

The Management of Zakat Based on *Fiqh of Darurat* towards the Development of Islamic Digital Economy in Malaysia Post-Covid-19 Pandemic

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Abstract

The Management of Zakat needs to be implemented progressively and innovatively in Era of Digital. *Fiqh of Darurat* plays an important role as a guide for zakat management towards the Islamic digital economy system in Malaysia. However, managing zakat post-the COVID-19 pandemic requires dynamic methods. Therefore, it's necessary to study the appropriate method for managing zakat. This study aims to determine the management of zakat that needs to be carried out in the collection and distribution of the post-COVID-19 pandemic through the *Fiqh of Darurat* approach towards structuring the Islamic digital economy system with using descriptive qualitative methods. The results of the study found that zakat management can be carried out in any situation based on the *Fiqh of Darurat* after the transmission of the COVID-19 Pandemic through an online system. The law of paying zakat is still obligatory for the welfare of Muslims and the development of the Islamic economic system.

Keywords: Management, Zakat, *Fiqh of Darurat*, Islamic digital economy, COVID-19 Pandemic

1. Introduction

Zakat management in Malaysia is implemented by bodies or institutions located in any state, there are 14 zakat institutions established to represent 13 states and 3 Federal Territories represented by a zakat institution (Eza et al., 2014). Usually, that is carried out every year is by face to face between the institution and the Muslims either collection or distribution. In 2020, the current situation does not allow the payment of zakat to be implemented face to face due to the spread of the COVID-19 Pandemic. Therefore, a safe method is needed for Muslims to remain in paying zakat comprehensively and innovatively. Also, the distribution of zakat conducted by the zakat institution can be implemented by the provisions of the Standard Operational Processor (SOP) to ensure safety from the spread of COVID-19 Pandemic.

Fiqh of Darurat is part of Usul al-Fiqh which is a reference for Muslims when facing an emergency. The position and role of *Fiqh of Darurat* need to be studied with detail in terms of its concept and application by examining the extent to which it can be applied to zakat management to face contemporary issues towards the Islamic digital economy. This proves that indeed *Fiqh of Darurat* which is part of Usul al-Fiqh is a universal and flexible Islamic Shari'ah to be used as a guideline.

By 2020, there have been many challenges facing the public, related to the COVID-19 Pandemic (Setiyawan et al., 2020). This pandemic is a coronavirus from Pandemic carried by the global coronavirus disease 2019 pandemic with the stem from the acute respiratory syndrome coronavirus or also known as SARS-Cov-2 (Huang 2020). The spread was detected in mid-December 2019 in the city of Wuhan, Hubei, China, and the

World Health Organization (WHO) has recognized it as a pandemic on March 11, 2020 (**WHO 2020a**). This situation causes all religious activities to be implemented according to the current situation. Next, the post-the spread of this Pandemic, among the religious activities that must be carried out transparently is the management of zakat, under any circumstances. Zakat is very useful to provide the well-being of the people in the current economy which is affected by the effects of the COVID-19 Pandemic.

2. Review of Related Studies

According to **Hairunnizam et al. (2017)** that zakat management in Malaysia is related to human behavior in the zakat management system which consists of *amil*, *asnaf* and zakat payers. This study uses statistical and econometric approaches in basic theory in economics as commonly used in analyzing the behavior of economic agents. **Mohamad Amin (2017)** stated that the Shari'ah management agenda is a discipline on how Shari'ah affairs in organizations, especially Islamic Financial Institutions (IFI), are administered comprehensively and systematically.

Also, **Adibah (2017)** also thinks that management is the basis in the best management of an organization. While Shari'ah management is the backbone of the work to ensure that zakat institutions are administered with the best. **Azman (2017)** is of the view that the need for transformation and improvement of zakat management needs to be done continuously and managed effectively so that the actual objectives are achieved. **Nazifah (2017)** argues that good management has a high impact on the performance of an institution, because it involves the process of making decisions and implementing those decisions.

From time to time zakat management is faced with the situation and information available at that time. In this era of globalization, zakat management must be done with current equipment such as the internet, moreover if there is damage in the environment that does not allow the payment agreement and distribution is done face to face. The Internet is the most important tool in the era of globalization because it can spread information quickly, especially related to zakat (**MohdFaisal, 2015**). The use of the internet as widespread information to promote zakat services through websites. E-Zakat has been initiated by the government in integrating internet applications system, it is also an online transaction used to support how zakat organizations deliver services, in the aspect of collection and distribution of zakat funds (**Shawal, 2009**).

