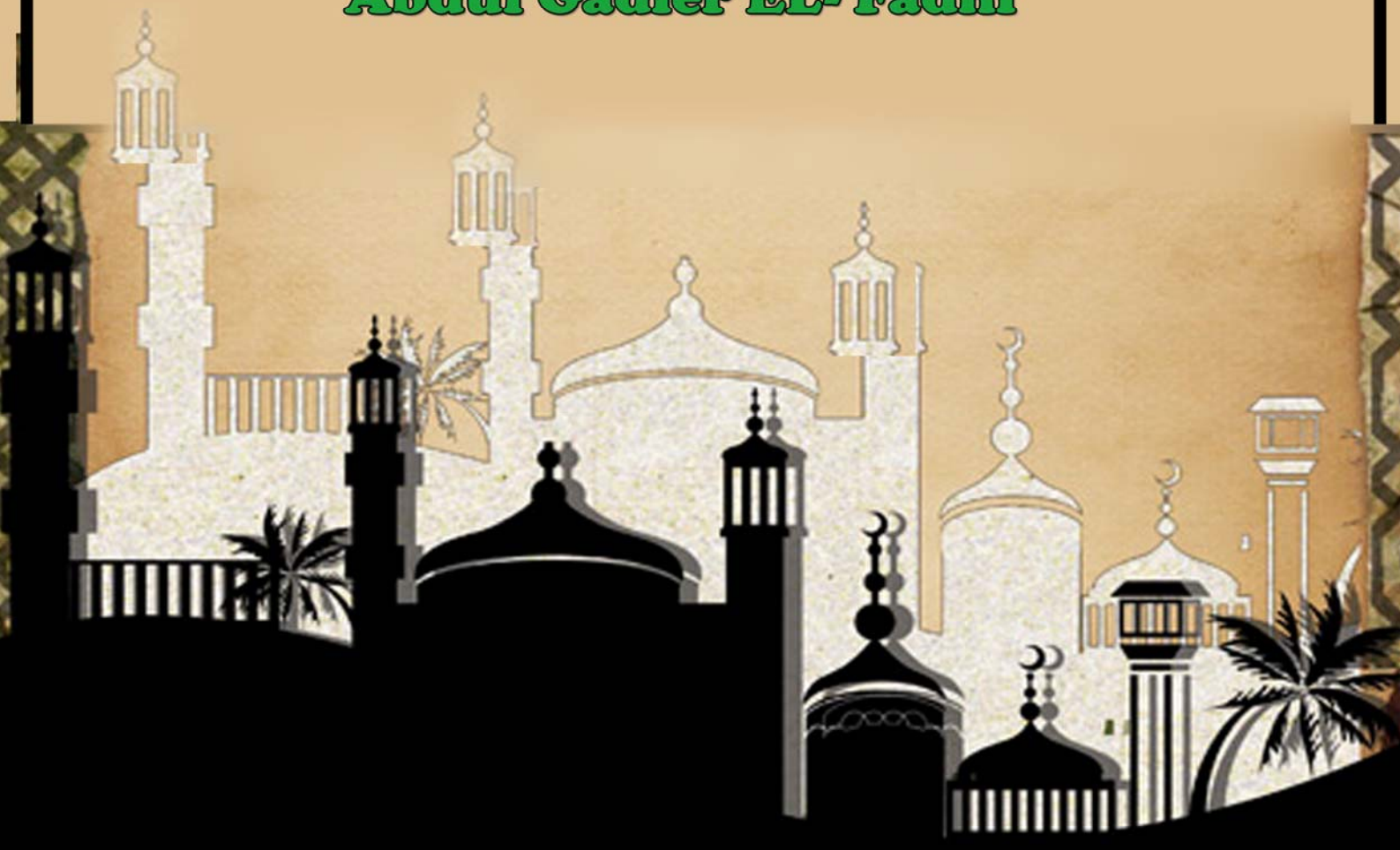
REPUBLIC OF SUDAN

ZAKAT SCIENCES INSTITUTE

SUDAN EXPERIENCE OF ZAKAT

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Contents

• Introduction	
• Advantages of Sudan experience in Zakat	
• New Organization of Zakat Institution in Sudan	
• The Levy “ Collection ”	
• The Policy towards eligible parties	
• Quantitative display and analysis of Zakat eligible parties in Sudan	
• Zakat as development of the poor	
• Conditions of the success of the poor development	
• Examples of the projects applied by the Chamber of Zakat	
• Conclusion	

Introduction:

Thanks to God, and we seek assistance and forgiveness from Him. We declare repentance to Him and we certify that there is no God but Allah, alone without a partner or associate, and that Mohamed is His servant and Messenger, peace be upon him, upon his kin, his companions and upon the followers of his method and guidance up to the Day of hereafter.

The Wisdom of Allah, the Almighty, requires the distribution of livelihood among His servants in a favorable manner.

This favor of this distribution, however, has its own consequences and responsibility against wealth and money which has been given to the wealthy people. The first issue of this responsibility which should be known by the rich is that the money they have is a God's money, and they are only agents of this money. Allah has granted them this money in order to examine them who is the best benevolent towards this money.

To prevent man from being despotic or oppressive due to much money, Allah, the Almighty, explained to him how to deal with this money in acceptable and in prohibitive way. Allah also has explained the permissible methods of collecting and expending money, alerting people that the money should complete its Cycle between the rich and poor, because the poor have a right in this money in terms of Zakat, charity and donations to the poor, orphans and the needy, "… and in their money is a specified right to the beggar and the deprived".

The good money of the good person constitutes the main pillar of a stable life in a cooperative and merciful society. If money increases and accumulates, it becomes wealth and wealth is necessary for the elimination

of poverty, ignorance, diseases and every calamity that impedes the growth and strength of the Muslim Society.[1]

Money is a grace from God to the rich and poor, as it is taken from the rich, through charity, and given to the poor according to the Hadith of the Prophet (pbuh) to Mu'az Ibnu Jabal When he sent him to the people of Yemen: "… and tell them that Allah has imposed on them a charity taken from the rich and given to the poor".[2]

As for the rich, the Zakat of money is actually a purification and growth to that money and is a tool which keeps him away from the Circle of stinginess and miserliness, and renders him a good servant of God that obeys His orders and worships Him properly.

