

Research Paper

Practical Implications of Zakat in Socio-economic Empowerment during COVID-19 Pandemic

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ARTICLE INFO	ABSTRACT
<p>Keywords: Socio-economic Empowerment; Zakat during COVID-19 Pandemic; Zakat Implication</p> <p>Article history: Received: 05 April 2022 Revised: 15 August 2022 Accepted: 03 September 2022 Available online: 09 September 2022</p> <p>To cite in APA style: Lestari, M. E. P., Febiyanti, C. S., Rohman, M. R. A., Annisaa', F. S. H., Susanti, A. F., & Medias, F. (2022). Practical implications of zakat in socio-economic empowerment during the COVID-19 pandemic. <i>Shirkah: Journal of Economics and Business</i>, 7(2), 155-166.</p>	<p>The extent to which zakat has contributed to and been implicated in the socio-economic empowerment of Muslim countries has not been the subject of a literature review. This study analyzes the practical implications of zakat in the OIC countries during the COVID-19 pandemic from the existing literature. Data were obtained from Harzing's Publish or Perish to analyze the role of zakat involvement in the socio-economic community in OIC countries from 2019 to 2021. 31 scholarly studies on the topics of economics, health, and education illustrate the economic implications of zakat. The discussion on the implications of zakat includes poverty reduction, economic empowerment, and MSMEs improvement. Zakat helps to fund community health care. Zakat provides educational scholarships, and school infrastructure, and enhances the feasibility of school arrangements. This study could assist the government to recognize the importance of zakat for socioeconomic empowerment and help policymakers develop strategic strategies to increase zakat participation, particularly in Muslim countries.</p> <p>This is an open access article under CC-BY-NC 4.0 license.</p>



Introduction

The economy, which is the most significant aspect of human activity, is the main field in which social life and economics always intersect, especially during the COVID-19

pandemic which has a negative impact on the whole world (Nasution et al., 2020). Up till 2021, there were 111,957,494 COVID cases worldwide, with 2,477,839 deaths (Worldometers, 2021). Despite having a far lower mortality rate than the other viruses in the category, it is much more dangerous due to its serious infectious nature. As a result, it has far-reaching social, political, economic, and religious impacts as well as many other dimensions around the world (Ansoriyah et al., 2020). Many governments across the world, particularly those in Muslim countries, have implemented measures as the first step in their response to COVID-19's impact, which is in the form of social distancing (Fitriani et al., 2020).

Due to the effects of COVID-19, Islamic philanthropy in the form of Zakat is employed as an alternative strategy for economic empowerment in various Muslim countries (Hambari et al., 2020). Zakat is one solution to reduce the economic burden for people affected by COVID-19. Scholars have attempted to explore the implications of zakat for the empowerment of the social and economic sectors of society. One of which is Hoironi (2021) who offers several models such as the distribution of direct cash assistance from zakat either obtained from zakat collection units (Badan Amil Zakat and Amil Zakat Institutions) or the community. The distribution of zakat, in particular, is focused on those whose economies are struggling due to the effects of COVID-19 (Rizal & Mukaromah, 2021).

Despite this progress, there has been no literature review on the extent to which zakat has played its role in the socio-economic empowerment of Muslim countries. Much of the existing reviews have focused on other aspects of zakat such as the Sharia governance framework on zakat management (Adiwijaya & Suprianto, 2020; Amalia, 2018), zakat payments through Islamic banking (Abbas et al., 2018), and zakat literature from 2006 to 2017 (Tanjung & Hakim, 2017). The latest study discusses the development of scientific works on zakat during the COVID-19 pandemic (Rusydiaana & As-salafiyah, 2021). In addition, Zaaba and Hassan (2021) describe how the literature on zakat in Malaysia has developed in the last 10 years. In the same year, Shukor (2021) analyzed the development of literature that discusses the factors influencing the compliance of Muslims in paying zakat. Most recently, the literature review by Harahap and Soemitra (2022) reveals fundamental differences in the way zakat is distributed to recipients in Indonesia. Last but not least, using a bibliometric analysis approach, Taqi et al. (2022) analyzed 113 academic works to find research trends on auditing in zakat institutions.