In Malaysia, zakat management is subject to state jurisdiction. Through the powers given, the state government has set up an Majlis dan Jabatan Agama Islam which is specifically responsible for managing Islamic religious affairs for their respective states (**Sayyin, 1994**). From 1990 until now, most of the Majlis Agama Islam Negeri-Negeri (MAIN) have established their respective subsidiaries to manage the collection and distribution of zakat. For example, the Federal Territory established the Zakat Collection Center (Pusat Pungutan Zakat/PPZ), Selangor established the Pusat Zakat Selangor (PZS) which was later renamed the Lembaga Zakat Selangor (LZS) in 2006 and Negeri Sembilan established the Pusat Zakat Negeri Sembilan (PZNS) in 1998 (**Sayin, Suyurno, & Hashim, 2008**). *Amil* which is often said in conjunction with the collection of zakat, it should be noted that in Malaysia *Amil's* real job is dedicated to collecting zakat *fitriah* while another zakat must be submitted directly to the office or Zakat Center (**Khafidz, 2017**). The presence of *Amil* during Ramadan is intended to make it easier for Muslims to pay zakat while performing *tarawih* prayers in addition to the fixed number of *fitriah* factors and does not require difficult calculations (**Khafidz, 2017**). This is different for more complex property zakat so it may need the help of other officers due to the need for balance sheets and so on.

After the collection has been implemented, zakat will be distributed to the eight *asnaf* groups that have been determined by Allah (**Jani, Paizin, Abdullah, & Rosele, 2016**). These groups are Fakir, Miskin, *Amil*, *Muallaf*, *Al-Riqab*, *Al-Gharimin*, *Fi Sabillillah* and also *Ibn-Sabil*. The zakat distribution target is also known by the terms *Ahl Al-Zakat*, *Ahl Al-Istihqaq*, *Ahl Al-Masraf* and *Mustahiq Al-Zakat*. However, the term commonly used is *Al-Masarif* as stated in its concept in verse 60, surah Al-Taubah (**Mujaini, 2005**). The distribution of zakat must meet the Maqasid Syariah to ensure that the distribution of zakat given complies with the requirements and

The Management of Zakat Based on *Fiqh of Darurat* Towards the Development of Islamic Digital Economy in Malaysia Post-Covid-19 Pandemic

wisdom of fulfilling zakat. The word [*innama*] in surah Al-Taubah signals that the distribution cannot be carried out arbitrarily to the detriment of other *asnaf* (Mujaini, 2005).

In ensuring that the distribution system can run well then, the Zakat Office is an entity that will play a very important role. The distribution of the assistance system has already been determined by the respective states according to the *asnaf*. For example, for fakir *asnaf* who live in Selangor, they are eligible to receive distribution or assistance in terms of finance and food monthly. However, it is different in Sarawak which does not offer much for the poor *asnaf*. However, the aspect of collection and distribution of zakat received more attention than the Covid-19 Pandemic. Suhaimi states that pandemics refer to epidemics that strike in a larger scope and are not limited to a particular community or district. So in preventing the epidemic, the zakat collection system in Malaysia has been changed according to the suitability during the Pandemic (Suhaimi, 2020).

Jabatan Wakaf, Zakat dan Hajj (JAWHAR) from the Prime Minister's Department has issued an official statement that all MAIN and Agensi Mengurus Zakat (AMZ) in Malaysia will optimize the method of paying zakat *fitriah* online. However, do not forget also for those who are not skilled in using technology. In addressing the problem, the zakat party still appointed *Amil*, but it was implemented to a minimum. The locations of zakat *fitriah* payment identified by MAIN and AMZ are appropriate and take into account the elements of safe social imprisonment (Astro, 2020). In ensuring that the payment directly with *Amil* does not cause harm, then JAWHAR has made it mandatory that *Amil* and the payer must be in good health. If the payer is confirmed positive or has just recovered from Covid-19 or falls into the category of Patients under Investigation (PUI) or Person under Surveillance (PUS) must make zakat payment by representative only. All these initiatives that have been formed are a way to prevent this epidemic from becoming more widespread.

