

The Economic Impact of COVID-19 Lockdown on Malay Trans Women in Malaysia: A Qualitative Study

Kesan Ekonomi dari Perintah Berkurung COVID-19 terhadap Wanita Trans Melayu di Malaysia: Kajian Kualitatif

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Abstract: The global outbreak of the COVID-19 pandemic has had a profound impact on societies worldwide. The implementation of a nationwide lockdown as a measure to control the spread of disease has resulted in economic instability, which has had a significant impact on the livelihood of the general population, particularly vulnerable groups such as transgender women or trans women. The primary objective of this study was to explore the economic impact of the COVID-19 pandemic on Malay transgender women within the context of the lockdown measures implemented in Malaysia. This study employed in-depth interviews, using a semi-structured interview protocol, to gather data from a sample of eleven local Malay trans women residing in southern Malaysia. By identifying and describing emergent patterns across data through the search for implicit and explicit themes pertinent to the study's objectives, thematic analysis was utilised. This study identified seven prominent themes: (1) job struggle and loss of income; (2) forced to use saving to survive; (3) food insecurity due to severe financial constraint; (4) impact on accommodation; (5) financial burden to support others; (6) reliance on aid and (7) reluctance in getting financial aid due to presumed stigma and discrimination. This study provides evidence that the implementation of lockdown measures during the COVID-19 pandemic had a significant impact on the economic well-being of Malay transgender women in Malaysia. Further research is needed to explore the post-pandemic status of individuals, with a special focus on their health and psychosocial well-being.

Keywords: COVID-19 pandemic, economic impact, lockdown, trans women, Malaysia.

Abstrak: Wabak COVID-19 telah memberi kesan yang mendalam kepada masyarakat di seluruh dunia. Pelaksanaan perintah berkurang di seluruh negara adalah langkah untuk mengawal penularan penyakit, namun telah mengakibatkan ketidakstabilan ekonomi, yang telah memberi kesan besar kepada kehidupan penduduk umum, terutamanya kumpulan yang terdedah seperti wanita transgender atau juga dipanggil wanita trans. Objektif utama kajian ini adalah untuk meneroka kesan ekonomi akibat pandemik COVID-19 terhadap wanita transgender Melayu semasa sekatan perjalanan yang dilaksanakan di Malaysia semasa pandemik tersebut. Kajian ini menggunakan temu bual mendalam, menggunakan protokol temu bual separa berstruktur, untuk mengumpul data daripada sampel daripada sebelas wanita trans berbangsa Melayu tempatan yang menetap di selatan Malaysia. Bagi analisis data, pengkaji telah mengenal pasti dan menghuraikan corak yang timbul merentas data melalui pencarian tema tersirat dan eksplisit yang berkaitan dengan objektif kajian, dan analisis tematik telah digunakan. Kajian ini mengenal pasti tujuh tema utama yang timbul: (1) berjuang mendapatkan pekerjaan dan kehilangan pendapatan; (2) terpaksa menggunakan simpanan untuk terus hidup; (3) kesukaran mendapatkan makanan kerana kekangan kewangan yang teruk; (4) kesan ke atas penginapan; (5) beban kewangan untuk menanggung orang lain; (6) ketergantungan kepada bantuan dan (7) keengganan mendapatkan bantuan kewangan kerana dianggap stigma dan diskriminasi. Kajian ini membuktikan bahawa pelaksanaan langkah berkurang semasa pandemik COVID-19 memberi impak yang besar terhadap kesejahteraan ekonomi wanita transgender Melayu di Malaysia. Penyelidikan lanjut diperlukan untuk meneroka status pasca-pandemik individu transgender, dengan tumpuan khusus pada kesihatan dan kesejahteraan psikososial mereka.

Kata kunci: Pandemik COVID-19, kesan ekonomi, perintah berkurang, wanita trans, Malaysia.