Zakat is also a completion of Islam, as the Prophet (pbuh) says:

(Surely, the completion of your Islam is through the payment of Zakat from your money). Payment of Zakat represents thankfulness of Allah towards His grace, because one of the causes of grace acquisition is charity (Zakat), according to the Qur'anic verse "And if you thank (Me), I will add to you".

Thus far, we have known that Islam has paid great attention and care to the problem of poverty in order to guarantee the basic needs of Living to the individual. Not only this, Islam has made the Zakat a worship to God by which he/she gains growth, bless and grace to his/her money.

Islam has recognized that poverty constitutes a serious social problem which can humiliate the individual in his religion, honor and morals. It also constitutes a danger to the peace, stability and security of the society. The society which suffers from the calamities of poverty will fail to achieve the

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[1] Eligible parties of Zakat and their ownership in the light of Qur'an and Sunna, Dr. Khalid A. Al'Ani, Osama Publication and Distribution House, 1st Edition, Amman, Jordan p. 28.

[2] Produced by Al-Bukhari in "Fath Al-Bari) Vol. 4, p 4, and reported by Muslim.

objectives of Sharia in the maintenance of religion, soul, progeny, wealth and intellect of people, as the maintenance of all these objectives requires the provision of basic needs i.e. food, clothes, housing and protection, in such a way as to keep people away from sedition and aggression).[(3)]

Islam, therefore, declares a war against poverty in terms of multiple programs including Zakat, which is one of the pillars of Islam. Allah has specified the eligible parties of Zakat through the verse "Zakat expenditures are only for the poor and for the needy … ", Al-Tawba, (60).

There is another right of the poor in the money save the Zakat, according to the Hadith “There is a right in the money save the Zakat”, reported by Al-Tirmizi. When Gaafar Ibnu Abi Talih gained martyrdom and left young children behind, the prophet (pbuh) said: (I am their guardian in this world and in the hereafter, the Imam (ruler) is the guardian of whoever without a sustainer), reported by Al-Bukhari.

There is no social insurance which is very fair and sustainable like the social insurance of Islam.

In the non-Islamic insurance systems you could or could not have the donation for any reason.

However, in the Islamic system the insurance is a right and not a grant or donation, as stated in the Hadith of Mu’az Ibni Jabal.

To realize these Islamic principles in the Islamic economy system, the Zakat achieves many principles, e.g.:

A. Insurance of the basic needs of every individual in the society, which represent the amount of living standard which keeps human dignity and honor. (And We have certainly honored the children of Adam and

[(3)] The Zakat treatment of poverty problem, a research by Dr. Al-Tayib Zain Al-‘Abdeen, to the 4th conference of Zakat, publications of Kuwaiti Zakat House, Dakar, Senegal 20-23 Shawal 1415 (hij) p.104.

carried them on the land and sea and provided for them of the good things and preferred them over much of what we have created, with (definite preference) Al-Israa', verse (70).

B. The realization of social justice, and redistribution of wealth, as Allah says: (So as not to be transferred only between the rich among you)

Advantages of Sudan experience in Zakat

Introduction:

The Sudanese experience in Zakat application is characterized with a number of properties and advantages, including:

1. **The state Jurisdiction on Zakat:**

   According to a law which organizes the issues of Zakat, the Sudanese legislation has confirmed that the state jurisdiction on Zakat is an authoritative affair which gives the assigned system of Zakat the right of taking the rite of Zakat by the force of law, and any one who refrain from paying shall be punished.

   According to Article (5/3) of the law, chamber of Zakat is assigned to emphasize the authority of Muslim state on the collection and management of Zakat and other charities and the distribution of the same to the eligible parties.

2. **The independence of Zakat chamber:**

   The Law of Zakat has guaranteed full independence of the Zakat Chamber in connection with the collection and expenditure of Zakat revenues, according to Article (4/1) which reads: "An independent authority called the chamber of Zakat shall be established and shall have its own identity". This independence entails that the chamber shall not be subject to the financial and administrative regulations and rules which govern the governmental departments, directorates and

corporations. It is only governed by its law and the regulations and rules affiliated thereto, which control work and specify the relations and tasks of the employees and the customers.

The Chamber, therefore, has a wide and unlimited flexibility in its actions and movements.

3. **The application of federal system in Zakat management:**

In congruence to the administrative system in Sudan, the chamber of Zakat works according to a federal system which distributes the authorities between the General Secretariat and the state Secretariat. The administrative system of chamber is headed by a Supreme Board of Zakat Trustees, which encompasses senior scholars and Zakat donors.

The Council is assisted by a federal general secretariat which deals with the planning, setting of general policy and the supervision and promotion of performance. There are state councils of Trustees, assisted by executive boards which deal with collection and expenditure. Under these boards are a number of offices at the provinces and localities in addition to auxiliary committees (the basic committees at the quarters levels).

4. **Expansion in jurisprudence (fiqh) opinions:**

The law of Zakat has not been bound to a certain creed or thought.

Rather, it encompasses all the fiqh of Zakat which imposes Zakat on all the moneys, in order to achieve the benefit to the poor and needy.

5. **Inequality of eligible parties:**

The Law of Zakat had adopted the opinion of the majority of scholars (known as *Al Jamhoor*) in connection with the inequality of the ratio paid to each one of the eight parties.

This task was assigned to the Supreme Board of Trustees which encompasses Senior Scholars and the payers/donors of Zakat which can determine the suitable ratio to be paid to each one of the eight parties, according to the public interest and to the experience gained from the application.

6. Legislation flexibility:

The application of Zakat in Sudan is characterized by a suitable flexibility in connection with the legislations which govern the Zakat, in order to intake and introduce the various changes and renovations.

The Zakat law has been subject to four partial and total reviews during the two previous decades.

