

Zakat's Social Insurance Function in Malaysia

— in Coping with the COVID-19 Crisis —

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【Abstract】

This paper examines the role and contribution of Zakat, a form of almsgiving to the Muslim community, to alleviating economic difficulties caused by the Covid-19 in Malaysia. Malaysia is one of the earliest countries in Southeast Asia that were affected by Covid-19. In response to the domestic rise in Covid cases, Malaysian government introduced a Movement Control Order (MCO), imposing a negative impact on the entire economy of the people in Malaysia. Zakat institutions in Malaysia may help necessitous persons to overcome the Covid-19 crisis.

This research is intend to explain the Zakat system and its contribution to the Covid-19 crisis in Malaysia. Zakat is one of the fundamental pillars of Islam that has direct economic bearing upon others. It requires Muslims to distribute a part of their wealth among the specified heads in order to achieve economic emancipation of the poor. My research finds that a special aid program of a certain zakat institution provided the following five services; (1) monthly financial assistance, (2) additional special zakat assistance, (3) respiratory assistance to seven hospitals, (4) daily food assistance throughout the MCO, and (5) pillow and mattress assistance for special homeless centre. Among them, (1) and (2) were most frequently used, implying zakat was helpful for the Covid-19 victims.

Keywords: Zakat; Covid-19; Malaysia; Movement Control Order (MCO)

1. Introduction

This research focuses on the role of zakat distribution in combating the Covid-19 crisis. The Covid-19 crisis was disastrous, causing various harmful effects in all aspects of human life, especially in the health and economic activities. The pandemic is directly related to a health risk. However, because of the highly contagious nature of the virus, daily life of people became threatened. Without the advent of effective vaccine, keeping isolation to others was the only way to protect human lives. The isolated life called for the enforcement on citizens to stay home, namely lock down, sacrificing people's economic activities and earnings. Actually, in 18 March 2020, Movement Control Order (MCO) was

imposed by Malaysian government in order to break the chain of infections. As a result, the economic activities came to a stagnation, forcing the private sectors to postpone, or even terminate, the business. Facing the Covid-19 crisis, the demand for Islamic social finance product has clearly increased. For instance, there is need to increase the zakat distribution for the poor. Likewise, similar trends have been seen in *sadaqat* (charity) and *waqf* (endowment) as well. Recently, a growing number of literature focuses on the role of zakat funds in the Covid-19 crisis (Hudaefi 2021, Setianingrum et al. 2021, Badrah et al. 2020, Hambari et al. 2020, Hudaefi & Junari et al. 2020). Based on the findings existing literature proposed, this research also examine the role of zakat from the view point of how it works as a social insurance.

This research uses a qualitative method with a literature study approach from various available sources of literature data such as research journals, research reports, books, working papers, and policy briefs. Although initial research strategy included fieldwork and interview survey in Malaysia, it was banned due to the Covid-19 pandemic world-wide. So, this approach was inevitable, in which data and evidence were collected through literature review. The main data was taken from the work of Hambari et al. (2020), in which the process of zakat distribution was elaborately followed in the Federal Territory Islamic Council (MAIWP) during the first MCO period in Malaysia.

2. Covid-19 Crisis in Malaysia

2-1. Economic Impact of Covid-19 pandemic

The impact of Covid-19 on the global economy can be considered as disaster. The damages it has caused seem unrecoverable. The pandemic is directly related to a health risk. However, because of the highly contagious nature of the virus, daily life of people became threatened. Without the advent of effective vaccine, keeping isolation to others was the only way to protect human lives. The isolated life called for the enforcement on citizens to stay home, namely lock down, sacrificing people's economic activities and earnings. The consequence of the pandemic has been tremendous on the global economy. Except for the several sectors such as health, delivery and trade of essential services, the rest of the economic activities came to a stagnation, forcing the private sectors to postpone, or even terminate, the business.