3. Methodology

Each of the problems studied in this paper uses descriptive qualitative methods through library studies from primary and secondary sources and field studies. The management of zakat in Malaysia is studied through observation and analysis from websites, newspapers, and scholarly writings, such as books and journals. While the field study is sourced from management issues faced by the community to pay and receive zakat during the transmission through newspapers and websites of zakat institutions. *Fiqh of Darurat* is studied through the library method by taking sources from the Quran, Hadith, and history as well as the book of Usul al-Fiqh as the primary source, while journals and other papers, as well as newspaper letters that are observed as secondary sources. The COVID-19 Pandemic was studied through observations from websites, journals, scholarly books, and newspapers. Further, the collected data will be analyzed to find a solution to contemporary issues in the management of zakat post-COVID-19 Pandemic.

4. Results and Discussions

Zakat is one of the pillars of Islam and is a component of *Fiqh* related to the economy in the well-being of Muslims. Therefore, zakat needs to be well managed, progressive, and innovative, so that it can help economic problems in line with the requirements of Sharia. Efficient zakat management whether collection and distribution will make it easier for zakat institutions and the community to pay zakat accurately. In certain situations, usually, the implementation of zakat management is done face to face, it is no longer feasible as usual. This is due to the spread of the COVID-19 Pandemic which needs to be severed in various ways, including distance.

4.1. The Management of Zakat

In the management of zakat, the government plays a role in collecting and distributing zakat whether real or intangible property for several reasons. Firstly, some individuals do not pay zakat. If the government does not intervene in this issue, then the *asnaf* of the poor and needy will not be able to fulfil their rights. Secondly, the government that distributes zakat, then the dignity of the poor and needy will be well protected and preserved compared to the rich who distribute directly. Thirdly, if the distribution of zakat is carried out by individuals, then will arise certain attitudes that will contradict the concept of distribution. Fourthly, the government that knows the public interest, such as certain *asnafs* such as *muallaf/converts*, *fi sabilillah* and so on. Fifthly, it should be known that zakat is a source of finance for the Islamic country. Therefore, the government needs to take note and take actions in the management of zakat. However, he also opined that the government's right to collect and distribute zakat was subject to conditions, namely that the government accepted Islam as an ideological basis, carried out Islamic law and the social structure was based on Islam (Qaradawi, 2000).

Contemporary issues in the administration of zakat which is one of the problems that require *Ijtihad* of fiqh. Therefore, this problem requires the method of fiqh of *Darurat* as a legal basis. The use of the method of fiqh of *Darurat* in the current situation will be discussed by sourcing the arguments so that it can be used as a legal basis.

4.2. Fiqh of Darurat

Fiqh according to literal meaning is: Knowing or understanding about something (al-Zuhaili, 1996). While *Darurat* from *Da-ru-rah* which means hardship. Al-Jurjani (1995) argues that *Darurat* in literal meaning comes from the word of *darar*. In Munjid al-Tulab (1987) and the dictionary of al-Mu^cjam al-Wasit (2004), it carries the meaning of need, something unavoidable, and difficulty. Fiqh of *Darurat* means knowing and understanding the inevitable hardships.

According to the term of meaning, *Darurat* has various definitions that have almost the same meaning. *Darurat* according to al-Jasas (1992) is a fear of change or destruction of the soul or part of the body. Meanwhile, according to Ali Haydar (1991), *Darurat* chooses a situation that forces a person to do something that is forbidden by Islamic law. Ibn Qudamah (n.d.), stated that a *Darurat* is a condition that allows a person to eat what is haram, and if he/she does not eat that haram food, it will result in destruction. Abu Zahrah (n.d.) said *Darurat* as the fear of endangering one's life if one did not eat what was forbidden or fearing the destruction of all one's possessions. al-Zarqa (1996) states that *Darurat* is something that if neglected will result in danger. While al-Zuhaili (1969) defines an emergency as the coming of danger to human beings or very difficult (*mashaqqah*), Which Makes Him Worry About Harm Or Something That Destroys The Soul, Limbs, Honor, Intellect, Property, Etc (Siti Fariza et al., 2016).

