Reviewing The Philosophy Of Infaq Propounded By Qur`An And Sunnah For Making It More Society Friendly

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Abstract: Infaq, As Found In The Quran And Sunnah Most Frequently Along With Salah (Prayer), Indicates Spending Away For The Overall Well Being Of The Society. All Bounties Whether Physical Gifts, Or Intangible Gifts Or Spiritual Gifts Proceed From Allah. Every One Of Them Will Be Utilized In The Well Being Of Mankind. Infaq, One Of The Salient Characteristics Of Allah Fearing Men Is The Backbone Of Interpersonal Transfers In The Islamic Economic System. It Intends To Cater To The Needs Which Are Not Fulfilled Through Personal Exchange And Productive Efforts. It Also A Method Ordained By Allah To Arouse In Man The Spirit Of Beneficence And Generosity. This Paper Will Generally Shed Light On Reviewing The Philosophy Of Infaq Extracted From Quran And Sunnah. It Also Will Particularly Attempt To Investigate The Various Phenomena Of Infaq And Ways That Make It Fruitful In Hereafter As Well As To Propose Some Suggestions In Order To Make It More Society Friendly.

Keywords: Review,Infaq, Philosophy, Obligatory, Voluntary, Way.

I. INTRODUCTION:

II. RESEARCH METHODOLOGY:
This Study Is Almost A Theoretical One. It Is Based On Primary Sources As Well As Secondary Sources. As For Primary Sources, We Depend On, While Framing This Paper The Holy Quran And Sunnah Of Prophet Saas. Secondary Sources Are Related Research Papers And Journals.

III. PHILOSOPHY OF INFAQ:

3.2: Types Of Infaq: It Is Necessary For Us To Distinguish The Different Types Of Infaq So That We Can Pay Them Understanding Their True Status And Reward. From Practical Point Of View, This Can Initially Be Categorized In Two Groups:
1. Obligatory Infaq:
2. Voluntary Infaq:

3.2.1: Obligatory Infaq: This Sort Of Infaq Is An Obligation On Muslims For Not Paying Of What They Will Be Introgated And Punished In The Hereafter. In Most Dreadful And Disgraceful Manners. Allah Says:

And There Are Those Who Bury Gold And Silver And Spend It Not In The Way Of Allah Announce Unto Them A Most Grievous Penalty. On The Day When Heat Will Be Produced Out Of That (Wealth) In The Fire Of Hell, And With It Will Be Branded Their Foreheads, Their Flanks, And Their Backs, Their Flanks, And Their Backs:- "This Is The (Treasure) Which Ye Buried For Yourselves: Taste Ye, Then, The (Treasures) Ye Buried" (Ali 1998, Al-Quran 9:34, 35) Our Prophet Saas Also Sketches Out The Scenario Of Hereafter For The Hoarders Of Wealth: Narrated Abu Hurairah R: The Prophet Saas Said, "(On The Day Of Resurrection) Camels Will Come To Their Owner In The Best State Of Health They Have Ever Had (In The World), And If He Had Not Paid Their Zakat (In The World) Then They Would Tread Him With Their Feet: And Similarly, Sheep Will Come To Their Owner In The Best State Of Health They Have Ever Had In The World, And If He Had Not Paid Their Zakat, Then They Would Tread Him With Their Hooves And Would Butt Him With Their Horns." The Prophet Saa Added, "One Of Their Rights Is That They Should Be milked While Water Is Kept In Front Of Them." The Prophet Saas Added, "I Do Not Want Anyone Of You To Come To Me On The Day Of Resurrection, Carrying Over His Neck A Sheep That Will Be Bleating. Such A Person Will (Then) Say, 'O Muhammad! (Please, Intercede For Me,) I Will Say To Him. 'I Can't Help You, For I Conveyed Allah's Message To You.' Similarly, I Do Not Want Anyone Of You To Come To Me Carrying Over His Neck A Camel That Will Be Grunting. Such A Person (Then) Will Say "O Muhammad! (Please, Intercede For Me,)" I Will Say To Him, "I Can't Help You For I Conveyed Allah's Message To You." (Khan1997, Vol 2 Pp 280-281) (Al Bukhari, P 209, Vol 5 Hadith No.1314) It Is Due On Wealth And Because Of Faults And Shortcomings In Performing Actions Prescribed By Allah Swt And Crossing Limits Drawn By Him. Under This Category, The Following Phenomena Are Manifested:


