



INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS & SOCIAL SCIENCES



Economic Impact of Covid-19 Outbreak: A Study of Zakat Collection and Distribution Management in Zakat Penang (ZP)

Muhamad Husni Hasbullah, Fathullah Asni, Afiffudin Mohammed Noor, Wan Mohd Amjad Wan Halim

To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v12-i4/12979>

DOI:10.6007/IJARBSS/v12-i4/12979

Received: 06 February 2022, **Revised:** 07 March 2022, **Accepted:** 26 March 2022

Published Online: 13 April 2022

In-Text Citation: (Hasbullah et al., 2022)

To Cite this Article: Hasbullah, 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.

Copyright: © 2022 The Author(s)

Published by Human Resource Management Academic Research Society (www.hrmars.com)

This article is published under the Creative Commons Attribution (CC BY 4.0) license. Anyone may reproduce, distribute, translate and create derivative works of this article (for both commercial and non-commercial purposes), subject to full attribution to the original publication and authors. The full terms of this license may be seen

at: <http://creativecommons.org/licenses/by/4.0/legalcode>

Vol. 12, No. 4, 2022, Pg. 1047 – 1066

<http://hrmars.com/index.php/pages/detail/IJARBSS>

JOURNAL HOMEPAGE

Full Terms & Conditions of access and use can be found at
<http://hrmars.com/index.php/pages/detail/publication-ethics>



INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS & SOCIAL SCIENCES



Economic Impact of Covid-19 Outbreak: A Study of Zakat Collection and Distribution Management in Zakat Penang (ZP)

Muhamad Husni Hasbullah

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

Fathullah Asni

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

Afiffudin Mohammed Noor, Wan Mohd Amjad Wan Halim

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

Abstract

The outbreak of COVID-19 at the end of 2019 has caused the economic landscape and social life of the world's communities to change. The impact of this epidemic has forced most countries to implement the Movement Control Order (MCO), and Malaysia as a country is no exception in implementing the MCO, which involves three phases of implementation. The implementation of MCO has caused the country's economic activities to be affected through shocks that occurred to the economic chain and, in turn, caused economic agents consisting of households, firms and government to experience a significant impact. The economic crisis due to COVID-19 has also directly impacted the management landscape of collection and distribution of zakat for zakat institutions, especially the expected decline in the collection and increased distribution burden due to the economic impact resulting from the implementation of MCO to curb the spread of COVID-19. Therefore, this study aims to explain the economic impact of the implementation of MCO by the Malaysian government to curb the spread of COVID-19 and study the management of collection and distribution of zakat institutions in Zakat Penang (ZP) when faced with the spread of COVID-19. Through a qualitative approach in collecting and analysing secondary data obtained, the study found that ZP has taken several initiatives involving aspects of distribution and collection management that have contributed to reducing the economic burden of asnaf through increasing zakat distribution during COVID-19 by various methods. Apart from that, ZP is also involved in efforts to reduce the effects of the COVID-19 epidemic, such as the distribution of zakat to the health sector in Penang.

Keywords: Penang, Zakat, COVID-19, Strategic, Economic

Introduction

The years 2020 and 2021 saw a pandemic phenomenon, resulting in losses to most countries that had to face the onslaught of threats and enormous challenges. Every country in the world is fighting and working hard to save the people from the onslaught of the threat of diseases that are spreading rapidly and resulting in loss of life and economic loss to every country. The chronology of this infectious disease known as COVID-19 began on 31 December 2019, with one pneumonia incident of unknown cause in Wuhan, China (Ministry of Health Malaysia, 2020). The impact of COVID-19 transmission on the country's public health has seen every country forced to adopt new norms in daily social life through the practice of physical distance, hygiene practices by regularly washing hands with soap or hand sanitizer, the practice of wearing face masks when in open and crowded places and instructions to sit at home through the control of movement orders by several states (Asni et al., 2021).

The emergence of this COVID-19 virus, although invisible to the naked eye, but its movement is very active through infections that easily occur so that the existence of new mutations that have been detected in Europe. This situation illustrates the ability and capability of this COVID-19 virus to infect humans through its movement across borders and various regions the impact of social and economic activities taking place between countries. Global COVID-19 infection data show that as many as 315 million people have been infected, with a mortality rate of 5.5 million people worldwide (World Health Organization, 2022). Infection statistics in Malaysia show that 2.7 million people in the country have been infected and involved in 38,157 deaths after the first case was detected in the country on 23 January 2020 (Bernama, 2020; Ministry of Health Malaysia, 2022).

The impact of the COVID-19 infectious disease epidemic has caused instability to the whole country through a direct impact on the public health sector and resulting in economic losses to the country, both macro and micro. Therefore, to curb the spread of COVID-19 from continuing to spread and threaten the lives and the country's economy, the Malaysian government has implemented the Movement Control Order (MCO) starting March 18, 2020 to ensure public health, especially lives can be saved in addition to ensuring that the country's economy can be controlled through the permission of some economic sectors that are allowed to operate throughout the implementation of the MCO (Bernama, 2020). Furthermore, the world is now shocked by the COVID-19 mutation variant known as Delta, Beta and Alpha, where it can infect in a very fast period of 15 seconds with a distance of one meter and can spread through the air (Bernal et al., 2021). This makes the COVID-19 mutation variant more susceptible to infection. This situation can be seen in the current record of infections and deaths multiplied in 2020 and 2021.

Implementing MCO by the government to curb the spread of this virus in the community has impacted daily economic activities, especially for workers and traders. They had to limit economic activities for a long time during the MCO period and face job losses, salary cuts, and having to close business operations (Yusli et al., 2021). This implication makes this group lose income or lack income to live daily life. As a result, the COVID-19 pandemic has impacted the low-income group of people in the B40 category. It also spread its effects to income groups from the M40 and T20 categories, especially small and medium level traders from the private sector who had to stop business operations and be laid off, such as economic sectors involving manufacturing, tourism, aviation and small industries (Othman & Ibrahim, 2020).

This situation will inevitably also affect the group of people who belong to the asnaf category where the existing asnaf is increasingly affected in terms of financial burden and the

group of asnaf category is increasing the economic impact of the COVID-19 pandemic. This situation can be evidenced by the increase in the current poverty rate in Malaysia to 8.4 percent from 5.6 percent in 2019, where the total household poverty in Malaysia has increased from 405,000 in 2019 to 640,000 in 2020 (Hibrahim, 2021). In addition, the World Bank report has also reported that as many as 35 million people will be at the poverty level, and this number will continue to increase to 299 million people nationwide (Othman & Nor, 2021).

Assessing the economic crisis caused by the outbreak of COVID-19 which has forced the Malaysian government to implement MCO, will have a direct impact on the zakat institution in Malaysia, an institution entrusted to collect and distribute zakat funds to the asnaf. Among the significant effects that have to be borne by the zakat institution is the aspect of zakat collection that is expected to be affected and the aspect of distribution burden to the needy asnaf will continue to increase. Among the effects of the amount of zakat collection funds that will experience a decline consist of types of zakat collection such as income, business, stocks and agriculture (Shaharin et al., 2021). Therefore, this study aims to identify the economic impact of the implementation of MCO by the Malaysian government to curb the spread of COVID-19 epidemic in addition to studying the management of collection and distribution of zakat institutions in ZP when faced with the spread of COVID-19.

