



THE SPIRITUAL, SOCIAL, AND ECONOMIC IMPACTS OF ZAKAT ON ITS PAYERS: A QUALITATIVE STUDY IN THE EASTERN PROVINCE OF SRI LANKA

RASEETHU MOHAMED KASJIN

Post Graduate Student in Islamic Studies, Department of Islamic Studies, FIA,
South Eastern University of Sri Lanka (SEUSL)

Corresponding author's e-mail: kasjinrm@gmail.com

MOHAMED HANIFFA MOHAMED NAIROOS

Senior Lecturer in Islamic Studies, Department of Islamic Studies, FIA,
South Eastern University of Sri Lanka (SEUSL)

Co-author's email: nairoos@seu.ac.lk

A PEER-REVIEWED ARTICLE

(RECEIVED – 21ST MAY 2025; REVISED – 6TH AUG. 2025; ACCEPTED – 4TH SEPT. 2025)

ABSTRACT

Zakat is considered to be the most essential Islamic obligation after prayer. Daily Prayer (Satat) is an obligation that connects a person with Allah; Zakat connects a person to others. Zakat aims to distribute income among people, create economic balance, and protect humanity. This study seeks to answer the research question of how Zakat impacts givers' spiritual, social, and financial aspects. A qualitative research method was chosen, and primary and secondary data were collected for the study. Interviews and observation were used to collect primary data, which was analysed using a thematic analysis approach. Secondary data were obtained from the annual financial reports of Zakat institutions and analysed using a statistical analysis approach. This study has found that Zakat has a significant impact on the spiritual, social, and economic aspects of those who have been giving Zakat consistently without any negligence. To confirm the result, secondary data analysis reveals that the Zakat payments of givers have increased over the years. The study concludes that the wealth of those who calculate and give Zakat properly grows annually, and their spiritual, social, and economic aspects are gradually enhancing. This study, which was conducted only

in the Eastern Province, is a recommendation and research limitation that should be carried out in all provinces of Sri Lanka, country-wide.

Keywords: Zakat, Sadhaqa, Zakat payer, Sri Lanka, Mustahiq, Zakat institution.

INTRODUCTION

Zakat is one of Islam's five fundamental pillars (Al-Bawwab, 2023, p. 85). Zakat is the financial and social pillar of Islam (Qardawi, 1973, p. 7). It means blessing, purifying, growth, cleanliness, holiness, and kindness (Alfaizin et al., 2018, p. 118). In Islamic terminology, zakat refers to the specific portion of wealth that Allah requires to be given to the people who are entitled to receive it (mustahiq). This portion of wealth is called zakat because it increases the wealth from which it was withdrawn and protects it from different destruction and declines (Qardawi, 1973, p. 37; Alfaizin et al., 2018, p. 118). The Holy Quran repeats the term zakat 30 times and merges it in 27 places with the prayer (Salat). This prescribes the significance of zakat in Islam; these two commitments are the biggest (Qardawi, 1973, p. 42). There are four conditions for Zakat obligation; whoever adequate these conditions is mandated to pay Zakat: Islam, Absolute ownership, Reaching the Nisab, and elapsing of a full lunar year (Hawl) (ZATCA, 2016, p. 8). Allah threatens those who withhold the Zakat due to their wealth with severe punishment, as He says: “And those who hoard gold and silver and spend it not in the way of Allah, give them tidings of a painful punishment. The Day, when it will be heated in the fire of Hell and seared therewith, will be their foreheads, their flanks, and their backs, (it will be said), ‘This is what you hoarded for yourselves, so taste what you used to hoard (An-Noor: 11)’” (Quran, 1992; ZATCA, 2016, p. 8). Zakat plays a vital role in individuals' and communities' spiritual, social and economic lives. Paying Zakat is not just a duty; it is an institution, mechanism and system, and the basis of social and economic stability and sustainable development. Zakat ensures the equitable distribution of wealth among society and has a broad impact on the structure and cohesion of society. If Zakat becomes an institution, it will lead to the establishment of a collective system of social security, promote solidarity and compassion, and help in the better utilisation of resources for social development (Abdullah & Suhaib, 2011, p. 85). Based on the previous definitions of zakat and its importance in Islam as a compulsory third pillar, it is

not only a religious act of worship that increases the reward of its giver in the Meezan of good deeds but also a divine mechanism for achieving balance among the people of the universe and influencing them in all aspects of life. Given this importance, this study aims to answer the research question: How does zakat affect the spiritual, social, and economic lives of those obligated to pay it?

