

Review Article

UNDERSTANDING OF SIGNIFICANCE OF ZAKAT (ISLAMIC CHARITY) FOR PSYCHOLOGICAL WELL-BEING

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Abstract

The act of worship in Islam is a form of submission and a Muslim's manifestation of servitude to Allah SWT. Yet, it also offers certain rewards and benefits to human psychology. The purpose of this article is to explain how *Zakat* (Islamic charity), or the giving of alms to the poor or those in need, can help improve one's psychological well-being. The study found that sincerity and understanding the wisdom of *Zakat* are the two important elements for improving psychological well-being among Muslim believers. This is because *Zakat* can foster many positive attitudes such as sincerity, compassion, and gratitude. Moreover, *Zakat* can also prevent negative traits like greed, arrogance, and selfishness. Therefore, *Zakat*, performed with sincerity and philosophical understanding can be used as a form of treatment for neurosis patients. It is hoped that this article can serve as a guideline for psychologists and counsellors in how to treat Muslim neurosis patients.

Keywords: Zakat; Psychological Well-being; Muslim; Neurosis Patient

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INTRODUCTION

Zakat (Islamic charity) is one of the five pillars of Islam, made compulsory for each Muslim to contribute part of their assets or property to the rightful and qualified recipients. This obligation is imposed on Muslims who possess adequate wealth and earnings and they meet certain conditions making them responsible to pay *Zakat* to the needy. Those who give *Zakat* are promised by Allah SWT with grace and blessings (Surah al-Tawbah 9: 71). On the other hand, those who are obligated but refuse to carry it out are despised and condemned by Allah SWT, and the sins of not paying *Zakat* is similar to blasphemy. Allah SWT mentioned in the Quran:

"...and (remember) woe to those who associate others with Allah SWT (with anything else). Those who do not give Zakat, and in the Hereafter they are disbelievers." [Surah al-Fussilat, 40: 6-7]

The importance of *Zakat* to Muslims can be viewed in several aspects, namely the individual, the society and the nation. According to Patmawati (2008), Islam recommends the institution of *Zakat* as a mechanism to save people from hunger, ensuring socio-economic justice in the society and provide an environment that allows people to preserve the honour and responsibility to Allah SWT. On the other hand, Zarina Kadri, Ahmad & Mohd Ali Mohd Noor (2012) explain that *Zakat* is a natural instrument of the Islamic fiscal policy that can serve as a catalyst for the revival of the national economy as the country strives to achieve high-income status by 2020. A study, conducted by Fuadah Johari (2004) found that the distribution of *Zakat* made by the Malacca Islamic Religious Council (MAIS) has been able to reduce poverty in the state of Malacca. Al-Qaradhawi (2005) has also indicated that the act of Muslims giving *zakat* and properly distributing it is enough to restore the glory of an Islamic society.

These evidences portray that *Zakat* has an important role in the economy and the eradication of poverty in the nation and society. Therefore, this study attempts to explore the benefits of *Zakat* to individuals focusing on the aspects of mental, emotion, and psychology.

THE DEFINITION OF ZAKAT, PSYCHOLOGICAL WELL-BEING AND PSYCHOLOGICAL DISTURBANCE

This section will explain the use of the key terms in this study, namely *Zakat*, psychological well-being and psychological disturbance from Islamic scholar's perspectives.

Zakat

Literally, the meaning of the word '*Zakat*' is taken from the Arabic word *az-zakaa'* that has a few meanings, i.e. *an-nama'* (growth), *at-thoharah* (purity or purification) and *al-barakah* (blessing). It contains two meanings; giving away property and purifying the soul (Ibn Manzur 1997). According to Anas Karzon (2012), it is called '*Zakat*' in reference to the blessing of assets or property and purification of soul from stinginess.

Similarly, when interpreting Surah al-Mu'minuun (23: 4), Ibn Kathir (2011) said that the word *Zakat* in the verse has two meanings in concomitant; cleansing and purifying the soul and assets. In fact, the phrase *Tazkiyatun Nafs* which means purification of the soul is rooted from the word '*az-zakaa'*' (Ibn Manzur 1997).

In Islamic jurists terms, *Zakat* is the mandatory fulfilment of the statutory rights over certain assets in certain form and the obligation is subject to the specific *haul* and *nisab*, or specific amount and timeframe (Majmuah al-Mualifin 1989). *Zakat* can also be defined as a certain level of property that must be managed to be given to the rightful people that have fulfilled certain conditions (al-Khin et al. 1992).

