

Transformation of the Meaning of Zakat, Infaq and Sadaqah: Contextualisation of the Quranic Semantic Approach

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Abstract: This study examines the concepts of zakat, infaq, and shadaqah (ZIS) in the Qur'an through Toshihiko Izutsu's semantic approach and Syed Muhammad Naquib al-Attas's Islamic worldview paradigm. Unlike previous research focusing solely on lexical meanings, this study aims to address the gap in understanding how ZIS functions beyond mere terminology, as practical instruments for spiritual purification, social welfare, and economic justice within the Islamic value system. Motivated by the global challenges of sustainable development and social inequality, the research explores how Islamic charitable concepts can contribute to contemporary development goals. The primary objective is to trace the semantic transformation of these terms from their pre-Qur'anic roots to their post-Qur'anic developments, and to interpret their actualization as spiritual, social, and economic instruments aligned with key sustainable development priorities. This study employs a qualitative-descriptive method with textual content analysis of classical Qur'anic exegesis, Arabic lexicography, and relevant global development documents. Findings reveal that zakat signifies purification and growth, infaq represents conscious and value-driven expenditure, and shadaqah reflects sincerity and spiritual truthfulness. Together, these concepts contribute to poverty alleviation, promotion of social justice, and strengthening of community cohesion. The integration of semantic and Islamic worldview approaches demonstrates that ZIS is not merely a financial obligation but an integral component of the Islamic epistemic framework, uniting linguistic, spiritual, and sociological dimensions. This study affirms the relevance of ZIS as an instrument for sustainable development and offers a novel methodological contribution to Islamic studies that is both contextual and transformative.

Keywords: Zakat, Infaq, Shadaqah, Semantic Qur'an, *Islamic Worldview*

Introduction

Zakat, infaq, and shadaqah (ZIS) are the main institutions in the Islamic social system that function as instruments of social justice, wealth redistribution, and spiritual expression¹. These three are not merely economic or charitable acts but theological manifestations of monotheism and Muslim ethical awareness of social responsibility. In the contemporary context, the urgency of studying ZIS is increasing, especially in the face of the crisis of social inequality and the global challenges of sustainable development². Various studies have highlighted the effectiveness of ZIS in reducing poverty³, supporting economic growth⁴, and strengthening the spiritual resilience of Muslim communities⁵.

However, the dominance of legal-formal and bureaucratic approaches in understanding ZIS often obscures the spiritual depth and dimension of the Islamic *worldview* that underlies it. The interpretation of the verses of the ZIS is frequently fragmented and separate from the overall structure of the Qur'ān's meaning. In recent decades, a more social, contextual, and coherent approach to interpretation has begun to emerge⁶, with a desire to integrate Islamic sciences in a multidisciplinary and relevant manner to the challenges of the times⁷. The study of ZIS within the framework of *the Islamic worldview* and the semantic

¹ Muneer M Alshater et al., "A Bibliometric Review of the Waqf Literature," *Eurasian Economic Review* 12, no. 2 (2022): 213–39.

² Muhammad Iqmal Hisham Kamaruddin, Mustafa Mohd Hanefah, and Rosnia Masruki, "Challenges and Prospects in Waqf Reporting Practices in Malaysia," *Journal of Financial Reporting and Accounting* 22, no. 3 (2024): 752–65.

³ Khairul Rijal, Ahmad Zainuri, and Peny Cahaya Azwari, "Impact Analysis of the Zakat, Infaq and Shadaqah Funds Distribution to the Poverty Level of Mustahik by Using Cibest Method," *Fikri: Journal of Religious, Social and Cultural Studies* 5, no. 1 (2020): 145–58, <https://doi.org/10.25217/jf.v5i1.982>.

⁴ Fajrin Intan Safitri et al., "The Role of Zakat, Infaq and Shadaqah in Indonesia's Economic Growth: An Islamic Perspective," *Falah: Journal of Sharia Economics* 9, no. 1 (2024): 17–30, <https://doi.org/10.22219/jes.v9i1.30217>.

