

AN EXPLORATORY STUDY ON LEMBAGA ZAKAT SELANGOR MEASURES IN RESPONSE TO COVID-19 PANDEMIC

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Abstract: *The emergence of Covid-19 pandemic has posed another threat to the effort in eradicating poverty around the globe. The disruption of economic prosperity due to the pandemic has resulted in many economic issues such as increasing unemployment, declining productivity, loss of income and reduction of household consumption. This series of economic issues could hamper the progress towards poverty alleviation objectives around the world, with Malaysia being no exception. This paper explores the impact of the pandemic on poverty and focuses on the role of zakat institution, as an Islamic social fund in poverty alleviation with specific focus on initiatives done by Lembaga Zakat Selangor to cushion the impact of Covid-19 pertaining to poverty issues. The empirical findings that confirmed the positive contribution of zakat assistance in reducing poverty intensity demonstrated the indispensable role of zakat institutions in the arena of poverty issues. It is worth to highlight that Lembaga Zakat Selangor has taken various initiatives to curb the negative effects of the pandemic. The paper also recommends zakat institutions including Lembaga Zakat Selangor to foster collaboration with various agencies such as microfinance institutions to channel financial resources effectively. The institutions could also work closely with the government and non-government organizations to reach vulnerable individuals effectively. In addition, Lembaga Zakat Selangor should utilize the social media platform to reach the targeted households effectively.*

Keywords: *Poverty Alleviation, Covid-19, Zakat Institution*

INTRODUCTION

Globally, there has been remarkable progress towards the removal of extreme poverty (World Bank, 2018). Based on the World Bank statistics, the number of people living below the International Poverty Line (IPL) fell from 1.9 billion in 1990 to 741 million in 2015. Despite the positive trend illustrated and attempts at both global and national levels to alleviate poverty, poverty and human well-being remain persistent. The number of households living in extreme poverty remains high, with the progress of poverty alleviation shown to be concerning, as the poverty reduction trend slowed in 2015 as reported by the Poverty and Shared Prosperity report (World Bank, 2018). The worldwide slowing trend of poverty reduction has been driven mainly by the slower pace of poverty reduction in Sub-Saharan Africa, which is consistent with the region's prediction of a continued sluggish poverty reduction rate (Beegle and Christiaensen, 2019). Despite improvements in poverty rates in many regions, including East Asia, Asia Pacific, and South Asia, the contradiction of the trend was observed in Sub-Saharan Africa

from 1990 to 2017, with the number of households living in extreme poverty increasing from 284 million to 431 million (World Bank, 2018). Middle East and North Africa's region also suffered with increasing trend of poverty recorded from 2.3 percent in 2013 to 3.8 percent in 2015 before surging to 7.2 percent in 2018. This implies that many Muslim countries are still struggling to keep extreme poverty rate low relative to the developed countries. In relation to the human development progress, there are only a few Muslim countries that achieved a very high human development index (HDI) in 2019 including United Arab Emirates (rank 31), Saudi Arabia (rank 40), Bahrain (rank 42), Qatar (45), Brunei Darussalam (rank 47), Kazakhstan (rank 51), Turkey (rank 54), Oman (rank 60), Malaysia (rank 62) and Kuwait (rank 64). Nonetheless, many Muslim countries continue to lag in terms of human development, ranking towards the bottom of the list such as Niger (rank 189), Chad (rank 187) and South Sudan (rank 185).

The global society has witnessed another hurdle to reach the goal of poverty reduction, which is the emergence of the Coronavirus (Covid-19) outbreak, which has harmed the economic development of nations all over the globe. Malaysia was among the earliest countries to be affected by Covid-19 outbreak (Berita Harian, 2020) where the first case was detected on 23rd January 2020. In response to the pandemic outbreak, governments in all regions have imposed a lockdown or restricted movement order to reduce infection risk, including Malaysia. The Malaysian government started to proceed with the preventive action by announcing the Movement Control Order (MCO), which imposed a general restriction of mass movement and gatherings across the nation including sports, social, cultural and religion activities, from 18th March 2020 to 3rd May 2020. The movement restriction also applied to tourist and foreign visitors into the country, closure of all educational institutions, government and private premises and schools. This was followed by Conditional Movement Control Order (CMCO) from 4th May 2020 to 9th June 2020. Later, Recovery Movement Control Order (RMCO) has been introduced and took effect from 10th June 2020 to 31st December 2020. As the number of positive cases spiked in the early year 2021, the government announced the MCO by states and a total lockdown at the national level from 1st June 2021 to 28th June 2021 before introducing the National Recovery Plan.