LITERATURE REVIEW

Why Zakat Obligated

Islam is a comprehensive way of life for humanity. It addresses and encompasses all aspects of an individual's life: personal, social, spiritual, moral, economic, and more. The Islamic system of worship is not limited to a mere set of rituals; rather, it embodies complete obedience to God Almighty and peaceful relationships among worshippers. Prayer (Satat) unites worshippers with their Creator, strengthens their bonds, and unifies their goals. On the other hand, Zakat instils compassion, collaboration, love, awareness, and harmony, providing them the means to live a dignified life (Abdullah & Suhaib, 2011, p. 85). The goal of Islam in zakat is not only to collect money, nor to enrich the treasury, nor is its goal to help the poor and those in need and remove their stumbling blocks. Instead, its primary goal is for man to rise above matter and to be a master of it, not a slave. Hence, the objectives of zakat focus on the giver as much as on the taker (Qardawi, 1973, p. 857). Here, the obligation of zakat is distinguished from statutory taxes, which hardly view the giver as a supplier or financier of its Treasury (Qardawi, 1973, p. 857). Zakat is an inevitable mechanism of the Islamic economic system. It aims to achieve financial well-being for Muslim communities, promote global brotherhood, and ensure equitable income distribution (Muliadi, 2020,p.356).

Zakat Purifies the Soul

Allah has permitted Muslims to accumulate wealth and enjoy the good things of this world. However, He did not allow this to be their mission or purpose in life. Instead, they were created for a higher purpose and a more lasting abode. This world was made for them, but they were designed for the Hereafter and to worship Allah. This world is only a path to the Hereafter (Qardawi, 1973, p. 865). Zakat purifies the soul of the one who pays it from the impurity of sins. The Quran says, "Take, [O Muáammad], from their wealth a charity by which

you purify them and cause them to increase (9:103)” (Holy Quran, 2004, p. 184). The attitude of generosity and abandonment of stinginess purifies his morals. They become accustomed to tolerance and are satisfied with performing trusts and Zakat and delivering rights to those who deserve them (Al-Kasani, 1986, p. 2/3). Zakat is a way for Muslims to purify their spirit from greed and miserliness when they pay it in obedience to God's instruction (Kahf, 2000b, p. 169). The Quran says: “So be mindful of Allah to the best of your ability, hear and obey, and spend in charity that will be best for you. Furthermore, whoever is saved from the selfishness of their souls, it is they who are truly successful” (Quran, 64:16). Zakat, as it fulfils the meaning of purification for the soul, fulfils the meaning of liberation for it, liberating it from the humiliation of attachment to money and submission to it and from the misery of slavery to the dinar and the dirham. Islam is keen for the Muslim to be a servant of God alone, free from submission to anything other than Him, and master of all the elements and things in this universe (Qardawi, 1973, p. 858).

Zakat Removes Terrible Habits and Enhances Moral Values

Natural human greed leads to unsatisfactory material gains. Allah says in the holy Quran: “And you love wealth with immense love 89:20”, and “And indeed he is, in the love of wealth, intense 100:08” (Holy Quran, 2004, pp. 646-634). Zakat teaches how a Muslim emerges from the material inside to the spiritual and moral outside, where he learns to prioritise others, provide financial assistance to the poor and needy, and be free from personal interests (Abdullah & Suhaib, 2011, p. 87). Scholars of education and ethics agree that habit has a significant impact on human creation, behavior, and guidance. Habit is considered a second nature, with power and authority similar to the first. A Muslim accustomed to spending and paying zakat on crops, income, livestock, money, and commercial assets then his giving and spending habits become an original quality and an ancient moral of characteristics (Qardawi, 1973, p. 859). Furthermore, if someone is taught to use their riches for the good of the public and to donate to their brethren, they are likely to become free of the desire to pilfer other people's assets (Kahf, 2000b, p. 170). Zakat purifies the soul of the Muslim from stinginess. It also trains him to be generous, giving, and spending. The one accustomed to spending from his possessions for others and giving from his wealth to help his brothers and contribute to the interests of his community will

be extremely unlikely to transgress against the wealth of others, either by forbidding it or stealing it. It is difficult for the one who gives from his wealth, seeking the pleasure of Allah, to take what is not his in order to incur Allah's wrath upon himself (Qardawi, 1973, p. 861).

