

Understanding of Zakat Mechanism in a Non-Profit Organization - “Health and Nutrition Development Society (HANDS) as Case Study”

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Paper to be presented at the 5th International Conference of Zakat (ICONZ)
22-23 November 2021, Jakarta, Indonesia

ABSTRACT

Zakat is a strong pillar in Islam. The billions of rupees zakat and charities in Pakistan are managed by charitable organizations. HANDS is one of the largest organization of Pakistan which collects and manages the zakat funds as per Shariah system with the consultation of shariah advisors. HANDS utilizes its zakat fund in health, livelihood, education, infrastructure and WASH through systematic and transparent method. HANDS has developed and implemented 12 community and facility-based projects in 10 districts of Sindh and Punjab province during the year July 2020 to June 2021. HANDS has conducted zakat survey in 1712 villages of 450 Union Council with 3.2 million population to utilize HANDS zakat funds and track the eligibility of beneficiaries. A Zakat tool was developed and staff was trained to collect the information of respondents. Sampling techniques (shariah and scientific) was adopted to identify the respondents. Total 6593 respondents were identified for interview through random sampling. Data collection was done in June 2020 by the district teams. As a result, Muslim were identified at 91.1% and side were 1.4% of respondents. Zakat eligibility in education was 81.2%, in health at 85.4%, at livelihood at 89.2% and at infrastructure and WASH department eligibility was 95%. In June 2020 total annual budget was allocated for implementation was 159.4 million, total 145.8 million was allocated from zakat as per ratio and 13.6 million from donation and other sources. Total expenses were 142.2 million calculated in June 202. HANDS as a model organization in respect of zakat utilization mechanism for welfare organizations. Shariah compliance, robust audit system and research-based validation mechanism are catalyst for the quick transformation of HANDS into a shariah compliant zakat management institution. NGOs should turn their interest to mobilize zakat in a right and Islamic direction for poverty alleviation and human development.

Key words: HANDS, Sharia Compliance, Zakat, faith based funds, Charity

INTRODUCTION

Shariah Guidelines for Zakat Management

Zakat is the third pillar of Islam. The verses 34 and 35 of chapter 9 of the Holy Quran reveal the severity of obligation of Zakat:

“As for those who accumulate gold and silver, and do not spend it in the way of Allah; give them the good’ news of a painful punishment. On the day it (the

wealth) will be heated up in the fire of Jahannam, then their foreheads and their sides and their backs shall be stamped with it: “This is what you had accumulated for yourselves. So, taste what you have been accumulating. (Usmani, 2010).

In narration 486 of sahih bukhari, the holy prophet sallahu alaihe wasallam

stressed the importance of Zakat, as follows:

“Whoever is made wealthy by Allah and does not pay the Zakat of his wealth than on the Day of Resurrection his wealth will be made like a bald poisonous male snake with two black spots over the eyes. The snake will encircle his neck and bite his cheeks and say, “I am your wealth, I am your treasure. (Bukhari, 1997).

Zakaah is obligatory to all “Sane, Owner of *Nisab* (amount of gold, silver, currency, tradable assets after deduction of liabilities equivalent to 87.48 grams of gold and 612.36 grams of silver), adult Muslims. (Bukhari, 1997; Ibn, 1952)

The Holy Quran has fixed eight categories of Zakah recipients in verse 60 of Surah Taubah, its translation is as follows:

“The Sadaqat (prescribed alms) are (meant) only to be given to the poor, the needy, to those employed to collect them, to those whose hearts are to be won, in the cause of the slaves and those encumbered with debt, in the way of Allah and to a wayfarer. This is an obligation prescribed by Allah. Allah is All-Knowing, Wise. (Usmani, 2010).

Each of these eight categories has been discussed in detail by the shariah scholars under the exegesis of this verse [6], which shows that zakat recipient must be a Muslim and non-syed and. except for the government-authorized collectors of Zakat, he must be the poor and destitute. (Ibn, 2000) These can be defined as people whose total assets, excluding assets used for basic necessities (house, car, furniture, etc.), and after deducting outstanding basic living expenses and money owed to others, are less than the *Nisaab* level. It was narrated that Abu Hurairah radiallahu anhu said: "The Messenger of Allah sallahu alaihe wasallam said: 'It is not permissible to give charity to a rich man (*Nasā'ī*, 2007). None of the four Imams and jurists of the

Muslim Ummah have ever allowed the spending of Zakat money in constructing a Mosque or for the running of an institution. Therefore, the jurists are unanimous that Zakah cannot be spent directly on projects that would promote the interests of and be beneficial to the Muslim Community, e.g., hospitals, roads, bridges etc. If it is to be disbursed on such projects, it can be done with the Wkalah Model (illustrated in coming lines) with shariah Scholar's consultation

(<https://islamqa.org/hanafi/qibla-hanafi/37125>.) It is not permissible to give zakāt to a *sayyid*. *Sayyid* is descendants of the Prophet's family i.e., the descendants of Hazrat Ali , Hazrat Ja'far , Hazrat Aqeel , and Hazrat Harith ibn Abd Ul Muttalib radiallahum . The Messenger of Allah sallahu alaihe wasallam said: “Verily these sadaqat are the impurities of people, and they are not permissible for Muhammad (may peace be upon him), and for the family of Muhammad (*Mundhirī*, & *Muslim*, 2000). There is scholarly consensus (*ijma`*) that Zakat cannot be given to non-Muslims. Muwaffaq Ibn Qudama, rahmatullahi anhu, a great Hanbali Imam, says:

“We do not know of any difference of opinion among the people of knowledge (ahl al-`ilm) that zakat on wealth cannot be given to a kafir This is because the Prophet sallahu alihe wasallam said to Mu`adh, “Tell them that they are obliged to give a charity (i.e. zakat) that is taken from their rich and given to their poor.” “The Prophet Muhammad sallahu alihe wasallam specified the Muslims as giving it to their poor, just as he specified that it is only obligatory on their rich.” (Ibn & Hamd, 1969)

It is important to understand; On the one hand, Zakat can't be given to needy (poor) *Sayyid* or non-Muslims; on the other hand, Sharia doesn't stop Government, Institutions, and Individuals to help them by other means than Zakah that is Donation.

HANDS Sharia compliance practices of Zakat & Donation has developed a system which allows Charity (Zakat or Non-Zakat) to all poor and needy (eligible Muslims, Syeds, and Non-Muslims). The system also assists them in their basic living for example health, Education, Livelihood, housing, community Infrastructure, Water, sanitation, and disaster response.

