

## FROM PHILANTHROPY TO ECONOMIC TRANSFORMATION: MAUDU'I'S TAFSIR APPROACH TO THE CONCEPT OF INFAQ IN THE QUR'AN

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### ABSTRACT

*This study aims to reconstruct the concept of Infaq from a charitable philanthropy paradigm into a strategic instrument for economic transformation. The phenomenon of persistent structural poverty amid high levels of Islamic philanthropy indicates that Infaq practices have thus far been predominantly consumptive in nature, thereby failing to drive sustainable structural change. Using a qualitative-synthetic approach, this study contextualises the Maudu'i (Thematic) Interpretation of the verses on Infaq/Nafaqah with the Theory of Economic Transformation and the Maqāṣid Sharī'ah framework. This method finds that Infaq has a dual function: as spiritual purification (Tazkiyah) and as a mechanism for systemic socio-economic intervention (Tanmiyah). The normative synthesis affirms the function of Infaq as mandatory anti-hoarding macroeconomic regulation and a driver of wealth circulation (Multiplier Effect), as well as prioritising family Nafaqah as a basic investment in human capital. These findings are formulated into the Maqāṣid-Based Transformative Infaq Framework. This framework offers four Policy Design Principles, including the Dual-Tier Allocation Principle, which explicitly separates safety net (charitable) funds and Tanmiyah (productive empowerment) funds, as well as Asset Quality Optimisation. Definitively, this study proves that Infaq is a strategic Socio-Economic Financial Intervention Instrument to shift people from consumptive dependence to independence and sustainable economic transformation.*

**Keywords:** *Infaq, Maudu'i Interpretation, Philanthropy, Economic Transformation.*

### INTRODUCTION

Religious philanthropy in the Islamic economic system, manifested through Zakat, Infaq, Sadaqah, and Waqf (ZISWAF), plays a dual role, serving not only as a moral and spiritual expression but also as a strategic foundation for achieving social justice and strengthening the community's economy (Razak & Dawami, 2020). These instruments play a crucial role as mechanisms for equitable wealth distribution, bridging the gap between the rich and the poor, and strengthening social structures by creating sustainable economic opportunities (Zidny, 2021).

In the context of ummah economic development, Islamic philanthropy has the potential to serve as a vital social safety net and a productive development instrument, capable of stimulating grassroots economic activity, strengthening entrepreneurial capacity, and promoting inclusive growth (Naisabur et al., 2023). More than just charitable aid, the practice of Islamic philanthropy contains a transformational dimension that can reconfigure the economic order of society based on the values of monotheism, justice (al-'adl), and welfare (al-maṣlahah) (Arwani et al., 2024). Therefore, optimizing the role of zakat, infaq, sadaqah, and waqf is not only a normative obligation in Islamic teachings but also a strategic necessity to address the challenges of socioeconomic inequality and realize equitable and sustainable development (Mukhlisin et al., 2025).

However, despite its enormous potential, Islamic philanthropic practices are still dominated by a charitable and consumptive paradigm that focuses on meeting short-term needs rather than long-term structural transformation. The distribution of zakat, infaq, sadaqah, and waqf funds is generally directed at direct assistance such as consumption, charity, or the provision of temporary basic needs (Arwani et al., 2024). This distribution pattern, while socially important, often lacks significant implications for sustainable change

in the economic conditions of those entitled to it. In fact, in many cases, this consumptive approach tends to create dependency and fails to promote economic independence and social mobility (Chetioui et al., 2023). Furthermore, a philanthropic paradigm limited to the charitable dimension also ignores the significant potential of these instruments as socio-economic capital that can be integrated into productive development strategies (Zidny, 2021).

The limitations of charitable approaches are reflected in the socioeconomic reality of Muslims, which is still characterized by structural poverty, unequal wealth distribution, and minimal economic empowerment. This phenomenon is even more paradoxical considering the high potential and realization of Islamic philanthropic funds. Rizaludin Kurniawan, M.Si., Head of Collection at the National Zakat Agency (BAZNAS RI), stated that Indonesia's zakat potential reaches Rp327.6 trillion, a figure that demonstrates the massive collective awareness of the Muslim community and the extraordinary potential of its resources (BAZNAS RI, 2025).

This large potential funding volume is not directly proportional to significant improvements in macroeconomic indicators or sustainable improvements in social conditions. Based on data obtained from the Central Statistics Agency (BPS), the poverty rate in Indonesia by March 2025 will reach 8.47%, or approximately 23.85 million people (BPS, 2025). Poverty is a problem that must be addressed immediately and seriously, as it can lead to other social problems such as increased crime, mortality, unemployment, limited access to education, and other social conflicts.

High levels of community participation in infaq practices do not always directly correlate with improved quality of life for those eligible for alms or improvements in macroeconomic indicators (Fadillah et al., 2022). This indicates that existing philanthropic practices have not addressed the root causes of structural problems such as limited access to capital, weak economic literacy, inadequate institutional infrastructure, and the lack of integration of philanthropy with national economic development policies (Zidny, 2021). As a result, infaq often serves only as temporary relief rather than a catalyst for substantial economic change. This paradoxical condition shows the need for a new approach that is able to optimize the potential of infaq to fundamentally address the economic problems of the people.

In this context, there is an urgent need to return to the Qur'an as the primary conceptual source and paradigm for Islamic economic development. Fundamental values such as justice (al-'adl) and welfare (al-maṣlaḥah) have practical implications for formulating economic strategies oriented toward equity and empowerment. One relevant method for rediscovering these transformational values is the Maudu'i (Thematic) Tafsir, which provides a new, more holistic and applicable interpretation of Qur'anic verses.

Based on this understanding, this study aims to reconstruct the concept of infaq in the Qur'an through the Maudu'i tafsir approach, as an effort to shift the paradigm from merely a traditional philanthropic activity to a strategic instrument for economic transformation.