As a result of the pandemic, a number of poor and needy was created. According to the estimation of World Bank, the pandemic and downturn of advanced countries may push more than 60 million people into extreme poverty (The World Bank 2020a) . It was also estimated that globally 25 million workers will lose their jobs. Due to the downturn impact of pandemic, people need money to maintain business, to pay housing fee, and even to afford food.

The repercussion of Covid-19 on economy appeared in two ways. The first one is direct, namely the health crisis. The other one is a rather indirect one, bringing a society finally into a human crisis. Up to the end of 2021, more than four hundred million people have been infected and nearly six million people were died (<https://ourworldindata.org/coronavirus>). Thus, the economic impact of global pandemic can be regarded as a shock. As was announced by International Monetary Fund (IMF), the global economic recession caused by Covid-19 was expected to be more serious than the Lehman crisis in 2008-9. It was estimated a 2.4% contraction in GDP growth globally (World Bank 2020b). Thus, even for uninfected person and family who are completely healthy pathologically, the Covid-19 pandemic caused their economic life extremely disastrous. To save the individuals and the companies affected, the governments have stepped in. The fiscal and monetary policies have been aligned to counter the crisis.

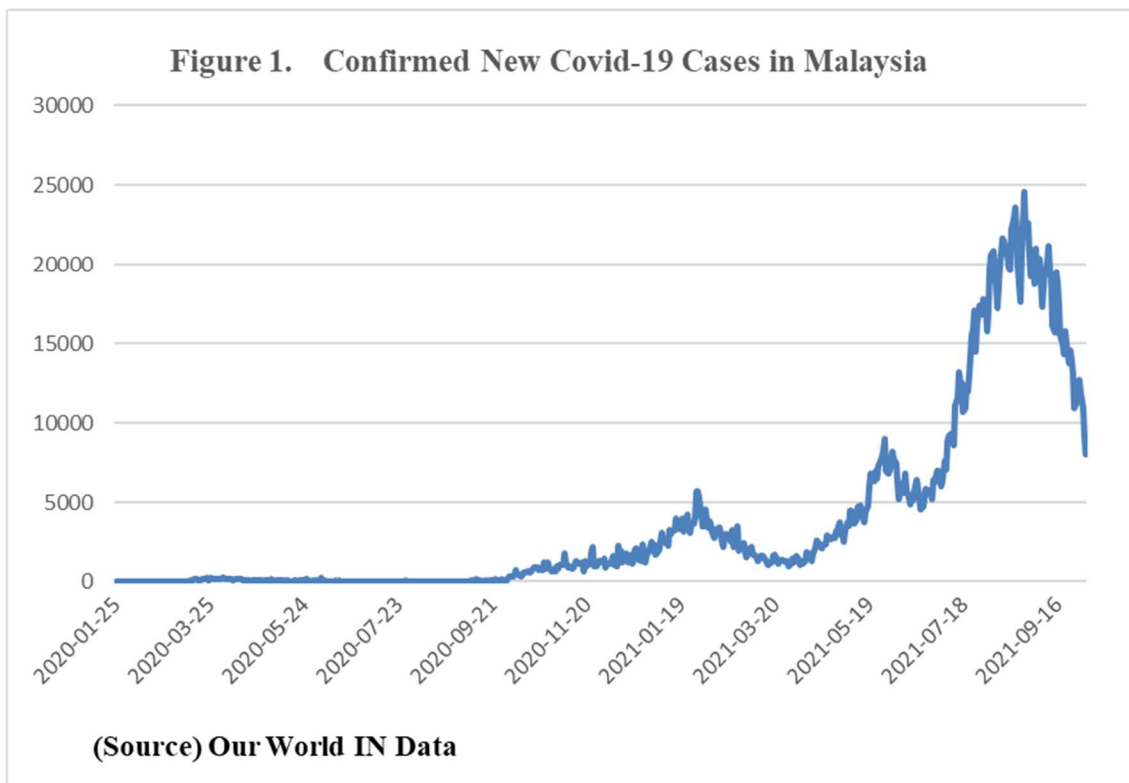
In order to cope with pandemic, more effort and immediate assistance by government are needed to mitigate the difficulty of poor and needy. Depending on the stages of economic development, the impact and nature of the pandemic may differ from country to country. Also, economic measures to combat pandemic crisis taken by government differs widely (Thomas et al. 2020). The micro-economic measures included the relief packages and stimulus packages for individuals and companies that have been seriously affected by the pandemic recession. Under certain conditions, reduction, reliefs and postponement of taxes were also allowed. Food and basic necessities were provided for those who needed them. From the macro-economic aspect, monetary and financial measures included the provision of moratorium of debt payment for companies which affected heavily by economic downturn. Temporary waiver of some corporate fees, rents, and fines are introduced to lighten a financial burden for debt-heavy corporations (IMF 2020). Not only the governments but also the multilateral agencies, such as World Bank and IMF, worked closely with the each government to provide relief to mitigate the financial difficulties, aiming particularly for developing countries.

