e. through crossed Cheque and E-Sahulat Card.
- 3.5 No application shall be considered unless it has been received and entered in the prescribed register/system of data base. Such applications of the most deserving persons will be considered in order of priority and result of District poverty survey.
- 3.6 It will be the collective responsibility of the District Zakat Committee members and Chairman to exercise extreme and effective monitoring with strict impartiality in selecting the rightful beneficiaries. The list of the selected beneficiaries will be displayed prominently and prompt action will be taken to satisfy any objection made against the selection of any beneficiary.

Annexure-A

REGISTER OF ISTEHQQA CERTIFICATES RENEWED FOR GUZARA ALLOWANCE BY _____ LOCAL ZAKAT COMMITTEE

Name of beneficiary	Particulars of the first Istehqaq Certificate			Particulars of renewal			Justification for Renewal
	Currency period			No.	From	To	
	No.	From	To				

EDUCATIONAL STIPEND

NEED-CUM-MERIT BASED SCHOLARSHIPS **Under Zakat and Ushr Department, Government of Sindh**

Guiding Principles:

1. Zakat assistance may be provided to deserving students through public sector universities / institutions established in Province of Sindh, provided that the eligibility conditions as laid out in this document are met.
2. “Zakat Annual Grant” will be paid to the Universities/ institutions on the recommendations of the Provincial Zakat Council. In the first instance disbursement of award will be on the basis of enrolment of the students, performance / utilization will be considered as main factor.
3. In order to process the need based scholarships under this provision, each university/ institute will constitute a committee comprising of the following
 - i. Professor/Head of a Teaching Department
 - ii. Head of Student Affairs or equivalent
 - iii. Representative of Zakat Council
 - iv. Co-opted member
4. Requests for new year grant will be considered by the council, on the basis university profile for the year, Performance / utilization reports.
5. A proper record of total receipts / payments will be maintained on regular basis for audit purpose. The following particulars of the students shall be recorded by the university:
 - i. Name of student
 - ii. Father’s Name
 - iii. Permanent Address
 - iv. Name of DZ&UC which certified Istehqaq
 - v. Istehqaq Certificate issued by concerned District Zakat Chairman
 - vi. Amount of annual Scholarship
 - vii. Amount of monthly payments
 - viii. Remarks on the performance of student
 - ix. any other document proposed by committee
6. The University/ institutions shall be responsible for ensuring that the award is consumed for meeting the educational needs of the student.
7. Institutional Award Committee shall ensure balanced/fair distribution of awards in both genders, as per mix of student body.

Who can apply?

8. Students in financial need who are already enrolled/offered admission in participating institutions shall be eligible to apply.
9. The eligibility of a candidate shall be linked to determination of his/her istehqaq as assessed by the Institutional Scholarship Award Committee.
 - 9 (a) The eligible students short listed by the Committee must be of high merit to be declared by the Committee.
 - 9 (b) The Zakat Department can only award to the number of eligible students depending upon their annual budget.

Evaluation Criteria:

10. The determination of award shall follow Islamic Principles of Zakat disbursement.
11. The financial background of the family of the applicant will be thoroughly evaluated in this regard, including utility bills of residence, family dependence etc.
12. No award shall be disbursed without the production of Istehqaq Certificate to be issued by Chairman, District Zakat & Ushr Committee concerned (sample attached).
13. Decision of Institutional Award Committee shall be final.

Number and Amount of Awards:

14. Number of awards will be decided by the universities as per the allocated grant sanctioned by the Zakat & Ushr Department, Govt. of Sindh to University/ Institute.
15. Considering the allocated grant, the university may adjust the total number of scholarships to an extent in order to cover the tuition fees and/or stipend.
16. In addition to the tuition fee, depending on the extent of need, a grantee may be paid up to Rs.3000/- stipend per month.
17. The student award duration will be for one year. Continuation of award to further years will be evaluated and decided by the University/ Institute on:
 - i. Availability of subsequent grant
 - ii. Continued Istehqaq of the student

18. Committee further decided that:-

- i. All universities / institutions create a proforma namely **“NEED-CUM-MERIT SCHOLARSHIP FORM”** similarly maintained by HEC, only added the Isteqaq Certificate being issued by Chairman, District Zakat & Ushr Committee, concerned.
- ii. All Universities / Institutions forward their request to Zakat & Ushr Department for financial assistant out of Zakat fund to poor and needy / merit students with following justification:-

a)	Total number of Students enrolled year-wise.
b)	Total number of students who already got scholarship
c)	Total number of students applied for Scholarship
d)	Total number of students cleared for scholarship
e)	Amount Demand scholarship purpose.

- iii. All universities / institution may constitute **“NEED-CUM-MERIT SCHOLARSHIP COMMITTEE”** a representative of Zakat & Ushr Department, Government of Sindh may be included as Member of the said committee.
- iv. Joint account with the title **“NEED-CUM-MERIT SCHOLARSHIP COMMITTEE”** may opened by the all universities / institutions with Sindh Bank Ltd and the complete details of such account shall be provided to this department for release of Zakat Funds.
- v. All recipients Universities will display data of applicants for scholarships annually. Students who could be entertained under different scholarships available to the Universities will also be displayed for general information; specially the data relating to Zakat scholarship recipients.

