

PSYCHOLOGICAL IMPACT OF PAYING ZAKAT OBLIGATIONS THROUGH ZAKAT MANAGEMENT INSTITUTIONS

Kesan Psikologi Pembayaran Kewajipan Zakat Melalui Institusi Pengurusan Zakat

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Abstract: *Zakat has a significant Psychic role in society. Therefore, Allah mentions in the Qur'an the commands of zakat and prayer. This shows that the role of psychic zakat is very strong. This research will try to explore and analyze the psychological impact of paying zakat obligations through Zakat Institutions. The method used in this paper is a qualitative method using analytical content. it was found that by paying zakat obligations through the Zakat Management Institution, this would provide peace of mind for the person who paid it, especially when a person performs zakat through the amil zakat body, then he will be prayed for by amil zakat and mustahik . So that has a positive psychological impact.*

Keywords: *Psychological Impact, Zakat, Zakat Management Institutions*

INTRODUCTION

Man is a creature of Allah Almighty in the best possible form. In addition, man is equipped with knowledge and reason and will, thus he has the capacity to be the caliph of God on earth. All humans will undergo a stage of development process from the embryo to the elderly if they are old. (Irman, 2019) therefore every human being should try his best to obtain a happy life in the world and in the hereafter.

As a being that God created man along with the various problems faced. Not infrequently the problems that humans face cause disturbances in the peace of the soul, so that it has an impact on human psychology as well as on human physical health, and can affect social relationships if problems are not overcome. (Rofiqoh, 2020)

Impaired psychological function is usually in the form of being easily ignited by bad emotions such as irritability, frequent irritability, mood disorders, frequent anxiety, and increased levels of aggressiveness. A person who experiences unease has diagnoses such as insufficiency, irritability - anger, expressing grievances, haste, and always being suspicious of something that is happening around him. Sometimes, it is a problem from the heart that makes a person unable to find a solution in his life, because a person feels hopeless and has not reached a common point. This cause is the main reason mental therapy is important for human beings, because mental therapy transforms oneself in developing and empowering one's potential and intelligence as a human being. (Sukmawati, 2020) In this case, paying zakat obligations through zakat management institutions can be one of the alternatives.

Zakat is a mandatory act for every Muslim. who are eligible to pay zakat such as nisab. Islam divides zakat into two types. The first is zakat fitrah paid in the month of Ramadan and the second is zakat maal. paid when it has reached its nisab. In fulfilling zakat, honesty is needed, this is related to the calculation of the nisab, as Irman's opinion states that honesty leads to goodness in the personal self. As affirmed by the Prophet Muhammad SAW, you should always be honest, because honesty leads to goodness, and goodness leads a person to Heaven(Silvianetri et al., 2022).

Zakat can foster the development of sustenance obtained by muzakki, because although outwardly the property is reduced but in essence by paying zakat their property is not reduced, as the Prophet assured the Prophet saw that shadaqah /zakat will not reduce property. But it is precisely with zakat, their wealth or sustenance that they are growing both in quality and quantity. As Allah Almighty assures in Sura al-Baqarah verse 261:

“...That is to say: The parable (of the living issued by) those who provide for their treasures in the way of God is akin to a seed growing seven grains, on each grain one hundred seeds. God multiplies (rewards) for whom He wills, and Allah is All-Vast (His gift) again All-knowing...” (Quran, n.d.)

In addition, zakat is actually also expected to develop the lives of poor people, meaning that zakat is able to become an economic force for Muslims to reduce and minimize the level of poverty. Based on previous research, zakat has been shown to help reduce poverty and income inequality.(Irfan Syauqi Beik, 2009)Therefore, it can be interpreted that the existence of zakat is not only an individual religious obligation, but also a social obligation for Muslims that is better Zakat can be used as economic capital to uplift and empower the lives of poor people, so that from mustahiq they can develop into muzakki. For this reason, achieving this noble goal is very necessary to practice zakat in congregation and professional management. To implement this, it is also very necessary to have a syar'i foundation on zakat management.