## **LITERATURE REVIEW**

### **1. The Concept of Islamic Philanthropy and the Charity Paradigm (Tazkiyah)**

Islamic philanthropy contains a Tazkiyah (soul-purification) dimension, which is the primary motive behind spending wealth. Infaq, as part of ZISWAF (Islamic Waqf), is essentially a moral expression that focuses on the sincerity of the giver. The primary function of infaq within the charitable dimension is as a social safety net that ensures the basic needs of recipients are met, according to the hierarchy of prioritized recipients such as parents, relatives, orphans, and the poor (Quran 2:215). In the literature, the emphasis on this Tazkiyah aspect often results in infaq being carried out secretly (sirran) to avoid showing off and strengthening the individual's vertical relationship with God.

However, the literature shows that this practice is still dominated by a charitable and consumptive approach (Arwani et al., 2024), where the distribution of funds is generally directed towards direct assistance such as compensation and temporary basic needs. This pattern, while socially important, often creates dependency and fails to promote economic independence (poverty trap) (Chetioui et al., 2023). Critics of this paradigm emphasize the need to shift the focus from meeting short-term needs to long-term structural transformation, as a consumerist approach can only act as a temporary fire extinguisher and cannot eliminate structural poverty.

## **2. Infaq as an Instrument of Structural Justice (Tanmiyah)**

The lexical meaning of Infaq refers to "spending" or "spending wealth." However, in a comprehensive sense, infaq in the Qur'an affirms that wealth should not be stagnant (static), but rather must flow. Verse At-Taubah (9): 34 concerning the threat to hoarders (kanz) emphasizes that infaq is an obligatory/recommended instrument to counter the inertia of capital and prevent the concentration of wealth that damages the structure of society. This command must be understood as a macroeconomic intervention to ensure a healthy circulation of money (circulation of wealth).

In addition to being a macro regulation, infaq also carries the weight of Structural Justice and constitutes the repayment of Third Party Rights, going beyond mere individual generosity. The verse Adz-Dzariyat (51): 19 ("...and in their property there is a right for the poor...") confirms that there are certain rights for those who ask (sā'il) and those who refrain (maḥrūm) in the wealth of the rich. This function makes it an ideal instrument for Tanmiyah (economic development), where social funds are not only allocated for consumption, but are focused on sustainable productive empowerment (Zidny, 2021).

## **3. Theoretical Framework and Functional Validation**

### **a. Economic Transformation Theory (ET)**

Economic Transformation Theory (ET) focuses on the dynamic process of structural change (production, distribution, and institutions) necessary to achieve inclusive and sustainable growth in developing countries. ET argues that true economic growth is measured not solely by GDP, but by the ability of an economic system to shift society from non-productive subsistence activities to more productive, modern sectors. This requires interventions on three main pillars: wealth circulation, asset regulation, and human resource development.

In the context of this research, ET is used as a lens to analyze how normative infaq instructions correlate with the structural pillars of a modern economy. The three TTE pillars relevant to infaq are: (1) Wealth Circulation, which addresses the problem of capital concentration and low aggregate demand; (2) Asset Regulation, which aims to prevent capital from becoming idle or unproductive; and (3) Human Resource Investment (HR), which strengthens human capital as a driver of structural change. Contextualizing infaq into TTE allows for the reconstruction of the function of infaq into a social financial policy instrument with measurable impact.

### **b. Maqāṣid Sharī'ah Framework**

Maqāṣid Sharī'ah (Objectives of Islamic Law) is used as a theological validation tool that the transformative function of infaq aligns with the highest objectives of sharia. Maqāṣid guarantees that the purpose of creating an Islamic economic system is to realize comprehensive benefits (maslahah), not merely ritual fulfillment. Therefore, the shift in the function of infaq from moral to systemic must be validated by this framework.

The function of infaq is systemically aligned with the three main Maqāṣid. First, Hifz an-Nafs (Protection of the Soul/Welfare) is realized through the Social Safety Net Nafaqah, which ensures the fulfillment of basic needs and maintains human dignity. Second, Hifz al-

Māl (Protection of Assets) is achieved through anti-hoarding regulations (Q.S. 9:34) and the promise of the Multiplier Effect (Q.S. 2:261), which ensures that assets remain productive and circulating. Third, Hifz al-'Aql/ad-Dīn (Guarding Reason and Religion) through Tazkiyah which eliminates stinginess, which indirectly creates social capital (trust and justice) which is fundamental for economic stability and growth.

## RESEARCH METHODS

This research uses a library research method with the primary approach of Maudu'i (Thematic) Analytical-Synthetic Interpretation Analysis. This approach is designed to analyze the verses of the Qur'an and Hadith comprehensively based on a specific theme, namely the concept of infaq, and to articulate their function as instruments of systemic economic transformation (Sarbani et al., 2021).

### Data Sources

Primary Data: Qur'anic verses relevant to the theme of infaq (including its derivatives such as nafaqah) and related Hadith.

Secondary Data: Classical (al-Ṭabarī, Ibn Kathīr) and contemporary (Sayyid Quṭb, Wahbah al-Zuhaylī) commentaries, as well as academic literature in the fields of Islamic Economics and Economic Transformation.

### Analysis Techniques

1. Phase I (Philological/Tafsir): Inventory and Classification of Verses/Hadith, followed by Semantic and Philological Analysis of Keywords (infaq and nafaqah), and thematic correlation between verses/hadith;
2. Phase II (Synthesis): Functional Contextualization of the normative findings (Phase I) within the Theory of Economic Transformation (TTE), focusing on identifying the point of evolution from philanthropy to a systemic socio-economic intervention tool;
3. Phase III (Validation and Applicability): Verification of the reconstructed function of infaq based on the principles of Maqāṣid Sharī'ah and formulation of a Normative-Applicable Framework (KIT-M) that can be translated into policy design principles (Mulyaden & Fuad, 2021).

