

Zakat and Mental Health: A Reflection on Islamic Values in Modern Life

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ABSTRACT

Zakat, as one of the five pillars of Islam, carries profound implications not only for economic justice but also for mental and spiritual well-being. This paper explores the interconnection between zakat and mental health through the lens of Islamic values in modern society. Using a qualitative descriptive approach and library research method, data were gathered from Qur'anic verses, hadith, classical fiqh literature, and contemporary journal articles related to Islamic psychology, spirituality, and social welfare. Thematic analysis was employed to identify how zakat contributes to psychological stability, emotional resilience, and social harmony. The findings reveal that zakat functions as both a spiritual and psychosocial mechanism. For muzakki (zakat givers), it purifies the soul from greed, nurtures gratitude, and fosters happiness through altruistic behavior. For mustahik (zakat recipients), it alleviates economic stress, restores dignity, and strengthens hope — all of which are essential components of mental health. Furthermore, zakat builds social solidarity and reduces feelings of isolation by promoting empathy and collective responsibility. The study concludes that zakat reflects a holistic model of well-being that integrates faith, emotion, and social ethics, providing a sustainable framework for mental health promotion in Muslim communities. When managed effectively, zakat institutions such as BAZNAS can serve as faith-based mental health systems that support both individual and societal resilience in facing modern psychological challenges.

Keywords: *islamic values, mental health, modern life, psychological well-being, social solidarity, zakat.*

INTRODUCTION

Mental health is an essential aspect of human well-being that affects how individuals think, feel, and act in their daily lives. In recent decades, global statistics have shown a steady rise in mental health disorders, largely triggered by rapid social changes, economic pressure, and the challenges of modern lifestyles. The World Health Organization (2023) emphasizes that one in every eight people globally experiences a mental disorder, reflecting the urgency of integrating spiritual and social dimensions into health and well-being frameworks.

Religion plays a significant role in addressing psychological distress by providing

meaning, resilience, and moral orientation. Within Islam, spiritual practices such as prayer (ṣalāh), fasting (ṣawm), and almsgiving (zakāt) function not only as acts of worship but also as mechanisms for cultivating psychological balance and social harmony. As Daradjat (1991) and Azizi (2020) note, religion helps individuals achieve a sense of inner peace, self-control, and social stability, components that directly contribute to mental health.

Zakat, as one of the five pillars of Islam, holds both spiritual and socio-economic functions. Traditionally viewed as an instrument of wealth redistribution, zakat has increasingly been recognized as a transformative social

mechanism that enhances community welfare and individual well-being (Muneeza & Hassan, 2020). Beyond its economic dimension, zakat reflects the principles of empathy, sincerity, and solidarity values that align closely with modern psychological theories emphasizing altruism and social connectedness as predictors of happiness and mental stability (Post, 2014; Ali & Rahman, 2023).

For the muzakki (zakat givers), fulfilling the obligation of zakat nurtures a sense of gratitude and satisfaction derived from helping others. This aligns with the concept of “helper’s high” in psychology, where acts of giving stimulate endorphins and oxytocin, leading to positive emotional states (Dunn et al., 2008). Meanwhile, for the mustahik (recipients), zakat reduces economic stress, restores dignity, and fosters hope — all of which are crucial for mental resilience and psychological recovery (Ismail & Noor, 2022).

Despite extensive research on zakat’s economic impact, studies that explicitly examine its psychological and mental health dimensions remain limited. This gap invites further exploration of how zakat, through its embedded Islamic values, can serve as a holistic framework for mental well-being in the modern world. As Noviana (2023) argues, the practice of zakat not only fulfills a spiritual obligation but also contributes to a form of social therapy that reduces anxiety, loneliness, and feelings of alienation.

Therefore, this study aims to analyze the interconnection between zakat and mental health through the lens of Islamic values and modern psychology. It seeks to illustrate how zakat functions as a moral, social, and emotional support system that can mitigate the psychological challenges of contemporary

society. By reflecting on zakat as a value-driven practice, this paper argues that Islamic philanthropy offers a holistic model for achieving inner peace and collective well-being in the modern era.

METHODOLOGY

This study adopts a qualitative descriptive approach with a focus on library-based research (literature review). The aim is to explore the interrelationship between zakat, mental health, and Islamic values in the context of modern life. Library research was chosen because the study relies on textual analysis of both classical and contemporary sources that discuss zakat as a spiritual, social, and psychological construct.