Introduction

The worldwide pandemic caused by the 2019 novel SARS-CoV-2 virus has resulted in more than 100 million cases of coronavirus disease (COVID-19) and over 2.5 million deaths (Worldometer 2021). Many works of literature stated that the COVID-19 pandemic has resulted in a significant reduction of the workforce across all economic sectors causing losses of jobs (Nicola et al., 2020) as well as food insecurity due to panic buying and stockpiling of food products (Niles et al., 2020), which lead to a negative impact on the economy and social vulnerability.

These negative effects may exacerbate the burden on groups that have been historically marginalized, such as transgender women or trans women. In this regard, trans women have also been affected by the pandemic whereby the prevention strategies have increased the current health

gaps and socioeconomic inequality along the lines of poverty, jobs, ethnicity, and sexual orientation (Bui et al., 2020; Aldridge et al., 2020). A local term knows the male-to-female trans women in Malaysia as '*Mak Nyah*'. There are no exact statistics on trans women in the country, but earlier estimations suggested that there were between 10,000 to 20,000 of them in Malaysia (Barmania & Aljunid, 2017; Teh, 2008). The majority of them belonged to ethnic Malays, which represents 70% to 80% of trans women population in the country.

A vulnerable group such as trans women have faced economic vulnerabilities exacerbated by stigmas prior to the COVID-19 pandemic (Poteat et al., 2020; The Human Rights Commission of Malaysia, 2019). The current pandemic makes the scenario worse, which further aggravates the risks among economically marginalized trans women. Recent literatures have shown that the current pandemic along with the enforcement of the Movement Control Order (MCO) and social distancing

practice have contributed to the loss of jobs or income, resulting in difficulties to purchase rations and pay bills for rent and utilities (MacCarthy et al., 2020). Many trans women have also experienced homelessness during the pandemic, putting them at significant risk of getting infected. They are unable to practice preventive measures such as social distancing and regular hand washing, as well as forced to access shelter in a congregate setting (Herman & O'Neill, 2020).

Therefore, it is crucial to explore trans women's economic situation, particularly during a challenging time like the COVID-19 pandemic. This study aimed to explore the economic impact of the COVID-19 pandemic on trans women in Malaysia during the first series of lockdowns or MCO introduced by the Malaysian government between March and May of 2020. This study will also discuss whether this special group deserves zakat, as a method of assisting them from the economic impact of future pandemics. This study evidence that Malaysia, upholding Islamic principles has never had the intention to illtreat this group, but to help them to survive as human.

Materials and Methods

Study design

This qualitative study employed in-depth interviews with trans women in a southern state of Malaysia. This study was conducted among trans women, the targeted population to elicit their experiences and perspectives during the first MCO in March 2020. The interview method was employed as it allows researchers to access the participants' ideas, opinions, and memories in their own words (Braun & Clarke, 2013). A semi-structured interview protocol was developed based on literature reviews, social media information, and researchers' own clinical experience with trans women. There were six themes included in the interview protocol, namely experience during the COVID-19 pandemic, impact on employment and income, alternative source of income, changes in expenditure, financial and food relief and impact on housing. The researchers had several discussions in applying this interview protocol, as the questions aimed to elicit a collective understanding of the central phenomenon through open-ended questions and probe questions. The interview protocol was adapted as new themes emerged.

Participants

This study employed purposive snowball sampling to reach and identify this vulnerable group. The first participant is an activist at a local LGBT HIV screening

and prevention health service. Subsequent participants who met the inclusion criteria were invited to join the study. Inclusion criteria were Malaysian nationality, 18 years and above. Exclusion criteria were severe mental illness and illicit drug addiction.

All participants were recruited voluntarily. Eleven local trans women expressed interest to participate in the study. Before commencing the interviews, participants were explained on the purpose and conduct of the study. Written informed consent was obtained from each participant. A short questionnaire regarding socio-demographic background was also issued prior to the interviews.