METHODOLOGY RESEARCH

This type of research is normative research using qualitative analysis, namely by explaining existing data with words or statements instead of numbers. And using a conceptual approach about the psychological impact of paying zakat obligations through Baznas through library research or document studies. According to Mustika, the literature approach is a series of activities related to the method of collecting library data, reading, and recording and processing research materials. (Zed 2003)

This research is mostly carried out on secondary data The types of data in this study are secondary data, namely data from books, internet media, documents of the Zakat Management Institute, and previous research that examines zakat through amyl. While data collection techniques, namely by examining books, internet media, documents, and previous research. Data analysis techniques, namely by using qualitative data with analytical methods and normative studies based on existing written sources. The author collects data and then examines books or other reading sources that have relevance to the psychological impact of paying zakat obligations through the Zakat Management Institute

THE PSYCHOLOGICAL IMPACT OF PAYING ZAKAT

Zakat Impact on Feelings

As the third pillar of Islam after the Creed and Prayer. Zakat is a very important teaching for Muslims. As an obligatory act for every Muslim. fulfill the conditions to pay zakat such as nisab. Zakat is a basic obligation in Islam. Aside from being a realization of a Muslim's sense of faith, the implementation of zakat obligations has a social meaning. This means that zakat is worship that fulfills the relationship of a servant with Allah SWT, as well as strengthens human relations. By giving tithes, it means that a Muslim who has been awarded wealth by Allah SWT and has met the requirements of being obliged to give part of his wealth to those who are entitled to receive it. (Riyald, 2017)

Allah SWT juxtaposes the command to pay zakat with the order to pray in twenty-eight places in the Qur'an, which shows how urgent and high his position is in Islam. Then the mention of the word prayer in many verses in the Qur'an is sometimes accompanied by faith and sometimes with zakat. Sometimes the three of them are juxtaposed with good deeds in a logical sequence.

Everyone has affection. The value of affection is not only directed to couples, but also to parents, relatives, friends, the surrounding environment and the objects that are owned. (Fauziyyah & Irman, 2019). So that in proving obedience to Allah SWT it is not excessive to give treasures that are loved in the way of Allah SWT, namely in the form of zakat assets.

Harmony between the functions of the soul and actions can be achieved, among others, by carrying out religious teachings and trying to apply social, legal and moral norms. In this way, inner peace will be created which will lead to happiness and serenity in living life with all its problems. This is supported by Irman who stated The application of spiritual values in everyday life will improve people's mental health. (Syafwar & Yeni, 2020)

In the context of mental and spiritual health, altruism, love, forgiveness, sacrifice for the benefit of others, and the like, are sources of energy that can nourish one's mental and spiritual health. Someone who has this kind of attitude and soul will experience serenity, peace, a sense of worth, life satisfaction, and feel that their life has meaning. (Mujtaba Musawa Lari, 1997) In Munir's Tafsir it is stated that there are two sentence fragments that are conditional on the psychological dimension of zakat. First, "Pray for them". The point is that the person who is given zakat prays for the giver (muzaki). (Maizal, 2018)

The dimensions of zakat can protect the heart from misery. Allah says, "And whoever guards himself from stinginess, then they are the lucky ones" (QS. al-Hashr/59: 9). The psychological dimension that can inspire the heart of the giver of zakat, but also the hadith qudsi, "Allah said, "Spend, O human, I will spend for you".

The function of Zakat as cleansing and purification of the soul psychologically for muzakki is to eliminate the arrogance and 'ujub (pride themselves) from their hearts. (Wahid Al-Faizin et al., 2017) one of the functions of zakat as a psychological cleansing and purification of the soul for muzakki is to remove arrogance and 'ujub (self-pride) from their hearts.

Based on the explanation above, it can be understood that people who pay zakat will feel happy because the zakat they issue makes them physically "clean" and spiritually "pure", when looking at the meaning of zakat from an etymological point of view. In addition, he also feels that he will be given hope that will make his wealth "grow" and be a blessing for himself, and for those who receive zakat from him (mustahik).