MCO implemented, which aimed to reduce the infection level among the society is critical as the virus can be spread in a short manner of time. The reported cases on the new variants of Covid-19 such as Delta and Lambda variant is alarming. Nonetheless, the MCO has influenced the economic landscape of the people in Malaysia as the mobilization of people has now become limited. In general, MCO will expose people and organizations impacted by uncertainty to the risk of losing more income. Zooming into details, small and medium enterprises (SMEs) and vulnerable groups such as low-paid individuals, contract-based work, and less-skilled workers were among those that will hurt the most (Idris et al., 2020). To support the national economy, governments across the world have established several fiscal stimulus packages, with Malaysia being no exception. The fiscal stimulus packages should help support and drive the domestic consumption of the economy and support the household economy. The stimulus package introduced is expected to reinvigorate the economy and reverse a recession trend of an economy by promoting employment and household spending. Malaysian government has established a series of stimulus package as illustrated in Table 1 below.

Table 1: Malaysia's Covid-19 Economic Stimulus Package

| Date | Package | Headline size (RM billion) | Direct Fiscal Injection (RM billion) |
|-------------------|----------------|---------------------------------------|---|
| 27 Feb 2020 | Pre-Prihatin | 20 | 3.2 |
| 27 March 2020 | Prihatin | 230 | 21.8 |
| 6 Apr 2020 | PrihatinPKS+ | 10 | 10 |
| 5 June 2020 | Penjana | 35 | 10 |
| 23 September 2020 | Kita Prihatin | 10 | 10 |
| 18 January 2021 | Permai | 15 | 2.8 |
| 17 March 2021 | Pemeraksa | 20 | 9 |
| 31 May 2021 | Pemeraksa+ | 40 | 5 |
| 28 June 2021 | Pemulih | 150 | 10 |
| | TOTAL | 530 | 81.8 |

Source: Ministry of Finance

In line with the government's effort to help households and businesses that have been negatively impacted by the limitation of mobility on economic and social activities, Zakat institutions in Malaysia were heavily involved in the effort to cushion the impact of the Covid-19 pandemic from the beginning phase of the crisis as illustrated in Table 2 below. Since most of the zakat beneficiaries constitute the poor and destitute, the zakat funds along with the assistance from other parties should assist them during the lockdown.

Table 2: Zakat Funds Distribution During the Early Stage of Pandemic Covid-19

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

Source: Kisah Zakat Malaysia 12 April 2020

LITERATURE REVIEW

ROLE OF ZAKAT INSTITUTION

From the Islamic point of view, zakat can be described as an additional source of aid to poor and needy individuals, in addition to government assistance that support them to meet their financial obligations. Zakat is a compulsory obligation for the Muslims to give a portion of their wealth to the approved religious institution, which include the zakat institution. The amount is then distributed to the qualified *asnaf* including *fakir* (destitute), *miskin* (poor), *amil* (zakat administrator), *ibn sabil* (travelers), *mualaf* (converts), *riqab* (servants), *gharimin* (bankruptcy), and *fisabilillah* (fighter). Zakat institutions' duties are to distribute the zakat money to *asnaf* ranked according to the most significant priority (Qardawi & Kahf, 2000). However, in most instances, it is generally agreed that the destitute and the poor should be prioritized to receive the zakat funds (Qardawi & Kahf, 2000). It is the role of zakat institutions to ensure that the zakat recipients, especially the destitute and poor have achieved the minimum standard of living required from the zakat money they received.

As the function of zakat is to eliminate poverty and reduce hardship among the poor and needy Muslims, zakat funds can be channeled to those affected by natural disasters (Hafidhuddin, 2004). Since the Covid-19 pandemic can be recognized as a natural disaster, it is practical for Zakat institutions to utilize-zakat funds to support households that are affected by the pandemic. Zakat institution has a vital and strategically essential role in assisting the government in combating Covid-19 due to its status as a philanthropic organization (Anshory et al., 2020). Zakat institution could involve in assisting the government through many areas including economics, health, social work, Islamic preaching, and education. For instance, in terms of health aspect, zakat institution may provide healthcare supplies and equipment such as Personal Protective Equipment (PPE) and logistic support to accelerate the vaccination rollout across the nation. In relation to the economic aspect, zakat institution should help to provide a playing level field for entrepreneurs to survive during this pandemic. With regards to the education aspect, Zakat institution could observe any special necessity needed by the students to continue to involve in the acquisition of knowledge.