Setting

The interviews were conducted in discussion rooms at the USIM Specialist Health Clinic. The location of the clinic was easily accessible for the local trans women. This study was conducted in one particular state, as interstate travelling was not permissible during the study period. In each interview, there was a pair of researchers for each participant. One researcher communicated with the interviewee, while the other assisted in documentation, recording and general observation. Each interview lasted about 60 to 90 minutes. Interviews were conducted mainly in the Malay language with a mixture of English and colloquial language. Trans women were given the freedom to express their thoughts, opinions, and emotions at their comfort level. All interviews were recorded using digital audio recorders. Field notes were also taken focusing on trans women interactions including verbal and non-verbal communication. At the end of the session, participants were reimbursed with cash tokens for their time and transportation costs.

Data Analysis

The recorded audio files were downloaded into a computer and each interview was transcribed verbatim by the researchers. Coding and thematic analysis were then conducted accordingly. Thematic analysis was used to identify and describe emerging patterns across data by searching for implicit and explicit themes related to our study objectives. Coding for each interview was done by the two researchers involved in the interview. Interview notes were also considered for coding. The issues that arose in the text were codified by researchers using a think-aloud protocol. Coded data were reread and reviewed several times. The researchers discussed further reducing overlapping and redundant codes.

All six researchers discussed the emerging subthemes together. This was done in a series of discussions, to review and refine the codes and subthemes. Similar

subthemes were identified and combined to form major themes. Redundant codes were removed. Themes were built based on the reading and categorizing of the codes through interpretative filters of the researchers. In the final review, the researchers concluded the identified themes.

Results

Eleven trans women participated in this study with a median age of 43.5 years old. Most of them had a diploma education, while four participants completed secondary school education, one finished primary school, and one did not have formal education. The median monthly income among the participants was MYR 1450 (USD 352). Five participants (45.4%) reported an average monthly income of less than MYR 2000 (USD 486), while two of the participants had no income and one did not disclose her income. Nearly a third were smokers, and six participants had comorbidities. The most-reported comorbidity was hypertension. Two participants admitted to being HIV positive. Details on the participants' socio-demographic information are shown in Table 1.

Table 1. Socio-demography and clinical information of the participants, n=11.

Characteristics	Frequency (%)
Age (year)	
Range (Median, IQR)	33 - 50 (43.5, 12)
Education	
No formal	1 (9.1)
Primary education	1 (9.1)
Secondary education	4 (36.4)
Diploma	5 (45.5)
Average Monthly Income (MYR)	
Range (Median, IQR)	0 - 3500 (1450, 1750)
Undeclared	1 (9.1)
No income	2 (18.2)
Less than 2000	5 (45.4)
2000 - 3500	3 (27.3)
Smoking status	
Non-smoker	1 (9.1)
Current smoker	7 (63.6)
Ex-smoker	3 (27.3)
Comorbidity	
Yes	6 (54.5)
No	5 (45.5)

Seven themes emerged from the thematic analysis of codes and subthemes. Each theme is summarized below and exemplar quotes for each theme are displayed in Table 2.

Table 2. Identified themes from interviews with study participants.

Theme	Subtheme	Examples of quotations (translated from Malay)
1. Job struggle and loss of income.	i. Loss of job during the current pandemic	<p>a) My boss, a Dato (Malaysian honorary title equivalent to Sir) he told me... he will give me a one month pay and then he gave us termination letter...meaning all the hotel's employee will be laid off.</p> <p>b) I loss everything... me and my friend just plan to start a small business... all ingredients have been bought (referring to small food stall), but in the end this happen (COVID19 lockdown) ... all are wasted.</p>
	ii. Difficulties in finding a job during MCO	<p>a) It was very hard (referring to job seeking during lockdown). Everybody has a hard time. I know many people have lost their job, right?</p> <p>b) I have applied for job, but until now nobody has called. Until now I don't know what to do... I still have no job (frustrated and tense emotion).</p>
	iii. Loss or reduction of income	<p>a) Due to COVID-10, my side-income from wedding's event and online has dropped dramatically...</p> <p>b) Both jobs I cannot do... haa like shooting of an event at TV show, bridal boutique...being a make-up artist also cannot.</p> <p>c) My source of income is gone, because I cannot open my shop, all others shop also closed, and I must think on how to pay my staff...</p>
	iv. Lack of business opportunities during MCO	<p>a) So, since MCO I have not received a single order from any client (referring to bridal boutique).</p> <p>b) The MCO has affect me so much as before this, I have always been invited as a judge for events like beauty contest, karaoke, drag-show... but now no more.</p>

