

THE ROLE OF ZAKAT INSTITUTIONS DURING COVID-19 PANDEMIC TO ENHANCE THE WELL BEING OF ASNAF IN MALAYSIA (MAIWP AS A CASE STUDY)

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Abstract	<p><i>A lot of individuals have lost their lives to the recently emerged Covid-19 pandemic. Due to the pervasive dread, it has generated, all activity has ceased, especially in the economic sphere. In 2020, there was a global recession due to the global economic blockade; consequently, it caused people to live under financial constraints, so ISF emphasizes that action is required. Due to the effectiveness of Zakat, it can alleviate economic hardships. This study assessed how Majlis Agama Islam Wilayah Persekutuan (MAIWP) contributed to sustaining the Asnaf community and helped alleviate the hostile impact of the COVID-19 pandemic on the Malaysian people, during and after the extent of pandemic instability. The study applied a qualitative method, drawing on secondary databases. These findings suggest that Islamic Social Finance (ISF) methods, such as Zakat, may provide and distribute financial aid during and after a crisis, such as the Covid-19 pandemic, in disciplines other than medicine. The relevant institutions or bodies must continue to provide an efficient method for Zakat contributors to continue contributing to Zakat, as this facilitates the distribution of suitable funds and the eradication of poverty in crisis-affected communities. Thus, effective methods of distribution are essential for Zakat to achieve its goal of assisting the impoverished.</i></p> <p>Keywords: Zakat, Covid-19, Asnaf, Malaysia, MAIWP.</p>
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INTRODUCTION

Zakat is one of the five pillars of Islam, and Muslims are required to pay for it. Zakat is essential in developing a country's social welfare system to alleviate poverty, ensure that money is distributed equitably, and improve the economic well-being of Muslim communities. Asnaf (Zakat recipients) the material, and financial assistance Zakat organizations provide to the needy is crucial to developing an independent Muslim community (Mohd Yusof Othman, 2017). The distribution of Zakat funds may assist the government in improving its citizens' economic and social well-being. The Zakat organization aims to alleviate poverty by increasing Zakat contributions and distribution to needy people. As reported by Asian Institute of Finance (2017), through the Government Transformation Plan (GTP) and NKRA Raising Living Standards of Low-Income Households Zakat funds are regarded as one of the measures that could assist the government in

eradicating poverty. It is anticipated that by distributing Zakat to low-income households in both urban and rural areas, the standard of living of the general population will improve.

Muslims must keep account of Zakat to fulfil the third pillar of Islam and demonstrate that it serves its primary purpose of alleviating poverty. As for Zakat to catalyze improving the lives of the impoverished and vulnerable, its management must be efficient. By the Islamic Shariah Law requirements, accountability to the Zakat payers and, ultimately, to Allah has been argued to be demonstrated by the Zakat organization's efficiency and governance. Efficiency refers to how effectively the Zakat organization uses its resources to achieve its goals of socio-economic justice in reducing poverty. Dhar and Akhan (2010), stated that management refers to the method and framework used in controlling and overseeing the institution's affairs.

According to Zulkifli (2017), the provision of Zakat is one of the requirements set by Allah SWT's to shape human character so that it can satisfy the demands of delight in a community. A closer examination reveals that the purpose of Zakat is to prevent an individual's income from exceeding what is considered fair and equitable among humans. This is done so that money can meet one's and society's basic needs. This passage makes it abundantly clear that Zakat is a means of purification from meanness, cruelty, avarice, and other vices. Based on the words of Allah SWT;

﴿خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ﴾

"Take Zakat from some of their wealth, with that Zakat you clean and purify them and pray for them. Indeed, your prayer is (become) peace of mind for them. and Allah is All-Hearing and All-Knowing" (al-Quran. al-Tawbah: 103).