Zakat and Welfare Organizations

Normally, Zakat is being distributed by individuals, but it is allowed for Zakat payers to appoint any organization or NGO to collect and distribute their Zakat fund. This mass Zakat distribution, if done according to sharia, is not only allowed in Islam, Instead, it is appreciable for many reasons, like Zakah administration is better off when done in an organized manner because of support of planning and research department. Huge Zakat funds can be used more efficiently to eliminate poverty from the masses. Development and humanitarian projects can only be financed by collective Zakat / Disbursement, not by individual. Similarly, an organization can reach far-flung areas to look for the poor and needy; however, it is challenging in cases of individuals.

However, there are some shariah challenges in such institutionalization of Zakat.

1. Assessment of Recipient before giving Zakat to someone is critical; it is the shariah responsibility of NGOs to observe due diligence to ensure that Zakah paid to an eligible recipient; otherwise, their duty may not be discharged. The assessment can be easily done by filling any shariah vetted assessment form containing the information of the recipient at the minimum; Religion (Muslim or not), Lineage (Sayyid or not), and Financial Position (Owner of Nisaab or not).
2. As per shariah, the recipient must be made to own the assets given in Zakah. The principle for the validity of Zakat is that the recipient must take full, complete, and unattached ownership of the Zakat. This is known as **Tamlik (Transfer of ownership)** Tamlik is necessary for all four mainstream schools of jurisprudence. **Transfer of ownership** is of so much importance that jurists have mentioned it in the definition of Zakat. A-Tumurtashi (Allah have mercy on him) mentions the reality or legal (shar'i) definition of Zakat in his renowned Tanwir al-Absar in the following words:

“The transfer of ownership (tamlik) of a part of one’s wealth that the Lawgiver has specified to given to a poor Muslim, except one who is from the Banu Hashim, while not providing the giver any means of benefit whatsoever, for the sake of Allah Most high (Abideen, 2000)

HANDS Pakistan

HANDS was founded by Prof. A. G. Billoo (Sitara-e-Imtiaz) in 1979. HANDS has evolved in 41 years as one of the largest Non-Profit Organizations in the country. It has an integrated development approach and disaster management expertise. HANDS has a network of 35 branches across the country and has access to more than 30 million population in more than 22,000 villages/settlements in 57 districts of Pakistan. HANDS strength is 14 volunteers Board Members, > 8,000 workforce, and thousands of community-based volunteers of more than 6,300 partner organizations. HANDS is registered under Societies Act, certified by Pakistan Center of Philanthropy (PCP) and tax exempted by the Oncome Tax Department, Government of Pakistan

During the year 1994 to 2020, HANDS directly managed 768 projects

with an average of 60 projects per year through Livelihood, Health, Water and Sanitation, Education Infrastructure Development and Disaster Management Department. HANDS generated funds of Rs. 2 billion annually from National & International Donors, Corporate Social Responsibility, Philanthropy Zakat & Donation.

HANDS Project Profile:

HANDS was implementing 16 projects in 10 districts of HANDS Intervention areas of Sindh and Punjab province of Pakistan during July 2020 to June 2021 with the support of zakat and donation generated by the philanthropist for the population of 3236152 in 1712 villages of 450 union councils.

Table 1. Sector Wise Project Profile

Sector	No of Projects	District	UC	Village	Population
Education	2	2	9	13	12158
Health	10	9	424	1629	3096405
LEP	3	7	17	79	158644
IDEAS & WASH	1	1	1	1	945
Total	16	10	450	1712	3,236,152

HANDS Best Practices Model:

HANDS developed best practices models of each department. HANDS successfully

applied these models in our intervention areas for our communities.

Table 2. HANDS Best Practices Model

Sector	Model	Description
Health	Misali / Marvi Workers (Community Health Workers)	The Marvi workers are local females who after getting training, provide health promotion services to their communities at door step and assigned approximate 1000 population.
	Inclusion of Persons with Disabilities and Independent Living	Person with disabilities provided support towards leading a normal life through the establishment of Independent Living Centers (ILC) in Hyderabad, Karachi and Islamabad.
	Output Based Aid (OBA) Voucher Scheme (NARI)	HANDS introduced an innovative model of Output Based Aid (OBA) Voucher Scheme. In this scheme, HNADS provides voucher for pregnant women and neonatal children in rural/remote areas to avail the health services from Private/Public health facilities. HANDS redeem the cost against voucher for the predetermined service to the provider after verification from Public and Private service.
	Adopt a Hospital / Public Private Partnership	Adopt a hospital is a best practice model to focus on provision of quality health care from secondary healthcare facility.
	Nutrition Sensitive Community	Micronutrient supplement interventions for malnourished children and women to improve the nutrition status.

	Based Initiative	
	Community Midwifery (CMW) Training School	Community Midwifery Training School is an institute to provide 18 months training residential course for the girls of rural and remote areas of the country. This school is registered from Pakistan nursing council.
WASH	Drinking water facilities	Provision of safe drinking water for rural communities through supply pipelines, storage tanks and handpumps etc.
	Sanitation	Provision of improved toilet facilities for the communities through construction of latrines, pit latrines, septic tanks and drainage schemes.
	Hand Washing Facilities	To promote hand washing practices, HANDS construct hand washing stations and advocate communities through BCC strategies.
Education	Scholars Academy	Adopt a school and establish new schools with the name of HANDS academy is a best practice model to focus on quality education.
IDEAS	Low-Cost Shelter	Provision of low-cost resilient shelter to disaster hit families who cannot afford to rebuild their houses.
	Community Physical Infrastructure Schemes	HANDS CPI is to help out communities to construct and manage Community Infrastructures (CPI) as their basic prioritized needs such as Drinking Water Supply Schemes (Water Tanks, Reservoir), Communication (Link roads, Bridges, Culverts), Sanitation (Sewer, Street Pavement), Irrigation (lining of water Channels, Tube Wells), Technological Innovative Programs (TIP) (Solar Home Lighting, Solar pumps, Wind Mills, Wind Turbine) & flood Protection Bands etc.
LEP	Agriculture	The agriculture component promotes cash grants and kind supports in the forms of kits, fertilizer and seed etc.
	Livestock	HANDS provides fodder, vaccination for livestock and provision of small and large livestock to the needy population. HANDS also provided fish farming, poultry and hatchery.
	Enterprise	Through enterprise model HANDS provides cash grants and assets to establish and purchase small shops, sewing machine, chingchi rickshaw, push cart, donkey cart, flour mill etc.

Alhamd Shariah Advisory Services Private Limited (ASAS)

Established solely with service objectives of promoting Halal, Shariah compliant financial system globally, ASAS is a Private Limited Company registered with the Securities and Exchange Commission of Pakistan (SECP) under the Companies Act, 2017.