⁵ Rijal Allamah, Sri Sudiarti, and Julfan Saputra, "The Role of Zakat, Infaq, Shadaqah and Waqf in Empowering the Ummah's Economy," *Al-Sharf: Journal of Islamic Economics* 2, no. 1 (2021): 35–46.

⁶ M.A. Ayyāzī, K.Q. Zādeh, and F.H. Mīr-Safī, "Theoretical Foundations for Social Trends in Contemporary Tafsīr," *Journal of Qur'anic Studies* 13, no. 2 (2011): 202–30, <https://doi.org/10.3366/jqs.2011.0030>; N. Reda, "Holistic Approaches to the Qur'an: A Historical Background," *Religion Compass* 4, no. 8 (2010): 495–506, <https://doi.org/10.1111/j.1749-8171.2010.00233.x>; I. Rohman, "The Pursuit of New Interpretive Approaches to the Qur'ān in Contemporary Indonesia," in *The Qur'ān in the Malay-Indonesian World: Context and Interpretation*, 2016, 83–136, <https://doi.org/10.4324/9781315646350-15>.

⁷ H.R. Haftador and A. Khodaparast, "Ijtihad in Quranic Exegesis," *Asian Social Science* 11, no. 27 (2015): 125–31, <https://doi.org/10.5539/ass.v11n27p125>.

approach of the Qur'ān is important to restore its position as a spiritual and civilizational instrument.

The main problem in the study of ZIS is the disconnect between the semantic meaning of the Qur'ān and its social actualization in the Muslim economic system and public policy. Many interpretations of zakat, infaq, and shadaqah are trapped in literal, administrative, and technocratic dimensions without considering the transcendental and cosmological meaning that underlies them. Even in efforts to institutionalize Islamic philanthropy, the values of monotheism and adab as a moral foundation are often reduced by the logic of economic efficiency alone⁸. This causes the loss of the spirit of ZIS as part of worship and morals, as well as its potential transformation in forming a just and civilized society⁹.

A common solution contemporary Islamic thinkers offer is revitalizing Islamic epistemology through integrating revelation, reason, and social reality. In this regard, the semantic approach of the Qur'ān developed by Toshihiko Izutsu and the Islamic *worldview* paradigm of Syed Muhammad Naquib al-Attas offers a solid conceptual framework. This approach allows for analyzing meanings rooted in the Islamic value system. It opens up space for an integral and comprehensive interpretation of the ZIS verses, bringing linguistic, spiritual, and sociological aspects together.

Toshihiko Izutsu, in his semantic work of the Qur'ān, proposes an analytical approach that focuses on the *semantic field* and the paradigmatic relationship between the main concepts in the Qur'ān¹⁰. In the context of ZIS, the meaning of zakat is not just "tax" but has semantic roots related to "purification" and "growth."; Infaq contains the definition of "expenditure," which is conscious and valuable, While sadaqah is rooted in "*said*" (sincerity), which implies deep spiritual ethics¹¹. Through the three-phase analysis of pre-Qur'ānic, Qur'anic, and post-Qur'ānic meanings, Izutsu allows for reconstructing the understanding of ZIS in its original context.

⁸ Masudul Alam Choudhury, *The Islamic Worldview* (New York: Routledge, 2018); Hafas Furqoni, "Worldview and The Construction of Economics: Secular and Islamic Tradition," *Tsaqafah: Jurnal Peradaban Islam* 14, no. 1 (2018): 1–24.

⁹ Hayatullah Laluddin, "Revisiting the Concept of Waqf: Its Maintenance, Issues and Challenges," *International Journal of Islamic Thought*, 2021.

¹⁰ Toshihiko Izutsu, *God and Man in the Quran*, New Edition (Malaysia: Islamic Book Trust, 2002).

¹¹ Adnan Mahmoud Abumahfouz and Yasser Issa Al-Shboul, "Qur'anic Semantic Markedness: A Translation and Linguistic Perspective," *Dirasat: Human and Social Sciences* 47, no. 1 (2020): 302–13; Tafiati et al., "Lexical Semantics of the Quran: Analysis of Paradigmatic Meaning of Language Politeness," *Arabiyatuna: Jurnal Bahasa Arab* 6, no. 2 (2022): 651–70, <https://doi.org/http://dx.doi.org/10.29240/jba.v6i2.5067>.