## RESULT AND DISCUSSION

### 1. Inventory and Classification of Infaq Verses and Hadith

#### 1.1 Inventory of Infaq Verses

The initial stage of this research is to present a comprehensive inventory of all Quranic verses containing the keyword "Infaq" and its derivatives, including "Nafaqah." This classification is a pillar of the Maudu'i Tafsir methodology and is designed to record lexical frequency. The following are Quranic verses related to "Infaq":

- 1) Al-Baqarah (2): 3

الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ

(Namely) those who believe in the unseen, perform prayers, and spend part of the sustenance that We have given them.

Core Theme: The general command to give infaq as a characteristic of a pious person.

- 2) Al-Baqarah (2): 215

يَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلْ مَا أَنْفَقْتُمْ مِنْ خَيْرٍ فَلِلَّوَالِدَيْنِ وَالْأَقْرَبِينَ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ ۗ وَمَا تَفْعَلُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

They ask you (Muhammad) about what they should spend. Say, "Whatever wealth you give, let it be intended for parents, relatives, orphans, the poor and people on a journey." And whatever good you do, indeed, Allah is All-Knowing.

Core Theme: Priority recipient object (parents, relatives, orphans, poor).

- 3) Al-Baqarah (2): 261

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سُنْبُلَةٍ مِائَةُ حَبَّةٍ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

The parable of those who spend their wealth in the way of Allah is like a grain that grows seven spikes, in each spike there are a hundred seeds. Allah multiplies (rewards) for whom He wills. And Allah is All-Encompassing, All-Knowing.

Core Theme: The Parable of Infaq (Guarantee of Reply and Multiplier Effect).

4) Al-Baqarah (2): 267

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِأَجْدِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

Are you who believe! Spend from the good things you have earned and from what We have brought forth for you from the earth. Do not choose to spend what is evil, while you yourself would not take it except with a squint. And know that Allah is Rich, Praiseworthy.

Core Theme: The command to spend what is good (min tayyibāti mā kasabtum).

5) Al-Baqarah (2): 270

وَمَا أَنْفَقْتُمْ مِنْ نَفَقَةٍ أَوْ نَذَرْتُمْ مِنْ نَذْرٍ فَإِنَّ اللَّهَ يَعْلَمُهُ وَمَا لِلظَّالِمِينَ مِنْ أَنْصَارٍ

And whatever you give or whatever vows you promise, then indeed, Allah knows it. And for the unjust there is no helper.

Core Theme: Guarantee that every Infaq intended will not be in vain.

6) Al-Baqarah (2): 274

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Those who spend their wealth at night and during the day, secretly or openly, will have their reward with their Lord. There is no fear for them, nor do they grieve.

Core Theme: Flexibility of Time and Means (hidden or overt).

7) Ali 'Imran (3): 92

لَنْ تَتَّالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

You will never reach (perfect) virtue until you spend some of the wealth you love. And whatever you spend, Allah knows it

Core Theme: The command to invest in something that is loved (lan tanālul birra).

8) Ali 'Imran (3): 134

الَّذِينَ يُنْفِقُونَ فِي السَّرَّاءِ وَالضَّرَّاءِ وَالْكَاطِمِينَ الْغَيْظَ وَالْعَافِينَ عَنِ النَّاسِ وَاللَّهُ يُحِبُّ الْمُحْسِنِينَ

(Namely) those who spend (their wealth), both in free and narrow times, and those who restrain their anger and forgive (mistakes) of others. And Allah loves those who do good.

Core Theme: Consistency of infaq in free and narrow times (sarrā' wa ḍarrā').

9) At-Taubah (9): 34

وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يُنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ

... and those who store gold and silver and do not spend it in the way of Allah, then give them good news, (that they will have) a painful punishment.

Core Theme: Strong warning against Hoarding (hoarding wealth and not investing).

10) Al-Hadid (57): 7

آمِنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلِفِينَ فِيهِ فَالَّذِينَ آمَنُوا مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ

Believe in Allah and His Messenger and spend (in the way of Allah) some of the wealth that He has given you control over (as a trust). So those among you who believe and spend (their wealth) will receive a great reward.

Core Theme: The command to invest from what Allah has empowered (istiḥlāf).

11) Al-Hadid (57): 10

لَا يَسْتَوِي مِنْكُمْ مَنْ أَنْفَقَ مِنْ قَبْلِ الْفَتْحِ وَقَاتِلٌ أُولَئِكَ أَكْبَرُ مِنْ الَّذِينَ أَنْفَقُوا مِنْ بَعْدِ وَقَاتَلُوا وَكُلًّا وَعَدَّ اللَّهُ الْحُسْنَىٰ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

It is not the same among you as those who spend (their wealth) and fight before the conquest (of Mecca). They are higher in rank than those who spend (their wealth) and fight after that.

However, Allah promised each of them a better (reward). And Allah is very careful about what you do.

Core Theme: The virtue of giving infaq before Fathu Makkah (difference in reward over time).

12) Adz-Dzariyat (51): 19

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

And in their property there is a right for the poor who ask and the poor who do not receive a share (refrain from asking).

Core Theme: Third Party Rights in Property (Structural Justice)

13) Al-Munafiqun (63): 10

وَأَنْفِقُوا مِنْ مَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَّ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ فَأَصَّدَّقَ وَأَكُنُ مِنَ الصَّالِحِينَ

And spend from what We have given you before death comes to one of you, and he says (regretfully): "My Lord, if only You would delay me a little while, I would give charity and be among the righteous."

Core Theme: The Urgency of Donating Before Death (Consciousness/Regret at the End).

Based on thirteen verses of the Quran from Surah Al-Baqarah, Surah Ali 'Imran, Surah At-Taubah, Surah Adz-Dzariyat, Surah Al-Hadid, and Surah Al-Munafiqun, infaq, in Islam, is a fundamental pillar of faith, not merely an optional act of charity. These verses can be grouped into four main dimensions:

#### 1) Theological Foundation and Purpose (Law & Motivation)

Infaq is an absolute characteristic of a pious person (Al-Baqarah: 3). The concept of wealth ownership is framed within the mandate or *istihlāf* (trust) from Allah (Al-Hadid: 57:7), meaning that humans only temporarily control their sustenance and are therefore obligated to distribute it according to the will of the Benefactor. The primary motivation for infaq is the certainty of value and the assurance that every gift, no matter how small, will be recognized and will not be wasted by Allah (Al-Baqarah: 270).