From this verse, the Zakat has a cleansing effect. The Prophet ﷺ anticipated that Zakat givers would find peace in their generosity. In this passage, Zakat refers to the Zakat that is required (Ahmad 'Ajibah al-Husniy, 2002; al-Andalusi, 1993). According to some scholars, paying Zakat to fellow Muslims is a condition of repentance for Muslims. This resulted from the community's decision to refrain from fighting alongside the Messenger of Allah ﷺ and committing its resources to *jihad* during that conflict (Muhammad al-Tahir 'Ashur, 1984). The Prophet ﷺ comprehended that Allah SWT will absolve the transgressions of those who pay this Zakat. The practice of Zakat represents purity, and the characteristics of devout individuals include the method of Zakat payment. For this reason, they pleaded with Rasulullah ﷺ to accept their money, cleanse them of their crimes, and intercede for their salvation.

Sanep Ahmad (2009), stated that when distributing Zakat each member of the Asnaf community should feel that they were treated fairly and equitably. Consequently, it is essential to evaluate the role played by the Zakat administration in this aspect of Zakat distribution. Under the State Administration Act, the State Islamic Religious Council (SIRC) is now responsible for collecting and distributing Zakat. Numerous measures have been taken to ensure socioeconomic advancement among the Asnaf, such as supplying monthly financial/food aid, school support, and even Asnaf economic activity (Haji et al., 2010). Upon analyzing the above-mentioned discourse, it unequivocally manifests that Zakat undertakes a position of paramount significance within the realm of Islamic social finance, remarkably in its role of alleviating the plight of the impoverished populace.

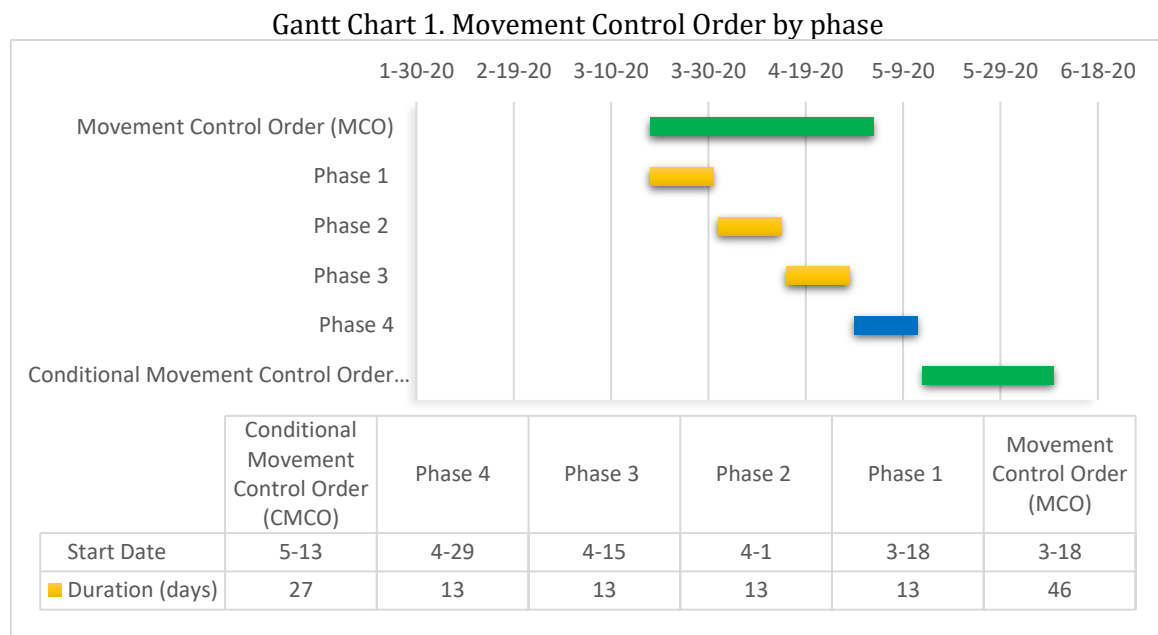
Moving to the Covid-19 pandemic, it has spread to nearly every nation on the globe, including Southeast Asia, where it is believed to have originated in the Wuhan region of China. On January 25, 2020, Chinese nationals in direct contact with an infected Singaporean transmitted the Covid-19 pandemic to Malaysia. On January 24, 2020, they departed Malaysia via Singapore. More than 2,400,000 cases of Covid-19 and more than 28,000 confirmed deaths have been reported in Malaysia, where they were being monitored as part of the "first cluster" (MOH, 2021). Malay Muslims including children and adults constitute the majority of the country's patient population.