Al-Qaradhawi (1973; 2005) explained that *Zakat* is a specific rate determined from the property made obligatory by Allah SWT to the rightful person. In addition, he argued that *Zakat* also covers the act of charity like alms (*sadaqah*) and contribution of property in the path of God (*infaq*). He added, this view is based on Surah al-Tawbah (9: 103). Therefore, this study also adopts that *sadaqah*, *infaq* and donation are also categorized under the practice of *Zakat*. Allah SWT stated in the Holy Qur'an:

"Take (part) of their wealth to charity (Zakat), so you would cleanse them (of sins) and purify them (of bad manners) and pray for them; surely your prayer is a relief to them"

(mercifully), and Allah SWT is Hearing and Knowing." [Surah al-Tawbah, 9: 103]

Hence, *zakat* is spending wealth or fortune fulfilled with certain conditions as an obligation in Islam. In addition, spending wealth on good things voluntarily and sincerely is included in the practice of *zakat*. This article includes the practice of charity and donations in the concept of *zakat*.

Psychological Well-Being

Al-Ahmady (1999) agreed with Ibn Qayyim stating that psychological well-being is "the good life". According to him, Allah SWT gives a good life to the people who know, love Him and do the good deeds. These statements are based on al-Quran;

"As for anyone, whether it is a man or a woman, who does what is right, and is a believer, most certainly We shall cause him to live a good life, and We will give their reward according to the best of their actions." (Surah al-Nahl, 16: 97)

Morsi (1988) defines Psychological Well-being as a situation that [is] felt by the human soul to subside and feel satisfied when the individual is able to display good attributes of a believer to God to himself and others. According to al-Zahrani (2005), Psychological Well-being is the state of an individual being emotionally and socially matured with himself and his neighbours. These individuals are also able to shoulder the responsibilities of life, feel pleased and accept what is before them as well as overcome the challenges that prevent him from accepting the realities of life. Audah & Morsi (1994), on the other hand argue that Psychological Well-being is a state of someone living on a nature as humans who draw closer to God, live peacefully and harmoniously with himself and others, obtains body wealth and success in life.

Zakiah Daradjat (1975) stated that Psychological Well-being is referred to those who are able to achieve happiness in life because they feel they are beneficial, valuable and able to use the potential and talents for themselves and others. In addition, they are able to adapt and avoid anxiety and emotional disturbance as well as have good morals. Those who are psychologically healthy will not feel arrogant, but will feel appreciative towards others and believe in themselves.

From the various definitions that have been stated, this article will take on the definition by Mohd Nasir Omar (2005) who viewed Psychological Well-being as a state of mental and psychic which refers to the internal faculty i.e. rational, anger and lust that are functioning with moderation and balanced. Meanwhile, psychological disturbance refers to situations where the faculties are in extreme conditions. Examples of extreme conditions may include a situation where a person is in extreme anger leading him or her to do foolish action. A less severe anger, similarly will lead to a person being spiritually weak. Both conditions are detrimental and require psychological treatment.

Psychological Disturbance

Zakiah Daradjat (1975) stated that in the field of psychiatry and psychotherapy, the term "mental" is often used as a substitute for a personality, which involves all psychological elements such as the mind, emotions, attitudes and feelings. All of these elements combine to build human's psychological wellbeing. This combination is what will determine the behavioural patterns, ways of dealing with situations; whether the situation is depressing, frustrating, or encouraging and so forth. Thus, psychological disorder is a situation that disturbs one's thoughts, emotions, attitudes and feelings. She used the term mental illness to refer to psychosis while psychological disturbance is used to refer to neurosis.

Yusoff Zaky (1989), similarly used similar terms to refer to neurosis and psychosis. He stated that psychological disturbance is not madness or insanity as layman's claim, but it is in between being mentally stable and insane. Those who suffer from mental illness will still have a rational mind and able to organize their job. However, these individuals cannot

work efficiently and perfectly. Those around them usually do not notice that they are emotionally depressed until they show significant signs such as changes in behaviour and facial expressions and appear unmotivated. Usually, patients demonstrate a wide range of feelings such as fear, anxiety, fatigue, stress, loss of appetite, sleep disturbances. There are also physical signs like dizziness, vomiting, back pain, shortness of breath, sweating, heart palpitations and high blood pressure.

