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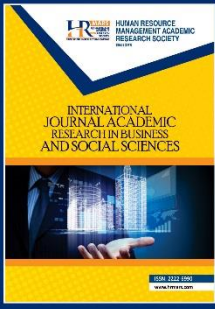
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## Cultivating the Character of Generosity in the Socioeconomy of Islamic Society

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### Abstract

God has blessed His servants a plethora of resources, including wealth, knowledge, skills, and other things. All of them are merely short-term loans, and it is up to individuals to use them in accordance with their abilities. According to Islamic teachings, there are many ways to distribute assets, such as charity, loans, waqfs, muzakah, and more. One of God's qualities is benevolence, an admirable quality shared by philanthropists. This study aims to inform the public about the importance of generosity and its effects on the socioeconomics status of Muslims. This study's methodology was a library investigation only concerned with document examination. The key findings unequivocally demonstrate that giving is a factor in achieving harmony. A human civilisation built on the foundation of virtue creates a sense of calm and peace among human beings. The socioeconomics of the community is always on the right track.

**Keywords:** Generous, Assets, Socioeconomics, Society, Islam

### Introduction

Islam strongly emphasises on aspects of human existence both in this world and the next since all human contributions to the advancement of society and the world's economy are acts of charity that elevate people's standing in God's eyes. Thus, Muslim involvement in the growth and improvement of the socioeconomic conditions of the community and the people is a righteous deed that elevates Islam and its message in the eyes of others. Islam lays out various guidelines to help people manage surplus assets reasonably and methodically so that they might bring kindness, justice, assistance, and welfare to others who are less able to satisfy their requirements. Islam places a strong emphasis on the application of social responsibility among Muslims, and this strategy is known as wealth redistribution. This method of wealth redistribution has several vital features, including the following: it is based on a system of giving from the rich to the poor, involving all levels of society, individuals, private, and government, based on the principle of eradicating poverty following maqasid syarak, and it can be distributed in the form of money, goods, or services. It also aims to achieve the well-

being of Muslims in obtaining their rights. The required method and voluntary circumcision regulations are the two main ways that the idea of wealth distribution can be implemented as decided by syar'a. Islam also establishes acceptable procedures based on human capacity by requiring Muslims to assist their fellow Muslims in need as part of their social responsibility (Bakar et al., 2019).

The Islamic culture views people as unique beings whom God endows with various blessings. All of those gifts, whether in the shape information, resources, status, skills, and so forth, should be given to His servants in need. One of the good traits is generosity, and Islam extols this virtue. It is a quality opposed to miserliness, a negative quality in Islam. Because it puts the world and the hereafter at risk, believers are banned from acting accordingly. Despicable nature will cause the downfall of human civilisation, whereas kind nature will be the driving force behind the emergence of a global civilisation. It's essential to cultivate generosity, which is a noble quality. The property owner who has a charitable nature will use his assets in a way that pleases God. Islamic doctrines advise locating real estate utilising syar'a-allowed techniques, such as sales, rent, wages, employment, wills, inheritance, grants, and so on. Next, the money is used wisely, without wasting it, being frugal, or excessive. With that, initiatives to raise Muslims' socioeconomic status will be implemented.

### **Generosity and Its Priority in Islam**

The nature of generosity can foster a peaceful environment among all people. Islamic culture teaches wealthy people to love the underprivileged while the underprivileged love the wealthy. Al-Asfahani (1985) asserts that this quality motivates people to offer. A giving person is admired, esteemed, and appeals to sympathy and social influence. Those who are fortunate or have received a gift from God, such as wealth, resources, talent, knowledge, or cleverness, ought to practise philanthropy by being charitable, offering alms, and carrying out deeds of kindness that benefit others. The wealthy will give of their wealth, and the wise will impart their wisdom. The next generation of humans will have noble traits in their thoughts, and they will be able to govern themselves and those around them.