Syed Muhammad Naquib al-Attas, on the other hand, developed the concept of *Islamic worldview* (*ru'yat al-Islām li al-wujūd*), which made Tawheed the center of the human system of meaning and action¹². In this *worldview*, social charities such as ZIS are not mere economic acts but expressions of the unity between spirituality and social responsibility. Al-Attas emphasized the importance of manners, knowledge, and cosmic responsibility as moral elements of Islamic ethics, distinguishing Islam from the rational-secular approach of the West¹³.

Integrating Izutsu's approach and al-Attas's paradigm is important in building an interpretive framework for ZIS. With this approach, the meaning of ZIS does not stop at the linguistic or textual level but develops into a social praxis rooted in the Islamic metaphysical system. This will strengthen the position of ZIS as a comprehensive solution to the problems of social justice and the development of the ummah in the Islamic economic system based on Tauhid¹⁴.

Research by Safitri et al. and Rijal et al. shows that ZIS significantly contributes to economic growth and poverty reduction. However, these studies predominantly use a macroeconomic quantitative approach and have not explored the semantic and spiritual dimensions contained in the concept of ZIS.¹⁵ Similarly, Allamah et al.'s study only emphasizes the aspects of productivity and institutional management without integrating the epistemic framework of the *Islamic worldview*¹⁶. This creates a gap in the deep understanding of the theological essence of the ZIS as part of a complete Islamic life system.

On the other hand, theoretical research such as those of Furqani and Choudhury has proposed an alternative paradigm to the Western economic system by emphasizing the role of *the Islamic worldview*¹⁷. However, ZIS's contribution as the epistemological model's main variable has not been explicitly

¹² Syed Muhammad Naquib Al-Attas, *Prologomena to the Metaphysics of Islam: An Exposition of the Fundamental Elements of the Worldview of Islam* (Kuala Lumpur, Malaysia: International Institute of Islamic Thought and Civilization (ISTAC), 1995).

¹³ Hadi Yasin et al., "Islamic Worldview," *Tahdzib Al-Akhlaq: Jurnal Pendidikan Islam* 5, no. 1 (June 25, 2022): 125–34, <https://doi.org/10.34005/tahdzib.v5i1.1947>; Hidayatullah and Arif, "Syed Muhammad Naquib Al-Attas' Exposition on the Concept of Ethics."

¹⁴ Mahmudin, Zayyadi, and Basit, "Islamic Epistemology Paradigm: Worldview of Interdisciplinary Islamic Studies Syed Muhammad Naquib Al-Attas"; Choudhury, *the Islamic Worldview*.

¹⁵ Safitri et al., "The Role of Zakat, Infaq and Shadaqah in Indonesia's Economic Growth: An Islamic Perspective"; Rijal, Zainuri, and Azwari, "Impact Analysis of the Zakat, Infaq and Shadaqah Funds Distribution to the Poverty Level of Mustahik by Using Cibest Method."

¹⁶ Allamah, Sudiarti, and Saputra, "The Role of Zakat, Infaq, Shadaqah and Waqf in Empowering the Ummah's Economy."

¹⁷ Furqoni, "Worldview and The Construction of Economics: Secular and Islamic Tradition"; Choudhury, *the Islamic Worldview*.

described. The studies of Hidayatullah and Arif and Mahmudin et al. have also not appliedively linked the concepts of ethics, manners, and Tawheed with Islamic philanthropic practices in the modern social context¹⁸. Therefore, an integrative study combining semantic approaches and Islamic worldviews is needed to explore the transformative potential of ZIS.

This research aims to trace the semantic transformation of the terms *zakat*, *infaq*, and *shadaqah* through the semantic theory of the Qur'ani Toshihiko Izutsu, as well as interpret the three concepts through the Islamic *worldview* paradigm as formulated by Syed Muhammad Naquib al-Attas. Thus, this research places ZIS not only as a financial policy but also as an integral spiritual and moral instrument in the epistemic structure of Islam.

