

## Strategy in Zakat Collection and Distribution by Lzs in Selangor During Covid-19

Wan Mohd Amjad Wan Halim

Academy of Contemporary Islamic Studies (ACIS), Universiti Teknologi MARA (UiTM), Arau  
Email: amjadhalm@uitm.edu.my

Fathullah Asni

Faculty of Islamic Studies, Kolej Universiti Islam Perlis (KUIPs), Malaysia  
Email: fathullah@kuips.edu.my

Afiffudin Mohammed Noor

Academy of Contemporary Islamic Studies (ACIS), Universiti Teknologi MARA (UiTM), Arau  
Email: afiffudin@uitm.edu.my

Muhamad Husni Hasbullah

Faculty of Muamalat and Islamic Finance, Kolej Universiti Islam Perlis (KUIPs), Malaysia  
Email: husni@kuips.edu.my

To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v12-i8/14263> DOI:10.6007/IJARBSS/v12-i8/14263

*Published Date:* 20 August 2022

### Abstract

The COVID-19 pandemic has resulted in significant changes in the norms of community life worldwide. In 2020, the World Health Organization (WHO) declared the epidemic a pandemic. The phase will enter an endemic due to the successful implementation of widespread vaccination programs throughout the country. This situation has undoubtedly affected various sectors, especially the economic and health sectors. When the economic sector is affected, then the operation of zakat institutions is not exempt from facing a significant impact in the collection and distribution of zakat. Therefore, this paper aims to examine the handling of zakat collection and distribution by the Selangor Zakat Board (LZS) during the COVID-19 pandemic in Selangor. This paper uses a qualitative research approach through a literature review involving books, articles, journals, newspapers, LZS official website, LZS policies and related circulars. The content analysis method will be applied to the sources, materials and documents that have been obtained. Based on the study's findings, the LZS has implemented effective alternatives in the collection and distribution of zakat in the face of the COVID-19 pandemic. The alternatives are to implement an extensive campaign in the electronic media, provide assistance regularly according to the situation, assist in bulk, and work with various parties to launch the collection and distribution of zakat. To smooth the

distribution of zakat during the pandemic, LZS has also launched the COVID-19 Special Assistance Program. The proactive measures taken by LZS can reduce the impact of the COVID-19 pandemic, especially in the economic sector in Selangor.

**Keywords:** Zakat, Selangor, Pandemic, LZS, COVID-19

### **Introduction**

The COVID-19 pandemic situation has shocked the whole world because it happened so fast. This is because the COVID-19 virus can spread rapidly as it is spread through fluid droplets due to speech, coughing or sneezing (WHO, 2020). The worldwide epidemic not only causes symptoms of common illnesses such as fever and colds, but it also results in death. This caused the World Health Organization (WHO) to declare the virus a pandemic because its spread was so widespread worldwide, and millions of lives had been lost due to this epidemic (WHO, 2020).

This situation has caused the Malaysian government to take proactive measures to curb the spread of COVID-19 more severely. On March 18, 2019, the government declared a Movement Control Order (MCO) in the wake of the COVID-19 pandemic that hit the whole country. To curb the spread of the epidemic, the government has enforced the law through the Infectious Diseases Act 1988 (Act 342). Through the Act, the government has implemented the Movement Control Order (MCO), outlining Standard Operating Procedures (SOP) for wearing face masks in public places, physical distance, ban on organising social activities such as feasts and sports activities (MKN, 2020). To implement the MCO in a more organised manner, the government has also implemented restrictions between states and districts, restricted movement within a radius of 15 kilometres, listed essential services and closed premises that are not included in the list of non-essential services (Karim et al., 2020; Shah et al., 2020).

The worldwide cumulative cases of COVID-19 virus infection were 242 million people in two years. Of that number, more than five million deaths resulted from this epidemic (Hopskin, 2021). This condition becomes more serious when a variant of the COVID-19 virus has mutated to become more aggressive and rapidly spread to humans. In December 2021, the Malaysian Ministry of Health announced the first case of the Omicron variant detected in Malaysia. According to the Minister of Health, the variant was detected in a university student in Ipoh (Jamaludin, 2021; Yusli et al., 2021).

Apart from the health sector, the social and economic sectors are also affected by this pandemic (Shakeel et al., 2020). The proof can be seen in this country when there is economic instability, such as the issue of job loss. According to the Minister of Human Resources, as of September 2021, a total of 140,608 people has lost their source of income (Saravanan, 2021). When many have lost their jobs and sources of income as a result of this pandemic, the poverty rate has also increased. According to the Minister in the Prime Minister's Department (Economy), the poverty rate in Malaysia has increased by 8.4% in 2020 compared to 2019 which is 5.4%. Of that percentage, an estimated 405,000 total household poverty in 2019 will increase to 640,000 in 2020 (Mohamed, 2021).

