

INITIATIVES OF ZAKAT INSTITUTION IN MALAYSIA TO AID SMALL AND MEDIUM-SIZED ENTERPRISE (SME) DURING THE COVID-19 PANDEMIC

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ABSTRACT

The COVID-19 epidemic, an unanticipated global phenomenon, has essentially paralyzed commerce and wrecked the economy. It has impacted the majority of businesses, particularly small and medium-sized businesses (SMEs) and micro-SMEs, which account for a considerable 98.5 percent of firms in Malaysia. Behind this disaster, there are various parties that help SME entrepreneurs including zakat institutions. This article describes how zakat institutions are assisting asnaf who own small enterprises which have been impacted by the COVID-19 pandemic in Malaysia. During the research, qualitative research methods and comparative analysis were applied. According to studies, zakat institutions in Malaysia seek to provide various sorts of help to asnaf entrepreneurs. Cooperation with government agencies, the delivery of financial aid, and the provision of training are only a few of them. The zakat institution's initiative demonstrates that it is capable of upholding trust and is concerned about the difficulties faced by Malaysia's Muslim population.

Keywords: Zakat Institutions, Initiatives, SME

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INTRODUCTION

Throughout the 2-year period of the COVID-19 pandemic, Malaysia struggled to face the numerous tribulations. In 2020, the COVID-19 pandemic began to spread rapidly. The country was forced to establish the Movement Control Order (MCO) to limit and curb the spread of the hazardous pandemic, which threatened thousands of lives at the time (Periasamy, 2020).

While the community's safety can be protected and conserved, it must also shoulder additional burdens. Due to the MCO declaration, many areas of the economy were temporarily shut down, and businesses and factories were unable to operate. The country's tourism industry, which contributes to the economy, was severely impacted. Many people lose their jobs and

their source of income as a result of layoffs. Some people who work earn a low wage because their employer has to reduce their pay to offset other expenses (Aw et al, 2021).

For each phase of the MCO, the government has relaxed some rules to allow people to re-employ and make money through business activities. Despite the flexibility provided, SMEs are forced to restart their operations with such difficulty. The Small and Medium Enterprises Sector (SMEs) is well known as one of the sectors that has contributed to the country's economy through the Gross Domestic Product (GDP), exports and employment. Finance Minister, Tengku Datuk Seri Zafrul Tengku Abdul Aziz, said the SMEs sector is also the biggest contributor in providing employment opportunities in the country with 70 per cent of the workforce in the sector. (Awang 2021). Nonetheless, the COVID-19 pandemic has already had an impact on Malaysia's economy, particularly the Small and Medium Enterprises Sector (SMEs). By 2020, SMEs' GDP will have fallen faster than Malaysia's GDP, which has slumped. (Mohamad, 2021).

Among the challenges borne by asnaf entrepreneurs is business capital. based on studies by the KSI Strategic Institute for Asia Pacific, The Special Relief Facility (SRF) for SMEs was difficult to obtain for some SMEs since banks prefer to work with regular customers. KYC (know your customer) guidelines that required by bank procedures has taken longer processing durations. This has led bank to prefer dealing with their regular customers as they can be approved expeditiously. Some businesses options are restricted by the Wage Subsidy Program (introduced in PRIHATIN) as they favour the ability to downsize or restructure their employees if the company's financial resources run out. However, the WSP mandates enterprises to keep their employees for at least six months and that salaries cannot be cut. As a result, for some SMEs, the expense of maintaining payroll surpasses the benefits of the WSP. The bureaucratic procedures also causes delays because there are SMEs lacking the full picture of the process required and they even doubt to pass the process.

Problem Statement

Zakat institutions managed by the State Islamic Religious Council have started business capital assistance before the COVID-19 Pandemic. However, this effort was further improved in terms of numbers due to the increase in entrepreneurs who became zakat beneficiaries as a result of this disaster.