3.2.1.2: Sadaqah Al-Fitr: This Is Also A Personal Infaq Which Is A Binding Upon Every Sane Muslim, Who Possesses The Value Of Nisab Beyond The Basic Needs To Compensate The Shortcomings Occurred In The Month Of Ramadan. Moreover, Some Scholar Did Not Condition Of Having Nisab. It Is Due On The Head Of Household To Be Given Away On Behalf Of Immature Children And Slaves. barley, Date Palm, Raisin/Currant, Food And Wheat Are Mentioned To Be Paid As The Said Sadaqah. This Is Because One Item Could Not Be Found Simultaneously In Every Place And All Are Not Same In Value Which Indicates That A Man Can Choose Any Item According To His Capability And Availability In The Market Place. There Is Another Indication That We Have To Keep The Interest Of Poor In Consideration While Giving It I.E. To Pay It With More Precious One That Suits The Status Of Giver. The Amount That Must Be Given Is Equal To 1.6 Kg Of Wheat Or 3.2 Kg Of Barley Or It's Like. This Does Not Mean That A Person Must Pay Wheat Or Barley; Rather One May Give Its Value (Equivalent). In Shariah, Sadaqah Al-Fitr Is Wajib Before 'Eid Salah So That The Poor People Get An Opportunity To Celebrate Eid Day Joyfully.

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3.2.1.4: Kaffarah: This Is A Circumstantial Infaq Through Which We Compensate For The Religious Mistakes, Transgressions Or Shortfalls In The Obligations With The Intention That It Will Make Lesser The Punishment Allotted In The Hereafter. It Applies In Various Situations Such As Breaking A Fast, Breaking An Oath Or Killing A Person. Kaffarat On The Basis Of Circumstances Are As Follows:

b) Kaffarah For Breaking Fast In The Month Of Ramadan: If Anyone Intentionally Breaks A Fast In The Month Of Ramadan, He/She Is Required To Pay Grater Kaffarah.
c) Kaffarah For Zihr: To Abstain From Sexual Intercourse With Wife Comparing Her With Mother I.E. To Say Her That You Are Like The Back Of My Mother. It Is A Statement From Which Intended That The Women Is Illegal For Him Like His Mother. In This Case, If Anyone Wishes To Further Be Intimate With Her, He Is Supposed To Compensate With Greater Kaffarah.
d) Kaffarah For `Ahd: To Say A Person That I Have Promised With Allah On Such Matter Or I Have A Promise With Allah That If Such Thing Is Obtained, I Must Do That. In The State Of Violation Of Such `Ahd, He Is Liable To Pay Grater Kaffarah. (Bahrul Ulum, 1408h)
e) Kaffarah For Oath: If Anyone Makes A Promise To Do Something But Fails To Keep It, He/She Is Bound To A Lesser Kaffarah. Lesser Kaffarah Can Be Made By Emancipating A Slave (Which Is No Longer In The Society) Or Feeding Ten Poor People For Two Meals In One Day, Or Giving Each One Of Them Clothing. Failing This, He May Fast For Three Consecutive Days.
f) Kaffarah For Ila`: Ila` Is To Take An Oath On Not Being Intimate With One’s Wife. If Husband Desires For Having Conjugal Relationship Re-Established, He Then Should Pay Lesser Kaffarah.
g) Kaffarah For Nadhr: Because Of Violation In Nadhr, A Person Is Asked To Redeem It Through A Lesser Kaffarah.
h) Kaffarah For Breaking Missed Fast In Ramadan: If Anyone Breaks A Fast After Midday During His Making Up For Missed Fast In The Month Of Ramadan, He Should Feed Ten People As Kaffarah. If He Is Unable To Do It, Then Fasts Three Days Consecutively.
i) Kaffarah For Breaking Fast Of Ramadan Due To Terminal Illness: The Person Who Cannot Perform Sawam Because Of Terminal Illness, He Has To Pay Kaffarah Which Is Known To Be Fidyah. The Fidyah Is To Give 1.6kg Of Wheat Or Its Value For Each Fast.
j) Kaffarah For Violation In Hajj: The Violation In Hajj Either Major Or Minor. As For Major Violation, It Requires Dam. Dam Is To Sacrifice A Sheep Or Goat. For Minor Violation, The Pilgrim Has To Pay Fidyah. There Is Another Kind Of Kaffarah In Hajj Which Is Known To Be Badbanah. Badbanah Is To Sacrifice A Large Animal, I.E. A Cow Or Camel. This Is The Largest Penalty In Hajj, And Is Specific To Three Acts.

