

## SIGNIFICANCE OF 'INFAQ' FUNDS ON YOUTH ECONOMIC EMPOWERMENT

**Yerima Mohammed Abdullahi<sup>1</sup>**

School of Business, Department of Banking and Finance  
College of Administration, Management and Technology (CAMTECH) Potiskum  
Yobe State, Nigeria

Email: [myereema@gmail.com](mailto:myereema@gmail.com)

**Latifat Abdulwahab<sup>2</sup>**

School of Secondary Education  
Department of Arts and Social Sciences  
Umar Suleiman College of Education Gashua, Yobe state, Nigeria

Email: [latifabdulwahab5@gmail.com](mailto:latifabdulwahab5@gmail.com)

**Murtala A. Sani<sup>3</sup>**

School of Business, Department of Accountancy  
College of Administration, Management and Technology (CAMTECH) Potiskum  
Yobe state, Nigeria

Email: [murtalasani101@gmail.com](mailto:murtalasani101@gmail.com)

---

### Abstract

*Economic youth empowerment entails providing young individuals with the necessary resources, skills and opportunities to ensure sustainable livelihood. Hence, the purpose of this study is to expound upon the concept of Infaq as discussed in the Qur'an and evaluate its contribution to societal empowerment, with a particular emphasis on fostering economic development among underprivileged youth. To accomplish the objectives of this paper, a comprehensive literature review has been conducted, encompassing the gathering of relevant verses from the Qur'an, previous research papers, internet and other sources of data pertinent to this study. Subsequently, the findings of this study rooted in the Qur'an, where Allah the Exalted elucidates various verses pertaining to Infaq and its role in economic empowerment. The outcomes revealed the economic significance of this practice, as it not only brings prosperity to the donor but also empowers the recipients and enhances the overall economy of the society.*

**Keywords:** Qur'an, Infaq, Significance, Youth, Economic and Empowerment

---

### 1.0 INTRODUCTION

#### 1.1 Background

Infaq is considered one of the vital instruments in Islamic Economics, serving as the primary means for the dissemination of resources amongst the poor individuals. The role of Infaq carries great significance in transforming the mindset of individuals, compelling them to consistently share with those in need and foster a closer spiritual connection to Allah almighty. It is evident that humans truly depend on each other in various ways. From an economic perspective, Infaq serves as a mechanism to uplift society, particularly the poverty-stricken segment. By channelling Infaq funds towards economically challenged young individuals, a redistribution of cash flow takes place,

augmenting the purchasing power of the society.

Research conducted by Nur (2021), stressed that Infaq proves to be an influential instrument in enhancing economic well-being and has the potential to enhance the growth of the micro business sector. Therefore, Islam strongly emphasizes the importance of consistently contributing to charitable causes in any given situation. This practice has long been established and exemplified by the Prophet Muhammad (ﷺ) and his companions, such as Abubakar, Uthman bin Affan, Abdurrahman bin Auf (ra) and many others.

#### 1.2 Significance of the study

The purpose of this study is to emphasize the significant role of Infaq funds in promoting economic empowerment and alleviating

poverty among youth in society, by providing them with the resources, skills and opportunities for sustainable livelihoods. Furthermore, this study will assess the positive impact of Infaq funds on economic prosperity and its spiritual significance and advantages of contributing Infaq for the betterment of young individuals. The anticipated outcome of this study is to inspire individuals to adopt the moral values exemplified by our Prophet (ﷺ) and his companions in combating poverty and creation of employment or entrepreneurial opportunities for the younger generation.

## 2.0 REVIEW OF RELATED LITERATURE

### 2.1 Defining Infaq

Tidjani et al (2022), expressed that the term 'infaq' is derived from Arabic and is rooted in the words in the glorious Qur'an; 'anfaqa,' 'yanfiqu,' and 'infaqan.' Pate (2019), Beranda & Irvan (2023), asserts that 'infaq' is an Arabic word that signifies 'spending' which include all forms of expenditure, whether obligatory or voluntary, made for the sake of Allah. According to Syaikh et al. (2021), described 'infaq' as an act of giving material possessions bestowed by Allah upon others or utilizing alms to cater to the needs of individuals solely for the sake of Allah. Consequently, based on the above definitions, the words 'Infaq', serves as a means of managing wealth and contributing to the improvement and betterment of society in accordance with the principles of sharia. Additionally, it is noteworthy that 'infaq' holds significant importance in both the Qur'an and the Hadiths of Prophet Muhammad (ﷺ), is mentioned in the Holy Quran in nearly sixty different instances and Prophet Muhammad (ﷺ) referred to it on various occasions to signify spiritual expenditure in the path of Allah, as noted by Aziz & Karim (2008).