ZAKAT AND POVERTY

The payment of zakat is a manifestation of care for the well-being of less privileged individuals in society. In accordance with the terminology of zakat, which refers to growth, aiding the poor and needy would stimulate the economy by allocating sufficient resources to the targeted population. Zakat is recognized as an anchoring device to eradicate poverty and discourage the wealth concentration among the small percentage of the society. There are numerous researches that have been conducted to analyze the relationship between zakat distribution and poverty. On a macro front, Shaikh (2016) found that zakat has a vast potential to help eradicate poverty in a study which involved 17 member countries of the Organization of Islamic Cooperation (OIC).

In the local context, Ibrahim (2006) demonstrated that the distribution of zakat in Selangor had a significant impact on reducing the headcount and severity of poverty in the respective state while Fahme et al., (2017) determine the monthly distribution of zakat as a tool for poverty alleviation in Kelantan, focusing on poor and destitute groups. The outcome is being measured using four major measurements of poverty which are average poverty gap,

headcount index, income gap and Sen index. According to the findings of the research, zakat distribution decreases the occurrence of poverty, and reduces the extent and intensity of the poor. However, the study highlighted that the zakat distribution system in Kelantan had only a small impact on increasing the income of the poor in the state. The effectiveness of zakat distribution among new converts in Selangor has been investigated by Johari, Ridhwan, Aziz, Fahmen & Ali (2014) which concluded that zakat funds has revealed its ability to increase the monthly income of zakat recipients and has shown encouraging trends to the inequality pattern. Meanwhile, findings of a study conducted by Eko Suprayitno et al., (2017) utilizing data from five states in Malaysia including Selangor, Negeri Sembilan, Johor, Kedah and Terengganu claimed that zakat distribution has the capacity to be a favorable fiscal policy that contributes to human development in both short and long term. Based on the empirical studies conducted, it is evidenced that zakat is an important medium that can help to reduce poverty incidence.

COVID-19 AS THREAT TO POVERTY ERADICATION GOAL

The Covid-19, which was first spread in Wuhan, China has a major impact on many economies as a result of shocks resulted from deteriorating human and health conditions (World Bank, 2020). This pandemic has not just adversely affected the healthcare system but also the social and economic system owing to the toll it has taken on human lives and economies (Asare Vitenu-Sackey & Barfi, 2021). This implies a big obstacle to the objective of ending poverty as stipulated by the UN Sustainable Development Goal (SDGs). The 2030 Agenda for Sustainable Development of the United Nations has addressed 17 SDGs in which the first goal is pertaining to the effort in eradicating poverty with the tagline “End poverty in all its forms everywhere”.

The unprecedented Covid-19 pandemic could potentially lead to a negative supply shock to the economy from two viewpoints including a decrease in production capacity as employees become ill, and more restrictions on economic activity due to lockdown measures to curb the spread of the virus (Hausmann, 2020). It has disrupted both demand and supply in the global economy in various ways. Based on the demand side, strict lockdown measures have resulted in the layoff, increasing unemployment, and a decline in the firm’s investment and household consumption which had worsened the economic outlook. On the supply side, the inefficiencies caused by the infections contributed to the lower productivity of labor. The limitation on mobility, social distancing and business closures contributed to the disruption of the supply of goods and services in the region. (Chudik et al., 2020). The pandemic has exacerbated economic fallouts, resulting in a worldwide crisis where people are losing their loved ones while others are facing unemployment as a result of the business collapse due to the disruption in demand and supply in the economy.

The Covid-19 pandemic has been found to have many common characteristics with other types of crisis such as wars, financial crisis and macroeconomic misconduct (Loayza et al, 2020). The pandemic’s detrimental impact is evidenced in the form of widespread of income and employment losses that are seldom witnessed on the national scale (Hill and Narayan, 2020). Study by Siwatu et al (2020) discovered that 42% of respondents in Nigeria suffered employment loss in May 2020, shortly after the pandemic began and almost 80% reported decreases in income since mid-March 2020. Meanwhile, 13% of respondents surveyed in Ethiopia encountered losing sources of income between April and May, while more than half

experienced a reduction in income (Wieser et al, 2020). The rising trend of unemployment has been seen not just in rural areas but also in urban areas where many serious instances have been reported. In Mongolia, a study found that more urban respondents had lost their job compared to rural households (World Bank, 2020a).