The novelty of this study lies in its synthesis approach, namely the integration of two major methodologies: Qur'anic semantics and the Islamic worldview. Not many previous studies methodologically combine the two to understand the concept of ZIS in its entirety. This study also offers an interpretive model that can answer the challenge of actualizing Islamic values globally, especially in bridging the values of social justice with *the Sustainable Development Goals* (SDGs) indicators.

The scope of this research includes a semantic analysis of classical Arabic interpretive and lexicographic literature, theological interpretation through the framework of Islamic metaphysics, and an exploration of the social relevance of ZIS through a thematic approach to sustainable development. With this interdisciplinary approach, research is expected to be able to contribute to theoretical and practical contributions in the development of integral and contextual Islamic studies.

Methods

This research uses a qualitative-descriptive approach with a *textual content analysis* method on primary and secondary sources in Islamic studies and global development. Two main theoretical frameworks are used to study the data: *First*, the semantic theory of the Qur'ān developed by Toshihiko Izutsu, and *Second*, the *Islamic worldview* framework formulated by Syed Muhammad Naquib al-Attas.

First, Izutsu's semantic approach is used to trace the development of the meaning of the words *zakat*, *infaq*, and *shadaqah* from the pre-Qur'ānic, Qur'anic, to post-Qur'ānic dimensions. The analysis focuses on the basic definition, relational *meaning*, and semantic *field* in using these terms in the

¹⁸ Hidayatullah and Arif, "Syed Muhammad Naquib Al-Attas' Exposition on the Concept of Ethics"; Mahmudin, Zayyadi, and Basit, "Islamic Epistemology Paradigm: Worldview of Interdisciplinary Islamic Studies Syed Muhammad Naqueb Al-Attas."

Qur'ān¹⁹. This approach allows for an in-depth understanding of the semantic transformation of such concepts within the framework of Islamic values.

Second, the *framework of the Islamic worldview* is used as a normative and epistemological basis to interpret the actualization of ZIS (zakat, infaq, shadaqah) as an expression of the values of monotheism, justice, and mercy in the social life of Muslims. The concept of *ru'yat al-Islām li al-wujūd*, developed by al-Attas, relates to the spiritual-transcendental aspect of Islamic social charity²⁰. It is linked to worldly goals initiated by the *Sustainable Development Goals* (SDGs). Research data was obtained from classical and contemporary interpretive literature, zakat institution policy documents, international institutions' research reports, and relevant scientific journal articles. The analysis was carried out thematically, revealing the substantive relationship between the semantic concepts of ZIS in the Qur'ān and the SDGs indicators. The analysis results are presented in a descriptive-analytical form by integrating the semantic interpretation of the Qur'ān and the principles of *the Islamic worldview*, thus illustrating the inherent linkage between Islamic social charity and the modern sustainable development framework.

Qur'anic Semantics: Toshihiko Izutsu's Approach

Toshihiko Izutsu developed a semantic approach to understanding *the worldview of the Qur'ān by analyzing the meaning of key terms relationally in the Islamic conceptual system, especially seen in her books entitled God and Man in The Qur'ān*²¹ and *Ethico-Religious Concepts in The Qur'ān*²². For him, the Qur'ān is not just a collection of words and symbols but reflects *weltanschauung* or a whole worldview. The meaning of words in the Qur'ān must be seen from systemic dynamics: basic *meaning* to relational *meaning*, which interacts in complex semantic networks.

Izutsu divides the conceptual structure of the Qur'ani into dualistic oppositions, such as between *Allah* and *insān*, *Dunya* and *ākhirah*, *kufr* and *īmān*, which represent the Islamic moral and theological value system. For example, *Allah* is understood as God linguistically and as the center of the entire system of ethical and existential meaning in the Qur'ān. The relationship between God and man is a relationship that is opposite in the framework of servitude, obedience, and relational communication.

¹⁹ Izutsu, *God and Man in the Quran*.

²⁰ Al-Attas, *Prologomena to the Metaphysics of Islam: An Exposition of the Fundamental Elements of the Worldview of Islam*.

²¹ Izutsu, *God and Man in the Quran*.

²² Toshihiko Izutsu, *Ethico-Religious Concepts in the Quran* (London: Mc-Gill-Queen's University Press, 2002).