Alhamd is a solution provider in the provision of complete Shariah advisory and

consultancy services to the following segments:

- a. Banks
- b. Takaful Companies
- c. Asset Management Companies,
- d. Leasing Companies,
- e. Modarabas
- f. Microfinance Institutions,
- g. REITs
- h. Stock Brokerage Houses,
- i. Insurance/Takaful Companies

- j. Co-Operative Societies
- k. NGOs, Foundations,
- l. Law Firms,
- m. Provident Funds, Gratuity Funds, Pension Funds, Retirement Funds, Employee Benefit Funds.

Alhamd provides a unique combination of Shariah advisory services customized to meet different requirements of jurisdictions and regulations. It operates under its Board of Directors comprises of leading Shariah Scholars associated with well-recognized Darul-Ulooms (Islamic Seminaries).

Zakat system in HANDS established in 2016 with the support of Al-Hamad Shariah Advisory Services Pvt Ltd (ASAS) to utilize funds of zakat and donation for the help of the poor community in the remotest areas of Pakistan as per the shariah guidelines HANDS and ASAS partnership proved to be a win-win situation in the technical knowledge context. Professional Staff of HANDS of different departments engages the Advisors to explain various models of HANDS services, reciprocally advisers conducted dozens of awareness sessions, webinars, and seminars to update the knowledge of Zakat collection and disbursement.

LITERATURE REVIEW

In 1980, zakat was declared as the official state of affairs in Pakistan. Pakistan has made constitutional provisions for the administration of Zakat. Currently, Pakistan has a Central Zakat Council and provincial councils in each of the provinces. There are also district Zakat committees and village-level committees. Zakat funds are collected in the central zakat council and accomplished by the State Bank of Pakistan. The centrally collected zakat funds are shared with all provincial zakat councils according to stipulated proportions. (Hossain, 2012).

Poverty is also general in Pakistan, particularly in rural and far-flung areas. The poverty measures reported are based on incomes that included Zakat. In order to see the effect of Zakat on poverty alleviation, they subtracted the amount of this Zakat from the households' income and then re-estimated the poverty measures based on the same poverty lines on which the estimate is based. They found that the poverty incidence has significantly increased. It clarifies that if there is no Zakat, poverty levels are higher than those reported with the same view, and the authors reported the percentage differences in the various poverty measures with and without Zakat. It clearly reveals that Zakat has resulted in reducing the poverty level in Pakistan by 2.41% overall from levels computed with Zakat and 3.93% in urban areas and 1.83% in the rural areas based on the head-count measure. Although the reduction of poverty due to Zakat in percentage terms seems to be small, yet the absolute number of households who benefited from Zakat is quite large. For example, more than 60 thousand households moved above the poverty line in Pakistan through Zakat in 1987-88 which is quite a large number, though it is not significant in relation to the total number of poor households. (Ummulkhayr, & Cusairi, 2017).

The charity has major contribution in the GDP of Pakistan. It contributes nearly 1% of GDP which is more than twice as much as India. The contribution pushes it into the ranks of far wealthier countries like the United Kingdom (1.3 percent GDP to charity) and Canada (1.2 percent GDP). Pakistanis give around Rs240 billion (more than \$2 billion) annually to charity. A study conducted by Pakistan Centre for Philanthropy indicates that about 98 percent of people in the country give in one form or another - if not with cash, then with in-kind donations or by volunteering for needy causes, (Amjad, & Ali, 2018)

In Pakistan, the philanthropy is mostly done in three ways; the cash is giving directly to primary beneficiary, in-kind giving, and time volunteered. The 67 percent of Pakistani give the zakat directly to primary beneficiary while 33 percent of respondents preferred giving to organizations. (Razi, n.d.) In order for Pakistan to become a more integral player in the sustainable development agenda, it needs to make efforts to institutionalize the individual tendency of giving and redirect it toward more-structured efforts, the study recommends. (Razi, n.d.)

- a. Identify zakat eligibility of beneficiaries to provide services from zakat funds
- b. Collect the agency/authority for HANDS to collect zakat funds from philanthropy/individual.

RESEARCH METHOD

Project Design

HANDS department designed and developed the project during the period from April to June 2020. HANDS has diversified funding sources, comprised of “restricted “and unrestricted sources. However restricted funding based on agreements signed with National, International donors, Governments, and Corporates. Unrestricted funding is generated from a philanthropist in terms of (Zakat and donations).

The respective Head of Departments (HoD) were responsible for developing a project proposal comprised of the objectives, rationales, activities, expected outcomes with a detailed implementation plan and budget. HANDS management committee reviewed and forward project proposal to the “Sharia Advisors for their technical feedback to implement the project from July-2020 to June-2021. In June “Chief Executive” get final approval from the HANDS governing board for the implementation project.

Objectives of zakat survey

At the initial stage of every project, HANDS conducts baseline survey. Major objectives to conduct zakat survey were to:

Zakat Tool

The Zakat beneficiary assessment tool was developed and designed by the Shariah Advisors for survey. The research also pretested/validated the tool in HANDS intervention areas and modify based on pretest results.

The image shows a form titled 'فہم نامہ ہائے مستحقین' (Zakat Beneficiary Assessment Tool) with the HANDS logo. It includes fields for personal details like name, address, and phone number. There are checkboxes for 'مسلم' (Muslim) and 'غیر مسلم' (Non-Muslim). A table lists assets with columns for 'نوع' (Type), 'مقدار' (Quantity), and 'محلہ' (Location). Below the table is a section for 'تعمیرات' (Construction) with a table for 'نوع' (Type), 'مقدار' (Quantity), and 'محلہ' (Location). The form also contains a section for 'تعمیرات' (Construction) with a table for 'نوع' (Type), 'مقدار' (Quantity), and 'محلہ' (Location). At the bottom, there is a section for 'تعمیرات' (Construction) with a table for 'نوع' (Type), 'مقدار' (Quantity), and 'محلہ' (Location).

Figure 1. Zakat Tool

The tool comprises four major sections like area profiling personal information, assets record, and Ehad-Nama (Oath / Authority). This tool also covers the information of Muslims and non-Muslims. This tool also identifies of Sayed and Non-Sayed. Ehad-nama provided the authority/agency to HANDS to collect and utilize zakat for the benefices of the community.

Training

HANDS Human Resource and Institutional Development department involved in the designing and development of training module, material, presentation, plan,

agenda, needs assessment, pre, and post-test tool. Monitoring Evaluation and Research department with the consultation of the Sharia Advisory Team conduct the training for Head Office Staff and District office staff for proper understating of Zakat concept, tool, and strategy to execute the baseline survey of Zakat in the field.

Survey Respondents

Respondents for the baseline survey were selected for the interview at facility and community level with the inclusion of adult Males or Females, Muslim or Non-Muslim, Sayed or Non-Sayed.

- a. Community Level: The household representative from the village were randomly selected for an interview during the survey.