Other than that, Adnan (2003) mentioned that psychological disturbance occurs when they are too obsessed with worldly matters such as fulfilling their basic needs and wants such as wealth, sexual desires and loving relationships. If someone is too preoccupied and obsessed with life, they will more likely fear death, illness, their future and they will also have a strong desire to live longer. Too much love for owning properties can lead to selfishness, greed, overgenerosity while being obsessed with sex and love may lead to rape, adultery, sexual abuse and crimes, and baby dumping.

In modern psychiatry, the term mental illness is widely used to define individuals suffering from mental disorders. Generally, it can be categorized into two categories, namely neurosis and psychosis. Laurie & Jeffrey (2008) defined neurosis as "a condition that triggers feelings of distress and anxiety, and impairs functioning. The neurotic disorders are distinct from psychotic disorders in that the individual with neurotic symptoms has a firm grip on reality, and the psychotic patient does not."

Besides, neurosis is also defined as "the lack of ability to adapt in an environment, lack of effort to change lifestyle and lack of effort to build personality". Among the signs and symptoms of neurosis are anxiety, sadness, depression, anger, irritability, mental confusion and less sensitive to the self (Boeree 2002).

In the theory of psychoanalysis, a patient is said to use excessive defence mechanism to run away from the feeling of a situation or event she is seeking to avoid. For example, someone might show an extraordinary fear or anxiety to get out of the situation. Anxiety, stress, phobia and eating disorder are all signs of neurosis. Even though these problems are often experienced by everyone at a very low level, if it interferes with daily activities, it is considered as neurosis, and assistance should be given to those experiencing it (Drossart 2005).

In reality, neurotic patients realize that they have problems that interfere with their daily lives, but they are not capable of stopping or avoiding it. There are various types of neurosis, such as anxiety neurosis, which refers to excessive fear causing a person to not function properly when doing daily activities. It can cause panic attacks, heart palpitations, numbness and loss of consciousness in emergency and anxious situations like examination and interview.

Therefore, the use of the term 'psychological disturbance' in this study may be the most appropriate term to describe the disease in the neurosis category. Nevertheless, this study defines psychological disturbance as a mental state that is experienced by a person causing grief, anxiety, depression and nervousness. Yet this disease is not up to the level of psychosis, which makes a person have a false sense of reality.

THE BENEFITS OF ZAKAT TO HUMAN PSYCHOLOGY

Zakat is one of the Five Pillars of Islam that is obligatory to every Muslim. According to Anas (2012), this deed is named as such because it includes three different meanings included in the word al-Zakaa', which is growth, purification, and blessing. Therefore, the practice of Zakat has a direct relationship with psychological well-being. This is explained by Allah SWT:

"Take (part) of their wealth to charity (zakat), so you would cleanse them (of sins) and purify them (of bad manners) and pray for them; surely your prayer is a relief to them (mercifully), and Allah SWT is Hearing and Knowing." (al-Tawbah, 9: 103)

When interpreting this verse, Ibn Kathir (2011) viewed that Allah SWT instructed the Messenger (pbuh) to take some belongings as alms to cleanse and purify the souls of men from the dirt of their sins. Allah SWT also commanded the Messenger (PBUH) to pray and ask forgiveness for them after Zakat. This is because prayers requested by him were answered by Allah SWT in the form of tranquillity and inner peace.

On the other hand, al-Qurtubi (2007) interpreted that the word sadaqah in those verse is derived from the word *as-sadaq* (affirming). It is a postulation of the truthfulness of faith, from within and the outside. This is because the *munafiqs* (hypocrites) would never abide to the commandment of Zakat and alms; because they only profess or self-proclaim to have faith, but the truth is they are not faithful on the inside. It is a different case for the true believers as they both profess their faith, and give Zakat and alms.

Al-Soni' (2000) viewed that Zakat can cleanse and purify the soul of the person who implements it. This is because in Surah ash-Shams (91: 9) and Surah al-A'la (87: 14), Allah SWT has called men to clean their souls. Through zakat, the purpose of cleaning the soul and property can be achieved al-Qaradhawi (2005). He also stated that zakat is a monetary or materialistic servitude that has its own unique importance in the Muslim community. He added, al-Quran also uses the word *sadaqah* (alms) and *infaq* (spending) which refers to Zakat. In the Quran, it is mentioned together with the obligation to pray as much as ten times to show how important it is. It is stated in the Qur'an;

"And perform the Solat (prayer) and pay the Zakat, and bow down (in worship) with those who bow down." [Surah al-Baqarah 2: 43]

Al-Qaradawi (2005) also explained the importance of Zakat to the giver, the recipient, and the Muslim community. He stated that the act of giving Zakat purifies the soul from stinginess, educates the people to be merciful and sympathetic person, makes them well-behaved, teaches them to be thankful for the blessings of Allah SWT, cures the heart from the love of money and the material world, elevates the personality of the rich, fosters a sense of compassion, purifies the property, grows the assets and property, and meets the needs of the poor, while cleaning their souls from envy and hostility.