Zakat Enhance the Sincerity of Faith

Zakat is gratitude for the blessing of God, as Imam Al-Ghazali said: Physical worship is gratitude for the blessing of the body, and financial worship is gratitude for the blessing of money (Qardawi, 1973, p. 863). Zakat is a cure for the heart from the world's love; it develops the character of the rich person; it brings love; it purifies money; but it does not purify forbidden money. Another name for zakat is "Sadaqa," which comes from the root word "Sidq," which means truth. An adequate indication of someone's sincerity of faith is the accurate calculation of assets and capital to exclude the prescribed amount for the poor and needy. It also demonstrates his total surrender to almighty Allah's will (Abdullah & Suhaib, 2011, p. 87). because the Holy Quran identifies characteristics of hypocrites as follows: "The hypocrites try to deceive God, but it is He who causes them to be deceived. When they stand up to pray, they do so sluggishly, showing off in front of people, and remember God only a little" (Quran, 2:142).

Zakat Increases the Wealth

Zakat is distinguished from other forms of charity in contemporary Islamic society, as it also seeks to relieve the insolvent from his outstanding debts. It also provides necessary financial assistance to the wayfarer who faces financial risks unexpectedly regardless of being rich or poor (Abdullah & Suhaib, 2011, p. 88). Zakat increases the wealth of the rich by giving the zakat with blessings in it and Dua'a of the poor and the satisfaction of the Lord for him. Therefore, Zakat means increases (Halawah, n.d., p. 21). Zakat an increase in the total wealth and an increase in the wealth of the rich person himself. This small portion that he pays will come back to him many times over, whether he knows it or not. This is close to what we see in some rich, saturated countries donating their money to some poor countries—not for God—but to create purchasing power for their products (Qardawi, 1973, p. 870). Zakah, a tax on the principal of the wealthy, can bring blessings and growth to their wealth, a blessing from God that brings

prosperity, and an increase in demand for consumption goods caused by the distribution of zakah that brings vitality to business (Kahf, 2000b, p. 174). The Holy Quran says: Say, O Prophet, “Surely it is my Lord Who gives abundant or limited provisions to whoever He wills of His servants. And whatever you spend in charity, He will compensate you for it. For He is the Best Provider” (Quran, 34:39). The Devil threatens you with the prospect of poverty and bids you to the shameful deed of stinginess, while Allah promises you forgiveness and great bounties from Him. And Allah is All-Bountiful, All-Knowing (Quran, 2:268). Whatever loans you give, only seeking interest at the expense of people’s wealth will not increase with Allah. But whatever charity you give, only seeking the pleasure of Allah it is they whose reward will be multiplied (Quran, 30:39). Allah has made interest fruitless and charity fruitful. And Allah does not like any ungrateful evildoer (Quran, 2:276).

METHODOLOGY

This is qualitative research, which explains the target group's thoughts, feelings, views, and experiences. The study of the nature of issues, including their characteristics, different expressions, the context in which they occur, or the viewpoints from which they can be viewed, is known as qualitative research. Usually, qualitative research uses verbal data rather than numerical data. Qualitative research aims to comprehend social phenomena in their natural settings fully. It is based on personal experiences. The main objective of qualitative data-gathering methods is to gather textual material for study and analysis, including thematic analysis. The most often used methods for collecting qualitative data are surveys, focus groups, interviews, observations, and secondary research. Secondary research means gathering already-existing data, such as texts, images, audio or video recordings, etc. Thematic analysis is used to locate, recognize, and interpret themes and patterns in qualitative data (Ugwu, Chinyere, Eze Val, 2017, p. 20). The primary and secondary data were gathered to analyse and answer the research questions. Therefore, the primary data were collected through interviews and observations with Zakat payers who regularly pay for Zakat and feel successful in their economic, social and spiritual lives. Five zakat payers from different regions in the eastern province of Sri Lanka were interviewed. The interviews were conducted physically, and the characteristics, expressions, lifestyles, and phenomena of families, businesses,

and workplaces were observed and lasted between 60 and 80 minutes each. All participants participated with interest and gave consent. Secondary data was sourced from various official publications and reports of the Zakat institutions operating in the Eastern province, focusing on numerical values which support strengthening the growth of wealth and increasing the rate of Zakat payments when it is paid regularly, which provides a quantitative perspective to complement and assurance the qualitative insights from the interviews. The qualitative data from the interviews were recorded and analysed using thematic content analysis (TCA), identifying key themes and patterns related to the research topic. The quantitative secondary data were analysed using descriptive statistics and interpreted to provide more accurate insights. The findings were visualised in a table and bar charts using trend lines to highlight all Zakat payers' annual Zakat payment increases, even if there were few declines in some years. Small sample sizes of interviews and secondary research limit this study within the regions and eastern provinces. There is a research gap to study further should be conducted with broader samples to fully represent the broader population and the whole country (Yusoff et al., 2016, p. 55).