Literature Review

The concept of zakat

Zakat is derived from the Arabic word, i.e., *zakaa*, which means clean and pure (Abd Rashid et al., 2018). Ibn Manzur (1990) mentions that the basis of zakat is cleanliness, growth, blessings and praise. Allah SWT explains the meaning of *zakaa* in the Qur'an which is, "Indeed, blessed is the person who purifies the soul (al-Shams: 9)". Based on the verse, it can be concluded that the meaning of zakat is to purify property from mixing with the rights of others, then purify the human soul from the nature of greed, envy and give birth to the praiseworthy nature of fellow human beings.

While the meaning of zakat from Islamic law is a specific property issued with certain conditions to certain groups (*asnaf*). To ensure that the goals and objectives of zakat legislation are achieved, Muslims have implemented various efforts since the time of the Prophet PBUH in strengthening the management of zakat (Abd Rashid et al., 2018). The firm action of the first Islamic caliph against those who refused to pay zakat was very clear, that is when Abu Bakr took action against those who refused to pay zakat after the death of the Prophet PBUH. Similarly, the establishment of Baitulmal by Umar al-Khattab acts as the national treasury management centre covering zakat, *jizyah*, *ghanimah*, *kharaj*, *fay'*, payment of salaries of administrative officers, army and so on. Such institutions were later developed throughout the Islamic region (Tonot & Ibrahim, 2014).

The zakat institution is one of the most important service sectors in the Islamic economy, and this is because zakat is an effective social security system for the Muslim community. This can be seen when the distribution of zakat includes many groups in a society that involves eight groups of *asnaf* as prescribed by the Qur'an, namely *al-fuqara'*, the poor (*al-masakin*), *amil*, converts, slaves (*al-riqab*), people who are burdened with debt (*al-gharimin*), those who fight in the way of Allah (*fisabilillah*), travelers on the journey (*Ibn sabil*). Thus, the distribution of zakat covers the needy in society (Wahid et al., 2017).

Therefore, the objective of zakat is to build a society for cooperation between the rich and the poor. In addition, the practice of zakat can also educate the community to stay away

from reprehensible traits such as being too selfish and stingy. Along with the progress of the times, there are now various changes and advances in the zakat management system by zakat institutions throughout the Muslim country especially in terms of effectiveness in the collection and distribution of zakat (Romdhoni, 2017). Thus, it is undeniable that the institution of zakat is a major contributor to the various development of Muslims, especially in terms of economy, education, health and society. Although Muslims are often tested with various life challenges such as economic, health and educational problems, zakat institutions have always been a major contributor in solving the problems that exist (Kadri et al., 2012).

Reforms in zakat management

In Malaysia, the Federal Constitution of Malaysia has listed matters related to Islam are subject to the jurisdiction of the states which are placed under the Federal Constitution: Ninth Schedule, List 2: List of States, which lists matters related to wills, zakat, baitulmal and etc. (Paizin, 2014; Mohamad et al., 2022).

The states have provided for matters relating to the collection and distribution of zakat through their respective state Acts or Enactments. This is enshrined in the special Zakat Enactment or part of the provisions in the Religious Administration Act and Enactment of the authorities, namely the Islamic Religious Council of the states, among others in Act 559: Shariah Criminal Offenses (Federal Territories) 1997, Islamic Religious Administration Enactment (Johor) 2003, Administration of the Religion of Islam (State of Selangor) Enactment 2003, Administration of Islamic Religious Affairs (Terengganu) Enactment 2001, Administration of the Religion of Islam (State of Penang) Enactment 2004, Administration of the Religion of Islam (State of Perlis) Enactment 2006, Enactment of the Islamic Religious Council of the State of Sabah 2004 and the Zakat and Fitrah (State of Sabah) Enactment 1993 (Paizin, 2014).

The management of zakat in Malaysia through official institutions and regulations is a factor in the success of zakat practice in Malaysia. This is because, under the management of the state government, the management of zakat can be done in an organised manner such as the injection of funds and the appointment of professional officers. This can reduce the operating costs of the zakat institution and utilise the entire zakat collection fund for the public good. It also causes the Muslim community to have high confidence in the institution of zakat in Malaysia (Wahid et al., 2017).

Zakat institutions in Malaysia have undergone various improvement processes in the zakat management system and one of the steps is to privatise. According to Esrati, (2018) there are three categories of zakat institutions in Malaysia, namely; full privatisation (Selangor, Penang, Sabah, Sarawak), partial privatisation (Federal Territory, Negeri Sembilan, Melaka, Pahang) and no privatisation (Kedah, Perlis, Perak, Kelantan, Terengganu, Johor). For the fully privatised category, zakat collection and distribution activities are fully handed over to the respective corporate zakat offices. As for the semi-privatisation category, the collection activities are done by the corporate zakat office, but the distribution activities are placed under the Baitulmal institution. States that do not privatise zakat institutions, both collection and distribution activities become the full responsibility of Baitulmal (Esrati, 2018).

Zakat institutions in Malaysia have also brought about various reforms that can increase zakat collection. Among the efforts made is increasing the types of property that can be zakat, including income zakat, savings zakat, EPF zakat, takaful zakat, business zakat, and investment zakat, gold and silver zakat and agricultural zakat. This diversity has helped zakat institutions to increase zakat collection from time to time (Wahid & Ahmad, 2014).

Apart from that, the collection of zakat is no longer through traditional methods, in fact, zakat institutions provide various types of modern channels to facilitate zakat payers. Among the zakat payment channels are through zakat counters at branches, mobile zakat counters (vans or lorries), salary deduction schemes, banks (counters, internet banking, ATMs) and post office counters. In addition, various alternative channels consist of virtual zakat payment methods (e-zakat pay), debit and credit cards, remittances, post-dated checks, Space Cooperatives and others (Razak, 2020).

Collection of zakat is not limited to assets in the form of staple food, livestock, crops or money alone, even digital assets in the form of bitcoin or digital currency are also allowed to be subject to zakat if sufficient conditions (Yusof et al., 2021). All these initiatives help in increasing the collection of zakat. In the study of Nasir et al. (2021), it was found that the *nisab* zakat rate paid more than the zakat obligation rate by zakat payers is 1.3 times assuming it contributes 23 per cent to income zakat collection in the Federal Territory.

In terms of zakat distribution, zakat institutions not only distribute zakat money on a one-off or subsistence basis to *asnaf* groups, but zakat institutions have carried out several initiatives such as building educational places, building businesses, providing training courses, providing scholarships and providing capital. It is to allow them to change their lives from *asnaf* to those who can contribute to the zakat fund due to a successful job or business (Razak, 2020).