In addition, law enforcement through the implementation of MCOs has had a significant impact on the economic sector. As a result, various essential industries in the country's

economy had to be closed. This is because many factory operators or company owners cannot afford expenses including maintenance costs and employee salaries (Fabeil et al., 2020). As a result, many workers have been laid off, and some are only paid half wages. This situation results in employees being affected, burdened with debt commitments, daily necessities expenses and cost of living (Aziz et al., 2020).

The fact is that the COVID-19 pandemic has not only an impact on the *asnaf* zakat alone but also on those in the M40 and T20 categories, especially the private sector and entrepreneurs are also burdened. These include those in the business, aviation, tourism and manufacturing sectors. This is because the group had to close the business for an extended period until some 'roll over' (Othman & Ibrahim, 2020).

This situation also affects the institution of zakat which has acted as the socio-economy of Muslims since the Prophet PBUH. Zakat institutions' role is to collect and distribute zakat to the *asnaf* entitled to receive zakat (Ibrahim, 2015). The COVID-19 pandemic has impacted the declining collection of zakat and the increasing number of *asnaf*. The pandemic affected frontline groups such as health workers and security personnel. Moreover, small traders, street hawkers and stalls that had to be closed also affected their income. Therefore, the *asnaf* group is increasing while the collection of zakat is decreasing (Kamrizal & Nenengsih, 2021).

The collection of zakat during this epidemic season shows negative complications in the country. The state of Selangor, which is the heart of the country's economy, also received the same impact. According to data from the Department of Statistics Malaysia, out of a total of 3.9 million citizens of Selangor, only 1.5 million are eligible to pay zakat (Kosmo, 2021). Furthermore, the number of *asnaf* in Selangor is expected to increase to 75,000 in 2021 compared to 65,000 in 2020. During the implementation of MCO 3.0, there were 5,000 poor people in Selangor (Kosmo, 2021). In addition, several types of zakat have been affected by the COVID-19 pandemic, namely income, business and agriculture zakat (Shaharin et al., 2021). This effect becomes more significant when Selangor needs a zakat allocation of RM1.1 billion to meet the entire *asnaf* in the state (Saipolyazan, 2021).

Enforcement of the Infectious Diseases Act through the implementation of the MCO has resulted in many individuals losing their jobs. According to the Department of Statistics Malaysia, 764,400 unemployed have been recorded (Uzir, 2021). Of the total unemployed, 168,182 lost their jobs due to the implementation of MCO in Malaysia (DOSM, 2020). Based on data from the Selangor State Labor Department, a total of 6,495 local workers in Selangor have lost their jobs in the seven months from January 2021 to July 2021 (Selangor State Assembly Meeting, 2021). This will undoubtedly present a new challenge to LZS in its efforts to collect and distribute zakat during the COVID-19 outbreak.

## Literature Review

### *The concept of Zakat*

Zakat according to etymology, means pure and clean (Rashid et al., 2018). Zakat also means clean, praiseworthy, growing, flourishing and blessing (Ibn Manzur, 1990). Allah S.W.T explains the meaning of the word *zaka* through His words which means: "Indeed, blessed is the person who purifies the soul (al-Shams: 9)". Based on the verse, it can be understood that the meaning of zakat is a method of purification of property through mandatory *infaq* which

can create a sense of love to the payer of zakat and extinguish the feeling of envy and jealousy to the recipient of zakat (Mahyuddin, 2012). Meaning zakat in that sense because the expenditure of zakat is an effort towards spiritual purification and expecting blessings from Allah S.W.T as well as nurturing every pious deed (al-Bakri, 2011).

Zakat according to the terminology of Shariah law, is property according to certain conditions, then take part of the property to be issued compulsorily to the group specified in Shariah law (Al-Qaradawi, 1987). Allah S.W.T obligates zakat because there are *maslahah* and objectives in the provision of zakat (Ishak & Asni, 2020; Asni & Sulong, 2021). To realise the purpose of zakat legislation, various actions have been carried out by Muslims for a long time (Rashid et al., 2018). For example, during the reign of Saidina Abu Bakar R.A, he has shown a firm reaction through action against those who do not want to fulfil the obligation of zakat. Furthermore, during the reign of Saidina Umar al-Khattab, Baitulmal was established as an institution that handles the national treasury such as zakat and the national tax system, namely *jizyah*, *kharaj*, *fay'* including spoils of war (*ghanimah*), payment of allowances for administrative officers and the army (Tonot & Ibrahim, 2014).