This pandemic resulted in a large number of people dying and numerous Covid-19 patients were receiving intensive care units and treatment. With a rise in confirmed cases of Covid-19, the Malaysian government has endorsed MCO phases (Movement Control Order) restrictions to restrict the population's freedom of movement to stop the spread of the pandemic. During Level 1 MCO measures, which were implemented on March 18 and persisted until March 31 (PMO, 2020) citizens were not permitted to exit their homes without government permission. Those who meet the law's requirements worked from their residences.

Considering the above-mentioned consequences of Covid-19 on Malaysian people, the current study seeks to elucidate the contribution of MAIWP in lessening the adverse repercussions of the COVID-19 pandemic on the well-being of Asnaf persons in Malaysia, employing it as a case study.

Gantt Chart for Progress By Phase

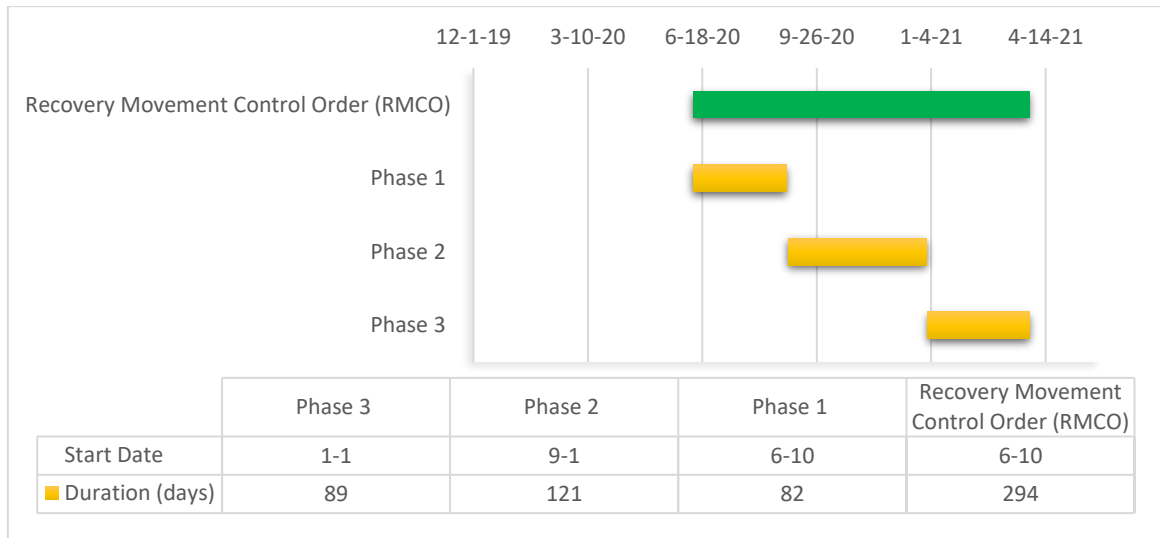
In 2020 and 2021, the MCO and its succeeding phases, the Conditional Movement Control Order (CMCO) through the Recovery Movement Control Order (RMCO), were extended and relaxed. Certain segments have been implemented nationwide, while others have been limited to particular states, federal territories, or smaller geographic regions. The issuance of the Movement Control Order was one of the National Recovery Plans (NRP) that took effect in June 2021 (Ong, 2021).