The provisions of the use of *Darurat* have already been explained in al-Quran as a source of law, Allah says in surah al-Baqarah 2: 173 which means:

He (Allah) has only forbidden you what dies of itself, and blood, and flesh of swine, and that over which anyother (name) than (that of) Allah has been invoked; but whoever is driven to necessity, not desiring, nor exceeding the limit, no sin shall be upon him; surely Allah is Forgiving, Merciful.

The word of Allah in surah al-An^cam 6: 119, which means:

And what reason have you that you should not eat of that on which Allah's name has been mentioned, and He has already made plain to you what He has forbidden to you-- excepting what you are compelled to; and most surely many would lead (people) astray by their low desires out of ignorance; surely your Lord-- He best knows those who exceed the limits.

The Management of Zakat Based on *Fiqh* of *Darurat* Towards the Development of Islamic Digital Economy in Malaysia Post-Covid-19 Pandemic

In al-Sunnah, from Abi Sa'īd al-Khudri^{RA}, that the Prophet SAW said: “*La Dararwa La Dirar*”. Meaning is: “*There should be neither harming (darar) nor reciprocating harm (dirar)*”.

Hadith narrated by al-Dar al-Qutni, no 4541 & al-Baihaqi no 11384. This hadith shows that the words of the Prophet SAW contain a prohibition on all things that lead to *Darar*, whether on the body and property. Sometimes both these bodies and property are affected by *Darar* until they are affected by disposal. Furthermore, *Darar* of soul, temperament, social and economic (**Majallat al-Jami'ah Islamiyyah 1983**).

Islamic scholars have already stated that Islamic Shari'ah was created for the benefit of man in this life and the hereafter. **al-Ghazali (1997)** and **al-Shatibi (2003)** argue that benefits are divided into basic needs (*daruriyyah*), convenience and space (*hajiyyah*) and perfection (*tahsiniyyah*). *Daruriyyat* is a must-have for the benefit of religion and the world. When that thing disappears, human problems will be difficult to realize, and will even cause damage, chaos and ruin. Shari'ah orders are intended to safeguard the welfare, it can be understood that sharia aims to prevent and eliminate damages.

In the hadith mentioned above which means: “*There should be neither harming (darar) nor reciprocating harm (dirar)*”. In other words, the meaning of this hadith is that there is no harm, and it is not allowed to harm others. One is not allowed to harm oneself and others. This act of harm should not be done either by committing a destructive act or retaliating with damage. If destructive and harmful acts are not allowed, then the benefits will always be well taken care of. In principle that harm is illegal to do. The word harm in the hadith is expressed in general through *nahi* "la" which means nothing. This covers all things that cause damage and harm. While welfare is in principle permissible therefore preventing damage is essential to enforce welfare.

The method of *fiqh* of *La Dararwa La Dirar* is also a prohibited principle in the consumption of food and drink that is illegal. As a result of this intake will have a detrimental effect on human beings either on themselves or others. Adverse effects of illegal food and drink intake can be seen nowadays which can be detrimental to health. Allah says in surah al-A'raf 7: 157 which means: *And makes unlawful to them impure things*. This verse shows that bad things (*al-Khaba'ith*) are forbidden to take. **Ibn Jauzi (2013)** says *khaba'ith* is everything that is disgusting to eat, such as snakes, bats, rats and *hasharat* (various insects that live on land). All of these fall into the category of illegal to eat, as there are many harms and will cause harm.

4.3.COVID-19 Pandemic from Islamic View

The virus is mostly transmitted between people like influenza, through respiratory droplets from coughing or sneezing (WHO 2020b, 2020c). Also, the virus spreads easily to a person without any symptoms, it may be able to spread before the appearance of symptoms (CDC 2020a). The expected time between the appearance of infection and the onset of symptoms is usually within five days but will usually occur in the range of two to fourteen days (CDC 2020b). The statement of this virus transmission system leads to an Islamic view, which is very similar to *Ta'un* disease.

Ta'un has been defined by Islamic scholars, according to al-Harbi (1985) epidemic is *Ta'un* and also a disease that covers the general. Ibn Al-^CArabi (1997) states in Sharh al-Tirmidhi: Named as *Ta'un* because its calamity covers the general and death occurs quickly due to it. So similar diseases are also included (*Ta'un*).