Civilised people will undoubtedly try their hardest to be kind to this trait. The prophets' morals and personalities are characterised by charity, the foundation for ensuring people's protection now and in the hereafter (Al-Ghazali, 1992). The magnificence of Islamic culture is proof that this nature may generate Muslim believers and muttaqin. Numerous holy verses of the Quran and the Prophet's Hadith refer to this quality of generosity, demonstrating how important it is compared to other virtues. God has promised individuals who exhibit this quality several benefits and rewards.

The Qur'an states in surah al-Hasyr, 59:9:

*And the people (Ansar) who lived in the city (Madinah) and believed before them, loved the people who migrated to their land, and there was no sense of envy in their hearts for what had been granted to the Muhajirin, and they also prioritised the Muhajirin more than themselves even if they are in a state of distress (in dire need of the gift). Recall that successful people are those who can resist the impact of their frugal habits.*

The Ansar is known for their love of Muhajirin and desire for their well-being as well as their desire for their own. The Ansar did not want to take over the land the Muslims had taken from the non-Muslims who had been subdued peacefully, as it had done for the Muhajirin. Despite their severe circumstances, they put the Muhajirin above themselves. Putting others before oneself even when one needs it is one of the qualities of the Ansar that sets them apart from other people. This is not apparent unless one has good morals and prioritises

loving God above all else. This group is shielded against hunger for property, miserliness, and miserliness. When a servant is protected from being stingy, he will carry out God's instruction willingly and liberally and is willing to leave what God forbids, even though he enjoys it. This includes protecting oneself from stinginess in accomplishing everything that God commands. To please God, he will also sacrifice his possessions. That is how one makes luck as opposed to those with a stingy attitude toward doing good, who are the wellspring of ugly behaviour and its supporting cast.

The Prophet's words imply that being generous brings one closer to God, people, heaven, and a distance from hell. The miser, on the other hand, is close to hell and far from God, man, and heaven. Allah loves a generous bad person more than a miserly worshipper (Al-Qurasyi, 1966).

Altruism, or putting others before oneself, is the ultimate level of generosity since it entails freely giving away one's possessions to others even when one's needs are extremely pressing. Whether or not they are in need at the time, a generous person uses their resources to help those in need. However, it is more crucial to use it when the generous person needs it (Al-Ghazali, 1992; Al-Jawziyyah 1987). Altruism is the pinnacle of generosity and the essence of generosity, which is one of God's qualities. The Prophet of Allah's behaviour on this issue led to his being hailed as having a solid moral code ('Assaf, 1988; al-Qasimi, 1995).

Being generous means giving without asking for anything in return and accepting what is received is not much. When there are generous individuals around, both those who ask and those who offer feel happy. Understanding that both the servant and the property belong to God is the foundation of generosity. Therefore, despite their poverty, God's servants get his prosperity. One is said to be generous if they give some while saving some for themselves. A person is said to be generous if they give more to others than they keep for themselves, but an altruistic person emphasises helping others even though they are poor.

The character of generosity is between excess and stinginess (Al-Ghazali, 1992; Al-Qasimi, 1994). The prudent course is modest production. We must give our best effort when giving zakat, but not excessively, either for riyak or to have an impression on others (Ali, 1991). The characteristics of generosity can be broken down into three categories: generosity with soul and body, which involves giving one's soul and body without fear for religion or humanity; generosity with religion, which entails promptly following the Lord of the Worlds; and generosity with the world (Waly, 1995). According to other viewpoints, nature's generosity is split into two categories: generosity toward religion and the world (al-Turtusyi, 1994).

### **Property Expenditure Category**

All a person's assets, including their authority, property, and other possessions, are merely loans and serve as their representatives. All the power and comfort they possess are gifts from God, who has temporarily loaned them these things. All of humanity is required by God to share the resources entrusted to their care. In fact, God voiced His surprise at people's miserliness because what they spend is the consequence of His blessing (Daud, 1991; Al-Qardhawi, 2000). God did not provide them with total freedom, especially regarding their money.