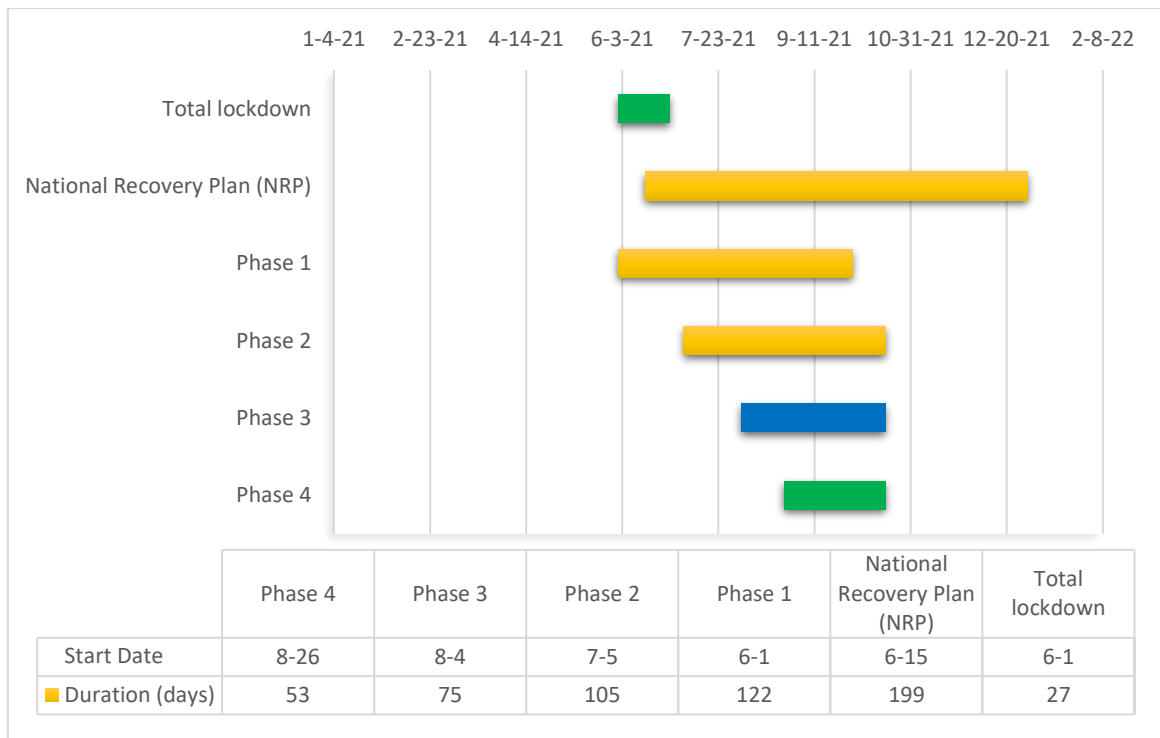
Green: Refers to Duration (Days) in Which the MCO and CMCO Begins and Ends.

Yellow: Refers to the 3 Implemented Phases of MCO.

Blue: Refers to Extension of MCO After the Implementation of 3 Phases of MCO.



Gantt Chart 2. Recovery Movement Control Order by phase



Gantt Chart 3. National Recovery Plan by Phase

Nevertheless, a small number of individuals continue to disobey law enforcement and go outside. Some individuals were opposed to these laws and rules that officials have taken action against them. Indeed, the Covid-19 pandemic impacted significantly the Asnaf Zakat group, those with health issues, and small traders. Asnaf necessitates money to survive, so they must work, but it was difficult for them to obtain stable employment due to the MCO scenario. Patients who require medical care must also pay for transportation as well as their medications. Furthermore, they need funds for sustenance to provide for their families, because their business is based on daily sales. Beholding the worsening phenomenon of Covid-19, Institutions of Zakat in Malaysia are resilient and took action to assist the government by extending assistance to more than just the snap. A non-profit institution like Zakat institutions, which are based on ISF, must play an even greater role in aiding the government in providing for the poor, especially in the country's major cities.