The last amendment of the law was in 2001 which annulled the Law of Zakat of 1990. Before the amendment, the law expressed the voluntary nature of Zakat, whereas the amended law addressed the mandatory nature, although it joined the taxes and Zakat in one organization. The third amendment separate the taxes from Zakat and the fourth amendment has addressed other aspects like perfection of management, precision in selection of fiqh options and consideration of contemporary issues in Collection and expenditure of Zakat from within the experience and application, which have exceeded two decades, new issues have appeared that need new opinions of fiqh in all the domains of Zakat, e.g. its legislation, management, collection, information and expenditures. Those issues were presented at the First International Scientific Conference of Zakat (1994) and the second conference (2001). The Chamber of Zakat established the High Institute of Zakat Sciences, which deals with the training and qualification of the employees of Zakat through the courses and

studies, in addition to the scientific research about the contemporary issues of Zakat at domestic and international levels.

New Organization of Zakat Institution in Sudan:

Sudan, as one of the Islamic Countries was very keen to apply the rite of Zakat. Due to the historical, political and social developments in the country, a similar legislative progress which governed the Zakat has also taken place. The new organization of Zakat in Sudan started, through an institution which fostered and applied the Zakat rite, in 1980, in accordance with Sharia Laws, which adopted the opinion of *Al Jamhoor* in the collection expenditure and management of Zakat funds. Therefore, the consecutive laws of Zakat in Sudan have been developed according to the administrative progress of Zakat application which. This progress has completed in five stages:

First stage: Zakat law of 1400 AH(1980), during which tried to renovate the rite of Zakat but in a voluntary fashion.

Second stage: The Law of Zakat and Taxes of 1404 AH (1984), which mixed Zakat and taxes in one institution. It confirmed the state jurisdiction on Zakat, which should be levied by force.

Third stage: Law of Zakat of 1406 (1986), in which the Zakat and Taxes were separated. Taxes had their own chamber.

Fourth stage: Law of Zakat 1410 (1990), which constituted an advanced step in filling the gaps of application.

Fifth stage: Law of Zakat of 1422 (2001) in order to keep pace with the economic, political and social advances in the country. The characteristics of this law include:

- Is not bound to certain creed.
- It imposes Zakat on whatever called money as long as it has reached the quorum (*Nisaab*).

- Comprehensiveness of Zakat expenditure to fulfill the needs of individuals, groups and state in the guard of the country and the people.
- Consideration of people's dimension through the establishment of the supreme Board of Trustees and other boards and committees.
- Expansion of resources through the addition of funds from Zakat houses and from individuals at the Islamic World level, in addition to the charities and donations from inside and outside the country.
- The law has stipulated the place boundary "Zakat should be expended in the place from which it has been collected".
- The Law has imposed Zakat on the expatriate Sudanese.
- The Law has stated the punishment of people who evade Zakat payment.
- The Law has defined the utilized money and introduced the invested money of the state within the moneys subject to Zakat.

The Levy

The levy constitutes the concrete foundation on which Zakat stands, following the Qur'anic verse "take from their moneys a charity by which you purify them …" Allah, the Almighty says: "those who, if We empower them on land, establish the prayers, pay the Zakat, order with good deeds and forbid from wrong doing, and to Allah all the matters return".

If Muslims perform their Zakat regularly as they perform their prayers, the Zakat revenues will be multiplied and they will appreciably mitigate the severity of poverty. The Zakat revenues in 2008 reached 392 million SDG

(196 million dollars). However, if every Sudanese whose moneys have reached the quorum of Zakat pays, the revenues will reach 717 million SDG (358 million dollars), according to the statistics of the total vessel committee. This means that the revenues now constitute only 54% of the total expected revenues, according to the statistics of 2001.

A table showing the progress of Zakat levy (2002 – 2008)

Year	Collection (million SDG)	Equivalent to (million dollars)	% of increase from previous yr
2002	158	60.3	+ 17.3
2003	192	73.8	+ 12.6
2004	241	96.3	+ 25.7
2005	271	108.1	+ 12
2006	314	140.9	+ 15.9
2007	357	178.5	+ 13.7
2008	392	196	+ 10
Total	1.925	854	

The Policy towards eligible parties

Islam has called for paying attention to the weak groups in the society.

Allah, the Almighty, says: “Zakat expenditures are only for the poor and for the needy and for those employed to collect Zakat and for bringing hearts together (for Islam) and for freeing captives (or slaves) and for those in debt and for the cause of Allah and for the (stranded) traveler …".

Allah, the Sublime has given priority to the poor and needy over the other eligible parties, in order to urge Muslims to take care of them and to pay money for them. For this reasons, the chamber of Zakat in Sudan has adopted the principle of preference in pay the Zakat to the eight parties,

according to the need. The ratios, according to the budget of 2009 are as follows:

1-	The poor and needy	63 %	Annually reviewed by the Board of Trustees
2-	The employees	14.5 %	
3-	Those in debt	5 %	
4-	Da'wa parties i.e. :		
	(brining hearts together + freeing captives)	8.5 %	
5-	In the cause of Allah	4 %	
6-	(stranded) traveler	0.5 %	
7-	Administration outlays	4.5 %	

1. **The poor and the needy:**

   According to the policy adopted by the Chamber, Zakat shall not be paid randomly. Rather, it should be distributed according to social studies of the individuals and the society, including information about the income, type of work, number of the family members, number of the unemployed due to disability or age, after determining whether the disability is temporary or permanent … etc.

   The distribution policy of the chamber is as follows:

A. 60 % as direct support (cash and in kind), which includes the groups which are not able to work and they are given bails or continuous support of food, treatment, clothes and housing.

These groups (according to the priority) are:

1. The orphans.
2. The disabled and old people.
3. People of chronic irrecoverable diseases.
4. People of deformities which prevent them to work.

5. The forsaken and divorced women and widows who are not able to work.
6. The poor student who devotes his time for study.
7. Temporarily disabled up to the absence of cause of disability.
8. Families of jailed and lost people.

B. 40% of the poor and needy share is allocated to poor people but are able to work. They are given production tools or they are qualified to work, or the one whose production tool was damaged or exhausted, the chamber could purchase a new one to him/her. The chamber provides work opportunities in the workshops, small factories, agriculture fields … etc. the chamber also assists people of low income who desire to increase their income through having production tools. It also helps small agricultural projects to resume production after stoppage due to natural disasters or bad economical conditions, such the projects of grains, legumes, fruits and vegetables.

Quantitative display and analysis of Zakat eligible parties in Sudan

Allah, the Sublime, says: "Zakat expenditures are only for the poor and for the needy and for those employed to collect Zakat and for bringing hearts together (for Islam) and for freeing captives (or slaves) and for those in debt and for the cause of Allah and for the (stranded) traveler" Sura Al-Tawba, Verse (60).