Thus, this study was conducted to identify the form of assistance from the zakat institutions in Malaysia to the SME sector. Indeed, there are efforts committed by certain parties to help SME entrepreneurs, but there is a group that needs greater attention, namely the asnaf entrepreneurs. The institution of zakat has played a big role for this group of asnaf. This study will also illustrate the initiatives with most positive impact to assist asnaf SME entrepreneurs that were implemented by zakat institutions.

LITERATURE REVIEW

Several studies have been done regarding zakat during the COVID-19 pandemic, including a study on Peranan Zakat Dalam Membantu Peniaga Kecil Dan Penjaja Yang Terjejas Akibat Penularan Wabak Coronavirus di Malaysia. This study explains the implementation of zakat distribution by zakat institutions in Malaysia, in accordance with the goals of zakat to meet the living needs and ease the burden of the asnaf , who in this context are the small traders and hawkers affected by the MCO due to COVID-19 in 2020 (Suhaimi F. M., 2020). The second study, Management of Zakat Collection and Distribution by Maips During COVID-19 In Perlis: A Literature Review, explores the management of zakat collection and distribution by MAIPs in facing the challenge of COVID-19 in the state of Perlis (Asni F., 2021).

In addition, the study titled *The Role of Zakat Institution in Facing COVID-19: A Case Study of the Federal Territory Islamic Council (MAIWP) of Malaysia*, focuses on MAIWP as one of the zakat institutions in Malaysia making efforts to assist the government in dealing with the Covid-19 crisis. MAIWP has also provided zakat assistance through various programs for people affected by the crisis (Hambari, Arif A. A., Artalim M., 2020).

In relation to that, the study carried out is different from the first study in 2020, as this study touches on the initiatives that took place in 2020 and 2021. This study also fixates on aspects of the initiatives' form that have not been discussed in the previous title.

METHODOLOGY

This is a qualitative study. Data is gathered through the examination of documents, such as books, journal papers, news plans, and articles from the institutes participating in the research. Document analysis can be used to collect data that is relevant to the issues and problems being investigated. After explaining the situation of the impact of the COVID-19 pandemic, as well as the interests of SMEs and zakat institutions in the country's economy, the concept of study is explained with a description of zakat and asnaf zakat. Then the study identified the initiatives of government agencies, corporate companies and NGOs in assisting SMEs.

This study also focuses on the initiative of zakat institutions in Malaysia to help SMEs from the asnaf group from the beginning of the COVID-19 pandemic until early 2022. Once the data is obtained, it will be analyzed using the content analysis method by identifying, filtering, interpreting, and dividing the data into categories of asnaf entrepreneurs who are eligible for the assistance of the zakat institution (Lebar, O. 2018).

ROLE OF THE INSTITUTION OF ZAKAT MALAYSIA

المال تنقصه النفقة والعلم يزكو على الإنفاق

"The treasure will be reduced if spent while the knowledge will also grow by being delivered" (Ibn Manzūr, 1990)

Furthermore, zakat is also the meaning of purification, as used in Surah al-Kahfi verse 81: -

فَأَرْتَنَّا أَنْ يُبَدِّلَهُمَا رَبُّهُمَا خَيْرًا مِّنْهُ زَكَاةً وَأَقْرَبَ رُحْمًا

"so, we wished that their Lord might replace for them a son better than him of the cleanliness of the soul, and more merciful," (Basmeih, 2000)

Therefore, property zakat can be said to be the purification of property for cleaning it with the right to be issued.

Zakat is an obligation on everyone who has the conditions. It becomes the third pillar of Islam that needs to be fulfilled as a Muslim. The Islamic law of the Quran, al-Sunnah and Ijma' has affirmed the sanctioning of zakat. In the Quran, the obligation of it is in line with the obligation that Allah has commanded to perform the prayer as well in Surah al-Nur verse 56: -

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَطِيعُوا الرَّسُولَ لَعَلَّكُمْ تُرْحَمُونَ

"And perform the prayer and pay the zakat; and obey the Messenger of Allah; so that you may receive mercy" (Basmeih, 2000).