Al-Ghazali (1991) stated that doing charity has three main purposes. First, as evidence of the believer's faith to Allah SWT, who will exchange the life, soul and property of the believers for eternal heaven (Surah al-Tawbah, 9: 111). Secondly, it can cure stinginess that destroys the soul and prevents one's success and happiness (Surah al-Hashr 59: 9). Third, it is a sign of a servant's gratitude for all the joy, pleasures and gifts God has bestowed upon him (Surah Ibrahim 14: 7).

This shows that there is a strong bond between the practice of Zakat, alms and spending the property to the path of God and the purification of the soul from the sins. When the soul is cleansed, psychological disorders and bad manners related to money and property, such as selfishness, lack of compassion, greed, stinginess, gaining wealth by unethical means, getting involved with *riba'* (lending interest), gambling, fraud and victimizing others can be avoided. Besides, the positive effects of Zakat, alms and charity, are that Allah SWT will give us a peace of mind, tranquillity of the soul and mercy to those who perform it.

On the contrary, performing Zakat and alms by contributing something unwanted or low quality is unacceptable. Islam emphasizes that the property donated to charity must be in good quality, useful, functioning and beneficial to the receiver. This has been mentioned in the Qur'an;

"You never will be able to reach (the true meaning of) welfare and devotion, before you spend out of what you love. And whatever you spend, Allah SWT surely knows it." [Surah Ali Imran, 3:92]

The relationship between Zakat and psychological well-being can also be viewed in the aspect of human relations. Besides understanding oneself, having good relationship with others is another factor that can contribute to psychological well-being as defined by al-Zahrani (2005). This occurs when people help each other and collaborate in a society through Zakat. Furthermore, stinginess is a vile attitude which is derived from selfishness and feeling envious about other's fortune.

According to Abu Ghazaim (1994), miserliness and stinginess are the attitudes of the selfish. Stingy people actually live in fear and worrying about having less. They normally separate themselves from others and do not contribute to the society. In contrast, generosity can lead to happiness not just to the receiver, but also the contributor because they could help the needy.

In Surah al-Lail (92: 5-10), Allah SWT promised those who spend their wealth, fear Allah SWT and believe in the promise of His reward a very high chance of getting eternal pleasure (Paradise) and other good things. On the other hand, God threatened those who are miserly and stingy of doing good and feel contented with the wealth and luxuries that they have a higher chance of misery (Yusuf Ali 2000).

When interpreting Surah al-Baqarah (2: 264), Ibn Kathir (2011) argued that Allah SWT reminded those who perform zakat and infaq to stay away from three characteristics that can depreciate or even terminate His reward. The first is repeatedly bringing up the good deeds that have been done in intent to swank. The second is doing things that can hurt the recipients, either physically or emotionally. The third is showing off and wanting to be praised by the public.

Anas (2012) argued that the Zakat and alms can be a cornerstone or mechanism to purify the soul under two conditions. First, the practice is done without showing off, being proud and mentioning it repeatedly. Second, the contribution is of something useful, not something that a person does not want anymore; and it must be done willingly, not out of desperation.

If this is understood, the role of Zakat and alms as a medium of purifying the soul can be achieved. However, if Zakat and alms are given just for the show, accompanied by brag and arrogance, it would not work. As a matter of fact, those who do charity not with sincerity but with arrogance will never be rewarded from what they work on. Allah SWT stated in the Quran:

"O you who have believed, do not invalidate your charities with reminders or injury as does one who spends his wealth (only) to be seen by the people and does not believe in Allah SWT and the Last Day. His example is like that of a (large) smooth stone upon which is dust and is hit by a downpour that leaves it bare. They are unable (to keep) anything of what they have earned. And Allah SWT does not guide the disbelieving people." [Surah al-Baqarah, 2: 264]

In addition, the benefit of Zakat to the soul is it cures fear and sadness experienced by someone, apart from being faithful, doing good deeds and performing the prayers. Allah SWT mentioned in the Quran:

"Indeed, those who believe and do righteous deeds and establish prayer and give zakah will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve." [Surah al-Baqarah, 2: 277]

Therefore, it can be summarized that Zakat and alms can encourage those who are fortunate to help the less fortunate. It can also purify the soul from miserliness and stinginess. As for the ones on the receiving end, they will feel a sense of friendship and brotherhood with the givers resulting to the bond and connection becoming stronger. There will also be no more envious and treachery feeling towards the rich. All these benefits will lead to a society with healthy souls who love each other and respect each other.