Any human-owned property can be beneficial or detrimental depending on how its owner uses it. Money or property has two advantages: advantages in this life and the afterlife. All individuals already understand the advantages of this world because they have used it since childhood, particularly in daily life. In contrast, the advantages of the hereafter may be summed up in three things.

First: Assets that are utilised for personal gain, either for items that will complete worship, such as food, drink, clothing, housing, marriage, and other requirements of life or for goods that are used in issues of worship, like going to conduct the Hajj or pursuing knowledge. This expense is referred to as worship because without it, a person might be unable to do the fundamental acts of worship.

Second: Money used to buy something for someone else. It is broken down into four categories: generosity, upholding one's position and dignity, defending oneself or one's honour from harm caused by others, and hiring for services. Third: Resources used for specific public-benefit projects like constructing mosques, building bridges, boarding homes, schools, hospitals, and the like. Typically, this type of expense is referred to as *khairat*, *waqf*, or *amal jariah* (Hamzah & Zainal, 2021).

### **Generosity and Socioeconomic Implications**

Every Muslim is required to spend their money per the rules established by their respective religion. Spending that is commendable falls between waste and frugality. Spending for philanthropy increases rewards afterwards and contributes to the perfection and enjoyment of life in the hereafter (Alias, 1994). Among the ways money is spent on the property are:

#### **Zakat**

The meaning of surah al-Baqarah 2:83 is as follows

*(Remember, O Muhammad). When We forged an alliance with the Children of Israel, We commanded them to serve only Allah, show kindness to parents, relatives, orphans, and the impoverished, speak well of one another, establish prayer, and offer zakat. Then, apart from a small portion of you, you abandoned (your promise of allegiance), and in fact, you are the ones who ignored the covenant of loyalty.*

The Children of Israel have sworn an oath to God and concurred on the terms of the oath. The agreement's provisions take the shape of religious rules that must be followed. The core of religion is the assertion and practice of monotheism in Allah and the rejection of any association of partners with Him. the responsibility to care for elderly people, family members, orphans, and the impoverished. The responsibility to treat others with kindness. Mandatory prayer and zakat payments. The terms of the agreement, which cover everything from monotheism to paying zakat, also applied to Muslims in the time of the Prophet. God underlines the tendency of the Children of Israel to break their pledges in this verse.

One of the tools of the economy is zakat. Zakat refers to the distribution of a specific amount of property to the *asnaf*-*asnaf* who are entitled to it after meeting the requirements outlined by *syar'a*. This is so that the level of economic health can be determined using zakat as an indicator. The impact of zakat is inversely correlated with economic activity. Zakat management that is effective and organised can increase its effectiveness as a tool for socioeconomic development and the fight against poverty (AZKA-TALK, 2020).

Programs for economic development that attempt to raise the *asnaf* group's economic standing by presenting them with business and entrepreneurial options can be funded using zakat money. Zakat has served as a tool of equitable economic distribution to lower the rate of poverty, raise standards and quality of life, provide a comfortable and prosperous life, and pave the way for the future establishment of a prestigious nation by assisting this group to be actively involved in these areas (Meerangani, 2017).

Due to its inherent ability to distribute revenue from the wealthy to the needy, zakat is a unique tool that contributes to balancing the national economy. The wealthy are responsible

for assisting the poor since their wealth grants the destitute and other people rights. Two situations illustrate the impact of zakat as an instrument of Islamic fiscal policy. First, zakat can boost the nation's overall demand, and second, it can prevent the economy's assets from freezing over through investment activities. According to the theory of aggregate demand, the distribution of zakat collected from the wealthy to the poor results in a fall in the income of the wealthy and an increase in the income of the poor. In the end, it might raise the overall average in the economy and the tendency to wear suits. This group will buy necessities with the zakat money given to the poor and needy. Their ability to buy more after getting zakat money enabled them to drive up market demand for goods. The growing consumer demand will drive the economy's production (Kadri et al., 2012).