This paper provides an overview of how studies are related to the implications and involvement of zakat on socio-economic empowerment during the COVID-19 pandemic in the OIC Country. It identifies areas and lay the groundwork for future research as well as advances the existing understanding of the practical implications of zakat particularly in OIC countries. By underlining relevant research, this paper highlights policies and programs related to the development of zakat for the socio-economic empowerment of the community. Compared to previous studies, this study is the first research, particularly in the form of a literature study, that analyzes the practical implications of zakat in the country members of Organization of Islamic Cooperation (henceforth OIC) on the community's socioeconomic empowerment, which has not previously been investigated by researchers.

Method

This literature review is used to identify, explore, present specific information on a theme, and classify previous publications—in this case, about the practical implications of zakat during the COVID-19 pandemic in OIC countries. This research is a development of previous literature reviews (e.g., [Abbas et al., 2018](#); [Adiwijaya & Suprianto, 2020](#); [Tanjung & Hakim, 2017](#)). This study takes a more in-depth issue on zakat to determine how much this zakat may contribute to the socio-economic empowerment of the society, especially in OIC countries, because previous studies solely focus on zakat in terms of governance and literature development.

This study combines qualitative and quantitative analyzes of 31 academic articles. As research conducted by [Indarti et al. \(2020\)](#), this systematic literature review is presented in three stages. The first stage is searching for data in the database, the second is filtering and digitizing articles, and the third is data analysis referring to Preferred Reporting Items for Systematic Reviews and Meta-analyses (PRISMA) (see Figure 1).

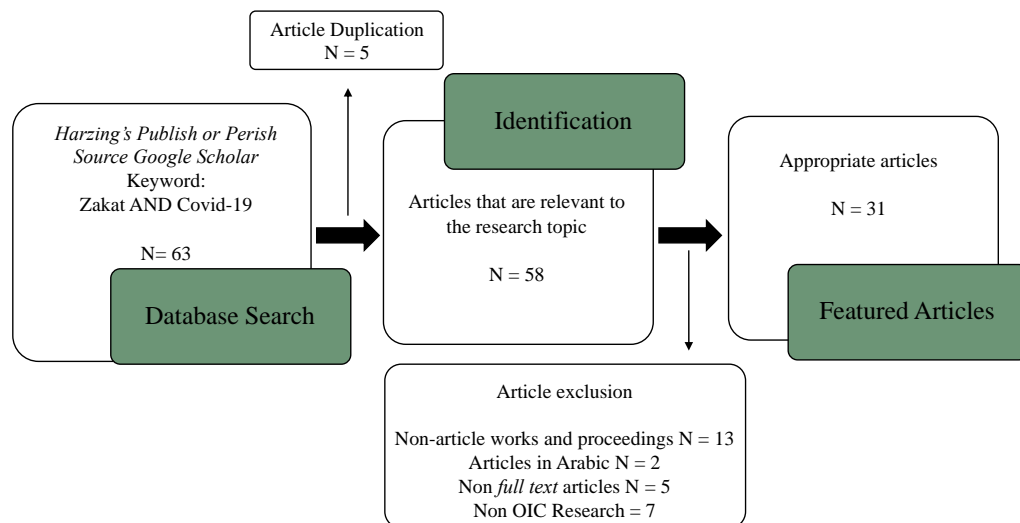


Figure 1. Literature Review Steps

First Step: Data Search

The first stage of this research is to identify previous research on the implications and contributions of zakat in socio-economic empowerment in OIC countries. These countries were chosen as the focus of this research because they are members of the World Zakat Forum (WZF) which was initiated by the Islamic Development Bank (IsDB) to promote Zakat. When the practice of distributing and utilizing this endowment is carried out properly, it can effectively contribute to the social and economic empowerment of a country and reduce inequality between rich and poor. Many previous researchers have used Harzing's Publish or Perish application as a reliable source of research data ([Addo-Tenkorang & Helo, 2016](#)). Therefore, this study adopted the same data collection source. The keywords used in the search included "zakat" as the main keyword related to the "COVID-19 pandemic" in the literature. The search term used is "zakat and the COVID-19 pandemic". The "AND" operator is used in each topic combination to filter out the

articles most relevant to this study. There are 63 articles of scientific work based on the relevant themes. These were screened using inclusion and exclusion criteria as depicted in Table 1.