Although there are various mechanisms in increasing the amount of zakat collection through various types and mediums of zakat, previous studies raise some problems such as the issue of distrust of zakat institutions and issues in zakat management that can affect zakat collection. In the study of Sanep et al. (2006), most respondents were dissatisfied with the management of zakat institutions even though they paid zakat to those institutions. Moreover, distrust of the zakat institution is why an individual pays zakat through informal channels (Hairunnizam et al., 2009). Patmawati (2008) suggested that the trust and confidence of zakat payers need to be improved, and this indicates that the issue of low confidence in the zakat institution is serious. This is also supported by the study of Buang and Said (2014) that there are complaints against zakat institutions in the implementation of collection and distribution of zakat which results in community confidence in MAIN and zakat institutions are affected and subsequently refusing to pay zakat.

The main factor related to low public confidence is the allegedly inefficient governance of zakat institutions. This is due to the existence of complaints from the community about the distribution of zakat, especially by those who have the potential to receive zakat (Ab Rahman et al., 2012). In addition, the image of zakat institutions is also tarnished due to corruption and malpractice committed by zakat officials (Md Hairi et al., 2012). Therefore, good governance is highly demanded to ensure the effectiveness and efficiency of zakat institutions in managing zakat funds. Satisfaction of all parties towards the zakat institution and the delivery of quality services can be achieved with good governance (Md Hairi et al., 2012).

Based on the issue of trust that can affect the operation and collection of zakat by zakat institutions, recently, several researchers have conducted several studies on the effectiveness and performance of zakat distribution by zakat institutions in Malaysia. Based on the study conducted by Wahid et al (2017) who studied five MAIN institutions namely the Selangor Islamic Religious Council (MAIS) and the Penang Islamic Religious Council (MAINPP) which represent institutions that have corporatised the collection and distribution of zakat; and the Johor Islamic Religious Council (MAIJ), the Terengganu Islamic Religious and Malay

Customs Council (MAIDAM) and the Sabah Islamic Religious Council (MUIS) which represent states that do not corporatise the collection and distribution of zakat. The study results found a corresponding relationship between the financial management performance of MAIN with the performance of zakat distribution in terms of financial and non-financial distribution.

Similarly, based on the study conducted by Omar (2019), Aminuddin et al. (2017), Zaki & Ab Rahman (2019), Ab Rahman & Yeap (2019), Zaki et al. (2021), who studied the performance of management and distribution of zakat in various states showed an improvement. This can help give a good image to the institution of zakat to the Muslim community and increase their trust.

Emergency zakat assistance

Apart from zakat assistance in the normal form that needs to be distributed to the designated *asnaf* groups, zakat assistance is also distributed for emergency assistance such as those involved in natural disasters. According to Fisal et al. (2016), flood victims can be included in the sixth group i.e. *asnaf al-gharimin*, because they are forced to be in debt in a case of no immorality and have not found a way to pay off their debts. They also need to be in debt for themselves and their families. This is because floods are disasters that cause property to be destroyed and need assistance. Thus, the Islamic scholars include the group as *asnaf al-gharimin*.

According to Fisal et al (2016), zakat can be given to those affected by disasters, whether major floods, tornadoes, landslides, earthquakes and other events that cause their homes and crops to be destroyed. They can be categorised as *al-gharimin* who are entitled to receive zakat. However, Fisal et al (2016) determined that the eligibility of a flood victim in an emergency situation is seen more accurately under the method of fiqh *al-darurat tubihul mahzurat* (harm allows restraint) and fiqh method which is *al-darurat tuqaddar bi qadariha* (the emergency situation is determined according to its rate).

Recently, zakat institutions have faced major challenges with the COVID-19 issue that has hit the country where it has affected various key sectors, especially the economic, educational, social and community sectors. Thus, it is recorded in several studies on the strategy of zakat institutions in dealing with the epidemic. To boost zakat collection, Hudaefi et al (2021) suggested that zakat institutions increase digital zakat campaigns to increase collection in the COVID-19 phase, which has been successfully done by the National Zakat Agency of Indonesia (BAZNAS RI).

Similarly, online zakat payment is easier, faster and more reliable and can increase zakat collection in the COVID-19 phase (Bin-Nashwan, 2021). However, zakat organisations need to ensure that the zakat payment system is easy, as easy access is the most important factor influencing the desire to pay zakat online. Zakat institutions also need to increase the efficiency and effectiveness of payment systems, improve the quality of organisational and technical infrastructure where it can contribute to increasing the collection of zakat funds (Kasri et al., 2021).

Hudaefi et al (2021) analysed machine learning through RStudio, which produced 16 topics related to three main topics: education, charity, and health services. These topics can help increase knowledge about the assistance of the National Agency of the Republic of Indonesia (BAZNAS RI) during the outbreak of COVID-19, it can help readers understand the administration of zakat during the outbreak from the website BAZNAS RI. This is supported in the study of Umar et al (2021) that through a direct relationship between awareness and knowledge of Islamic social, financial instruments such as zakat can potentially make a positive contribution to increasing zakat collection during the COVID-19 pandemic. In

addition, the application of blockchain technology in zakat management can increase the Muslim community's trust in zakat institutions. This is because the technology can efficiently manage the collection and distribution of zakat collection services (Nor et al., 2021).

In terms of zakat distribution, many zakat institutions have opened the COVID-19 emergency fund for the affected groups. Among the affected groups are COVID-19 patients, job loss individuals, small traders and hawkers as well as the existing asnaf group (Hambari et al., 2020; Suhaimi, 2020; Asni, 2021). The distribution of zakat funds to those affected by COVID-19 is in line with the *maqasid al-Shariah* (Kadir et al., 2020). Moreover, for the effectiveness of zakat distribution is facing the challenges of the COVID-19 epidemic, Ninglasari et al (2021) suggested that zakat institutions increase the use of digital zakat to increase efficiency in the management of zakat collection and distribution. While Haider Syed et al (2020) proposed a new model in zakat assistance by incorporating the concept of *qard hasan* to help small traders affected by COVID-19.

Zakat Institutions in Penang

The history of Zakat Penang (ZP) began on 23 October 1993 when Y.B. Dato' Dr Haji Mohd Shahar bin Sidek as the Penang State Financial Officer at that time had presented a paper on the establishment of a company wholly owned by the Penang Islamic Religious Council (MAINPP) for zakat collection (Zakat Pulau Pinang, n.d.). As a result on 1 June 1994, the establishment of Syarikat As-Sahabah Urus Zakat Sdn. Bhd. (ASUZ) which has been registered as an *amil* company under MAINPP with an initial capital of RM1,019,658 and subject to the Companies Act 1965 (Zakat Pulau Pinang, n.d.). Beginning 1 September 1994, ASUZ commenced operations under the name of the Penang State Zakat Management Center (PUZ) until on 26 April 2012, the PUZ name branding was replaced with the corporate name Zakat Penang (ZP) (Zakat Pulau Pinang, n.d.). Collection and distribution matters were fully managed by ZP in March 1999 when MAINPP gave full trust to ZP. This is because MAINPP sees the potential of ZP to manage both matters based on the increased collection revenue at the beginning of the establishment of ASUZ, with the total collection increased to RM9.36 million in 1998 compared to RM0.19 million in 1994 (Zakat Pulau Pinang, nd).