Through an analysis of vocabulary such as *islām*, *īmān*, *taqwā*, *jahlīyah*, *huda*, and *ḍalāl*, Izutsu shows that the Qur'ān constructs its system of ethics and ontology, which marks a radical departure from the pre-Islamic semantic structure. These words have a lexical meaning and form an overarching value structure: a "semantic cosmology" that distinguishes Islam from Western philosophical systems or pre-Qur'ānic religiosity.

Islamic Worldview: Syed Muhammad Naquib al-Attas Perspective

According to Al-Attas in his book *Prologomena to The Metaphysics of Islam: An Exposition of The Fundamental Elements of The Worldview of Islam*²³ and *Islam and Secularism*²⁴, the Islamic *worldview* cannot be equated with the speculative and historical Western worldview. The Islamic worldview is a total vision of *wujūd* (existence) that includes the material and metaphysical dimensions, the world and the afterlife, birth, and mind. Therefore, the term "nazrah" or "view" is considered inadequate and is replaced by "ru'yah," which reflects the unity of truth and reality.

According to Al-Attas, the Islamic worldview comes directly from revelation, not from the evolution of human thought. He rejects religious pluralism and neutral-secular knowledge because, in Islam, knowledge is part of the monotheistic system. All aspects of science are directed to the meaning of *ubudiyyah* to Allah, with the integration of empirical, rational, and intuitive methods within the framework of monotheism. The Islamic paradigm includes fundamental elements such as the essence of God, revelation, creation, the spirit of man, knowledge, freedom, values, virtue, and true happiness. These elements do not stand alone but form an integrated, cohesive, and well-sourced system of meaning from the truth of revelation. Thus, the Islamic worldview is final, not as historically developed as it is in the West, and does not accept religious syncretism.

Both Izutsu and Al-Attas place the Arabic of the Qur'ān as a language of reality, not just a symbolic tool. According to Al-Attas, the Qur'anic language conveys the essential meaning (*haqīqah*) and not just an empirical description (*wāqi'iyyah*). Meanwhile, Izutsu, from a semantic point of view, points out that the change in the meaning of the Qur'ān forms a new perspective on existence, value, and ontological relationships. Izutsu's approach to the Qur'anic keyword system aligns with Al-Attas's idea that the Islamic worldview is a complete *epistemic framework*. Both reject a secular and reductive approach to sacred texts

²³ Al-Attas, *Prologomena to the Metaphysics of Islam: An Exposition of the Fundamental Elements of the Worldview of Islam*.

²⁴ Syed Muhammad Naquib Al-Attas, *Islam and Secularism* (Kuala Lumpur, Malaysia: International Institute of Islamic Thought and Civilization (ISTAC), 1993).

and assert that the Qur'ān is not meaningfully neutral but constitutes a system of values and reality.

Theoretically, Izutsu's semantic foundation and Al-Attas's Islamic worldview paradigm can be combined as a comprehensive method of understanding the Qur'ān: Izutsu offers a semantic structure that explains how reality is interpreted in the Qur'ān, while Al-Attas provides a metaphysical and epistemological basis for why meaning is final, true, and of revelation. Both strengthen Islam as a system of meaning that is not only religious but also total, integral, and comprehensive in shaping civilization and science.

RESULT AND DISCUSSION

Pre-Qur'ānic Meaning of the Words Zakat, Infaq, and Shadaqah

The linguistic study of the words zakat, infaq, and shadaqah in the pre-Qur'ānic context reveals the rich and multilevel semantic roots, forming the conceptual basis of their use in the Qur'ān. These three terms are derived from Arabic roots that were widely known before Islam as part of the social and cultural structure of the Arab nation. This study refers to the main classical lexicographic literature, such as the works of al-Farahidi (*al-'Ayn*), Ibn Manzhur (*Lisan al-'Arab*), Abu Nashr al-Jauhari (*Ash-Shihah*), and Murtadha az-Zabidi (*Tāj al-'Arūs*), to examine these pre-Qur'ānic meanings in a purely linguistic way.