RESULTS AND DISCUSSION

Nature of Payments

All the interviewees have been giving Zakat for over the five years, and some have given It for more than 10 years. Most of them correctly calculate and pay Zakat regularly every year. Incredibly, the wealthy, highly paid officials, farmers, etc., correctly calculate and pay. Except for a few traders, merchants and business people men, the majority of them pay Zakat approximately without any proper calculation because they do not use practical tools and computing systems for their cash in hand, debts, liabilities and balanced stocks, and it is difficult for them to calculate all things every year. All pay Zakat in cash except farmers; most of them pay in paddy, and only a few convert into cash the pay.

Zakat Increased the Wealth

All the interviewees agreed that their annual Zakat payments have increased. They stated that Zakat had increased their wealth annually and that they had not experienced any significant losses or damages. For example, one initially gave 50,000 rupees in 2015 and recently gave 2,089,180.00 in 2023 as Zakat. Another

person initially gave 25,000.00 rupees. Then, his wealth gradually increased, and he stated that he recently paid Zakat up to about 150,000 rupees. Both have experienced significant rises and growth in their wealth. This indicates that Zakat is a miracle mechanism of Islamic economics; it doubles wealth once a year. Allah says in the Holy Quran; “The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. Furthermore, Allah multiplies [His reward] for whom He wills. Furthermore, Allah is all-encompassing and Knowing” (Holy Quran, 2004, pp. 39-40). “And the example of those who spend their wealth seeking means to the approval of Allah and assuring [reward for] themselves is like a garden on high ground which is hit by a downpour – so it yields its fruits in double. Moreover, [even] if a downpour does not hit it, then a drizzle [is sufficient]. Moreover, Allah, of what you do, is Seeing” (Holy Quran, 2004, p. 40). “Allah destroys interest and gives increase for charities. Moreover, Allah does not like every sinning disbeliever” (Holy Quran, 2004, p. 42). Abu Hurayrah (RA) reported: The Messenger of Allah (SAW) said: "Charity does not diminish wealth, and Allah does not increase a servant, on account of his forgiveness, except in honour, and no one humbles himself seeking the pleasure of Allah except that Allah will elevate him" (Sahih Muslim – 2588).

Opinions Regarding Zakat Institutions

All interviewees stated that they initially hesitated to pay Zakat through the institution in the area. However, later, after observing the large-scale services provided by the institutions, they became happy to pay Zakat through the institution. The poverty alleviation projects carried out by the institution greatly impressed them. It is noteworthy that they stated that the institution in question distributes a huge amount of Zakat to the most deserving beneficiaries, and they perform their duty with faith, justice, diligence, volunteering and sacrifice without any remuneration. In areas like Kinniya, Kattankudy, Kalmunai, Akkaraipattu, and Sammanthurai, most Zakat givers give a portion of their Zakat funds to the people experiencing poverty and those in need among their relatives, neighbours and visitors and give only the remaining portion to the Zakat institution. It has been shown that anyone who pays zakat on his money does not give a full portion to any zakat institution in any region, except for a few who do.

Reasons for A Partial Contribution

Those who pay a portion of Zakat to the individuals by themselves mention the following reasons. First, from the beginning, we have been continuously giving a portion of Zakat to some relatives experiencing poverty and those in need. The receivers have been visiting us annually intending to receive Zakat. They are also seen as the ones who are high to be supported. We are embarrassed to ignore those who may come to them this way. Second, many families living below the poverty line do not like to rely on others for their needs. They do not like going to Zakat institutions or applying for help. They want to live with dignity. If we give Zakat to such people, they will receive it and be satisfied. Otherwise, they spend their lives in poverty with silence. Instead, if we show them out to Zakat institutions, many deserving people are in line before them; after that, they feel badly unsatisfied with us.

Factors Influencing Payment

The interviewees pointed out the following factors influencing and motivating them to pay Zakat consistently with proper calculation. First, they have the fear of Allah, fear of the Hereafter and hell, and desire to enter Paradise. Second, they undoubtedly feel that paying Zakat protects their wealth, increases it, and multiplies it several times, according to Quranic teachings. They firmly believe that negligence in paying obligatory Zakat will cause damage and high risk. Third, the Zakat institutions and Islamic preachers provide enough awareness about Zakat annually and in particular, the Zakat institutions invite them to attend such events providing assistance to deserving people. That creates an in-depth feeling in the heart when they see the misfortunes of the poor and the horrors of poverty; then they cannot return from generosity and giving. Fourth and fifth, the guidance, desire, and strictness of wives and the motivation and advice of family members are among the most important factors in calculating and paying zakat annually. When paying zakat, the payer feels a happiness far greater than what he sees on people's faces. It is believed that their happiness is reflected in the payer's life, and there is a belief from the righteous ancients that charity protects the giver's head, inspiring him to give and spend more.