The Islamic concept of infaq, guided by the principles of sharia, plays a vital role in ensuring the fair distribution of wealth, meeting the needs of individuals, promoting social welfare and empowering youth. Similarly, Infaq offers numerous advantages and safeguards for the donor, given that all conditions are duly met. A hadith narrated by Abu Huraira, (ra) reported that, the prophet (ﷺ) mentions seven categories of individuals who will receive Allah's protection or shade on the Day of Judgment, with one of the listed categories being 'a person who generously

*gives in charity without making it known even to his left hand what his right hand has given*" Bukhari, (504). Ibn Mas'ud (ra), also reported that, I heard the Prophet (ﷺ) saying, "*There is no envy except in two: a person whom Allah has given wealth and he spends it in the right way, and a person whom Allah has given wisdom (religious knowledge) and he gives his decisions accordingly and teaches it to the others*" Bukhari, (1409). Therefore, it should be acknowledged that this acts of self-sacrifice carried out with genuine sincerity hold immense significance.

### 2.2 Conditions of Infaq

As human being seeks Allah's gratitude and blessings both in this life and the hereafter, this aspiration serves as the ultimate objective of human existence. Therefore, to fulfil this purpose, Allah has bestowed upon us a comprehensive guidance to stick on. In accordance with these principles, Rahyafi (2022), outlined ten conditions for good Infaq as follows:

1- Infaq should be contributed from one's best possessions, instead of donating from possessions of low value. The Qur'an says: "*Believers, spend for the cause of God from the good things that you earn and from what we have made the earth yield for you. Do not even think of spending for the cause of God worthless things that you yourselves would be reluctant to accept. Know that God is Self-sufficient and Glorious.*" Qur'an, (2:267)

2- It should be what people need, as Allah the exalted says: "*...and prefer others above themselves, even though they themselves have a need.*" Qur'an, (59:9)

3- Infaq should be given to those who really need it and have priority to receive it: "*Charity is for the poor who are restrained in the way of Allah, and are unable to journey in the land....*" Qur'an, (2:273).

4- It is advisable to give Infaq secretly. While it is not necessarily wrong to give alms publicly, it is more virtuous and can serve as a means of atonement for some of your known and unknown sins if you donate privately "*...Allah is Well-Aware of what you do.*" Qur'an, (2:271).

5- It should never include reproach and insult: "*Believers, do not annul your charitable giving with reproach and hurt, like he who spends his wealth to show off to the people and believes neither in Allah nor in the Last Day.*" Qur'an, (2:264)

6- Infaq should be done with purity of intention (Ikhlas): *“The example of those who spend their property to please Allah out of their firm and sincere intention is as the garden on a fertile land which, after a heavy rainfall or even a drizzle, yields double produce. Allah is Well-Aware of what you do.”* Qur’an, (2:265).

7- One should consider his/her donation as insignificant and small no matter how big it seems to be: *“...and do not think that by doing such deeds, you have done a great favour to Allah.”* Qur’an, (74:6).

8- Infaq should be from the possessions one likes very much and is attached to: *“You can never have extended virtue and righteousness unless you spend part of what you dearly love for the cause of God. God knows very well whatever you spend for His cause.”* Qur’an, (3:92).

9- One should never consider himself the true owner of anything: *“Believe in Allah and His Messenger and spend (in charity) of that which He has made you successors. Whosoever of you believes and spends shall have a mighty wage.”* Qur’an, (57:7).

10- Most importantly, Infaq must be from what has been earned through Halal means to be accepted by Allah: *“Allah only accepts the offerings of the pious ones.”* Qur’an, (5:27).

### **2.3 Who are Youths?**

Defining youth has always been a challenging task, because there is no universally accepted definition of the age group categorized as youth. However, for statistical purposes, the United Nations (2002), defines 'youth' as individuals between the ages of 15 and 24 years. It is important to note that this definition does not supersede any definitions set by

Member States. This definition was established in preparation for the International Youth Year and was officially adopted by the General Assembly through resolution 36/28 in 1981. All statistical data regarding youth from the United Nations is based on this definition, as evident in the yearly publications on demography, education, employment, and health produced by the UN system.