Zakat is an institution that has an essential role in the Islamic socio-economic sector. This is because, the zakat system has a solid and effective social guarantee for the Muslim community. The proof can be seen in the distribution of zakat to the eight groups of *asnaf* consisting of the poor (*al-fuqara'*), the poor (*al-masakin*), amil, converts, slaves (*al-riqab*), the debt-laden party (*al-gharimin*), the party who fights in the way of Allah (*fi sabilillah*) and the traveller on the way (*ibn sabil*). Furthermore, the eight groups usually exist in the social structure of a society. Therefore, the distribution of zakat can ensure the community's social well-being (Wahid et al., 2017). In addition, the goal of zakat law is to instil a sense of love and affection between the payer and the recipient of zakat. Through zakat worship can also keep society away from the nature of *madhmumah* such as stinginess, arrogance and selfishness (Asni, 2021; Hasbulah et al., 2022).

Nowadays, Zakat institutions have evolved to be more advanced in handling the collection and distribution of zakat more systematically (Romdhoni, 2017). Therefore, the institution of zakat is a pillar for Muslims' economic, educational, health and social development. Furthermore, the institution of zakat has also become one of the instruments in solving problems in Muslims' economic, educational and social sectors (Kadri et al., 2017). The proof we can see when the distribution of zakat is not only given to the *asnaf* group which is generally understood but also distributed to victims involved in property damage disasters due to natural disasters (Asni, 2021). For example, victims of flood disasters can also be categorised as *asnaf al-gharimin*. This is because, they are in a desperate situation and have to go into debt for the sake of survival and not for immorality (Fisal et al., 2016). This is because the flood disaster has resulted in the destruction of property such as homes and vehicles, therefore the Islamic scholars categorise the victims of the flood disaster as a group of *asnaf* who are eligible to receive zakat fund (Asni, 2021).

The COVID-19 pandemic that hit the country has caused the zakat department to experience significant challenges in handling the collection and distribution of zakat. The COVID-19 pandemic resulted in an increasing distribution of zakat while the collection of zakat decreased. Therefore, the strategy of zakat collection needs to be adapted to increase the

revenue of zakat collection to be balanced with the distribution of zakat. During the COVID-19 pandemic, zakat institutions need to intensify zakat campaigns through digital applications so that zakat collection can be increased. This was successfully implemented by the National Body of the Republic of Indonesia Zakat (Hudaefi et al., 2021). Efforts to digitise zakat payment methods can also optimise zakat collection during the COVID-19 pandemic season (Bin Nashwan, 2021). Zakat institutions must also be proactive in providing zakat payment systems through more efficient and customer-friendly digital applications. This is because the main focus during the COVID-19 pandemic is to facilitate the affairs and methods of zakat payment to zakat payers. To ensure that the digital application system of zakat payment can be used effectively, monitoring and updating efforts from time to time must be done so that the system is in optimal performance (Kasri et al., 2021).

Hudaefi et al (2021) analysed machine learning through RStudio which produced 16 topics related to three main topics: education, sadaqah and health services. These topics can help increase knowledge about the assistance of the National Agency of the Republic of Indonesia Zakat (BAZNAS RI) for the epidemic of COVID-19, it can help readers understand the administration of zakat during the epidemic from the website BAZNAS RI. This is supported by the study of Umar et al. (2021) that a direct relationship between awareness and knowledge of Islamic social financial instruments such as zakat can positively contribute to increasing zakat collection during the COVID-19 pandemic. In addition, applying blockchain technology in zakat management can increase the Muslim community's trust in zakat institutions. This is because, the technology can provide efficient services in terms of management of collection and distribution of zakat more efficiently (Nor et al., 2021).

### **Methodology**

To achieve the objectives of the study, this paper takes a qualitative approach through a literature review covering books, articles, journals, newspapers, LZS and government official websites, as well as related policies or circulars. The researchers highlighted works related to the concept of zakat, implementation of zakat, and handling of zakat in the state of Selangor. Next, the researchers identified the handling of collection and distribution of zakat in Selangor through the online newspaper and the official website of LZS. The data obtained from these sources were analysed, screened, interpreted and categorised according to three themes: the handling of collection, distribution and challenges by LZS during the COVID-19 pandemic (Lebar, 2018).

### **Result and Discussion**

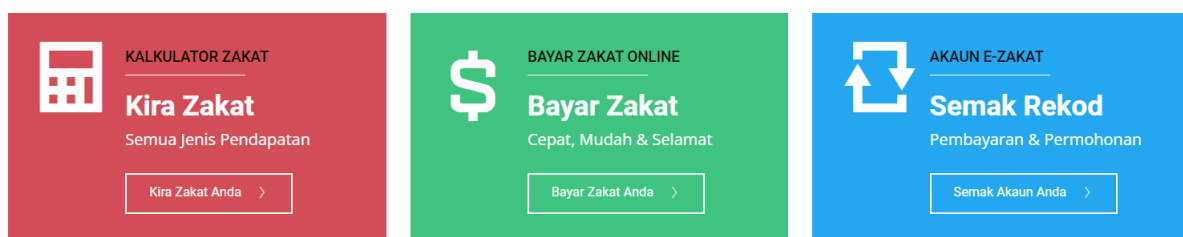
#### *Zakat Collection Management Strategy by LZS*