3.2.1.5: Udhiyyah: This Is A Type Of Personal Infaq Which Is Also Known To Be Qurbani. It Is Wajib Upon All Mature And Resident Muslims Who, Owns Nisab On The Day Of `Eid Al-Azha. A Man Who Meets Abovementioned Conditions Is Required To Slaughter In The Name Of Allah A Sheep Or Goat Of More Than One Year In Age Or A Cow Or A Camel For Seven Persons Preferably On First Day Of `Eid After Prayer. It Is Also Allowed To Sacrifice On The Next Two Days After `Eid Day.

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3.2.1.7: *Infaq* For Community: *Infaq* Can Also Be Made For Social Welfare Which Is Under The Collective Obligation. It Remains Due On Every Muslim Until It Is Fulfilled By Someone In The Community But Once It Is Fulfilled By Someone All Others Would Get Rid Of The Personalization Of The Duty. Social Needs Such As Infrastructural Development And Establishment Of Public Utilities Are Covered By This Sort Of *Infaq*. Economic Development Of Lagging Areas And Internal And External Security Of The Country Are Also Included Under This Category Of Obligation Of *Infaq*. (Khaf, 2013)

3.2.2: Voluntary *Infaq*:
This Type Of *Infaq* Is Not Due On Anyone But Act Of Philanthropy For What Allah Swt Encouraged Muslim *Ummah* In Many Ways. He Mentioned It To Be Perfection In `Eman.(Al-Quran,8:2-4).He Also Announced Great Reward For It(Al-Quran,57:7).In Another Place, It Was Considered To Be Commerce With Allah Swt. Elsewhere The Phrase ‘Fi Sabil Allah’ Is Used To Make Us Understand That It Is The Way To Get Closer To Him Satisfying His Creatures’ Needs Or Waging Jihad In His Cause In Order To Make Islam Established In Society (Al-Quran, 57:10).Occasionally, He Declared It As *Qard Hasan* (Beautiful Loan) To Him Which He Will Increase Manifold, Although He Is All Sufficient. It Is Only To Give Honor To His Believing Servants. In Fact, They Are Benefited From It.Allah Says: It Is Not Required Of Thee (O Messenger,) To Set Them On The Right Path, But Allah Sets On The Right Path Whom He Pleases. Whatever Of Good Ye Give Benefits Your Own Souls, And Ye Shall Only Do So Seeking The "Face" Of Allah. Whatever Good Ye Give, Shall Be Rendered Back To You, And Ye Shall Not Be Dealt With Unjustly (Ali 1998, Al-Quran, 2:272). It Not Necessary That This Sort Of *Infaq* Would Be Spent Only On The Specified Categories To Be Rewarding Rather It Can Be Made For All Irrespective Of Races. Voluntary *Infaq* Can Be Sorted Into The Following Types:

3.2.2.1: *Qard Hasan*:

This *Qard* Can Be Given By Both Individuals And Organizations. Institutions Are Allowed To Impose Service Charge To Adjust Administrative Costs Of Processing The Loan. Of Course, This Charge Must Not Be Related To The Amount Or The Time Period Of The Loan. (S. Khan And Mirakhor, 2013)


For Example, To Build *Madrasa*, *Masjid*, Charitable Hospital Etc..Because Of Long Run Benefit, It Is A Very Effective Type Of *Infaq* For Both Giver And Beneficiary.

3.2.2.3: *Wasiyah*: *Wasiyah* Is Also A Kind Of *Infaq* That Would Be Made After The Death Of A Person Who Donates His Wealth To Be Deposited According To His Wishes. This Is Legislated Through *Quran, Sunnah* And Consensus (Ijmah).Allah Says: It Is Prescribed, When Death Approaches Any Of You, If He Leaves Any Goods That He Makes A Bequest To Parents And Next Of Kin, According To Reasonable Usage; This Is Due From The Allah Fearing. ( Ali 1998, Al-Quran,2 :180)It Can Be Obligatory, If Related To The Rights Of People On Him As Well As Voluntary Which Can Be Made For Both Muslim And Kafir. Generally, It Should Not Be Made For An Heir Except The Other Heirs Permit. A Killer Is Also Not Eligible For Will To Be Made. Moreover, Voluntary Will Would Be Only Up To A Third Of The Deceased Person's Entire Estate.