(Procedure of Educational Stipend amended in the light of judgment passed by Hon’able High Court of Sindh, Circuit Court Hyderabad in C.P.NO. D-2248 OF 2013, D-214 OF 2017, D-652 OF 2017 AND D-857 OF 2017 and the same has been adopted by Sindh Zakat Council in its 21st meeting held on 17-04-2018).



**GOVERNMENT OF SINDH
ZAKAT & USHR DEPARTMENT**

CERTIFICATE NO. _____

DATED. _____

ISTEHQAQ CERTIFICATE

It is certified that Mr. / Mrs. _____ S/o D/o
_____ holder of CNIC No. _____ is a permanent resident of

(Address of beneficiary)

2. He / She is poor person and has no source of income to meet the expenditure on Higher Education.
3. His / Her Istehqaq for Need-Cum-Merit Basis Scholarship is therefore endorsed.

Stamp/official seal of
Authorized person.

Signature _____

Name of Authorized person _____

District Zakat & Ushr Committee _____

STIPENDS TO STUDENTS OF DEENI MADARIS

1. Istehqaq shall be determined by the respective Local Zakat & Ushr Committee. The students (both boys & girls) will have the option to apply for the Istehqaq Certificates either:

- by himself / herself
- through his / her parent / guardian
- through Mohtamim of Maddarassah

For this purpose, the student will use a prescribed Zakat Scholarship Form titled “MERIT Scholarship” Form No. MERIT-I.

The second part of the form relating to Istehqaq will be signed by Chairman, Local Zakat & Ushr Committee of the area of which the student is a permanent resident

Istehqaq Certificate for Scholarship purposes will be completed by the Local Zakat & Ushr Committee within 30 days of the receipt of MERIT Scholarship Form and returned to applicant or sender by retaining one copy for office record.

In case Istehqaq certification from a Local Zakat & Ushr Committee is not received even after lapse of prescribed limit of thirty (30) days, the MERIT Scholarship Committee shall report, in writing, to the concerned District Zakat Committee (DZC) requesting to advise defaulting Local Zakat & Ushr Committee for quick response. Simultaneously the MERIT Scholarship Committee after satisfying itself about the facts, shall be competent to grant Scholarship provisionally to the student until requisite certificate is issued or declined by Local Zakat & Ushr Committee as the case may be.

- 1.1 In addition, the Local Zakat & Ushr Committee of the area where the educational institution is located will also be competent to issue istehqaq certificates to eligible students.

2. The rate of stipends shall be based on the status of a Maddarassah categorized as below:-

(i)	Model Deeni Madaris setup by Federal / Provincial Government	Preferential rate
(ii)	Madaris affiliated with Pakistan Madarssah Education Board (PEMB)	Preferential rate
(iii)(a)	Registered Madarsas which are recognized by recognized Wafaq, like Wafaq-ul-Madaris or Tanzeem-ul-Madaris.	-do-
(iii)(b)	Regd, Madaris whose syllabus is higher or equivalent to Pakistan Madarssah Education Board (Subject to acceptance and recommendation of Sindh Zakat Council.)	-do-
(iv)	Regd. Madaris imparting deeni education only (without Affiliation with PMEB or adopting / following its curriculum)	Ordinary rate
(v)	Madaris branded as promoting extremism,, sectarian violence Or militancy	No Financial Assistance

Note: A Deeni Madarsa will be eligible for receiving annual Zakat grant if the applicants will satisfy and fulfill the Eligibility Criteria /requirements as mentioned in attached annexure. District Madarisa Committee will ensure the fulfillment of criteria.

3. Depending upon the categories the rate of preferential and ordinary stipends are as under:-

(a) **Madaris belonging to categories I-III**

Name of Course

- | | | |
|------|--|-----------|
| i. | Primary to Matric | Rs.500/- |
| ii. | Above Matric and upto BA or equivalent | Rs.750/- |
| iii. | M.A (or equivalent) and above | Rs.1000/- |

(b) **Madaris of category IV**

- | | | |
|------|--------------|----------|
| i. | Hifzo Nazra | Rs.150/- |
| ii. | Mauqoof Ahle | Rs.375/- |
| iii. | Doure Hadith | Rs.750/- |

4. The stipends shall be paid in the form of “Zakat Annual Grant” to District Madarisa Committee by the concerned District Zakat & Ushr Committee (DZC). The District Madaris Committee shall spend money for the welfare of students of Deeni Madarisa in accordance with budget-grant to it by DZC.