The Selangor Zakat Board (LZS) has implemented an effective strategy in handling the collection and distribution of zakat during the COVID-19 pandemic. In terms of zakat collection, LZS has implemented several significant initiatives through the implementation of zakat campaigns. Among them, the 'zakat@family' campaign was developed as a *dakwah* effort to the head of the family regarding the obligation of zakat. Next, LZS also implemented the '8 to 8 Zakat Incentive Campaign'. Through the campaign, LZS encourages zakat payers to make contributions as low as RM8 per month for eight *asnaf* groups. To attract the attention of zakat payers, LZS provides lucrative prizes to monthly contributors by offering a reward of RM1,000 BSN premium savings certificate, RM500 SSPN-I Savings Scheme, and RM300 e-Wallet Touch n Go and RM100 petrol card for ten people (Zakat Board Selangor, 2021).

In addition, LZS has also collaborated with other financial institutions to boost zakat collection efforts during the COVID-19 pandemic. The proof can be seen through implementing the 'Let's Cash Zakat, Win & Share' campaign. To make the campaign a success, LZS has collaborated as a synergy partner with Tabung Haji by providing a reward of RM5,000 for the main winner, RM3,000 for the second winner, RM2,000 for the third winner, RM1,000 for the fourth winner and RM600 for ten winners. The amount will be included in the Tabung Haji savings of each winner. Interestingly, participants need to make zakat payments at LZS and only scan the QR code to qualify as a winner (Selangor Zakat Board, 2021). Efforts to promote the institution of zakat through digital media to the community are critical because it is the main channel of information dissemination, especially for young people (Yusoff et al., 2018).

In addition, LZS has also updated their official website to be more customer-friendly. The update is done from time to time to make the website in optimal condition and easy to navigate for all levels of society (Selangor Zakat Board, 2021). The website contains infographics covering various information related to online zakat payment methods. The website also lists reports during the collection and distribution of zakat by LZS, including during the COVID-19 pandemic. The report is significant especially to zakat payers in LZS because they can find out where and to whom their zakat money is spent.

Figure 1: Screenshot of the main page of the official LZS website on the zakat payment process



Source: Selangor Zakat Board Website, 2022.

Based on the figure above, three crucial pieces of information are displayed for the zakat payment process: the zakat calculation calculator, zakat payment method and zakat payment record review. The zakat collection strategy by LZS through this method can provide comfort and convenience to customers who browse the website.

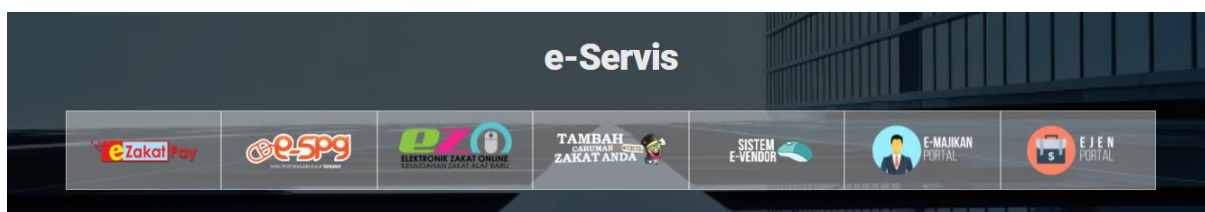


Figure 2: Screenshot of the main page of the LZS official website on the payment of zakat through the e-Servis application

Source: Selangor Zakat Board Website, 2022.

Based on the figure above, LZS provides additional services in paying zakat through the e-Servis application. This effort is significant in helping to increase zakat collection during the COVID-19 pandemic (Selangor Zakat Board, 2022). Referring to the system, the zakat provides six services to increase zakat collection. Through e-zakat pay, zakat payers can pay

directly through the portal. Through the e-SPG (Salary Deduction System) portal, contributors can register to make zakat payments by salary deduction. Through the EZO (Electronic Zakat Online) portal, zakat payers can check the zakat payments made through the system. To make the zakat collection strategy during a pandemic more efficient, LZS provides a portal to increase the number of zakat contributions monthly. In addition, LZS also provides an e-Employer portal to make it easier for employers to make zakat payments. LZS has also improved the E-Agent system to streamline zakat collection through agents appointed by LZS to collect zakat around Selangor (Selangor Zakat Board, 2021).