The zakat system can promote increased financial inclusion and sustained economic growth. The creation of the zakat system can theoretically be seen as an addition to the government's efforts to end poverty. It is preferable to have some degree of coordination with government initiatives. However, for the zakat system to function more effectively, the legislation now governing its sector structure must be modified. To better serve the poor and have a good and significant impact on economic development, the government should implement policies to strengthen collecting techniques and create open and simple zakat distribution procedures (Khasandy & Badrudin, 2019).

### Charity

Giving money, goods, or other kind acts to the underprivileged or those who need assistance is known as a charity (*Ensiklopedia Malaysiana*, 1995; *Ensiklopedia Islam*, 1998). A Muslim may also give a present to another person out of the blue and voluntarily, without regard to time, frequency, or dollar amounts. It is a virtue that seeks fulfilment and praise (*Encyclopedia Islam*, 1994). The asset that is used ought to be a decent one. God bans the practice of generosity that includes snooping around and offending the recipient's sensibilities since doing so will render the charity that has been done fruitless. According to Babilli (1988), charitable acts should be performed sincerely for God's sake. According to al-Jazairi (1996), those who offer alms should likewise be modest in their actions. In addition, it should be delivered at a halal target and with a cheery expression (Al-Khaibawi, 1989). Additionally, charity ought to be offered to those in genuine need.

Charity is like lending money. If it's a loan, it will be given back. Therefore, people are required to return everything they borrow from someone else, regardless matter where they are. According to Saidina 'Umar al-Khattab, lending money to God is using it in accordance with His will. Person who use their wealth in God's service will undoubtedly receive recompense from Him (Muhyidin, 2019).

According to surah al-Baqarah 2:245, this is stated

*Who wants to invest their wealth in God's way by making a good loan to God? God multiplies the payment to him much for persons like this. Allah expands and contracts nourishment, and you return to him.*

Because God used the word "loan" to describe it, the right of the loan is secured, and God is the one giving the loan; who is more reliable keeping his word than God? This phrase implies that charity will return to its owner a larger good, which will take the form of a reward. Jihad is required to generate infaq. Thus, whoever contributes good infaq from riches obtained lawfully will have their wealth increase in this world and receive a massive reward in the

hereafter. And God limits and broadens those whose nourishment He wills. On the Day of the Resurrection, only He will receive them and recompense them for their acts.

In fact, when it is provided with the correct aim, resources, and goals, generosity may unite, bring, and increase sustenance. Charitable acts should be performed with sincerity. Love and affection are the foundation. Sincerity is a virtue with positive force, as are love and affection. His energy has the power to draw anything, even many forms of food (Muhyidin, 2019). Philanthropists' charitable contributions significantly boost the underprivileged population's prosperity, and further help raise their socioeconomic standing. If properly used, the advantages of philanthropy can be a vehicle for distributing the nation's riches. In the Islamic economy, social justice is based on the equitable distribution of wealth (Mohamad, 2009).

### **Waqf**

Waqf generally refers to reserving something as waqf from being utilised for grants, sales, or inheritance and only allowing it for use in God's way (Hamzah & Zainal, 2021). Waqf refers to money used by a person to carry out certain projects that may benefit the general population, including money set aside for welfare projects for general welfare. Waqf, or charitable giving, has enormous long-term financial potential. The reward continues even after death if the public continuously uses the resource or project. Due to the devout people's prayers for it, it will also bestow benefits and huge rewards (Alias, 1994).