In the Arabic linguistic tradition, "zakat" comes from the root word زكّو. Lexically, this word refers to growth, improvement, blessing, and purification. Al-Farahidi in *al-'Ayn* explained that zakat includes the meaning of *zakat al-māl* which means an increase in wealth and has the connotation of *shalāḥ* (moral goodness).²⁵ Abu Nashr al-Jauhari explained that zakat could also mean an even number (*zaka = shaft*) and refers to a prosperous life or enjoyment condition. Ibn Manzhur added that this word has two side meanings: zakat as part of the property (*al-'ayn*) and zakat as the purification of the soul (*al-ma'nā*), which indicates the existence of a spiritual relationship in practice²⁶. According to Az-Zubaidi, the word zakat is also used to refer to fertile land (*and zakiyyah*) and even thirst (*zakiya*) in a rarer context²⁷. Thus, the word zakat in the pre-Qur'ānic contains a meaning that includes growth, fertility, purification, and feasibility. This semantic foundation enriches the meaning of zakat in Islam as an act of purification of wealth and spiritual development.

²⁵ Al-Khalil ibn Ahmad Al-Farahidi, *Kitab Al-'Ain Murtaban 'ala Hurufil Mu'jam*, Dictionary, vol. 2 (Beirut - Lebanon: Daar Kutub Al-'Ilmiyyah, 2003).

²⁶ Ibn Mandzur, *Lisanul 'Arab*, Kamus, vol. 6 (Beirut - Lebanon: Daar Al-Ihya' At-Turats Al-'Arabi, 1999).

²⁷ Muhammad Murtadho Al-Husaini Az-Zubaidi, *Tajul 'Arus min Al-Jauhar Al-Qamus*, Qamus Al-'arabi, vol. 38 (Kuwait: Mathbah Al-Hukumah, 1990).

Meanwhile, the word *infaq* comes from the root *ن ف ق* and has a spectrum of meanings that indicate the dynamics of spending and the loss of something from possession. In *Ash-Shihah*, Al-Jauhari said that *anfaqa* means spending one's wealth until it runs out and can have consequences for poverty. This term also describes market conditions that sell well (*nafqat suquhum*).²⁸ Ibn Manzhur in *Lisan al-'Arab* mentions other basic meanings, such as the death of animals (*nafqat al-dābbah*), the exhaustion of provisions or logistics (*nafqat az-zād*), and underground pits (*nafaq*).²⁹ In *Tāj al-'Arūs*, Az-Zubaidi emphasizes that the word *infaq* reflects both the act of spending wealth (*infāq*) and the process of spreading (such as a scattered camel).³⁰ Therefore, pre-Qur'ānic, *infaq* means a value between voluntary expenditure and loss due to compulsion.

The word *shadaqah* comes from the root *ص د ق*, which linguistically is closely related to honesty, sincerity, and steadfastness. Al-Farahidi in *al-'Ayn* points out that *shadaqah* is closely related to the word *ṣidq* (truth) and is used to refer to an honest person or a sincere giver, e.g. *رجل صدق*.³¹ Al-Jauhari explained that *sadaqah* in the form of *ṣidāq* is also used to refer to dowry in marriage³². Az-Zubaidi explains that *ṣadaqah* originally meant voluntary giving (*mutatawwi' bihī*) that arose from the sincerity of the intention. Therefore, if it is done sincerely, then obligatory *zakat* can also be called *ṣadaqah*. Diverse forms of pronunciation such as *ṣudqah*, *ṣadāq*, and *ṣidāq* show the phonetic flexibility of these words in various Arabic dialects³³. According to Ibn Manzhur, this word also refers to existential honesty in actions and courage in social commitment³⁴. In general, *sadaqah* in the pre-Qur'ānic tradition reflects a gift born of sincerity and goodwill. It is not only limited to material meaning but also spiritual and ethical, reflecting the character of honesty in human relationships.