Based on the collection management strategy implemented by LZS during the two years of the COVID-19 pandemic, LZS managed to collect zakat of RM855.1 million in 2019 and RM913.0 million in 2020. Referring to data from LZS, 11 types of zakat were successfully collected in 2020. The types of zakat include income zakat of RM528.7 million, business zakat of RM178 million, savings zakat of RM75.9 million, property zakat of RM54.9 million, *fitrah* zakat of RM31.4 million, EPF zakat of RM19.7 million, share zakat of RM18.1 million, gold zakat of RM4.3 million, crop zakat of RM1.3 million, silver zakat of RM69,939 and livestock zakat of RM21,909. The total amount of zakat collection is RM912,956,543 at the end of 2020. The progressive measures implemented by the LZS can significantly impact the collection of zakat during the COVID-19 pandemic (Umar et al., 2021).

#### *Strategies in Handling Zakat Distribution by LZS*

To succeed in LZS's strategy in handling the distribution of zakat during the COVID-19 pandemic, LZS carried out several efficient approaches in the mission. Following the Movement Control Order in 2020, LZS distributed RM15 million for the welfare and medical needs of frontline workers around Selangor. The immediate special allocation was also channelled to help the B40 group affected by the COVID-19 pandemic. The special distribution also includes food aid to the Institute of Higher Learning students around Selangor (Saipolyazan, 2020).

In addition, a total of RM27.6 million comprising 60,312 poor and converts (*mualaf asnaf*) have received zakat assistance by LZS through a special zakat distribution program for Ramadan in 2020. The recipients of zakat distribution received assistance in the form of cash between RM300 to RM1,000, depending on the number of dependents and the household's needs. The assistance is channelled through three methods, namely direct payment to the *asnaf* account, Cash Voucher (V-Cash) for *asnaf* who do not have a bank account and in cash for *asnaf* who are ill, senior citizens and who have problems in bank accounts (Selangor Zakat Board, 2020).

In addition, a total of 29,000 *asnaf* received zakat distribution through the COVID-19 Special Assistance program. According to Saipolyazan (2020), the special assistance is given through direct crediting into the account of the zakat recipient covering total assistance of RM14 million. Of the 29,000 *asnaf*, 9000 are poor and *mualaf asnaf*, while 20,000 *asnaf* involve the B40 group such as small traders and hawkers. Subsequently, RM1 million was channelled to hospitals and district health centres to purchase Personal Protection Equipment (PPE) for frontline personnel.

Meanwhile, LZS also distributed zakat assistance during the COVID-19 pandemic season through monthly assistance to registered *asnaf*. Through the zakat assistance, a total of RM30.5 million has been channelled to poor, *mualaf* and *gharimin asnaf* that are registered with LZS. *Asnaf* involved in this monthly assistance is 14,909 *asnaf* including financial assistance, house rental assistance, dialysis treatment and medicines assistance (Selangor Zakat Board, 2020). Next, LZS distributed 2,000 sets of personal protective equipment to help the front lines fight the COVID-19 epidemic. The equipment includes face shields, rubber gloves, special clothing for outbreaks and plastic shoe covers. The assistance is the result of collaboration with the Management Science University (MSU) to deal with the COVID-19 epidemic (Selangor Zakat Board, 2021).

In the meantime, the LZS implemented the Dapur Ramadan Asnaf Selangor (DRAS) program to distribute zakat assistance in Selangor. Through DRAS, LZS has donated 14,000 *asnaf* due to collaboration with Teraju Ekonomi Asnaf Sdn. Bhd through a total distribution of RM1 million. According to Saipolyazan (2020), DRAS was implemented to help the *asnaf* in terms of basic food needs during the month of Ramadan during the COVID-19 pandemic season. Based on the distribution strategy implemented by LZS during the COVID-19 pandemic, LZS managed to distribute zakat of RM867,230,577 in 2020. LZS has allocated RM342,974,143 to be distributed to poor *asnaf*, RM157,815,297 for *fakir asnaf*, a total of RM129,392,107 for *fisabillah asnaf*, a total of RM114,119,568 for *amil asnaf*, a total of RM61,295,577 for *gharimin asnaf*, a total of RM39,213,383 for *mualaf asnaf*, a total of RM20,825,487 for *riqab asnaf* and a total of RM1,594,815 for *ibnu sabil asnaf*.

To make the zakat distribution strategy more efficient, LZS has created four clusters of zakat assistance through social, educational, human, and economic development programs. Through social development programs, a total of RM486.2 million in zakat was successfully distributed due to collaboration between government and non-government agencies (Zakat Performance Report, 2020). Through the education development program, a total of RM155.5 million in zakat was distributed according to the type of assistance such as educational needs, fees, scholarships, Fardu Ain Basic Class teacher's allowance (KAFA) and donations from international students and *tahfiz al-Quran* students (Lembaga Zakat Selangor, 2021). Through the human development program, LZS collaborates with the Moral Rehabilitation Centre (Baitul Ehsan), Akidah Rehabilitation Centre (Baitul Iman) and Drug Rehabilitation Centre (Baitul Islah) which focuses on the *asnaf riqab* with zakat assistance of RM4.6 million (Report Zakat Performance, 2020). Furthermore, due to the spread of the COVID-19 epidemic which has affected the *asnaf* economy in the state of Selangor, the LZS implemented the Economic Development Program. Through the program, RM90,000 has been channelled to the poor and needy as capital assistance to start a business (Selangor Zakat Board, 2021).