Data were collected from various primary and secondary sources, including the Qur’an, Hadith, classical fiqh literature, contemporary journal articles, books, and reports published by Islamic research institutions such as BAZNAS and INCEIF. Additional data were drawn from peer-reviewed international journals indexed in Scopus and DOAJ, particularly those addressing Islamic economics, spirituality, and psychology.

The data analysis employed a thematic content analysis technique, which involves identifying, classifying, and interpreting key themes that connect zakat to mental well-being. Three major thematic categories were established: (1) the spiritual purification aspect of zakat; (2) the psychological and emotional impact on both muzakki and mustahik; and (3) the reflection of Islamic values in shaping collective mental resilience.

Through this method, the research synthesizes multidisciplinary insights to form a comprehensive understanding of how zakat contributes not only to economic justice but also to mental and emotional balance. The qualitative

approach allows for an interpretative exploration of zakat's role in promoting holistic well-being within contemporary Muslim societies.

RESULTS AND DISCUSSION

1. The Spiritual Foundation of Zakat: Purification and Inner Peace

In Islamic theology, *zakat* derives from the root word *zaka*, meaning “to purify,” “to grow,” and “to bless.” This etymology indicates that the act of giving zakat is a form of spiritual purification (*tazkiyah*) that cleanses the soul from greed, envy, and excessive attachment to worldly possessions. The Qur'an affirms this when Allah commands the Prophet:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ
بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ
.....

“Take from their wealth charity by which you purify them and cause them to increase, and invoke blessings upon them. Indeed, your invocations are reassurance for them” (Qur'an, 9:103).

This verse articulates the dual purpose of zakat: it purifies the giver's soul and brings emotional reassurance (*sakan*). Al-Faifi (2016) asserts that purification through zakat elevates spiritual consciousness and releases the heart from the anxiety caused by materialism. Psychologically, this purification corresponds to the concept of *emotional catharsis* the release of suppressed tension through moral action.

By giving zakat, Muslims enact *ihsan* doing good for the sake of Allah, which promotes inner peace and mindfulness. In Islamic psychology, this state of *sakīnah* (tranquility) arises from spiritual alignment between one's faith (*iman*) and ethical behavior (*amal saleh*). Daradjat (1991) and Ali & Rahman (2023) emphasize that faith-based practices help reduce

anxiety by creating a stable inner locus of control, where believers trust divine will rather than external circumstances. Therefore, zakat serves as both a spiritual discipline and a therapeutic act that fosters emotional balance and self-transcendence.

2. Zakat and the Psychology of Giving: A Reciprocal Benefit

The act of giving is intrinsically rewarding. Modern neuroscience has confirmed that altruism activates brain regions associated with pleasure and satisfaction, similar to the effects of receiving rewards. Dunn, Aknin, and Norton (2008) demonstrated that spending money on others significantly increases happiness compared to spending on oneself. This finding aligns with the Islamic principle that giving charity increases one's blessings (*barakah*) and spiritual joy.

For the muzakki (giver), zakat offers multiple psychological benefits. It reduces guilt associated with wealth accumulation and provides meaning through religious obedience. The giver experiences what Post (2014) terms “the helper's high,” a surge of endorphins resulting from selfless behavior. The sense of contribution and social usefulness enhances self-esteem and decreases depressive tendencies.

Conversely, for the mustahik (recipient), zakat alleviates the mental strain of poverty, unemployment, and social exclusion. Ismail & Noor (2022) highlight that receiving zakat restores *izzah* (dignity) and fosters hope, which are critical elements in psychological resilience. When basic needs such as food, education, and shelter are met, the mustahik gains emotional stability and motivation for self-improvement.

This reciprocal benefit creates a *cycle of empathy*: the muzakki experiences happiness by giving, and the mustahik experiences relief and

gratitude by receiving. Both sides participate in a spiritual ecosystem that enhances collective mental health and community cohesion.

3. Social Solidarity and the Collective Mind

In the Qur'an, wealth is described as a trust (*amanah*), not personal property:

كَيْ لَا يَكُونَ دُولَةً ۖ بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ

“...so that wealth may not merely circulate between the rich among you” (Qur'an, 59:7).

This verse establishes the ethical foundation for economic justice and social solidarity. Zakat operationalizes this principle by redistributing resources, minimizing inequality, and strengthening social bonds. In contemporary societies, mental health problems such as loneliness and alienation often arise from individualism and loss of social connection. Zakat functions as an antidote to such conditions.