<p>2. Forced to use saving funds to survive.</p>	<p>i. Savings was only enough for few months .</p>	<p>a) I am afraid after three or four months; my savings will be depleted by then. b) I told myself, in six to seven months' time I have to go back to my hometown as by that time savings will be depleted.</p>	<p>iv. Sharing expenses to reduce budget.</p>	<p>there, but I must urge the temptations to shop now (during lockdown). a) Like now, my housemate and I... we share all the expenses particularly on food and house rent. b) We have to share expenses, as we need each other even more (referring to her housemate during lockdown).</p>
	<p>ii. Forced to use hard earned saving.</p>	<p>a) I have a little saving that I can use during time like this... I know saving is important when unexpected things happen. b) I had to forked out money from my savings to pay for rent, foods.... yes, only from my own saving.</p>	<p>4. Impact on accommodation.</p>	<p>i. Landlord relaxed the rule on house rent. a) During MCO, I am lucky to have such nice landlord. He said can pay the rent after the lockdown is lifted or pay whichever amount that I have. b) My landlord understood... due to MCO. He didn't mind if the rental payment was late.</p>
	<p>iii. Forced to use retirement fund.</p>	<p>a) Due to no income, I had to withdraw some portions of my EPF (Malaysian social security fund). b) Yes, I am stressed with my current condition of not having job...for now I just must rely on my emergency EPF money.</p>	<p>ii. Opted for alternative accommodation.</p>	<p>a) I can only manage to rent a small room, with no windows and I have to share the amenities with others. b) Okay, I did ask their permission to stay at their home during MCO and they didn't mind.</p>
<p>3. Food insecurity due to severe financial constraint.</p>	<p>i. Food shortage during the lockdown.</p>	<p>a) I once did not eat (properly) for 2 weeks during the early lockdown phase... b) I only eat eggs for the whole week.</p>	<p>5. Financial burden to support others.</p>	<p>i. Obligation to financially support family members a) My brother has a heart complication, and he is unemployed. I have to give money to them (his family). b) I have to support my mother financially, I have to pay for the car, rent... not enough (money) actually.</p>
	<p>ii. Rationing food to save on cost.</p>	<p>a) I have to carefully ration my food... to save my food supply. b) To cut cost I just ate <i>Maggi mee</i> (Malaysian popular and cheap instant noodle). c) I just bought basic food items to survive such as flour, rice, sugar...</p>	<p>ii. Financially supported friends in need.</p>	<p>a) I only support my friend, the one that I talked to you about, the divorcee (female friend). b) I asked her whether she has any savings (referring to her friend). Because I know her saving was not enough...so as a friend and I am better off than her... I need to help her.</p>
	<p>iii. Being thrifty with expenses.</p>	<p>a) But, to buy a lot of groceries... we had to see how much money we've got too. For example.... we bought food stock for a week (to save money). b) I try to save as much as I can whenever I went shopping for necessities during the lockdown... c) I used to love shopping and spent here and</p>	<p>iii. Felt responsible and prioritized</p>	<p>a) I must prioritize my family members back home, since they have small kids too... they need more than me... I can survive on basic food.</p>

