A Literature Review on Islamic Donation

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Islamic Social Finance is a fast-growing sector. However, because it is still in its infancy, there has been little research done to identify its potential. Infaq is used as an alternative tool to help the Muslim world overcome development problems. Infaq, such as Zakat and Waqf, is one of the most widely used Islamic social finance instruments in the literature. This study found that Islamic donations through infaq play an important role in the experience of suffering of the ummah and society after the Covid-19 pandemic. The data analyzed were more than 49 Scopus indexed research publications. The export data is then processed and analyzed using the R Biblioshiny application program to determine the development map of the infaq theme research. The results showed that the number of publications on the development of the research role had increased. The study also provides several important findings related to the topic of infaq as well as directions for future research development.

Keyword: Infaq; Islamic Social Finance; Biblioshiny; R

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INTRODUCTION

The Islamic perspective on the concept of Islamic Welfare is rooted in the belief that welfare should be oriented to the interests of the world and the hereafter. The ability to combine Islamic conceptions with the notion of property ownership, production demand, distribution, and consumption is at the core of Al Syathibi’s thinking (Amirudin & Sabiq, 2021). Property ownership, according to him, should not only be spread among a few rich people, but should also be spread evenly among all people to achieve social and economic justice. Because ZIS is included in the form of humane economic implementation, namely realizing the distribution of wealth and not only revolves around a few people, ZIS has an impact on economic balance and strengthens human relations or hablum minan nash, Islam teaches to always care.

Islam recommends philanthropic instruments that can be used optimally for the welfare of people’s lives, namely Zakat, Infaq, and Alms (ZIS) (Khaerunisa et al., 2021). According to Islam, the main purpose of Infaq is to maintain economic balance and harmony in society (Kahf, 2012). Infaq can assist the poor in meeting basic needs and forming a responsible society; Not only that, but infaq can also have an impact on the need for public worship facilities and infrastructure (Rosadi, 2019).

Roziq et al., (2021) examine the nature of infaq and its effect on the distribution of wealth. The purpose of this study was to examine the role of infaq expenditure as a method of income distribution in the Islamic community. This study uses an explanation from a source, especially the Koran, to find out its true function. And the findings of this study indicate that infaq has a significant impact on the pattern of the income distribution, as well as the fact that by doing infaq, one does not lose money or wealth, because Allah has promised that at least part of it will be returned to Him.

Erdem (2017) explains the meaning of the content of the infaq command in the Koran and explains the verses of the Koran about the content of the infaq command. Text analysis is the approach taken. And the findings of this study indicate that Islam has used Infaq as a philanthropic philosophy since its early emergence in Arab times. The order was tasked with dealing with various economic and social problems that arose at that time.

Infaq is the practice of giving a portion of one’s property to those mandated by religion to give it, such as the poor, orphans, and relatives. Alms, on the other hand, is the giving of an object to another because the giver expects joy and reward from Allah and does not seek a price or reimbursement. According to Razak & Dawami (2020), the importance of paying zakat, infaq, alms, waqf, and inheritance, so that it can be optimized as a source of income, the greater the zakat infaq and sadaqah transactions, the more equitable distribution of wealth will be. So that the poor will receive greater assistance, and the number of poor people will decrease in the long run.

LITERATURE REVIEW

One of the main pillars of the Islamic economic system is infaq. In Islam, as a religion of faith, infaq is an instrument that is ordered in religion. In the Islamic system, infaq means surrendering for the benefit of the community and each individual’s family (Ritonga & Mahyudin, 2020). Infaq comes from the word anfaqo-yunfiq which means to spend or fund. From anfaqo yunfiq, the word infaq is mashdar (gerund). The word anfaqo comes from Arabic which means "out", "money", "lost", "expenditure", "expenditure", and "sustenance". Consequently, infaq can refer to spending our wealth for a specific purpose.

The word infaq appears many times in the Quran in various sentences with various implications. Sometimes called anfiq, nafaqo, and the word zakat, it is used to feed the poor and sometimes for alms (Saripudin et al., 2020). As a result, zakat, infaq, and shodaqoh have almost the same meaning. Only the application and the laws are different. Infaq or nafaqah can be defined as anything that is taken to help other Muslim brothers and sisters, and infaq or nafaqah only concerns material things. Infaq can refer to zakat, alms (sadaqah), or giving to others. The meaning of infaq is more meaningful if it is associated with the fulfillment of Allah’s commands, because of its role in spending or finance.

Infaq is a major component of the Islamic economic system, as well as Islam as a religion, faith, and way of life (Khaerunisa et al., 2021). As we all know, infaq in the Islamic system refers to giving something for the benefit of society, especially one’s family. The term infaq and its derivatives are often used with the suffix 'by Allah' in the Quran and Sunnah (Erdem, 2017).

