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## **The Nature of *Infaq* and its Effects on Distribution of Wealth**

Farooq Aziz\* Muhammad Mahmud\*\* and Emad ul Karim\*\*\*

### **ABSTRACT**

*Infaq* is one of the basic terms of *Quran*, which is used in *Quran*, at almost sixty places. It is basically pious spending in the way of *Allah*. It has a significant importance in Islamic economic principles, with reference to redistribution of wealth and elimination of poverty. At different places *Quran* has described its different aspects, e.g. its need, conditions, ways and monetary and non monetary results. It is used by holy prophet, Peace be upon him (P.B.U.H) at different occasions to fulfill the needs of individuals and society as well. In order to ensure the better distribution of wealth which is the need of time, it is necessary to follow the orders of *Infaq* as given in *Quran*, and also the guidelines provided by holy prophet P.B.U.H., therefore, the basic objective of this paper is to analyze the role of these spending particularly *infaq* as a tool of equitable income distribution in an Islamic society.

JEL. Classification: D30; D33; H12

**Key words:** *Infaq Quran, Allah*

### **1. INTRODUCTION**

The tools for equitable distribution of wealth in Islamic economic system can be divided into two categories i.e. obligatory institutions and non- obligatory institutions, contents of former are *Al Zakat, Khums, Usher Kharaj* and *Jizyah* etc., whereas the latter consists of *Waqf, Wasiyyah, Sadaqas, Qarad Hasan* and *Infaq*, etc., *Infaq Qarad Hasan* and *Sadaqas* are synonymous terms these are basically voluntary spending to get the consent of *Allah*. *Quran* and *Hadith* both have given emphasis on it.

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The basic objective of his paper is to analyze the role of these spending particularly *infaq* as a tool of equitable income distribution in an Islamic society. For this purpose remaining structure of this paper is divided into following sections: second section is about: Nature of *Infaq*. Third section is about: Conditions of *Infaq* imposed by *Quran*. Fourth section gives the: Benefits of *Infaq* according to *Quran*. Fifth section gives details of: Effects of *Infaq* on pattern of income distribution and finally the sixth section concludes the paper.

## **2.1. NATURE OF *INFAQ***

The root words of the word *Infaq* are having the meaning of that particular tunnel, whose, both ends are open. On this base, its meaning from economic point of view is to spend the wealth, or to open it, or finish it (Pervez 1987) and each type of pious spending is included in it (Siddiqui 1996).

The basic demand of *Quran* to the human being is that: spend each and every thing beyond your requirements, as *Quran* said:

These people ask you, how much, we will be spending in the way of *Allah*? Said every thing beyond your requirements (2:219)

Simple conclusion is that, each and every asset, beyond the requirement of human being is the asset or *mal* of *Allah*, must be spent in His way.

At another place (6:42) *Allah* has counted it as the right of needy people. It means that, if a person spends in the way of *Allah*, then he/she is not doing any favor or kindness on others. But according to *Quran* he/she is just paying the right of needy people it is so important function that, at different places in *Quran* it is recognized as one of the important characteristics of Muslims / *Mominees*, for example, verses:(17:26; 30:38; 51:19 and 2:177) etc.

According to *Quran* this process cannot be stopped even in poverty. This order is quite same both in conditions of poverty and richness. According to their ability they have to do the same (3:14).

Definitely it is not an easy task that is the reason that, *Quran* has recognized it as climbing on mountain. With that it is cleared that, the persons who will successful in this trial, these are the people, who will get all advantages and optimum best life in this world and hereafter (90:10-18)

Importance of this work can be well understand when we see that, *Allah* has considered it as debt to himself, not only at one particular place but, at least at five places in *Quran*, these verses are: (2:245), (57:11), (57:18), (64:17) and (73:30).

## **3. CONDITIONS FOR *INFAQ* IMPOSED BY *QURAN***

*Infaq* is subject to certain conditions given in *Quran* some of these are as follows:

- It should be for the pleasure of *Allah*. (92:20).
- It should be for the goodness and without any expectations of reward and only for consent of *Allah* (92:18-20).
- It should be before death (63:10).

- It would be out of pure & sacred income and assets ( 2:267).
- It should not be for the purpose of showiness ( 2:264).
- Hidden *Infaq* is much better as compare to open (2: 271).
- It should be done without any desire of publicity (4:37-38).

#### **4. BENEFITS OF *INFAQS* GIVEN IN *QURAN***

The results of *Infaq* given in *Quran* can be divided in two parts i.e. monetary and non monetary returns. Whereas the monetary returns are concerned, these are as follows:-

- At least the same amount which has been spent will be returned. It is the minimum monetary returns guaranteed by *Quran*. (2:272).
- At some other places this return is increased to twice the amount spent in this regard. (57:11).
- At one place it is increased to many-times (2:45).
- More than 700 times return is also possible (2:261).

