

Working Paper 163

**Zakat, Non-State Welfare
Provision and Redistribution
in Times of Crisis: Evidence
from the Covid-19 Pandemic**

Max Gallien, Umair Javed
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ICTD Working Paper 163

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First published by the Institute of Development Studies in APRIL 2023

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ISBN: 978-1-80470-111-9

DOI: [10.19088/ICTD.2023.021](https://doi.org/10.19088/ICTD.2023.021)



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Available from:

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Charity Registration Number 306371

Charitable Company Number 877338

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Summary

Around the world, pandemic relief efforts saw renewed attention to state social protection and its limitations. Less attention has been paid to alternative forms of welfare provision, including zakat in Muslim countries. We ask how states and citizens engage with zakat during a crisis through a case study of the Covid-19 pandemic in Pakistan, Egypt and Morocco, drawing on novel and nationally representative survey data from 5,484 respondents.

While we might expect citizens to be less motivated to pay zakat at times of personal economic hardship, we find that a large majority of the general population and of zakat contributors perceive zakat as particularly important in the Covid context, and were also more likely to make other charitable contributions. We argue that zakat may play an important role in supplementing state social protection and redistribution in times of crisis. While we find evidence for zakat's redistributive nature, the diversity of practice and common reliance on social relations need to be considered when looking at its redistributive impact and function in times of crisis.

Keywords: zakat; welfare provision; redistribution; pandemic.

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Acknowledgements

We are grateful to Soukayna Remmal and Reshma Sumitra for excellent research assistance and engagement with this project, and to the two anonymous reviewers for their feedback on this paper.

1 Introduction

Funding social protection initiatives has stood at the intersection of two overlapping development challenges – providing relief and economic security, while working within a context of tight state budgets and expanding public debt. Both these dynamics are highlighted, exacerbated and made more time-sensitive when there is a crisis. On the one hand, social protection plays a particularly critical role as a means of redistributing income and delivering relief to those in particular need, and in building economic resilience. On the other, overlapping crises quickly debilitate the ability of states to both fund and implement protection and relief efforts amid competing demands and constrained revenue. Both of these have been particularly true against the backdrop of the cascading health, economic, social and fiscal crises triggered by the recent pandemic, which will shape contemporary conversations around social protection for years to come.¹

Immediate pandemic relief efforts have seen renewed attention to the role of the state in many parts of the world. The crisis resulted in expansive state actions, as governments introduced or expanded social protection programmes, provided cash transfers to vulnerable groups and those affected by public health restrictions, and in some cases delayed or suspended tax payments. Around the world, more than 3,856 new or expanded social protection initiatives were documented (Gentilini et al. 2022). But, at the same time, the limitations of state responses became clear, with gaps in terms of who received support. Informal and migrant workers and other vulnerable groups were particularly likely to be excluded from state relief programmes (van den Boogaard et al. forthcoming; Gallien and van den Boogaard 2021; Pande 2020; Raju et al. 2021). This mirrored some scholarship on state-led social protection programmes in times of crises. These are often slow to roll out when responding to crisis scenarios, face challenges in identifying and reaching vulnerable populations, are shaped by politics, and reinforce social or gender inequities (e.g. Akerkar et al. 2016; Banerjee et al. 2022; Hickey et al. 2020; Lavers 2022; Mohamed et al. 2021; Ouma and Adésinà 2019). Finally, the public debt crisis in many low- and middle-income countries – from Pakistan and Sri Lanka, to Egypt and Ghana – have muted conversations on the states' ability to contribute reliably to the funding of social protection initiatives.

In the context of this expanded role for the state and its limitations, it is surprising how little attention has been paid to non-state welfare provision in a context of crisis. As the state is being brought back in to popular and policy discourse, non-state contributions to social welfare and their role in shaping post-pandemic socio-political orders have received relatively little attention. While there has been some analysis of small-scale, bottom-up initiatives and community mobilisation in the context of the pandemic (e.g. Leach et al. 2021; Osuteye et al. 2020), there has been little analysis of the role and implications of what is likely the world's largest system of non-state welfare provision – zakat. One of the five pillars of Islam, zakat describes an annual obligatory payment of a percentage of productive wealth to a set of appropriate recipients, including the poor. Accordingly, it is sometimes seen as a means of wealth distribution and welfare provision (Ahmad 1991). Although estimates typically come in ranges rather than exact amounts, zakat is clearly a substantial part of global social spending – the annual global zakat pool is estimated to make up at least US\$200 billion. It may surpass annual total spending on overseas development assistance by OECD countries.² In

¹ We define social protection, in line with Sabates-Wheeler and Devereux (2008), as 'all initiatives that transfer income or assets to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalised; with the overall objectives of extending the benefits of economic growth and reducing the economic or social vulnerability of poor, vulnerable and marginalised groups'.

² The most commonly cited estimate of the scale of zakat is US\$200 billion to US\$1 trillion (for sources that cite this US\$1 trillion figure, see IRIN News 2012; Issa 2021; Rehman and Pickup 2018; Stirk 2015), though this is not well

many Muslim-majority countries, estimated amounts of zakat exceed the volume of the state's social protection programmes. In Morocco, for example, even the lowest estimate of yearly zakat contributions are three times the budget of the National Initiative for Human Development, the country's flagship social assistance programme (ESCWA n.d.).

The potential for zakat to contribute to managing the social and economic fall-out of a crisis on the world's most vulnerable is hence substantial. Some states, as well as organisations like the Islamic Development Bank, recognised the potential of zakat early on in the pandemic, calling for coordination and adaptation of zakat management in the crisis (IsDB 2020). However, significant questions remain. First, how do states engage with zakat during a crisis? While many state institutions have introduced tax relief programmes in response to the crisis, some public authorities and leaders, such as in Pakistan, have simultaneously called for people to contribute to Covid relief efforts through zakat (Latif 2020). This raises questions about how states situate zakat between these two seemingly contradictory impulses. Second, how do citizens perceive both their governments' efforts to mobilise zakat, and their own obligation to pay zakat in a crisis? And, finally, what role can zakat play in crisis response, and what implications does zakat as social protection have for the effectiveness and equity of these responses? We seek to answer these questions through a case study of the role of zakat during the Covid crisis in three Muslim-majority countries – Pakistan, Egypt and Morocco. We draw on public statements of state actors, as well as novel and nationally-representative survey data collected through computer-assisted telephone interviews from Sunni Muslim populations in all three countries in 2020, covering 5,484 respondents.

Three key findings emerge. First, alongside state social protection programmes, states have seen zakat as an opportunity to supplement state relief efforts and shore up the legitimacy of their leadership during the crisis. They have done this by urging citizens to fulfil zakat-related obligations for Covid relief, and by promoting state relief funds as eligible and worthy recipients for zakat payments (Latif 2020; Lone et al. 2021; Swandaru and Abdel 2022). Despite these attempts, however, most zakat practice has continued to exist outside state influence, with zakat distribution being managed by individuals, and largely staying within personal and social networks rather than state-managed funds.

Second, while we may expect that citizens may be less motivated to pay zakat at times of personal economic hardship, a large majority of the general population and of zakat contributors perceive zakat as particularly important in the Covid context, and were also more likely to make other charitable contributions. Notably, across our case studies a higher proportion of respondents believe that zakat is relatively more important than taxation in responding to the crisis, despite tax being the fiscal instrument most commonly associated with welfare responses. This seems to suggest that, rather than limiting their zakat and charity contributions in response to personal economic hardship, citizens feel a greater sense of the importance of redistribution – outside of state structures – to those less fortunate.

Third, we show that zakat may play an important role in supplementing state social protection and redistribution in times of crisis, and has played a substantial part in redistributive politics in Pakistan, Egypt and Morocco in the pandemic years. Nevertheless, we highlight that the dominant distribution of zakat through personal and social networks has a risk for social protection, as this manner of distribution may reflect existing social stratifications and hierarchies – reinforcing existing social exclusion rather than overcoming it. This has

substantiated. We thus take the lower estimate. Meanwhile, overseas development assistance from OECD donors was US\$178.9 billion in 2021 — an all-time high (OECD 2022).

consequences for how state relief and social protection efforts could function alongside, rather than through, giving zakat.

