

## INFAQ IN THE QUR'AN AND ITS ROLE IN THE ECONOMIC EMPOWERMENT

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### *Abstract*

Infaq is something that is very interesting at this time to be discussed and developed in the world of *muamalah*, where infaq is part of ZISWAF. Infaq is a very interesting instrument that is developed in an open public manner into a real movement in strengthening the existence of Islamic Economy itself. Therefore, the aim of this study to elaborate the concept of infaq based on Quranic view and to determine the role of infaq in empowerment of society, particularly to de economic development for the poor. Thematic interpretation is a method using an approach to current contemporary themes, which requires problem solving from verse reviews, munasabah verses, asbabun nuzul, interpretation of verses and hadiths related to Infaq friends and related to current problems and the best solution is sought. In the Qur'an itself, there are many verses that discuss infaq, but the author focuses on Surah Al-Furqan: 67 (Makkiyah) which relates to the ability of people to give infaq, letters to 2, namely Al-Baqarah: 167 (Makkiyah) relating to people who donate will get a reward both k in this world or in the hereafter, the third letter is Surah Al-Baqarah: 274 (Madaniyyah) which discusses giving infaq in secret. Here the author also discusses Adab and Ethics in giving because this is very important and there is the greatest wisdom for people who likes to donate. The finding of this study are: in the Qur'an Allah mentions several verses regarding the issue of infaq and the role of infaq in economic empowerment has a significant relation to the welfare of mustahik.

**Key words:** *Infaq, Al-Qur'an, Adab, Ethics and Wisdom, Economic Empwermnt*

### INTRODUCTION

Infaq is one of the important instruments in Islamic Economics, often being the main vehicle for distributing materials to poors. *Infaq's* role is very vital in terms of our lives as one of the supporters of Muslims in channeling some of their wealth for the *ukhrawi* and social interests. Because when examined comprehensively, it is able to change the mindset of every human being to always share with those in need and always bring the soul and body of every Muslim closer to Allah SWT. Because if we look at it, humans really need each other in any way. Regarding the economic role, infaq becomes a tool to improve the society particularly to the poor society. By distributing *infaq* to the poor society economically has been transferred the cash flow to enhance the purchasing power of the poor. Research by Arisnawati approved that infaq could be a significant instrument to improve economic welfare (Arisnawati, n.d.). According to her finding *infaq* in Pekalongan could improve the growth of micro business sector.

Islam strongly recommends that we always donate in any situation, this has long been practiced and exemplified by Rasulullah SAW, in fact almost all of the companions of the Prophet SAW imitated the Prophet's philanthropic attitude towards his people, including: Abu

Bakr, Uthman bin Affan, Abdurrahman bin Auf , then how beautiful and elegant it is that we are obliged and must imitate the real characteristics of the Prophet Muhammad and his companions.

In the book *Mu'jam Mufahras li Afazh Al-Qur'an*, the division of Makiyah and Madaniyyah verses regarding Infaq in the Qur'an is described, namely Surah Al-Ra'd: 22, Al-Kahf: 42, Al-Furqan: 67 including the Verse Makiyah, while Surah Al-Baqarah verse 3, 215, 219, 254, 261-265, 267, 270, 272-274, Al-Imran: 92, An-Nisa ': 34,38, Al-Anfal: 3 includes verses madaniyah. Based on this fact, we conclude that infaq in the Qur'an is an important way for the Moslem *ummah*.

Therefore, the aim of this article is to highlight the important role of *infaq*, particularly its relation to the economic empowerment or development.

## LITERATURE REVIEW

### The Definition of Infaq

Infaq comes from the root words: *anfaqa, yanfiqu, infaqan* (*Nun, Fa', and Qaf*), which means the breaking of something and the loss of something other than that the word has the meaning of being exhausted or dead (Zakariya & bin Faris, 1994). infaq according to Budiman means to donate a certain property which Allah has given or to spend the alms for people's need solely for the pleasure of Allah. Thus, infaq is a form of wealth management under sharia guidance (Syaikhu et al., 2021).

According to Hafidhudin (1998) as cited by the Arisnawati, Infaq means to issue a certain wealth to benefit the others. Therefore, in general infaq can be done by the unbelievers for getting the benefit of their religion (Quran surah Al Anfal: 36). In particular meaning based on sharia terminology, infaq could be understood as a spending part of assets or earning as a part of Islamic teachings (Arisnawati, n.d.)

It is said so, because something that is donated (donated or given out) to others will be used up or lost by being cut off from ownership. Or in other words, something is transferred to someone else's hands or belongs to someone else. The word infaq is a term that has been socialized in Indonesian society which is often interpreted as giving donations of wealth and alms (Zakariya & bin Faris, 1994).