5. The composition of District Madarisa Committee for the purpose of financial assistance to Deeni Madaris out of Zakat Budget shall be as under:

			Sindh Zakat Council in its 10 th meeting held on 21-05-2013 amended the Committee as under:		
i	Chairman DZUC	Chairman	i	Chairman DZUC	Chairman
ii	District Officer Education	Member	ii	District Officer Education / his representative	Member
iii	District Zakat Officer	Member	iii	District Zakat Officer	Member
iv	notable Professor of Islamiat /Arabic duly nominated by Deputy Commissioner	Member	iv	The representative of DC concerned	Member
v	Principal (Mohtamim) of related Madarsa	Member	v	Principal (Mohtamim) of related Madarsah	Member
			vi	Chairman Local Zakat Committee / Representative	Member
			vii	Representative of Social Welfare Department	Member
			Note:- The quorum will be completed by attending four members of the Committee including Chairman		

6. Office of District Zakat & Ushr Committee shall be the Secretariat of the Committee for the purpose of meetings and maintenance of record of payments to Deeni Madaris in accordance with approved budget by SZC/PZA.

7. In determining the size of annual grant, the DZC will follow the guidelines formula given below:-

- a. Number of students certified as eligible for MERIT Scholarship by the Local Zakat & Ushr Committee
- b. Number of students recommended for MERIT Scholarship by District Madarsa Committee.
- c. Level of Education pertaining to each Scholarship and its amount.
- d. Total financial effect of the proposal for one academic year. The table in Form MERIT-2 will be used to calculate the size of grant to a Madarssah.

8. **District Madarsa Committee** will hold performance review meetings after every six months. Committee will review the performance of the student, the committee will cancel the Scholarship for the remaining period if the student has left the institute for any reason. A list of students deleted from the scholarship programme will be supplied to the District Zakat & Ushr Committee and funds relating to them will be refunded to District Zakat Fund. The stipend will be renewable for the next academic year subject to approval of District Zakat & Ushr Committee for additional funds needed due to promotion of the student to the higher class and thereby to higher stipends bracket.

9. The following procedure will be followed for making payment of MERIT Scholarship to deserving students.

Step-1 After approval of Annual Zakat grant for a Madarssah the District Zakat & Ushr Committee will release it on biannual basis, to the District Madarisa Committee ensuring that the first installment is utilized for the welfare of students of Deeni Madarsa within 30 days of the commencement of academic year in it.

Step-2 District Madarisa Committee shall maintain a separate account to be jointly operated by any of two nominated members of the Committee. At the time of Payment of Scholarship to students principle of Tamleek must be observed.

Step-3 Within 15 days of the receipt of MERIT Scholarship grant, the District Madarisa Committee shall hold meeting, where Mohtamim of Deeni Madarisa(s) shall be invited, to utilize the annual grant for the welfare of students in the following manner:

- Fees.
- Course Books.
- Course Stationery.
- Study material.
- For any other facility of students with in the premises of the Madarisa as determined by the committee according to rules of Zakat Act.

Step-4 A proper record of total receipts / payments will be maintained on monthly basis for audit purpose. The following particulars of the students will be recorded in the Register of Payments.

- Name of student
- Father's Name
- Permanent Address
- Name of LZ&UC which certified Istehqaq
- Istehqaq Certificate Number.
- Amount of annual Scholarship.
- Amount of monthly payment.
- Remarks on the performance of student.

10. A Deeni Madarsa approved for annual Zakat grant will be eligible for additional financial assistance to meet the expenditure on food / accommodation and clothings of the resident mustehiq students. This grant will be called as Miscellaneous Expenditure Grant (Food, Accommodation and clothings) and will be calculated as under:-

(i)	For Deeni Madarsa in Cat I to III	Equal to the total amount of MERIT Scholarships approved for the Madarsa
(ii)	For Deeni Madarsa in Cat. IV	50 percent of the total amount of MERIT scholarship approved for the Madarsa

The accounts of miscellaneous Expenditure (Food, Accommodation and Clothing) will be maintained in a separate register, showing details as under:-

A. Food Chargers (on daily basis)

Date	Number of students served	Number of meals served (Breakfast, Lunch, Dinner)	Total Daily expenditure on Meals
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B. Accommodation Charges (on monthly basis)

Name of Month	Number of resident students	Electric Charges (Share of hostel only)	Gas charges (Share of hostel only)	Furniture if supplied	Total
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C. Clothing Charges (on monthly basis)

Name of month	Number of resident Stands	Expenditure on new clothes	Washing Charges	Total
---------------	---------------------------	----------------------------	-----------------	-------

Under this grant, the expenditure will be kept within monthly grant budget proportions and it will be the responsibility of the District Madarsa Committee to maintain proper accounts of both the Merit Scholarships as well as Miscellaneous Expenditure Grant separately, on daily and monthly basis as the case may be.

The accounts will be opened to both external and internal audit. Again the District Madarsa Committee will be responsible to rectify the irregularities pointed out during audit / inspection and also settle the audit observations to the satisfaction of audit.

11. Audit of Zakat funds provided to the Madaris under heads MERIT Scholarship and Miscellaneous Expenditure Grant shall be carried out on regular basis.