#### 2) Quality and Ethics of Giving (Subject & Material)

The quality of infaq is highly emphasized. Givers are required to invest from good wealth (*tayyibāt*) obtained through halal efforts (Al-Baqarah: 267) and are even encouraged to give something they love most (Ali 'Imran: 92), as an indicator of the peak of faith (*lan tanālul birra*). Infaq must be done consistently, both when it is wide and narrow (Ali 'Imran: 134).

#### 3) Distribution and Economic Justice Aspects (Object & Impact)

Infaq acts as a structured wealth distribution mechanism, where third-party rights the poor, those who ask, and those who refrain are recognized within the wealth of the rich (Adz-Dzariyat: 19). Recipients are prioritized hierarchically, starting with the closest family (parents, relatives) before orphans and the poor (Al-Baqarah: 215). Furthermore, Infaq promises a multiplier effect, likening it to one seed sprouting seven hundred seeds (Al-Baqarah: 261).

#### 4) Temporal Context and Warnings

Infaq is not time-bound; it can be done at any time of the day, night, in secret, or openly (Al-Baqarah: 274), but it has contextual urgency and priority (Al-Hadid: 57:10). A stern warning is given to those who hoard wealth and do not give it in charity (At-Taubah: 34), which is a macroeconomic intervention to maintain the circulation of wealth. The most profound warning concerns the regret at the end of life for not having the opportunity to give in charity (Al-Munafiqun: 10), emphasizing that infaq is a time-limited opportunity.

Taken together, these verses form a holistic framework that infaq is the core of Structural Justice and Asset Transformation in Islamic economics. This serves as a foundation for analyzing when and how infaq has the potential to shift from a manifestation

of individual generosity (philanthropy) to an instrument of systemic, development-oriented socio-economic intervention (tanmiyah)).

## 1.2 Inventory of Infaq (Nafaqah) Hadith

After constructing a normative map of Infaq through an inventory of Quranic verses, understanding must be enriched by exploring the Hadith as Bayān (explanation and application) of the Quran. While the Quran establishes fundamental principles, the Key Hadith provide the operational dimensions, qualitative details, and functional priorities of the command to Infaq. The following are Hadith related to infaq:

### 1) The Priority of Obligatory Maintenance for the Family (Bukhari & Muslim)

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ  
دِينَارٌ أَنْفَقْتَهُ فِي سَبِيلِ اللَّهِ، وَدِينَارٌ أَنْفَقْتَهُ فِي رَقَبَةٍ، وَدِينَارٌ تَصَدَّقْتَ بِهِ عَلَى مَسْكِينٍ، وَدِينَارٌ أَنْفَقْتَهُ عَلَى أَهْلِكَ، أَعْظَمُهَا أَجْرًا  
الَّذِي أَنْفَقْتَهُ عَلَى أَهْلِكَ

Translation: One dinar that you spend in the way of Allah, one dinar that you spend to free slaves, one dinar that you give in charity to the poor, and one dinar that you spend on your family, the greatest reward is what you spend on your family).

### 2) Ethos of Giving (Hands Up) (Bukhari)

عَنْ ابْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُمَا قَالَ: قَالَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ  
الْيَدُ الْعُلْيَا خَيْرٌ مِنَ الْيَدِ السُّفْلَى، وَالْيَدُ الْعُلْيَا هِيَ الْمُنْفِقَةُ، وَالسُّفْلَى هِيَ السَّائِلَةُ

Translation: The hand above (giving) is better than the hand below (asking). The hand above is the one who gives, and the hand below is the one who asks).

### 3) Prayer of the Angels for the Giver and Retainer of Alms (Muslim)

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ  
مَا مِنْ يَوْمٍ يُصْبِحُ الْعِبَادُ فِيهِ إِلَّا مَلَكَانِ يَنْزِلَانِ، فَيَقُولُ أَحَدُهُمَا: اللَّهُمَّ أَعْطِ مُنْفِقًا خَلْفًا، وَيَقُولُ الْآخَرُ: اللَّهُمَّ أَعْطِ مُمْسِكًا تَلْفًا

Translation: (There is not a single day when a servant is in the morning unless two angels descend, one of whom prays: "O Allah, grant compensation to those who give infaq", and the other prays: "O Allah, grant destruction to those who hold back (wealth)").

### 4) Donation in Peak Condition (Bukhari)

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ قَالَ: جَاءَ رَجُلٌ إِلَى النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَقَالَ: يَا رَسُولَ اللَّهِ، أَيُّ الصَّدَقَةِ أَعْظَمُ أَجْرًا؟  
قَالَ  
أَنْ تَصَدَّقَ وَأَنْتَ صَاحِبُ شَجِيحٍ، تَحْسَبُ الْفَقْرَ وَتَأْمَلُ الْغِنَى، وَلَا تُمَهِّلُ حَتَّى إِذَا بَلَغَتِ الْخُلُوفَ قُلْتَ: لِفُلَانٍ كَذَا، وَلِفُلَانٍ كَذَا،  
وَقَدْ كَانَ لِفُلَانٍ

Translation: (...The charity that is most rewarding is that you give charity when you are healthy, stingy (very fond of wealth), afraid of poverty, and dreaming of becoming rich. And do not delay until your soul is at your throat (near death), then you say: "This is for so-and-so, and this is for so-and-so," even though the wealth already belongs to so-and-so (the heirs)).

### 5) Give alms when you have enough (Tirmidzi)

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ خَيْرُ الصَّدَقَةِ مَا كَانَ عَنْ ظَهْرٍ غِنَى

Translation: The best charity is charity given when the giver has sufficient means..