When comparing these three terms semantically, it appears that *zakat* emphasizes the dimensions of growth and purification, *infaq* on spending and consuming, and *sadaqah* on honesty in giving. *Zakat* has a more formal and comprehensive meaning. *Infaq* is more transactional and descriptive, while *shadaqah* leads more to the moral and personal dimensions. Together, these three form a conceptual framework in the relationship between humans and

²⁸ Abu Nasr Ismail ibn Humad Al-Jauhari, *Ash-Shihah Taj Al-Lughah wa Shihah Al-'Arabiyyah*, Qamus Arabic, vol. 4 (Beirut: Daar Al-'Ilm Li Al-Mulayyin, 1987).

²⁹ Ibn Mandzur, *Lisan Al-'Arab*, Qamus, vol. 14 (Beirut - Lebanon: Daar Al-Ihya' At-Turats Al-'Arabi, 1999).

³⁰ Muhammad Murtadho Al-Husaini Az-Zubaidi, *Tajul 'Arus min Al-Jauhar Al-Qamus*, Qamus Al-'Arabi, vol. 26 (Kuwait: Mathbah Al-Hukumah, 1990).

³¹ Al-Farahidi, *Kitab Al-'Ain Murtaban 'ala Hurufil Mu'jam*.

³² Al-Jauhari, *Ash-Shihah Taj Al-Lughah wa Shihah Al-'Arabiyyah*.

³³ Az-Zubaidi, *Tajul 'Arus min Al-Jauhar Al-Qamus*, 1990.

³⁴ Ibn Mandzur, *Lisan Al-'Arab*, Qamus, vol. 7 (Beirut - Lebanon: Daar Al-Ihya' At-Turats Al-'Arabi, 1999).

property and others and become the ethical foundation that precedes its theological codification in Islam.

Table 1
of Pre-Qur'ānic Meanings (*Basic Meaning*)

<i>Aspects</i>	Zakat	Infaq	Sadaqah
<i>Root words</i>	ز ك و	ن ف ق	ص د ق
<i>Main meanings</i>	Growth, purity	Withdrawal, out of stock	Honesty, sincerity
<i>Literal Meaning</i>	Nourish, purify	Spend to the end	Giving with sincerity
<i>Idiomatic Meaning</i>	Feasible, suitable	Selling, Spreading	Loyal, true, pure
<i>Social aspects</i>	Social and spiritual growth	Wealth circulation	Ethical and moral relationships with others
<i>Special shapes</i>	<i>zakiyy, tazkiyah, zaka al-zar'</i>	<i>nafqah, istinfāq, manqāq</i>	<i>ṣidāq, muṣaddiq, ṣudūqah</i>

The pre-Qur'ānic meanings of zakat, infaq, and sadaqah suggest that these concepts already have a substantial semantic depth in classical Arabic. When the Qur'ān adopted this term, it took its birth form and filled and affirmed it with spiritual, ethical, and social values integrated into the Islamic *worldview*. However, in the lexical and cultural level of pre-Islamic Arabia, all three already reflect the process: growth (zakat), expenditure (infaq), and sincerity (sadaqah) as the foundation of human relations with property, others, and good values.

The Quranic Meaning of Zakat, Infāq, and Shadaqah

The concepts of *zakat*, *infāq*, and *shadaqah* are central terms in Islam's ethical and social system, which are firmly rooted in the Quran. Semantically, all three have a meaning development from pre-Qur'ānic to conceptual structures integral to Islamic spirituality, law, and social praxis. Through a semantic approach based on classical interpretations such as *Al-Kassiyaf* by Zamakhsyari, *Tafsīr al-Qur'an al-'Azhim* by Ibn Katsir, and *Tafsīr Ath-Thabari*, we can comprehensively explore the depth of the meaning of these terms.

The term *zakat* comes from the root word *zakā*, which means purification and growth. According to Zamakhsyari, zakat in the Qur'ān means property that must be spent and implies spiritual actions in the form of self-purification (*tazkiyah*). In the interpretation of Q.S. *Al-Mu'minun* verse 4, Zamakhsyari

emphasizes the meaning of zakat as an act of purification of the soul, where the giver of zakat is positioned as a "purification doer" (*fā'il al-tazkiyah*).³⁵ This approach shows that zakat is not just a material obligation but an active worship that cleanses the heart and strengthens the spiritual dimension of a Muslim.