Voluntary charity and obligatory charity are two types of charity. Voluntary charity differs significantly from obligatory charity such as zakat. It is optional and has no set fee. Unlike obligatory sadaqah (zakah), which can only be used for the purposes specified in the Quran. Voluntary alms, such as infaq, may be offered at the discretion of the giver (Mahardiyanto & Jember, 2021). Zakat, kafarat, nadzar, and other obligatory infaq are examples. And from voluntary charity, Muslims who are in need are helped.
METHODOLOGY

Figure 1: Flow diagram of the search strategy

The review process was carried out on February 9, 2022. Figure 1 illustrates the three steps in identifying research documents, namely eligibility, screening, and inclusion, which are involved in the systematic review process. The keywords that will be used in this study try to answer the research questions above. Some general statistics from the data set are presented to get an overview of research related to good governance. All articles that fulfill the search query are evaluated from the aspect of text analysis.

Then the research documents were analyzed using the bibioShiny software, a free software supported by the R environment (CRAN, The Comprehensive R Archive Network, https://cran.r-project.org/) which provides a set of tools for quantitative research in bibliometrics and scientometrics (Aria & Cucurrolo, 2017). In the bibliometric literature, the greatest attention is on the construction of bibliometric maps. Research is concerned with the effect of differences on the similarity of measures (Ahlgren et al., 2003), and they were tested with different mapping techniques (Boyack et al., 2005). Next, text analysis will be carried out on the results of bibliometric mapping related to "word".

RESULTS AND DISCUSSION

Source

The following is a table of the types of documents used in the research with the keyword Social Entrepreneurship. The number of documents analyzed is 49 documents which are divided into 4 types of documents, including journal articles (39 documents), books (2 documents), anthology/book chapters (2 documents), and conference paper (6 documents).

<table>
<thead>
<tr>
<th>No</th>
<th>Document type</th>
<th>Number of Paper</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Journal Article</td>
<td>39</td>
<td>79.59%</td>
</tr>
<tr>
<td>2</td>
<td>Book</td>
<td>2</td>
<td>4.08%</td>
</tr>
<tr>
<td>3</td>
<td>Book Chapter</td>
<td>2</td>
<td>4.08%</td>
</tr>
<tr>
<td>4</td>
<td>Conference Paper</td>
<td>6</td>
<td>12.24%</td>
</tr>
<tr>
<td></td>
<td>Total</td>
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<td>49</td>
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Based on the results of the grouping of document types above, the most widely used document types as research subjects with the keyword "Infaq (Islamic Donation)" are documents in the form of journal articles with a percentage of 79.59% or 39 documents, and documents with the lowest percentage are books and book chapter where the percentage is 4.08% or as many as 2 documents. Based on the type of document, it can be concluded that the references used are quite valid because most of them come from Scopus indexed scientific journals.

**Text Analysis**

Text analysis was performed using R-studio and biblioshiny software developed by Massimo Aria and Corrado Cuccurullo from the University of Naples and Luigi Vanvitelli from the University of Campania (Italy). Text analysis is done by analyzing more deeply in searches related to words that often appear in the theme of Social Entrepreneurship. This is intended to add references that can be made by the government in tackling economic problems based on existing studies from all over the world.

To explore the results of the meta-analysis, in this section a visual mapping chart of 49 documents related to Infaq (Islamic Donation) will be presented. The results of the keyword mapping analysis become the basis for mapping together important or unique terms contained in certain documents. Mapping is a process that allows one to recognize elements of knowledge and their configuration, dynamics, interdependencies and interactions.

**Most Relevant Words**

The most relevant word analysis was carried out on keywords from each document, where there were several words with several occurrences between 0 to 9 times. The image above shows the 10 most relevant words used in the research collection related to the keyword “Infaq (Islamic Donation)”. The top word with the highest number of occurrences and the most relevant to the keyword Infaq (Islamic Donation) is the word infaq itself, with the highest number of occurrences of 9 times. The second most relevant word related to the theme of Infaq (Islamic Donation) is the word zakat with 7 occurrences. Furthermore, the third and fourth most relevant words relate to the theme of Infaq (Islamic Donation) with each word appearing 4 times, namely the word covid-19 and economic development.