The above hadiths serve as operational guidelines outlining the quality and urgency of infaq, moving it from mere personal philanthropy to a structured instrument of economic transformation. These hadiths can be grouped into four main dimensions:

- 1) Theological Foundation & Purpose: The hadith reinforces motivation with the guarantee of compensation from angels for those who give infaq, while simultaneously threatening destruction for those who withhold wealth (Hadith No. 3). This directly supports the promise of the Multiplier Effect and discourages hoarding, maintaining the circulation of wealth.
- 2) Quality & Ethics of Giving: The hadith establishes the Peak Ethics of infaq, namely giving when one is healthy, stingy, and afraid of poverty (Hadith No. 4). This interprets

the demand to give "the beloved wealth" (Ali 'Imran: 92) as the highest spiritual sacrifice and positions the giver as an active subject ("The upper hand" - Hadith No. 2).

- 3) Distribution Aspect & Economic Justice: The Hadith gives top priority to obligatory family sustenance (Hadith No. 1), making it the foundation of micro-distributive justice before being directed to broader targets, ensuring the stability of the smallest unit of society.
- 4) Time Context & Warning: The Hadith sharply emphasizes the urgency of the time of infaq, prohibiting delay (*walā tumhil*) until death comes (Hadith No. 4). The value of infaq lies in proactive action while wealth is still in full control, reinforcing the warning of regret in the afterlife (Al-Munafiqun: 10).

### 1.3 Semantic and Philological Analysis of Keywords

This analysis was conducted to explore the authentic meaning of Infaq from the perspective of Tazkiyah (charity) and social philanthropy, which are the foundation for a paradigm shift toward economic transformation (Popova, 2022).

#### 1) Semantic Analysis

##### a) Lughawi Analysis (Language/Lexical Meaning)

This analysis focuses on the literal meaning of the root word نفق (Nafaqa).

**Table 1.** Lexical Meaning

Term	Origin of Language	Basic Meaning (Lexical)
<b>Infaq</b> (انفاق)	Masdar of <i>anfaqa</i>	Literally meaning "to take out" or "to spend one's wealth." The root word (نفق) refers to "hole," "channel," or "way out."
<b>Nafaqah</b> (نفقة)	Noun form	Something that is spent for living expenses; Shopping or living expenses (often mandatory).

All of these derivatives center on the concept of expenditure or movement from one place to another (property leaving one's pocket). The literal meaning of "Infaq" is the expenditure of property.

##### b) Sharfi Analysis (Derivation/Morphology)

This analysis focuses on how these words are formed from the root نفق and how these changes in form affect their function and meaning (Watson, 2021).

**Table 2.** Word Derivation

Word	Derived Forms (Wazan)	The Role of Derivation (Sharfi)	Implications of Meaning
Nafaqa (نفق)	<i>Fi'l</i> (Basic Verbs)	The act of spending.	The basis of the entire meaning of spending.
Infaq (انفاق)	<i>Af'ala-Yuf'ilu</i> (Wazan IV)	Showing transitivity and causation; Making or carrying out an expenditure.	Focus on the action of giving out wealth by the subject ( <i>muzakki/munfiq</i> ).
Nafaqah (نفقة)	<i>Ism</i> (Noun)	Shows the result or entity of the expenditure.	Focus on the object (asset) issued and the obligations thereon (costs).
Munfiq (منفق)	<i>Ism Faa'il</i> (perpetrator)	Shows the perpetrator of the infaq action.	People who actively spend wealth.

The derivation shows that Infaq is an action carried out consciously to release assets (transitive), while Nafaqah is the assets themselves that are required to be released.

##### c) Semantic & Contextual Analysis

This analysis combines basic meaning and derivation to formulate the meaning of ijmalī and its function (Kassem et al., 2025).

**Table 3.** Semantic Analysis

Focus of Analysis	Amplified Original Text	Semantic Meaning and Implications
Infaq as an Investment	Q.S. 2:261 (The Parable of the Seven Grains)	The semantic meaning of Infaq has shifted from simply "spending" (Lughawi) to "investing." This creates Economic Confidence because a return is guaranteed.
Infaq as a Structural Right	Q.S. 51:19 (The Rights of the Poor)	The meaning of Infaq is no longer simply philanthropy (individual generosity), but also carries the weight of structural justice. The semantics of Infaq become linked to social responsibility.
Nafaqah as a Priority	Hadith No. 1 (Prioritization of Family Support)	The semantics of Nafaqah (obligatory expenditure) become a prerequisite for the semantics of Infaq (voluntary/social expenditure). Spending priorities must first ensure the stability of the micro-consumption unit (family).

#### 1.4 The Meaning of Ijmalī: Infaq as a Bridge to Structural Justice

More generally (ijmalī), Infaq in the Qur'an and Hadith depicts a very important social behavior, rooted in the principle of Tauhid al-Mâl (Unity of Ownership of Property) and Structural Justice in the economy.

- 1) Rejection of Static Capital: The ijmalī meaning of Infaq is the affirmation that wealth should not be stagnant (static). Wealth is a liquid asset created to flow. Verse At-Taubah (9): 34 concerning the threat to hoarders (kanz) is the pinnacle of this ijmalī meaning. Infaq, in a collective context, is an obligatory/recommended instrument to counter the inertia of capital and prevent the concentration of wealth that damages the structure of society.
- 2) Certainty of Transactional Value and Multiplier Effect: The meaning of ijmalī also emphasizes the divine guarantee that Infaq is not a lost expense, but rather a transaction guaranteed to multiply (Q.S. Al-Baqarah: 261). This creates Economic Confidence among capital owners to continue actively participating in the circulation of wealth, transforming Infaq from mere loss into a Socio-Productive Investment.
- 3) Structural Rights and Collective Obligations: The meaning of ijmalī Infaq goes beyond individual charitable assistance. In the verse of Adz-Dzariyat (51): 19 (...wa fī amwālihim ḥaqqun...), Infaq is interpreted as a recognition of Third Party Rights structurally inherent in wealth. This is the repayment of rights to maintain the balance of the socio-economic order. This function makes it an ideal instrument for Economic Transformation, namely shifting mustahik from consumptive dependence to productive independence.