Abu Dawood reported from Zaid Ibni Harith that he said: "I came to the Messenger of Allah (pbuh) and gave him the pledged of allegiance to him (*bayah*). a man came to him and said: "Give me from the charity!!" The Messenger of Allah said to him: "Allah was not satisfied with the judgment of any prophet or otherwise towards the charities and He judged them by

Himself by dividing the deserved parties into eight parts. If you are one of these parties I will give you your right".

The eight eligible parties were specified by the Holy Qur'an, the true consecutive Sunna and by the unanimity of the scholars.

The statements are decisive in terms of the number of eligible parties, but are not decisive in the concepts and definition of them.

For instance, what is meant by the poor? What is meant by the poor? What is meant by the needy? And are they one party or two parties? And who is the person in debt (Al-Gharim)?

The Sudanese Law of Zakat (2001) has defined in the Article (38-1) the poor as: those who have one the sustenance of the whole year. It defined the family sustainer a poor when he has no source of adequate income. The concept of poor also included the student whose time is completely dedicated to study and he has no money.

The needy were defined as the indigent who are not able to provide the costs of treatment and the victims of disasters. Persons shall be given the Zakat according to the following priorities:

1. Orphans.
2. Widows.
3. Divorced women of no sustainer.
4. Forsaken (suspended) women.
5. Very old and diseased people.
6. Treatment.
7. Students who are not able to provide the cost of the studies.
8. Any other persons recommended by the committee of Assessment and Desert.

There were two methods to know the poor and needy. One method was the scientific statistics and the other was the recommendation of honest and trusted persons. Now, the poor and needy are specified and listed by the local and basic Committees of Zakat at the neighborhood level, as well as the recommendation of trusted persons. The census of the poor and needy is currently taking place.

The payment to the eligible parties used to be made by dividing them into two major parts:

1. Expenditure to people in need, including the poor the needy, the (stranded) traveler and the people in debt.
2. Expenditure to Da'wa (preaching), including the call for the cause of Allah, bringing hearts together (for Islam) and for freeing captives.

The Zakat Chamber adopts the fatwa (interpretation), issued by the Committee of Fatwa in connection with inequality of payment to the different eligible parties. Thus, the ratios of payment have become as follows:

Year	2001 %	2002 %	2003 %	2004	2005 %	2006 %	2007 %	2008 %
Poor and needy	54	60	60	61	63	63	63	64.5
Traveler	0.5	0.1	0.1	0.5	0.5	0.5	0.5	0.5
People in debt	6	6	6	6	6	7	8	7
Cause of Allah	8	8	8	5	3	5	4	4
Da'wa	2.5	2.5	3	6	6	5	5	5
Employees	15	15	15	14.5	14.5	14.5	14.5	14.5
Administration outlays.	7.5	7.5	7.5	7	7	5	5	4.5

Channels of expenditure at state levels are:

1. Local Zakat Committees.
2. Committees of urgent cases and travelers.
3. Committees of people in debt.

The central eligible parties' channel is the central eligible parties Committee. These outlays are directed mostly on social development such as water, health, education, production tools, and student's guarantees, internal and external treatment.

The Sharia share of the poor and the needy parties was determined as 63%, and the employees 14.5%. It is worth mentioning that the employees have a salary skeleton like the state salary skeleton, but they have their salaries from the Zakat revenues (employees). They have salaries for their work and not for need like the poor and the needy, and their salaries are estimated according to their capacities and qualifications. The salary skeleton of the chamber of Zakat was passed by the Cabinet.

Zakat as development of the poor

Today we witness the failure of the world economic system and the crises thereof. This system has failed to approach a fair and just economic system which maintains human honor and dignity which Allah, the Almighty has granted him, and favored him over all other creatures. Notwithstanding the failure of this system and the increasing rates of poverty and unemployment, we have no ability to present the Islamic economic system as a substitute of that system and as a solution of many problems.

The Islamic social system, as well, aims to realize social security and adequacy, through the imposition of Zakat and the collection of other charities, and through tits call for moderate consumption without miserliness or squandering "… and do not render your hand tight to your neck (in miserliness) and do not extend it altogether (in squandering)".

Islam has also prohibited hoarding:

"Those who hoard gold and silver without expending them for the cause of Allah, augur them with painful torture". Al Tawba, v. 34.

Islam has put two ways to treat the problem of poverty:

First way: through call for voluntary expenditure (charity and giving) and for mutual cooperation and solidarity to assist other people in doing their work and satisfying their needs "The one who fulfills his brother's need, Allah will fulfill his need. The one who relieves anguish from a believer, Allah will dispel from him anguish from the anguishes of the hereafter". Allah, the sublime, says: "Any of the good you expend "as charity", will return to you".

Through these concepts, the brotherhood among Muslims becomes candid and truthful brotherhood.

Allah, the Almighty, says: "Believers are nothing but brothers". This is the Islamic Cooperation which adds purity and grace to man.

Second way: through obligatory performance of Zakat "Expenditure are only for the poor and for the needy." And He says: "Take from their money a charity with which you make them pure and clean … "

Zakat, therefore, constitutes the social insurance and brotherhood between the rich and the poor (taken from the rich and given to the poor). In this regards, H. G Wells said: "Islam established a society which is free of cruelty and social injustice more than any other society". This is due to the presence of fraternity, sympathy, solidarity, dissemination of good among people and honoring of all people. When Zakat is given to the poor, they feel no humiliation because it is a right and not a donation. Some scholars said that the poor should be given sustenance of the whole year. This could not be achieved without social development, training and facilitation of work to the poor so as not to beg people, given or not.

The development of the poor is a part of the concept of work and the renovation and revival of uncultivated lands.

Through Zakat we seek and hope to introduce the poor into the economic cycle, in order to increase the individual and the national income and to secure the needs of the society. There is no meaning of just giving the poor a handful of money or food. Our aim is to lead the poor into the adequacy and prosperity, and to bring them out of the circle of consumption to the circle of production, because Islam prohibited unemployment.