In a broader context, the World Bank predicted that about 11 million people in East Asia and the Pacific would slip into poverty. Notwithstanding the general effect of Covid-19 on the global space, the severity of the pandemic shock is anticipated to be unequal across the country (World Bank, 2020). This has posed another real threat and challenges to policymaker around the world to reach the objectives of eliminating poverty. Following this, financial aid institution including Zakat has encountered more challenges in meeting their objectives. This can be seen from two aspects which is the risk of lower zakat payment collection due to lower income of households and higher zakat disbursement needed due to the increasing trend of people living in poverty due to the Covid-19 pandemic.

METHODOLOGY

This study applied an inductive approach to obtain the conclusion of the study. An extensive literature review has been conducted with a specific focus on the area of poverty, Covid-19 outbreak and the role of zakat institutions. To obtain an in-depth understanding of the subject matter, the study involves extensive reading through various materials including books, journal articles, annual reports, seminars, and reliable internet resources.

DISCUSSIONS

BACKGROUND OF LZS

Zakat management in Malaysia is placed under the jurisdiction of the State Islamic Religion Council (SIRCs) with an objective to centralize all Islamic religious activities at the state level in Malaysia. This signified that the management of zakat is primarily under the control of the state and under the supervision of His Royal Highness (HRH) Yang Di-Pertuan Agong, given that the SIRC is also a member of the Sultan's advisory committees. To achieve Lembaga Zakat Selangor (LZS)'s mission of maximizing zakat collection potential and eradicating poverty, LZS has been assigned with the duty of collecting and disbursing zakat funds in Selangor. In line with its important role, LZS has collected and distributed a substantial amount of zakat funds to qualified *asnaf* each year. LZS used Had Kifayah (HAK) as a method to identify the poor and destitute individuals and LZS is recognized as one of the earliest zakat institutions in Malaysia that utilize HAK method. HAK can be referred to as a sustainable needs level in accordance with the Islamic principles which covers several aspects including housing, food, education, transportation, and medical supplies. Based on the annual report and a summary of report published by LZS, the total zakat funds collected amounted to RM913 million while total zakat fund distributed amounted to RM867.2 million. As displayed in Table 2 below, the total zakat funds distributed by LZS has increased annually.

Table 2: Collection and Disbursement of Zakat Funds By LZS

| Year | Zakat Collection (RM mil) | Zakat Disbursement (RM mil) |
|------|---------------------------|-----------------------------|
| 2016 | 673.7 | 697.5 |
| 2017 | 757.1 | 616.5 |
| 2018 | 793.7 | 829.9 |
| 2019 | 855.1 | 868.3 |
| 2020 | 913.0 | 867.2 |

Source: Lembaga Zakat Selangor (2021)

Table 3: Zakat Disbursement According to Asnaf Categories In 2020

| Category | Total (RM) |
|-----------------------------------|--------------------|
| <i>Miskin</i> (poor) | 342,974,143 |
| <i>Fakir</i> (destitute) | 157,815,297 |
| <i>Fisabillah</i> (fighter) | 129,392,107 |
| <i>Amil</i> (zakat administrator) | 114,119,568 |
| <i>Gharimin</i> (indebted) | 61,295,577 |
| <i>Mualaf</i> (converts) | 39,213,383 |
| <i>Riqab</i> (slaves) | 20,825,487 |
| <i>Ibn Sabil</i> (traveler) | 1,594,815 |
| TOTAL | 867,230,577 |

Source: Lembaga Zakat Selangor (2021)

As evidenced in Table 3 above, *miskin* (poor) and *fakir* (destitute) groups held the most significant amount of zakat money received in 2020, with *miskin* category receiving almost 40% of the total zakat distributed while *fakir* receiving approximately 18% of the total zakat funds granted. This is in accordance with the opinions of Islamic scholars which asserted that these two groups should be given priority in the distribution of zakat funds. The two groups benefitted from the zakat in various programs such as social development that include monthly financial and food assistance, *eid fitri* celebration consolation, medical supplies, housing-related cost, and emergency. The other program includes education development which comprises tuition fees assistance and economic development program centered on the assistance in terms of business capital for the poor and destitute to run their business smoothly.