Table 1. Inclusion and Exclusion Criteria

No	Inclusion criteria	Exclusion criteria
1.	Scientific works in the form of articles and proceedings	Scientific works are not articles and proceedings
2.	Articles in Bahasa Indonesia and English	Articles not using Indonesian and English language
3.	Accessed in full text	Not accessible in full text
4.	Research in OIC countries	Research outside the OIC countries
5.	Publishing range 2019-2021	Publish before 2019

Second Step: Article Screening

This study uses five criteria to ensure that the search articles are of the required quality. The first criteria are suitability and duplication. After screening for suitability and duplication of articles, 31 were selected. Previously, there were 58 articles relevant to the research topic from the 63 articles taken in the first phase. The second criterion is the quality of the journal. After data collection, the data storage process was carried out using Microsoft Excel which included titles, abstracts, keywords, research problems and objectives, methods, and aspects of the role and country of origin of the research.

Third Step: Data Analysis

Content analysis was used in this paper as a guide for this systematic literature review. In the first stage, the articles were identified based on the title, abstract, research questions, objectives, and results. In the second stage, the themes were investigated for the development of appropriate topics and to describe themes that were not discussed in previous studies. The third stage concluded problems and places the articles into several clusters for further interpretation of the practical implications and contributions of zakat in socio-economic empowerment during the COVID-19 pandemic in the OIC Countries.

Results

Trend of Publication

31 articles were chosen based on a review of the literature on the effects of zakat in the OIC country. The number of papers offered for review is, however, rather limited. Although there is no fixed rule on the number of papers for literature review, reviews of less than 50 papers are common (Robinson & Lowe, 2015). However, a narrow review of the literature on specific areas can still offer newer insights (Kraus & Dasí-rodíguez, 2020). Figure 2 illustrates a summary of research on the topic trends zakat implications for socio-economic empowerment in OIC countries during the pandemic COVID-19.

According to 31 papers on the application of zakat during the pandemic in the OIC countries, 26 of 32 studies (80.6%) were carried out in Indonesia, Malaysia (12.9%) with 4 studies, and Bangladesh with 2 studies. Based on data from countries that are OIC

members, this study shows that there is still a dearth of research on the practical implications of zakat during a pandemic, with just 3 out of 57 countries bringing up the subject. This is also due to the limited literature available on Harzing's Publish or Perish application which may differ from other sources. On the research topic side, 31 literature that talks about the practical implications of zakat during the COVID-19 pandemic in the OIC country discuss implications, namely the health sector with 3 articles (9.4%), the education sector with 1 article (3.1%) and economics with 28 articles (87.5%). This indicates that zakat has big implications for the economic sector in the OIC Country during the COVID-19 pandemic. Lastly, the method most widely used by researchers in analyzing the practical contribution of zakat is qualitative (65.6%), quantitative method (12.5%), literature review (15.6%), and the conceptual framework (6.3%). This demonstrates that most researchers favor a qualitative method for seeking study results.

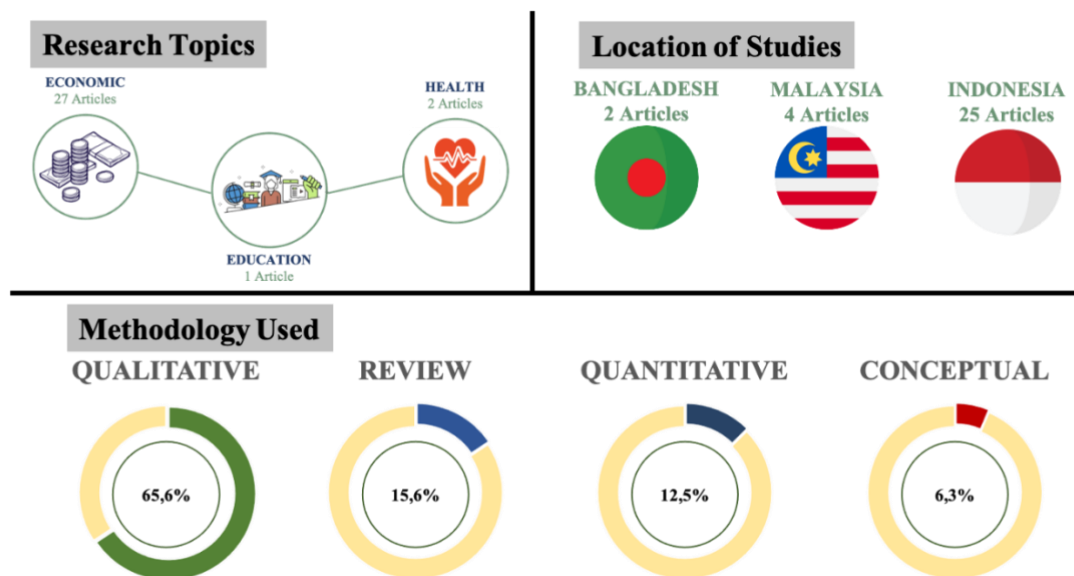


Figure 2. Research Trends on the Practical Implications of Zakat in OIC Countries