12. **National Level Deeni Madaris (NDMs)** Deeni Madaris of National Level Status based at Sindh will have the option of getting themselves registered with the Sindh Zakat Council for direct financial assistance or MERIT Scholarship and Miscellaneous Expenditure Grant (Food, Accommodation and Clothing's). The following criteria will apply to qualify the NDM status.

- Minimum enrolment of 500 students.
- Affiliation with Pakistan Maddarassah Education Board
- Open admission policy to encourage students from the four provinces, Islamabad Capital Territory and Northern Areas.
- A vowed policy against extremism, sectarianism and militancy.

Applications of National Level Deeni Madaris will be examined by the Standing Committee on Deeni Madaris and after preliminary selection, it will visit the Maddarassah to frame recommendations for the Sindh Zakat Council.

NOTE: Merit Scholar ship Forms will be provided in Urdu and Sindhi languages to facilitate the clarity in procedure.

MERIT SCHOLARSHIP FORM
PART-I

- 1) Name: _____
- 2) Father/Guardian's Name: _____
- 3) a) Age/ Date of Birth _____
 b) NIC No. (if above 18
 years of age) _____
- 4) Educational Institution/ Deeni
Maddarassah (where enrolled) _____

- 5) Class: _____
- 6) Boarder / Day Scholar _____
- 7) Permanent Address: _____

- 8) Temporary Address: _____

- 9) Parent's Occupation: _____
- 10) Parent's Monthly Income: _____
- 11) Number of Dependent Family Members _____
- 12) Position attained in the last
Examination: _____

Signature of Applicant

Class: _____

PART-II

MERIT Scholarship form (**MERIT-I**) duly completed and signed by the **Chairman, Local Zakat & Ushr Committee** will be returned to the applicant or sender by Hand or by Dak as the case may be within thirty (30) days of its receipt. One copy to be retained for office record.

**To be filled in by the Local Zakat & Ushr Committee
of the Taluka/Town of which the applicant is a permanent resident**

Certified that Mr. / Ms. _____ S/o
D/O _____ resident of _____
_____ is eligible for MERIT Scholarship.

**Signature with Stamp
Chairman LZ&UC**

PART-III

**To be filled in by the District Madarsa Committee
Of Deeni Maddarassah**

The Committee in its meeting held on _____
considered the application and found Mr. / Ms. _____ So /
D/o _____ eligible for MERIT Scholarship for
the year _____

Member

Member

Chairman

MERIT-2**Table for Calculation of Annual Zakat Grant for Deeni Madaris**

Level of Education	Number of Students Certified by LZ&UC	Number of Students finally selected by District Madarsa Committee	Funds required for each level (1X3)	Fund available with the D.Z.C under the educational stipends for Deeni Madarsa	Funds approved for the Madarsa
1	2	3	4	5	6

MERIT-3

ACKNOWLEDGEMENT RECEIPT OF MERIT SCHOLARSHIP
(to be prepared in duplicate)

Received an amount of Rs. _____ (Rupees
 _____ on account of MERIT Scholarship for the month of
 _____.

Signature of Student
Class:

Name of Madarsa

Dated: _____

HEALTH CARE-NATIONAL LEVEL

1. The Istehqaq shall be determined by the Chairman District Zakat Committee/ Chairman Taluka / Town Zakat & Ushr Committee / LZ&UC of patient's area of permanent residence (Annexure-A). The Istehqaq determining authorized forum/person will use the proforma (Annexure-AA) for this purpose.
2. In emergency cases where mustehiq patient requiring emergency treatment is unable to produce Istehqaq certificate from any of authorized forum/person, any member of the health Welfare Committee of the hospital may determine Istehqaq of such a patient on the guarantee of some relative, friend or other reliable person, known to the mustehiq as well as the hospital. After emergency treatment, the mustehiq patient shall have to produce the Istehqaq certificate, failing which all expenditure on the emergency treatment shall be borne by him and the mustehiq will be black listed for any future assistance under Zakat Programmes. For this purpose, proforma (Annexure-B) will be used by the hospital to secure guarantee.
3. The member of Sindh Zakat Council shall be competent to determine Istehqaq of a poor patient for emergency treatment at a National as well as Provincial Level Health institution / Hospital located in the area of their residence. After emergency treatment, the beneficiary will produce istehqaq certificate from the authorized forum/person of his/her permanent residence within 30 days failing which the mustehiq will be black listed for any future assistance under Zakat Programmes.
4. Zakat funds for the purpose of medical treatment shall not be provided to Beneficiaries in cash. They will be entitled to free medical treatment only to the extent of Zakat funds available in hospital as well as their equitable utilization on all mustehiq patients.
5. The following ceilings shall apply for the free medical treatment of mustehiq.