From the COVID-19 Pandemic transmission system, it has been identified that it is a virus that spreads rapidly and is categorized as an infectious disease resulting in large-scale death. It is these characteristics that conclude that in terms of lessons from COVID-19 like *Ta'un* in terms of its transmission. In the hadith related to the transmission of the epidemic of the *Ta'un* narrated by Muslims, no: 2218 is an authentic hadith that reads:

Meaning:

In this hadith: Habib ibn Abi Thabit said: We are in Medina, has reached news about the Ta'un that spread in Kufa. 'Ata' ibn Yasar and other companions said to me; Indeed, Rasulullah SAW said: When you are in the area of the earth it happens (Ta'un), then do not go out of it (escape from it). When Ta'un occurs in other areas, then do not enter the area.

This hadith shows that in fact, *Ta'un* disease is a contagious disease similar to the COVID-19 Pandemic. One should be able to save oneself and others by confinement (quarantine) so as not to infect or be infected by diseases that are categorized as contagious. This, also based on the method of *La Darar wa La Dirar*.

5. Zakat Management in Malaysia Post-The COVID-19 Pandemic

Zakat institutions in Malaysia practice different administrative structures according to their respective states. In some states, collection and distribution are governed by different entities, the impact of privatization and corporatization activities, but the state council and *baitulmal* still have an important role in managing zakat (Shawal and Hasan, 2007).

Contemporary issues in zakat management become one of the problems that require *Ijtihad* fiqh, especially post-the COVID-19 Pandemic. Therefore, this problem requires the method of fiqh of *Darurat* as a legal basis. The use of *Darurat* fiqh methods in the current situation that allows zakat management to be implemented face to face can not be continued due to emergencies, among the issues of zakat management.

5.1. Method of Zakat Payment

The method of zakat payment in 2020, all State Islamic Religious Council (Majlis Agama Islam Negeri/MAIN) and Zakat Management Agency (Agensi Mengurus Zakat/AMZ) in Malaysia will optimize the method of payment of zakat fitrah online to facilitate payers to fulfil their obligations faster and safer (Astro, 2020).

The law on online zakat transactions has not been specifically discussed by fiqh scholars in the past. Today, the question has arisen about the validity of the zakat agreement online. Therefore, it is necessary to look back at the concept of *Aqad* in fiqh (Zulkifli 2020). The general meaning of the contract is to include the sale and purchase agreement or exchange of ownership, marriage, oath, vow and peace agreement. While the specific meaning of the contract means the bond between the parties involved in the transaction with the occurrence of *ijab* (supply) and *qabul* (acceptance) which carries the implications of Sharia (Al-Jurjani, 1995; Al-Mawsu'ah al-Fiqhiyyah 1983). This online transaction is specifically related to the Islamic scholars' discussion of transactions through writing (*al-Ta'auq bi al-Kitabah*). Islamic scholars have differed on the validity of transactions through writing:

The opinion of *jumhur fuqaha* Malikiyyah, Hanabilah and some Shafi'iyah state that: A written transaction is an absolute valid contract whether the two meet or not. However, it is excluded from the marriage contract because it has its special conditions (al-Dusuqi, 2015; Ibn Qudamah, n.d.).

The opinion of *wajh* in Shafi'iyah explains that: Transactions through writing do not occur except for those who are unable to transact through speech. (al-Nawawi, 2006; al-Nawawi, 1991).

The apparent opinion according to the Hanafiyyah madhhab explains that: Transactions in writing are valid if the two parties do not meet with each other. However, if the two parties meet, then there is no need for written transactions because the speech comes first and is stronger than writing (Al-Bulkhi, 2000; al-Babarti, 2019).