METHODOLOGY

This study applies the qualitative method while applying secondary data, which endeavours to collect data through the interpretation and evaluation of textual material. For this type of data collection, sources such as books, journals, conference papers/seminars, academic works, newspaper articles, and Internet queries. Specifically, this study compiles findings from various sources regarding how Malaysian Zakat organisations utilized their funds during the Covid-19 pandemic crisis.

LITERATURE REVIEW

Obtaining the objectives of the current study, this section is divided into three main sub-sections: (1) Covid-19 and its impact on the people of Malaysia (2) Profile of MAIWP (Federal Territory Islamic Council institution) as the Zakat administration in Malaysia (3) The role of Zakat during the outbreak of Covid-19.

Covid-19 and its Impact on the People of Malaysia

The Covid-19 pandemic is one of the most severe in the globe, having numerous detrimental repercussions on human societies. Haris et al. (2021) stated that the Covid-19 pandemic which first appeared in Malaysia in the early year of 2020 is one of the most serious in the world. Perhaps the worst of these consequences is the economic decline of many nations throughout the world, particularly the Islamic world, which is groaning. Nevertheless, the Covid-19 pandemic has adversely impacted many members of societies' economic circumstances.

In addition, Covid-19 has caused a slew of problems, including health, economic, social, and lifestyle concerns. Many people in many nations endure hardships in their daily lives. Malaysia was among the first nations to be afflicted by Covid-19. The first case was detected on January 23, 2020 (Hambari et al., 2020).

The Covid-19 pandemic had a detrimental influence on the economy of Malaysians, particularly those in the Federal Territory because the majority of them reside in urban areas and earn a living via commerce. Fabeil et al. (2020) outlined that the impact is more pronounced among micro-firms than among bigger enterprises. Entrepreneurs face business elimination and closure as well as lower revenue, subsequently, the closure of various supporting industries, such as retail and transportation. At this point, they require assistance in order to continue operating their firm. This actually raised government concern and urged it to act and come up with practical solutions to mitigate the economic damage to most members of society. Among these solutions, the Zakat institutions are at the forefront in terms of helping the needy and the affected. Zakat is one of the fundamental tenets of Islam, made obligatory since 2 Hijri or 624 AD (Hossain, 2012). The importance of Zakat is placed next to *Salah* in Islam. To quote from the Holy Quran, Surah al-Baqarah, verses 43; 83; 110; 177; 277 *"And be steadfast in prayer, Practice regular charity; and bow down your heads with those who bow down (in worship)." "Treat with kindness your parents and kindred, and orphans and those in need; Speak fair to the people; Be steadfast in prayer, Practice regular charity."*

Muhamat (2020) asserts that Zakat is a certain sum owed to Muslims' property, which is to be handed to needy Muslims. It is a "right of the indigent" in a legal sense or a fixed portion of the riches to be granted to a specific recipient by Allah. Zakat means increase. In the "actual sense" it can be understood as financial growth, community growth as a whole or cleansed soul growth. The mandatory nature of the Holy Quran, Surah Taubah, Verse: 103, deliberated the Zakat. Hossain (2012) explained that Zakat could be given to natural catastrophe victims. Covid-19 was seen as a calamity; hence, Zakat funds were particularly useful to support individuals afflicted by the Covid-19 pandemic. Husain et al. (2019) further cited that Zakat is also a social security fund of Islam that is necessary for society, especially for the poor. Consequently, Zakat institutions in Malaysia aid the Government to overcome the Covid 19 dilemma. Haris et al (2021) said that during the Movement Control Order, a total of Rm153,24 million of Zakat was paid to the recipients of

Zakat (Asnaf) across the nation (MCO). This is in accordance with the economic incentive package called "Prihatin" by the Malaysian Government, which had aid Individuals, families and businesses and supports them during MCO (Hidayat, 2020).