Indoor Patients	Rs. 5000/-
Outdoor Patients	Rs. 3000/-

For medical treatment involving expenditure higher than the ceiling, the Health Welfare Committee (HWC) of the hospital will be competent to relax it up to the requisite limit, on merit, ensuring that the principle of accommodating maximum number of mustehiq patients is not compromised by admitting the expensive treatment of the few. The composition of Health Welfare Committee shall be as under:-

1.	Medical Superintendent / Convener	Chairman
2.	Senior Doctor	Member
3.	Chairman, DZC Or his nominee	Member
4.	District Zakat Officer	Member
5.	Medical Social Officer	Member / Secretary

The authority and responsibility of Health Welfare Committee shall be as follows:-

- i. Approve expenditure incurred within the prescribed ceiling.
- ii. Approve relaxation of ceiling in cases requiring excess expenditure.
- iii. Exercise caution while relaxing ceilings in order to safeguard the interests of other Zakat patients.
- iv. Satisfy proper maintenance of accounts and submission of monthly utilization reports under their signatures.
- v. Review audit objections and expedite action for their settlement.
- vi. Take serious notice of irregularities detected by audit or other inspections.
- vii. Satisfy completion of formalities by the Beneficiaries relating to Istehqaq etc.
- viii. Carry out random checking of quality of treatment coupled with the satisfaction of Beneficiaries.

6. **Utilization of Zakat Funds:** As a rule Mustahqeen are to be provided by the institution with the facility of treatment, medicine and other assistance free of cost.

7. Zakat funds shall be utilized only by the committee on following items where such facilities are not available.

- a. Medicines (including blood)
- b. Medical Treatment (including operation).
- c. Laboratory tests.
- d. Bed in General ward.
- e. Artificial limbs.
- f. Expenditure on the transportation of the patient from the institution to an other.
- g. Any other item (excluding cash grant) approved by the committee.

8. **All facilities from Zakat money shall be either in kind or in service.**

9. Zakat money shall not be utilized for providing health assistance to person (including dependents) who is entitled to receive medical treatment at the cost of his employer or under any other arrangement.

Annexure-A

ISTEHQAQ CERTIFICATE

For use by authorized person of permanent residence of a mustehiq

Certificate No. _____ dated _____

certificate.: _____

It is certified that Mr. / Mrs. _____ S/o D/o _____ holder of CNIC No. _____ is a permanent resident of _____ (Address of beneficiary)

- 2. He / She is poor person and has no source of income to meet the expenditure on illness.
- 3. His / Her Istehqaz for Free medical treatment is therefore endorsed.

Stamp of Authorized person.

(_____) Name & Address of Authorized person _____

Annexure-AA

ISTEHQAQ CERTIFICATE

For use by authorized person of Temporary residence of a mustehiq

Certificate No. _____ dated _____

Name / Address of authorized person: _____

It is certified that Mr. / Mrs. _____ S/o D/o _____ holder of CNIC No. _____ is a temporary resident of _____ W.e.f _____ (Address of beneficiary)

It has been verified that he / she is a poor person and possesses no source of income to meet the expenditure on illness.

His / Her Istehqaz for FREE medical treatment is therefore endorsed.
His/ Her permanent address is given below.

Stamp of authorized person

(_____) Name of Authorized person _____

DECLARATION OF GUARANTEE

I, _____ S/o
_____ holder of CN.I.C No.
_____ resident of _____
_____ do hereby guarantee that Mr. / Mrs.
_____ S/o / D/o / w/o
_____ holder of NIC No. _____
resident of _____
will produce Istehqaq Certificate within 30 days of his / her emergency treatment.

I undertake to refund in full the expenditure incurred on the emergency treatment of the afore-name patient, if he/she fails to present the Istehqaq Certificate within the stipulated time.

(_____)
Signature of Guarantor

To be signed in
presence of a member
of Health Welfare
Committee

HEALTH CARE-PROVINCIAL LEVEL (DHQs/THQs/BHUs/RHCs)

1. The Istehqaq shall be determined by the Chairman District Zakat Committee/Chairman Taluka / Town Zakat & Ushr Committee / /Medical Officer / Chairman LZ&UC of a mustehiq patients area of permanent residence (Annexure-A). The authorized forum/person will use the proforma (Annexure-AA) for this purpose.

2. In emergency cases, where mustehiq patient requiring emergency treatment is unable to produce Istehqaq certificate from authorized forum/person, any member of Health Welfare Committee of the Hospital may determine Istehqaq of such a patient on the guarantee of some relative, friend or other reliable person, known to the mustehiq patient shall have to produce the Istehqaq Certificate, failing which all expenditure on the emergency treatment shall be borne by him and the mustehiq will be black listed for any future assistance under Zakat programmes. For this purpose, proforma (Annexure-B) will be used by the hospital to secure guarantee.

3. The members of the Sindh Zakat Council shall be competent to determine Istehqaq of a poor patient for emergency treatment at a National as well as Provincial Level Health institution / Hospital located in the area of their residence. After emergency treatment, the beneficiary will produce istehqaq within 30 days failing which the mustehiq will be black listed for any future assistance under Zakat Programmes.

4. Zakat funds for the purpose of medical treatment shall not be provided to Beneficiaries in cash. They will be entitled to free medical treatment only to the extent of Zakat funds available in hospital as well as their equitable utilization on all mustehiq patients.