Zulkifli (2020) explains that Islamic scholars have agreed that intention is a valid condition of zakat worship. According to the Syafi'e school, intention is obligatory with the heart and is not required to be uttered. In problems related to zakat online, the issue of intention is considered resolved with the act of paying (*muzakki*)

The Management of Zakat Based on *Fiqh of Darurat* Towards the Development of Islamic Digital Economy in Malaysia Post-Covid-19 Pandemic

transferring money through transactions or online facilities based on the instructions given by pressing the button or special icon found in the website or online application. The legitimacy of giving zakat is required by the transfer process. The transfer takes place after the completion of the zakat payment transaction online either directly or within the stipulated period. The process of confirmation and agreement between both of *Ijab* and *Qabul* transactions in the electronic contract is the same as the other contracts in the *fiqh* discussion as long as it meets the main conditions namely: Each content of the agreement or transaction details are the same and do not differ from one party to another the occurrence of the process of *Ijab* and *Qabul*. Payment of zakat should be done online based on the method of *fiqh*, among others:

The method of "الكتاب كالخطاب" (Writing is the same as conversation). There are differences of opinion in this regard among the Islamic scholars of the four sects, but what is taken here is the *jumhur* view that should conduct business between two parties or enter into a written contract, because it is more rational and should be practiced in terms of online transactions based on methods of this *fiqh*.

The method of "الوسائل لها حكم المقاصد" (All *wasilah* or ways, for him the law is based on the goal to be achieved). Fulfilling zakat which is one of the main pillars of Islam is the biggest *maqasid* (purpose) in terms of religious preservation. Therefore, the *wasilah* that facilitates and can achieve the purpose of performing zakat worship among others is through online zakat payment transactions and the use of the latest technology, and it coincides with this method.

The method of "العبرة في العقود للمقاصد والمعاني لا للألفاظ والمباني" (Things taken into account in the covenants are the meaning and significance to be achieved, not the forms and expressions). Based on this method, zakat transactions that only require intention and transfer have been considered valid and completed by using the facility through online when payment is completed.

The^{116th} Federal Territory Islamic Law Consultative Committee Meeting held on 01 April 2019 has decided that it agrees on the law of zakat payment online. Therefore, the law of paying zakat online is valid and *sunnah* be following Islamic law (<http://efatwa.muftiwp.gov.my> 2019). The following is a list of rates and methods of paying Zakat Fitrah via online as in Table 1.

Table.1. Rates and Methods of Payment of Zakat Fitrah in 1441H / 2020M for All States in Malaysia

Bil	States	Rates Of Fitrah (RM)	Method Of Payment
1	Johor	1. 7.00 2. 10.00	1. Online payment: i. Zakat Johor Payment by Online - Fastpay via https://fitrah.maj.gov.my - Registered users via https://epayment.maj.gov.my ii. Website of Johor Payment by Online – https://onlinepayment.johor.gov.my/ ; and iii. Application of SnapNPay
2	Kedah	1. 5.00 2. 7.00 3. 14.00 4. 21.00	1. Amil of fitrah appointed; or 2. Online payment: i. Website of Jom Zakat - https://jom.zakatkedah.com.my/ ; ii. Website of Asnaf Care - https://asnafcare.com.my/ ; and iii. Application of Zakat On Touch (ZOT) - http://bit.ly/zotkdh (Android dan IOS)

SetiyawanGunardi

3	Kelantan	1. 7.00* *(However, the payment of fitrah at the rate of RM14.00 and RM21.00 based on the price of rice eaten is encouraged)	1. Amil of fitrah appointed; or 2. Online payment: i. Financial Process Exchange (FPX) via https://zakat.e-maik.my/ ; ii. Website of bank Agents (16 bank); iii. QR Code; iv. Application of MyMaik eZakat Payment; and v. SMS
4	Melaka	1. 7.00 2. 14.00	1. Amil of fitrah appointed; or 2. Online payment: i. Website of izakat.com; and ii. QRPay Bank Muamalat
5	Negeri Sembilan	1. 7.00	1. Amil of fitrah appointed **; or 2. Online payment: i. Portal of Zakat Payment via www.zakatns2u.biz ; ii. Application of ZakatN9; iii. Application of SnapNPay; and iv. JomPAY **(Amil requirements are only given to PBMaNS officers according to the decision of the management)
6	Pahang	1. 7.00	1. Payment of FPX online via https://ezakat.muip.gov.my/zakatfitrah
7	Perak	1. 7.00 2. 14.00 3. 21.00	1. Amil of fitrah appointed; or 2. Online payment: i. FPX via www.maiamp.gov.my ; ii. QRPay Maybank; iii. Application of SnapNPay; and iv. Application of GoPayZ
8	Perlis	1. 7.00	1. Amil of fitrah appointed; or 2. Online payment: i. Application of SnapNPay
9	Pulau Pinang	1. 7.00 2. 16.00	1. Amil of fitrah appointed; or 2. Online payment: i. Application of SnapNPay; ii. JomPAY; iii. QR Code; iv. Application of GoPayZ; and v. FPX
10	Selangor	1. 7.00 2. 14.00 3. 21.00	1. Amil of fitrah appointed; or 2. Online payment: i. FPX via Portal of eZakatPay in link: https://fpx.zakatselangor.com.my/ ; ii. Application of e-dompot GoPayZ; iii. Application of e-dompot Boost; iv. QR Code; v. Website of bank Agents (9 buah bank); vi. Portal MyEG; and vii. Pos Online
11	Terengganu	1. 7.00	1. Amil of fitrah appointed; or 2. Online payment: i. FPX via link http://www.maidam.gov.my/index.php/ms/ ; and