Omar Ibn Al-Khattab (may Allah be pleased of him) used to forbid the Muslims from staying in the mosque after the prayers and to order them to go out for work as: "Heaven does not rain gold or silver", reciting the same meaning in Surat Al-Mum’a "And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah…".

Dr. Abd Al-Muneim Al-Gamal, the author of Islamic Economy Encyclopedia and the Unique Commentary of the Holy Qur'an, Said: "Therefore, Islam has called for work and dispersion within the land and forbids the unemployment and laziness, to the extent that every acquisition based on charity, deception, forgery or fraud is prohibitive in the view of Islam".

The prohibition reaches every person who adopts charity as a career or profession despite his physical and mental ability to work. This judgment is consistent with the Hadith of the Prophet (pbuh): "charity is not permissible (halal) for the rich or for the person of normal body", and the other Hadith reported by Muslim from Abu Huraira: "It is better for any of you to go out in the morning and bring wood on his back, and to give it as a charity and to maintain himself from begging people, than to ask another man whether he gives or deprives him, that is because the higher hand is better than the lower hand".

Other Hadith include: (the best acquisition is the one made by the man's own hands), (some of the sins are not forgivable save by diligence in seeking sustenance), (The fiqh of a man includes improvement of his living), (Demand of halal acquisition is an ordinance after the (known) ordinance, (Seeking the halal is a jihad) … etc.

We, in the chamber of Zakat in Sudan, work according to these concepts in order to bring the poor, who are able to work, out of the circle of poverty to become rich and hence to participate in the development of the society, through giving them the production tools and facilities, By so doing, they will become Zakat payers.

In his book: *The Problem of Poverty*, Dr. Al-Garadawi said: "The members of Islamic Society, rulers and ruled, have to recruit all their capacities and to exploit all their wealth and all their human and financial powers to overcome the cruelty and brutality of poverty and to smash the strong teeth thereof. The increase of production and development of the resources will have an efficient impact on poverty control and elimination).

Our aim is to maintain the dignity and honor of the human being, to correct his worship and to increase and enhance his faith, in order to keep himself from begging people. Our experience and evaluation showed us that many of the – used to be beggars have now become donors and supporters to the social activity.

The development into which we introduce the poor has achieved two Islamic principles:

1. The poor enriched themselves, maintained their dignity, fulfilled their needs and sustained their families and relatives.

2. The poor participated in the society activities and in the social charity works.

These achievements have been reflected on the society as an increase in the national income, food production and facilitating the necessary services to the people.

Conditions of success:

Development for the poor:

1. Wise planning through establishment of production projects compatible with the environment in which the poor live, agriculture, industry, services, … etc. this because the availability of raw materials and good management, as well as the market are the pillars of success of such development.
2. Training of the unemployed poor who are able to work, according to their capacities and qualifications. Training could be in agriculture, technical or administrative jobs, hand crafts professions, market works … etc.
3. Provision of machines (tools) and adequate money, and supervision on the poor in order to continue and succeed.
4. Availability of food and drink to the poor and his family so as not to be completed to sell the tools, particularly if he is exposed to a crisis.
5. Availability of Market or guiding to it and to its nature and conditions.
6. Introducing the poor into the development projects and assisting him through supervision, direction and development to prevent him from failure. Training and qualification are also important.
7. Accounts management and knowledge about achievement of profits and treatment of loss.

8. Utilization of investment advantages which are provided by the state to the investors.
9. Protecting the poor from the local taxes authorities until he becomes able and proficient to pay the taxes and fees. This requires exemption from taxes and fees for at least five years.
10. Educating the poor about depositing and saving for emergencies and disasters.
11. Organization of expenditure and consumption to maintain the capital from exhaustion.

After this introduction, we can say that the Chamber development experience was based on the said concepts to establish various projects. May Allah give us success and prosperity.

Expenditure to the poor and needy is divided into two divisions:

1. Direct expenditure to those who are not able to work or who have certain conditions such as the orphans, students, diseased, widows and senile people.
2. Indirect expenditure to the needy but they are able to work.
    1) Eligible parties of direct expenditure:
        1. Guarantee of students.
        2. Guarantee of orphans.
        3. Health insurance.
        4. Treatment.
        5. Ramadan.
        6. The ruler and the ruled project.
        7. Disasters.
        8. Da’wa.

9. Distribution of the year’s sustenance to the Qur'anic schools (Khalwas) and the needy.
10. Those in debts.
11. Mass marriage.
12. Financial assistance to the indebted people, prisoners … etc.

2) Development projects for the poor and the needy who are able to work:
    1. Agriculture: agricultural societies:
        1. Granting of equipment and tractors.
        2. Indigenous plows.
        3. Seeds.
        4. Harvesters.
        5. Axial irrigation (west to Omdurman).
    2. Animals distribution:
        1. One head of sheep.
        2. Breed goat
        3. Breeding of cattle.
        4. Making of hafeers (surface water reservoir) and veterinary clinics.
    3. Centres of vocational, technical and administrative training and qualification of the poor and needy:
        1. Women.
        2. Youth.
        3. Graduates.

4. Production tools for the groups and individuals:
    1. Workshops and industries.
    2. Services and gas distribution.
    3. Trade (trade capital).
    4. Sewing machines – Atbara.
    5. Honey factories – White Nile.
    6. Oil and Soap factories.
    7. Sweet factories and bakeries.
    8. Water.
    9. Education.
    10. Health.

Examples of Projects applied by the Chamber of Zakat

1. **Guaranties of students:**

The chamber has started guarantees to the poor students at the Sudanese Universities, after having full information about them, including the poverty conditions, from the National Fund of Students Care.

More than 6688 students were guaranteed in 2000, and 38,500 in 2008, with a cost of 13,925,483 SDG (50 SDG/student, paid monthly by the Savings and Social Development Bank (SSDB).

Picture No. (1)



P

ayment of guaranties from the (SSDB) windows.

2. **Orphan guaranty:**

The number of guaranteed orphans is still small (only 59.149 orphans were guaranteed in 2008), with a cost of 12,500,000 SDG.

Houses were built for the orphans and martyrs families, and investment deposits were made to others in addition to the building of stores (shops) and rooms for rent inside the houses for this class. Almost 1500 houses were built in Khartoum, Kassala, Darfur … etc for the very poor orphans.