Mohammad Daud Ali stated that infaq is a voluntary expenditure made by everyone, whenever he gets sustenance, as much as he wants (Ali, 1988). Infaq means issuing part of the property for the benefit of humanity in accordance with Islamic teachings.

The essence of this point can be drawn, namely where people who have donated are separated from ownership, whether in the form of goods, money or others, for the rules for spending infaq in Islam according to our abilities and solely for the benefit of this infaq for the benefit of the people, both scholarships, mosque construction etc. according to maqosid sharia.

Even though, *infaq* is spending is given without any expectation of reward or return. One gives Infaq for the betterment of society, their family and to please God, but the giver does not lose his or her income and wealth, because God guarantees that at least the same amount will be returned, if not more. Allah Says, "*The parable of those who spend their substance in the way of God is that of a grain of corn: it grows seven ears, and each ear has a hundred grains. God gives manifold increase to whom He pleases: And God cares for all and He knows all things*" (Quran 2: 261).

### **The Purpose, conditions and Benefit of Infaq**

There are many verses in the Qur'an say about the conditions of *infaq*: *Infaq* is conducted to be for the pleasure of Allah (Quran 2:177), *infaq* must be paid for the increase the welfare of the poor and not for the reward expectations (2:262), *infaq* should be given before death (63:10), *infaq* could not be paid for the pretention to show off to others (2:264), pay *infaq* secretly is better than pay openly (2:271), *infaq* should be from the income permissibly in Islamic teaching (2:267). Nowadays, it is an important way because the Prophet said, "*a time will come upon the people when one will not care how one gains one's money, legally or illegally*" (H.R. Bukhari).

Even though, in giving *infaq* Muslim should do without any pretention to take a return and just hope to give the pleasure of Allah, in many verses, the Qur'an informs so many benefits for Muslims who give the *infaq* both monetary and non-monetary. The benefits of monetary *infaq*: At least the same amount which has been spent will be returned. This will be the minimum return. The return from Allah may be will be increased to twice from the amount given by the Giver (28:54), Allah will return higher many times (30:39), the Allah's return will be more than 700 times from the initial amount (2:261).

Regarding the benefits of non-monetary *Infaq*, as we know that *infaq* is giving something without expecting to get anything from the person who receives the *infaq* or from anyone. Therefore, *infaq* is an honorable conduct of kindness. *Infaq* should be given for sake of Allah; God's sake alone. The *infaq* is a path to purify the heart and mind. The Prophet pbuh said, "*the Lord's commandment for every one of His slaves is, 'Spend on others, and I will spend on you'*" (HR. Bukhari, Muslim). Through *infaq*, it can help solve the problems of ordinary life and beyond. The Prophet said, "*verily charity appeases the wrath of Allah and eases the sufferings of death*" (HR. Tirmidhi). It improves one's character. The Prophet said, "*there are two habits which are never present together in a believer: miserliness and bad manners*" (HR. Tirmidhi). The *Munfiq* (*infaq* giver) will have the protection from Allah on the Day of Judgment. In the Hadith of Bukhari that is very well-known about the 7 group of people who will be protected by Allah on that Day, one of those listed group is "a person who pay *infaq* secretly, therefore the left hand does not know what the right hand has given."

According to RI Law Number 38 of 1999, it is said that the objectives of zakat management also include the objectives of *infaq* management, namely, to realize community welfare and social justice, as well as to increase usability and efficiency (Ali, 1988). The purpose of this *infaq* is to reduce economic inequality and create jobs or form entrepreneurs for the younger generation of Muslims for the welfare of the people, both increasing human resources and natural resources so that the benefits can be used by others.

## **RESEARCH METHOD**

The approach in this research is a descriptive-interpretative qualitative approach. The type of research used is library research. The data obtained is a descriptive narrative about *infaq* in the Qur'an. As library research, the data collection technique used is the documentation, by taking data from various relevant literatures. Researcher gather the data from the many sources and choose the relevant theories, concepts to be classified according the purpose of the research. The selective data is used to find the finding of this study.