These are the net monetary returns of this holly act. But these returns are not just restricted in monetary terms. Some different types of returns are also secured by *Quran* which are as follows:-

- It is that type of trade which never be destroyed (35:29).
- The persons who are involved in it they will get honorable *rizk* ( Money & Wealth) (8:4)
- It is the basic source of consent of *Allah* and His mercy (9:99).
- These persons will get very honorable return (9:21).
- It will protect from fear and depression (2:262).
- Men can save himself by giving more and more wealth in the way of *Allah* (2:195)
- It is the only way to get prefect goodness (3:92).
- To remove the problems of ordinary life it is the only key (5:12).
- It is much better for human personality (*Nafs*) (64:16).
- *Allah* will provide them protection on the Day of Judgment (76:11).
- This act removes the many hindrances of daily life (92:5-7).
- These persons will get best house in Janah (13:22).
- This is like a trade which saves the Muslims from horrible punishment. etc., (61:10).

#### **5. EFFECTS OF *INFAQ* ON THE PATTERN OF INCOME DISTRIBUTION**

Before to see the effects of *Infaq* on the pattern of income distribution one basic fact should be kept in mind, that, "*Quran* has envisaged equitable, and not equal share in wealth for members of the human society" (Ahmed 1955). There is not any concept of equality in all aspects of life, fore example: health, strength, beauty intelligence and skills in mankind; and naturally wealth do not have any exception in this regard. This fact is further proved by different *Quranic* verses in which, different incentives are given for the act of *Infaq* and *Sadaqas* etc. It means existence of inequality is a natural phenomenon, but it is not a chosen fact (Moududi 1994).

Islamic strategy, to eliminate this unpleasing situation, is two sided:

On one side, the obligatory institutions play their effective role to eliminate the gap between rich and poor. In this context prohibition for *riba* plays a very significant role, because *riba* is a major source of economic disparity. Moreover system of *Bayt-al-mal* also eradicates the element of poverty in an Islamic economic system.

On the other side, this fact must be kept in mind that, above mentioned all obligatory measures are collective in their nature. It means that state as a whole try's to equalize the distribution of wealth. But infect with all the true and serious efforts by the government, some unsolved problems will still be there, in which role of government cannot be effective, or it may be zero. In many cases such types of problems are quite personal, for example: due to any unexpected reason business of any one can be collapsed; a person may require additional resources; due to death of head of a family heirs may face serious financial problems; widows may require financial help; a person may be seeking help for education of his children or there may be a lot of cases of same nature. Definitely in all such type of cases, government can play, only a limited role particularly, in the context of an economy like Pakistan (Aziz 1997).

Moreover, even in developed countries it is just beyond the capacity of government to provide basic facilities to all citizen particularly education and health. Role of private sector is quite significant in this regard. *Quran* provides the solution of all these problems in the form of *Infaq*. As it is said, *Infaq* is basically a spending of rich for the poor. But it should be clear that it is not a donation in ordinary sense, according to *Quran* it is the right of poor on the wealth of rich (51:19).

Moreover, this is not that type of right, which poor can snatch from the rich. If it is, such type of right, then definitely it will produce anarchy in the society. But the way of *Quran* is quite different. It emphasizes, a very strong bond of community, by declaring that all Muslims are: Brother's (49:10), as impregnable as a building with lead; and so strongly motivated by altruism, that they give preference to the needy over themselves (61:4).

In this way each Muslim feels his duty to help the other Muslim in all aspects within his reach on brotherhood basis. It should be interesting to note that all those assets, (including cash) which are in excess of the requirement of Muslims according to *Quran* they do not have the right of ownership on them. *Quran* consider them as the wealth of *Allah*, which must be spent in the way of *Allah*. It proves from the following verse of *Quran*.

And such of your slaves as seek a writing (of emancipation) write it for them if you aware of aught of good in them and bestow upon them of the wealth of *Allah* which He has bestowed upon you (59:9).

The term *mal*, is used in *Quran* at almost 86 different place, in the meaning of cash and others assets, and at all places it's attribute is with man; except at this place, where its affiliation is with *Allah*, and the important point is that, *mal* which is for the purpose of financial emancipation, *Quran* recognize it as a wealth of all needy persons. It means that cash and every *mal*, which is in excess of man's requirement, man cannot be its owner; it is *mal* of *Allah*, which should be spent in His way.

In this way each and every Muslim becomes the supporter of the other on the basis of *ehsan*. In this way a society came into being as in the regime of *Caliph Umar- bin Abdul Aziz*, in which, not a single soul could be found, to whom the *zakat* money could be delivered.

History can repeat itself only with the condition that, institution of *Infaq*, should be developed with its original spirit.

## **6. CONCLUSION**

*Infaq* is an important *Quranic* order, which is given to all mankind, and particularly to Muslims. This order means that you have to spend all your income and wealth, beyond the requirements.

*Quran* has given extra ordinary emphasis on it, because it is one of the most important tools to run the economy.

By doing *Infaq* a man does not lose his income and wealth, because *Allah* has given guarantee that, at least the some amount will be returned to him, it may be twice to 700 times. *Allah* has provided not just monetary benefits against it, but there are many other advantages of his action. But all of these benefits are subject to some conditions imposed by *Quran*, for example, it should be only to get the pleasure of God. It should be for goodness and without any expectation of reward before death and will not for showiness and desire of publicity.

*Infaq* has an important effect on pattern of income distribution. It also exists in the economy of Pakistan, but is in an unorganized way. It is the need of time to organize it as an institution, so that all advantages, can be received, which are associated with it, at micro as well as macro level.

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