Picture No. (2)



Picture No. (3)



Distribution of support to the excellent orphans, as well as the income-generating shops

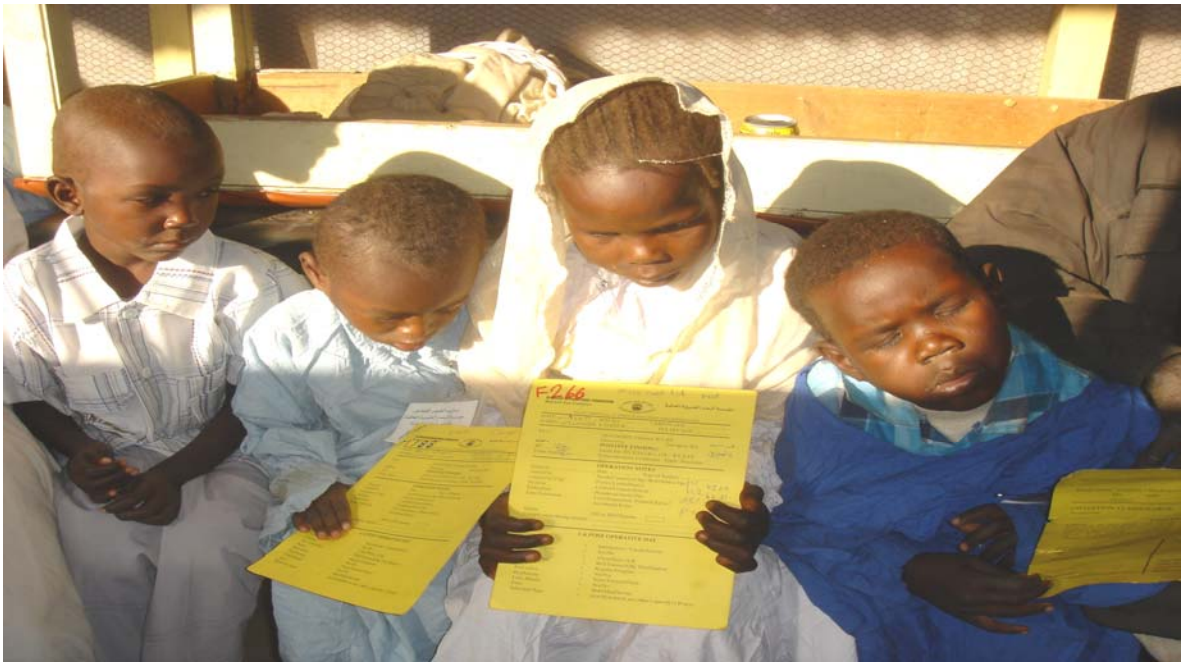
3. **Guaranty of health Insurance:**

Now we insure (2,039,889) persons (32% of all the insured people in Sudan).

There include:

- Orphans and widows: 50% of the targeted number = 950,344 poor person.
- Qur'anic school students: 3.1% of the targeted number (51,972).
- University students: 1.8% of the targeted number (18,333)
- Other poor, needy and pensioners: 45.1% (1,109,240 persons).

Picture No. (4)



Healthy – insured poor families

4. Projects combating vagrancy:

The chamber has signed an agreement with the Youngsters Organizations and other organizations for the qualification of vagrant children.

400 vagrant children were qualified in the first course, and returned back to their families.

They were subject to psychological and social treatment and were qualified to acquire professions.

They were also granted production tools. The chamber signed a contract for the treatment of (3000) vagrants.

5. Projects of poor graduate qualification:

In Collaboration with the National Youth Union, the Chamber adopted a project for the qualification of (3000) graduates every year. The projects include teaching them work skills, computer application, administrative sciences and office works … etc.

Picture No. (5)



H. E the President of the Republic granting the graduates of the Institute of Industrial Apprenticeship the tools given by the Chamber of Zakat.

6. Medical Treatment:

The chamber used to give supports to governmental hospitals such as the Radiation and Isotope Centre, Ibnu Sinaa, National Renal Centre National Centre of Digestive system – Abu Anja Centre – Al-Taigani Al-Mahi Hospital and government hospitals in the states. The support included: purchase of medical equipment and machines of high costs which are used in operations.

Medical Centres and complexes were established, such as: the Zakat Medical Complex, in Juba and in the Red Sea state, Kalazar Hospital in Al-Gedarif … etc.

The chamber has established more than (35) public pharmacy in the states which provide free medicines to the poor and needy.

The chamber supported patients to have free treatment in some hospital. Other supports include:

The health insurance, support of internal treatment through purchase of modern equipment of cardiac catheterization, Renal dialysis, radiotherapy, genes test laboratory, cardiac pace-makers, Angina treatment, artery stenosis, treatment of heart muscles without surgical intervention and other small equipment for laboratory examinations, cesarean operations, vaccines refrigerators, AIDS test laboratories, tuberculosis test laboratories in rural hospital, early breast cancer detectors.

The chamber has also fixed programs with blindness control societies, for eye clinics camps eye operations and fixation of lenses (free for the poor). We adopt renal transplant operations, cardiac operations and radiotherapy for poor patients.

These operations reached (240) during 2008. other small operation include bone and delivery operation, renal stones breaking, fertilization operations. The total health expenditure reached (105) million SDG.

Examples of health projects executed by the chamber during the period (2004 – 2008).

- **Cancer disease equipment:**

1. Laboratory of Genetics and Tumors – the Radiation and Isotopes Center (50,000 dollars).
2. Radiotherapy equipment – Radiation and Isotopes Center (324,000 dollars).
3. Deep- x-ray machine (Radiotherapy hospital – Al-Gezira) 100,000 dollars.
4. Two early breast cancer detectors 100,000 dollars.

Picture No. (6)



Mobile clinic purchased by the Women Initiative Organization, for early breast cancer detection.

- **Heart diseases equipment:**

1. Open hear surgery- Medical Crops hospital 200,000 dollars.
2. Equipment to the hear centre at Khartoum hospital 680,000 dollars.

3. Contra pulsing device for the treatment of thrombosis – Sudan Hear Centre 250,000 dollars.
4. Cardiac catheterization equipment – Sudan Heart Centre 1,500,000 dollars.