Muneeza & Hassan (2020) argue that zakat promotes social harmony through a moral economy, an integrated system in which economic transactions are infused with compassion and responsibility. Psychologically, belonging to a community that practices collective care reduces feelings of isolation and increases emotional security.

In the modern digital age, social detachment and online isolation have become growing threats to mental well-being. By encouraging face-to-face empathy and local engagement, zakat reinstates *ukhuwah islamiyyah* (Islamic brotherhood) as a protective factor against mental illness. Community-based zakat distribution also fosters *trust capital*, a psychological resource that reduces social anxiety and strengthens confidence among citizens.

4. The Role of Zakat in Reducing Economic Anxiety

Economic stress is one of the most pervasive causes of mental disorders worldwide. The inability to meet daily needs or provide for one's family generates chronic anxiety, depression, and a loss of self-worth. Zakat directly addresses these stressors by ensuring that the poor and vulnerable have access to basic resources.

Noviana (2023) found that zakat givers in Bandung reported reduced anxiety and higher life satisfaction after fulfilling their obligations, while recipients experienced greater optimism and gratitude. The correlation between financial relief and mental health improvement is evident: when individuals are freed from constant worry about survival, cognitive space opens for spiritual reflection and personal growth.

In addition to immediate relief, zakat-based empowerment programs—such as microfinance initiatives by BAZNAS (2023) create sustainable livelihoods. Empowerment transforms passive recipients into active contributors, thereby enhancing their psychological sense of agency (*qudrah nafsiyyah*). According to Nasrifah (2020), this empowerment builds *psychological capital*—a combination of hope, self-efficacy, and resilience—that protects individuals from despair.

Thus, zakat operates at two levels:

- a. Preventive, by reducing stress through direct assistance; and
- b. Transformative, by promoting independence and dignity through empowerment.

In both ways, it reinforces mental stability and long-term well-being.

5. Reflection of Islamic Values and Moral Therapy

The essence of Islam lies in balance (*mīzān*) between material and spiritual, individual and collective, body and soul. Zakat embodies this balance by translating moral values into tangible action. Its core principles, *ikhlas* (sincerity), *amanah* (trust), *ta'awun* (cooperation), and *tawakkul* (trust in God) function as moral therapies for psychological distress.

Modern society often measures success by material accumulation, which leads to chronic dissatisfaction. Zakat reverses this mindset by teaching detachment and gratitude. Through *ikhlas*, individuals learn that giving is not a loss but a gain in spiritual value. Through *tawakkul*, they develop faith that provision (*rizq*) is ultimately from Allah, reducing anxiety about scarcity.

Azizi (2020) explains that religion acts as a social regulator that stabilizes emotions and moral behavior. When communities collectively uphold zakat, they create a moral ecosystem where empathy, justice, and gratitude thrive. Such an environment reduces envy, resentment, and competition—key triggers of psychological distress.

Zakat also serves as a practical embodiment of *rahmatan lil-'alamin* (mercy for all creation), fostering harmony between individuals, society, and nature. By linking faith with compassion, zakat transforms abstract theology into lived ethics that nurture peace of mind.

6. Zakat as a Tool for Trauma Recovery and Psychological Healing

Zakat's role extends beyond poverty alleviation into the realm of **mental rehabilitation**. In times of disaster, conflict, or

displacement, zakat-funded programs provide psychological first aid alongside financial support. For instance, BAZNAS Indonesia's *Trauma Healing Program* (2023) integrates religious counseling with social assistance to help victims recover emotionally.

Psychologically, assistance delivered with empathy and spiritual encouragement accelerates healing by re-establishing a sense of hope and belonging. In this context, zakat becomes an Islamic model of *psychosocial intervention* grounded in the concept of *ihsan*. This approach aligns with modern trauma recovery frameworks that emphasize community support, moral meaning, and social inclusion as core components of mental restoration (Ali & Rahman, 2023).

Moreover, distributing zakat with compassion provides recipients with affirmation of human dignity, reducing the shame often associated with poverty. Restoring dignity is not merely a social goal but a psychological necessity for self-worth and resilience. Hence, zakat contributes to emotional rehabilitation by addressing both material deprivation and existential despair.