What the Prophet stated means

*A person's deeds are no longer connected to him after death, apart from three things: charitable giving, knowledge that benefits him, and a devoted son who prays for him.* (Reported by Muslim, at-Tirmizi, and al-Nasa'ie)

According to Imam Nawawi, the waqf practice is what the hadith's definition of benevolent generosity means. This hadith demonstrates the legitimacy of waqf practice and its enormous benefit. Due to the advantages that continue to flow to individuals who practise it, scholars refer to charitable giving as waqf. Waqf is undoubtedly highly valued and advantageous in Islam. It plays a significant role in Muslims' daily economic activities. The idea of waqf has been around since the Prophet's time, and the companions adopted it. It is still in use today. The waqf property is God's property and cannot be purchased, sold, inherited, or given as a gift. If the waqf is used and exploited, rewards will continue to flow to those who perform it (muftiwp.gov.my).

Islam firmly supports the use of waqf as a welfare system. Waqf is one of the forms of charitable giving, which provides an ongoing benefit if the asset or benefit from the asset that is waqf is utilised for beneficial purposes (Suhaimi & Rahman, 2021). Waqf property is developed through various initiatives that may directly or indirectly benefit Muslims economically. The welfare and interests of Muslims will be served by the distribution of the rental income from waqf buildings and other waqf initiatives (Rahman, 2009). Waqf also makes a significant contribution to the community's infrastructure needs. Waqf has become a platform that enables the needy and indigent to benefit from various amenities and access. The waqf institution exemplifies how Muslims understand charity and social duty. It works to close the gap between social classes while still providing for basic requirements and a high standard of living (Muhamad et al., 2021).

In addition, waqf has a crucial role in the economy by promoting utilising resources and assets, producing income, and opening job opportunities. In fact, several different projects or activities may be established by the revenue generation from waqf assets. Waqf's

contribution to the economy can also lower government expenditure and participation, eliminate deficit financing, lower interest rates, restore the distribution of income and wealth in society, reduce poverty, and intensify economic activity (Suhaimi & Rahman, 2021).

Waqf asset management is currently thought to be more complex and calls for an efficient and effective management system to ensure the socio-economic sustainability of Muslims. These developments in Islamic economics and finance, along with the modernisation of governance, have contributed to this complexity. Waqf institutions and products must be administered and implemented differently to play a more valuable role. To turn waqf into a catalyst for Muslims' economic and social advancement, waqf institutions must be strong, resilient, and adaptable. It is also advised to learn more about initiatives to create waqf knowledge as well as other types of waqf in the Islamic capital market system, such as cash waqf, sukuk, waqf shares, corporate waqf, and merging waqf and zakat (Nurdiyanah, 2022).

### **Grant**

A grant is a freely given present from the giver to the recipient delivered out of love and without any expectation of payment (Hirdan, 2018). By utilising the phrases “*ijab*” and “*qabul*” or words that sound similar, a grant is a commitment to gift property voluntarily by one person to another for that person's lifetime without receiving any sort of payment (Sobri, 2021). Islam endorses the practice of grant, which involves circumcission ([baitulmal.sabah.gov.my](http://baitulmal.sabah.gov.my)).

The Prophet's words, which translate as

*Give presents to one another and you will love one another.* (According to al-Bukhari)

Sobri (2021) asserts that a grant is crucial because it enables property owners to give their money to whoever they choose, whether heirs or non-heirs, members of their family or not. Non-Muslims may likewise receive a grant as a token of friendship and not for unlawful purposes. The number and value of assets that can be donated as grants are totally up to the property owner.

The Hanbali and Maliki schools hold that a grant does not need to include the receipt of things; a simple contract suffices. This indicates that the grant is not revoked in the event of the death of one or both parties, the grantor, or the grantee, prior to the transfer of the goods. On the other hand, according to Abu Hanifah and Syafie, one of the legitimate conditions of the grant is the receiving of things. Therefore, the grant is null and void if one of the two parties passes away prior to the delivery of the goods. The procedure for receiving commodities varies depending on whether it is moveable or immovable property. Immovable property can be received as goods by being emptied, taken into possession, and used for business purposes, such as handing over the keys and the like. In contrast, receipt of goods for moveable property can occur by taking, transferring, or separating the property from other properties (Muda, 2008).