Table 3. Respondents at the Community Level

Name of Project	Category
Marvi Sehat Saan Khushhali (SSK) Project	Community representative
Inclusive Development Project	Community representative
Reproductive Health Family Planning (FPRH) Project	Community representative
Model Union Council Project (MUCP)	Community representative
Guzara Project	Community representative
Assistance provision to vulnerable Population of rural community	Community representative

- b. Facility Level: Interviewed conducted at health and education facility to measure the criteria of eligibility
 1. At the school: Parents of enrolled students were selected as “respondents” for the survey because the students were not mature/adult as per sharia law.
 2. At Hospital level: The patients and clients receiving health services were identified for an interview as a respondent from hospitals managed by HAND
 3. Learning & Teaching Institute: Learners and Students of the Teaching Institute were interviewed for the zakat survey

Table 4. Respondents at the Facility Level

Name of Project	Category
HANDS Hospital Jamkanda	Adult Patients
Primary Health Care-Sheikhupura	Adult Patients
HANDS Dispensary Mirpur Khas	Adult Patients
Dow 83 - HANDS CHK Central Lab	Adult Patients
HANDS-Community Midwifery Training Schools	Adult Students
Sindh Education Foundation Assisted School	Parents & Minor Students
ASMA School	Parents& Minor Students

Sample size

The total sample size was 6593 in 10 districts. This sample size was calculated as per Shariah guidelines and as per a standard scientific formula. Project wise sample size

for the survey was calculated on the following basis:

- a. Shariah Criteria for Sampling Respondents' targets were identified to select for the interview to fill

zakat form for baseline as per approval of Zakat Shariah adviser and according to the guideline, 100% or minimum 33% sampling were decided based on the ground situation, financial, and other limitation.

The basis of 33% criteria is a well-known hadith that means:

“One-third and one-third is abundant” (*Nasā’ī*, 2007)

According to this hadith, one-third of everything will be considered sufficient to represent itself. That is the same reason the ratio of non-compliant investments to total assets must be less than 33% for a share to be declared a sharia-compliant share as per KMI 30 Index approved by Shariah Board of AlMeezan Investment Management Limited

(<https://www.almeezangroup.com/investor-education/shariah-methodology/>)

b. Scientific Criteria for Sampling:

In case the 33% sample is too large to be surveyed due to huge cost and human resources, the sample size for the baseline survey can also be calculated by using sampling tools and techniques. To calculate the sample, standard calculation was adopted. The Sharia Advisor gives feedback on the calculated sample size accordingly.

For Example:

1. Total population=
2. Margin of error/bound on error=5%
3. Confidence level=95%
4. Sample size calculated for the study=

Table 5. Sample Size

S#	Complete Name of Project	District	Target % of Sample	Sharia Sample & Scientific calculator	Sample Size
1	Sindh Education Foundation Assisted School	Karachi Rural	33	Sharia Criteria	569
2	ASMA School	Matiari	100	Sharia Criteria	280
3	HANDS Hospital Jamkanda	Karachi Rural	-	Scientific Criteria	576
4	Primary Health Care-Sheikhupura	Sheikhupura	-	Scientific Criteria	538
5	HANDS Dispensary Mirpur Khas	Mirpur Khas	-	Scientific Criteria	562
6	Dow 83 - HANDS CHK Central Lab	Karachi Malir	-	Scientific Criteria	581
7	Reproductive Health Family Planning (FPRH) Project	Muzaffargarh	-	Scientific Criteria	581
8	Model Union Council Project (MUCP)	Sujawal	33	Sharia Criteria	408
9	HANDS-Community Midwifery Training Schools	Karachi Rural	100	Sharia Criteria	87
10	HANDS Independent Living Centre	Karachi Urban,	100	Sharia Criteria	13
11	Saaya Independent Living Centre	Islamabad	100	Sharia Criteria	34

12	HANDS Independent Living Centre	Hyderabad		Sharia Criteria	108
13	Guzara Project	Karachi Urban	100	Sharia Criteria	500
14	Marvi Sehat Saan Khushhali (SSK)	Thatta	-	Scientific Criteria	300
15	Marvi Sehat Saan Khushhali (SSK)	Sujawal	-	Scientific Criteria	250
14	Marvi Sehat Saan Khushhali (SSK)	Badin	-	Scientific Criteria	350
15	Inclusive Development Project	Muzzafargarh	33	Sharia Criteria	45
16	Assistance provision to vulnerable Population of rural community	All		Sharia Criteria	

Data Collection Plan

A data collection plan was developed and districts offices filled the forms of the zakat

survey as per their sample targets. An average of two staff members per district were involved in this process to collect 6593 forms.

Table 6. Data Collection Plan

S.#	District	Sample Size	No of field staff	Total form per staff	Total days required	No of forms filled per Day/staff
1	Badin	350	2	175	6	29
2	Hyderabad	108	2	54	2	27
3	Islamabad	34	1	34	2	17
4	Karachi Rural	1813	2	907	30	30
5	Karachi Urban	513	2	257	9	29
6	Matari	280	1	280	10	28
7	Mirpur Khas	562	2	281	10	28
8	Muzzafargarh	626	2	313	11	28
9	Sheikhupura	538	2	269	9	30
10	Sujawal	658	2	329	11	30
11	Thatta	300	2	150	6	25

Data Analysis & Reporting

After the completion of the data collection process, district offices submitted the forms to the head office. Initially, forms were checked for missing data and verification by the MER department, then by the Shariah Advisor. Analysis was focused on the following indicators. If the value of the assets was below Rs. 68000 (for the year 2020-2021) then eligibility declared, else respondent declared non-eligible. In the end, eligibility was not only considered to provide support to the beneficiaries but also

authorized HANDS to collect Zakat from different sources on their behalf.

- a. Muslim and Non-Muslim
- b. Syed and non- Syed Muslim.
- c. Assets calculation (gold, silver, assets, liabilities, loan)
- d. Auhad Nama (agency/authority)

Budgeting

Zakat Baseline Survey was conducted in June 2020. Based on baseline results, the project's budget for July to June 2020-2021

was allocated from zakat and donation funds and other sources to implement the project in the field during the fiscal year. With this allocation, the Finance manager transferred the funds to the district office so they conducted the project activities smoothly.

Zakat Utilization Policy

HANDS has developed Zakat policy with the consultation of Zakat adviser, which reflects the fund utilization in the implementation of different models of Health, Education, Livelihood, WASH, Infrastructure, and Disaster response. These guidelines helped us, to highlight and identify the budgetary line items where Zakat Fund can be used and the purpose for which it can be used.