There is no single obligation imposed by Allah on humans, unless there is kindness, wisdom, and benefit for humans themselves. Therefore, it is only natural that we should be grateful for all that God has created on earth, especially when what God gives comes in the form of an obligation. Because, what was brought by His servants or conveyed directly by the Prophet Muhammad SAW, one of which is prayer and prayer certainly contains many benefits not only in this world, but also for the future in the afterlife, one of the benefits in this world is the benefit for the condition of human feelings.

Zakat Impact on the Mind

Thinking allows one to represent the world as a model and treat it effectively according to goals, plans and desires.(Encyclopedia, 2022)In terms of fulfilling zakat obligations through the Zakat Management institution, it can make someone have a clear mind.

Through the payment of zakat, Allah SWT wants to cleanse the souls of the rich from sins and despicable morals such as: miserly, miserly, greedy for wealth, hard-hearted to the poor, and excessive love of wealth. Allah SWT also wants to cultivate noble qualities, such as: empathy, sympathy, generosity and care for the distress of others, especially the poor.(Abd ar Rahman bin Nashir as sa'di, 1404)

By having positive thoughts, life will also be better and happier.In relation to zakat muzakki who fulfill their zakat obligations through zakat management institutions are considered to have a level of emotional and spiritual maturity because they have a soul of concern, empathy, and helping the interests of others. From a psychological point of view, the absence of a soul in a person is a sign of backwardness and social maturity. Abandonment, indifference, and lack of a sense of moral responsibility are signs of psychological disorders and psychiatric illness.

Muzakki who pay zakat will have a balanced life, especially in aspects of worship ('ubudiyah) and aspects of relationships with fellow human beings. The existence of this life balance is very important for individual life. So that someone will be in a life system that will run in harmony, harmony, harmony, and peace. All this atmosphere will make him feel calm and peaceful in his soul.

Zakat essentially educates humans to become altruistic and prosocial figures by involving several psychic functions including (1) empathy, (2) spiritual intelligence, (3) emotional intelligence, (4) the fight between the voices of truth and the voices of satan, (5) rewards that function as motivation, and (6) the predicate of a human being with spiritual intelligence.(Sociological et al., 2022)

As explained above, it can be explained that carrying out zakat obligations through amil is not something new because it was practiced at the time of the Prophet and Caliph al-Rasyidin and at this time through zakat management institutions as a legally valid Amil. Allah will not reduce the wealth of those who pay zakat, on the contrary it will develop.

In the aspect of its impact on the mind, zakat issued by the rich through zakat management institutions can be enjoyed for eating and drinking for the poor will reduce psychological tension between the poor and the rich in a community. In other words, social cohesion will become thicker and the gap between the poor and the rich will narrow.

As the name implies, zakat cleanses every muzakki's heart from stinginess, and replaces it with a generous nature, miserly nature which is a dangerous trait and can be a cause of family disharmony disputes, criminal acts can be eliminated by paying zakat according to the demands of the Koran and Sunnah.

In addition, zakat also fosters an Islamic personality character in every muzakki because he has cared to spend his wealth managed by zakat management institutions to help the needy and poor. The obligatory zakat assets issued by the muzakki through the zakat management institution will be a blessing, namely developing and multiplying the benefits.

Zakat Impact on Desire

Zakat is the third pillar of Islam after the Creed and Prayer. Therefore zakat is a very important teaching for Muslims. Currently, individual Muslims are very aware of the obligation to pray and its benefits in forming personal piety. However, this is not the case. To obligation zakat which serves to form social piety. The implications of this social piety are very broad, if only the Muslims understand about it.

Etymologically, zakat comes from the basic Arabic word zakat which means blessing, growing, clean, good, and increasing. Whereas terminologically in fiqh, zakat is the designation or name for a number of certain assets that are required by Allah SWT to be handed over to people who are entitled (mustahiq) by people who are obliged to issue zakat. (Ambary, 1999)

The legal basis for tithe is through amil also found in the Koran such as QS at-Taubah [9]: 60 and 130 and several Prophetic Hadiths. To strengthen the Amil institution, MUI has also issued a fatwa Number 8 of 2011 concerning Amil Zakat. Zakat through amil is also supported based on the opinion of madhhab scholars. (NOPIARDO, 2017)