Thus, the meaning of ijmalī confirms that the function of Infaq is an act of releasing wealth which functions inherently as a tool for cleansing the soul (tazkiyah) as well as a mechanism of Structural Justice to encourage economic circulation and equality.

### 1.5 Analisis Kontekstual *Asbabun Nuzul*

Each verse of the Quran has a specific context for its revelation. To delve deeper into the concept of infaq, from moral imperatives to economic regulations, it is necessary to examine the *Asbabun Nuzul Ayat* (the sources of revelation), namely the events that led to the revelation of these verses. An explanation of the *Asbabun Nuzul Ayat* (the sources of revelation) for the verses related to infaq can be seen in Table 4 below:

**Tabel 4.** *Asbabun Nuzul Verses of Infaq*

No.	Surah: Verse	Core Theme of the Verse	Asbabun Nuzul (Reasons for the Revelation of the Verses)
1.	Al-Baqarah (2): 3	The general command to give alms as a characteristic of a pious person.	This verse is part of the introduction to Surah Al-Baqarah, explaining the basic qualities of a pious person ( <i>Al-Muttaqin</i> ). This verse is general in nature ( <i>ghairu sababi</i> ) and serves as a foundation for faith and sharia, not responding to a specific event, but rather establishing the basic obligations of a believer.
2.	Al-Baqarah (2): 215	The recipient object takes precedence	It is reported that the Companions asked the Prophet Muhammad about what type of wealth ( <i>māzā yunfiqūn</i> ) is most worthy of charity, and who is entitled ( <i>man anfaqa</i> ) to receive it. Another narration states that this question came from 'Amr ibn Al-Jamuh, who possessed abundant wealth. This verse was revealed to prioritize the targets of charity, namely close family, relatives, orphans, the poor, and travelers.
3.	Al-Baqarah (2): 261	Parable of the Multiplier Effect Infaq.	This verse is general in nature and was revealed to motivate and guarantee rewards for those who give in the way of Allah. This verse does not have a specific reason, but rather serves as a metaphor (analogy) to explain the spiritual and material impact of infaq.
4.	Al-Baqarah (2): 267	The command to invest good wealth ( <i>min ṭayyibāti mā kasabtum</i> ).	It is reported that some Ansar, during the date harvest, used to mix good dates with bad ones ( <i>hasyf</i> ) when giving infaq. Furthermore, there was a practice where someone gave infaq of poor material that they themselves were reluctant to accept. This verse was revealed to emphasize the importance of the quality of the material given infaq.
5.	Al-Baqarah (2): 270	The assurance that every donation and vow will be known to Allah.	It is reported that this verse was revealed regarding people who made vows ( <i>naẓr</i> ) or promises to spend something. This verse emphasizes that all forms of expenditure, whether ordinary infaq or votive, are

No.	Surah: Verse	Core Theme of the Verse	Asbabun Nuzul (Reasons for the Revelation of the Verses)
			definitely known to Allah and will be repaid.
6.	Al-Baqarah (2): 274	Flexibility of timing and rules for donations (overt or hidden).	It is reported that this verse was revealed in connection with Ali bin Abi Talib's practice of donating four Dirhams: one at night, one during the day, one in secret and one openly. This verse is revealed to justify all the methods and times of infaq.
7.	Ali 'Imran (3): 92	The command to donate something that is loved (lan tanālul birra).	This verse was revealed as a challenge to faith. It is reported that when it was revealed, Abu Talhah Al-Ansari, one of the richest Companions, immediately came to the Prophet Muhammad (peace be upon him) and donated his most beloved treasure, a beautiful date palm grove called Bairuha' (a well and garden located near the Prophet's Mosque).
8.	Ali 'Imran (3): 134	Consistency of Infaq in free and narrow times (sarra' wa ḍarrā').	This verse is a general descriptive verse explaining the qualities of Al-Muttaqin (the pious), including consistent infaq (charity). It does not provide a specific reason for this revelation, but it serves as an ethical standard for a believer.
9.	At-Taubah (9): 34	Strong warning against Hoarding (hoarding of wealth).	This verse was revealed as a stern warning to hoarders of wealth (gold and silver) who do not fulfill their rights, including infaq and zakat (alms). The context is a threat to the practice of kanz (hoarding) that hinders economic activity and neglects social obligations.
10.	Al-Hadid (57): 7	The Concept of Property Ownership as a Trust (istiḥlāf).	This verse is general in nature and provides a philosophical basis for wealth ownership in Islam, namely the concept of amanah or caliphate (istiḥlāf). This verse was revealed to encourage charity by reminding us that wealth is a temporary trust from Allah.
11.	Al-Hadid (57): 10	The Priority of Giving in Fajr (Charity) Before the Conquest of Mecca (Priority of the Moment).	This verse was specifically revealed to compare the status of those who gave charity and fought (jihad) before the Conquest of Mecca (Fatu Makkah) with those who did so afterward. Charity given before the Conquest of Mecca is given greater priority because it was done under difficult and risky conditions.
12.	Adz-Dzariyat	Third Party Rights (Structural	This verse is a general description of the characteristics of people who do good (Al-

No.	Surah: Verse	Core Theme of the Verse	Asbabun Nuzul (Reasons for the Revelation of the Verses)
	(51): 19	Justice).	Muhsinin). This verse confirms that in their property there are certain rights (ḥaqq) for those who ask (sā'il) and those who refrain (maḥrūm).
13.	Al-Munafiqun (63): 10	The Urgency and Awareness of the End of Infaq.	This verse serves as a universal reminder about the time limit for charity. This verse does not have a specific nuzul cause but is a general motivation to immediately give infaq before death comes, where regrets at the end of life are no longer useful.