Management at ZP is headed by the Chief Executive Officer, assisted by two Deputy Chief Executive Officers in the operations and administration divisions (Zakat Pulau Pinang, n.d.). The operations division of ZP is headed by two General Managers from the collection and distribution operations department (Zakat Pulau Pinang, n.d.). While the administration division is assisted by two departments consisting of the General Manager of the finance and management services department (Zakat Pulau Pinang, n.d.). The Collection and Distribution Operations Department is supported by 12 divisions consisting of general *dakwah*, corporate *dakwah*, counter services, employer services, *fitrah* and *kafalah*, prospect data and payer services, asnaf welfare, asnaf housing, special projects, asnaf entrepreneurship, study scholarships and institutions as well as education.

While the divisions of zakat accounts support the general manager in the Department of Finance and Management Services, assets, corporate accounts, administration and human resources, procurement, corporate communications and information technology (Zakat Pulau Pinang, n.d.). The management and administration organisation at ZP is regulated and controlled by a Board Member chaired by the Yang di-Pertua MAINPP and comprised of the State Mufti, State Financial Officer, Director of Lands and Mines Penang and six other members (Zakat Pulau Pinang, n.d.). ZP is monitored and audited by the *hisbah* and integrity division to ensure transparency and integrity in management and administration, consisting of four internal audit units, law, quality management and clerical (Zakat Pulau Pinang, n.d.).

There are two types of zakat collection managed by ZP, which consists of zakat *fitriah* and zakat of property which includes zakat on income, savings, gold and silver, Employees Provident Fund (EPF), business, crops and livestock, shares and *qadha* zakat (Zakat Pulau Pinang, n.d.). ZP collection is collected through three collection methods including Sakinah Scheme (monthly salary deduction), online payment and payment through counter services at five branches (Bandar Perda, Butterworth, Kepala Batas, Georgetown, Nibong Tebal, Bayan Baru, Balik Pulau and Ayer Itam) (Zakat Pulau Pinang, n.d.). While from the aspect of distribution, ZP has 51 types of distribution based on five groups of asnaf, namely asnaf *fakir* and *miskin*, *muallaf*, *gharimin*, *ibnu sabil* and *fisabilillah* (Zakat Pulau Pinang, n.d.). The 51 distributions consist of nine forms of distribution schemes, namely involving the *Kafalah Mahabbah* ZP Scheme, Nur Ramadan Assistance, general assistance, home repair and building assistance, initial assistance to higher education institutions, medical treatment assistance, monthly financial assistance, lump-sum financial assistance and natural disaster assistance (Zakat Pulau Pinang, n.d.). ZP will be assisted by the Penang State Mufti Department if there are new issues related to zakat, such as offering zakat schemes in line with Shariah requirements (Asni & Sulong, 2017; Asni & Sulong, 2019).

Methodology

This study uses a qualitative approach through secondary data collection methods obtained from books, journals, proceedings, newspapers, official websites and related circulars. ZP was selected as the study sample because zakat related matters are subject to the jurisdiction of the state government and the uniqueness of ZP which operates as a private limited company wholly owned by MAIPP which is subject to the Companies Act 1965. Further data analysis in this study was done using the method content analysis to achieve the objectives of the study which involves the process of identification, screening, interpretation and distribution of data in the category of aspects of management of collection and distribution of zakat by zakat institutions in Penang during the COVID-19 epidemic (Lebar, 2018; Asni, 2021). In addition, the researchers will identify the economic impacts resulting from the implementation of MCOs caused by the spread of the COVID-19.

Result & Discussion

The Impact of COVID-19 on the Economy

Among the actions taken by the Malaysian government when dealing with COVID-19 is to implement the MCO. This approach reduces the impact of COVID-19 infectiousness among Malaysians due to the limitations of permitted movements, whether involving the movement of individuals or the economic and business sectors. However, this MCO approach has affected the country's economic activities, as the MCO approach method has caused the movement of individuals, economic sectors, and businesses to be restricted and consequently caused people's income and expenditure to be affected (Hasbullah, & Rahman, 2020).

Talha (2020) explained that among the groups affected by the implementation of MCO are those consisting of employers, farmers, government and private employees, traders and fishermen due to job loss and income factors, reduced daily sales, business premises had to close and unable to operate and salary cuts (Hasbullah, & Rahman, 2020). This study has identified three main effects of COVID-19 contagion impact the Malaysian economy in general, namely impact on the financial burden, rising unemployment rate and economic recession through contraction of Gross Domestic Product (GDP) (Hasbulah et al., 2021).

Table 1: Financial Impact on MCOs by State (Department of Statistics Malaysia, 2020)

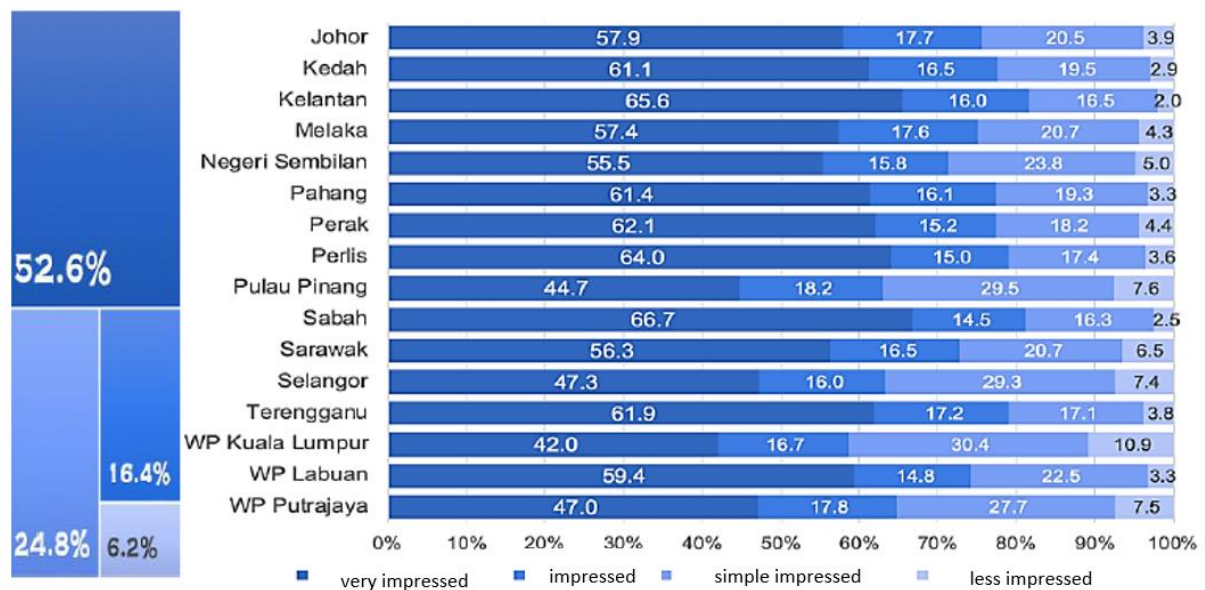


Table 1 shows the financial impact of MCO implementation by the state in Malaysia. It was found that seven states in Malaysia have experienced financial impact and impact of more than 60% due to the implementation of the MCO, which involves the states of Sabah, Kelantan, Perlis, Perak, Terengganu, Pahang and Kedah. Three states recorded the highest impact: Sabah at 66.7%, Kelantan at 65.6%, and Perlis at 64%. This situation clearly illustrates that the entire state showed a strong impact due to the implementation of the MCO in terms of financial impact with an average of 56.9 percent. The details of this data are summarised by Talha (2020), who has explained that among the financially affected groups in the employment and business sector are those belonging to the employer class, government and private employees, traders, farmers and fishermen due to job losses resulting no source of income, salary deductions, businesses had to close and demand decreased either from wholesalers or traders. In addition, this financial burden also occurs when employees have been ordered on unpaid leave or have their salary deducted by 20% to 50% during the period the MCO is implemented.