Justifications for Giving Zakat Through Institutions

The Quran and the Prophet Muhammad (peace and blessings be upon him) urged Muslims to perform Zakat through an organised system rather than distributing it themselves. This is because when the Prophet (peace and blessings be upon him) sent Muadh ibn Jabal (may Allah be pleased with him) to Yemen, he ordered him to collect Zakat from the rich and distribute it to the poor. The Prophet (peace and blessings be upon him) did not instruct Muadh ibn Jabal to spread or preach about Zakat and left it to Muslims to implement it themselves. The holy Quran says, "Take, [O Mu'ammad], from their wealth a charity by which you purify them and cause them to increase (9:103)" (Holy Quran, 2004, p. 184). It was narrated from Ibn Abbas that Mu'adh said: "The Messenger of Allah sent me and said: 'You are going to some of the People of the Book. Call them to bear witness that none has the right to be worshipped but Allah and that I am the Messenger of Allah. If they accept that, then teach them that Allah has enjoined on them five prayers to be offered each day and night. If they accept that, then teach them that Allah has enjoined on them charity (Zakat) to be taken from their rich and given to their poor. If they accept that, then beware (of taking) the best of their wealth, and protect yourself from the supplication of the one who has been wronged, for there is no barrier between it and Allah (Al-Khattab, 2007; V. 1, p. 114).

It is difficult for individuals to identify those entitled to zakat and ensure its proper distribution. Sometimes, everyone distributes to those who request it, leaving out those who do not. However, zakat institutions can distribute to all those in need, both those who request it and those who do not, out of their good faith. Zakat institutions ensure that zakat funds are not misused and are directed toward the most urgent needs. Distributing zakat through institutions reduces external pressures, such as unnecessary complaints and investigations from the government, the police, and others. Institutions can also collect large amounts of zakat funds and use them effectively to meet critical needs among the poor, the needy, and other eight categories. It is difficult for the poor to approach the wealthy directly for assistance, but they can receive assistance by contacting zakat institutions in an organized manner. The poor who receive zakat through institutions tend to strive for financial independence because they know they will not give again if they waste their zakat funds. Those who receive it directly from the wealthy tend to rely on consumables for food and beverages

and do not spend it to achieve financial independence because they know they will receive more whenever they ask for help from the wealthy. One interviewee emphasized that collective zakat donations through organizations have a more significant impact. He stated that, at first, he could only give small amounts to those he contacted. However, when zakat funds are collected, organizations can build homes, provide livelihoods, support businesses, provide medical assistance for serious illnesses, and assist with weddings. He now eagerly calculates his zakat and donates it, considering it an annual insurance payment for his wealth.

Economic Impacts

Participants who regularly pay zakat confirmed that it brings them peace of mind and tranquillity and relieves them of stress and anxiety. They never feel their wealth diminished by paying zakat. Instead, they believe it protects their assets, increases their income, and multiplies their wealth. It helps them avoid huge losses, fraud, theft, looting, and other financial and economic disasters. They do not struggle with unrepaid debts and increased liabilities and do not face any circumstances to get interest-based loans from conventional banks. Everyone feels enthusiastic about growing their zakat contributions each year, considering it evidence of their increasing prosperity. On the other hand, they do not struggle to manage commercial establishments such as hotels, shops, companies, and big malls, and workers do not waste their time and work with joy and enthusiasm. Consumers also want us more than our Muslim brothers; the merchants in the market and agencies wish for our business and have cooperated with us throughout the years, guaranteeing our trade and expecting to increase their investment with us. Their financial records also record and classify their zakat as charitable expenditures, and they correctly pay the government tax along with the Zakat payments. They believe that hoarding wealth and keeping it illegal will damage their prosperity.

