

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:

As Complete Code Of Life, Islam Has Its Own Method To Lead Economic Activities. *Infaq* Is The Root From Where A Wide Variety Of Methods Of Economy Has Emerged. It Is An All Inclusive Term That Covers Each Type Of Spending Whether It Is Obligatory Or Voluntary. *Zakat*, *Sadaqah Al-Fitr*, *Nadhr*, *Kaffarah* Etc. Are Of Obligatory *Infaq*. Voluntary *Infaq* Includes *Qard Hasan*, *Sadaqah Jariah*, *Wasiah*, *Hibah* Etc. It Is The Demand Of Time To Attract More Benefits For Society From The Economic System Suggested By Islam To Ensure Social Peace. Here, It Would Be Aimed At Reviewing The Philosophy Of *Infaq* Along With Its Various Phenomena And Finding Out Some Ways That Will Make It More Fruits Attracting Both In The Life Here And Here After.

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:

3.1: Definition: Linguistically, *Infaq*, An Arabic Word Is Derived From Three Root Letters Namely ن, ف And ق. Every Root Word Whose First And Second Letters Are Consecutively ن And ف Has The Meaning Of Termination (Al-Zamakshari, 1997). نفق, As Root Word Has Two Basic Meanings ; (1) Termination Of A Thing, And (2) Hiding A Thing (Ahmad Ibn Al Faris). Both Meanings Are Applicable For *Infaq* As A Religious Term. It Carries The First Meaning When We Make It As Donation That Demands Ending Of One's Ownership Of A Property By Spending It Away For Welfare. The Second Meaning Is Also Found While Providing Loan. Because Of Providing Loan Ownership Of Giver Doesn't End But Remains Hidden. Conceptually It Is As An Act Of Worship Signifies Spending Or Lending For Satisfying Necessities And Promoting The Wellbeing Of Society And Its Members. In Addition To *Infaq*, There Are Some Other Terms In The *Quran* And *Sunnah* That Denote To The Same Connotation Of Meaning With Different Categories Of Donation Such As *Sadaqah* صدقة, *Ata* عطاء, *Jihad Bi Al Mal* جهاد بالمال, *It'am* إطعام And *Itau Al Zakat* إيتاء الزكاة . The Term *Infaq* And Its Derivatives Are Found Very Frequently In The *Quran* And The *Sunnah* With A Phrase *Fi Sabil Allah* في سبيل الله Indicates That It Should Be For The Sake Of Allah. Because, The Satisfaction Of Allah

Can Be Attained Catering To The Needs Of His Creatures. Prophet, Saas Said: The Creatures Are All Dependent On God. The Most Beloved By Him Are Those Who Are Most Beneficial To His Dependents. (*Al Haythami, Hadith No,914,P278,V01 .1*).

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 Interrogated 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:

3.2.1.1: Zakat: This Is A Type Of Personal *Infaq* Whose Obligation Is Established Through The *Quran, Sunnah* And *Ijma*. *Zakah* Is Only Due On Mature, Sane Muslim Men And Women Who Meet Threshold (*Nisab*). *Nisab* Is The Beginning Of Richness. It Indicates That *Zakat* Is *Fard* Upon Rich People As Poor Right In Their Wealth. Allah Mentioned In The Holy Quran: And In Their Wealth And Possessions (Was Remembered) The Right Of The (Needy,) Him Who Asked, And Him Who (For Some Reason) Was Prevented (From Asking). (Ali 1998, *Al-Quran* 51:19) Muhammad Saa Also Reiterates The Matter In *Hadith*. He Says: It Will Be Taken Away From The Rich Persons And Distributed Among The Poor. (*Al-Bukhari P 201, Vol 5, Hadith No. 4000 Muslim .At-Tirmidhi Andan- Nasaie*) *Zakat* Is Due On Cash, Savings, Hidden Treasures, Merchandises, Mine Extracted Wealth, Firm Produces And Livestock (Camel, Cow And Goat). It Must Only Be Paid To The Particular Eight Categories Of People Depicted In The *Quran*. (9:60). If It Is Not Given To Any Of Them, Then It Will Be Void And Necessary To Re-Pay. *Zakat* Is A Must Regardless Of Society Needs For Money. Only *Zakat* Based Society Can Ensure Social Harmony And Equilibrium. Proper Management Of It Can Remove Beggary Which Is A Menace Prevalent In Our Society.