Table 7. Zakat able Heads of Budget

Zakat able Heads of Budget	Non-Zakatable Heads of Budget
Stipend/salary/ per diem of Direct Staff	Furniture/Equipment/Supplies
Skill/unskill labour cost	Training
Field Vehicle/ Transport	Food/Refreshment
NARI voucher/referral vouchers	Accommodation
Beneficiaries support (cash/kind)	Rent
Learning/Teaching Material for learners/students /teachers/	Utilities
Health & Hygiene kit	Consultancy charges
Water tankering for drinking	Microcredit/loan
Student support/scholarship	Plantation
Hands washing & soap for individual	Facility-based infrastructure development
Infrastructure developed for individual	Operational cost
Villages based infrastructure development	

The above-mentioned budgetary line items are mentioned as in principle basis, their details may be mentioned in separate SOPs

The basis of the above segregation of expenses into zakat able and non-zakat able can be extracted from shariah principles of zakat utilization mentioned in section 2 of this article, like transfer of ownership, wakala model, etc.

Project Implementation

After the conduction of baseline, the ME&R department verified the zakat forms generate the ratio according to respondents answers and shared the ratio of zakat forms to concerned departments then, that concern departments decide activities as per the zakat ratio and submit to the finance and finance department process the zakat based activities from zakat funds and non-zakat able activities from donations/funds.

Audit & Monitoring of Project

Monitoring was an integral part of the Zakat/Donation mechanism in this charity organization. The objectives of the audit/monitoring were to track the project activities, review the shariah compliance, and assess the knowledge of relevant staff/beneficiaries as per guidelines and SOPs. Every visit had moderate time capacity to fulfill the zakat audit requirements. The purpose of the visit was to observe the survey process, costing, billing fund utilization, etc. Interviews were also conducted of project team in the district and beneficiaries, patients, learners, students in the field site at the village level.

During the year July 2020 to June 2021, a total of 7 audit visits were conducted by Shariah Advisor in districts Badin, Sanghar, Shaikhupura, and Shangla. Total 12 monitoring visits were also conducted in Districts Tharparkar, Badin, Karachi, Thatta Sujawal Sanghar, and in

Mirpurkhas by the HANDS head office-based team. The monitor/auditor shared a written visit report with Chief-Executive-HANDS and they also presented a report in the HANDS-Steering meeting of every visit.

The charity organization was responsible for the arrangement of proper accommodation, traveling, and field visits, to provide the required staff for assistance, to manage transparency and clear visibility of all required information, strict adherence to the Action Plan and resolving the issues and removing the obstacles identified during the project.

RESULTS AND DISCUSSION

District-wise Distribution of Religion

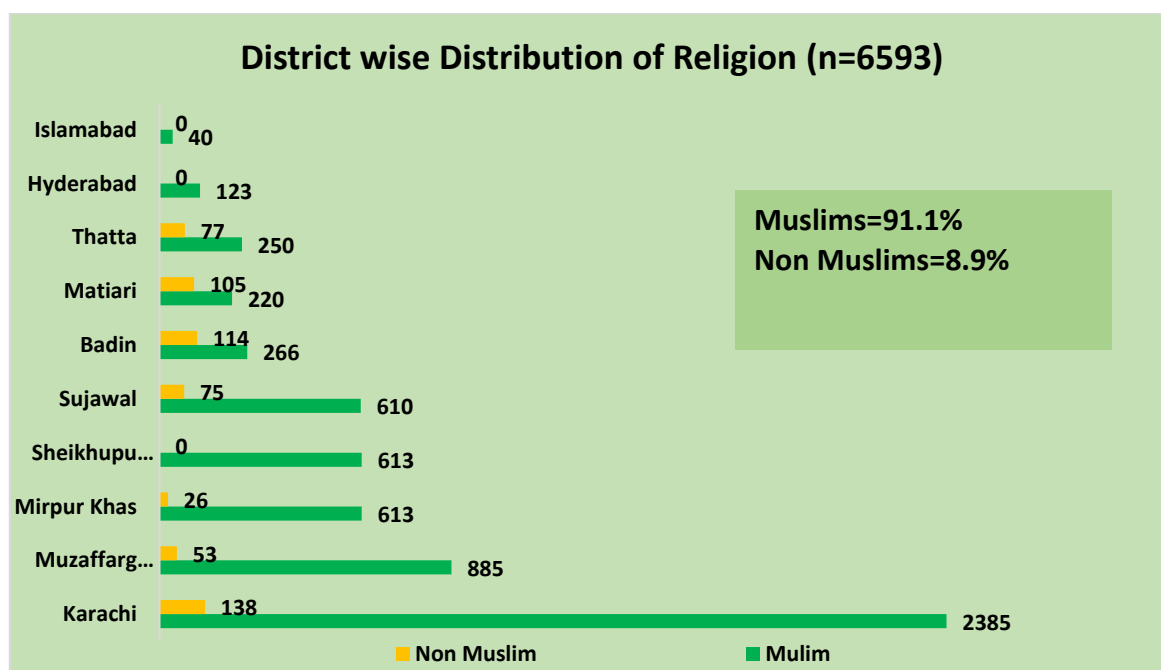


Figure 2. District Wise Distribution of Religion

Distribution of Syed & Non-Syed

The survey was conducted in the HANDS intervention area of Sindh and Punjab,

HANDS conducted a Zakat Survey in the intervention areas of Sindh and Punjab. Furthermore, the survey was conducted in the 07 districts of Sindh and 03 districts of Punjab from July-2020 to June-2021. The total sample of the survey was 9593 out of this 6005(91.1%) were Muslims and 588(8.9%) were non-Muslims.

The Maximum number of respondents were from district Karachi, Sindh, where 2385 respondents were Muslims, while 138 of respondents were not Muslims in Sindh Province. While In Punjab province, a maximum number of 885 Muslims whereas only 53 non-Muslims were reported in Muzaffargarh. However, only 613 Muslims were reported in district Sheikhupura, whereas, non-Muslims were not reported in district Hyderabad, Islamabad, and Sheikhupura.

based on the results, there were 6005 Muslim respondents, of which 98.6% (5922) were non-Syed and only 1.4% (83) were Syed.