Overall, we show that zakat has been an important source of social protection and social welfare provision in Muslim-majority countries during the Covid pandemic. Our findings are in line with evidence of the power and prevalence of bottom-up responses during times of crisis (Dynes and Tierney 1994; Quarantelli 2008; Solnit 2010). Rather than expecting that a zero-sum mentality and conflict will emerge at a time of crisis, communal solidarity often emerges or is strengthened. Our evidence thus provides an important extension of the literature on social protection, non-state welfare provision and bottom-up initiatives in a crisis context, and highlights the importance of incorporating zakat within analysis of social protection in times of crisis. Our findings also have implications for the role and utility of the state in zakat administration. While states clearly see a role for themselves in zakat administration and mobilisation, their effectiveness in doing this is limited on account of prevailing societal perceptions around how zakat should be managed (Gallien et al. 2023).

We build these arguments in the rest of the paper. Section 2 provides an introduction to non-state social protection and welfare provision more generally, and zakat in particular. Section 3 describes the research design and data. The following sections discuss the role of zakat in the response to the Covid crisis. Section 4 explores state reactions to the crisis, and their role in mobilising zakat to supplement state social protection. Section 5 outlines citizen perspectives of the role of zakat in times of crisis, and the role of the state in zakat mobilisation. Section 6 considers the role of zakat in supplementing state social protection, highlighting both the possibilities and risks of relying on this form of non-state social welfare provision. Section 7 concludes.

2 Background: zakat and non-state social protection and welfare provision

The role of non-state social welfare provision in contributing to development and supplementing weak state capacity has received considerable scholarly attention (Cammett and MacLean 2014b; Kushner and MacLean 2015; MacLean 2017).³ In low-income contexts, states often rely on non-state actors to provide relief to vulnerable groups excluded from state social protection (Gerard et al. 2020). This, given high levels of informal employment in low-income countries, often means the majority of the population (Gallien and van den Boogaard 2021). This body of work has drawn critical attention to the need to remove the state from the centre in analysis of provision of public goods. This in part recognises that state involvement in financing and delivering public goods and social welfare is a modern concept, which does not inherently follow from state authority. A key focus has been on exploring relationships between the state and non-state providers of social welfare, as well as the implications of non-state welfare provision for state legitimacy. Several possibilities emerge in these relationships, with non-state actors operating beside, below or beyond the state (Bellagamba and Klute 2008).⁴ Evidence shows ways in which non-state social welfare can play a complementary or supplementary role to the state across diverse contexts. This

³ Further bodies of literature focus on the role of non-state actors in providing public goods (Batley and McLoughlin 2009; van den Boogaard and Santoro 2021a), or in co-producing public goods with the state (Ahlbrandt Jr and Sumka 1983; Brudney 1985; Brudney and England 1983; Ferris 1984; Joshi and Moore 2004; Pammer 1992; Rich 1981; Warren et al. 1984; Whitaker 1980).

⁴ Non-state actors operating 'beside the state' do so in spaces largely neglected by the state, but often with close interaction with the state. Non-state actors operating 'below the state' are clearly subordinate to the state. Non-state actors operating 'beyond the state' may challenge state authority in sub-national arenas.

essentially fills gaps left by weak public finances, but without necessarily undermining the state or its legitimacy (van den Boogaard 2020; Cammett and MacLean 2014a; Post et al. 2017; Sacks 2012).

Much of this literature focuses on welfare provision by private actors (e.g. Cook 2014; Katusiimeh 2015; Luong 2014; Mizala and Schneider 2014; Post 2014; Pritchett and Viarengo 2015), non-governmental organisations (e.g. Allard 2014; Brass 2014, 2016), or local solidarity networks (e.g., van den Boogaard et al. forthcoming; van den Boogaard and Santoro 2021b; Evans et al. 2020; MacLean 2014). By contrast, little attention has been paid to the ways in which religious payments, such as zakat, may fit within these models of non-state social welfare, and the implications this might have for the state. Similarly, in response to the Covid pandemic, non-state actors have played a 'large role in supporting social welfare and providing public goods either in parallel to or in conjunction with the state' (Gallien and van den Boogaard 2021; see also Leach et al. 2021), though limited research explores the role of zakat in responding to the crisis. Existing research either focuses on the potential of zakat payments to aid in the pandemic response (Raza Rabbani et al. 2021), or delineates the efforts made by zakat funds and organisations across the world to adjust and respond to the pandemic (Swandaru and Abdel 2022).

One of the five pillars of Islam, the main element of zakat consists of an annual obligation to pay 2.5 per cent of total productive wealth above an eligibility threshold, the *nisab*.⁵ Zakat is described in the Quran as an entitlement of the poor on the wealth of those who are well-off, as well as a way to purify the belongings of the wealthier population through almsgiving (Quran 9: 103). In contrast to *sadaqah*, which describes voluntary charitable payments made with the intention of pleasing God, zakat is conceptualised as an obligation in Islam, rather than merely a good deed.⁶ While its specifications are unique, zakat has at times been compared with similar forms of institutionalised alms-giving in other monotheistic religions – tithing in Christianity and *ma'aser* in Judaism require the provision of 10 per cent of either income, profits or agricultural yields for charitable purposes, under religious or legal obligation (Chabad n.d.; Kauppinen 2020). Occasionally, and somewhat reductively likened to a 'wealth tax to tackle poverty' (Green 2015), zakat sits firmly within a wider set of structures within Islamic finance that are outwardly associated with redistribution and the rights of the poor (Raza Rabbani et al. 2021). While there has been some debate on the role of poverty alleviation in its mandate (Kuran 2003) and how effectively it is employed in that context (Ali and Hatta 2014), there are indications that zakat played a substantial role in poverty alleviation in the early years of the Islamic community (Itani 2012). With the poor and needy explicitly identified among the eight categories of zakat recipients in the Quran, zakat spending today has been associated with direct transfers to the poor, as well as to poverty alleviation programmes and humanitarian assistance (Stirk 2015).⁷

Zakat has long played an important role in previous disaster and emergency relief situations (May 2013). Examples include the role of zakat foundations in providing relief for flood victims in Pakistan in 2010, and in the Eastern Malaysian floods in 2015 (Wahid et al. 2018; Yusof et al. 2022). During times of crisis, zakat has been organised and managed at different levels and by different actors, including through state-administered funds, responses led by

⁵ Productive wealth refers to wealth that is accumulated for the sake of generating financial returns. Note, throughout, the 'year' refers to the lunar calendar.

⁶ It is worth noting that zakat is not the only Islamic institution that plays a redistributive function, or has been called upon in contexts of crisis. When referring to zakat in this paper, we refer to *zakat al-mal*, the form of institutionalised almsgiving described above. This is not to be confused with *zakat al-fitr*, a smaller payment to enable the poor to also celebrate Eid al-Fitr, the festival at the end of Ramadan.

⁷ The categories are spelt out in the text as follows: 'Indeed, [prescribed] charitable offerings are only [to be given] to the poor and the indigent, and to those who work on [administering] it, and to those whose hearts are to be reconciled, and to [free] those in bondage, and to the debt-ridden, and for the cause of God, and to the wayfarer. [This is] an obligation from God. And God is all-knowing, all-wise' (Quran, Al-Tawbah 9:60).

non-governmental organisations, and internationally coordinated efforts (May 2013; Weiss 2020). Illustrating the role of supranational non-state organisations in zakat administration – since 2019 UNHCR has operated its own zakat fund, in cooperation with a range of international partners, coordinating zakat payments to support refugees. Understanding the role of zakat in social welfare provision is crucial in the context of the increasing poverty and inequality resulting from the Covid pandemic (Mahler et al. 2022). Research to date, however, has not explored how the pandemic has impacted zakat contributions. On the one hand, we may expect zakat contributions to increase to respond to greater demands for social welfare and economic relief. On the other, zakat contributions may decrease in the face of economic hardship, given that zakat may be particularly flexible and able to adapt to the changing economic circumstances of contributors. Further, to the best of our knowledge, there has been no work that has explored the role and dynamics of zakat and the Covid pandemic from the perspective of zakat contributors or the population at large. We fill these gaps below.