2-2. Pandemic and Movement Control Order in Malaysia

Malaysia is one of the earliest countries in Southeast Asia that were affected by Covid-19. Malaysia suffered from a spike in Covid-19 cases, due to a four-day Islamic event held at Kuala Lumpur's "Masjid Jamek Sri Petaling" from 27 Feb to 1 Mar, 2020. The event attracted 16,000 Muslims, and was regarded as the major source of the Covid-19 cases not only for Malaysia itself but also for its neighbouring countries. In response to the domestic rise in Covid cases, Malaysian government announced that the country would enter into a partial lockdown on 18 March 2020. The major instrument of lock down was a Movement Control Order (MCO), including travel and border control, bans on mass gathering events and dining in a restaurant, and other forms of social events.

The MCO resulted rather successful, as by the end of August 2020, Malaysia has less than 10,000 cumulative case, which was one of the lowest figure in the region.

However, Covid-19 still attacked Malaysia several times in waves. Sabah state election caused the next wave of infection, reaching four-digit new cases daily. Clusters often occurred in the workplaces and dormitories where foreign labours were working and staying. According to the spike in Covid infection all around the countries, Prime Minister Muhyiddin announced a state of emergency from 12 January to 1 August 2021. For the emergency, the second MCO was introduced, although it was more lenient than previous one. At the present moment of October 2021, as the Pandemic still continues in Malaysia (see Fig.1 below), the MCO measures are not completely lifted.



MCO measures had a negative impact on the economy of the people in Malaysia. According to Fabeil et al. (2020), the impact was significant among micro-enterprises in Malaysia. Entrepreneurs were forced to have difficulties such as business cancellation and reduced income due to the closure of several supporting sectors such as retails, services and transportation. Without some form of supports, they might not be able to continue their business. Zakat institutions in Malaysia may help necessitous persons to overcome the Covid-19 crisis. The following part of this paper explains the Zakat system,

particularly focusing on the role to support the poor and needy, and its contribution to the Covid-19 crisis in Malaysia.

3. The Role of Zakat in Poverty Alleviation

Zakat is conducted as one of the fundamental obligations of Muslims, showing direct economic behaviour toward others, specifically for the poor.¹ For the basic understanding of zakat economics among others, it emphasises that all resources belong to God and these resources are trust that must be used to satisfy the basic needs of all those who, for no fault of their own, cannot afford the basic necessities of life in a humane and dignified manner (Quraishi, 1999).

Zakat in Arabic means 'to purify', 'to grow.' Muslims are requested to distribute a part of their asset and wealth in order to achieve economic freedom of the poor, providing equivalent to a levy on 'idle' wealth of 2.5% per year (Hudaefi & Junari et al. 2020; 8). Beyond the act of charity which we are familiar with, in Malaysia Zakat is a compulsory duty of every wealthy Muslim, by which Zakat is intended to transfer funds from the rich to the poor. In Malaysia, the SIRC's (State Islamic Religious Councils) have the authority to collect and distribute Zakat on locality and boundary within the respective state jurisdiction. The zakat tool mirrors the, what is called, Keynesian model of economic growth as is argued as follows;

- + The rich like to save.
- + The poor need to consume but do not have enough money to do so.
- + Zakat transfers funds from the rich to the poor.
- + The transfer leads to higher spending by the poor which in turn brings higher production, more jobs and employment opportunities for the poor.