The research entitled 'The Role of Ziswaf in Restoring the Economy of the People Due to the Covid-19 Pandemic Period' explains the benefits of zakat, infaq, alms and waqf related to the economic recovery of people affected by the COVID-19 pandemic. This paper concludes several important points regarding the concept of Islamic donation, as follows: (1) establishing UPZ in every village to maximize zakat, infaq and sadaqah; (2) maximize zakat and productive zakat; (3) maximize the management of zakat, infaq and sadaqah; and (4) providing educational assistance to students affected by Covid-19, using sharia economics students to educate the public about sharia economics in the future. These measures are projected to help the Indonesian economy grow faster if implemented.
Word Cloud

Furthermore, relevant words in research related to the Infaq (Islamic Donation) theme will be displayed on the document title in the form of a word cloud. The word cloud is a description of the words that often appear in the collection of data papers researched with keywords from the title with the theme "Infaq (Islamic Donation)". The word cloud displays an image of the words displayed in various sizes according to the quantity of the number of words that appear. In terms of placement, word clouds tend to be random but the words that dominate are placed in the middle so that they are more visible with a relatively larger size. In this study, the results of the word cloud were obtained based on an analysis of the document title.

Based on the image analysis of the document title, it was found that the most dominant words related to Infaq (Islamic Donation), namely infaq, zakat, covid-19, and economic empowerment. Most of the current research on Infaq (Islamic Donation) discusses "covid-19" and "economic empowerment" issues. This is because the word "infaq" is relatively closely related to Islamic philanthropy instruments that can be used in overcoming current problems. The research conducted on ‘Economics During Global Recession: Sharia-Economics as a Post COVID-19 Agenda’ explains sustainable development. The social sector based on sharia economics, such as Zakat, Infaq, Sadaqah, and Waqf, can be maximized both in its collection and distribution, so that the principle of profit-sharing can undoubtedly help development and the national and world economy.

WordTree Map

Furthermore, relevant words in research related to the theme of Infaq (Islamic Donation) will be displayed in the abstract document in the form of a word tree map. Word TreeMap displays words that often appear in boxes similar to regions or regions on a map, where the more words that appear, the larger the square area.
Based on the image of the analysis of the document abstract, it was found that the most dominant words in the research with the theme of Infaq (Islamic Donation) were zakat, study, social and infaq. Most of the research related to the theme of Infaq (Islamic Donation) currently discusses "social". This is because it is closely related to socio-economic problems in Indonesia.

**Word Growth**

![Word Growth](image-url)

Based on the image of the analysis of keyword documents in the research with the theme Infaq (Islamic Donation), the words that often appear are also described in the form of a development curve each year with an annual occurrence value. Where these results show the average quantity of occurrences of these keywords in the data collection studied in research with the theme of Infaq (Islamic Donation) every year. Figure 5 shows that the majority of words that appear frequently began to develop since 1968, and continue to increase until 2021. From the picture above, it can be concluded that the research with the most significant increase in occurrence is keywords related to Infaq.
Islamic Donation) and has very significant potential to continue to grow.

**Trend Topics**

Based on the image of the analysis of the title of the document in the research with the theme of Infaq (Islamic Donation), the topic trend is also an important part of this research. Where the picture above shows an overview of the development of topics related to Infaq (Islamic Donation) from time to time with the distribution per year, so it is known what topics have been used for a long time and what topics have been used recently. The trend of this topic also considers the frequency value of each word indicated by the long axis.

So, in addition to looking at annual trends, the emergence of topics is also adjusted to the frequency with which words appear in research themes related to Infaq (Islamic Donation). The higher indicates the more the word is used, and the further to the right, the more recently the word was used. The development of the Infaq (Islamic Donation) theme began to experience a significant increase since 2011.

Based on the description of the data above, the newest and most widely used topics are related to the Infaq (Islamic Donation) theme, namely needy, pandemic, infaq, online, productive.
The Three Fields Plot is an illustration of three elements, which consists of a list of journal names, authors, and topics. The three elements are plotted with gray lines that show their relationship to each other, starting with the name of the journal, then followed by the author, and each author is then associated with the topic of his publication. The size of each rectangle in each list indicates the amount of paper associated with that element. The first element, on the left, is the journal. The eight journals indexed in the three-field plot have published papers on the topic of Infaq (Islamic Donation), and the top journal that published the most papers on this topic is the Journal of Islamic Accounting and Business Research, which is depicted by a dark red square and is linked to several authors, namely Aji HM, Wulandari P and Albari A.

The second element contains the author's name. Authors who publish articles in recognized journals are related to the previous elements, such as Wulandari P, which is related to the Journal of Islamic Accounting and Business Research and the International Journal of Bank Marketing as journal elements. However, several other authors are not associated with any of the journals listed, such as Ascarya and Herlaningrum S. Each author is also associated with frequently used keyword topics on the right. The top 18 authors are listed in this plot. The size of the rectangle indicates the number of papers written by each author. In this plot, Ascarya, Albari A and Wulandari P have the largest rectangle.