## Conclusion

The COVID-19 pandemic has affected the economic and social sectors of societies worldwide. Malaysia is no exception to receiving the same pressure, especially in the economic and health sectors. Implementing an extensive vaccination program in Malaysia has successfully reduced the trend of COVID-19 outbreaks. Even so, the economic sector that collapsed, resulting in many traders going bankrupt and workers being laid off, has increased the number of *asnaf*, especially in Selangor. Based on the study's results, it successfully meets the objectives



outlined that the LZS has implemented several significant efforts in handling the collection and distribution of zakat in the face of the COVID-19 pandemic. Such efforts include online zakat campaigns, various methods of zakat payment through electronic media, portals, and digital applications. LZS also provides multiple types of assistance to *asnaf* such as zakat assistance on a monthly, regular and 'one off' basis. LZS also collaborates with government and non-government agencies to reduce bureaucracy in distributing zakat funds. Proactive and progressive measures taken by LZS can help the *asnaf* when facing the COVID-19 epidemic in Selangor.

## References

- Abd Rashid, M., Wahid, H., & Ahmad, S. (2018). Analisis Faktor Penentu Kualiti Pengurusan Zakat: Kajian Terhadap Lembaga Zakat Selangor (Lzs) di Sepang: An Analysis of Determinant Factors for Service Quality in Zakat Management: A Study at Lembaga Zakat Selangor (LZS) in Sepang. *Journal of Fatwa Management and Research*, 11(1), 27-44.
- Al-Bakri, Z. M. (2011). *Fatwa Zakat Kontemporari. Siri Kajian Hukum Muamalat (siri pertama)*. Kuala Lumpur: Bank Muamalat Bhd.
- Asni, F. (2021). PENGURUSAN KUTIPAN DAN AGIHAN ZAKAT OLEH MAIPS KETIKA COVID-19 DI NEGERI PERLIS: SUATU SOROTAN KAJIAN: MANAGEMENT OF ZAKAT COLLECTION AND DISTRIBUTION BY MAIPS DURING COVID-19 IN PERLIS: A LITERATURE REVIEW. *International Journal of Islamic Economics and Finance Research*, 4(2 December), 1-13.
- Asni, F. (2021). The Role of Mura'ah al-Khilaf Epistemology in the Standardisation of Fatwa: An Analysis at the Perlis State Mufti Department. *International Journal of Academic Research in Business and Social Sciences*, 11(10), 144–156.
- Asni, F., & Sulong, J. (2021). The mura'ah al-khilaf and ma'alat method in fatwa decisions: its application for fatwa coordination related to conditional hibah in Malaysia. *International Journal of Islamic and Middle Eastern Finance and Management*.
- Asni, F., Mahamud, M. A., & Sulong, J. (2021). Management of Community Perception Issues to Ceiling and Floating Rates on Islamic Home Financing Based on Maqasid Shariah Concept. *International Journal of Academic Research in Business and Social Sciences*, 11(7), 100-109.
- Asni, F., Yusli, A. Y., & Umar, A. I. (2021). The Role of The Perlis State Mufti Department in Restraining Covid-19 Through Fatwas and Legal Guidelines. *International Journal of Academic Research in Business and Social Sciences*, 11(10), 311–328.
- Aziz, N. A., Othman, J., Lugova, H., & Suleiman, A. (2020). Malaysia's approach in handling COVID-19 onslaught: Report on the Movement Control Order (MCO) and targeted screening to reduce community infection rate and impact on public health and economy. *Journal of infection and public health*, 13(12), 1823-1829.
- Bin-Nashwan, S. A. (2021). Toward diffusion of e-Zakat initiatives amid the COVID-19 crisis and beyond. *foresight*.
- BNM. (2020). *Prospek dan Dasar pada Tahun 2020*. See: [https://www.bnm.gov.my/documents/20124/2722983/emr2019\\_bm\\_ch2.pdf](https://www.bnm.gov.my/documents/20124/2722983/emr2019_bm_ch2.pdf) (Accessed on 15/12/2021).
- COVID-19/Kementerian Kesihatan Malaysia. (2021). *Terkini Harian*. See: <https://covid-19.moh.gov.my/> (Accessed on 30.8.2021).