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.

Hadith Says: Narrated Ibn `Umar R: Allah's Messenger Saa Enjoined The Payment Of One Sa' Of Dates Or One Sa' Of Barley As *Zakat-Ul-Fitr* On Every Muslim Slave Or Free, Male Or Female, Young Or Old, And He Ordered That It Be Paid Before The People Went Out To Offer The *Eid* Prayer. (One Sa' = 3.2 Kilograms Approx.)(Khan1997,Vol.2 P338) (*Al-Bukhari*,P 380,Vol 5,*Hadith* No.1407)If One Does Not Pay The *Sadaqah Al-Fitr*, It Will Remain Due On Him/Her No Matter How Much Time Passes.

3.2.1.3: Nadhr: It Is A Vow Made By One To Give Charity Which Is Due On One Imposing It Upon Oneself. Allah Says: "Then Let Them Complete The Rites Prescribed For Them, Perform Their Vows, And (Again) Circumambulate The Ancient House."(Ali 1998, *Al-Qura`n* , 22:29)*Nadhr* Can Also Be In The Forms Of Action Like Fasting, Prayer And Hajj Etc.. This Is Another Kind Of Personal Infaq Which Requires *Kaffarah* For Oath In The State Of Inability To Fulfill Whether It Is A Vow In The Obedience Of Allah Swt Or Not. If Anyone Makes Vow In The Disobedience Of Allah, He/She Should Not Fulfill It, Instead, Gives *Kaffarah* For Oath.*Hadith* Says: Narrated `Aisha R: The Prophet Saa Said, "Whoever Vows That He Will Be Obedient To Allah, Should Remain Obedient To Him; And Whoever Made A Vow That He Will Disobey Allah, Should Not Disobey Him."(*Al-Bukhari*,P 399 Vol. 20 *Hadith* No.6202)

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:

- a) **Kaffarah** For Killing A Person: If Anyone Kills Someone Else Mistakenly, He/She Will Be Subject O A Grater *Kaffarah* Along With Other Punishments Imposed By *Shari`Ah*. Grater *Kaffarah* Is To Free A Slave (Which Is No Longer Applicable) Or Fast For Sixty Consecutive Days. Sixty People May Be Fed If One Fails The Aforementioned Options (I.E. Two Meals A Day, Each Meal Is Equivalent To A *Fidyah*).
- 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 *Zihar*: 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 *Kaffrah*.
- 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.

3.2.1.6: Infaq For Maintenance: A Man Under The Islamic Law Is Bound To Spend On His Wife And Immature Children Even Though They Are Wealthy. This Is An Obligation Out Of The Marital Bond And Blood Relationships; It Includes Their Fundamental Rights. In Addition, According To Islam, He Is Also Liable To Spend On The Needy Relatives Especially Parents Provided He Is Solvent. *Infaq* On One's Guests In The Form Of Hospitality And On Needy Neighbours Is Obligatory Too. (Khaf, 2013)

3.2.1.7: Infaq For Community: *Infaq* Can Also Be Made For Social Welfare Which Is Under The Collective Obligation *فرض الكفاية*. 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* *في سبيل الله*' 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 Pleaseth. 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 :

It Is A Zero-Return Loan That The Quran Exhorts Muslims To Make Available To Those Who Need Them. Allah Says: Who Is He That Will Loan To Allah A Beautiful Loan, Which Allah Will Double Unto His Credit And Multiply Many Times? It Is Allah That Giveth (You) Want Or Plenty, And To Him Shall Be Your Return. (Ali 1998, Al Quran, 2:245)