3 Research design and data

To explore the nature of zakat in times of crisis, we selected three country case studies – Egypt, Pakistan and Morocco – capturing over 15 per cent of the global Muslim population across three regions. These represent contexts that have largely been unexplored by the emerging literature on zakat and social protection, much of which remains focused on South-East Asia (Hudaefi et al. 2021; Umar et al. 2021). These countries share important similarities. Though Pakistan has a lower gross domestic product (GDP) per capita, they are all lower-middle-income, Sunni-majority countries.⁸ Covid-related fatality rates in all three countries remained well below the world average of 800 deaths per million persons (Ritchie et al. 2020),⁹ while the economic impact of the pandemic led to a recession in all three countries.¹⁰

The impact of Covid on lives and livelihoods, along with the subsequent public health measures taken in response, varied across our cases (see Appendix). More importantly, these cases also vary across two key dimensions that influence our analysis. First, to some degree, jurisprudential differences influence the interpretation and practice of zakat, including with respect to the eligibility threshold (nisab).¹¹ In Pakistan, where Sunni Hanafi jurisprudence is practised by the majority, the silver nisab is generally used to calculate zakat obligations, which was Rs46,000 (US\$284.2) in 2020.¹² In Egypt and Morocco, in line with other Sunni jurisprudential schools (*maddhabs*), a nisab based on gold value – a higher threshold – is more common.¹³ This has implications for the extent of obligation for zakat. These differences are accounted for in our analysis below.

Second, the role of the state in zakat administration differs across the three countries:

⁸ Shia jurisprudence on zakat differs significantly from Sunni jurisprudence, and does not consider the state to be central to zakat processes.

⁹ Pakistan reported a total of 1.54 million cases to date over 5 waves, with a fatality rate of 135 deaths per million. Egypt's total case count stands at 500,000 cases, with a fatality rate of 236 deaths per million. Morocco reported 1.1 million cases, with a fatality rate of 430 deaths per million.

¹⁰ In 2020 Pakistan's economy contracted by 1.0%, and Morocco's by 6.3%. While Egypt did not face a recession, its reported economic growth slowed down to 3.6% in 2020 from 5.3% the preceding year. Unemployment rates rose to 8.3% in Pakistan, 8% in Egypt, and 15.6% in Morocco on account of lay-offs brought about by the economic slowdown, as well as lockdowns and associated public health measures.

¹¹ Pakistan is mainly Hanafi, Morocco is mainly Maliki, and Egypt is a mix of the two.

¹² US dollar to Pakistani rupee spot exchange rates for 2020 from www.exchanges.org.uk.

¹³ In 2020 this was set at £E87,000 (US\$5,389.8) in Egypt, and Dhs41,000 (US\$4,321.4) in Morocco (spot exchange rates from www.exchangerates.org.uk).

- In Pakistan zakat is enforced by the state. The Ministry of Religious Affairs operates a Central Zakat Fund, which transfers revenue down to provincial, district and local zakat councils. These local councils are ultimately responsible for identifying eligible recipients and giving them transfers.
- In Egypt, zakat payment is not enforced by the state, but there is a state-established fund, known as Bayt al-Zakat or ‘House of Alms’, which is closely tied to the Egyptian state.
- In Morocco, zakat donations are voluntary, managed solely by citizens and non-state organisations.

This difference allows us to capture a variety of state engagement with zakat, and to analyse its impact on how respective populations consider its role during times of crisis.

To explore the role of zakat across these countries during the pandemic, we ran nationally representative computer-assisted telephone interviews of Sunni Muslim populations in all three countries in August-November 2020 (Table 1). The surveys were conducted in Arabic and Urdu, and included questions about the experience and perceptions of zakat, taxation and charity.¹⁴ In order to ensure a sufficient sample of zakat payers in Egypt and Morocco, where the nisab is higher, we supplemented these representative surveys with a survey of an additional 500 respondents who self-declared they were eligible for zakat payment. We refer to these as the zakat-eligible sample. Overall, we capture 5,484 respondents, of which 2,648 reported to have paid zakat in the previous 12 months (for sample descriptive statistics see Appendix Table A1). The slight difference in general sample sizes was driven by constraints in practical implementation. The choice to focus on computer-assisted telephone interviews was necessary due to Covid-19 safety protocols. Because of the limitations of phone-based surveys, we expect that our sample underrepresents groups who are less likely to own phones or less likely to respond, including both women and zakat recipients. We engage with these limitations in our analysis below. We also note that asking people to respond whether they paid zakat is subject to social desirability bias, and that the proportion of respondents who claim to have paid should be treated as an upper bound. However, as the majority of the paper is focused on citizen perceptions of zakat in the context of crisis, rather than personal practice, we believe that this does not challenge the main conclusions of this paper. We address this as it arises throughout the analysis.

Table 1 Sample size

Dataset	Egypt: general	Egypt: additional eligible	Morocco: general	Morocco: additional eligible	Pakistan: general	Total
Observations	1,000	500	1500	500	1,984	5,484
Of which reported to have paid zakat	773	445	172	425	833	2,648

4 State-led mobilisation of zakat in the context of crisis

As discussed above, Egypt, Pakistan and Morocco all experienced a serious economic and public health crisis in the context of the Covid pandemic, which disproportionately impacted their most vulnerable populations. All three states responded to this through expanding state

¹⁴ Questionnaires available upon request.

spending, putting together relief programmes and emergency stimulus packages that represented more than 2 per cent of their respective GDPs (Gentilini et al. 2022). Much of this explicitly targeted poorer citizens and groups who were identified as particularly vulnerable, including conditional and unconditional cash transfers and expansions of social protection programmes. In Pakistan, the Rs144 billion (US\$861 million) Ehsaas Emergency Cash programme aimed to reach 12 million families across the country (UNICEF 2020). Egypt expanded its conditional and unconditional cash-transfer programmes, Takaful and Karama, reaching millions of new beneficiaries. Morocco's government used the database of its non-contributory health insurance programme (RAMED) to provide almost 2.9 million households with cash transfers. As was the case across much of the world, the scope and pace at which support was needed exposed limitations in targeting and state capacity, and these programmes struggled to provide help for all those affected by the pandemic (Ait Mansour 2021; Devereux 2021a).

Alongside these limitations of state social protection programmes, the potential role of zakat payments to fight both the health and economic crises entered the public discourse in all three countries, and across the Islamic world more broadly. This included efforts to adjust zakat practices to make them more applicable to the Covid context, as well as to mobilise contributions, both to state-run zakat funds and other zakat-distributing bodies, to respond to the pandemic.¹⁵ First, governments, religious scholars and zakat organisations throughout Muslim-majority countries quickly identified the jurisprudential and technical clarifications that would be required in order to facilitate the use of zakat contributions to address the welfare implications of the Covid 19 pandemic. From the perspective of Islamic jurisprudence two of the main points that required clarification were the timing of zakat contributions, and the inclusion of Covid-related issues into the categories of eligible use for zakat contributions. Both saw swift and largely supportive reactions across most Muslim-majority countries. As Swandru and Mohsin (2022: 185) point out, 'most sharia scholars agreed to utilise zakat for the Covid pandemic and endorse advance zakat payment'.

Second, state authorities around the world identified zakat payments as a potential avenue to support the most vulnerable groups during the pandemic, and thus actively sought to boost zakat payments. This was evident in our three case studies, and reflected broader patterns. For example, the Islamic Development Bank (2020) explicitly calling for zakat to be better coordinated with other state expenses in the context of the pandemic (see also Latif 2020). In Morocco, calls to contribute zakat were explicitly linked to the context of the Covid pandemic. Some public figures and imams called for zakat al-fitr to be donated to the Covid relief fund (Jaidani 2020). Critically, the perception of zakat's potential role in supporting public health and welfare responses to the pandemic is intimately connected to increasing calls for the creation of a state zakat fund in Morocco. In the 2021 general election, this was both a talking point of the National Rally of Independents, led by Aziz Akhannouch, who won the most seats, and was explicitly connected to improving funding for Morocco's health system. Alongside this mobilisation of zakat, the state created a so-called solidarity fund, building 'on the solidarity and contributions from both the public sector, companies and private individuals who committed to financially support this facility', which was valued at approximately US\$3 billion at the end of April 2020 (OECD 2020). As with calls to mobilise zakat for Covid, the fund was intended specifically to finance the public health sector and mitigate the social and economic impacts of the pandemic (OECD 2020).