Thus, zakat substantially play its role as a fiscal mechanism. Zakat performs some of the major functions of modern public finance, which covers social security entitlements, social assistance grants for childcare, food subsidy, education, health care, housing, and public transportation in a welfare state. It separates public welfare expenditures from other budgetary items and puts the burden of meeting the economic welfare needs of the society where it belongs.

¹ Sadaqah is a similar concept to zakat, being utilised as a tool under the rule of distribution and redistribution that achieves social justice. Islamic finance motivates those who are more economically able and redeems the rights of the less able in the form of Sadaqah. Objectively, the rule of distribution and redistribution in Islamic economics is to ensure that the wealth should be vitalised within the society and provides resources used for the growth of the entire economy ((Zamir & Mirakhor 2013).

The collection and distribution of zakat have some economic implications. According to Nik Mustapha (2007), the aspects on the economics of zakat consists of economic effects on i) savings and investment, ii) equitable distribution of income and wealth and employment and i) consumption level. The imposition of zakat on savings will generate productive investment and expansion of dynamic participation into the economic activities and promoting greater public-private sector cooperation in the development of the country. The equitable distribution of income and wealth assures that the needy and poor achieve a minimum standard of living as the zakat provides a mechanism for community resources to be distributed among them to alleviate their poverty and difficulties in mainstream economy. Finally, the consumption level of a community will be enhanced with the equitable distribution of income and wealth among members of the community since the marginal propensity to consume among the lower income level is higher than the upper income level. The positive change in status from zakat recipients would boost domestic aggregate demand. The fundamental of the zakat's economics laid on its function and the beauty of the philosophy in macro and micro economics perspectives, which is also mentioned by Quraishi (1999) as follows:

From a microeconomic perspective, zakat is a mechanism for self-help. Everyone contributes to need fulfilment and the general wellbeing of society according to one's ability. And from a macroeconomic perspective, similar to the inheritance laws in Islam, the institution of zakat is designed to deal with the distribution of wealth in society. Being a re-distributive fiscal policy based on wealth and not on income, it provides insurance against unjust alliances between economic monopolies and political power, which leads to a social imbalance, exploitation, and eventually anarchy. As such, it guards against the concentration of wealth in the hands of a few persons, families, or even the state" (Quraishi 1999; 78).

Thus, Quraishi (1999) suggests that, because the known economic resources at a given point in time are relatively limited, establishing the Quranic perspective of economic justice and providing general well-being for all members of the society. This also requires zakat economics which are focused on three critical economic factors. Firstly, earning halal (permissible) income; secondly, ensuring an equitable distribution of wealth; and thirdly, creating an economic safety net to assure need fulfilment of those who, through no fault of their own, cannot afford the basic necessities of life.

In practice, the zakat is established as a compulsory charity tool which can be used on eight types of group of people (Sadeq 1992). Among eight types of them, five are meant for poverty eradication such as the poor, the needy, the debtors, the slaves (release them from captivity), and the wayfarer. Others

are the heads of zakat administration, "those whose hearts are made inclined" (to Islam), and in the way of Allah.

This implies poverty is a serious problem in a majority of Muslim countries. The teachings of Islam, through the Holy Quran and the Hadith, stresses on the significance of zakat as a social tool to bridge the differences between the rich and poor Muslims. Poverty in Islam is concerned with insufficiency of income and the inability in fulfilling basic human needs. There are no distinct techniques to measure poverty, as it is always associated with some level of income required to provide for the basic human needs. This human needs refer to the right of food, clothes and shelter. The poverty line or income level, which serves as an indicator to identify whether a person is poor, is useful where a person is considered poor if his income is below the poverty line income. From the Islamic point of view, poverty is perceived almost similarly to the conventional definitions. One is considered poor if he does not possess sufficient necessities to fulfil his basic needs. Therefore, poverty can be interrelated to muallaf (convert to Muslim), as identified and understood in Islam (Clarke & Tittensor 2014).