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)

3.2.2.2: Sadaqah Jariah: This Is An *Infaq* From Which Individuals Keep Advantage Despite Their Death. Hadith Says: It Was Narrated From Abu Hurairah That The Messenger Of Allah Saas Said: "When A Man Dies, All His Good Deeds Come To An End, Except Three, Ongoing Charity, Beneficial Knowledge, Or A Righteous Son Who Will Pray For Him."(Al Khattab 2007, Vol4, P371) (*Muslim, Hadith* No,3084,P,405, Vol.8) 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.

Hadith Says: Narrated Sa`D Bin Abu Waqqas: The Prophet Saas Came Visiting Me While I Was (Sick) In Mecca, ('Amir The Sub-Narrator Said, And He Disliked To Die In The Land, Whence He Had Already Migrated). He (I.E. The Prophet) Said, "May Allah Bestow His Mercy On Ibn Afra (Sa`D Bin Khaula)." I Said, "O Allah's Messenger! May I Will All My Property (In Charity)?" He Said, "No." I Said, "Then May I Will Half Of It?" He Said, "No". I Said, "One Third?" He Said: "Yes, One Third, Yet Even One Third Is Too Much. It Is Better For You To Leave Your Inheritors Wealthy Than To Leave Them Poor Begging Others, And Whatever

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: *Hiba* 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-Byhaqi, *Shuab Al-` Eman* , *Hadith* No.8693,P 485, 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)

3.2.2.6: Infaq For Sins To Be Wiped Out: There Is Another Kind Of *Infaq* In Islam Which We Can Make Immediate After Committing Any Sinful Activity Expecting That Because Of Which Allah May Forgive Our Exaggeration. For This *Infaq* , We Do Not Find Any Direct Command From *Qur`An* And *Sunnah* Rather It Is Understood From The Context Of Verses Related To *Infaq*. Allah Says:If Ye Disclose (Act Of) Charity, Even So It Is Well, But If Ye Conceal Them, And Make Them Reach Those (Really) In Need, That Is Best For You: It Will Remove From You Some Of Your (Stains Of) Evil. And Allah Is Well Acquainted With What Ye Do. (Ali 1998, Al Qur`An-2:271)From This Verse, It Appears To Us That Because Of *Infaq* Allah Will Forgive Our Sins.

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 Obligated 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-Quran* 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 Pleaseth. 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)

- b) *Infaq* Must Be From Legal Wealth. There Is No Reward In Illegal Something. Sometimes It May Lead To *Kufr*, If Anyone Thinks That It Is Legal To Intend Reward From Such *Infaq*. Because, To Consider Sinful Something Legal Is *Kufr*. Allah Says: O Ye Who Believe! Give Of The Good Things Which Ye Have (Honorably) Earned... (Ali 1998, *Al-Quran*,2:267)
- 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. Kind Words And The Covering Of Faults Are Better Than Charity Followed By Injury. Allah Is Free Of All Wants, And He Is Most-Forbearing. (Ali1998, *Al-Quran*, 2:262-63)

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 Feels 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.
- c) Generally *Infaq* Is Made Out Of Surplus. A Man Who Has Firm Conviction That He Would Remain Steadfast During Adversity He May Make It Out Of His Basic Needs.
- d) A Man Can Make *Infaq* After Any Sinful Activity Having Been Committed And At Any Adversity.
- e) Since *Infaq* Is For The Satisfaction Of Allah Through The Wellbeing Of Society It Can Be Used To Satisfy Every Legitimate Need Of Society Except Promoting The Polytheism And Sinful Activities Despite Fact That It Comprises Of Believers And Nonbelievers. Of Course Believers Can Be Given Preference Over Nonbelievers.
- 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 Dependand 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 Prepares 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.

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