Personal and Spiritual Impacts

The interviewees reported experiencing the following impacts at the personal and family levels: A sense of lasting happiness and inner peace persists within themselves and their families. Greed, hatred, hostility, and deceit have completely disappeared. A sense of trust in Allah and relying solely on Him has prevailed. This has led to greater contentment. The heart is always calm and

peaceful, except for a few occasions. Happy relationships between spouses persist. There is increased enthusiasm for performing religious duties. The heart always desires simplicity. Family members are healthy and free from serious illnesses. Children's education continues to progress nicely. Children grow with good values, respect their parents, and follow the righteous path. Empathy increased for others. Negative emotions such as jealousy and hatred have decreased. A strong desire to engage in additional charitable works beyond Zakat has arisen. Gratitude is maintained in times of prosperity and patience in times of hardship. Respect and appreciation in society increase. Increased opportunities are available to participate in community service activities. Personal and financial matters seem to be resolved more smoothly; the family follows an Islamic way of life. Family members prefer a simple and modest life. Wasteful spending is reduced. Able to set a good role model for the family and society. Children grow up with a generous spirit. Family ties are strengthened by distributing Zakat to poor relatives.

Reasons Why Some Wealthy People Do Not Pay Zakat

Interviewees mentioned several reasons why many Muslims neglect their obligations of Zakat: Muslims did not have enough awareness and proper understanding of Zakat. Many wealthy people believe their general charitable donations are equivalent to paying for zakat, and they cannot distinguish between Zakat and Sadhaqa. Some neglect Zakat because of their lack of belief in the afterlife, heaven, and hell. Greed and excessive attachment to wealth cause neglect. Those who do not perform essential religious obligations, such as daily prayers (Salat), cannot correctly perform Zakat obligations. Many did not have adequate awareness of Zakat from the economic, spiritual and societal points of view. Many business owners fail to keep proper financial records or use modern accounting methods, making it challenging to calculate Zakat accurately. Some fear they will face legal or tax problems if they donate to unofficial Zakat funds. Others find the process of calculating and paying Zakat too complicated and ignore it.

Increase Rate of Zakat Payments

To strengthen the study further, the annual growth rate and increase in zakat payments of individuals who regularly pay each year are being analysed. For this

purpose, data has been collected from the financial records issued by the Zakat institutions, which reflect the details of five individuals who have consistently paid Zakat over the past years.

Table 1: Annual Zakat Contributions by Regular Payers

No	Year	Annual Zakat Payments				
		Zakat Payer-1	Zakat Payer-2	Zakat Payer -3	Zakat Payer -4	Zakat Payer -5
1.	2015/2016	150,000.00	2,856,943.0	N/A	N/A	N/A
2.	2016/2017	968,563.00	1,048,500.0	N/A	N/A	N/A
3.	2017/2018	1,258,534.00	1,086,500.0	N/A	N/A	N/A
4.	2018/2019	1,005,935.00	866,000.0	500,000.00	1,000,000.00	N/A
5.	2019/2020	258,653.16	343,000.0	500,000.00	1,000,000.00	N/A
6.	2020/2021	200,000.00	1,280,638.0	500,000.00	1,000,000.00	250,000.00
7.	2021/2022	533,056.00	834,700.0	1,700,000.00	1,000,000.00	300,000.00
8.	2022/2023	1,739,576.00	1,800,000.0	1,000,000.00	1,000,000.00	400,000.00
9.	2023/2024	2,089,180.00	1,335,000.0	2,000,000.00	1,250,000.00	500,000.00
Total		8,203,497.16	11,451,281.00	6,200,000.00	6,250,000.00	1,450,000.00

Sources: Zakat Fund Akkaripattu (2019), Zakat Fund Akkaripattu (2023), Baithus Zakat (2019), Baithus Zakat (2020), Baithus Zakat (2021), Baithus Zakat (2022), Baithus Zakat (2023), Zakat Division Kinniya (2020), Zakat Division Kinniya (2021), and Zakat Division Kinniya (2023)

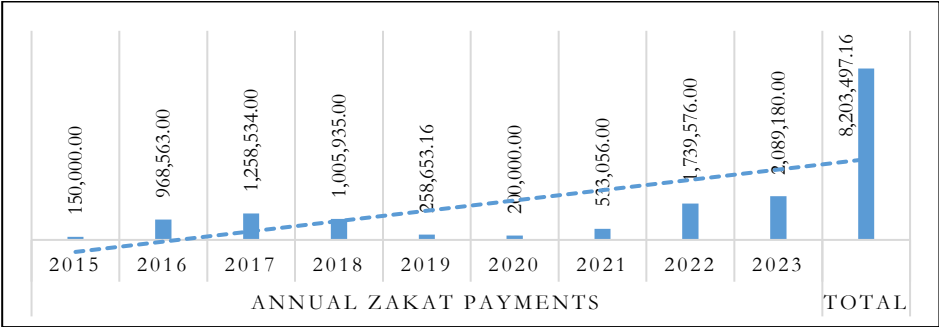


Figure 1: Zakat payer 01

Source: Zakat Fund Akkaripattu (2019) and Zakat Fund Akkaripattu (2023)