The third element contains keywords related to the topics that appear most frequently. Each topic is associated with an author who published on that topic. Nineteen keyword topics were listed, and the most frequently occurring keyword was “Covid-19”, as indicated by the size of the green rectangle, which dominated the other rectangles. Apart from covid-19, this plot also features several other widely used keywords, such as “infaq” and “zakat.” It seems that the topic related to the recent covid-19 pandemic is often used by almost all of the listed authors, which is in line with the focus of this research on scientific works related to infaq.
The co-occurrence network displays words related to document keywords related to the Infaq (Islamic Donation) theme, in the form of colored clusters by considering the relationship between one word and another. Several keywords that often appear in research with the theme of Social Entrepreneurship are divided into 3 clusters, namely:

- Cluster 1 in red color consists of keywords: approach, assistance, data, distribution, economy, funds, infaq, institution, management, methods, Muslim, people, poor, productive, research, results, sharia, study, Sharia, welfare.
- Cluster 2 in green color consists of keywords: aims, financing, findings, Indonesia, paper, poverty, purpose, qualitative, variable.
- Cluster 3 in blue color consists of keywords: analysis, business, community, covid-19, economic, empowerment, finance, financial, impact, Islamic, rights, role, social, waqf, wealth.

This research will also analyze the thematic map that appears based on density and centrality which is analyzed based on the title of the document with the research theme Social Entrepreneurship which is divided into 2 quadrants. This result is obtained from a semi-automatic algorithm by reviewing the titles of all references to the object of research.

First, the lower left quadrant represents emerging or declining themes. This quadrant shows themes that have been used for a long time but experience an increasing or decreasing trend with low density and centrality. The themes in this quadrant are Islamic, economic, development, social, reserved, rights. Seeing developments with the sub-theme Infaq (Islamic Donation) in recent years, the trend of words in this quadrant has increased. Second, the upper right quadrant is a motor theme or a driving theme that is characterized by high density and centrality, so it needs to be developed and is important to be studied in further research. The themes that appear in this quadrant are infaq, study, zakat, Indonesia, aims, purpose.

FINDING

All countries in the world today are very concerned about social problems (Iskandar et al., 2021). Although various initiatives have been implemented by countries over the years, difficulties such as poverty, lack of safe food and drinking water, lack of education, and lack of property will continue to exist (Syaikhu et al., 2021). Realizing the need to overcome the socio-economic challenges mentioned above, Islamic Social Finance through philanthropy instruments, especially infaq, is seen as a sector with enormous potential to overcome them (Atmeh & Maali, 2017). In addition, it offers a different approach to the Muslim community in terms of improving social and environmental welfare, which is based on Shariah compliance.

Infaq is an expression that is always associated with some kind of contribution (Roziq et al., 2021). In essence, infaq is paying with money, giving and spending money for goodness, alms, or to meet consumption needs (Aji & Surabaya, 2021). Thus, infaq is not only limited to doing good in the name of Allah, but also for social affairs or donations, as well as all kinds of expenditures and expenditures of property, with the scope of donating a portion of one’s wealth.

In this sense, the mechanism of Islamic donations such as infaq is based on the formation and provision of a better environment, as well as human safety and dignity (Mursal et al., 2021). This can be achieved by providing the desired infaq-based basic needs for economic progress and health care services for the improvement of individuals and their comfort as a result of the economic crisis caused by the Covid-19 epidemic (Arfah et al., 2020). Based on previous research, the current study finds that Islamic donations through infaq play an important role in minimizing or alleviating the suffering...
of the Ummah and society during and after the Covid-19 pandemic.

CONCLUSION

The study was conducted to determine the development of research on the theme of Infaq (Islamic Donation) in Islamic economics and finance research during the period 1968 to 2021. Of the 49 documents used in this study, it is shown that research with the theme of Infaq (Islamic Donation) has increased every year. The author who often researches this theme is Ascarya during the research period. While the keywords used in this study are the words Infaq, zakat, covid-19 and economic empowerment. Trend analysis shows that according to previous research, Islamic social finance, through infaq, helps reduce the impact of the pandemic. Infaq has played a key role in ensuring economic and social well-being and reducing people’s suffering through various programs in several countries.

As this is a conceptual study, future research should focus on empirical evidence to explain the role of other Islamic Social Finance in mitigating the effects of the Covid-19 pandemic. Furthermore, the research is limited to the use of Islamic social finance principles such as infaq to mitigate the impact of the Covid-19 pandemic. To increase the generalizability of the research, future research can expand the scope to include Zakat, waqf, Qard Al-Hassan, and other ISF instruments. Therefore, research with this theme needs to be developed considering the limited research that discusses the theme of Islamic Microfinance in Islamic economics and finance research.

REFERENCES