Based on the study of the Asbabun Nuzul related to the verses on infaq, it can be concluded that infaq transformed from a moral obligation into a detailed system for Economic Transformation. The verses were revealed as a direct response to the specific needs of society. Surah Al-Baqarah: 215 regulates distribution priorities (Family Philanthropy), while Al-Baqarah: 267 stipulates material quality (prohibition of giving bad goods). Ali 'Imran: 92 (the story of Abu Talhah) defines the highest quality of sacrifice. Finally, At-Taubah: 34 is a macroeconomic intervention to prohibit hoarding, and Al-Munafiqun: 10 serves as a universal reminder of the urgency of infaq, making it a time-limited, proactive action.

### 1.6 Analisis *Asbābul Wurūd* Hadist

The study of *asbābul wurūd* complements the analysis of *asbābun nuzūl* Al-Qur'an by providing very detailed and applicable implementation instructions. This analysis highlights how Rasulullah designed the principles of prioritization and resource optimization in expenditure. The following is an explanation of the context and causes of the emergence (*Asbabul Wurud*) of the hadith regarding infaq which is the focus of this research:

**Table 5.** *Asbabul Wurud* Hasit-hadith Infaq

No.	Source of Hadith	Summary of Key Hadith	Asbabul Wurud (Context of the Emergence of the Hadith)
1.	Bukhari & Muslim	The priority of providing for one's family, wife, and children is the best form of charity.	This hadith is the Prophet's (peace be upon him) answer to a common question regarding the priority of rewards for charity. Its purpose is to establish the Islamic norm that obligatory family support has the highest priority over voluntary charity or other non-obligatory charity, as it encompasses responsibilities and obligations.
2.	Bukhari	The upper hand (giving) is better than the lower hand (asking).	This hadith is of general guidance ( <i>ghairu sababi</i> ) intended to educate Muslims to cultivate a work ethic, independence, and self-respect. Its context is the promotion of active philanthropy (giving) while simultaneously preventing a culture of begging (passive), emphasizing that honor belongs to the giver.
3.	Muslim	The hadith about	This hadith is information from the unseen realm

No.	Source of Hadith	Summary of Key Hadith	Asbabul Wurud (Context of the Emergence of the Hadith)
		two angels who pray every morning.	(khabar ghaib) conveyed by the Prophet. This verse is general in nature and not a response to a specific event. Its purpose is to provide spiritual assurance (motivation) to the munfiq (givers of alms) that their wealth will be replaced and a stern warning to those who withhold it (bukhl).
4.	Bukhari	The best charity is given when one is healthy, stingy, afraid of poverty, and dreaming of wealth.	This hadith is narrated as the Prophet's response to a man who asked which charity is most rewarding. The context emphasizes that the value of alms is measured by the level of personal sacrifice and self-control. The greatest value of alms is given at the peak of one's love for wealth (when healthy and hoping for wealth), not in the final moments of life (sakaratul maut).
5.	Tirmidzi	The charity most beloved to Allah is that given when the giver has sufficient means.	This hadith serves as a general rule (qā'idah kulliyyah) for almsgiving. The context advises Muslims to give alms after they have met the basic needs of themselves and their dependents (ghina or zahri ghinan). This emphasizes the importance of balance between fulfilling personal responsibilities and social obligations.

Asbabul wurud infaq hadiths can be classified into three main purposes. First, in response to a specific question about the hierarchy of rewards, establishing obligatory family support as the highest priority above sunnah infaq. Second, as general guidance (ghiru sababi), which aims to instill a work ethic and economic independence ("hands up"). Third, as a spiritual guarantee (khabar ghaib), motivating the munfiq with the promise of replacing his assets. Thus, the context is oriented towards establishing norms, strengthening personal sacrifice, and establishing a balance of social-personal responsibility.

## 2. Maudu'i Interpretation Findings: Infaq as a Systemic Obligation

Mauddui's interpretation analysis of thirteen Quranic verses and five key Hadith related to infaq/nafaqah yields a holistic framework. Infaq is found to have an inherent function as a tool for Structural Justice and Asset Transformation.

**Table 6.** Key Normative Findings

Dimension	Normative Basis	Systemic Implications
Priority of Livelihood	Q.S. Al-Baqarah (2): 215, Hadist Bukhari & Muslim (The Priority of Family Support)	Establishing Basic Investment in Human Capital (HR) as the highest priority of infaq, ensuring the stability of micro consumption units.
Anti-Hoarding	Q.S. At-Taubah (9): 34 (Threats to hoarders)	Affirming infaq as a Mandatory Macroeconomic Regulation to force idle assets into circulation and prevent wealth concentration.
Asset Quality	Q.S. Al-Baqarah (2): 267 ( <i>Min Tayyibāti</i> ) & Hadist	Demanding Optimization of Resource Quality, so that infaq attracts the most

Dimension	Normative Basis	Systemic Implications
	No. 4 (When Healthy, Be Stingy)	productive assets, not just the leftovers.
Reply Guarantee	Q.S. Al-Baqarah (2): 261 ( <i>Multiplier Effect</i> )	Creating Economic Confidence, changing infaq from an expense into a Social Investment with guaranteed returns.

This finding confirms the dual function of infaq: as a moral charity (Tazkiyah) and as a socio-economic intervention mechanism (Tanmiyah). The evolutionary point occurs when infaq is strategically directed to achieve structural economic impact.

## 2.1 Reconstructing Infaq within the Framework of Economic Transformation

Contextualizing normative findings on infaq within the Theory of Economic Transformation (TTE) demonstrates that infaq is an effective, functional instrument for structural change. Infaq can definitively shift communities from non-productive subsistence activities to self-sufficiency, which is the essence of Economic Transformation.