Picture No. (7)



Example of heart equipment purchased for Cardiac patients

- **Equipment of diabetes and kidney diseases:**

1. Equipment and endoscope for renal surgery Ibn Sinaa Hospital 153,000 dollars.
2. Kidney dialysis equipment – Ibn Sinaa Hospital 50,000 dollars.
3. Diabetic patients equipment 75,000 dollars

Picture No. (8)



Distribution of diabetes disease test of children – Jabir Abu Al'izz Centre.

- **Miscellaneous medical equipment:**

1. Endoscopy equipment – Ibn Sinaa hospital 10,000 dollars.
2. Equipment for Suba and Al-Tigani Al-Mahi Hospitals 40,000 dollars.
3. Two refrigerators for keeping corpses (capacity of 24 corpse/each) – Khartoum Hospital Morgue 60,000 dollars.
4. Purchase of 14 ambulance vehicles to capital and rural hospital 1,155,000 dollars.
5. Delivery room equipment – rural hospital 245,000 dollars.
6. 100 Laboratories for tuberculosis and AIDS detection at the borders state 208,500 dollars.
7. Purchase of (50) refrigerators for Vaccines maintenance (Control of Poliomyelitis) 116,250 dollars.

7. In Field of Water:

The Chamber worked to provide water to human and animals, in different areas of Sudan, in order to assist poor families in realizing stability and increasing production. During the last four years the projects implemented included: digging of hafeers (surface reservoirs of rain water) and wells and the installation of water donkeys and hand pumps, and connecting poor areas with water networks. The number of these projected has reached 1925 projects, costing 38 million SDG, (19 million dollars), for 586 village in Sudan.

Picture No. (9)



Examples of water projects implemented by the chamber in the states, including donkeys and hafeers for Human and animal consumption.

8. Education:

The participation of the chamber in the education field includes: paying the education fees for the poor Students, provision of school requirements, building of classes in some basic education schools. The number of these projects has reached (392) utilized by poor students and their families. The total cost of these projects was (5,497,098 SDG) – (2.5 million dollars). Students of special needs also had their share in assistance. In 2008 only, about 50,000 school bags and school uniforms were distributed to the poor students.

Picture No. (10)



Distribution of school uniform to poor students .

9. Agriculture and ownership of animals:

The chamber has a pioneer experience in this field in the states in which agriculture domains. The chamber bought tractors to plow the lands of the poor and needy and granted them seeds. The number of executed projects during 2004 – 2008, reached (12023) project. The planted areas reached (680,354) feddans, including naturally irrigated (rains) and artificially irrigated lands.

A number of (78,673) heads of animals (camels, cows, sheep, goats) were given to the people. There were also projects of animal breeding in order to enhance the production of meat and milk. The total cost of agricultural and animal projects was 66.3 million SDG (33 million dollars), utilized by (590,665) families. The chamber issued a decision that the animal Zakat should be given as animal (not money) to the poor shepherds.

Picture No. (11)



Zakat official handing five sheep (female) to orphans family.

Agriculture Cooperatives:

This project, which started in 2007, works to support villages with integrated productive units such as tractors, harvesters, trailers … etc.

In 2007, the number of cooperatives was 132 villages depend on the revenues of the previous year in the finance of subsequent years.

The number of cooperatives reached (236) and the planted areas were more than (150,000) feddans. Out of the cooperatives that achieved higher productivity, (6) were women cooperatives. The role of the chamber was only supervision and solving the rising problems.

Picture No. (12)





Agricultural cooperatives in the states

10. The Rule and the Ruled Project:

The aim of this project was to reach the chaste families and convince the state leaders to distribute Zakat to these families. The project included: distribution of in-kind substances in Ramadan in all states, each state approximately has supports for 10,000 – 20,000 families.

In 2001 the number of families reached 300,000 and in 2008 about 691,000 families. Each family usually has a bag containing sugar, dates, legumes, flour … etc.

The ruler and the ruled project starts usually from the tenth day to the twentieth day of Ramadan, in which the ruler (governor) fosters the ruled people, visits them in their houses, review their circumstances and solves their problems.

The project usually distributes large amounts of money and supports the families by establishment of small projects. The rulers involved in this project are the president of the republic and his deputies in addition to the head of Judiciary, the state governors, federal and state ministers, National

Assembly Leaders, people's prominent leaders and Zakat donors. After Ramadan Comes the Eid program in which the Eid needs are distributed to the orphans, diseased and old people, soldiers at the borders and the prisoners.

The annual cost of these three programs is estimated as 4 million SDG (8 million dollars).

Picture No. (13)



The Vice President, Minister of Social Affairs and the Secretary General of Zakat Chamber, visiting chaste families (in the night), within the program of the ruler and the ruled.

11. Rural Women Development Centres:

The Chamber of Zakat works to increase the capacities of women and to train and qualify them on small industries and making of healthy foods, and to educate them on how to protect herself and her family from the diseases.

The chamber signed an agreement with the Sudanese Women General Union (SWGU) about financing these centres by the chamber, while the role of the Union is the performance and awareness in collaboration with other bodies in the fields of social development and community awareness. The chamber annually opens about ten centres of this kind in the different areas of Sudan, particularly the less developed areas. The chamber also has cooperation with some of the civil society organizations which work among the poor in training, qualification and problem solving domains.

Picture No. (14)



Examples of tools at the Women Social Development Centres.

12. Ownership of group and individual production tools:

These tools facilitate work for the poor people who are able to work.

They are granted according to the study of the abilities of the poor, in order to abandon poverty and reach the circle of adequacy.

Some of the poor may become rich enough to pay Zakat.

The individual projects according to this program include: flour mills, spices grinders, small dates plants, bread and biscuit bakeries, modern and traditional fishing boats and nets, shoes plants, manual textile plants, handcrafts tools, sewing machines, tires maintenance and battery re-filling places, Ice-cream small factories Agricultural projects (fruits and vegetables farms, cattle and poultry grazing), and income-generating traditional industries.

Picture No. (15)



Example of individual tools granted to poor families (small transportation car).