Similar mobilisation efforts were undertaken in Egypt, with zakat and the pandemic explicitly connected in public discourse. The foremost public religious authority in Egypt, Al Azhar University, urged citizens to make zakat payments in April – three weeks before the start of

¹⁵ While collection and redistribution of zakat largely happens beyond the state, in some contexts states have tried to harness zakat through zakat-run administrative bodies. For more on this, see Gallien et al. (2023).

the Islamic month of Ramadan, which is when these payments are usually made. Al Azhar's House of Zakat, the largest public zakat fund in the country, explicitly positioned its zakat giving in the context of the Covid pandemic, promising funds to support the public health response.¹⁶ In March 2020, the grand imam of Al-Azhar, Ahmed el-Tayeb, the highest religious figure in Sunni Islam in Egypt and the administrator of its zakat fund, initiated the disbursement of US\$13 million in zakat payments as part of its Covid-related relief efforts (Al Azhar Al Sharif 2020). Later on in the pandemic, other religious authorities, such as the governmental Dar Al Ifah, passed edicts allowing zakat payments to be used for the purchase of vaccines.

In Pakistan, the highest governmental religious body, the Council of Islamic Ideology, explicitly made the link between zakat and Covid relief, urging citizens to make early zakat payments to people impacted by the pandemic. Zakat payments are conventionally made in the Islamic month of Ramadan, which in 2020 fell in late April. However, clerical authorities in Pakistan passed a decree in March 2020 declaring early zakat payments both permissible and desirable, given the virus' impact on livelihoods. Additionally, as a relief measure, the provincial government in Punjab Province – Pakistan's most populous – carried out early mobile wallet disbursements to zakat recipients from the state-run Central Zakat Fund (The News 2020). This is in line with adaptations seen in other Muslim countries to factor in social distancing requirements, and to consider jurisprudential innovations necessary to make zakat payments as effective as possible during the pandemic (Swandaru and Abdel 2022). While states thus clearly saw zakat as an important part of the crisis response, it remains unclear how zakat contributors perceived attempts to mobilise zakat during the crisis, and how they saw the role of zakat in the pandemic response and the relative importance of their obligations. We address these questions in the next section.

5 Citizen perceptions of zakat during crises

Despite widespread appeals to increase zakat contributions in response to the pandemic, not all state-administered zakat funds around the world reported increases in zakat collections during the Covid pandemic. Contributions reportedly increased in some countries, including Bangladesh, Ghana, India, Indonesia, Nigeria, South Africa, and the United Kingdom. But they decreased in others, including Uganda and Pakistan (Hudaefi et al. 2021). In Pakistan, year-on-year enforced collection of zakat by the government declined by 14 per cent in 2020. Tellingly, voluntary payments by citizens to the Central Zakat Fund also fell to around Rs8 million (US\$50,000) during 2020, a 50 per cent decline from the previous year, and the lowest level of voluntary contributions in nominal terms since 2003. Only considering contributions to these state funds, however, offers little by way of explanation, as it is largely a function of how people perceive state funds in general, and in particular in the pandemic context. More fundamentally, as only a small proportion of people pay into state-run zakat funds, relying on data from state funds alone does not tell us how crisis-related zakat mobilisation campaigns had an impact on overall payment. Reported contributions to state-run zakat funds in Pakistan and Egypt are very low. In Pakistan, only 5 per cent of respondents reported contributing to the state fund or having zakat deducted from their bank accounts. In Egypt this number is just over 10 per cent – much less, for example, than gave directly to mosques. In both countries, the vast majority of payments are made directly to social relations (Gallien et al. 2023).

¹⁶ Government hospitals also launched an appeal to support their response to Covid-19 through zakat payments, suggesting that public funding was insufficient (The New Arab 2020)

Instead, we need to capture citizen perceptions of zakat to explore the many potentially contradictory effects that have shaped the pandemic's impact on zakat contributions. The crisis may have affected willingness to contribute, due to the increased economic hardship facing individuals around the world. Its economic fallout also means that fewer people may be eligible to pay zakat, and more may be eligible to receive it. To disentangle these effects, understanding people's perception of zakat during the pandemic, as well as the role of state funds in acting as an intermediary, is critical. As described in Figure 1, we find that people across different contexts – importantly, with different degrees of state involvement in zakat administration – view zakat as a particularly important obligation in the context of the Covid pandemic. When asked about the degree of importance of zakat, tax and charity payments in the context of the pandemic, a majority of respondents in Egypt and Pakistan, and a high plurality in Morocco, thought the pandemic made it more important to make zakat payments. We also see a divergence in attitudes towards the importance of tax payments during Covid between Morocco on the one hand, and Egypt and Pakistan on the other, with a higher proportion of respondents in the former reporting that it was not more important to pay tax.¹⁷ We speculate that this is a function of citizen perception of the fairness of the tax and redistributive system – this is particularly low in Morocco, and comparatively higher in Egypt and Pakistan.¹⁸

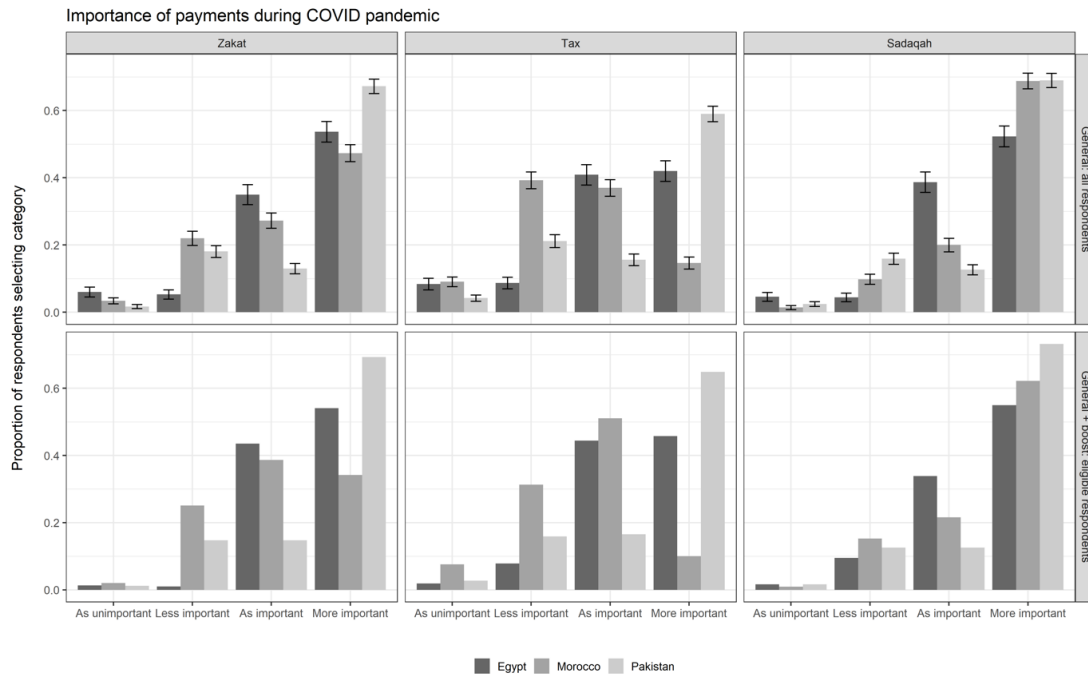
Meanwhile, respondents in all three cases reported that it was more important to give *sadaqah* (charitable payments) in the context of the pandemic (Figure 1). In line with this, a majority of individuals in all three countries reported giving more in charity in the year of the pandemic compared to the previous year (Figure 2). Overall, this seems to suggest that, rather than limiting their zakat and charity contributions in relation to personal economic hardships, citizens feel a greater sense of the importance of redistribution to those less fortunate. This may be in line with the oft-cited *hadith*, 'No wealth (of a servant of Allah) is decreased because of charity'.¹⁹ It is also in line with evidence of the power and prevalence of bottom-up responses during times of crisis (Dynes and Tierney 1994; Quarantelli 2008; Solnit 2010). Rather than expectations of zero-sum mentalities and conflict emerging in times of crisis, communal solidarities often emerge or are strengthened.