### 1) Infaq and Wealth Circulation (Economic Confidence Pillar I)

The promise of the multiplier effect of infaq (Quran 2:261), likened to a single seed producing seven hundred grains, is the theoretical basis for Economic Confidence (Setiawan, 2015). This spiritual assurance shifts the perception of infaq from a loss to a social investment with a guaranteed return (Asutay et al., 2023). Functionally, infaq acts as a liquidity pump that overcomes the structural liquidity trap, a condition where money is held in the wealthy sector and does not circulate in the real sector (Simsek, 2016). This constant increase in liquidity stimulates aggregate demand at the mustahik level, which in turn drives the economy as a whole through the aggregate multiplier effect.

The most important implication of this function is to encourage the inflow of wealth from concentrated capital to active circulation. The obligation of infaq and the threat of hoarding (Quran 9:34) ensure that capital does not remain static. Thus, infaq is not merely charity; it is a vital mechanism in Economic Confidence to balance distribution and accelerate the circulation of money in society.

### 2) Infaq and Asset Regulation (Pillar II of the Islamic Financial System)

The severe threat against hoarding (Quran 9:34) establishes the basis for disincentive policies and the regulation of capital flows in Islamic economics. This verse should be understood as a macroeconomic intervention designed to address the problem of capital stagnation. The threat of punishment for hoarded assets effectively forces idle (unproductive) assets into circulation (Hussain, 2025).

This mechanism creates pressure on capital owners to convert non-productive assets (such as idle property or cash) into cash-flowing assets, either through real investment or through infaq. Infaq therefore serves to safeguard the wealth of society as a whole, not just the wealth of individuals. It is an institutional reform that ensures assets are allocated efficiently and productively, prevents wealth concentration, and supports structural change towards a circulation-based economy.

### 3) Infaq and Human Capital Investment (TTE Pillar III)

The establishment of obligatory alms for families as the most important form of charity (Hadith No. 1) is the most crucial Basic Investment in Human Capital in TTE (Bhat, 2024). This hadith explicitly prioritizes fulfilling the basic needs of the smallest unit of society (wife and children) over other voluntary alms. Economically, fulfilling basic needs such as nutrition, health, and education (which are included in nafaqah) is an absolute prerequisite for producing a productive, competitive workforce capable of achieving social mobility (Victoria et al., 2008).

Therefore, infaq, initiated through nafaqah, serves more than simply providing food. It acts as a strategic mechanism for preparing human capital for full participation in broader and sustainable economic transformation. By ensuring the quality of a family's internal human capital, infaq effectively reduces consumer dependence and shifts the individual's role from a passive recipient to an active economic subject (Yadul 'Ulyā or "upper hand").

### 3. Functional Validation of Infaq through Maqāsid Sharī'ah

Analysis of Maqāsid Sharī'ah theologically validates that the transformative function of infaq aligns with the goal of creating a just economic system.

- a. Hifz an-Nafs (Protection of Life/Welfare): The function of Nafaqah ensures the fulfillment of basic needs (food, clothing, and shelter), which is functionally equivalent to the Social Safety Net. Establishing Nafaqah as a priority for infaq ensures that society is protected from extreme poverty (poverty traps), maintains human dignity, and ensures survival, which aligns with the essential objectives of Maqāsid.
- b. Hifz al-Māl (Protection of Wealth): The Anti-Hoarding Function (Q.S. 9:34) and Multiplier Effect (Q.S. 2:261) emphasize that the wealth being protected is a revolving and dynamic asset. Hifz al-Māl in this context means protecting the wealth of society as a whole from stagnation. Infaq ensures that wealth is not concentrated in one hand, protects the value of money, and encourages sustainable economic growth, rather than endangering wealth (kanz).

### 4. The Maqāsid-Based Transformational Infaq Framework (KIT-M)

The synthesis of these normative and functional findings was formulated into the Maqāsid-Based Transformational Infaq Framework (KIT-M), which successfully translates normative-theological concepts into structured and measurable policy guidelines. KIT-M demands that infaq management be oriented toward structural impact, not just individual rewards. This framework yields four Policy Design Principles for Islamic Social Finance (ISF) institutions:

**Tabel 7.** The Maqāsid-Based Transformational Infaq Framework (KIT-M)

Principle	Conceptual Description	Policy Implications (Application)
Quality Optimization Principles	Infaq must be in the form of optimal and productive assets, not just leftovers or waste.	ISF should focus on collecting and distributing productive assets (working capital, training) instead of consumptive cash transfers.
Dual-Tier Allocation Principle	Infaq/Nafaqah Funds are managed in tiers: Tier 1 (Nafaqah Fund) for basic safety net, and Tier 2 (Infaq Tanmiyah Fund) for productive economic empowerment.	The explicit separation of safety net (charitable) and Tanmiyah (productive) funds to encourage social mobility.
Principles of Strengthening Economic Confidence	The legitimacy of fund distribution is based on the promise of a multiplier effect.	ISF institutions are required to develop a transparent impact reporting system, measuring the growth of mustahik assets and job creation, not just the number of recipients.
Idle Liquidity Disincentive Principle	ISF management must mobilize unproductive assets and prevent hoarding.	Developing mechanisms that target and convert idle assets (e.g., unproductive properties) into

Principle	Conceptual Description	Policy Implications (Application)
		productive assets through infaq or waqf, in accordance with the spirit of Q.S. 9:34.

## CONCLUSIONS

This study presents a major theoretical contribution through the Maudu'i Interpretation and Economic Transformation Theory (TTE) approach, successfully reconstructing Infaq from charitable philanthropy into a strategic instrument. The central finding is the establishment of Infaq's Dual Function: as a purification of the soul (Tazkiyah) and a systemic socio-economic intervention (Tanmiyah).

Functionally, the threat of hoarding (Quran 9:34) confirms Infaq as a vital macroeconomic regulation for mobilizing idle assets into productive ones, validated by the principles of Hifz al-Māl and Hifz an-Nafs within the Maqāsid Sharī'ah. This functional transition is conceptualized within the Maqāsid-Based Infaq Transformation Framework (KIT-M). This study definitively proves Infaq as a strategic Socio-Economic Financial Intervention Instrument to shift the ummah from consumer dependence to independence and sustainable economic transformation.

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