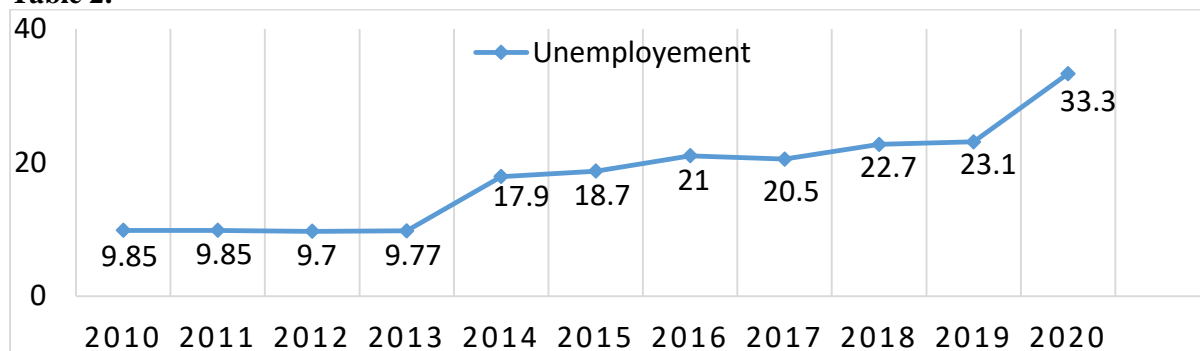
Similarly, Mazarin (2002), describe youth as a transitional stage between childhood and adulthood, marked by the entry into the workforce. Rama & Vellaiah (2017), suggests that youths are a social group with common needs, interests, and characteristics, influenced by societal institutions and rules. As a result, youths are seen as a valuable resource for any country aiming for significant socio-economic development, as they contribute to the workforce with their energy and talent.

Youth-hood can be defined as the phase or period of life through which an individual transitions from childhood to maturity. Maturity, in contrast, refers to the state of being fully developed. In Nigeria, the youth typically fall within the 18-35 years age range, encompassing both males and females. This aligns with the definition of youth as stated in the National Youth Policy of Nigeria, (2019).

In general, youths are regarded as one of the most valuable assets that a nation can possess, and thus, they should be nurtured and empowered. They serve as a key indicator of a country's ability to reproduce and sustain itself. The youth have been acknowledged as the greatest resource in any nation, representing a significant investment in a country's development

Nigerian Youth Unemployment Figures, as of 2010-2020

Table 2:



Source: NBS Unemployment Report, 2020

The above table shows the steady increase in the unemployment rate in Nigeria over the past years (2010 – 2020). It reveals that in 2010 the rate of unemployment stood at 9.85%, subsequently steadily increase to 17.9% in 2014, 18.7% in 2015, 21% in 2016, 20.5% in 2017, 21.7% in 2018, 22.7% in 2019 and 33.3% in 2020. This figures indicates minimal or no improvement in employment opportunities in Nigeria.

#### 2.4 Defining Youth Empowerment

The topic of empowerment cannot be addressed without considering poverty as the focal point of empowerment. Hence, youth empowerment can be defined as the process of equipping young individuals with the necessary tools, resources and opportunities so that they will become self-reliant as described by McGinty, (2002). This includes providing educational assistance and access to resources and decision-making authority so that young individuals can actively contribute to building a more promising future for themselves and their communities.

However, according to Solaja, et al (2019), this deplorable state of affairs has ultimately positioned youth unemployment and poverty matters as the most critical development challenges that pose a threat to Nigeria's efforts in achieving sustainable development goals. There are substantial reasons that support this assertion.

In different studies conducted by Aminu, Z (2016) & Oduwole, T. (2015) have consistently indicated that youth unemployment and poverty rates are the primary factors that predispose young individuals to engage in activities such as kidnapping, pipeline vandalism, cybercrime,

robbery, terrorism, drug and human trafficking and other social vices that hinder socio-economic development in Nigerian societies. Therefore, in an effort to find a sustainable solution to the issue of unemployment and poverty rates in Nigeria, initiatives aimed at empowering youth have become imperative.

#### 2.5 Significance of Infaq on Youth Empowerment

Infaq, which signifies the dedication of one's wealth and life to the path of Allah the Almighty, is mentioned more than seventy times in the Qur'an. This number is enough to comprehend the extent and significance of *Infaq*, Osman (n.d). Infaq can be utilized as an alternative tool for youth empowerment and reduce the developmental challenges in the communities. Poverty and economic predicament is one of the biggest challenges facing humanity around the globe, but it can be drastically reduced if not removed through voluntary charity giving, Malik et al, (1994).