¹⁷ We further asked respondents whether they would prefer to pay zakat or tax, if they were only able to pay one of these. The response itself could naturally be driven by a variety of factors, such as a sense that tax is easier, or more morally acceptable, to evade. Critically, however, we asked this question twice, once in general (Hypothetical), and once in the context of the pandemic (Covid context). Appendix Figure A4 summarises these results. We find that, across all three countries, a majority of people feel a stronger preference toward zakat, with particularly high support in Pakistan and Egypt. More importantly, when we compare responses to this question in a general context versus the Covid context in particular, we do not find significant differences in Egypt and Morocco. In Pakistan, we find that people have a lower preference for zakat in the Covid context - this is significant at the 95% level, but is relatively small in absolute terms. We interpret these results to imply that while, as Appendix Figure A4 highlights, people see a role for both zakat and tax in addressing the Covid-19 pandemic, their relative preference for zakat is only mildly affected by the pandemic in Pakistan, and relatively unchanged in Egypt and Morocco.

¹⁸ In Morocco, a majority of respondents (61% in the general sample) reported that they found the amount of tax that they pay 'not fair', the lowest in a 5-point scale, compared to 11% in Egypt and 5% in Pakistan.

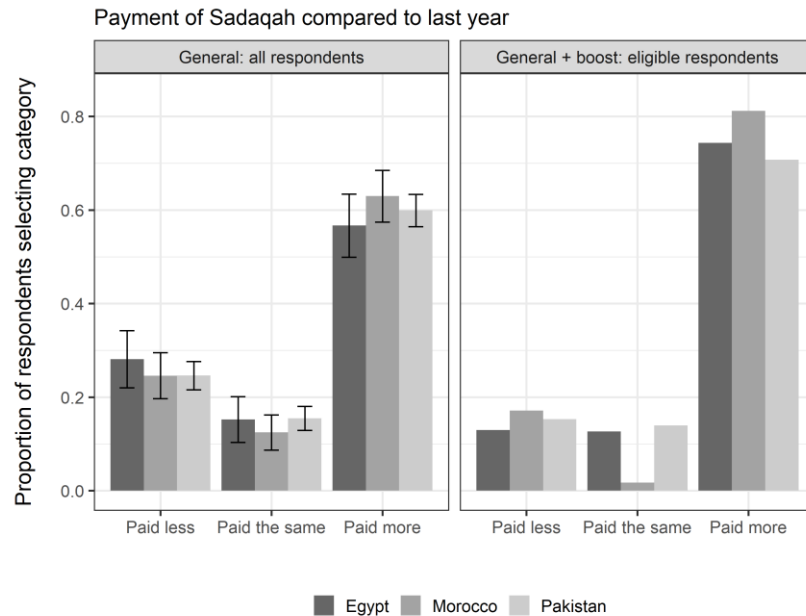
¹⁹ Al-Tirmidhi, *Hadith* No. 2247.

Figure 1 How important are zakat/tax/charity in the context of the Covid pandemic?



Bars correspond to mean proportion of respondents selecting a given category of importance of payment during Covid, excluding missing values and don't knows. The survey question asked: 'In light of the current Covid-19 pandemic, do you think that people paying the full amount of [zakat; taxes; sadaqah] that is required is [more important; just as important; less important; just as unimportant]?' 95% confidence intervals are based on standard errors for the respective proportion in each country sample. Panel 'General: all respondents' is the representative sample of respondents, excluding the additional boost samples. Panel 'General + boost: eligible respondents' is the combination of the representative and boost samples, restricted to those respondents who self-reported to be above the nisab in each country, and therefore to be zakat-eligible.

Figure 2 Charity payment current year vs. previous year



Bars correspond to mean proportions of respondents selecting a given category of payment of sadaqah compared to previous year, excluding missing values and don't knows. The survey question asked those who said they paid sadaqah: 'Did you pay more, less, or about the same as last year?' 95% confidence intervals are based on standard errors for the respective proportion in each country sample. Panel 'General: all respondents' is the representative sample of respondents, excluding the additional boost samples. Panel 'General + boost: eligible respondents' is the combination of the representative and boost samples, restricting to those respondents who self-reported to be above the nisab in each country, and therefore to be zakat-eligible.

6 Reach and viability of zakat as social protection

While citizens may be motivated to give zakat during times of crisis, other considerations may influence its viability and fairness as a redistributive tool. First, we need to consider who is actually paying. While zakat is often described as a wealth tax, there is little evidence of who actually pays in practice. Moreover, there may be reason to believe that those with higher incomes may be particularly able to avoid payment. This possibility was raised specifically in Pakistan in the late 1970s. Islamic scholar Mahmud Ahmad draws attention to social stratification and marginalisation, which he sees a result of ‘the neglect of the wealthy class in Pakistan to alleviate the situation of poor people in the country’ (described in Weiss 2002: 19). Despite this possibility, we find some reason to be optimistic that zakat may lead to more equitable and redistributive outcomes. Through logistic regression, we explore the determinants of tax payment, finding that both respondents with high and medium incomes are significantly more likely to report having paid zakat (Table 2). This holds true when looking only at the subset of respondents above the eligibility threshold (col. 2), meaning that, even among those for whom zakat is considered obligatory, higher-income groups are more likely to pay. Without estimates of the amount paid we are unable to assess the overall progressivity of zakat, though this at least provides some evidence that zakat is practised progressively.

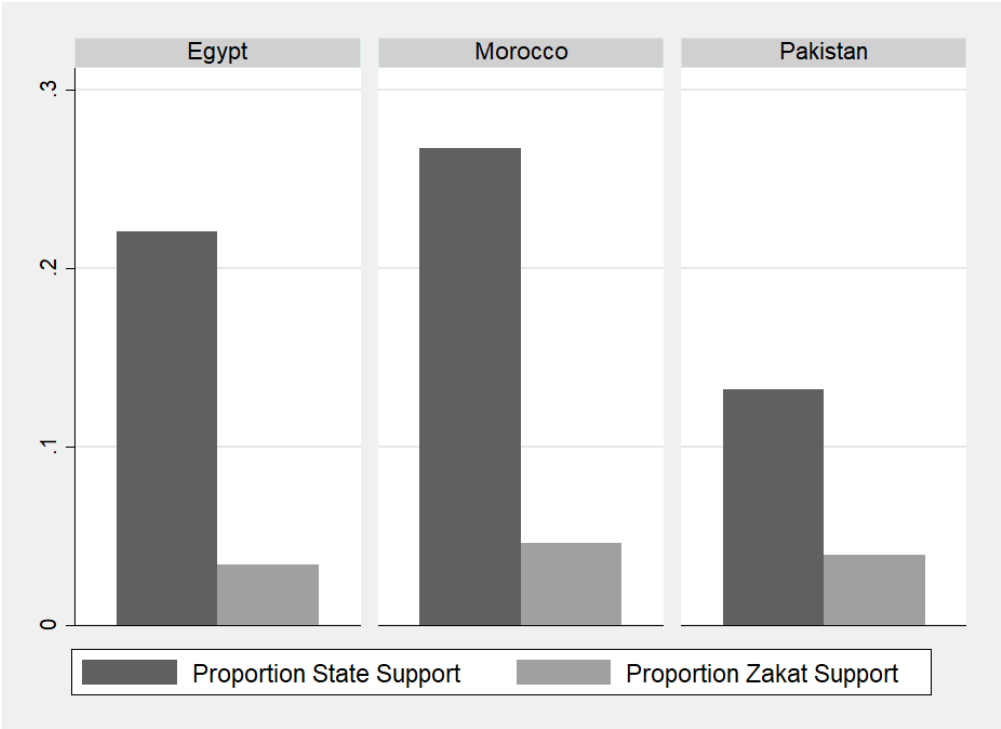
Table 2 Determinants of zakat payment

Model	(1)	(2)
High income	1.083*** (0.096)	0.599** (0.234)
Medium income	1.721*** (0.126)	0.856*** (0.283)
Age	-0.174*** (0.027)	-0.094* (0.054)
Women	0.465*** (0.085)	0.121 (0.159)
Rural area	0.002 (0.005)	0.024*** (0.008)
Education level	0.135*** (0.028)	0.147** (0.062)
Respondents	All respondents	Only eligible respondents
Country FE	Yes	Yes
No. of obs.	4,195	1,539

Results for logistic regressions with a dummy variable indicating whether respondents had paid any zakat as the dependent variable. The survey questions used for all other parameters can be found below. High income and medium income are reported against a low income baseline, Women and Rural area are dummy variables, while Education level is segmented into low, medium and high. In parentheses are the respective standard errors calculated with a sandwich estimator of variance. ***p < 0.01; **p < 0.05; *p < 0.1.