There are also many hadiths from the Prophet PBUH which indicate the obligation to pay zakat, among them is a hadith narrated by Ibn 'Umar that the Prophet PBUH said: -

بُنِيَ الْإِسْلَامُ عَلَى خَمْسٍ: شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ، وَإِقَامِ الصَّلَاةِ، وَإِيتَاءِ الزَّكَاةِ، وَالْحَجِّ، وَصَوْمِ رَمَضَانَ

“Islam is built on five things: Testify that there is no god but Allah and testify that Muhammad is the messenger of Allah, perform prayers, pay zakat, perform hajj and fast in the month of Ramadan” (Al-Bukhārī, M. I., 2001).

The Islamic Religious Council of the States (MAIN) is a responsible and powerful institution for managing zakat. The affairs of zakat under the act or enactment in their respective states or placed under a specific enactment on zakat. This Act or enactment provides power to MAIN or the company it appoints to collect zakat from the owner of the property and everyone who violates the act or enactment may be punished. The management of the zakat distribution is carried out either by MAIN directly or by the appointed representatives and distributed according to the asnaf division available in their respective states (Suhaimi, 2020).

Asnaf zakat has been explained in the Quran, surah at-Taubah verse 60.

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

"The zakat is only for faqir, the poor (miskin), the managers of the zakat, the muallaf are persuaded, to set themselves free, those who are in debt, for the cause of Allah and those who are on the way, as a decree which Allah has decreed; and Allah is All-Knowing, All-Wise" (Basmeih, 2000).

SMEs entrepreneurs that were distressed to the point of poverty as a result of the COVID-19 pandemic, which was intended in this study, were categorized from asnaf faqir or asnaf miskin. Asnaf faqir is a Muslim who has no property or income, or has no property or income but does not reach 50 percent of the kifayah limit of himself and his dependents. While the asnaf miskin is a Muslim who has a property or income that can only cover more than 50 percent of his needs and dependents but still not enough kifayah limit.

In response to the crisis that has afflicted the community, particularly asnaf entrepreneurs, Malaysian zakat institutions have taken a proactive approach to finding measures to alleviate their load. This is why the zakat institution was founded. The institution of zakat in early history of Islam is located under the authority of the Bayt al Mal. Bayt al Mal is an effective economic management system created by Islamic civilization. This institution is a bulwark to the country's economy in times of disaster, severe drought and the existence of killer plagues.

The study found that the system of zakat institution existed during the time of the Prophet PBUH when he commanded some of the Companions to collect zakat, jizyah, ghanimah and kharaj. For example, Muaz bin Jabal was sent to Yemen to collect zakat and Abu Ubaidah to Bahrain to collect jizyah (Ar-Sirjani, 2010). This effort was further streamlined during the reign of Umar al-Khattab when it created Bayt al Mal to launch the management of the property of the Muslims. Allah swt said in surah Al-Hashr verse 7:

مَا أَفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ

What Allah has given to His Messenger (Muhammad SAW) of the property of the people of the land, the town or the village, is for Allah, and to the Messenger, and to the relatives, and the orphans, and the needy, and the traveler. that it may not circulate among the rich among you (Basmeh, 2000).

This verse demonstrates the significance of establishing a zakat agency tasked with managing Muslim property and distributing it to the rightful owners. Zakat institutions are also a prospective source of funding for social goals, and they deserve more attention for this reason (Qistina & Sim, 2021).

INITIATIVE OF ZAKAT INSTITUTION TO SME

Various parties have paid attention to the difficulties and losses suffered by small business owners. Before analysing zakat institution initiatives, this study will mention the initiatives by government agencies, corporations, and non-governmental organization (NGO). It can be seen how these many institutions complement one another.

The government's concern for SMEs issues can be seen through the assistance provided under the Malaysian Small and Medium Enterprise Corporation. (SME Corp. Malaysia). The government has proactively introduced several initiatives such as *Bantuan Geran Khas Prihatin* (GKP), by which micro entrepreneurs receives a one-off of RM3,000 per person and it continues with a giveaway GKP 2.0. Besides that, the Government also provides facilities *Bantuan dan Pemulihan Bersasar* a total of RM8 billion to help PKS in the service sector to obtain loans for working capital purposes, with a benefit rate of 3.5%. *Skim Pembiayaan PKS PENJANA* (PSF) a total of RM2 billion is also offered based on terms and conditions (SMEinfo).