In combating poverty in Islam, the distribution of zakat in the form of cash payment is not believed not to be helpful for the beneficiaries, particularly in the long term (Ahmed Habib 2004). Zakat recipients tend to more spend most of the wealth distributed for the consumption. Such poorer people has higher propensity to consume, in which there will be nothing available for them to generate income (Qureshi 1989; 41). Rahman also reminds that such a payment may also form a permanent group of dependants who have no motivation to work (Rahman 1986). Hence, the traditional manner of providing zakat in the form of monthly or in daily necessities need to be limited to those who have no power of sustenance, since such a distribution of only the basic necessities leads not to significantly change the living standard of the beneficiaries. Contrarily, it is also noticed that any attempt to handle proactive recipients as an unproductive one will only result in the continuous poverty (Ahmed Habib 2004).

The importance and magnitude of zakat useful to combat poverty can never be underestimated. Zakat is a very dynamic and relevant institutions work to eradicate poverty in Muslim countries. For example, Kahf (1987) studies the dynamic nature of zakat in the eight Muslim economies. His estimation was based on zakat proceeded from agriculture, livestock, mining and monetary savings in these countries, indicating the zakat's ratio to GDP. The figure for cash *figh* (Islamic jurisprudence) position is shown in Table 1, ranging between 0.9% and 7.5% to the GDP, depending on the *figh* positions in matters concerning zakat collection.

The above figures, which vary with different *figh* positions, are a clear testimony that the Muslims can count on zakat as a potential source of funds to alleviate poverty in their countries, if it is managed efficiently. Therefore, one may then ask: will it be possible for zakat proceeds in Muslim

countries to be raised to a higher level than what had been estimated by Kahf (1987)? As Islam is a religion that transcends time and space, the answer is always in the affirmative. However, to translate this into reality there are two pre-requisites: one, the *fuqaha* (Islamic jurisprudence experts) have to continue exercising their intellectual capability and spend more time and efforts to come up with new *ijtihad* (intellectual assertion) concerning zakat; and, two, to put in place a system of zakat management that is more dynamic and efficient, and managed by the so-called “new breed” of Muslim bureaucrats. To put it differently, zakat can only be considered as an effective means of alleviating poverty of the Muslim *ummah* (society) if both the *ulama* and *umara* (leaders) work hand in hand to map out the future of zakat such that it becomes more dynamic and innovative in its management.

**Table 1. Percentage of Estimated Zakat Proceeds to GDP
in Selected Muslim Countries**

	(%)		
	<i>Fiqh</i> Position		
	Z1	Z2	Z3
Egypt	2.0	3.9	4.9
Indonesia	1.0	1.7	2.0
Pakistan	1.6	3.5	4.4
Qatar	0.9	3.7	3.2
Saudi Arabia	1.2	3.7	3.4
Sudan	4.3	6.6	6.2
Syria	1.5	3.1	3.1
Turkey	1.9	4.9	7.5

(Source) Kahf (1987)

- (note) Z1 = Zakat is paid based on the traditional *fiqh* position where *zakatable* assets (i.e. assets on which zakat is imposed) are confined only to agricultural output, livestock, trade inventories and cash holding.
 Z2 = Zakat is paid based on some contemporary scholars' views where in addition to Z, classification of *zakatable* assets, zakat is also paid based on fixed assets, and salary and wages.
 Z3 = Zakat is paid based on the latest version of Al-Qardawi's view. In this version, zakat on fixed assets is calculated at 2.5% of their stock and yield together; on top of Z, and Z, identified assets.