Second, we need to consider who actually receives zakat, and, in turn, whether it is able to fill gaps in state social protection. On one hand, we see that few people nationally report receiving zakat, and more people received state support during the Covid pandemic than received support in the form of zakat, as illustrated in Figure 3. Given the significant amount of formal state support disbursed, and the comparatively more restrictive eligibility conditions for receiving zakat support described in Section 2, this does not seem particularly surprising.

Figure 3 Proportion of general sample who reported receiving zakat and state support in Pakistan, Egypt and Morocco



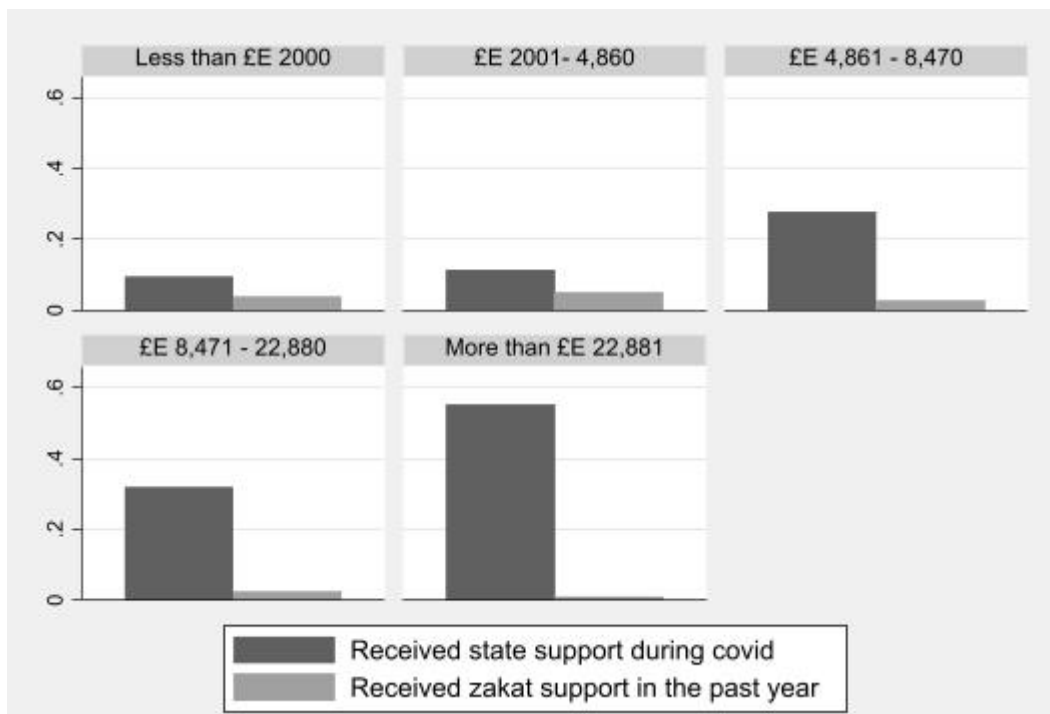
On the other, although our sample of zakat recipients is small, we see some evidence that zakat may be effective at reaching vulnerable groups. In all three countries, we find that respondents in the lowest income group were most likely to report having received some zakat. This may appear unremarkable, but it is worth noting that the same was not always true for state support during the pandemic. As shown in Figure 4, those with higher incomes in Egypt were actually **more** likely to receive state relief relative to those with lower incomes (for additional graphs for Morocco and Pakistan, see Appendix Figures A5 and A6). This may reflect the broader mandate of state support during the pandemic, or the difficulty that state relief programmes had to design support programmes in a way that made them accessible to groups otherwise relatively disconnected from state structures (Centre for Economic Research in Pakistan 2021; Devereux 2021b). There are at least two factors that show zakat’s ability to target particularly marginalised groups. One is the relatively focused definition of eligible recipients discussed above. The other is the fact that many people have direct knowledge of who they are giving to. Our data shows that the vast majority of zakat payments are made to social relations – people within the givers’ neighbourhood, tribe, kinship group and extended family,²⁰ and that people would rather give directly to people they know rather than to state funds.²¹ This is the case across all three countries, including in contexts where state funds exist and/or payments are enforced (for more on this, see Gallien et al. 2023). This may give zakat the ability to reach some people that fall through the net of more institutionalised social protection programmes. Giving through social relations, however, does not necessarily imply more equitable outcomes across all contexts. Indeed, informal distribution through personal and social networks may serve to reinforce existing social exclusion, and reflect social stratification. This reflects similar patterns with state-led social protection programmes, which may reinforce inequity and distort the social contract,

²⁰ In all 3 countries, over two-thirds of those who reported giving zakat in the previous year also reported giving to 1 of the following 3 categories of recipients: extended family, neighbours, tribe and kinship group. In Egypt and Pakistan the most common answer was neighbours; in Morocco it was tribe and kinship group.

²¹ When we asked ‘Do you think that it is important that people know the people they are giving zakat to, or is it enough to know that they are deserving?’, 79% of respondents in Pakistan found it either ‘very important’ or ‘somewhat important’ to know the zakat recipient. In Morocco (general sample) it was 36%, and in Egypt (general sample) it was 48%.

depending on the nature of state capacity and pre-existing state-society relations (Alik-Lagrange et al. 2021; Lavers 2022). More research is needed into these dynamics.

Figure 4 Zakat and state relief by income distribution (Egypt)



7 Conclusions: zakat, social protection and the limits of state capture

Zakat has both played an active and direct role in the social protection response to the pandemic in Pakistan, Egypt and Morocco. While we may expect that economic hardships induced by the pandemic would have an impact on the scale of zakat-giving, the pandemic did not have a negative effect on the motivation to pay zakat. Instead, people believe it is even more important to make zakat payments in a crisis, and were also more likely to make other charitable contributions.

Our exploration of the role of state action and citizen perceptions of zakat points to wider substantive implications for the wider political economy of zakat across Muslim-majority states, as well as the role of non-state social welfare during times of crisis. We highlight three issues in particular.

First, state mobilisation of zakat during times of crisis provides a glimpse into how the state views zakat more broadly. The increasing number of state-run or state-coordinated zakat funds in recent years (Hammad 2022), may imply a perception by states that zakat can and should be more closely coordinated with other sources of public revenue (Gallien 2023).²²

²² Some evidence of this exists - Saudi Arabia, for example, extended the deadline for zakat and corporate income tax payments in 2020 (BDO 2020). However, given that the Saudi state collects zakat from corporations, this appears to be a comparative outlier.

While Egypt, Morocco and Pakistan all provided some form of tax relief as part of their Covid relief strategy, all explicitly sought to emphasise the importance of zakat payment in the context of the pandemic. This suggests that they view tax and zakat as quite different categories of payment in a crisis, and perhaps even as substitutes – with zakat a means of offloading some of the responsibility of the state when fiscal budgets are tight. The alternative, of course, would have been to increase taxes in order to engage in redistribution. The fact that our case study countries did not do so provides some indication about the political dynamics of taxation. It shows some limits on political will to increase taxes, at least during the early phase of the pandemic, while a desire for redistributive payments was still present – illustrated through mobilisation of zakat. It is important to note, of course, that zakat and taxes are not actual substitutes. Whether one or the other is emphasised more in the context of a crisis has important implications for overall redistribution and equity, as well as the states' ability to shape these. By emphasising zakat more than other means of redistribution, states forgo much of their capacity to target payments, and to shape redistribution and equity.