In spite of efforts made by governments and public sectors, there will persist gaps in the financial capabilities of community members. Hence, the role played by the private sector is of utmost significance in providing essential amenities like education, healthcare, water supply, shelter as well as empowering youth to become self-reliant. This can be achieved through utilization of Infaq funds and donations from philanthropists.

In Islam, Infaq is regarded as a divine duty imposed by Allah upon the wealthy individuals to assist those who are less fortunate. It should not be perceived merely as a conventional act of donation, as explicitly stated in the Holy Quran: "And from their properties was (given)

*the right of the (needy) petitioner and the deprived”, Qur'an (51:19).*

According to Hassan (2017) & Sohail (1994), Islamic principles, serves as a means to ensure economic equilibrium within the community. By enabling the impoverished and destitute to meet their basic necessities, it helps foster their development into responsible members of society. Likewise, this Islamic consideration of the concept of Infaq is reflected in the context of sustainable development. According to the World Bank Group report, (2015) "*sustainable development recognizes that growth must be inclusive and environmentally sound to reduce poverty and build shared prosperity for today's population, and to continue to meet the needs of future generations*".

Based on the aforementioned statement, it is evident that sustainable development composed of three primary pillars: economic growth, environmental sustainability and social inclusivity. The goal of Infaq is to foster sustainable human development within communities by offering essential amenities, such as education, to empower individuals to actively engage in social and economic endeavours. In essence, it is only through sustainable human development that economic growth can be attained, equity can be enhanced, the environment can be preserved, and the overall well-being of individuals can be promoted.

Therefore, Infaq has the potential to eradicate poverty and empower poor people to become socially responsible. This was proven with some empirical studies, such as the study of Shirazi et al, (1994) as they studied the effect of Infaq on poverty in Pakistan. Their analysis showed that the poverty level is too low in areas where Infaq is practiced and not practiced. Besides the significant role of Infaq in poverty eradication, it is also effective in achieving economic growth, environmental soundness and social inclusiveness in one way or another. The notion of brotherhood and Ihsan make everyone feel his responsibility towards society and his fellow brothers. Therefore they are ready to help others in all aspects within their capacity through Infaq. The golden power of Muslim Ummah can be restored like in the time of Caliph Umar (ra) in which no poor is available to give him Zakat. This would be possible if only the institution of Infaq is well developed as it was implemented in the first centuries of Islam.

## 2.6 Benefits of Youth Empowerment

According to Ruby (2023), no country can achieve greatness without prioritizing its youth. Youth are not only the future but also the strength of any nation. However, Aja (2020) stated that Islamic tradition holds its young people in high regard and urges them to actively contribute to the development of society. Consequently, they identified several advantages associated with this participation:

1. One of the major reasons why youth engage in crime and violence is due to poor education, poverty, and unemployment. These factors contribute to a high level of criminal activities in society. Consequently, these factors contribute to a high level of criminality in society. Therefore, empowering the youth can lead to a decline in the crime rate as it equips them with opportunities, resources, and support to make positive life choices and become productive and responsible members of society. When young people have access to education, employment, and other resources, they are less likely to engage in criminal activities and more likely to contribute positively to society.

2. Poverty eradication is a significant outcome of youth empowerment. Empowering young individuals can contribute to the elimination of poverty through various means. By offering educational and vocational training programs, young people can acquire the necessary skills and knowledge required for well-paying jobs, leading to financial independence. This, in turn, can enhance their living standards and aid in escaping poverty. Furthermore, when young individuals engage in community development initiatives and are encouraged to establish their own businesses, they can generate employment opportunities and stimulate economic growth. Consequently, this can help diminish poverty within their communities and establish a cycle of economic development.

3. Encouraging and empowering the youth to explore entrepreneurship and establish businesses can lead to the emergence of novel products and services, the implementation of innovative technologies, and the expansion of new markets. Consequently, young individuals can create job opportunities and contribute to the overall economic growth of the nation.

4. Enabled young individuals exhibit heightened levels of innovation and creativity, thereby generating novel concepts and resolutions for societal predicaments. Likewise, the promotion of technological utilization and

innovative approaches among the youth to tackle social and economic issues, coupled with the provision of requisite resources and support, greatly contributes to their success.

5. Proper utilization of Infaq will contribute towards the establishment of a more harmonious and sustainable society. It is imperative to address the challenges faced by the younger generation. An effective method to tackle this issue is through youth empowerment, which allows young individuals to understand their significance in the world and take appropriate actions. Moreover, empowerment enhances their self-esteem and confidence.