	others over oneself .	b) I have responsibilities as a son, brother and as a human being. I pity them and I wish to help with whatever I can.	compli cated.	i. I despise the idea to apply from them (religious welfare body) ... because I know it will be complicated and they will reject my application.
6. Reliance on aid.	i. Received aid from several NGOs.	a) Yes, I have received aid from them... they gave me rice, fruits and other food stuff... b) My friend, X help me a lot. She arranged the aid through NGOs...		
	ii. Depends on aid to survive .	a) I rely on aid and other's charity... I have to eat... b) I have plead to Miss X about my condition, I really hope she can help me get the necessary aid from NGOs...		
	iii. Aid given was not adequate.	a) I did not get much from aid. I don't receive them... b) The aid given was not that much, right? (cynical laugh).		
7. Reluctance in getting financial aid due to presumed stigma and discrimination.	i. Fear of stigma.	a) Even though I have all the supporting documents mentioning that I am qualified, I don't like the way they (welfare officers) look at me... like I though... am I that <i>bangsat</i> (disgusting)? b) Not that I don't want it (aid)... I just feel that I am not going to get it because they don't like people like me...		
	ii. Faced discrimination before.	a) I have tried to apply before (aid)... but guess what the officer told me? "You have both hands, a limb and all, but why you are so lazy to get a job?" i. I feel like both of my limbs are so heavy to go there (welfare office) ... they have treated me badly before.		
	iii. Application procedure deemed	a) The procedures were too complicated... and because of that I feel lazy to apply (aid). b) The application will take a long time to be approved... I just know it.		

Theme 1: Job struggle and loss of income

Issues of job loss and income depreciation were major themes in this study and affected more than half of the participants. Most of them have lost their jobs due to the restructuring of their companies during the MCO. The struggle to find a job has caused most participants' deep emotional distress. They also experienced loss or reduction of income due to lack of business opportunities as well as transportation problems during the MCO. One participant had no means of transport and experienced tremendous difficulty finding a job locally. Public transport services were severely limited during the first wave of the pandemic. Furthermore, the enforcement of the MCO compelled several participants to close their business outlets. Many of the participants agreed that it was difficult for them to be employed or find new job opportunities during the MCO. Several participants even started small businesses to earn a bit of income. Some started online businesses, selling beauty products, and engaging in multilevel marketing (MLM). On the other hand, job desperation had also made one participant consider going back to paid sex work as she was in dire need of earning money to fulfil her basic needs. Despite the reported job insecurities, four participants were unaffected as they were still employed and had consistent income during the pandemic.

Theme 2: Forced to use savings to survive

The COVID-19 pandemic and subsequent lockdown came unexpectedly, leaving most of them financially unprepared. Many of the trans women had a low income, to begin with and limited savings. The prolonged duration of MCO plus the loss of income forced them to use their savings. Several were concerned about how long they would survive with the depleting funds from their hard-earned savings. Others feared how they would cope after they had depleted all their savings. During the lockdown, the Malaysian government announced that pension fund contributors were allowed to withdraw MYR 500 (USD 122) per month, from the Employees Provident Fund (EPF) for one year. Eight participants had to withdraw their EPF savings that were initially meant for their retirement to survive and sustain daily expenses. Two

participants even had used up all of their savings and had to rely on charity or financial aid from friends to survive.

Theme 3: Food insecurity due to severe financial constraints

This is a common theme in all eleven interviews. More than two-thirds of the participants in this study reported on limiting or rationing their food intake to save money. Several participants only ate eggs to substitute their protein intake while some relied on cheap instant noodles. Furthermore, shopping for food was no longer splurging on luxury items as before but mainly to buy basic food necessities such as rice, flour, and sugar. On the extreme, one participant endured hunger and barely had decent meals for two weeks due to a lack of financial resources. To stretch their money, two participants had to share expenses for food and lodging expenditure. Most participants agreed that during the MCO, they reserved their expenses mainly on basic food and had to resist the urge for other non-food expenses such as clothing and entertainment.