You Spend For Allah's Sake Will Be Considered As A Charitable Deed Even The Handful Of Food You Put In Your Wife's Mouth. Allah May Lengthen Your Age So That Some People May Benefit By You, And Some Others Be Harmed By You.” At That Time Sa'D Had Only One Daughter.(Khan 1997 ,Vol.4 Pp16 17) (Bukhari, Hadith No.2537, P271, Vol.9)

3.2.2.4: Hibah: Hibah Another Type Of Infaq Through Which Without Demanding Any Return Ownership Of Wealth Changes From A Person To Another Person In The Lifetime Of A Person Who Donates. Our Prophet Saas Used To Give And Accept Gifts. Thus, Giving Or Accepting Gift Is An Act Of Recommended Sunnah Due To Its Consequent Virtues. (Al Fawzan, P213, Vol.2) Prophet Says: Give Presents One Another To Gain Love Of One Another. (Al-Bhyaqi, Shuub Al-' Eman , Hadith No.8693, P485, Vol.18)

3.2.2.5: Waqf: In Shari'ah, Waqf As A Type Of Infaq Refers To Retention Of Any Property That Can Be Benefited From. By Spending Disposal Of It And Dedicating Its Revenue To Public Use, Houses, Shops, Gardens, And The Like, Can Be Example Of Waqf, Whose Benefits (Such As Fruits, Rents, And Lodging) Can Be Given In Charity. It Is Desirable Act In Islam That Brings Man Near To Allah. Prophet Saas Says: Narrated Ibn 'Umar: When 'Umar Got A Piece Of Land In Khaibar, He Came To The Prophet Saas Saying, "I Have Got A Piece Of Land, Better Than Which I Have Never Got. So, What Do You Advise Me Regarding It?" The Prophet Saas Said, "If You Wish You Can Keep It As An Endowment To Be Used For Charitable Purposes." So, 'Umar Gave The Land In Charity (I.E. As An Endowments) On The Condition That The Land Would Neither Be Sold Nor Given As A Present, Nor Bequeathed. (And Its Yield) Would Be Used For The Poor, The Kinsmen, The Emancipation Of Slaves, Jihad, And For Guests And Travelers; And Its Administrator Could Eat In A Reasonable Just Manner, And He Also Could Feed His Friends Without Intending To Be Wealthy By Its Means." (Khan1997, Vol.4 Pp 37 38) (Al-Bukhari, Hadith No:2565, P 350vol.8)


3.2.2.7: Infaq At Adversity: This Type Of Infaq Can Be Made While Facing Any Difficulty Whether It Is Natural Disaster Or Physical Suffering. In Both Cases, We Can Make Infaq To Be Covered With The Blessings Of Allah For What Prophet Saas Encouraged Us In A Number Of Hadeethes. In A Hadeeth Our Prophet Saas Says: Because Of Sadaqah, Allah Protects Seventy Doors Of Bad Death. He Also Orders Us To Make Infaq When We Get Ill. He Also Directs To Make Infaq During Eclipse.

3.2.2.8: General Voluntary Infaq: It Covers The Rest Of Infaq That Are Not Mentioned Earlier Whether They Are For An Individual Or Organization. It Will Be Only For Allah Beyond Obligatory Infaq. For Example, To Help A Poor Man To Satisfy His Pressing Need, To Donate In An Orphanage. Of Course, This Donation Must Not Be Obligatory One.

4. Ways To Make Infaq Acceptable To Allah:
From Quranic Verses And Ahadeeth Related To Infaq, We May Get Some Ways Practicing Of Which Make It Acceptable To Allah That Are As Mentioned Beneath:

a) Every Infaq Must Be Exclusively For The Sake Of Allah. Otherwise, It Will Not Benefit Us In The Hereafter. It Should Never Be To Make Recipients Feel Obliged To The Donors Or To Make The Donors Famous. The One Who Seeks Allah’s Satisfaction Behind His Infaq Is A Man Of True Understanding. Because, Every Infaq For Allah’s Sake Is Long Lasting And Returnable, Brings Blessings And Causes Enhancement Both In Wealth And Reward. Allah Says: And The Likeness Of Those Who Spend Their Substance, Seeking To Please Allah And To Strengthen Their Souls, Is As A Garden, High And Fertile: Heavy Rain Falls On It But Makes It Yield A Double Increase Of Harvest, And If It Receives Not Heavy Rain, Light Moisture Sufficeth It. Allah Seeth Well Whatever Ye Do. (Ali 1998, Al-Qur'an 2:265) He Also Says: It Is Not Required Of Thee (O Messenger,) To Set Them On The Right Path, But Allah Sets On The Right Path Whom He Pleseth. Whatever Of Good Benefits Your Own Souls, And Ye Shall