LZS COVID-19 ASSISTANCE

LZS had implemented several measures in response to the pandemic Covid-19 issues in order to mitigate the harmful impact of the pandemic on society and organizational structures. First, LZS introduced Covid-19 special assistance, called “Bantuan Khas Covid-19”. This special project aimed to provide assistance to individuals and organizations that are adversely affected by the pandemic. Table 4 below illustrates the details of the assistance from March to December 2020.

Table 4: Bantuan Khas Covid-19 from March to December 2020

| Category | Targeted group | Amount (RM million) |
|--|--|---------------------|
| Bantuan Khas Covid-19 | Small businesses and low-income workers that experienced reduction in income | 12.1 |
| Medical supplies | Selected hospitals and clinic: 13 hospitals and clinics benefitted | 0.8 |
| Food supplies to student and frontliners | University/ College student and frontliners: 21 institutions benefitted | 0.3 |

Source: Lembaga Zakat Selangor (2021)

As part of their commitment to continue to deliver full support during this crisis, LZS introduced a program called “Zakat Selangor Peduli” in 2021. Under this scheme, LZS had allocated a sum of RM69.3 million to aid *asnaf* and the low-income B40 group following to the MCO imposed by the government. The program is expected to benefit over 59,322 recipients and 431 institutions involved until December 2021. Zakat Selangor Peduli outlines several agendas to channel more assistance to the targeted individuals and groups including *asnaf fakir* and *miskin*, *mualaf*, vulnerable groups, support religious institutions in Selangor and frontliners’ necessities. From the total budget approved for this scheme, LZS allocated RM25.7million for *asnaf fakir*, *miskin* and *mualaf* in Selangor which include daily necessities. LZS also determined to ensure that *asnaf*’s children will still be able to receive access to education by providing equipment such as laptops, tablets, and internet access to 7,000 *asnaf*’s children. This should protect their interest and ability to focus on their study through an online learning platform. LZS also collaborated with other parties such as the Royal Police Malaysia to distribute the assistance under the Zakat Selangor Peduli program.

Table 5: Targeted recipients for Zakat Selangor Peduli

| Aspect | Targeted individuals/ groups | Total recipients targeted |
|-------------|--|--|
| Education | <i>Asnaf</i> families | 7,000 |
| Daily needs | <i>Asnaf</i> fakir, <i>miskin</i> and <i>mualaf</i> | 29,622 |
| Daily needs | Affected entrepreneurs | 700 |
| Daily needs | B40 and vulnerable groups | 15,000 |
| Health | Frontliners, Covid-19 Assessment Centers (CAC) and <i>Pusat Pemberian Vaksin</i> (PPV) | Hospitals, CAC/PPV (undisclosed) |
| Religious | Religious Institution | 431 institutions and 7,000 individuals |

Source: Lembaga Zakat Selangor (2021)

CONCLUSION AND RECOMMENDATIONS

The covid-19 pandemic has posed another real threat to reach the objective of eliminating poverty as the crisis has a significant impact on the households in Malaysia. Zakat institutions such as LZS plays an indispensable role in assisting those who are affected by the pandemic due to strict movement orders that stopped many economic activities. It is observed that LZS has contributed to the effort in managing the crisis by providing direct financial assistance to

individuals that are affected by the pandemic including individuals that have been laid off or experience a decline in their income. A value-added program such as “Zakat Selangor Peduli” offered a broad opportunity to reach more individuals that needed more attention and assistance during this challenging period. In addition, LZS provided assistance that could cushion the impact of Covid-19 via the disruption on healthcare, economy and lockdown measures to various type of groups including the poor, destitute, students, handicaps, frontliners and institutions.

There are several recommendations for LZS to boost their effort to help reduce the impact of Covid-19 to vulnerable groups. First, LZS can take a step further by collaborating with other parties such as a charitable organization that also involve in aiding households that are impacted. This collaboration should mutually benefit LZS, and parties involved through various ways including a more effective medium of reaching the needy households and sharing of database among households that needed further assistance. LZS could foster its networking with non-governmental organizations (NGOs), heads of communities and microfinance organizations such as Majlis Amanah Rakyat (MARA) and Small Medium Enterprise Corporation (SMEs Corp) to provide inclusive financial assistance to the entrepreneurs that are affected by the pandemic. Moreover, LZS should continue to build a strong network with hospitals to support the management of the Covid-19 patients by the frontliners such as providing PPE and any equipment needed. LZS may also consider social media as a platform to reach vulnerable groups more effectively and efficiently. In addition, LZS may utilize social media platforms to assist zakat applicants in the process of requesting the resources.

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