## RESULTS AND DISCUSSION

### The Existence of Infaq in The Qur'an

In the Qur'an, the derivation of the terms infaq is found with the following characteristics:

**Table 1**  
**Terms of Infaq in The Qur'an**

Terms	Surah
Anfaqa	QS. Al-Kahf: 42; QS. Al-Hadid:10
Anfaqta	QS. Al-Anfal: 63
Anfaqtum	QS. Al-Baqarah: 215; QS. Saba': 39; QS. Al-Ra'd: 22; QS. Al-Furqan: 67; QS. Fathir: 29; QS. Al-Hadid: 10; QS. Al-Mumtahanah: 10, 11
Tunfiq'u	QS. Al-Baqarah: 272, 273; QS. Ali Imran: 92; QS. Al-Anfal: 60; QS. Muhammad: 38; QS. Al-Hadid: 10; QS. Al-Munafiqun: 7
Tunfiquna	QS. Al-Baqarah: 267, 272
Yunfiq'u	QS. Al-Baqarah: 264; QS.al-Maidah: 64; QS.al-Taubah: 98, 99; QS. An-Nahl: 75; QS. Al-Thalaq:7
Yunfiquna	QS. Al-Baqarah: 3, 215, 219, 261, 262, 265, 274; QS. Ali Imran: 117, 134; QS. An-Nisa: 38; QS. Al-Anfal: 3, 36; QS. at-Taubah: 54, 91, 92, 121; QS. Al-Haj: 35; QS. Al-Qashash: 54; QS. al-Sajadah: 16; QS. al-Syurah: 38
Yunfiqunaha	QS. al-Anfal: 36; QS. al-Taubah: 34
Anfiq'u	QS. al-Baqarah: 190, 254, 267; QS. al-Taubah:53; QS. Yasin: 47; QS. al-Hadid: 7; QS. Al-Munafiqun: 10; QS. at-Taghabun: 16; QS. al-Thalaq: 6
Nafqah	QS. al-Baqarah: 270; QS. al-Taubah: 121
Nafaqatuhum	QS. al-Taubah: 54
Al-Infaq	QS. al-Isra': 100

Thus, the derivation of infaq terms in the Qur'an is repeated 74 time.

Source : (Abdul Al-Baqi, 1981)

### Rules For Issuing Infaq

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ٦٧

And those who, when they spend (wealth), they are not excessive, and are not (also) stingy, and are (the spending) in the midst of such things. (Surah al-Furqan: 67)

This verse is still discussing the nature of other *ibadurrahman*, a continuation of the discussion that has passed. *Ibadurrahman* is once again a believing servant of Allah. Their nature is middle position in spending wealth.

This verse includes the *Makkiyah* verse received before he moved to Medina al-Munawwarah. In the literature of the book of *asbabun nuzul*, there is absolutely no narration related to the context of this Surah Al-Furqan verse 67.

In the Book of Ibn Kathir (Ar-Rifa'i, 2007) it is explained that they should not be too wasteful in issuing Infaq, must be good at managing it according to their needs, not neglecting the family and fulfilling family rights, they are fair and good and the best case is middle, not extravagant and not stingy. /not enough. And it is (the spending) in the midst of these, as His word

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا ۚ ٢٩

And don't make your hands shackled around your neck and don't stretch them too far, because you will be blamed and regretful (Surah al-Isra': 29).

Al-Hasan Al-Basri said: There is no excessive term in giving to Allah. Iyas bin Mu'awiyah said "What is permissible in (implementing) Allah's commands is excessive (in infaq)." In addition said; "The term is excessive in spending wealth only for disobedience to Allah SWT (Ar-Rifa'i, 2007).

Meanwhile, in Tafsir Jalalain mentions that the nature of *'ibadurrahman* is when they donate to their families. Not excessive and not stingy. They spend their wealth in the midst of excess and shortage. The point is that their infaq is intermediate in nature (As-Suyuthi, 2008).

Detailly, Mostafa Omar Mohammed divided *infaq* becomes 3 categories, this classification comes from the book of Syaibani "*al Iktisab fi al Rizqi al Musta'ab*" or Acquiring Wealth Through Lawful Means. Based on Syaibani's Work, al Kasb or acquiring wealth (maal) divided into 3 categories: *fardu a'in*, *mandub*, *mubah*. or obligatory, recommended and permissible. From the classification above Mohammed create a model that Ks (Kasb) is a function of Inf (Infaq) which formulated in mathematical model as bellows:  $Ks = f(\text{Inf Fardu} + \text{Inf Mandub} + \text{Inf Mubah})$  (Mohammed, 2011).

### Advantages of Infaq

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةُ حَبَّةٍ ۗ وَاللَّهُ يُضْعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَسِيعٌ عَلِيمٌ ۚ ٢٦١

The parable of those who spend their wealth in the way of Allah is like that of a seed that grows seven ears, in each ear a hundred grains. Allah multiplies (rewards) for whom He wills. and Allah is Extensive (His bounty) and All-Knowing. (Surah al-Baqarah: 261)

In the previous verses Allah mentioned that humans are divided into two groups: the helpers of Allah, namely the believers and the defenders of the taghut, namely the disbelievers. Furthermore, Allah explains examples of faith and examples of disbelief.