The Management of Zakat Based on *Fiqh of Darurat* Towards the Development of Islamic Digital Economy in Malaysia Post-Covid-19 Pandemic

			ii. Application of SnapNPay
12	Sabah	1. 6.00 2. 7.50	1. Amil of fitrah appointed; or 2. Online payment: i. Website of bank Agents; ii. Portal MyEG; iii. Application of SnapNPay; and iv. JomPAY
13	Sarawak	1. 7.00	1. Amil of fitrah appointed; or 2. Online payment: i. Portal of TBS Customer (Baitulmal Kamek); ii. Application of Tabung Baitulmal Sarawak; iii. Portal MyEG; iv. Maybank2U; and v. Application of SnapNPay
14	Wilayah Persekutuan	1. 5.00 2. 7.00	1. Amil of fitrah appointed; or 2. Counter of PPZ-MAIWP; or 3. Online payment: i. Via Portal of PPZ fitrah.zakat.com.my; ii. Website of bank Agents (14 banks); iii. PayHalal; iv. Portal MyEG; v. U-Mobile; and vi. Pos Online

5.2.Method Of Distribution Of Zakat

Zufkilfi (2020) says with the distribution of zakat, that should facilitate the provision of zakat assistance to the needy especially those affected by the COVID-19 Pandemic, although each application still has to comply with the prescribed procedures. The usual rules must not be binding to facilitate the delivery of aid (<https://www.sinarharian.com.my/article/93262/BERITA/Nasional>).

Indeed, the Movement Control Order (MCO) mobilized by the Malaysian Government to break the COVID-19 Pandemic chain has affected the economy, especially for the low-income group. Therefore, zakat management must be done professionally and progressively so that it can provide welfare to the community.

Flow Chart. 1.Application Process for Zakat Assistance



Source: www.zakatselangor.com.my/agihan-zakat/permohonan-zakat, 30 April 2020

Referring to Flow Chart 1, it has been stated that the process of applying zakat assistance at LZS, which is a method of distributing zakat to *asnaf* of recipients of zakat (*mustahiqqin*). Forms can be obtained through the LZS website. The distribution application approval process is: LZS receives the completed application form from the applicant; Zakat applications will be reviewed based on the rate of *hadkifayah* and information is included in the Zakat Distribution System; An investigation process will be conducted on the application; Applicant approved / rejected; Applicants are classified according to *asnaf* of fakir or *miskin*, and If *asnaf*, appropriate zakat assistance will be given (www.zakatselangor.com.my).

6.Conclusion

Zakat management requires a progressive and innovative method of management when faced with contemporary issues such as the post-the spread of the COVID-19 Pandemic. This is very necessary as zakat is one of the means to lead towards the development of Islamic digital economy. In any case, zakat is therefore a way to prosper the economy affected by this epidemic. Therefore, the usual face-to-face payment method needs to be replaced with an online payment method based on Emergency Fiqh to maintain the SOP in order to break the COVID-19 epidemic chain. At the same time, of course, zakat administration is still implemented because zakat law is *wajib*.

Fiqh of *Darurat* is part of the field of Usul al-Fiqh in taking a law which there is no other way but to take the law. It is a reference in all religious affairs, especially in the face of dangerous situations that can be avoided at any time.

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The Management of Zakat Based on *Fiqh* of *Darurat* Towards the Development of Islamic Digital Economy in Malaysia Post-Covid-19 Pandemic

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