Apart from the financial impact due to the implementation of MCO, the employment sector in Malaysia is also affected by the closure of business operations which caused many employment sectors had to be terminated on the basis that the business sector could not cover the current operating expenses of the MCO, especially employee wage costs (Aziz, 2020). The business entity could not bear this employee expense cost burden during this COVID-19 period due to a shortfall in the company's cash flow, which ultimately forced the retrenchment action.

This situation is especially effective if the business belongs to the Small & Medium Enterprise (SME) due to insufficient capital to cover the cash flow burden that has to be borne. Although sectors are allowed to operate during the MCO period, it still affects the business institutions because they have to follow strict SOPs, leading to additional costs to the companies involved. This is exacerbated when the lack of customers in dealing with transactions has left a significant impact on companies or business owners and travel restrictions that have been imposed, resulting in unauthorised cross-state or district. As a result, businesses belonging to the tourism, food, transportation and other sectors are forced to decide to cease operations and employees (Department of Statistics, 2020).

Table 2: Total Labor Force by Quarter (Department of Statistics, Malaysia, 2021)

LABOUR	2020			2021	
	ST 2	ST 3	ST 4	ST 1	ST 2
Total Labor Force ('000 people)	15675.50	15840.60	15922.30	16008.40	15972.20
Working Population ('000 people)	14883.70	15095.60	15161.60	15236.50	15207.30
Unemployed ('000 people)	791.80	745.00	760.70	771.80	764.90
Labor Force Participation Rate (%)	68.10	68.40	68.50	68.60	68.30
Unemployment rate (%)	5.10	4.70	4.80	4.80	4.80

Table 2 shows the total labour in Malaysia by quarter for the period 2020 (quarters 2, 3 and 4) and 2021 (quarters 1 and 2). During 2020 and 2021, the 2nd quarter of 2020 showed the highest unemployment rate at 5.10 per cent involving 791 thousand unemployed people. This period is the first period of MCO implementation by the government, which began on 18 March 2020 (Bernama, 2020). Although this rate has declined by 0.4 per cent in the 3rd quarter of 2020, it has increased again to 4.8 per cent in the 3rd and 1st and 2nd quarters of 2021. The total unemployment for the 2nd quarter of 2021 (April - June) is as many as 764 thousand people. This unemployment rate coincides with the projection made by the Central Bank which organises the unemployment rate will increase to 4 per cent for 2020 and remain until the 2nd quarter of 2021 compared to the trend before 2020, with Malaysia's unemployment rate remaining at 3.3 per cent per annum (The Malaysia Reserve, 2020; Farique, & Fauzi, 2021).

Meanwhile, the International Monetary Fund (IMF) (2020) has projected Malaysia's unemployment rate in 2020 to reach 4.9 per cent. The sectors affected by this unemployment include tourism, aviation, business, creative industries, housing, manufacturing, business, human resources, private medicine, professional services, non-governmental organisations (NGOs), agriculture and plantation (Aziz, 2020; Zainudin, 2020). This situation is exacerbated when the IPSOS Report (2020), a research firm, has reported that the level of people's concern about unemployment is at 40 per cent, which is the highest number compared to the previous year.

The next effect is the economic recession, which stems from the contraction in the business cycle resulting from declining economic activity in a country. This decline can be seen through the GDP indicators through the resulting trends based on the type of economic sector moving in the country. The characteristics of the country's economic recession can be described through the contraction and decline projections on GDP growth (Asyraf & Aiman, 2021).

Table 3: Malaysia's GDP: Quarter 2020 and 2021 (Department of Statistics, Malaysia, 2021)

GDP by Type of Economic Activities at Constant 2015 Prices (YoY Growth, %)	2020			2021	
	ST 2	ST 3	ST 4	ST 1	ST 2
KDNK	-17.20	-2.70	-3.40	-0.50	16.10
Agriculture	0.90	-0.30	-1.00	0.20	-1.50
Mining 7 Quarrying	-20.80	-7.80	-10.40	-5.00	13.90
Manufacturing	-18.30	3.30	3.00	6.60	26.60
Construction	-44.50	-12.40	-13.90	-10.40	40.30
Services	-16.20	-4.00	-4.80	-2.30	13.40

Table 3 shows Malaysia's GDP performance for 2020 and 2021. Overall, GDP performance in each mid-quarter experienced a decline from the second quarter of 2020 to the first quarter of 2021. During the second quarter of 2020, namely in April to June, the highest decline was recorded at 17.2 per cent. This downward trend in GDP continued until the first quarter of 2021. Until the second quarter of 2021, the GDP trend looks positive again after there was the easing of some economic sectors to continue operating. Among the largest sectors contributing to this downward trend in GDP are mining, manufacturing and services.

In conclusion, the impact of the COVID-19 epidemic has led the government to implement MCO to curb the spread of this epidemic and further affect the country's economic activities such as financial burden, rising unemployment and economic recession through a contraction in Gross Domestic Product (GDP). This economic impact will directly impact zakat institutions in Malaysia, especially on changes in the collection and distribution management landscape in the institution's efforts to balance the collection estimates and distribution burdens that will be implemented.