So in these verses Allah explains the recommendation to spend in the way of Allah, especially with regard to jihad against Allah's enemies. Because jihad in the way of Allah can be done in three ways. First, giving confidence by prioritizing arguments and arguments. Second, jihad with the soul. Third, jihad with wealth, which has been mentioned in the previous verses is jihad, so in this verse it is prescribed to wage jihad with wealth (Ash-Shabuni, 2011).

This verse was revealed regarding the arrival of Uthman bin 'Affan and Abdurrahman bin 'Auf, to the Prophet SAW. At that time Uthman bin Affan brought 1,000 dinars to be spent on fighters involved in the Tabuk war. Abdurrahman bin Auf brought 4,000 dirhams and said to the Prophet SAW, I have 8,000 dirhams and then I offer both of these to Allah. While Uthman bin 'Affan brought 1,000 camels. The generosity of the two friends was welcomed by the Prophet

SAW who said to him, "God has blessed you for the money you save and the money you spend, then this verse was revealed.

Ibn Kathir said: This is a parable created by Allah to multiply the reward for those who spend their wealth in the way of Allah and who seek His pleasure. Verily, the reward of goodness is multiplied ten times, up to seven hundred times. This verse means, the parable of the livelihood of the people is like a seed that is planted and then seven ears grow (Ar-Rifa'i, 2007).

"In each grain a hundred seeds". Each ear contains a hundred seeds, so the seeds that produce are seven hundred seeds. This is a parable of the multiplied reward for those who sincerely give their wealth. Because Allah said: Allah multiplies (rewards) for whom He wills." Allah multiplies the reward for whom He wills, based on sincerity and seeking the pleasure of the provider, for the sake of Allah alone." And Allah is Extensive (His bounty) and All-Knowing." Allah is Extensive in bounty and Knowing the intentions of those who give charity (Ar-Rifa'i, 2007).

Buya Hamka gives an interesting example of a virtue that will receive a reward from Allah seven hundred times as much, as explained in Surah al-Baqarah: 261. For example, there is a benefactor who builds an elementary school in a poor and remote village, so that the children in that village, there is no need for schools in other villages. Then the elementary school was filled with hundreds of students. Year after year the school was filled with hundreds of students. Year after year the school graduated many students who then continued to higher schools elsewhere. Until finally the educated people established more schools and served in the community. Such a person will definitely get a double reward, even though he only founded one school, but developed into schools and graduated hundreds or even thousands of students. If Allah calls the result seven hundred, it doesn't need to be exactly seven hundred, it can even be thousands.

In Tafsir Jalalain (Al-Mahalli, 2015) it is explained that the parable of the nature of infaq issued by people who spend their wealth in the way of Allah SWT is in obedience to him. Also, the reward for infaq is multiplied up to 700 times and Allah multiplies more than that for whomever He wills, and Allah is Most Expansive in bounty, and knows best who has the right to be doubled.

### **The Role of Infaq and Shadaqah on Poor's Welfare**

Zakat collecting Boards are not only collect and distribute zakat but also non-zakat funds. The non-zakat collection includes *infaq*, *shadaqah*, Humanity Donations, Corporate Social Responsibility (CSR), and others. In Indonesia, the zakat collecting Agencies distribute the non-zakat funds to several sectors such as: social services, education Activities, health Agencies, religious events, and social economic empowerment (Syamsir, 2015) . In the economic sector, non-zakat fund distributed to the aim of alleviating poverty through economic empowerment. The studies are discussing the issues related to the relationship between the productive non-zakat funds and business growth or economic welfare are abundant. Study conducted by Alaydrus & Widiastuti found that *infaq*, *shadaqah*, and *al-qardhul hasan* has been distributed in productive economic activity have a significant relation to the *mustahik's* welfare (Alaydrus & Widiastuti, 2017) . Furthermore, Tahiri Jouti (2019), Zauro et al. (2020), Mariyanti & Mahfudz (2016) depict that shodaqoh and infaq significantly have appositive impact on welfare of *mustahik*. The more infaq and shadaqah funds being

distributed, the more the mustahiq's business grows. This research examines the relationship between the infaq and welfare of mustahik.

## CONCLUSION

It can be concluded that people who give infaq or *munfiq* will definitely get their reward from Allah SWT both in the world and in the hereafter and most importantly when we donate trying to avoid the nature of Riya, ujub, hurting and resurrecting what we have given, we try to what do we do so that the right hand gives and the left hand does not know at all, hopefully Allah SWT makes us believers in all the good things we do both for worldly and hereafter so that it becomes our savings later in the hereafter.

Infaq could be a stimulus for improving the welfare of the society, particularly the economic welfare of the mustahik through the empowerment programs. The impact of welfare could be achieved if the mustahik utilized the infaq in productive form such as: small business, joint business and etc.

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