5. Subject to prior approval of Sindh Zakat Council funds under Health Care (provincial) will be released to DZCs on population basis. The DZCs in their turn will transfer funds to hospitals on the basis of share of each to be calculated as under:-

i.	DHQs	Rs.40/-	(per bed per day)
ii.	THQs	Rs.25/-	(per bed per day)
iii.	BHUs / RHCs	Rs.10/-	(per bed per day)

All the charitable Health Institutions on their need basis as determined by Sindh Zakat Council/Administration.

6. The following ceilings shall apply for the free medical treatment of a mustehiq patient.

Indoor patient	Rs. 5000/-
Outdoor patient	Rs. 3000/-

7. For medical treatment involving expenditure higher than the ceiling the Health Welfare Committee (HWC) of the Hospital will be competent to relax it up to the requisite limit, on merit, ensuring that the principle of accommodating the expensive treatment of the few. The composition of Health Welfare Committee Shall be as under:-

AT DHQ LEVEL

i.	Medical Superintendent / Convener	Chairman
ii.	Senior Doctor	Member
iii.	Chairman, DZ&UC or his nominee	Member
iv.	District Zakat Officer	Member
v.	Medical Social Officer	Member / Secretary

AT THQ LEVEL

i.	Medical Officer / Incharge	Chairman
ii.	A nominee of District Health Officer	Member
iii.	Assistant Social Welfare Officer	Member
iv.	A nominee of Chairman TZUC	Member

AT BHU/RHC LEVEL

i.	Medical Officer / Incharge	Chairman
ii.	Nazim/Administrator Union Council	Member
iii.	Dispenser	Member
iv.	Nominee of Chairman TZUC	Member

(Dispenser may act as the Convener in the absence of Medical Officer / Incharge) The authority and responsibility of HWC shall be as follows:-

1. Approve expenditure incurred within the prescribed ceiling.
2. Approve relaxation of ceilings in cases requiring excess expenditure.
3. Exercise caution while relaxing ceilings in order to safeguard the interests of other Zakat patients.
4. Satisfy proper maintenance of accounts and submission of monthly utilization reports under their signatures.
5. Review audit objections and expedite action for their settlement.
6. Take serious notice of irregularities detected by audit or other inspections.
7. Satisfy completion of formalities by the Beneficiaries relating to Istehqaq etc.
8. Carry out random checking of quality of treatment coupled with the satisfaction of Beneficiaries

8. **Utilization of Zakat funds:** As a rule Mustahqeen are to be provided by the institution with the facility of treatment, medicine and other assistance free of cost.

9. Zakat funds shall be utilized only by the committee on following items where such facilities are not available.

- a. Medicines (including blood)
- b. Medical Treatment (including operation).
- c. Laboratory tests.
- d. Bed in General ward.
- e. Artificial limbs.
- f. Expenditure on the transportation of the patient from the institution to another.
- g. Any other item (excluding cash grant) approved by the committee.

10. With a view to extend free medical facility at the door step of poor patients, it will be the responsibility of District Zakat Committees to immediately release funds to Basic Health Units (BHUs), Rural Health Centre (RHUs), or dispensaries of equivalent or lower levels, located in their area immediately after allocation of funds under Zakat Head "Health Care (Provincial)".

- a. Free Medical treatment at BHUs / RHUs will be restricted to Outdoor patients only and upto to the limit of Rs. 400/- per mustehiq patient.
- b. Funds of BHUs / RHUs will be released on biannual basis (Two Installment).
- c. Monthly utilization reports will be submitted by BHUs / RHUs to their respective District Zakat Committee. Failure on this account shall lead to with-holding of the next installments.
- d. Before releasing fund to BHUs / RHUs, the **District** Zakat Committee will satisfy that the unit is actually functioning.

11. All facilities from Zakat money shall be either in kind or in service.

12. Zakat money shall not be utilized for providing health assistance to person (including dependents) who is entitled to receive medical treatment at the cost of his employer or under any other management.

ISTEHQAQ CERTIFICATE

For use by authorized forum/person of permanent residence of a mustehiq

Certificate No. _____ dated _____

It is certified that Mr. / Mrs. _____ S/o D/o _____ holder of CNIC No. _____ is a permanent resident of _____
(Address of beneficiary)

- 2. He / She is poor person and has no source of income to meet the expenditure on illness.
- 3. His / Her Istehqag for Free medical treatment is therefore endorsed.

Stamp of authorized forum/person

(_____) Name and address of authorized person. _____

ISTEHQAQ CERTIFICATE

For use by authorized forum/person of Temporary residence of a patient.

Certificate No. _____ dated _____

Name / Address of authorized forum/person.

It is certified that Mr. / Mrs. _____ S/o D/o / w/o _____ holder of CNIC No. _____ is a temporary resident of _____ W.e.f _____
(Address of beneficiary)

- 2. It has been verified that he / she is a poor person and possesses no source of income to meet the expenditure on illness.
- 3. His / Her Istehqag for FREE medical treatment is therefore endorsed.
- 4. His/ Her permanent address is given below.