Therefore, youth empowerment encompasses a comprehensive approach that aims to equip young people with the necessary skills,

resources, and opportunities to become proactive and accountable members of society. Ultimately, this enables them to shape their own lives and make valuable contributions to the well-being of their communities.

**3.0 METHODOLOGY**

The methodology adopted in this study is a descriptive qualitative approach on Infaq in the Qur'an, journals and internet sources. The authors selects the applicable theories and concepts that align with the study objective.

**4.0 RESULTS AND DISCUSSION**

An analysis was conducted to identify and present the instances of the term "Infaq" as stated in the Qur'an. The findings of the analysis have been effectively presented in the table provided below:

**Table 1**

The term Infaq mentioned in Qur'an	Verses/Sura
Anfaqa	Kahf: 42; Hadid:10
Anfaqta	Anfal:63
Anfaqtum	Baqarah:215; Saba':39; Ra'd:22; Furqan:67; Fathir:29; Hadid:10; Mumtahanah:10,11
Tunfiqu'	Baqarah:272, 273; Ali-Imran:92; Anfal:60; Muhammad:38; Hadid:10; Munafiqun:7
Tunfiquna	Baqarah:267, 272
Yunfiqu	Baqarah:264; Maidah:64; Taubah:98,99; Nahl:75; Thalaq:7
Yunfiquna	Baqarah:3, 215, 219, 261, 262, 265, 274; Ali-Imran:117, 134; Nisa:38; Anfal:3,36; Taubah:54, 91, 92, 121; Haj:35; Qashash:54; Sajadah:16; Syurah:38
Yunfiqunaha	Anfal:36; Taubah:34; Yasin:47; Hadid:7; Munafiqun:10; Taghabun:16; Thalaq:6
Anfiqu	Baqarah:190,254,267; Taubah:53;
Nafqah	Baqarah:270; Taubah:121
Nafaqatuhum	Taubah:54
Al-Infaq	Isra':100

The significance of Infaq cannot be overemphasized, as the glorious Qur'an upholds its immense benefits that not only contribute to

the prosperity of the donor but also empower the recipient and improve the overall economy of society.

**5.0 CONCLUSION AND RECOMMENDATIONS**

Islam consistently emphasizes the importance of establishing fair income distribution, not only to serve individual interests but also those of the wider public. Moreover, Islam highlights the significance of collaborating with others for the betterment of society. Such collective efforts foster motivation, enthusiasm and a heightened sense of purpose, along with that

there is Divine help and blessing in the deed. And what can be achieved through such unity cannot be achieved by the individual alone. Consequently, based on the study findings, the following recommendations are suggested:

1. For the purpose of achieving sustainable youth economic empowerment, it is proposed that Infaq be effectively

- implemented through religious foundations. This approach offers a highly secure method for financially privileged individuals to support youths. These foundations play a crucial role as intermediaries, effectively bridging the gap between the poor youth and the affluent. By making charitable contributions to religious foundations, donors not only have the opportunity to assist the less fortunate during their lifetime, but also establish a lasting legacy that continues even after their passing.
- It is crucial to establish additional vocational and entrepreneurial training centers throughout all states of the federation. These centres should be equipped with efficient tools and resources to equip trainees with marketable, innovative, and practical skills. By doing so, we can enhance the level of youth participation and engagement in empowerment initiatives, while simultaneously tackling the issues of youth unemployment, poverty, and various other social problems.
  - There is an imperative for the infaq foundations, government and non-governmental organizations to engage in a collaborative effort towards financing and establishing training facilities in youth empowerment centers in Nigeria. This collaborative effort will effectively address the challenges currently faced by trainers and trainees, thus ensuring that the youth empowerment programs yield positive and desirable outcomes for the trainees.

To promote advocacy among the general public regarding the importance of empowering the younger generation through the allocation of the infaq fund, as instructed by the Prophet (ﷺ), who stated, “Charity has the power to erase sins just as water extinguishes fire” Ibn Majah, (4210). The prophet (ﷺ) also urged poor individuals to protect themselves even if they could only afford to give half of a date as a means of self-protection from the Fire, (Bukhari, 498).