Second, there are limits to the extent to which states can take over informal institutions of public finance in a crisis. Being able to encourage and coordinate, to 'tap into' zakat contributions may be considered an example of 'frugal innovation'. Social welfare is provided without drawing on public resources, with the state playing a role in 'reconfiguring informal opportunities and the distribution of gains in ways that promote adverse incorporation of informal actors rather than mutual benefit' (Meagher 2018). However, our findings suggest that, even in countries with state funds, the vast majority of zakat payments did not go through state-coordinated instruments during the first year of the pandemic. In at least one case (Pakistan), voluntary contributions to state-coordinated instruments actually declined. Instead, personalised giving remains the norm. This implies that states should rethink the role of their zakat funds from general distribution to specialised distribution, which focuses on what others' payments are not covering, in order to reduce inefficiency and maximise welfare gains during a time of crisis.

Third, our findings here speak more broadly about the complementary importance of non-state welfare provision and its role in a time of crisis. This provision may fill important gaps in state social welfare and protection, especially in instances where targeting and capacity constraints make vulnerable groups hard to reach. Given that non-state welfare payments are predominately distributed within local networks, initiatives such as zakat may be able to reach some groups that struggle to access state redistribution programmes, particularly where they are linked to formal employment.

Beyond these three key findings, there are a number of aspects of zakat during the pandemic that deserve greater empirical attention and should be explored in future research, especially in any comparison with other forms of redistribution. Importantly, the equity effects of zakat need to be further explored, including with respect to the progressivity or targeting efficiency of zakat payments. These underexplored points provide rich and productive avenues for further research, which may be particularly important to come to a better understanding of the role of zakat as a welfare instrument during times of crisis.

Appendices

Table A1 Descriptive statistics

Sample overview and descriptive statistics																		
	Gender		Income			Age							Education					
	Women	Men	Low	Middle	High	18-24	25-34	35-44	45-54	55-64	65-74	75+	None	Primary	Secondary	College	Post-secondary	Graduate
A. General: all																		
Egypt	0.55	0.45	0.51	0.39	0.10	0.28	0.25	0.19	0.12	0.09	0.05	0.02	0.00	0.01	0.33	0.00	0.16	0.50
Morocco	0.51	0.49	0.47	0.43	0.10	0.23	0.22	0.21	0.16	0.10	0.06	0.02	0.05	0.11	0.17	0.22	0.34	0.11
Pakistan	0.15	0.85	0.05	0.35	0.60	0.25	0.34	0.23	0.11	0.04	0.02	0.01	0.16	0.19	0.31	0.15	0.06	0.13
Total	0.36	0.64	0.36	0.40	0.24	0.25	0.28	0.21	0.13	0.07	0.04	0.01	0.09	0.12	0.27	0.14	0.18	0.20
B. General + boost: eligible																		
Egypt	0.60	0.40	0.34	0.42	0.24	0.20	0.30	0.16	0.14	0.12	0.05	0.03	0.00	0.00	0.31	0.00	0.16	0.53
Morocco	0.57	0.43	0.05	0.74	0.22	0.07	0.43	0.27	0.14	0.07	0.02	0.01	0.01	0.03	0.07	0.23	0.52	0.14
Pakistan	0.11	0.89	0.03	0.21	0.76	0.28	0.32	0.21	0.12	0.05	0.02	0.00	0.10	0.16	0.31	0.17	0.09	0.17
Total	0.45	0.55	0.17	0.51	0.32	0.18	0.35	0.21	0.14	0.08	0.03	0.02	0.03	0.06	0.23	0.13	0.27	0.29

Note: Numbers in cells are proportions of respondents in each country sample selecting each category, excluding don't knows and missing responses.