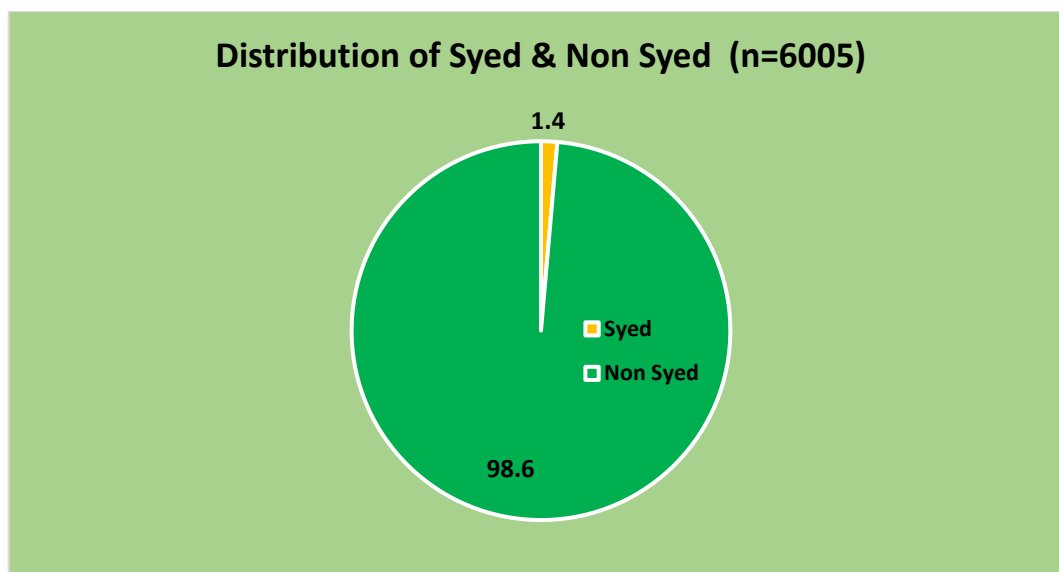


Figure 3. District of Syed & Non Syed

District Wise status of Syed and Non-Syed:

Data reveals that there were no Syed respondent in district Islamabad, Hyderabad, and Sheikhpura. While 20 Syed in district Karachi, 11 Syed in district Muzaffargarh, 16 Syed in district Badin, 15 Syed in district Sujawal, 08 Syed district Thatta, 07 Syed in district Matiari, and 06 Syed in Mirpurkhas were reported during Zakat Survey.

Table 8. District Wise status of Syed and Non-Syed

District	Syed	Non Syed
Badin	16	250
Hyderabad	0	123
Islamabad	0	40
Karachi	20	2365
Matiari	7	213
MirpurKhas	6	607
Muzaffargarh	11	874
Sheikhpura	0	613

Sujawal	15	595
Thatta	8	242
Total	83	5922

Sector Wise Zakat eligibility

A total of 6593 respondents from Education, health, livelihood, and Infrastructure Development and WASH sectors were selected for the zakat baseline. From which 5679(86.1) were eligible and 914(13.9) were not eligible.

During Baseline, 849 respondents were reported from the education department, while out of these only 689(81.2) were eligible whereas 3890 respondents were from the health sector of which 3400(85.4) were eligible. Though 1484 respondents were reported from livelihood, from which 1324(89.2) were eligible, whereas, 280 respondents were selected from infrastructure/WASH, from which 266(95) were eligible.

Table 9. Sector Wise Zakat Eligibility

S#	Sector	Respondents	Eligible		Not eligible		Agencies/Authorities
			No	%	No	%	
1	Education	849	689	81.2	160	18.8	689
2	Health	3980	3400	85.4	580	14.6	3400

3	Livelihood	1484	1324	89.2	160	10.8	1324
4	Infrastructure / WASH sector	280	266	95.0	14	5.0	266
	Total	6593	5679	86.1	914	13.9	5679

Project Wise Zakat Eligibility in Education Sector

ME&R conducted zakat baseline in 02 projects of the education department. Five hundred and sixty-nine respondents were from Sindh Education foundation assisted

school project in district Karachi out of these 518(91) were eligible. Whereas, in Matiari, the Asma school project was selected for a baseline survey of zakat with 280 respondents in this school, out of which 17(6.1) were eligible.

Table 10. Project Wise Zakat Eligibility in Education Sector

Zakat Eligibility & Agencies								
S#	Name of Project	Districts	Respondents	Eligible		Not eligible		Agencies/ Authorities
				No	%	No	%	
1	Sindh Education Foundation Assisted School	Karachi Rural	569	518	91.0	51	9.0	518
2	ASMA School	Matiari	280	171	61.1	109	38.9	171
	Total		849	689	81.2	160	18.8	689

Project Wise Zakat Eligibility in Health Sector

During Zakat Baseline, 10 projects were selected from the health department. While 900 respondents were selected from Marvi Sehat San Khushali Project in district Badin, Thatta, and Sujawal, from which 517 were eligible from total respondents, 581 respondents were selected from Reproductive Health Family Planning (FPRH) Project and Dow 83 - HANDS CHK Central Lab, from which 498 were eligible and 83 were not eligible in Dow 83- HANDS CHK Central Lab in district Malir as far as concern regarding Reproductive Health Family Planning (FPRH) Project

505 were eligible and 76 were not eligible in district Muzaffargarh. Five hundred and sixty two respondents carried out from HANDS Dispensary Mirpurkhas 533 were eligible and 29 were not eligible, whereas in the Primary Health Care project in district Shekhupura 538 respondents were selected all of selected respondents were eligible. Similarly, the survey conducted in HANDS Hospital Jamkanda from Karachi Rural 576 were selected from this 553 were eligible and 23 were not eligible, 155 respondents were selected from HANDS Independent living centers from district Karachi, Hyderabad, and Islamabad all 155 respondents were eligible.

Table 11. Project Wise Zakat Eligibility in Health Sector

Zakat Eligibility & Agencies								
S#	Complete Name of Project	District	Respondents	Eligible		Not eligible		Agencies/ Authorities
				No	%	No	%	
3	HANDS Hospital Jamkanda	Karachi Rural	576	553	96.0	23	4.0	553
4	Primary Health Care-Shekhupura	Shekhupura	538	538	100.0	0	0.0	538

5	HANDS Dispensary Mirpur Khas	Mirpur Khas	562	533	94.8	29	5.2	533
6	Dow 83 - HANDS CHK Central Lab	Karachi Malir	581	498	85.7	83	14.3	528
7	Reproductive Health Family Planning (FPRH) Project	Muzaffargarh	581	505	86.9	76	13.1	505
9	HANDS-Community Midwifery Training Schools	Karachi Rural	87	71	81.6	16	18.4	71
10	HANDS Independent Living Centre	Karachi Urban,	13	13	100.0	0	0.0	13
11	Saaya Independent Living Centre	Islamabad	34	34	100.0	0	0.0	34
12	HANDS Independent Living Centre	Hyderabad	108	108	100.0	0	0.0	108
14	Marvi Sehat Saan Khushhali (SSK)	Thatta	300	83	27.7	217	72.3	83
15	Marvi Sehat Saan Khushhali (SSK)	Sujawal	250	207	82.8	43	17.2	207
14	Marvi Sehat Saan Khushhali (SSK)	Badin	350	227	64.9	123	35.1	227
			3980	3400	85.4	580	14.6	3400

Project Wise Zakat Eligibility in Livelihood Sector

For baseline 03 projects were selected of livelihood department for zakat baseline, 500 respondents were identified from Guzara project in Karachi for the survey and these 455(91) respondents were

eligible, 408 respondents were selected from Model Union council (MUCP) project in district Sujawal 363(89) were eligible, Assistance provision to vulnerable population of rural community 576 respondents was selected for the survey 506(95) respondents were eligible.