In addition, the Government also announced other aid packages such as *Pelan Jana Semula Ekonomi Negara* (PENJANA), *Pakej Bantuan Perlindungan Ekonomi & Rakyat Malaysia* (PERMAI), *Program Strategik Memperkasa Rakyat & Ekonomi* (PEMERKASA), *Program Strategik Memperkasa Rakyat & Ekonomi Tambahan* (PEMERKASA PLUS) and *Pakej Perlindungan Rakyat & Pemulihan Ekonomi* (PEMULIH) aimed at reducing the impact of COVID-19 and redeveloping the country's economic growth (SMEinfo).

Several large companies have also made efforts to assist SMEs in increasing their business sales. Axiata Group is one of them, offering financial help to SMEs. The COVID-19 initiative, worth RM150 million, has been announced by the Axiata Group and its subsidiaries to assist micro-SMEs in financial difficulties as a result of the unprecedented coronavirus outbreak. (Yeng & Yap, 2020).

Digi Business is committed to assisting small and micro business owners in Malaysia with digital solutions and mobile plans worth more than RM150,000 in the face of today's challenging situation. Digi Business has joined hands with Astro Radio in #KamiCareMbiz programme. The initiative aims to increase business activities by publicising the products and services of the business through Astro radio's multilingual channels. (Hussin, 2021).

TheStar is assisting with the organisation of the Outstanding Business Star Awards (SOBA) 2021 #SOS: Save Our SMEs Webinar, which will explain how businesses can best exploit the 2022 Budget to help them expand. (TheStar, 2021).

The study also found that there are some non-governmental organizations (NGO) providing services to small and medium-sized businesses to develop businesses, such as a group of young people from *Pertubuhan Anak Watan Nasional* provide free assistance of advertising materials (Kasim, 2021). Moreover, *Pertubuhan Kebajikan Ihsan Muda Pulau*

Pinang has allocated RM10,000 as an initiative to purchase their goods for distribution to the public (Malik, 2021).

The charity project described demonstrates the Malaysian people's innovation and spirit in helping SMEs and indirectly, this effort serves to enhance the country's economy.

The zakat institution plays a crucial role in the management of Muslims' zakat assets. The zakat system also contributes significantly to the country's economic development. When the country was hit by the COVID-19 pandemic, the zakat institution was hit as well, with a lower collection than the year before. Nonetheless, attempts to assist asnaf are continuing as usual. Various measures are being taken to guarantee that asnaf's rights are protected. This research focuses on zakat institutions' initiative in aiding asnaf entrepreneurs in the SME sector.

This study has taken the example of initiatives from several zakat institutions looking at the form of initiatives implemented during the COVID-19 pandemic in the country. There are three primary sorts of initiatives done by the zakat institution:

1. Financial assistance in terms of capital and one-off cash payment.
2. Provision of comprehensive training by state zakat institutions or the result of cooperation with other bodies.
3. Provision of business platform including exemption of term premises rental fee

Throughout the COVID-19 pandemic, various initiatives of zakat institutions helping SMEs from the asnaf group can be clearly seen in Table 1.

Table 1: Initiatives of Zakat Institutions

No	Institution of Zakat	Initiative
1.	<i>Lembaga Zakat Selangor (LZS)</i>	<ul style="list-style-type: none"> • RM 12.1 million COVID-19 assistance to B40 hawkers/traders & workers affected by income • <i>Program Pemerkasaan Usahawan dan Transformasi Pembangunan Inovatif</i> for Asnaf Entrepreneurs Lembaga Zakat Selangor (LZS) (Zainury, 2021).
2.	<i>Pusat Pungutan Zakat - Majlis Agama Islam Wilayah Persekutuan (PPZ-MAIWP)</i>	<ul style="list-style-type: none"> • An allocation of RM15 million for the new aid, <i>Musa'adah Tijariyyah</i> which targets 5,000 recipients (MAIWP, 2022). • SME Corporation Malaysia (SME Corp) collaboration organises <i>Programme Tunas Usahawan Baitulmal (TUB)</i> (BERNAMA, sd). • <i>Majlis Agama Islam Wilayah Persekutuan (MAIWP)</i> and <i>Yayasan Pembangunan Ekonomi Islam Malaysia (YaPEIM)</i> allocated RM3 million to assist entrepreneurs from the asnaf group to cope with the challenges of the COVID-19 pandemic (Khir 2021).