## References

A. H. M. Zehadul & A. Z., S. (2016). Youth Unemployment and Poverty in Nigeria: A Threat to Sustainable Growth &

Development. *International Journal of Scientific Research and Management Studies*, Vol 4(11). ISSN: 2321-3418. doi:10.18535/ijrms/v4i12.02

Aja, A. (2020). Youth Empowerment for Sustainable Economic Development in Nigeria. *International Journal for Innovative Research in Social Sciences and Strategic Management Techniques*, VOL 7 No1. doi:10.48028/iiprds/ijirssmt.v7.i1.0

Bukhari. (498). Retrieved from [https://www.iium.edu.my/deed/hadith/bukhari/024\\_sbt.html](https://www.iium.edu.my/deed/hadith/bukhari/024_sbt.html)

Bukhari. (1409). Retrieved from <https://sunnah.com/bikhari:1409>

Bukhari. (504). Retrieved from [https://www.iium.edu.my/deed/hadith/bukhari/024\\_sbt.html](https://www.iium.edu.my/deed/hadith/bukhari/024_sbt.html)

Fani, A. N. (2021). The Effectiveness of Productive Infaq-Based Community Economic Empowerment to the Small and Medium Enterprises (SMEs) Growth in Pekalongan. *Ruma Jurnal IAIN Kudus*, Vol. 14 (1). ISSN: 2502 - 3993. Retrieved from file:///C:/Users/user/Downloads/7910-36185-1-PB%20(2).pdf

Farooq, A. & M. Mahmud (2008). The Nature of Infaq and its Effects on Distribution Wealth.

Hasan, A. Q. (2017). Significance of Infaq Fi-Sabilillah. Retrieved from <https://www.daily-sun.com/post/235877/Significance-of-Infaq-Fi-Sabilillah>

Mazarin, J. (2002). *Pioneers in Human Development Theories. Freud, Peagit and Jung*. doi:http://study.com/academy/lesson/pioneer-in-human-development-theories-freud-piaget-jung.html

McGinty, S. (2002). Community Capacity Building. Paper presented at the Australian Association for Research in Education Conference, Brisbane,. doi:<https://www.aare.edu.au>

Nahrowi, I. (2023, January). *The Primacy of Infaq and Sadaqah*. Retrieved from <https://bukapangan.org/en/the-primacy-of-infaq-and-sadaqah/>

National Youth Policy. (2019). *Enhancing Youth Development and Participation in the context of Sustainable Development*. Retrieved from

- https://www.prb.org/wp-content/uploads/2020/06/Nigeria-National-Youth-Policy-2019-2023.pdf
- NBS. (2020). Retrieved from file:///C:/Users/user/Downloads/Q4%202015%20Labour%20Force%20Report.pdf
- Oduwole, T. A. (2015). Youth Unemployment and Poverty in Nigeria. *International Journal of Sociology and Anthropology Research. Published by European Centre for Research Training and Development UK, Vol.1(2). ISSN 2059-1209, ISSN 2059-1217*. Retrieved from https://www.eajournals.org/wp-content/uploads/Youth-Unemployment-and-Poverty-in-Nigeria.pdf
- Pate, A. (2019). *Infaq: You Will Not Attain True Goodness Until You Give of What You love*. doi:https://thecompanion.in/infaq-you-will-not-attain-true-goodness-until-you-give-of-what-you-love
- Qur'an:. (2:267; 59:9; 2:273; 2:271; 2:264; 2:265; 74:6; 3:92; 57:7; 5:27; 51:19; 5:2). Retrieved from https://legacy.quran.com/3/92
- Rahyafteha. (2022). *Ten Points from Quran about Infaq Rahyafteha*. Retrieved from Rahyafteha.ir.en: https://rahyafteha.ir/en/16297/ten-points-from-quran-about-infaq/
- Sethuramalingam, R. G. (2017). Who are youth?- The search for a comprehensive definition. *Vol 5(3)*. Retrieved from https://www.researchgate.net/publication/331701833
- Singh, R. (2023). *Importance and Benefits of Youth Empowerment to Society*. Retrieved from https://techbaji.com/entrepreneurship/importance-benefits-youth-empowerment-to-society/
- Sohail, J. M. (1994). Role of Infaq in Poverty Alleviation in Pakistan. Retrieved from file:///C:/Users/user/Downloads/RoleofInfaqinPovertyAlleviationinPakistan.pdf
- Solaja, M. A. (2019). Youth Empowerment Initiative as a Means to Overcome Poverty - Engagement of Youth in Sustainable Food Generation in Nigeria. Retrieved from <https://uaps2019.popconf.org/abstracts/190723>
- Sunan Ibn Majah. (4210). Sunnah.com. Retrieved from <https://sunnah.com/ibnmajah>: 4210