Discussion

Practical Implications of Zakat for Socio-economic Empowerment in OIC Countries

Despite some debates among the public in several countries, the use of zakat funds in emergencies in uncertain economic conditions for the benefit of the people has been practiced by Umar ibn Khattab. An in-depth study on *muamalah* fiqh reveals that zakat may be given to parties affected by Covid-19, both for the medical team, patients, affected families, and employees who have been laid off by their place of work (Irfandi et al., 2020). Iskandar and Aqbar (2020) said that Umar ibn Khattab's policy had strong relevance to the current pandemic crises by providing the needy with zakat through zakat institutions. Based on the analysis of 31 papers, zakat has significant practical consequences for the socio-economic empowerment of the community during the epidemic in Indonesia, Malaysia, and Bangladesh, at least in three areas: economy, education, and health.

Practical Implications of Zakat in Indonesia during the COVID-19 Pandemic

Islamic financial instruments such as zakat have a strategic role in helping the handling of COVID-19, especially in Indonesia. Zakat payments are distributed by giving small company owners support with their operations and with logistical needs, such as food (Putra et al., 2020). Mauludin and Pratama (2021) argue that through an effective collection strategy, Zakat from a number of institutions can support communities impacted by COVID-19 with food packages totaling Rp. 678,194,722. A total of Rp. 172,362,213.53 was distributed by the National Amil Zakat Agency (Baznas) in various locations to three sectors—the health emergency sector, the socioeconomic emergency sector, and the current program sustainability sector—with more than 756,365 *mustahik* recipients (Amanda et al., 2021; Nurhidayat, 2020; Wahyu & Anwar, 2020). Several Zakat Collection Units have also distributed zakat funds in the form of 75.8% basic necessities, 36.4% cash, 6.1% business capital, and 9.1% in other forms (Ansoriyah et al., 2020).

This is also corroborated by Aprilianto and Widiastuti (2021), which state that in several regions in Indonesia, zakat institutions have an important role in financing the poor, providing training in agriculture (Haris et al., 2021), entrepreneurship training for the Micro, Small and Medium Enterprises (MSME) (Sari et al., 2020), providing livestock (Cantika et al., 2020), building worship facilities, and increasing da'wah programs (Iskandar et al., 2020). Mursal et al. (2021) concluded that Muhammadiyah Amil and Zakat Institute (Lazismu) provides finances for the orphanage and food distribution, both of which help fight the effects of the pandemic.

During the COVID-19 pandemic, zakat also has a special space in the development of education in Indonesia. Taufikurrahman et al. (2021) revealed that the Lazismu distributed 35% of zakat funds from *muzakki* to the education sector in the form of assistance for orphans in the form of school fees, bags, and other supporting needs for school needs. Lazismu had improved their ability to provide school fees and gadgets to support teaching and learning activities during the COVID-19 pandemic (Aprilianto and Widiastuti, 2021). In addition, Baznas through the Scholarship programs also provides advantages in the education sector by providing school funds and educational opportunities for people affected by COVID-19 (Saputra, 2020).

Practical Implications of Zakat in Malaysia during the COVID-19 Pandemic

In Malaysia, zakat institutions have an important role in increasing the contribution of zakat for socio-economic empowerment, especially during the pandemic. Through an analysis of the contents of various mass media, Muhamat (2020) concluded that since March 2020, there have been 14 zakat institutions that have distributed their zakat funds amounting to RM 119.36 million. The economic impact of zakat is shown in the distribution of RM 15.5 million in cash to small business owners, street vendors, and low-wage laborers (Haris et al., 2021). The Johor government distributed RM 600,000 to a food bank for residents affected by COVID-19. In the area of health, zakat has provided food donations for the medical staff at the University of Malaya Medical Center, three ventilator donations to state public hospitals used for COVID-19 patients, RM 18.27 million for the purchase of health and medical equipment in several hospitals, as well as pillow and mattress support for a special home for the homeless (Hambari et al., 2020).