From 2015 to 2016, the zakat payments experienced a significant increase of 548.37%, However, in 2017, the growth slowed to 30.01%, followed by a decrease of 20.04% in 2018. The trend continued downward in 2019, with a steep drop of 74.25%. This decline continued into 2020 with a 22.64%. In 2021, there was a sharp recovery, with a growth of 166.53%. The growth continued to soar in 2022, with a remarkable 226.96% increase. Finally, in 2023, the payments saw a moderate increase of 20.05%.

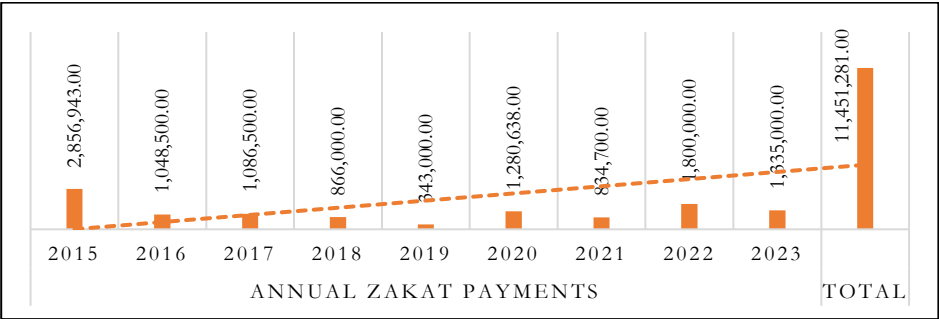


Figure 2: Zakat payer 02

Source: Zakat Fund Akkaripattu (2019) and Zakat Fund Akkaripattu (2023)

From 2015 to 2016, there was a significant decline in zakat payments of 63.36%. In 2017, payments rose showing a 3.62% increase. However, in 2018, the payments dropped again by 20.36%. The decline continued in 2019, with payments falling drastically by 60.43%. In 2020, the payments saw a significant increase of 273.68%. However, in 2021, there was a sharp decrease of 34.96%. The trend reversed in 2022, with payments increasing by 115.79%. In 2023, the payments decreased again by 25.89%.

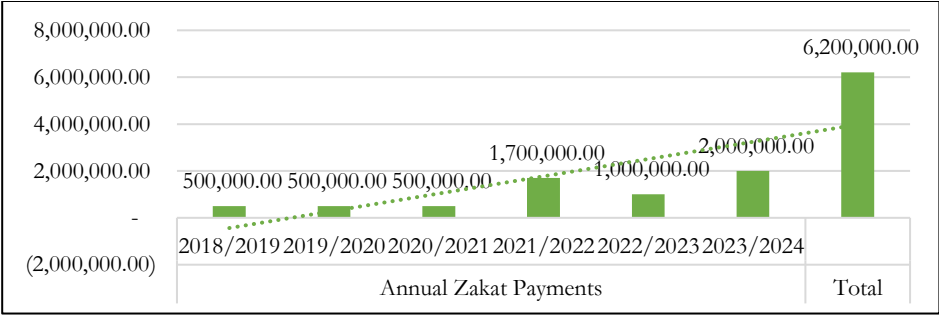


Figure 3: Zakat payer 03

Source: Baithus Zakat (2019), Baithus Zakat (2020), Baithus Zakat (2021), Baithus Zakat (2022), and Baithus Zakat (2023)

From 2018 to 2020, the zakat payment remained constant at 500,000.00. In 2020 to 2021, there was a significant increase, as the payment jumped to 500,000.00 to 1,700,000.00, a 240% growth. From 2021 to 2022, it saw a decrease of 41.18%. However, from 2022 to 2023, the payment increased by 100% showing a positive change.