Management of Zakat Collection and Distribution in ZZP

Details of the latest five-year statistics on the collection and distribution of ZP as in Tables 5 and 6 below:

Table 5: Latest 5 Year Collection Statistics (2016-2021) in Zakat Penang (ZP) (Modified from ZP website, 2022)

YEAR	PROPERTY ZAKAT COLLECTION (RM)	ZAKAT FITRAH COLLECTION (RM)	TOTAL COLLECTION (RM)	ZAKAT PAYER (PERSON)	CHANGE IN ZAKAT COLLECTION (%)	CHANGE OF ZAKAT PAYER (%)
2016	RM92,132,722.00	RM4,648,735.00	RM96,781,457.00	68,257		
2017	RM96,639,399.00	RM4,814,733.00	RM101,454,132.00	68,776	4.83	0.76
2018	RM114,826,389.91	RM4,907,823.00	RM119,734,212.91	65,709	18.02	-4.46
2019	RM116,364,840.21	RM5,066,361.00	RM121,431,201.21	67,149	1.42	2.19
2020	RM125,297,037.26	RM5,560,586.81	RM130,857,624.07	70,677	7.76	5.25
2021	No data	No data	RM101,830,000.00	No data	-22.00	
TOTAL	RM545,260,388.38	RM24,998,238.81	RM101,830,000.00	340,568		

Table 6: Latest 5 Year Distribution Statistics (2016-2021) in Zakat Penang (ZP) (Modified from ZP website, 2022)

YEAR	TOTAL ZAKAT DISTRIBUTION (RM)	DISTRIBUTOR RECIPIENTS (PERSONS)	CUMULATED BALANCE (COLLECTION-DISTRIBUTION) (RM)	CHANGE IN ZAKAT DISTRIBUTION (%)	CHANGE OF ZAKAT RECIPIENTS (%)
2016	RM100,982,507.00	35,699	- RM4,201,050.00		
2017	RM99,782,721.00	42,391	RM1,671,411.00	-1.19	18.75
2018	RM101,010,171.00	45,990	RM18,724,041.91	1.23	8.4
2019	RM112,482,232.06	37,059	RM8,948,969.15	11.35	-19.42
2020	RM126,581,574.21	41,690	RM4,276,049.86	12.53	12.50
2021	RM103,480,000.00	No data	- RM1,650,000.00	-18.25	
TOTAL	RM644,319,205.27	202,829	RM27,769,421.92		

The collection performance of ZP over the five years from 2016 to 2021 shows an increasing trend from 2016 to 2020. However, the collection change has decreased in the current

collection year as of November 2021 compared to the previous year in 2020 by a reduction of 22 per cent. This situation is due to economic factors that cause economic agents such as households and firms to be affected due to the implementation of MCO by the government to curb the spread of the COVID-19.

However, in the year of the MCO period which is 2020, the change of zakat payers has increased by 5.25 per cent compared to the year 2019 which is the year of the beginning of the COVID-19 epidemic end of the year. While from the aspect of distribution, statistics in ZP show an increasing trend throughout 2018 to 2020. This explains the total distribution and number of zakat recipients during the outbreak of COVID-19, and the implementation period of MCO in 2020 showed the highest increase compared to previous years with an increase in the total distribution, and the number of recipients zakat distribution were 12.53 per cent and 12.50 per cent respectively. Although in 2021, the change in distribution is declining, it does not fully reflect a positive decline but is due to a decline in current collections in 2020 by comparison. This situation clearly shows that ZP in 2021 has experienced a deficit of RM1.65 million due to the total distribution being larger than the total collection for the current year 2021 as of November.

In conclusion, the COVID-19 period and the MCO implementation period starting at the end of 2019 to 2021 illustrate ZP's current situation on the pattern of collection and distribution of zakat during a pandemic. The ZP faces a situation where the total collection of zakat showed a significant decrease in 2021 in addition to having to face an increase for zakat recipients revealed in 2020. However, current statistics show that ZP is still in surplus when the current balance of total collection and distribution amount during the five years shows a balance of RM27,769,421.92.

Apart from that, during the COVID-19 period, ZP has also taken the initiative by distributing zakat through the COVID-19 Special Assistance Scheme which involves the distribution period from 22 March to 31 December 2020 with a total distribution of RM15.9 million. The distribution was utilised by 27,532 aid recipients affected by the implementation of MCO Phase 1 and 2 (Zakat Pulau Pinang, n.d.). The assistance scheme involves ten types of assistance consisting of Hari Raya consolation assistance of RM4.1 million, monthly subsistence assistance of RM2.6 million, small traders and hawkers RM2.6 million, Nur Ramadan RM2.2 million, e-hailing/daily workers RM1.9 million, asnaf cut spending RM1.1 million, religious teachers and tahfiz RM0.73 million, monthly food RM0.33 million, disarmament of mosques and musalles RM0.25 million and the Rohingya community RM40,000 (Zakat Pulau Pinang, n.d.).

The total distribution allocation for the COVID-19 special assistance scheme involves 12.57 per cent of the total zakat distribution in 2020, with eight new types of assistance introduced. The total distribution of this new type of assistance is worth RM11.05 million introduced by the ZP which aims to address the impact of COVID-19 on the asnaf group in Penang.

Zakat Collection and Distribution Management Strategies in ZP During the COVID-19 Pandemic

During the COVID-19 pandemic, ZP has taken several initiatives that involve management in terms of distribution and collection to meet and accommodate current needs. This is because the current demands of the COVID-19 pandemic require ZP to act to manage the current needs based on the impact of the COVID-19 pandemic on the economy and society of the community, especially the asnaf. The distribution of zakat funds to those affected by COVID-

19 is in line with the demands of *maqasid al-Shariah* (Ishak & Asni, 2020; Asni et al., 2021; Asni, 2020).

The collection management implemented by ZP during the COVID-19 pandemic involved programs to raise awareness of zakat fulfillment among the community, such as promoting and disseminating information on zakat obligations through the launch of Zakat Penang Month which was held in three series throughout 2021 filled with 20 programs (Othman, 2021; Rosli, 2021). In addition, ZP has also increased the new rate of gold wear or the current rate of jewellery gold wear from 160 grams to 250 grams. Implement the payment of zakat online through the medium of zakatpenang2u, which aims to facilitate zakat payers to fulfil their zakat obligations (Adnan, 2021; Othman, 2021). The collection management implemented shows ZP's initiative to increase zakat collection and, at the same time, want to reduce the spread of COVID-19 among the community.

Meanwhile, in the management of zakat distribution, during the COVID-19 pandemic, ZP distributed a total of RM15.9 million to 27,532 asnaf recipients affected by COVID-19, which involved two phases of distribution (ZP, 2022). ZP has distributed 35 units of oxygen assistance machines worth RM160,000 to two hospitals in Penang (Hospital Seberang Jaya and Kepala Batas) to accommodate health facilities to combat the COVID-19 epidemic (Othman, 2021; Yaacob, 2021). ZP also channelled distribution to heirs who died due to COVID-19 with the assistance of RM450 per month, such as the case of the death of a mother due to COVID-19, which left six children aged four to 18 years in Permatang Pauh (Alias, 2021; Isa, 2021).

To meet the food supply needs of families affected by COVID-19, ZP has provided an Emergency Food Assistance Scheme of 5,000 food baskets to asnaf and affected households (Othman, 2021). ZP allocated RM6.5 million through two assistance schemes to help those affected by MCO 3.0. RM1.5 million is provided for the Food Emergency Assistance Scheme to those who have lost their food supply with a value of RM150 per set of food baskets with an estimated 10,000 sets. ZP staff have handed over 300 to 400 sets of food baskets through the response team formed by ZP aimed at a smooth and quick response.