In terms of education, Malaysia has increased zakat donations throughout the COVID-19 epidemic in a similar manner to other countries. Zakat contributions, especially for low-income families, can take many different forms. For instance, they can involve establishing partnerships with universities, the Kedah State Zakat Board (LZKN), and various research institutes in Malaysia to support underprivileged students access to high-quality education there (Hudaefi et al., 2020). The Institute of zakat in Malaysia also distributes alms for the provision of materials and learning resources for religious education, scholarships for students at religious schools, and the salaries of teachers (Abdulkareem et al., 2021; Gwadabe, 2020). Bank Rakyat distributed RM 100,000 to students who could not return to their hometowns (Muhamat, 2020).

Practical Implications of Zakat in Bangladesh during the COVID-19 Pandemic

Through the Center for Zakat Management (CZM), Bangladesh is responsible for increasing the potential and implications of zakat, so it is expected to have a massive impact on society, especially during the COVID-19 pandemic (Muneer & Khan, 2019). The zakat is helpful, particularly as a short-term emergency support system during the COVID-19 crisis. Zakat has been successful in reducing the effect of COVID-19 on disadvantaged groups that formed as a result of the outbreak in Dhaka City (Hambari et al., 2020). Bangladesh has effective programs in increasing the role of zakat empowerment for socio-economics during the pandemic such as *Insaniat* as a basic needs assistance program for unproductive households, *Jeebika* which is a livelihood and human development program, and *Ferdousi* as a health program for women and children in need (Hudaefi et al., 2020). Some of the implications of zakat framework developed by Bangladesh in the field of Education through the *Gulbagicha* program aimed at children's education programs, *Genius* as a scholarship program for undergraduate students, and no less important is the *Naipunna Bikash* program in the form of technical education and training programs for youth (Alam, 2020).

One of the successes of socio-economic empowerment of zakat funds in Bangladesh is Hamdard Laboratories spread across 64 districts. As an institution developed for health and education, this laboratory has produced quality health products and established educational institutions such as schools and colleges as well as providing free access to health and education for the community (Miah, 2021).

Apart from the implications that zakat has presented for socio-economic empowerment during the COVID-19 pandemic in the OIC Country, it turns out that there are still several challenges faced by zakat institutions in increasing this role. Such as the minimal amount of funds collected by the zakat institution, the public's incomplete understanding of the zakat aspect, and the lack of socialization of the obligation to pay zakat (Amalia, 2018). To overcome the challenges facing the development of zakat implications in the OIC Country, Malik and Senjiati (2020) suggest creating a Zakat and Alms database in the form of an integrated data center and optimizing the online zakat platform (because 77% of the population are internet users). It is expected to increase confidence in Islamic social finance and have a positive effect on the development of Islamic financial inclusion. However, the most important issue is the promotion of zakat among the population and the business community, along with increasing zakat literacy. In addition, Haris et al. (2021) provide input to optimize the role of Islamic banks in

collecting zakat funds in Muslim countries. It is anticipated that the increased funding will enable zakat to have more real impacts on socioeconomic empowerment.

Future Research Direction

Zakat offers practical implications for socio-economic empowerment, especially in the OIC countries during the COVID-19 pandemic. Further research should consistently emphasize the role of zakat, not only theoretically but also practically, in at least four respects. First, the discussion should be directed toward how zakat contributes to more equitable income distribution, a stronger national economy, and less public spending during the pandemic. Second, instead of focusing just on the economic, educational, and health aspects, the zakat model must be modified to fulfill the other Sustainable Development Goals (SDGs). Third, scholars should pay closer attention to themes like fintech zakat, electronic zakat, zakat crowdfunding—which raised funds and finances socioeconomic initiatives by increasing zakat in the Disruption 4.0 era. The development of models to improve the efficacy and efficiency of zakat institutions, such as marketing and promotion, is the future direction of study that may be pursued to highlight the significance of zakat literacy for the community.

Conclusion

Zakat has been used to improve the economic standards of people affected by COVID-19. At the education level, zakat proceeds are directed towards providing education funds, developing infrastructure, and paying teachers. In terms of health, zakat plays a role in providing health facilities for people in need, providing medical equipment, and establishing health institutions. In addition, zakat also plays an important role in establishing a center for religious activities for the community. Zakat has significant practical implications in empowering the socio-economic community in the OIC Country, especially in the economic, education, and health aspects.

Authors' Declaration

The authors made substantial contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation, and discussion of results. The authors read and approved the final manuscript.

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