Table 1: Zakat Distribution by States During Pandemic Covid-19

No	Zakat Institutions	Zakat Distributions (RM Million)
1	Federal Territory Islamic Council (MAIWP) & Center for Zakat Collection (PPZ)	34.41
2	Zakat Pulau Pinang	14.52
3	Pahang Islamic Council and Malay Heritage & Center for Zakat Collection of Pahang	12.2
4	Kelantan Islamic Council	12.6
5	Perak Islamic Council and Malay Heritage	14.35
6	Terengganu Islamic Council and Malay Heritage	20.2
7	Selangor Zakat Board (LZS)	15
8	Johor Islamic Council	7.4
9	Kedah Zakat Board	16.7
10	Negeri Sembilan Islamic Council (MAINS)	4.3
11	Zakat Melaka & Melaka Islamic Council	4.26
12	Perlis Islamic Council and Malay Heritage	3.98
13	Sabah Islamic Council	6
14	Baitulmal Sarawak	6

Source: Kisah Zakat Malaysia, 12 April 2020

Table 1 indicates the total Zakat funds provided to assist Asnaf affected by the Covid-19 crisis. This Zakat fund was really beneficial to them during MCO. Hambari et al (2020) stressed that the majority of the Asnaf group has minimal savings. Without financial support, this group would be putting not only their own lives at risk but also the lives of others, as they would leave their homes in search of any means of earning a living rather than staying at home and adhering to the government's MCO programme.

Profile of MAIWP (Federal Territory Islamic Council institution) as the Zakat Administration in Malaysia

Zakat authorities are administered at the state level in Malaysia, and the authorities are in charge of the collection and distribution of Zakat. In the Malaysian Federal Territory Zakat is administered by the Federal Territory Islamic Council (MAIWP) (Nor Paizin, 2014). Since the Covid-19 pandemic, MAIWP has been among the most active in providing Zakat assistance to communities in the Federal Territory, including Kuala Lumpur, Putrajaya, and Labuan, through different schemes. The laws of each state include Zakat regulations in Malaysia. Zakat is governed by the Islamic State Council of Religious (MAIN). The King (Head of State) or the Yang DiPertuan in each State should hold each MAIN under the auspices. It is under Yang DiPertuan Agong's auspices, especially for MAIWP (King of Malaysia). With regard to the Zakat field of management, MAIWP is implemented by the Federal Constitution and the Islamic Law Administration (Territory), Act 505 of 1993 (Federal Territories). This legislation defines the status of MAIWP and its regions of responsibility, as well as the position of Baitulmal and its field of duty (Nor Paizin, 2014). When it comes to the Zakat administration, MAIWP has two institutions: the Zakat Collection Center (Baitulmal) (PPZ) for Zakat distribution. Following Section 60(1), Act 505, the Baitulmal MAIWP was created. Three key functions of Baitulmal MAIWP, namely:

1. Zakat distribution in Federal Territory
2. Zakat Fitrah Management
3. General resource property management

MAIWP always pays great attention to individuals who receive Zakat following Shari'ah standards and constantly prioritizes help to those who truly need it.

The Role of Zakat during the Outbreak of Covid-19

MAIWP has taken extra measures in response to the Covid-19 crisis. The Special Aid for Covid-19 is one of MAIWP's attempts to help reduce the burden on ordinary people following the government's adoption of MCO due to the development of the Covid-19 pandemic. Bantuan Zakat Kecemasan Covid-19 (Zakat Emergency Aid) or #MusaadahCovid19MAIWP is the name of this initiative. Small business people and employees' source of income was affected by covid-19 pandemic so they were given specific assistance to help them survive during this time. The following are the goals of this assistance:

1. Assisting middle-income individuals impacted by the COVID-19 Outbreak Movement Control Order (MCO).
2. Making easier the living burden of small traders and Asnaf workers, allowing them to continue living a better life.