The removal of the grant can only occur with *ijab* and *qabul*, following the views of Syafie, Hanbali, and some jurists of the Maliki school. Except for gifts made by fathers to their children (including grants made by mothers, grandparents, and other suggestions), when accompanied by the handing over and receiving of commodities, the grant cannot be revoked if the property is unrelated to other individuals. Whereas, in the opinion of Imam Ahmad and the Zahiri school, the grantor cannot revoke the donation made, except for the grant made to his children by the father (including grants made to their mothers, grandparents, and other



relatives) (baitulmal.sabah.gov.my). It is wise to give grants with the goal of assisting the heirs, the impoverished, and the needy (mais.gov.my).

## Will

A will is a person's promise to organise the transfer of property after death to heirs who are not inheriting and to non-heirs. After deducting all outstanding obligations, the amount of property that can be bequeathed is up to one-third of the total. Meanwhile, the heirs have the right to divide the testator's property by two-thirds by faraid (Shahid, 2019).

Allah states in Surah al-Nisa' 4:11 meaning

*After the deceased person's last will and testament has been fulfilled and the debt has been settled, (the division) takes place.*

God issues laws to His servants about the inheritance distribution for children, whether they are male or female, adults, or minors. When parents pass away and leave behind the property, children receive an inheritance like this. And both parents receive a share if the deceased was a son or a girl. The distributions are made among the heirs eligible to receive them after carrying out the pre-death will or after satisfying his debts. God purposefully divides the inheritance between parents and children because people do not understand the wisdom of that arrangement and who will profit more between the parents and the children. So that there is no argument among the heirs, God has made such a provision for the distribution of the inheritance. Humans must make provisions; hence there will inevitably be theft and oppression. God is aware of the rationale underlying the laws and regulations.

After performing a pre-death will or after paying off debts, the partition of inheritance due to marriage is then detailed. Describe how intestate property that has a half-brother or half-sister but no heirs is divided. This heir's inheritance can only be distributed if his pre-death wishes have been carried out or his obligations have been settled, whichever comes first. The will permitted is for the benefit of the beneficiaries, not to lessen or even to prohibit a person from receiving his portion of the inheritance without upsetting other heirs. God has established this provision as a will that must be carried out wholeheartedly.

Making a will helps solve inheritance cases that are not divided according to the right formula. A will enables the inheritance to be dispersed to loved ones and charities per the deceased's final desires. Making a will will also hasten the transfer of the bequest to the legitimate heirs. The rapid distribution of property may in part aid the heirs in resolving their financial issues (Ahmad, 2020).

The law of making a will can differ depending on the circumstances, even though it is an act of circumcision that is promoted. When a person has obligations that must be met, particularly those that take the shape of God's rights that are feared cannot be met if they are not left to someone to carry them out, a will becomes necessary. The same is true of obligations pertaining to human rights. A will turns into haram when the testator leaves something that is prohibited by syar'a or has the intention of harming the heirs. It is legally required if a wealthy individual receives a will from a relative or an unrelated party without a clear purpose.

A testament turns into a makruh if the testator is not wealthy but leaves behind needy heirs who desperately need of money. Additionally, it is improper to provide a will to a corrupt person or someone who often engages in immoral behaviour (Shahid, 2019). If the testator is still alive, a will can be revoked. But under the following situations, the will may be declared invalid: the recipient rejects the will, the recipient dies before the testator, the recipient kills

the testator, the testator becomes apostate, the testator suspends the will with conditions that do not apply, the testator declares bankruptcy, or the property of the will is damaged (baitulmal.sabah.gov.my).

### Loans

A conveyance of goods or property from a creditor to a debtor under the terms that the good or property, or something of equivalent value, will be returned to the original owner without any modifications, is referred to as a debt. The debtor must return the borrowed property in its original condition, without any alterations. It is a noble practice if the goal is to lessen the burden of struggling people, not to exploit or profit from those in debt. Because the individual who gives debt will earn a special benefit from Allah, the law of providing debt is circumcision and is strongly recommended (mais.gov.my).