Figure A1 Covid timeline in Pakistan

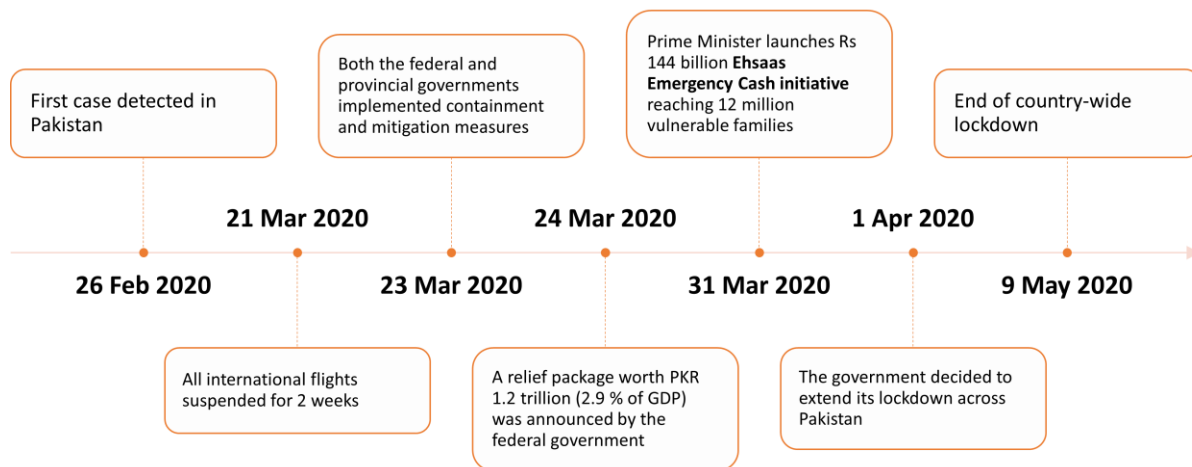


Figure A2 Covid timeline in Egypt

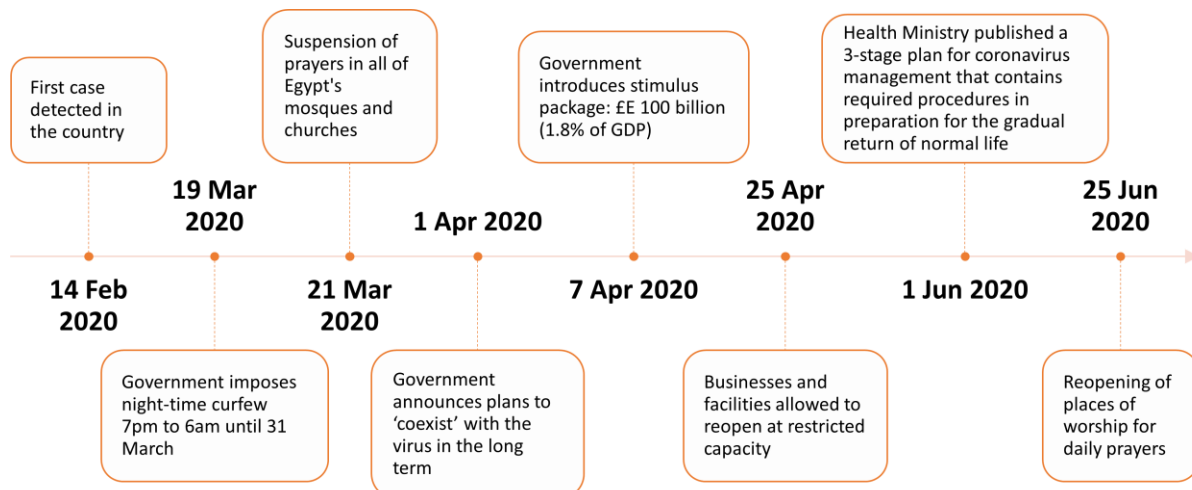


Figure A3 Covid timeline in Morocco

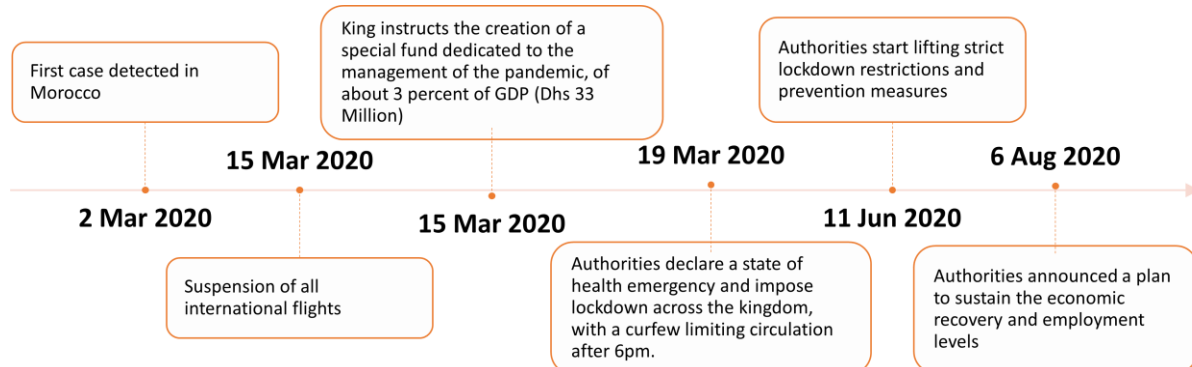
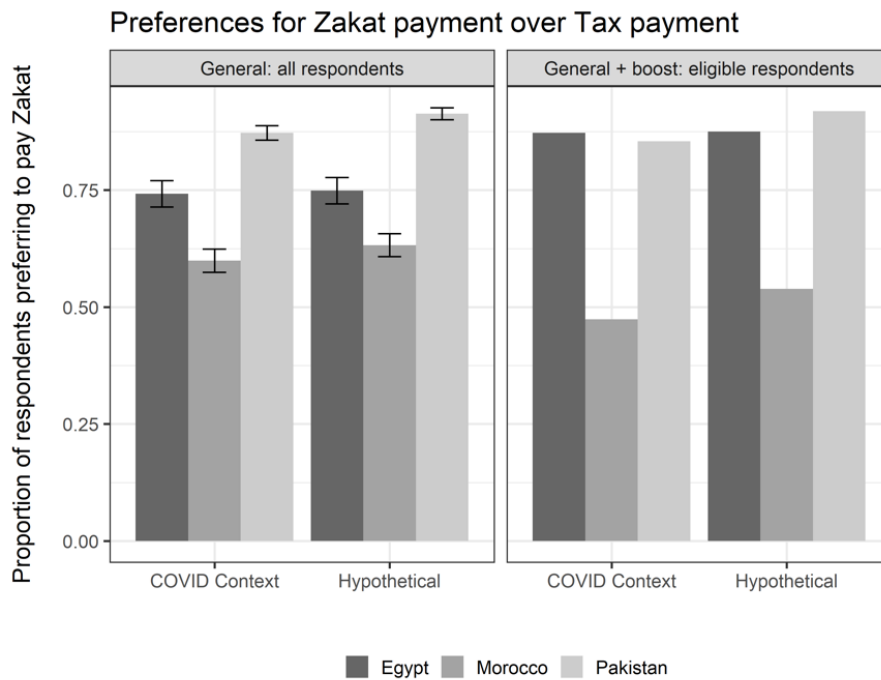


Figure A4 Zakat versus taxation



Bars correspond to mean proportions of respondents preferring to pay zakat instead of tax under both a general and a Covid context, excluding missing values and don't knows. The survey question for the general context asked: 'Imagine that you were only able to pay one of the following and they were both an equal amount, which would you pay, zakat or tax?' The survey question for the Covid context asked: 'In the context of the current crisis, if you could only pay one of the following and they were both equal in amount, which would you pay, zakat or tax?' 95% confidence intervals are based on standard errors for the respective proportion in each country sample. Panel 'General: all respondents' is the representative sample of respondents, excluding the additional boost samples. Panel 'General + boost: eligible respondents' is the combination of the representative and boost samples, restricting to those respondents who self-reported to be above the nisab in each country and therefore to be zakat-eligible.

Figure A5 Zakat and state relief by income distribution (Pakistan)

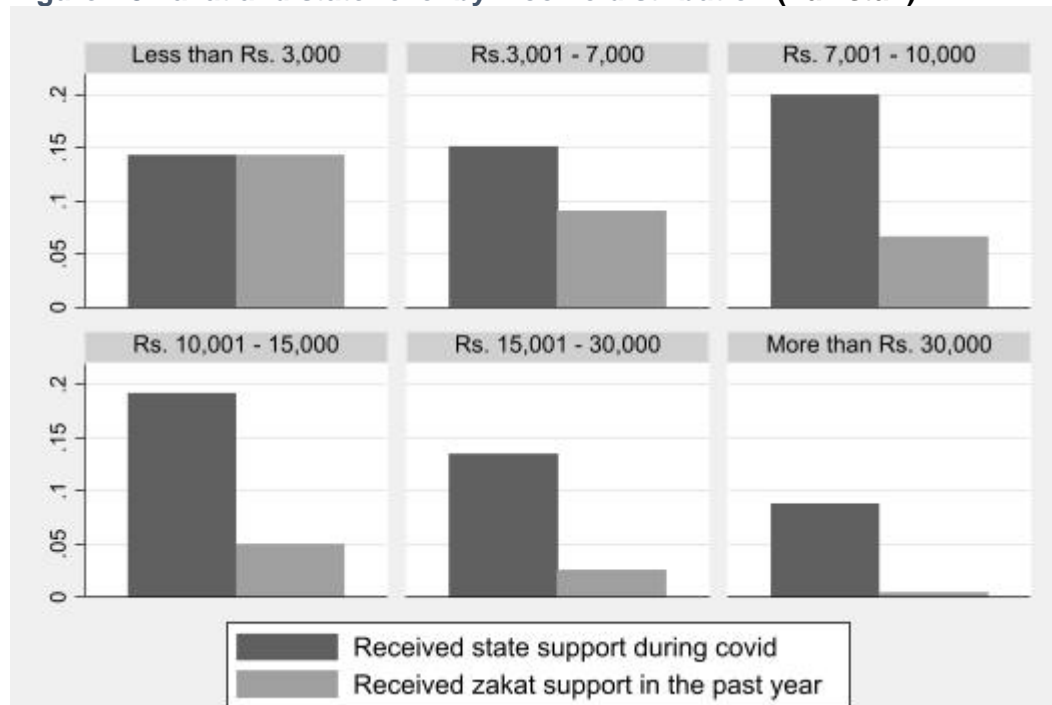
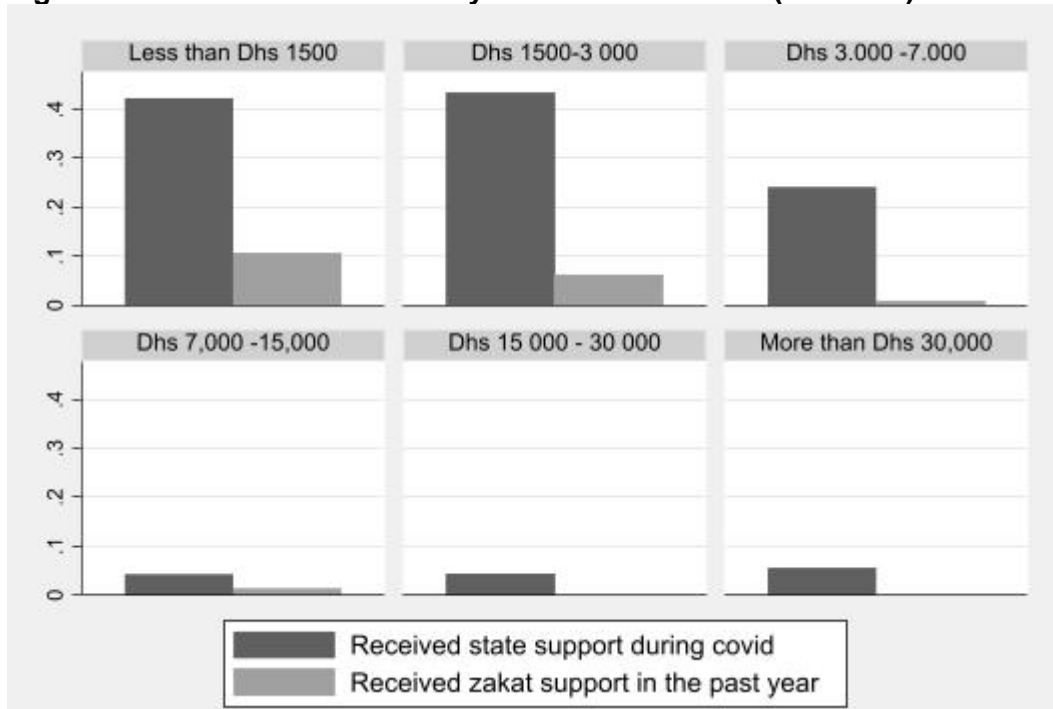


Figure A6 Zakat and state relief by income distribution (Morocco)



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