Theme 4: Impact on accommodation

Loss or reduction of income forced some of the trans women to prioritize their savings on basic needs. Other non-food expenses such as housing rent, transportation and luxury items were not permissible. Nearly all of the transwomen lived in rental accommodations. Almost half of the participants mentioned how the MCO impacted their accommodation arrangement. Three participants postponed their rent payments due to the relaxed conditions imposed by their respective landlords. Due to financial constraints during the MCO, some of the transwomen had to look for cheaper alternatives such as renting a basic room with shared amenities or staying at friends' place for free.

Theme 5: Financial burden to support others

During the pandemic, not only transwomen were impacted financially, but also their co-dependent. Over half of the participants had to support others apart from themselves during the MCO. Six of the participants had to financially support their family members, close relatives, and friends. They would try to help with whatever they can afford. Meanwhile, two of them had to bear the medical expenses of their ailing relatives in their hometown. Some of the participants felt responsible for helping their family members during this time of need. There were also concerns about their inability to give money to their parents as before the pandemic. Apart from family members, two of the participants had to financially support their friends as well.

Theme 6: Reliance on aid

Many participants relied on any form of aid to help them survive the lockdown. They acknowledged the importance of both financial and non-financial aid during these troubling times. Most of them have received some form of aid mainly from Non-Governmental Organizations (NGOs), and local religious bodies, as well as through the help of their fellow associates. Among the participants, they mostly relied on one participant, who appeared to be a leader or coordinator for their trans community. She would coordinate financial and food aid with the relevant parties such as local politicians, NGOs, and *Baitulmal* (Islamic charity system). However, a small number of the participants did not manage to get any aid while some complained that the aid received was inadequate.

Theme 7: Reluctance in getting financial aid due to presumed stigma and discrimination

Trans women are familiar with financial initiatives offered for people from the lower-income group. Both the government and non-governmental organizations initiated most of the aid offered. However, there were genuine expressions of hesitancy to apply for financial aid due to fear or self-perceived stigmatization. Several participants reported that they were being marginalized and looked down on by the staff of welfare bodies, thus creating a deficit in trust for them to file for aid applications. Consequently, some of them hesitated to seek aid from official bodies due to these bad experiences. Two participants mentioned that the aid application process and procedures were complicated. One participant noted that her previous rejected application discouraged her from applying for future applications.

Discussion

Trans women often belong to the lower-income group due to social marginalization, economic instability, and difficulty in finding and maintaining proper employment (Draman et al., 2018). The lockdown imposed by the pandemic further worsened their economic vulnerability. In our study, most trans women experienced a reduction in income and some even lost their jobs. The findings are similar to other studies elsewhere. For instance, many have lost their jobs and employment opportunities in the United States due to the pandemic (Rhodes et al., 2021). In India, the transgender, commonly known as *Hijras*, has reported in loss of earnings from performing in various social ceremonies due to the pandemic (Kaur, 2020; Pandya & Redcay, 2020).

Throughout Southeast Asian countries, many LGBTQ individuals rely on jobs within the informal sector and the gig economy, which have been severely impacted. A study in Indonesia found that trans women who worked in the beauty, arts, sex work and other industries had to endure hunger and desperation to fend for their daily needs (Baysa-Barredo, 2020). The trans women in our study were also involved in similar job sectors. During the lockdown, the Malaysian government introduced a short-term measure to improve job opportunities, which is called PENJANA (Ministry of Finance Malaysia, 2021). This initiative provided financial incentives to the industry in hiring workers, as well as tax exemptions. Unfortunately, most of the trans women community was less likely to be interested to be employed in this line of work.

The pandemic has forced trans women to use their savings which would not last for long. Some had little or no savings at all prior to the pandemic, as their earnings were barely enough to make ends meet. The same scenario was also observed among trans women in India where the *dahnada* or sex workers lacked social security benefits and have minimal to no savings (Pandya & Redcay, 2020; Kaur, 2020). Another study on COVID-19's impact on the transgender community in Lahore, Pakistan also shows that trans women have no or limited savings before and during the pandemic as this community depends solely on cash and they have no relations to a bank or salaried jobs (Kirmani, 2020).