- DOSM. (2020). *Buletin Khas Negeri*. See:  
[https://www.dosm.gov.my/v1/uploads/files/6\\_Newsletter/Special\\_Bulletin/DOSM\\_BK\\_PERLIS\\_9\\_2020\\_Siri-16.pdf](https://www.dosm.gov.my/v1/uploads/files/6_Newsletter/Special_Bulletin/DOSM_BK_PERLIS_9_2020_Siri-16.pdf) (Accessed on 25/12/2021).
- Esrati, S. N., Mohd Nor, S., & Abdul Majid, M. (2018). Fintech (blockchain) dan pengurusan zakat di malaysia/financial technology and zakah management in malaysia. *Prosiding Persidangan Kebangsaan Ekonomi Malaysia Ke, 13*.
- Fabeil, N. F., Pazim, K. H., & Langgat, J. (2020). The impact of Covid-19 pandemic crisis on micro-enterprises: Entrepreneurs' perspective on business continuity and recovery strategy. *Journal of Economics and Business, 3*(2).
- Fisal, S. F. M., Khafidz, H. A., Subri, I. M., & Rahman, A. A. (2016). Aplikasi Kaedah Fiqh Al-Darurah Tuqaddar Biqadariha dalam Agihan Zakat untuk Mangsa Banjir: Application of Al-Darurah Tuqaddar Biqadariha from Islamic Legal Maxims in Zakat Distribution for Flood Victims. *Journal of Fatwa Management and Research, 8*(1), 79-90.
- Fisal, S. F. M., Rahman, A. A., Ahmad, S., & Wahid, H. (2016). Kedudukan Mangsa Banjir Sebagai Penerima Zakat dan Cadangan Pengaplikasiannya di Malaysia: The Status of Flood Victims As Zakat Receipients and Its Recommendations to be Applied in Malaysia. *Journal of Fatwa Management and Research, 8*(1), 109-123.
- Haider Syed, M., Khan, S., Raza Rabbani, M., & Thalassinis, Y. E. (2020). An Artificial Intelligence And NLP Based Islamic Fintech Model Combining Zakat And Qardh-Al-Hasan For Countering The Adverse Impact Of COVID 19 On Smes And Individuals. *International Journal of Economics and Business Administration*.
- Hambari, H., Arif, A. A., & Zaim, M. A. (2020, October). The Role of Zakat Institution in Facing COVID-19. In *International Conference of Zakat* (pp. 119-126).
- Hasbulah, M. H., Asni, F., Noor, A. M., & Halim, W. M. A. W. (2022). Economic Impact of Covid-19 Outbreak: A Study of Zakat Collection and Distribution Management in Zakat Penang (ZP). *International Journal of Academic Research in Business and Social Sciences, 12*(4), 1047–1066.
- Hudaefi, F. A., & Beik, I. S. (2021). Digital Zakāh Campaign In Time Of Covid-19 Pandemic In Indonesia: A Netnographic Study. *Journal of Islamic Marketing*.
- Hudaefi, F. A., Caraka, R. E., & Wahid, H. (2021). Zakat Administration in Times Of COVID- 19 Pandemic In Indonesia: A Knowledge Discovery Via Text Mining. *International Journal of Islamic and Middle Eastern Finance and Management*.
- Ibn Manzur, M. (1990). *Lisan al-'Arab*. Beirut: Dar al-Sadir.
- Ibrahim, M. F. (2020). Perbandingan Kaedah Kutipan Zakat Harta Oleh Institusi Zakat Di Negeri-negeri Utara Malaysia. *International Journal of Zakat and Islamic Philanthropy*.
- Ibrahim, S. M. (2015). The role of zakat in establishing social welfare and economic sustainability. *International Journal of Management and Commerce Innovations, 3*(1), 437-441.
- Ishak, M. S. I., & Asni, F. (2020). The role of maqasid al-Shari'ah in applying fiqh muamalat into modern Islamic banking in Malaysia. *Journal of Islamic Accounting and Business Research*.
- Kadir, A., Hakim, M. R., Syam, F., & Karim, M. S. (2020). Penggunaan Dana Zakat Pada Korban Covid-19 Perspektif Maqashid Syariah. *Al-Tafaqquh: Journal of Islamic Law, 1*(2), 107-116.
- Kadri, Z., Ahmad, S., Noor, M. A. M., & dan Pengurusan, F. E. (2012). Zakat Sebagai Pemangkin Pembangunan Ekonomi: Ke Arah Negara Berpendapatan Tinggi. *Prosiding PERKEM VII, Jilid II, 1263-73*.