Stamp of authorized forum/person

(_____) Name & Address of authorized person. _____

DECLARATION OF GUARANTEE

I, _____ S/o
_____ holder of N.I.C No.
_____ resident of _____
_____ do hereby guarantee that Mr. / Mrs.
_____ S/o / D/o / W/o
_____ holder of NIC No. _____
resident of _____
will produce Istehqaq Certificate within 30 days of his / her emergency treatment.

I undertake to refund in full the expenditure incurred on the emergency treatment of the afore-name patient, if he/she fails to present the Istehqaq Certificate within the stipulated time.

(_____)
Signature of Guarantor

To be signed in
presence of a member
of Health Welfare
Committee

MARRIAGE ASSISTANCE TO UN-MARRIED MUSTEHIQ WOMEN

1. The Istehqaq for a needy woman shall be determined by the Chairman District Zakat Committee/Chairman TZ&UC / Local Zakat & Ushr Committee of her area of residence.

1.1 Generally, the permanent address of the beneficiary will be treated as the area of her permanent residence. However, if there has been any change in her address, the authorized person of the area of her new residence shall be entitled to determine her Istehqaq provided that she has been staying at the new address for more than a year.

1.2 In case a mustehiq woman has been residing at a Darul-Aman or any other registered Social Welfare Institution, her Istehqaq will be determined by the authorized person of the area, where that institution is located.

1.3 In determining the Istehqaq of a mustehiq woman, the authorized person will be guided by the following criteria:

(i) The beneficiary is an adult Muslim, who is dependent upon her parent or guardian or a social welfare institution for her subsistence.

(ii) If living with the parents or the guardian, their financial position is such that they can not afford the expenses of her marriage.

2. Total assistance for marriage of a mustehiq woman shall be Rs. 10,000/- (Rupees Ten Thousand Only).

2.1 Payment of Rs. 10,000/- (Rupees Ten Thousand Only).will be made at one and the same time and not in installments.

(The Sindh Zakat Council in its meeting held on 19-08-2013 revised the rate of "Marriage Assistance" from Rs. 10,000/- to Rs. 20,000/-)

2.2 Payment will be made through a crossed Cheque, drawn in the name of beneficiary only. The parents or the guardian or any member of Social Welfare institution, as the case may be, will not be entitled to receive the payment.

2.3 Cheque will be delivered to the beneficiary by a female member of District Zakat Committee. If no female member be present, the male member or Chairman, of the Committee will present the Cheque to her, in the presence of notables or witnesses, which may include Imam Masjid and Head of local School.

2.4 Active liaison with bank authorities will be maintained to ensure that Beneficiaries face no difficulty in the encashment of cheques.

2.5 Zakat Paid Clerks / Group Secretaries will not be involved at any stage of payment.

2.6 A copy of Nikhanama will be obtained at any stage of payment or later on for audit purposes.

3. After providing marriage grant the name of mustehiq women be struck off from the list of Mustahqeen.

SOCIAL WELFARE AND REHABILITATION

1 Istehqaq of a Mustahiq shall be determined by the respective Local Zakat Committee.

A. Istehqaq Criteria for Rehabilitation

- ⇒ Beneficiary is an adult Muslim, who is not in receipt of assistance from any other Zakat Programme.
- ⇒ His need is genuine and pressing which if not met compel the beneficiary to begging.
- ⇒ Beneficiary has been victim of circumstances which have left him penniless or shelter less.
- ⇒ Beneficiary wishes to start a small business of his choice for immediate subsistence.
- ⇒ Beneficiary is a newly converted Muslim and is facing social problems of adjusting in the new environment
- ⇒ Beneficiary is in need of tri-cycle / Push-Cart.

B. Istehqaq Criteria for Social Welfare

- i. Social welfare Institutions housing the beneficiaries shall be of the following categories only:-
 - ⇒ Orphanages
 - ⇒ Darul Aman
 - ⇒ Home for Destitute and under privileged women.
 - ⇒ Home for mothers and children.
 - ⇒ Home for old and infirm persons.
 - ⇒ Home for Destitute and needy girls.
 - ⇒ Home for abandoned Babies and Destitute Children.
 - ⇒ Special education Centres for Disabled Persons /Mentally retarded persons.
 - ⇒ Rehabilitation Centres for Disabled persons.
- ii. Istehqaq of the beneficiary child or person shall be determined by the Local Zakat Committee of the area of his permanent residence or the Local Zakat Committee of his temporary residence.
- iii. Preference shall be assigned to orphans, widows and disabled and senior citizens.

- vi. Social Welfare Institutions working as NGOs (or Civil Society Organizations i.e. CSOs) shall not be eligible for Zakat grant being recipient of financial assistance from other governmental sources of donors.
- v) Approval of Zakat grant to an institution by the District Zakat Committee on annual basis.
- vi) Social Welfare Institution registered duly under relevant laws shall only be entitled to Zakat grant.

2. One time grant up to Rs.5000/- (Rupees Five Thousand Only).may be provided for rehabilitation of Mustehiq whose name be struck off from the list of Mustehqeen.