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c) Moderation Is Another Way For Infaq To Be Made. Because, There Is Right Of Other Persons I.E. Family Members In The Wealth Of A Person. It Is Not Legal For A Person To Make Infaq With All Wealth Unless He Is Single Or Has Another Source From Where He May Get Or Has Enough Confidence On Himself To Be Steadfast In The State Of Adversity. Allah Says: Make Not Thy Hand Tied (Like A Niggard’S) To Thy Neck, Nor Stretch It Forth To Its Utmost Reach, So That Thou Become Blameworthy And Destitute. (Ali 1998, Al-Quran,17:29) Infaq Should Not Be To Assert Favour After Giving Anyone Something Or To Treat The Recipient In A Manner As To Injure His Feeling. Allah Says: Those Who Spend Their Substance In The Cause Of Allah, And Follow Not Up Their Gifts With Reminders Of Their Generosity Or With Injury. For Them Their Reward Is With Their Lord: On Them Shall Be No Fear, Nor Shall They Grieve.


5. Ways To Make Infaq More Society Friendly: Some Suggestions:

a) As An Act Of Worship It Is Preferable To Make Infaq With The Recitation Of Basmalah Which Turns Blessings For Both Givers And Recipients.

b) A Man Can Make His Infaq Both Secretly And Publicly Whether It Is Voluntary Or Obligatory. Because Reward Depends On The Intention Of Giver. If The Giver Himself Fears About Him To Fall Prey To *Riya* (Showing Off) It Is Better For Him To Make It Secretly. Considering The Status Of Recipient It Also Can Be Made Secretly, If He Feels Shy To Be Disclosed His Condition Before Everyone. In Other Cases, It Can Be Made Publicly Which Encourage The People To Be Rivals In Righteous Activities For What Allah Commanded Us.


d) A Man Can Make Infaq After Any Sinful Activity Having Been Committed And At Any Adversity.


f) Obligatory Infaq I.E Zakat, Sadaqatul Fitr Etc. Can Also Be Made For Non Muslim, If The Head Of Islamic State Finds Anything Good In Them. Because Prophet Saas Himself Made It For Abu Sufian And Some Others Who Were Not Muslim Then. Moreover, Quran Also Specifies Not The Muslim As Only The Recipient For Obligatory Sadaqah.

g) We Can Make Our Infaq In A Way That Gradually Decrease Poor’s Dependency On Rich People I.E. We Can Make It In Such Amount Which Enable Him To Develop A Source Of Income.

h) As For A Poor Who Is Young And Energetic, Instead Of Giving Charity We Can Provide Him/Her A Loan Which Is A Type Of Infaq That Helps Him Find Out A Way From The Curse Of Poverty And Makes Himself Dependant And Self Respectful.

i) Considering The Urgency Of The Needs Of Recipients Is One Of The Wisdom Behind Making Any Infaq. While Making Infaq, We Can Pay Our Heed Towards Educating The Poor Which Preares Them To Wage War Against Poverty And Beggary.

j) However, Most Of Our Voluntary Infaq Can Be Made For Establishing Institutions That Serve In The Society To Create Job Opportunity And To Provide Free Education For Those Who Are In The Crisis Of These.

6. Conclusion: At The End, We Can Say That Infaq ,As The Mood Of Islamic Economy Bringing Social Disparity In Tolerable Degree Will Ensure Justice And Maintain Balance, If The Above Ways And Suggestions Are Followed Properly. It Not Only Ensures The Expected Peace In This World But Also In The Hereafter. So, We All Should Be Aware Of The Knowledge Concerning The Very Concept Of Infaq And Eager To Implement It In The Society. In Fact, A Society Bare Of This Lifeline Can Never Ensure The Most Wanted Social Peace.
REFERENCES