Meanwhile, through the COVID-19 Phase 3 Special Assistance Scheme, an allocation of RM5 million is provided with a one-off payment of RM500 to communities whose income is affected, retrenched or given unpaid leave to eligible recipients such as taxi drivers, e-hailing, vans and buses schools, night market traders and farmers markets, religious teachers without employers and certified independent preachers along with the families of COVID-19 patients (Othman, 2021). In addition, to facilitate obtaining information related to the plight of the asnaf, ZP has implemented the Zakat Penang Hotline during the first phase of the National Rehabilitation Plan starting 1 July 2021 (Othman, 2021).

Conclusion

During the COVID-19 outbreak period, ZP has taken several initiatives involving collection and distribution strategies that have been compiled, planned and implemented to achieve the objective of combating the COVID-19 outbreak and reducing the economic burden on the dependents. This is evidenced by several measures and actions taken by ZP such as expanding distribution and channelling distribution to the health sector in need.

Acknowledgements

This study was funded by the Short-Term Research Grant Scheme (STG): STG-30

Referencess

- Abd Rashid, M., Wahid, H., & Ahmad, S. (2018). Analisis faktor penentu kualiti pengurusan zakat: Kajian terhadap Lembaga Zakat Selangor (LZS) di Sepang. *Journal of Fatwa Management and Research*, 11: 27-44.
- Adnan, M. N. (2021). Tunai zakat bukan tambah rezeki. *Nasional*.
[https://www.zakatpenang.com/zpp/images/keratanakhbar/2021/COM_p15_15-10-2021%20\(1\).pdf](https://www.zakatpenang.com/zpp/images/keratanakhbar/2021/COM_p15_15-10-2021%20(1).pdf)
- Alias, D. N. H. (2021). Enam beradik yatim piatu selepas ibu meninggal dunia akibat COVID-19, terima sumbangan ZP. <https://www.astroawani.com/berita-malaysia/enam-beradik-yatim-piatu-selepas-ibu-meninggal-dunia-akibat-covid19-terima-sumbangan-zpp-320607>
- Al-Zuhaili, W. (2005). *Al-Fiqh al-Islamic wa adillatuhu*. (8th ed.). Dar al-Fikr
- Asni, F. (2020). Management of fatwa standardisation on the practice of bay' 'inah contract in Malaysia: an analysis according to usul al-Fiqh and mura'ah al-Khilaf method. *Qualitative Research in Financial Markets*.
- 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), 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. (2017). *Penyeragaman Fatwa & Kaedah Pelaksanaan dalam Pindah Milik Harta*. Negeri Sembilan: Penerbit USIM.
- 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.
- Asni, M. F. A. H. M., & Sulong, J. (2017). Fatwa coordination between states: analysis of the practices of standardization and its method in Malaysia. *Journal of Fatwa Management and Research*, 9(1), 86-109.
- Aziz, A. R. (2020). Pengangguran dalam kalangan tenaga kerja semasa wabak Covid-19. *Malaysian Journal of Social Sciences and Humanities (MJSSH)*, 5(11). 1-9. DOI: <https://doi.org/10.47405/mjssh.v5i11.539>
- Bernama. (2020, June 14). *Malaysia among top 5 globally to have successfully contained COVID-19*. https://www.bernama.com/en/general/news_covid-19.php?id=1851144
- Department of Statistics. (2020, July 7). *Laporan survei khas kesan Covid-19 kepada ekonomi dan individu (pusingan 1)*. https://www.dosm.gov.my/v1/uploads/files/covid-19/Analisis_Survei_Khas_Kesan_COVID-19_Kepada_Ekonomi_dan_Individu-Laporan_Penuh.pdf
- Department of Statistics. (2021). *Poket STATS ST2 2021*.
[file:///C:/Users/User/Downloads/Poket%20Stats%20ST2%202021%20\(BM\)%20\(1\).pdf](file:///C:/Users/User/Downloads/Poket%20Stats%20ST2%202021%20(BM)%20(1).pdf)

- Esрати, S. N. (2018). Fintech (Blockchain) Dan Pengurusan Zakat Di Malaysia/Financial Technology And Zakah Management In Malaysia. *Prosiding Persidangan Kebangsaan Ekonomi Malaysia Ke, 13*.
- Farique, M. A. M., & Fauzi, M. A. M. (2021). Implikasi pandemik Covid-19 terhadap ekonomi global dan ekonomi Malaysia. *International Journal of Interdisciplinary & Strategic Studies (IJISTRA)*, 2(2). 121-129. <https://doi.org/10.47548/ijistra.2021.32>
- 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*.
- Hasbulah, M. H., Mohamad, N., & Saaidun, N. S. N. (2021). *Potensi wakaf dalam pembangunan ekonomi semasa pandemik covid-19 di Perlis: kesan pelaksanaan pkp terhadap ekonomi*. Islamic Contemporary and Management 2021 (ICICM 2021), Perlis, Malaysia.
- Hasbullah, N. A., & Rahman, A. A. (2020). Peranan pemegang taruh dalam menjaga kebajikan ekonomi rakyat semasa pandemik Covid-19 dari perspektif ekonomi Islam. *The Journal of Muamalat and Islamic Finance Research*, 17(Special Issues 2020). 71-89. <https://jmifr.usim.edu.my/index.php/jmifr/article/view/285/201>
- Hibrahim, M. A. (2021). *Kadar kemiskinan negara meningkat 8.4 peratus pada 2020*. Sinar Harian. <https://www.sinarharian.com.my/article/160438/BERITA/Nasional/Kadar-kemiskinan-negara-meningkat-84-peratus-pada-2020>
- IPSOS Survey (2020). *What worries the world: Coronavirus concern rebounds*. <https://www.ipsos.com/en-my/what-worries-world-coronavirus-concern-rebounds>
- Isa, I. S. (2021). ZPP peruntuk RM1.5 juta bantu 10,000 penduduk terjejas. *Utusan Malaysia*. <https://www.utusan.com.my/berita/2021/06/zpp-peruntuk-rm1-5-juta-bantu-10000-penduduk-terjejas/>
- Isa, I. S. (2021). Kisah 6 beradik tular dapat perhatian ZPP. *Utusan Malaysia*. <https://www.utusan.com.my/berita/2021/09/kisah-6-beradik-tular-dapat-perhatian-zpp/>
- 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*.
- 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.
- Lebar, O. (2018). *Penyelidikan Kualitatif: Pengenalan Kepada Teori dan Metode*. Tanjong Malim: Penerbit UPSI.
- Lopez Bernal, 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.
- Ministry of Health Malaysia. (2020). *Kesiapsiagaan dan respon KKM dalam menghadapi potensi penularan novel Coronavirus Wuhan, China*. <https://kpkesihatan.com/2020/01/16/kenyataan-akhbar-kpk-16-januari-2020kesiapsiagaan-dan-respons-kkm-dalam-menghadapi-potensipenularan-novelcoronavirus-wuhan-china>.
- Ministry of Health Malaysia. (2022). *Active COVID-19 Cases*. <https://covidnow.moh.gov.my/>