- 2.1 Not less than 25 per cent of funds allocated to this head of Zakat program shall be utilized on Rehabilitation and the remaining 75 per cent on beneficiaries of Social Welfare Institutions (SWIs). However Sindh Zakat Council may in exceptional circumstances. allocate/transfer funds from Social Welfare to Rehabilitation and vice versa, according to needs in consultation with District Zakat Committee.
- 2.2 Funds for Rehabilitation shall be disbursed by District Zakat Committee in such a way that at least one beneficiary from every Local Zakat Committee gets accommodated within the available budget. If funds limitation may restrict this adjustment. Local Zakat Committees shall then be selected alphabetically to the extent of funds available. The remaining Local Zakat Committees shall be allocated their share in the next budget and on so forth. In such cases, the disbursement shall be by rotation.
- 2.3 If the budget size is such that more than one beneficiary can be accommodated from each Local Zakat Committee, there will be no restriction on the number of beneficiaries to be selected from every Local Zakat Committee, as long as the funds position so permits.
- 2.4 Neither the budget parameters shall be crossed nor the rehabilitation rate lowered to accommodate a larger of beneficiaries over and above the budget.
- 2.5 Due priority shall be assigned in releasing funds requested for the rehabilitation of a deserving person

3. Zakat assistance may also be provided through Social Welfare Institutions which are setup or are registered by the Federal Government / Provincial Government.

3.1 For the purpose of calculating annual Zakat grant to an institution, the guide-lines given below shall be kept in view.

A. Orphanages and similar institutions.

		<u>Per Month / Per Beneficiary</u>
i)	Education / Books	Rs. 50.00
ii)	Clothing	Rs. 100.00 (Rs.1200/- on annual basis)
iii)	Food	Rs. 300.00
iv)	Accommodation	<u>Rs. 50.00</u>
Total		Rs. 500.00

B. Other Institutions (Darul Amman etc)

		<u>Per Month / Per Beneficiary</u>
i)	Skilled education	Rs.100.00
ii)	Clothing	Rs. 250.00
iii)	Food	Rs. 300.00
iv)	Accommodation	<u>Rs. 50.00</u>
Total		Rs. 700.00

4. Zakat Funds shall be provided to a mustehiq through crossed cheque by the Local Zakat Committee of his / her area of residence.

4.1 Disbursement of Zakat assistance through social welfare institutions (SWIs) shall be made in the following manner.

Step 1 Applications as at Annexure-A are invited by the District Zakat Committee from Social Welfare Institution located in its area, either directly or thorough Local Zakat Committee.

Step 2 Before submitting application, the SWI gets the Istehqaq of each beneficiary residing with it certified from.

- The Local Zakat Committee of the permanent residence of the beneficiary.
- The Local Zakat Committee of the temporary residence of the beneficiary

- Step 3** District Zakat Committee holds its meeting to select SWIs and calculate the funds needed to meet their demand as against the funds actually available in budget.
- Step 4** After final selection of SWIs and calculation of funds demand, the District Zakat Committee will seek approval of Sindh Zakat Council.
- Step 5** On receipt of Sindh Zakat Council's approval the District Zakat Committee will release funds to SWI on biannual basis through crossed cheque in the name of Head of the SWI or his nominee.
- Step 6** The cheque is deposited in SWI's current account exclusive of Zakat grant.
- Step 7** Payment under receipt are made to beneficiaries on monthly basis and a record of all account is maintained for internal or external Zakat Audit.
- Step 8** Monthly payments are made in full to each beneficiary according to entitlement.
- Step 9** A monthly utilization report will be submitted to District Zakat Committee by the SWI in the Proforma at Annexure-B.

ZAKAT ASSISTANCE FOR SOCIAL WELFARE
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Application Form

1. Name of Institution with full address _____
2. Registration No. with date _____
3. Name and Designation of the Head of Institution _____
4. Telephone/Fax No. _____
5. Brief description of charitable activities performed by the Institution. _____
6. No. of Beneficiary registered with institution. (Please attach a Complete List Of beneficiaries showing their name, age, education and Permanent address) _____
7. Yearly income, identifying sources such donations /assistance etc.
Rs: _____ (Rupees) _____
8. Annual Expenditure with break up of:

i)	Education	Rs	_____
ii)	Clothing	Rs	_____
iii)	Food	Rs	_____
iv)	Accommodation	Rs	_____
v)	Establishment cost	Rs	_____
vi)	Other costs	Rs	_____
		Total:- Rs	_____
9. Amount of deficit _____
10. Amount of Zakat assistance required _____
11. Justification for Zakat assistance _____

Dated:- _____

Signature
Head of Institution

Stamp

Date of Receipt / Name of DZC with
Stamp.

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ZAKAT ASSISTANCE TO SOCIAL WELFARE

Name of SWI _____

Name of Month _____

Total Funds Released By DZC	Balance Available at The Start Of Month	Total Amount Disbursed to Beneficiaries		Amount In Balance At close of Month
		No. of Beneficiaries	Amount Disbursed	