4. Zakat coping with Covid-19 Caused Poverty in Malaysia

4.1. Zakat as a channel to assist Covid-19 victims

As was reviewed in section 2, Malaysia's Movement Control Order (MCO) had a tremendous shock on the people and economy of Malaysia. To compensate the economically disastrous impact of MCO, Malaysian government provided the economic stimulus package, named "Prihatin," which was intended to support business and households (Hidayat 2020). However, combatting the negative impact of Covid-19 must need huge financial resources. Thus, alternative funding, especially those

Table 2. Zakat Distribution by States during the First Covid-19 Pandemic

		(RM million)
	Zakat Institutions	Distribution
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	12.20
4	Kelantan Islamic Council	12.60
5	Perak Islamic Council and Malay Heritage	14.35
6	Terengganu Islamic Council and Malay Heritage	20.20
7	Selangor Zakat Borad (LZS)	15.00
8	Johor Islamic Council	7.40
9	Kedah Zakat Borad	16.70
10	Negeri Sembilan Islamic Council (MAINS)	4.30
11	Zakat Melaka & Melaka Islamic Council	4.26
12	Peris Islamic Council and Malay Heritage	3.98
13	Sabah Islamic Council	6.00
14	Baitulmal Sarawak	6.00
	Total	171.92

(Source) Kisah Zakat Malaysia

based on social funds, were seriously sought (Ninglasari & Muhammad, 2021). For this reason, zakat institutions were expected to contribute to overcoming the Covid-19 pandemic in Malaysia.

Zakat is originally expected to be distributed to victims of natural disasters. Undoubtedly, Covid-19 should be considered as a disaster; thus, it is highly desirable to utilise Zakat funds to help people affected by Covid-19. In this sense, Zakat is one of Islamic social security fund that is needed to stabilise the community. Zakat itself is an obligation of payment for Muslim, requiring the payment of an annual tax of 2.5% on the productive wealth (Hudaefi & Beik, 2021). The core principle of Islamic law on zakat implies the relevance of utilising zakat to help recover from the impact of Covid-19. As was explained in section 3, there are eight zakat recipients, in which the number of the poor and needy were increasing during the pandemic. They should be an immediate target as zakat recipients for Covid-19 victim (Hudaefi et al., 2021). Moreover, zakat funds were allocated to develop public facilities which should be used for the community (Hudaefi et al., 2020).

Zakat institutions are expected to take care of the needs of society and to satisfy their basic needs such as food, education, health and so on. The concept of zakat as such is a basic foundation for Islamic economics to balance economic potential between rich and poor people, resulting in strengthening the nation's entire economy (A1-Mamun & Haque 2015). Zakat institutions are supposed to have a strategic and important role to support the government in preventing Covid-19, since it is regarded as a philanthropic organization. The activities of zakat institutions range in various fields widely, such as economy, social, health, Islamic preaching education, and other daily activities.

At the beginning of May, 2020, during the first pandemic, Zakat institutions distributed RM171.92 million through the 14 independent state Zakat institutions throughout Malaysia (See Table 2 above).

Table 2 shows total zakat distribution by state for the purpose to assist the poor and needy who were damaged by the pandemic and the subsequent MCO. During the MCO period, this distribution was really supportive and helpful. Faud (2020) reports that, as most of those whose income is under the bottom 40% had scarce savings, such financial assistance was truly helpful. The following part of this section examines how zakat funds were allocated, based on the evidence taken by MAIWP.

4.2. The role of MAIWP

In Malaysia, zakat authorities are responsible for the collection and distribution of zakat. They are administered at the state level. In Federal Territory of Malaysia, the Federal Territory Islamic Council (MAIWP) controls zakat. The Federal Territory Islamic (MAIWP) was established in 1 February 1974. Its establishment was supposed to manage Islamic matters in the Federal Territory of Kuala Lumpur. MAIWP also take care of the affairs related to Muslims in the areas of Putrajaya and Labuan. In relation to the zakat management, MAIWP controls over two institutions, namely the Zakat Collection

Center (PPZ) and Baitulmal for the distribution Baitulmal.