Due to job loss and significant reduction of income, many of this study participants had to withdraw funds meant for retirement or emergency to sustain their living during the MCO. This can jeopardize their future income security as their retirement funds have been used prematurely. What was worse was that some of the participants were not covered by social security protection in the first place. This is because many of them work within the informal industries where the social security fund such as the Employment Provident Fund (EPF) was not applied by their employer or themselves, although EPF is compulsory for those working in private organizations in Malaysia.

Most of the participants in this study experienced food insecurities due to their affected economic status due to the pandemic. Similarly in the United States, food insecurities highlight the economic disparities among LGBT people before the onset of the pandemic and the resulting job loss, furloughs, and restricted access to foods in stores during 2020 (Gibb et al., 2020). Another finding from the United States also mentioned that food insecurities were apparent among gender minorities due to financial constraints and reliance on aid (MacCarthy et al., 2020). In India, most of the trans women faced food insecurities due to the loss of jobs, having little savings,

lack of social security benefits, and depleting food supplies (Pandya & Redcay, 2020). Although the Indian government has introduced a food support scheme, many of them were not benefited as most were unaware of the existence of such a scheme.

Several participants in this study were affected accommodation-wise during the MCO as they need to defer their house rents, and some even have to squat at friends' places. This issue is not exclusive among participants in this study but is also observed elsewhere. In California, United States, many LGBT adults struggle to pay past-due or house mortgages even though the state's governor has already given orders to delay evictions and provide a mortgage payment grace period to provide temporary relief (O'Neill, 2020). Similarly in Pakistan, many trans communities lived in rented houses and were struggling to pay for the rent due to loss of income (Kirmani, 2020).

Most of the participants have a good insight into themselves and their future due to spiritual influence (Heidari et al., 2020; Subhi, 2018). Hence, some of the participants are in the process of detransition where they wish to have a normal life with their assigned gender at birth (Levine, 2018; Pazos Guerra et al., 2020). Those who belong to the transition group and require financial aid are eligible for '*Zakat*' assistance, which is a form of Islamic financial aid for the needy. Past studies suggested that most who received '*Zakat*' assistance in the past were satisfied with the service provided by the religious governmental organization (Ahmad et al., 2015). However, some trans women are reluctant to apply for the aid (*Zakat*) due to past experiences, as well as presumed stigmas towards them by some individuals. Some trans women felt that their application would be rejected, on top of the complicated process and bureaucracy that they presumed. However, the processes involving '*Zakat*' assistance in Malaysia follow a standardised procedure as other transactions involving money in government agencies.

In Islam, the obligation to give zakat has been emphasized in verse 103, surah al-Tawbah, which aims to purify the soul. Zakat helps Muslims to develop wealth and most importantly, to obtain Allah's blessings (Al-Zuhaili, 2003, Vol. 6). Almighty Allah SWT also informed us of the groups that deserve to receive zakat in verse 60, surah al-Tawbah and explained that zakat is only reserved for the eight groups and must be divided equally among them. They are the *Al-Fuqara'* (the poor), *Al-Masakin* (the needy), *Al-Riqab* (those in bondage), *Al-Gharimin* (those in debt), *Ibn-al-Sabil* (the wayfarer), *al-Amilin* (zakat collector), *fi Sabilillah* (for the cause of Allah), *al-Mu'allafah al-Qulob* (Those whose hearts are to be reconciled) (Al-Zuhaili, 2003. Vol. 5)

Dr. Monzer Kahf, a prominent Muslim economist and counselor further explains that zakat is part of the Islamic economic system and individual financial obligation. As a system, it should be collected by the government, or a special agency of it, and distributed only for the specific categories of recipients as mentioned in the Qur'an. There is no system in the world, other than Islam that made the rights of the poor explicit, permanent and outside the reach of political manipulation to the extent that even if the government does not take charge of it, Muslims must do it personally. This is a great virtue that needs to be appreciated by the Muslim community. (Monzer Kahf, 2005). Gratefully in Malaysia, there are government bodies that take charge of this and our trans women have benefitted from it.