Essentially, the law of requesting debt is mandatory, but the law of providing debt is circumcision under typical circumstances. However, this legislation might be altered based on the debtor's intentions. Therefore, debt turns into haram if the lender knows it will be used for unlawful activities like consuming alcohol or gambling; it turns into makruh if the lender knows it will be used for unjustifiable or ostentatious objectives. Or the debtor is aware that he cannot pay back the loan; this is necessary if the creditor is aware that the debtor depends on the debt to maintain himself and his family and has no other option (Yusof, 2018).

A good loan is called al-qard al-hasan. A person's desire to do good by supporting his financially struggling brother is evident in this action. As a result, the borrower must only pay the principal amount borrowed. The idea of kindness in this agreement also influences the borrower's tolerance and compassion, which enables him to offer financial comfort to the creditor in exchange for the latter's assistance in a time of need when repaying his loan (Sulaiman, t.t.).

In verse 245 of Surah Al-Baqarah, Allah declares

*Who is it that desires to make a good (sincere) loan to Allah, so that He will increase the recompense by increasing the amount? Keep in mind that Allah is the One who extends and contracts (giving sustenance), and to Him you are all returned.*

According to the Quran, Allah approves of those who grant loans to those in need on an al-qard basis. The activity is compared to lending money to God's way, and many rewards are promised. While someone must incur debt to be freed from life's difficulties, the law of donating debt to someone in need is circumcision. It is evident from this that Islam is a religion that offers a framework and a response to the challenges that face humanity. It is consistent with the central idea of the qard contract, which is to assist one another and other to lessen the burden of those who are struggling and in need. A Muslim who eases his brothers' burdens to help them with their issues would receive a favourable recompense from Allah.

The goal of implementing qard hasan is to aid the needy, close the wealth and resource gap in society, promote Muslim brotherhood, compassion, and altruism, and strengthen the socioeconomic sector of the nation by giving low-income groups the space, opportunities, and resources they need to enter the business sector and use their existing knowledge and skills while contributing to the creation of new jobs. Eliminate social and economic prejudice in society; spread the message of Islam to non-Muslims by offering them financial loan aid in accordance with qard hasan; reap eternal joys and rewards in this world and the next (Sulaiman, t.t.).

## Conclusion

People's possessions have high worth, and depending on the owner's behaviour; they may bring good or harm. All resources should be allocated and used, especially for those who require assistance. From an Islamic perspective, there are several methods to use property, including zakat, almsgiving, loans, waqf, donations, and others. Numerous factors contribute to people's miserliness and lack of generosity. The loss of the sense that all assets owned will be questioned in the hereafter, being trapped by sins and vices that make them weak to sacrifice assets, thinking that the wealth they work for and own is their absolute property, forgetting their actual duty on this earth, being ignorant of the rights and responsibilities as a Muslim towards the poor, relatives, neighbours, and others are among them. The fellows' conceited and frugal disposition will ultimately undermine the civilisation of human glory. The benefits of giving and its culture in Muslim socioeconomics are examined in this study. This conclusion unequivocally demonstrates that the socioeconomic well-being of Muslims is greatly aided by the culture of generosity in society, which encourages sharing wealth through zakat, almsgiving, waqf, grants, wills, or loans. To ensure that the management and administration of property contributed through zakat is appropriately allocated to those who deserve it, however, some things need to be updated. Similar to this, waqf property, particularly waqf land, can be developed with various infrastructures to ensure that the donor of the waqf continues to reap benefits. Everyone is anticipated to gain from this study. Although there have been other studies on wealth infaq, this study adds by emphasising the development of a character of generosity in spending to improve the socioeconomic status of Muslims. But the scope of this study is just document analysis. It is advised to conduct more studies utilising surveys, interviews, and document analysis to gather more specific data.

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