THE PRACTICE OF ZAKAT IN PSYCHOLOGICAL TREATMENT

The relationship between Zakat and psychological well-being can also be seen through one of the traits of a healthy life based on Surah al-Maarij (70: 19-25). Allah SWT said in the Quran:

"Indeed, mankind was created anxious: When evil touches him, impatient. And when good touches him, withholding (of it). Except the observers of prayer. Those who are constant in their prayer. And those within whose wealth is a known right. For the petitioner and the deprived." [Surah al-Maarij, 70: 19-25]

Al-Qurtubi (2007) and al-Thobari (2000) argued that the meaning of 'know right' in this verse is referring to Zakat to be paid by every Muslim. This is because the obligated Zakat is one of the five pillars of Islam. Both commentators have said that among the advantages of paying Zakat is it can create a positive connection between the giver and the receiver.

This verse explains that one of the characteristics of those who do not suffer anxiety and miserliness is they allocate some of their wealth for the people in need among the poor whether it is upon the poor's request or not (Ibn Kathir 2011). In the verse above, Allah SWT tells that it is human nature to feel restless and agitated when dealing with hardship. Humans also innately have a selfish attitude to the property owned. However, feeling restless, anxious and stingy is not suffered by those who pray consistently and give Zakat.

Mohd Nasir, Siti Norlina & Siti Aisyah (2015) argued that the relationship between psychological well-being and charity can shape a compassionate soul, sympathy and love to help other people. These noble traits are what communication and social aptitude really mean. This is because a person who has a healthy life should be able to connect and tolerate with others to live in harmony.

Therefore, a psychotherapist, counsellor or helper plays a role to guide patients to review his or her practice of Zakat, which is a responsibility all along. Give support and encouragement so that patients understand about the duty of paying Zakat and get used to charity, donations and contribution. Guide the patients in order to carry out this duty with sincerity for the love of Allah SWT Almighty and always hope that Allah SWT will cure the psychological disorder.

For starters, they can read and describe the characteristics of those will not suffer from anxiety, grief, miserliness and stinginess as mentioned in Surah al-Maarij (70: 19-35). This is done so by focusing on all the available traits, and focusing more on Zakat and the infaq of property in the path of God. Instil confidence in him, so he truly believes in God's promise to those who pay the Zakat and spend the belongings to the path of God. Encourage the patient to choose the way and moment that suits him according to the financial capability he truly has. This is because charity does not have to be in large quantity. It is the sincerity that counts. Rasulullah SAW said:

"Fear the Fire, even with half of a date. Anyone who doesn't own, then say with a kind word ". (al-Bukhari, 1987: 6023)

The emphasis here is not on the amount or quantity of the alms. Based on the mentioned hadith, the Prophet SAW emphasized the importance of charity, even just by giving half of a date. This shows that charity does not have to be in large quantity or of material value. It is the nobility of the practice itself which should be given much emphasis, unlike the Zakat, where Islam has set certain amount and conditions to be met.

This means, if someone owns property less than the determined amount (nisab), there is no obligation for paying Zakat. It also shows that the Zakat is not forced against the person with less property than the specific nisab. Islam is very concerned about the capability and sincerity in implementing Zakat and charity.

If the patient had already cast their Zakat and alms, the counsellor can proceed to the next step, which is instilling sincerity in the practice. This is because Zakat and alms issued without sincerity would not get reward from Allah SWT. In addition, they also will not get the benefits of zakat to their psychological well-being, such as calmness and peace of mind (Surah al-Baqarah, 2: 264).

CONCLUSION

In addition to the proof of obedience and submission to God, Zakat also plays a role in growing a person in order to have noble qualities and eliminate despicable qualities. A person who is filled with noble qualities like loving, grateful, selfless and preeminent is a person who is psychologically healthy. These qualities can be shaped and nurtured through the practice of Zakat and charity. Therefore, Zakat and alms offer great benefits to the psychological well-being when it is done with full sincerity and expecting the kind of reward from Allah SWT.

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