13. Da’wa:

We work for the spread and dissemination of Islamic values among the society through the qualification of mosques in the villages and small towns, in addition to fostering of Qur'anic schools students and training and qualification of imams, preachers and educators. In 2008, about (512) big Qur'anic school (Khalwa) were supported with (126,189) sacs of sorghum, in addition to the financial support and the provision of food and clothes and installation of solar energy units for lighting, and the provision of pure drinking water. The Qur'anic Schools of women were supported with (2.1 million SDG).

Picture No. (16)



Khalwas of the Holy Qur'an which receive annual support

14. Disasters:

The Chamber used to allocate annual reserve for emergencies and natural disasters particularly in Autumn due to rains and rivers floods. There are supports from these funds for war displaced and refugees. There is a plan now for resettlement of the returnees through the provision of accommodation, food, agriculture … etc.

The annual reserve is estimated as (4) million dollars. A number of fifty (50) officials were trained for crises and disasters management at the Sudan Academy of Administrative Sciences.

Picture No. (17)



Convoys of support from the chamber to the disaster areas.

Distribution of food to the poor:

As the majority of Sudanese eat sorghum, the chamber used to collect the Zakat of sorghum and store it in healthy stores. After that chamber distributes the year's sustenance to the orphans, widows of no sustainers, old people and other poor people according to the tables received from the states. The chamber also used to fill the food gaps where occurred due to lack of rains or insects which damage the plants.

The distribution of such food constitutes one of stability factors.

The distribution is done in terms, e.g. each three months. The chamber distributes sorghum to the Khalwas, which constitutes a guarantee for the continuity of these Khalwas which also are granted other assistance, such as clothes health insurance … etc.

Picture No. (18)



Example of year's sustenance and traditional plows given to poor families in greater Darfur states.

16. Indebted people (*Al Gharimeen*)

The indebted people's share is one of the most important articles through which the problems of insolvency are treated. Agricultural insolvency happens to farmers particularly small ones due to natural disasters, lack of rains … etc.

After verification of insolvency by the Committee of Insolvency, which is composed of a judge, number of General prosecution members in the area in question, number of Zakat donors, representative of Farmers Union, one Islamic fiqh scholar, some members of Zakat Committees and a representative of the Ministry of Agriculture in the area. The Committee of Insolvency gives a Certificate issued by the Chamber, and it is accredited and authorized at the banks and courts.

The Committee then distributes the share of *Al Gharimeen* to the insolvent people in the area. The annual fund for this purpose reaches 1.2 billion SDG distributed to the states. In 2002 a recession in agriculture took place, and many farmers were put in jails.

The Chamber freed about 27 thousand small farmers, as it freed other prisoners because of debts from accommodation, treatment, food ... etc. This program is repeated in every state twice a year in the occasion of Al-Mawlid (The Birthday of the Prophet (pbuh)) and in Ramadan. The number of prisoners freed by the chamber in the whole of Sudan has reached 2000 – 3000 every year. This program is also used for the assistance of some disaster – affected people.

Picture No. (19)



Examples of the prisoners from *Al Gharimeen*, annually freed by the chamber in Ramadan.

17. Disabled assistance program:

The assistance is given according to the nature of disability. The blind students, for instance, are given small recorders and tapes, white sticks … etc, artificial limbs are installed for those who need them in collaboration with the bodies in question. More than 300 motorcycles were distributed to the disabled students at the Sudanese Universities.

Picture No. (20)



Examples of motorcycles granted to the disabled students in the Universities.

18. Marriage:

The chamber designs an annual program for marriage of youth who cannot afford the costs of marriage. The program includes all the states and it is patronized by H. E. the First Vice president of the Republic. All the public and private institutions contribute to this program, as well as the businessmen and the Chamber of Zakat.

The annual budget of the program is one million dollars.

Picture No. (21)



Marriage items supported by the Chamber .

Financial aid:

The chamber presents financial aids to the weak families and the poor in order to buy their basic needs of food, drink, clothes … etc, as recommended by the local and basic committees, and after the case study and the conditions which the poor live. Some times the poor people apply for aids, and after the social study the aids can be given. Although these financial aids do not solve he poor problems, but they relieve them and release them from the bottleneck. These aids are mainly given to old people, the disabled and pensioners. Youth, however, are given production tool rather than direct money if they are bale to work.

Conclusion:

The application of Zakat in Sudan has overstepped the stage of trial and has become an outstanding rally of work and dedication. Its obvious fingerprints

and accomplishments in social support is undeniable, during a stage which is regarded as one of the most difficult stages of the Sudanese economy i.e. the stage after the Liberation of the economy and its consequences, such as inflation and high costs of prices.

The presence of the Zakat Chamber within the diagram of Sudan's economy as an efficient mechanism in the social support process has had a profound effect in the mitigation and the alleviation of the negative effects of the economic liberation. It has a great role in the redistribution of wealth in the society, and the realization of the concepts of “Takaful and tarahum” which the Sudan's Civilization Project of calls for.

In spite of all this, we see that the race is still at the starting point, and we will not be satisfied until we make sure that all the wealth in Sudan has been purified through the performance of Zakat, and Allah's right has been taken, which means the growth and blessing of wealth as the word “Zakat” itself indicates.

The revenues of Zakat form trade are still far away from the genuine estimations. The same fact applies to animals. The only vessel whose estimations are almost true is the vessel of plants, because the plants cannot be hidden and the time of harvest is well known “And give its due (Zakat) on the day of its harvest …” Al-An’am (141). There is no room for evasion here.

The experience of Zakat now is no longer a property of the Sudanese people only.

Rather, it has become a property of all the people in the Islamic World who look forward for applying such an experience.

Internationally, the Zakat now is viewed as an important factor in the realization of development, through the finance of small producers.

The rally of Zakat in Sudan has become the anthem of life. The obvious evidence of this the convention of the Thirteenth Forum on the Contemporary issues of Zakat, which is organized by the House of Zakat in Kuwait. All the forum attendants praised the rally of Zakat in Sudan. Morocco, now, has followed Sudan and declared officially the establishment of a Chamber of Zakat. Thus the rally continues until we see chambers of Zakat every where in the Islamic World. On that very day we could say the Islamic Nation has started its rally towards the social cooperation and *Takaful*, and the Christian expansion which entered into the World through the gate of poverty, need, and disease has come to an end. On that day the believers will be glad by the victory of Allah.