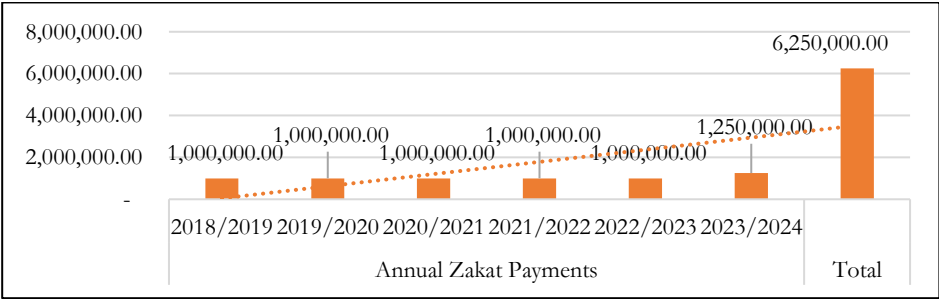


Figure 4: Zakat payer 04

Source: Baithus Zakat (2019), Baithus Zakat (2020), Baithus Zakat (2021), Baithus Zakat (2022), and Baithus Zakat (2023)

From 2018 to 2022, the zakat payment remained steady at 1,000,000.00, showing no increase. However, there was a slight increase from 2022 to 2023, with the zakat payment rising to 1,250,000.00, reflecting a 25% growth.

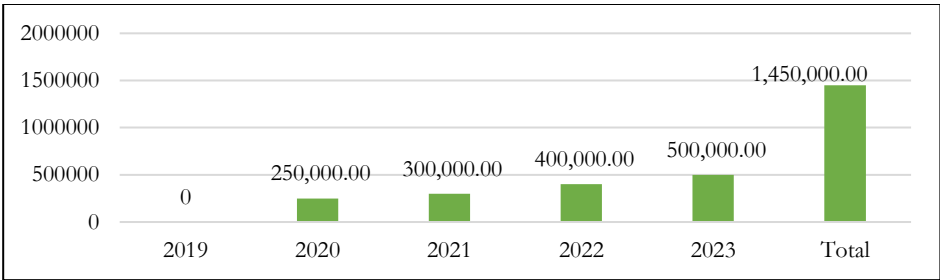


Figure 5: Zakat payer 05

Source: Zakat Division Kinniya (2020), Zakat Division Kinniya (2021), and Zakat Division Kinniya (2023)

From 2020 to 2021, the zakat payment increased by 20%. The amount continued to rise in 2022, reaching a 33.33% increase from the previous year. In 2023, the payment further increased, reflecting a 25% growth from 2022.

CONCLUSION AND RECOMMENDATION

In conclusion, this study has extensively examined the personal, social and economic aspects of Zakat givers. It has clearly revealed how paying Zakat properly has a complete impact on their lives. The study results indicate that the effects of Zakat mentioned in the Quran and Hadith are fully realized in real life when Zakat is paid with a pure heart for the sake of Allah. Similarly, this study predicts that those who neglect to pay Zakat when eligible for it will have the opposite results. This study, which was conducted using a qualitative research method, has contributed significantly to revealing the real and realistic data in the minds of Zakat givers. It can be seen that Zakat givers have provided information as openly as possible with enthusiasm and with the good intention that others should benefit from it. The study results show that Zakat institutions are making significant contributions to the economic development of Zakat givers. Therefore, arrangements should be made to accelerate their activities. Zakat institutions act with a sense of sacrifice for the community's benefit. They work with dedication to attract Zakat givers and pay Zakat properly. The researcher has presented in this study that the majority of the wealthy do not pay Zakat and the reasons for such problems. One of the recommendations of this study is to take these into account and take initiatives to encourage Zakat donors in the future.

Among the factors that motivate Zakat payment, the motivation of family members and the awareness of Zakat among the wealthy are considered the most important. Zakat institutions are expected to pay more attention to both of these. It seems very appropriate to organize special awareness sessions, especially for wives. Many wealthy people rarely participate in awareness events due to their workload. Wives are the best way to reach out to them and motivate them. In particular, it is easy for wealthy people to raise awareness among other wealthy people in their friendly circles and share the benefits and impacts they are receiving. Zakat givers have put forward many reasons for their reluctance to pay Zakat in full. Zakat institutions should pay attention to this and develop alternative plans and suggestions for it, which will lead to maintaining the institutional order in a very neat way. Islam emphasizes the payment of Zakat in an institutionalized manner. Only this can achieve the goal of Zakat, which is to completely eradicate poverty and create prosperity. The justifications for paying Zakat through Zakat institutions have been found. Zakat providers and other figures should take the lead in establishing and effectively promoting Zakat institutions in all Muslim regions in the future. This study, which was conducted only in the Eastern Province, is a recommendation and research limitation that should be carried out in all provinces of Sri Lanka, country-wide.

ACKNOWLEDGEMENT

The authors gratefully acknowledge the contributions and support of all parties involved in this study. Their valuable input and cooperation are deeply appreciated.

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