- Mohamad, N. I. (2021). Zakat Pulau Pinang santuni 6 beradik yatim piatu. *My Metro*.
<https://www.hmetro.com.my/mutakhir/2021/09/756749/zakat-pulau-pinang-santuni-6-beradik-yatim-piatu-metrotv>
- Mohamad, N. M., Arizan, A. T., & Asni, F. (2022). An Analysis Of Income Zakat Payment Practice Among The Staff Of Kolej Universiti Islam Perlis (KUIPS): Analisis Amalan Bayaran Zakat Pendapatan Dalam Kalangan Kakitangan Kolej Universiti Islam Perlis (KUIPS). *al-Qanatir: International Journal of Islamic Studies*, 25(1), 1-11.
- Othman, M. I. (2021). Lima hospital terima geran bantuan tahunan ZPP. *Sinar Harian*.
<https://www.sinarharian.com.my/article/175399/EDISI/Lima-hospital-terima-geran-bantuan-tahunan-ZPP>
- Othman, M. I. (2021). ZPP terus cakna nasib asnaf. *Sinar Harian*.
<https://www.sinarharian.com.my/article/148606/EDISI/ZPP-terus-cakna-nasib-asnaf>
- Othman, M. I. (2021, June 30). Hubungi ZPP sebelum gantung bendera putih. *Sinar Harian*.
<https://www.sinarharian.com.my/article/147283/EDISI/Hubungi-ZPP-sebelum-gantung-bendera-putih>
- Othman, M. I. (2021). ZPP lulus RM6.5 juta bantu golongan terkesan. *Sinar Harian*.
<https://www.sinarharian.com.my/article/143540/EDISI/Utara/ZPP-lulus-RM65-juta-bantu-golongan-terkesan?fbclid=IwAR3094nZkvXBSJZiXNwoDZT-1T9HO7IMKG7vPg4gmdYZXRvCWL3Mq-9fQqs>
- Othman, M. I. (2021). Tingkat kesedaran umat Islam dalam berzakat. *Sinar Harian*.
<https://www.zakatpenang.com/zpp/images/keratanakhbar/2021/Sinar%202%20Nov.pdf>
- Othman, M. I. (2021). ZPP tetap kadar baharu uruf pemakaian emas. *Sinar Harian*.
<https://www.sinarharian.com.my/article/167855/BERITA/Nasional/ZPP-tetapkan-kadar-baharu-uruf-pemakaian-emas-perhiasan>
- 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 Malaysia to Achieve Food Security during Movement Control Order (MCO). *European Journal of Molecular & Clinical Medicine*, 7(6), 1513-1524.
- Paizin, M. N. (2014). Amalan Dakwah Zakat Di Wilayah Persekutuan Malaysia: Satu Pemerhatian. In *Proceeding of the International Conference on Arabic Studies and Islamic Civilization iCasic* (pp. 482-489).
- Romdhoni, A. H. (2017). Zakat dalam mendorong pertumbuhan ekonomi dan pengentasan kemiskinan. *Jurnal Ilmiah Ekonomi Islam*, 3(01), 41-51.
- Rosli, S. M., (2021, November 25). 20 program sebar maklumat zakat. *Nasional*.
<https://www.zakatpenang.com/zpp/images/keratanakhbar/2021/Sinar%20Harian%2025%20November%202021.pdf>
- 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.
- Talha, R. (2020). *Kajian kes impak perintah kawalan pergerakan kepada penduduk Malaysia*. DOSM Newsletter (Siri 17).
https://www.dosm.gov.my/v1/uploads/files/6_Newsletter/Newsletter%202020/DOSM_BPD_1-2020_Siri-17.pdf

- The Malaysia Reserve. (2020). *Malaysia On The Verge Of Recession*. <https://themalaysianreserve.com/2020/04/06/malaysia-on-the-verge-of-recession-economy-could-shrink-2/>.
- Tonot, H., & Ibrahim, A. (2015). Penilaian Kualiti Perkhidmatan di One Stop Center Kolej Universiti Islam Antarabangsa Selangor: Satu Kajian Rintis: Assessment on Service Quality in the One Stop Centre Kolej Universiti Islam Antarabangsa Selangor. *Journal of Management and Muamalah*, 5(1), 22-36.
- 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.
- 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.
- World Health Organization. (2022, January 14). *WHO Coronavirus (Covid-19) Dashboard*. <https://covid19.who.int/table>
- Yaacob, Z. (2021). Lima hospital awam terima RM162,000 dana zakat, 35 unit mesin bantuan oksigen ZPP. *Buletin Mutiara*. <https://www.buletinmutiara.com/lima-hospital-awam-terima-rm162000-dana-zakat-35-unit-mesin-bantuan-oksigen-zpp/>
- 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.
- Zainudin, M. Z. (2020). COVID-19: Kerajaan analisis kesan terhadap sektor terjejas. Berita Harian Online. <https://www.bharian.com.my/berita/nasional/2020/06/695534/COVID-19-kerajaan-analisis-kesan-ke-atas-sektor-terjejas>
- Zakat Pulau Pinang. (2022). *Statistik agihan dan kutipan ZPP*. Accessed January 16, 2022, modified from <https://www.zakatpenang.com/zpp/>
- Zakat Pulau Pinang. (n.d.). *Ahli lembaga pengarah Zakat Pulau Pinang*. Accessed January 16, 2022, modified from <https://www.zakatpenang.com/zpp/index.php/info-zpp/carta-organisasi/ahli-lembaga-pengarah>
- Zakat Pulau Pinang. (n.d.). *Info kutipan*. Accessed January 16, 2022, from <https://www.zakatpenang.com/zpp/index.php/2013-06-30-10-54-31/info-kutipan#>
- Zakat Pulau Pinang. (n.d.). *Jenis agihan*. Accessed January 16, 2022, from <https://www.zakatpenang.com/zpp/index.php/agihan/jenis-agihan>
- Zakat Pulau Pinang. (n.d.). *Kaunter zakat*. Accessed January 16, 2022, from <https://www.zakatpenang.com/zpp/index.php/info-zpp/kaunter-zakat>
- Zakat Pulau Pinang. (n.d.). *Kriteria permohonan zakat*. Accessed January 16, 2022, from <https://www.zakatpenang.com/zpp/index.php/agihan/kriteria-permohonan-zakat>
- Zakat Pulau Pinang. (n.d.). *Pengurusan Zakat Pulau Pinang*. Accessed January 16, 2022, from <https://www.zakatpenang.com/zpp/index.php/info-zpp/carta-organisasi/pengurusan-zakat-pulau-pinang>
- Zakat Pulau Pinang. (n.d.). *Ringkasan laporan kutipan & agihan tahun 2020*. Accessed January 16, 2022, from <https://www.zakatpenang.com/zpp/index.php/info-zpp/ringkasan-laporan-2020>

Zakat Pulau Pinang. (n.d.). *Sejarah penubuhan*. Accessed January 16, 2022, from <https://www.zakatpenang.com/zpp/index.php/info-zpp/sejarah-penubuhan>

Zaki, M. M. M., & Rahman, A. A. (2019). Pengurusan agihan zakat pendidikan: kajian di Zakat Pulau Pinang (ZPP). *Journal of Fatwa Management and Research (Jfatwa)*, 17(2). 141-173.