Table 12. Project Wise Zakat Eligibility in Livelihood Sector

Zakat Eligibility & Agencies								
S#	Name of Project	District	Respondents	Eligible		Not eligible		Agencies/ Authorities
				No	%	No	%	
13	Guzara Project	Karachi Urban	500	455	91.0	45	9.0	455
8	Model Union Council Project (MUCP)	Sujawal	408	363	89.0	45	11.0	363
16	Assistance provision to vulnerable Population of rural community	All	576	506	95.0	70	12.2	506
			1484	1324	89.2	160	10.8	1324

Zakat Eligibility in Infrastructure and WASH Sector

Zakat baseline was conducted in Infrastructure and WASH sector, 280

respondents were identified for the baseline for Inclusive development project in district Muzaffargarh 266(95) were eligible

Table 13. Project Wise Zakat Eligibility in Infrastructure and WASH Sector

Zakat Eligibility & Agencies								
S#	Name of Project	District	Respondents	Eligible		Not eligible		Agencies/ Authorities
				No	%	No	%	
15	Inclusive Development Project	Muzaffargarh	280	266	95.0	14	5.0	266

Department Wise Zakat Budget & Expenses

Total 159.4 million budget was approved under zakat baseline whereas 145.8 million budget allocated from zakat and 13.6 million budget allocated from donation/other resources and 142.2 million were expenses. 22.9 million budget was approved from education department 20.6 million were allocated from zakat project and 2.3 million were allocated from donation/other sources and total expenses in zakat were 20.2 million, in health department total 107 million were approved 98.1 million were allocated from zakat and

8.9 million were allocated from donation/other resources whereas the expenses were 95.6 million. A total of 24.2 million budget was approved from the livelihood department out of these 22 million budget allocated from zakat and 2.1 were allocated from donation/other resources and total expenses were 21.5 million. In Infrastructure Development, Alternate Energy & Shelter & WASH department 5.3 million budget was approved 5 million were allocated from zakat and 0.3 allocated from donation/other sources while 4.9 million were expenses.

Table 14. Department Wise Zakat Budget & Expenses

Zakat Budget & Expenses (Million)						
S#	Name of Department	District	Total budget	Budget allocation from Zakat	Budget allocation from donation /other sources	Total expenses in Zakat
13	Education	Matiari, Karachi	22.9	20.6	2.3	20.2
8	Health	Thatta, Sujawal, Badin, Mirpurkhas, Hyderabad, Karachi, Muzaffargarh Sheikhupura, Islamabad	107.0	98.1	8.9	95.6
16	Livelihood	Thatta, Sujawal, Karachi, All	24.2	22.1	2.1	21.5

	Infrastructure / WASH sector	Muzaffargarh	5.3	5.0	0.3	4.9
	Total		159.4	145.8	13.6	142.2

Budget & Expenses in Education Sector

Total 22.9 million PKR was approved from the education department, 20.6 million PKR budget allocated from zakat and 2.3 million PKR were allocated from donation/other sources while total expenses were 20.2 million PKR. The total budget of 19.7 million PKR. 0.8 Million PKR budget Sindh Education Foundation Assisted School was 22.1 million PKR, the budget

allocated from zakat was 20.1 million PKR 2.0 million allocated from donation/other sources, and total expenses in zakat were 19.7 million PKR. 0.8 million PKR budget was approved from Asma school project 0.5 million PKR were allocated from zakat project and 0.3 million PKR were allocated from donation/other sources and total expenses is zakat were 0.5 million PKR.

Table 15. Budget & Expenses Education Sector

Zakat Budget & Expenses (Million PKR)						
S#	Name of Project	District	Total budget	Budget allocation from Zakat	Budget allocation from donation /other sources	Total expenses in Zakat
1	Sindh Education Foundation Assisted School	Karachi Rural	22.1	20.1	2.0	19.7
2	ASMA School	Matiari	0.8	0.5	0.3	0.5
	Total		22.9	20.6	2.3	20.2

Zakat Budget & Expenses in Health Sector

Total 107.0 million PKR was approved from the health department, 98.1 million PKR were allocated from zakat and 8.9 million PKR were allocated from donation/other sources while the expenses of zakat were 95.6 million. In the Marvi Sehat San Khushali project, 12.1 million PKR budget was approved 9.2 million PKR were allocated from zakat 2.9 million PKR were allocated from donation/other sources and total expenses on zakat were 8.9 million PKR. As far as HANDS Independent living center 33.1 million PKR budget was approved from zakat and all 33.2 million PKR were allocated from zakat and the expenses on zakat were 32.4 million PKR. In HANDS-Community Midwifery Training Schools 11.5 million PKR budget was approved out of these 9.4 million PKR were allocated from zakat 2.1 million PKR

from donation/other sources and total expenses on zakat were 9.1 million. For HANDS Hospital Jamkanda's budget was approved 23.9 million PKR whereas 22.9 million PKR were allocated from zakat, 1.0 million PKR were allocated from donation/other sources and total expenses on zakat were 21.7 million. In Dow 83 - HANDS CHK Central Lab project 16 million PKR budget was approved out of this 13.6 million PKR were allocated from zakat while 2.4 million PKR were allocated from donation/other sources and total expenses on zakat were 13.6 million PKR. For HANDS Dispensary MirpurKhas total of 2.9 million PKR budget was approved 2.8 million PKR were allocated from zakat while 0.1 million PKR were allocated from donation/other sources and total expenses on zakat were 2.7 million PKR.

Table 16. Zakat Budget & Expenses in Health Sector

Zakat Budget & Expenses (Million PKR)						
S#	Name of Project	District	Total budget	Budget allocation from Zakat	Budget allocation from donation /other sources	Total expenses in Zakat
3	HANDS Hospital Jamkanda	Karachi Rural	23.9	22.9	1.0	21.7
4	Primary Health Care-Sheikhupura	Sheikhupura	4.3	4.3	0.0	4.1
5	HANDS Dispensary Mirpur Khas	Mirpur Khas	2.9	2.8	0.1	2.7
6	Dow 83 - HANDS CHK Central Lab	Karachi Malir	16.0	13.6	2.4	13.6
7	Reproductive Health Family Planning (FPRH) Project	Muzaffargarh	3.3	2.9	0.4	2.8
9	HANDS-Community Midwifery Training Schools	Karachi Rural	11.5	9.4	2.1	9.4
10	HANDS Independent Living Centre	Karachi Urban,	14.7	14.7	0.0	14.4
11	Saaya Independent Living Centre	Islamabad	4.3	4.3	0.0	4.2
12	HANDS Independent Living Centre	Hyderabad	14.1	14.1	0.0	13.8
14	Marvi Sehat Saan Khushhali (SSK)	Thatta	4.6	3.8	0.8	3.7
15	Marvi Sehat Saan Khushhali (SSK)	Sujawal	2.9	2.4	0.5	2.3
14	Marvi Sehat Saan Khushhali (SSK)	Badin	4.6	3.0	1.6	2.9
			107.1	98.1	8.9	95.6