7. Integrating Zakat with Positive Psychology and Well-Being Theory

Recent advancements in psychology, particularly the PERMA model proposed by Martin Seligman (2011), identify five elements of well-being: Positive Emotion, Engagement, Relationships, Meaning, and Accomplishment. Zakat fulfills each component within an Islamic framework:

- a. Positive Emotion – The act of giving generates joy and gratitude for the giver.
- b. Engagement – Zakat connects individuals to social causes, enhancing a sense of purpose.

- c. Relationships – It strengthens social bonds between *muzakki* and *mustahik*.
- d. Meaning – Zakat aligns personal wealth with divine command, providing existential purpose.
- e. Accomplishment – It offers spiritual achievement recognized in both worldly and eternal dimensions.

By fulfilling these dimensions, zakat integrates seamlessly into modern theories of happiness and well-being, bridging Islamic ethics with scientific psychology. The synthesis of spirituality and empirical understanding underscores Islam's holistic approach to mental health—addressing both heart and mind.

8. Contemporary Challenges and Institutional Implications

Despite its potential, the psychological aspect of zakat remains underutilized in modern policy frameworks. Many zakat institutions focus primarily on financial distribution rather than emotional or mental health outcomes. To optimize impact, zakat management must integrate *psychospiritual objectives* into its operational models.

BAZNAS (2023) and INCEIF (2020) have begun to pioneer programs that combine economic empowerment with counseling and community development. These initiatives should be expanded through collaborations with Islamic psychologists, counselors, and social workers to develop standardized *zakat-mental health modules*.

Furthermore, digitalization and modernization of zakat platforms can be leveraged not only for efficiency but also for emotional engagement. For example, real-time storytelling of beneficiaries' success can generate empathy, gratitude, and continuous

donor motivation, reinforcing psychological satisfaction among *muzakki*.

Institutionally, zakat should be recognized as a faith-based mental health mechanism, complementing governmental and global well-being strategies such as the WHO's Mental Health Action Plan. Through this integration, Islamic philanthropy can play a vital role in achieving sustainable emotional resilience in Muslim societies.

9. Summary of Findings

The findings of this study can be summarized as follows:

- a. *Zakat functions as a spiritual therapy*, purifying the heart and reducing anxiety by cultivating gratitude, sincerity, and divine trust.
- b. *Zakat acts as a social stabilizer*, strengthening empathy, solidarity, and community trust, thereby reducing loneliness and social stress.
- c. *Zakat provides psychological empowerment* by addressing both material and emotional needs of *mustahik*, enhancing hope and dignity.
- d. *Islamic values reflected in zakat*, such as sincerity, compassion, and justice, constitute a moral framework that promotes mental resilience.
- e. *Integration with modern mental health initiatives* can amplify zakat's role as a holistic model of well-being aligned with sustainable development and psychological growth.

In conclusion, zakat is far more than an economic institution; it is a spiritual and psychological system designed by Islam to heal both the individual and society. Its comprehensive nature makes it a timeless

solution to the mental and emotional challenges of modern life.

CONCLUSION

Zakat, as one of the fundamental pillars of Islam, represents an integrated system that combines spiritual devotion, economic justice, and psychological welfare. This study has demonstrated that zakat serves not only as a financial mechanism for wealth redistribution but also as a holistic model for promoting mental well-being. By embodying Islamic values such as sincerity (ikhlas), compassion (rahmah), and trust in God (tawakkul), zakat provides emotional relief and spiritual balance for both the giver (muzakki) and the receiver (mustahik).

For muzakki, the act of giving purifies the soul from greed and cultivates gratitude and happiness. It enhances self-worth and emotional stability, aligning with modern psychological theories that link altruism with mental health benefits. For mustahik, zakat reduces economic stress, restores dignity, and renews hope, enabling a more positive outlook on life. These reciprocal psychological effects transform zakat from a mere ritual obligation into a moral therapy that nurtures both individual and collective well-being.

In the broader social context, zakat strengthens community solidarity and reduces social inequality, thereby addressing one of the root causes of collective mental distress. When effectively managed, zakat institutions can function as faith-based mental health frameworks, complementing modern health strategies and contributing to the Sustainable Development Goals (SDGs), particularly in promoting good health and social justice.

In conclusion, zakat embodies the synthesis of spirituality, psychology, and social

responsibility. It reaffirms that Islam offers a timeless solution to contemporary challenges by linking material support with emotional and spiritual healing. The implementation of zakat, therefore, should not only aim at poverty alleviation but also at building resilient, compassionate, and mentally healthy Muslim societies.

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