Zakat has an important position for muzakki to enable it to become the master of its wealth and not become a slave to it. That's why in QS.9: 103 Allah confirms that the purpose of zakat is to cleanse and purify them (muzakki). This cleansing and purification includes material, namely property and spiritual, namely the soul. Zakat means cleaning the property from all its badness, and protecting it from various possible disasters that may occur. Meanwhile, on the other hand, zakat is very important for muzakki, to purify his soul from miserliness, train himself to give and have morals with God's morals, train himself to always be grateful for all that God has given, train himself not to love the world too much, train himself to prioritize inner wealth, (Rais & Assembly, 2009). This is implied in the verse,

“...Take zakat from some of their property, with that zakat you clean and purify them and pray for them. Truly your prayers (become) peace of mind for them. and Allah is All-Hearing, All-Knowing...”

(At Taubah: 103)

The verse above expressly states the existence of the principles of tathhîr (cleansing the soul from disgraceful traits) and tazkiyah (purifying the heart so that praiseworthy qualities grow. (Compilation Team, 2016).

In the implementation of zakat, Allah SWT provides rules that are different from other worship, because specifically regarding zakat Allah gives the right of intervention to humans to pay attention to or even take zakat from the muzakki to be handed over to mustahiq. This right to intervention is given, perhaps because zakat worship is not only individual-vertical worship, but also social-horizontal worship, so that it requires human intervention in its implementation and management.

According to Imam Malik in his wisdom, if there is a just Imam who collects zakat, then there is no opportunity for a muzakki to distribute his own zakat either in the form of money or otherwise, but he must hand it over to the Imam (leader). (Maizal, 2018)

According to the Shafi'i school of thought According to this school of choice, in the Shafi'i school of thought, zakat may be distributed through amil zakat established by the government (imam), especially if the government is fair to its people. (Fattah Santoso, 2004)

According to Ibn Abu Musa and Abu al-Khatthab, giving zakat to a just priest is *afdhal*. According to al-Sya'biy, Muhammad ibn Aliy, Abu Razin, Imam al-Auza'i gave zakat to Imam Afdhal, because he knows more about the object, and handing it over to the priest or leader has freed the muzakki both physically and mentally. (Maizal, 2018)

M. Quraish Shihab in *Tafsir Al-Mishbah* explained that amil zakat is the manager, namely the one who collects zakat, seeks it, and determines who is reasonable to receive and then distributes it. (NOPIARDO, 2017)

Based on the explanation above, it can be understood that the purpose of the muzakki in paying their zakat obligations is to cleanse and purify them, both themselves and their property. If the zakat obligation has been paid through the Zakat Management Institute, then the muzakki will receive a blessing that will create peace of mind, a feeling of comfort, security and blessings. This of course makes muzakki have a meaningful life. Indonesia is one of the countries that actively manages zakat to fulfill the aspirations of zakat as a social obligation for Muslims. In this regard, the state has issued regulations related to the management of zakat through law number 23 of 2011.

This is where the important role of religion is to move awareness to give and share as a mental health factor. In this case, the active role of scholars and religious leaders and counselors is needed in the development of Indonesian society, especially the psychology of Indonesian society which is experiencing changes in all aspects and order of life.

CONCLUSION

By carrying out zakat through a zakat management institution, one can protect the heart from miserly. Because Allah explains in the Qur'an that whoever protects himself from stinginess, then they are the lucky ones.

This means that Allah will not reduce the wealth of those who pay zakat, on the contrary it will grow. Psychologically, the zakat issued by the rich so that it can be enjoyed for food and drink for the poor will reduce the psychological tension between the poor and the rich in a community. In other words, social cohesion will become thicker and the gap between the poor and the rich will narrow.

By paying zakat obligations through a zakat management institution, this will provide peace of mind for those who pay it, especially when someone pays zakat through an amil zakat agency, then he will be prayed for by amil zakat and mustahik. In addition to the obligation as a creature of Allah, this also affects the economy of mankind.

In terms of its psychological impact, paying zakat obligations through the Zakat Management Institution turns out to have a positive impact both on the thoughts, feelings and desires of the muzakki. So it is highly recommended to pay zakat obligations through zakat management institutions.

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