Zakat Budget & Expenses in Livelihood Sector

24.2 million PKR was approved from the livelihood department, 22 million PKR were allocated from zakat and 2.1 million PKR were allocated from donation/other sources while the expenses of zakat were 21.5 million PKR. In the Guzara project, 19.9 million PKR budget was approved 18.1 million PKR were allocated from zakat 1.8 million PKR were allocated from donation/other sources and total expenses

on zakat were 17.7 million PKR. For Model Union Council Project (MUCP) 2.2 million PKR was approved out of this 2 million PKR were allocated from zakat, 0.2 million PKR from donation/other sources while the expenses of zakat were 1.9 million PKR. Whereas in Assistance provision to vulnerable Population of rural community 2 million PKR budget was approved 1.9 million PKR were allocated from zakat and 0.1 million were allocated from donation/other sources while the expenses of zakat were 1.9 million PKR.

Table 17. Zakat Budget & Expenses in Livelihood Sector

Zakat Budget & Expenses (Million PKR)			
S#	Name of Project	District	Total budget

				Budget allocation from Zakat	Budget allocation from donation /other sources	Total expenses in Zakat
13	Guzara Project	Karachi Urban	19.9	18.1	1.8	17.7
8	Model Union Council Project (MUCP)	Sujawal	2.2	2.0	0.2	1.9
16	Assistance provision to vulnerable Population of rural community	All	2	1.9	0.1	1.9
			24.1	22.0	2.1	21.5

Zakat Budget & Expenses in Infrastructure Development & WASH Sector

5.3 million PKR was approved from Infrastructure Development, Alternate Energy & Shelter (IDEAS) department, 5

million PKR were allocated from zakat and 0.3 million were allocated from donation/other sources while the expenses of zakat were 4.9 million PKR in Inclusive Development Project.

Table 18. Zakat Budget & Expenses in Infrastructure Development & WASH Sector

Zakat Budget & Expenses (Million PKR)						
S#	Name of Project	District	Total budget	Budget allocation from Zakat	Budget allocation from donation /other sources	Total expenses in Zakat
15	Inclusive Development Project	Muzaffargarh	5.3	5.0	0.3	4.9

Discussions

Pakistanis prefer giving zakat to individuals compare to Non-Profitable Organization (NGO). The compassion spurs in- the-movement giving- is one the reason in which cash donations are in small amount and on regular basis. Needy individuals are the prime beneficiaries of this type of donation, as they inspire spontaneous giving driven by compassion in the moment. These individuals are easily accessible, while organizations require more planning on the part of donor. In addition, many organizations have not yet developed the requisite infrastructure to collect small donations. Religious institutions such as mosque and madrassahs are another reason, which likely get the bulk of giving that goes to organizations. These mosques and madrassahs also have infrastructure in place geared toward collecting small donations, in the form of

door-to-door campaigns, donation boxes placed at counters of shopping outlets.

The deficiency of trust in charitable organization, absence of shariah compliance mechanism - Fear of misuse, wastefulness, and lack of impact play an important role in discouraging people from donating to organizations. The HANDS has advance system of zakat collection like the individuals who wants to give zakat was approached through electronic, door to door and through social media platforms. HANDS receives around 150 million faith-based donations annually though it is a minor contribution of the annual budget of two billion. There are certain reasons for not giving zakat to Non-Profitable Organization (NGO). A study suggests that individuals have strong faith on religious institutions like mosques and madrassahs and have lack trust on the charitable organizations

Proximity and reputation are the two main factors that encourage people to donate to any one organization. Mosques and madrassahs are more trusted than civil society organizations; hence, they receive the lion's share of donations that flow to organizations. The lower income group of people have closer ties with needy individuals, while they may have less familiarity with charitable organizations. But it is very difficult for individual to reach far-flung areas to look for poor and needy; however, it is easy in case of organizations. Development and humanitarian projects can only be financed by collective Zakat / Disbursement, not by individual.

However, HANDS developed a shariah compliant model for faith-based funds to be utilized by NGOs. This model fulfills all the shariah requirements including transfer of ownership, eligibility assessment, separate bank accounts and segregation of venues of funds utilization. Illustration of this model is presented in section of results. HANDS launches mass communication strategies, marketing campaigns and social media activities, and door to door collections of zakat for public awareness, trust enhancement and funds mobilization. The majority of individuals believe to give zakat directly to primary beneficiaries who are easily accessible. HANDS identified 91.1% of Muslims and 8.9% non-Muslim during the assessment but HANDS not only give zakat to Muslims but also benefits to non-Muslims through its donation system. The donation system of HANDS is unique which also support to needy "Sayyid" families who unfortunately does not fall under the criteria of zakat. 1.4% "Sayyid" families are benefited through HANDS donation system. Through its innovative approaches, HANDS also benefited the communities through their communal schemes. HANDS total zakat budget and expense is 159.4 million which breaks up to 145.8 million from zakat and 13.6 million allocation from donations.

Other organizations may adopt similar model to gain the trust of masses in terms of shariah compliance so that flow of zakat funds can be shifted towards organizations.

LIMITATIONS OF STUDY

The limitations of this study include covering sample from only two provinces of Pakistan and the study has been done in a Muslim country covering only two year time period so true picture of the world including non-Muslim countries cannot be depicted through this study.

CONCLUSION

Zakat is more than an individual act of worship; it is also a social institution, which plays a key role in the socio-economic well-being of the Muslim Ummah. History proves that, with proper management, zakat is capable to eliminate poverty and accelerate social development. This paper examines the practice and implementation of Zakat as a social institution in Pakistan, and its governance under the shariah-compliant mechanism.

In Pakistan, like many other Muslim countries, NGOs are reluctant of faith-based charity due to perceived religious limitations hindering the potential of zakat in combating poverty. The purpose of this paper is to present the case of HANDS as a model organization in respect of the zakat utilization mechanism for welfare organizations. Critical financial analysis of HANDS indicates that it is providing its services for all living below the poverty line and zakat can be used as a powerful tool against poverty. Shariah compliance, robust audit system, and research-based validation mechanism are the catalysts for the quick transformation of HANDS into a shariah-compliant zakat management institution. NGOs should turn their interest to mobilize *zakat* in a right and Islamic

direction for poverty alleviation and human development. They can take lessons from the case of HANDS.

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