According to al-Suyuti & al-Mahalli (2016), al-Tafsir al-Muyassar (2009) and al-Zuhaili (2003. Vol.5) explained that the definition of *asnaf al-Riqab* is a slave who has the status of Mukatab (people who owe money). Most scholars define al-Mukatab as a servant who is given the opportunity by his master to free himself by paying off the debt that has been set, even if he is strong and able to work. This happens because it is not possible to give it to a slave who wants to be freed unless he is a Mukaatab slave. (al-Zuhaili, 2003. Vol.5)

However, the Selangor Islamic Religious Council has taken a spirited approach by expanding the meaning of Ar-Riqab by interpreting lesbian, gay, bisexual, and transgender (LGBT) as a group that is eligible to receive zakat under Asnaf Ar-Riqab. This was guided by the Selangor State Fatwa Committee that states Asnaf Ar-Riqab in our community as those who are plagued by social and religious problems in the Fatwa that was gazetted on 7 June 2012 and are eligible to receive zakat Ar-Riqab (Portal Rasmi Majlis Agama Islam Selangor, 2023). However, this issue of the Selangor's state zakat distribution to LGBT groups became a hot topic of discussion in the community. Nevertheless, the issuing of the fatwa is explained by the law on the use of zakat money required to help the recovery of the LGBT as Asnaf Ar-Riqab back to the grassroots (Mahaizura, 2018). The zakat assistance is expected to give them opportunities for repentance, help them live a normal life like other humans, and improve their human values both materially and mentally. This is an initiative to preserve one of the five principles of Maslahah Daruriyyat (religion, self, soul, lineage, and wealth) and to cure social problems related to LGBT issues in Muslim society. This fatwa will also help zakat institutions in zakat management related to zakat distribution for Asnaf Ar-Riqab (Zafirah et.al. 2021).

Nevertheless, during the lockdown, some of the better-off participants have led or acted as an intermediary in coordinating assistance for their less fortunate friends, the

same as what occurs in other parts of the world (M. Christopher, 2016a; Cassidy, 2020a). Some of the participants in this study have received or expect to be given some form of aid mainly from Non-Governmental Organizations (NGOs), and local religious bodies, as well as through help from their fellow associates. Though the aid received was inadequate, the trans women were helpful to one another and even aided their own families to get assistance, this similar attitude is consistent with how other literatures describes about them (M. Christopher, 2016b; Cassidy, 2020b).

This study had several limitations. In terms of sampling of participants interviewed, it was limited to only eleven trans women and all of them were confined within one southern state of Malaysia. This was due to the restriction of inter-state movement enforced during the national lockdown (MCO). The ethnicity of local trans women who participated was homogenous, which is only limited to one ethnic group (Malays). This was due to difficulties and scarcities in recruiting trans women from other ethnic groups, despite Malaysia's multi-ethnic composition.

Conclusion

This study has shown that the COVID-19 lockdown has a significant impact on the economic well-being of Malay trans women in Malaysia. Many were affected financially and had issues from food insecurity to loss of jobs due to the lockdown. Policymakers, despite assistant given to this group, need to enhance more efforts to mitigate the pandemic's long-term economic impact on the trans women group. Further studies on the impact of lockdown are needed to be explored, particularly from the view of health and psychosocial aspects. The outcome of this study also proposes that the State Islamic Religious Councils and other related stakeholders in Malaysia, also worldwide, that manage zakat to exemplify Selangor Islamic Religious Council. The authorities need to examine and refine the concept of Ar-Riqab for this special group, to save the issue of faith and to deal with identity confusion among the LGBT group wisely for the benefit of the community.

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