- Kamrizal, K., & Nenengsih, N. (2021). Strategy of Zakat Collection during the Covid-19 Pandemic at Padang City (Case Study at LAZ Charity Risalah). *International Journal on Advanced Science, Education, and Religion*, 4(1), 76-85.
- Karim, W., Haque, A., Anis, Z., & Ulfy, M. A. (2020). The movement control order (mco) for covid-19 crisis and its impact on tourism and hospitality sector in malaysia. *International Tourism and Hospitality Journal*, 3(2), 1-7.
- Kasri, R. A., & Yuniar, A. M. (2021). Determinants of digital zakat payments: lessons from Indonesian experience. *Journal of Islamic Accounting and Business Research*.
- Lebar, O. (2018). *Penyelidikan Kualitatif: Pengenalan Kepada Teori dan Metode*. Tanjung Malim: Penerbit UPSI.
- Bernal, L. J., Andrews, N., Gower, C., Gallagher, E., Simmons, R., Thelwall, S., & Ramsay, M. (2021). Effectiveness of Covid-19 vaccines against the B. 1.617. 2 (Delta) variant. *N Engl J Med*, 585-594.
- Ninglasari, S. Y., & Muhammad, M. (2021). Zakat Digitalization: Effectiveness of Zakat Management in the Covid-19 Pandemic Era. *Journal of Islamic Economic Laws*, 4(1).
- Nor, S. M., Abdul-Majid, M., & Esrati, S. N. (2021). The role of blockchain technology in enhancing Islamic social finance: the case of Zakah management in Malaysia. *foresight*.
- Othman, N., & Nor, F. M. (2021). Konsep Kewangan Islam dalam Pembangunan Ekonomi Malaysia Semasa Pandemik Covid-19. *Jurnal Pengajian Islam*, 14(1), 176-193.
- Othman, Z., & Ibrahim, A. Z. (2020). Covid-19: Coping Strategies among B40 Households in *Journal of Molecular & Clinical Medicine*, 7(6), 1513-1524.
- Romdhoni, A. H. (2017). Zakat Dalam Mendorong Pertumbuhan Ekonomi Dan Pengentasan Kemiskinan. *Jurnal Ilmiah Ekonomi Islam*, 3(01), 41-51.
- Selangor Zakat Board. (2021). *Majlis Agama Islam Selangor*. See: <https://www.zakatselangor.com.my/> (Assessed on 12/1/2022)
- Shah, A. U. M., Safri, S. N. A., Thevadas, R., Noordin, N. K., Abd Rahman, A., Sekawi, Z., ... & Sultan, M. T. H. (2020). COVID-19 outbreak in Malaysia: Actions taken by the Malaysian government. *International Journal of Infectious Diseases*, 97, 108-116.
- Shaharin, N., Bhari, A., Yusof, M. F. M., & Yaakob, M. A. Z. (2021). An Analysis on the Zakat Distribution at Lembaga Zakat Selangor during the COVID-19 Pandemic. *Perdana: International Journal of Academic Research*, 11(1), 1-10.
- Shakeel, S., Hassali, M. A. A., & Naqvi, A. A. (2020). Health and economic impact of COVID-19: mapping the consequences of a pandemic in Malaysia. *The Malaysian journal of medical sciences: MJMS*, 27(2), 159.
- Harian, S. (2021). *Kadar kemiskinan negara meningkat 8.4 peratus pada 2020*. See: <https://www.sinarharian.com.my/article/160438/BERITA/Nasional/Kadarkemiskinan-negara-meningkat-84-peratus-pada-2020> (Assessed on 5/1/2022).
- Harian, S. (2021). *MAIPs salur RM12.8 juta bantuan Covid-19*. See: <https://www.sinarharian.com.my/article/151696/BERITA/Nasional/MAIPs-salur-RM128-juta-bantuan-Covid-19> (Assessed on 11/1/2022).
- Wahid, H., & Ahmad, S. (2014). Faktor Mempengaruhi Tahap Keyakinan Agihan Zakat: Kajian Terhadap Masyarakat Islam Di Selangor. *Jurnal Ekonomi Malaysia*, 48(2), 41-50.
- Wahid, H., Ahmad, S., Nor, M. A. M., & Rashid, M. A. (2017). Prestasi Kecekapan Pengurusan Kewangan Dan Agihan Zakat: Perbandingan Antara Majlis Agama Islam Negeri Di Malaysia. *Jurnal Ekonomi Malaysia*, 51(2), 39-54.

- WHO. (2020). Coronavirus disease (COVID-19) Pandemic. See: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019> (Assessed on 23/12/2021).
- WORLDMETERS. (2021). COVID-19 CORONAVIRUS PANDEMIC. See: <https://www.worldometers.info/coronavirus/> (Assessed on 30/8/2021).
- Yusli, A. Y., Asni, F., & Umar, B. A. I. (2021). The Role of Fiqh Method in Strengthening Fatwa Related to Vaccine Injection for Prevent Covid-19 by Perlis State Mufti. *Journal of Academic Research in Business and Social Sciences*, 11(8), 1439-1449.
- Yusoff, S. H. (2018). KEBERKESANAN MEDIA MEMPROMOSIKAN ZAKAT PENDAPATAN SEBAGAI ALTERNATIF KEPADA CUKAI PENDAPATAN: The Effectiveness of Media on Promoting Income Zakat as an Alternative to Income Tax. *'Abqari Journal*, 13(1), 49-58.