MAIWP's Special Aid for Covid-19 was separated into five programmes. Monthly financial aid, additional special Zakat support, respiratory aid to seven hospitals, daily food aid throughout the MCO, and pillow and mattress aid for a particular homeless shelter were among the services provided. Table 2 demonstrates that during the MCO, MAIWP places a greater emphasis on the distribution of consumptive Zakat. In accordance with the plans implemented by MAIWP, it has concentrated more on meeting the fundamental necessities of daily living across the MCO, rather than paying attention to the health sector. It was reasonable given that people were not permitted to engage in any outside activities during MCO.

Table 2: MAIWP's Special Aid for Covid-19 victims during MCO time Phase.

No	Programs	Recipients	Amounts (RM)
1	Monthly Financial Assistance	24,196 <i>Asnaf</i>	9.67 Million
2	Additional Special Zakat Assistance	24,196 <i>Asnaf</i>	12.1 Million
3	Respiratory Assistance to Seven Hospitals		3.27 Million
4	Daily Food Assistance Throughout the MCO	678 Box	49.000
5	Pillow & Mattress Assistance for Special Homeless Center		15.000
		Total	25.11 Million

Source: MAIWP

It may also be shown that about 50,000 Asnaf have received direct financial and food support, whereas just a handful has obtained indirect support such as medical equipment and homeless shelters. These were MAIWP's solutions for assisting those afflicted with Covid-19 in emergency circumstances.

FINDINGS

The Role of Majlis Agama Islam Wilayah Persekutuan (MAIWP) during the Covid-19 phase to the Covid-19 victims.

Majlis Agama Islam Wilayah Persekutuan (MAIWP) undertook special steps to address the Covid-19 pandemic crisis. This Aid was one of the efforts of MAIWP after the implementation of the MCO to assist ordinary people affected by the Covid-19 pandemic. It aims to assist Covid-19 Outbreak Movement Control order middle-income groups (MCO),

small traders and Asnaf workers, supporting them to survive better. MAIWP special assistance to Covid-19 was in various forms. Includes monthly financial aid, supplementary Zakat assistance, seven health centres with respiratory aid, daily MCO food aid, special homeless pillows and mattress services. The MAIWP assistance focused more on daily life needs rather than the health sector. It was logical as people were restricted in MCO. Almost fifty thousand *Asnaf*s have received cash and food directly, While, only a few have obtained indirect assistance, for example, hospital and homeless centre equipment (Hambari et al., 2020).

Moreover, Zakat institutions are distinctive in Malaysia since they are regulated by each national authority separately. In relation to the allocation, as of the middle of April 2020 in the MCO, the Zakat institutions in Malaysia distributed RM 171.80 million in total (Haron et al., 2021). It is experimental that Zakat distribution accelerates economic growth and empowers the underprivileged, it has tackled the effect of the Covid-19 pandemic economic crisis.

It is proven that Zakat plays a crucial developmental role in society by strengthening and uplifting vulnerable communities through self-empowerment and several other types of intercession. Moreover, Zakat has been found to have played an important role in reducing and mitigating people's societal difficulties during the Covid 19 pandemic. Zakat provided the vulnerable with medical facilities, such as ambulances, medical equipment and centers for isolation, which have greatly enhanced their ability to cushion the spread of the fatal Covid 19 virus.