3.	<i>Majlis Agama Islam dan Adat Melayu Perak (MAIPk).</i>	<ul style="list-style-type: none"> • Special Assistance of Small Entrepreneurs Revolving Capital of RM2 million (MAIPk, 2021). • Implement the Asnaf Capital Assistance Scheme (ABaM) (MAIPk, 2021). • Organizing <i>Bengkel Pembentukan Model Perniagaan Usahawan Asnaf dan Kajian Keberkesanan Program Pemerkasaan Ekonomi Asnaf</i> (Proper A) (MAIPk, 2020).
4.	<i>Zakat Pulau Pinang (ZPP)</i>	<ul style="list-style-type: none"> • Special assistance for <i>Zakat Pulau Pinang</i> to small traders and hawkers affected by the spread of the COVID-19 pandemic on 23-28 march 2020. • <i>Skim Bantuan Khas COVID-19 (SKBC19)</i> to 672 traders in night market hawkers/farmers market/small entrepreneurs amounting to RM336,000, in 2021 (Zakat Pulau Pinang, 2021). • <i>Transformasi Minda Usahawan</i> Course organized by <i>Zakat Pulau Pinang</i> (Zakat Pulau Pinang, 2021).
5.	<i>Lembaga Zakat Negeri Kedah Darul Aman (LZNK)</i>	<ul style="list-style-type: none"> • Distribution of <i>Skim Bantuan Perniagaan/Jayadiri</i> RM1.8 million in 2021 and RM1.4 million in the year 2020.
6.	<i>Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs)</i>	<ul style="list-style-type: none"> • <i>Bantuan Khas Rangsangan Asnaf</i> in the form of exemption for rental of houses, shops and bazaars for a period of 3 months' worth RM 343,317 (MAIPs, 2020).
7.	<i>Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK)</i>	<ul style="list-style-type: none"> • Financial assistance ranging from RM300 to RM500 to 19,000 traders affected by COVID-19
8.	<i>Pusat Kutipan Zakat Majlis Ugama Islam Pahang</i>	<ul style="list-style-type: none"> • Established the BizZakat Portal as a business platform (Awang, 2021). • A donation of RM1,000 to each asnaf entrepreneur (Abdul Rahman, 2021).
9.	<i>Majlis Agama Islam Negeri Johor (MAINJ)</i>	<ul style="list-style-type: none"> • Provide training to run a business including hair trimming (Ali, 2020). • Online marketing in collaboration with Johor Bizz Digital (Ali, 2020).

Based on Table 1, we can divide the form of zakat institution initiative into three parts:

1. Financial assistance in terms of capital and one-off cash payment.

Through this initiative, the *Lembaga Zakat Selangor (LZS)* has channelled RM 12.1 million as COVID-19 aid to hawkers/traders & B40 workers whose sources of income are affected, whereas the *Pusat Pungutan Zakat - Majlis Agama Islam Wilayah Persekutuan (PPZ-MAIWP)* has allocated as much as RM15 million for a new aid namely *Musa'adah Tijariyyah* which targets 5,000 recipients (MAIWP, 2022). *Majlis Agama Islam dan Adat Melayu Perak (MAIPk)* has run the *Asnaf Bantuan Modal Scheme (ABaM)* and provided *Bantuan Khas Modal Pusingan Usahawan Kecil* worth RM2 million to asnaf traders (MAIPk, 2021).