After the occurrence of Covid-19 pandemic, it is reported that MAIWWP has been one of the most active in managing zakat assistance to communities through various programs. This is because the Territory was among most seriously damaged by the Covid-19, as the population is larger and many of them earn income from trading and service of small business. Fabeil et al. (2020) explains the negative impact was the largest among SMEs (small and medium-sized enterprises) than large companies. Due to the MCO, SMEs engaged in retails, services, restaurant, transportation and other supporting sectors were forced to suspend, or even close, their business. Consequently, micro-entrepreneurs suffered from cancellation or steeply decreasing volume of business. As a result, they seriously need support and help to maintain their business. Zakat institutions were expected to play an important role in providing support for such small businesses, as it is among the distribution of productive zakat. Based on these circumstances, this research is to collect the evidence from the Federal Territory Islamic Council of Malaysia (MAIWP).

4.3. How zakat contributed to combating Covid-19 crisis

Covid's negative impact on the economy has directly affected people's quality of life, leading to an increase in poverty. Zakat institutions have quickly stepped in as an alternative source of assistance on top of government support to mitigate the negative effects of Covid -19 on the public through Zakat. Among those, Hambari et al. (2020) reports that MAIWP was most aggressive to take special actions. One of the efforts of MAIWP was the Special Aid for Covid-19, which is designed to lighten the burden on ordinary people due to the MCO enforcement by the government. This program is also named as *Bantuan Zakat Kecemasan Covid-19* (Zakat Emergency Aid).

Table 3. MAIWP's Zakat Distribution Programs for Covid-19

			(RM million)
Programs		Recipients	Amounts
1	Monthly Financial Assistance	24,196	9.67
2	Additional Special Zakat Assistance	24,196	12.10
3	Respiratory Assistance for Seven Hospitals		3.27
4	Daily Food Assistance	678 Boxes	0.05
5	Pillow & Mattress Assistance for Special Homeless Centre		0.02
		Total	48,392
			25.11

(Source) MAIWP

For the survival during the MCO period, the support was provided to small business owners, entrepreneurs, and employees who were seriously suffered from shortage of their income. The MAIWP's Special Aid for Covid-19 programme is composed of the following five programs; (1) monthly financial assistance, (2) additional special zakat assistance, (3) respiratory assistance to seven hospitals, (4) daily food assistance throughout the MCO, and (5) pillow and mattress assistance for special homeless centre (Hambari et al. 2020).

Table 3 shows the MAIWP's zakat distribution by programs, recipient and RM amount during the first MCO period. Obviously from this table, MAIWP tended to emphasise consumptive in zakat distribution. Specifically, MAIWP was likely to pay more attention to satisfying the basic needs of daily lives and, in contrast, less to fulfilling health programmes. The table shows that nearly fifty thousand recipients were provided direct cash and foods, while only a few of them received non-monetary assistance including pillow, hospitals equipment and homeless centre. This is rather understandable, as most of recipients were not unhealthy by Covid-19 but unaffordable to go about their everyday lives under emergency situation (Hambari et al. 2020).

5. Summary and Conclusion

The Covid-19 pandemic is a disastrous globally, in which Malaysia was also badly affected. In 18 March 2020, Malaysian government introduced MCO, which had a negative impact on daily lives of Malaysian citizens. In addition to Malaysian government's stimulus programs, though it was partial to offset the damage, zakat funds were provided to the poor and needy of Muslims. This research examines how zakat contributed to help them.

Zakat is one of the fundamental pillars of Islam that has direct economic bearing upon others. It requires Muslims to distribute a part of their wealth among the specified heads in order to achieve economic emancipation of the poor. Facing the crisis caused by the Covid-19 pandemic, it was zakat that was expected to the pandemic victims. This research focuses on MAIWP, one of the zakat institutions in Malaysia. It provided zakat funds through various programs to support Muslims negatively affected by the pandemic.

MAIWP helped Covid-19 victims in various ways, particularly through financial support. Daily food assistance and homeless centre service were marginal in contribution, as the crisis was mainly in an economic matter. Provided the cooperation with various agencies, particularly with public bodies, the crisis would be more easily overcome. As for some advice for zakat improvement to combat Covid-19 crisis in the long run, zakat fund should be used for more productive purposes, including human resource development and collective research to create a Covid-19 vaccine. This is a kind of innovation in zakat distribution, as the benefit would belong not only to individuals but also to overall society in general.

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