The victims of Covid-19 were helped with financial support by Zakat thereby it increased their survival. Zakat funds were also provided to the poor people affected by the pandemic to restart businesses frozen by lockdown (Abdul Kareem et al., 2021). In the same vein Zakah institution has played a critical role in activating Zakat's contribution to managing Covid-19 impacts. Thus, paying Zakat in an official and authorized institution may realize greater *maslahah* compared to individual informal distribution (Hudaefi et al., 2021). At the beginning of May 2020, during the first pandemic, Zakat institutions distributed RM171.92 million through the 14 independent states throughout Malaysia. It shows that total Zakat distribution by state to assist the poor and needy who were damaged by the pandemic and the subsequent MCO, during the MCO period, this distribution was truly supportive and helpful. Faud (2020) reports that as most of those whose income was under the bottom 40% had scarce savings, such financial assistance was truly helpful. It is disclosed that nearly fifty thousand recipients gained direct cash and food, while only a few of them received non-monetary assistance, including pillows, hospital equipment and homeless centre (Oikawa, 2022). The impacts of Covid-19 had diverse on the health sector to those on the country's socioeconomic. Based on the results obtained by the study, ISF tools played a vibrant role in redeveloping and restructuring the business of micro-entrepreneurs. Shahwan et al (2018) explained ISF's functions in alleviating poverty and generating wealth and economic growth. Lawal and Ajayi (2019) also state that ISF is a platform to empower and disburse wealth in society. In this context, Zakat is a brilliant medium for poor Muslims to obtain cash, its crucial role is to minimise and prevent poverty by redistributing wealth to all parts of society. In the case of Covid-19, Zakat institutions in Malaysia have shown various attributes in assisting in the need to survive. It is revealed that Zakat has the most robust, positive relationship with financial stability. This means that it is an essential tool used by micro-entrepreneurs to stabilize their income during the Covid-19 outbreak. Most micro and small entrepreneurs receive benefits from Zakat institutions. This finding is in line with Biancone and Radwan's (2018) study, which revealed that Zakat is an adequate source to support entrepreneurship, especially during crises (Azman et al., 2021).

Masruki et al (2021) delineated that there were various mechanisms applied by Zakat institutions to channel the *Zakat* funds to those affected:

- i. Indigent (*faqir*), needy (*miskin*) and those who lost their income, including *muallaf* (the converts): Basic food ingredients such as rice, flour, cooking oil, canned

- mackerel and cash, whereas those income losers who are treated as needy people included small business traders, daily waged and salaried workers who lost their jobs in affected industries; including cases houses damaged by a natural disaster such as storms, flood and fire. The needy are assisted in order to ease their burden of being *al-ghārimīn* (debtors) in fulfilling their basic needs such as food and home.
- ii. Frontline staff and hospital: Cash allowance and daily food aid to frontline staff and their family; medical equipment to selected hospitals treating COVID-19. Such assistance is to appreciate the frontline staff and their family and to support hospitals (*fī sabīlillāh*).
 - iii. Students and Covid-19 taskforces: Cash allowances; flight tickets to return home; appreciation for taskforce and volunteers, helping *ibn al-sabīl*, *al-riqāb*, and *fī sabīlillāh*.
 - iv. Mosques and prayer halls: Delivery of food and basic needs to affected residents through mosques; cash allowances to mosques and suraus for sanitizing and cleaning purposes, appointing masjid as *amil* and to break the chain of COVID-19 at large (Masruki et al., 2021).

CONCLUSION

Malaysian's economy was severely impacted by the Covid-19 pandemic. MAIWP was one of the Zakat Organisations that assisted the government in addressing the Covid-19 crisis before and following the MCO was imposed. Throughout the implementation of the MCO, MAIWP conducted multiple efforts to provide Zakat aid to locals, particularly Asnaf who were severely affected by the crisis. This action demonstrates how the Zakat system assisted individuals, notably Asnaf, during the Covid-19 crisis. It is anticipated that other Zakat organisations can gain insight from MAIWP's practices. The method of resolving the crisis would speed up with the assistance of all parties. To surmount the Covid-19 situation, the MCO suggested MAIWP provide beneficial Zakat assistance to affected individuals so that they can resume economic operations and expand the economy. Moreover, Zakat institutions must endure a paradigm shift by investigating new categories of assets and properties that would be *Zakatable* in the future such as bitcoin Zakat, digital asset Zakat and others alike. Aside from that, funds would have been given to front liners and the vulnerable including free swab tests to control the Covid-19 virus from spreading unnoticed.

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