In 2021, *Zakat Pulau Pinang (ZPP)* has implemented a *Bantuan Khas COVID-19 Scheme (SKBC19)* worth RM 336,000 to be distributed to 672 small traders in night market/farmer market. (Penang Zakat, 2021) Moreover, *Lembaga Zakat Negeri Kedah Darul Aman (LZNK)* has successfully distributed the *Bantuan Perniagaan/Jayadiri* Scheme of RM1.8 million in 2021 and RM1.4 million in the year 2020, while *Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK)* has provided financial assistance ranging from RM300 to RM500 to 19,000 traders affected by COVID-19. *Pusat Kutipan Zakat Majlis Ugama Islam Pahang* has also donated RM1,000 worth of money to each asnaf entrepreneur (Abdul Rahman, 2021).

2. Provision of comprehensive training by state zakat institutions or the result of cooperation with other bodies.

Lembaga Zakat Selangor (LZS) has also run the Entrepreneur Empowerment Program and Innovative Development Transformation for Asnaf Entrepreneurs of the *Lembaga Zakat Selangor (LZS)*. MAIWP has cooperated with SME Corporation Malaysia (SME Corp) to organize the *Tunas Usahawan Baitulmal Program (TUB)* (BERNAMA). MAIWP also received the support of *Yayasan Pembangunan Ekonomi Malaysia (YaPEIM)* fund to allocate RM3 million to help entrepreneurs from the asnaf group to face the challenges of the COVID-19 pandemic (Khir 2021).

MAIPk strives to develop a business model by organizing a Business Model Formation Workshop for Asnaf Entrepreneurs and a Study on the Effectiveness of the Asnaf Economic Empowerment Program (Proper A) (MAIPk, 2020). *Zakat Pulau Pinang (ZPP)* has conducted the *Transformasi Minda Usahawan* Course in 2021 (*Zakat Pulau Pinang*, 2021). The Johor State Islamic Religious Council (MAINJ) has provided training to run a business, including hair cutting training. (Ali, 2020).

3. Provision of business platform including exemption of term premises rental fee

Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs) also carried out an interesting initiative with the *Bantuan Khas Rangsangan Asnaf* in the form of fees exemption for rental house, shop and bazaar for a period of 3 months' worth RM343,317 (MAIPs, 2020). In addition, *Pusat Kutipan Zakat Majlis Ugama Islam Pahang* is confident that the BizZakat Portal that has been set up can be a good business medium for asnaf traders (Awang, 2021). A donation worth RM1,000 is also given to each asnaf entrepreneur (Abdul Rahman, 2021). Next, *Majlis Agama Islam Negeri Johor (MAINJ)* has also collaborated with Johor Bizz Digital for the marketing of asnaf businesses online (Ali, 2020).

The data from the Table 1 show that financial assistance is more implemented by zakat institutions in Malaysia, followed by the provision of training. Assistance in preparing a business platform is only done by 3 zakat institutions, namely *Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs)*, *Pusat Kutipan Zakat Majlis Ugama Islam Pahang* and *Majlis Agama Islam Negeri Johor (MAINJ)*. This is influenced by several factors including the needs of traders who are more interested in capital assistance or financial assistance on a one-off basis because this initiative helps in terms of capital and finance for SME entrepreneurs who are

affected by the covid19 pandemic. Training is not the main requirement of asnaf entrepreneurs because most traders already have knowledge in business. As for the preparation of the platform, not much has been done because the existing sales platform attracts the attention of buyers, in addition to giving freedom and comfort to traders to sell in any form.

CONCLUSION

The zakat institution's responsibility in supporting the people is not limited to catastrophe relief; in fact, zakat money are disbursed equally and effectively throughout the year. The zakat institution is always committed to assisting the asnaf. The COVID-19 pandemic has had an impact on entrepreneurs income, particularly among SMEs, according to the study's findings. Although financial aid has a low value, when combined with training, it can have a significant impact. According to entrepreneur success tales, most of them start with knowledge and small capital. Based on the findings of the study, zakat institutions have managed to provide assistance in various forms. In addition to creative initiatives such as the provision of sales platforms, skills training and financial assistance among the ideal assistance to be channeled to SMEs from the asnaf group. These efforts have been made to some extent to mitigate the impact of the COVID-19 pandemic.

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