Meanwhile, in his interpretation of QS Al-Baqarah verses 43 and 110, Ibn Kathir combines two main aspects of zakat: a shari'a obligation in the form of zakat on property and a worship that requires obedience and sincerity. Furthermore, zakat is considered a condition for the perfection of prayer. In the interpretation of Q.S. *Al-Bayyinah* verse 5, zakat is seen as a form of *Ihsan* or kindness to the poor, emphasizing the social dimension of zakat as a tangible form of love in society³⁶.

The term *infāq* has also undergone significant semantic development. Derived from the root word *nafaqa*, which means to expend, *infāq* in the Qur'ān is interpreted as the expenditure of property that is voluntary or mandatory, depending on the context. In QS *Al-Baqarah* verse 261, *infāq* is understood as the expenditure of wealth in the way of Allah (*fi sabilillāh*), whose reward is multiplied extraordinarily, depending on the sincerity and intention of the perpetrator. Zamakhsyari, Ibn Kathir, and Ath-Thabari interpret this verse as an affirmation of the spiritual value of sincere *infāq*, with the metaphor of a seed that grows into seven hundred times the merit.

However, *infāq* does not stop at the aspect of giving property alone. In QS *Al-Baqarah* verses 262 and 267, the moral aspects and quality of *infāq* receive great attention. The act of *infāq* that is accompanied by the leverage (*al-mann*) or hurting (*al-adhā*) of the recipient is highly condemned because it removes the reward and damages the value of worship. Allah also commands that *infāq* be done with the best wealth (*ṭayyibāt*), not from bad wealth or undeserved results, indicating the importance of spiritual honesty in this social worship³⁷.

Unlike zakat and *infāq*, which are more tied to material aspects, the term *sadaqah* comes from the root word *shadaqa*, which means honest or true. In QS *Al-Baqarah* verse 271, *shadaqah* (especially *sunnah*) are praised when done in secret because they maintain sincerity and avoid *riya*. However, for zakat (*obligatory*

³⁵ Abu Al-Qasam Mahmud ibn Umar Az-Zamakhsyari, *Al-Kassaf 'an Haqiq Ghawamidh At-Tanzil wa 'Uyun Al-Aqowil fi Wujuh At-Ta'wil*, Tafsir Al-Qur'an, vol. 4 (Riyadh: Maktabah Al-'Abikan, 1998).

³⁶ Ismail ibn Umar Ibn Katsir, *Tafsir Al-Qur'an Al-Adzim*, Tafsir Al-Qur'an, vol. 1 (Riyadh: Daar Thayyibah Li An-Nasyir wa At-Tauzi', 1997); Ismail ibn Umar Ibn Katsir, *Tafsir Al-Qur'an Al-Adzim*, Tafsir Al-Qur'an, vol. 8 (Riyadh: Daar Thayyibah Li An-Nasyir wa At-Tauzi', 1997).

³⁷ Abu Al-Qasam Mahmud ibn Umar Az-Zamakhsyari, *Al-Kassaf 'an Haqiq Ghawamidh At-Tanzil wa 'Uyun Al-Aqowil fi Wujuh At-Ta'wil*, Tafsir Al-Qur'an, vol. 1 (Riyadh: Maktabah Al-'Abikan, 1998); Ibn Katsir, *Tafsir Al-Qur'an Al-Adzim*, 1997; Abu Ja'far Muhammad ibn Jarir Ath-Thabari, *Tafsri Ath-Thabari Jami' Al-Bayan 'an Ta'wil Al-Qur'an*, Tafsir Al-Qur'an, vol. 4 (Cairo: Markaz Al-Buhuts wa Ad-Dirosah Al-'arabiyah wa Al-Islamiyyah, 2001).

shadaqah), giving openly is more advisable to maintain transparency and prevent bad accusations³⁸. In Q.S. *At-Taubah* verse 60, sadaqah is understood narrowly as zakat that can only be given to eight groups (*ashnāf tsamāniyah*), as explained by all classical mufasir. This shows a standard legal system and distribution structure in managing zakat funds in Islam³⁹.

In addition, in Q.S. *At-Taubah* verse 103, shadaqah has a deep spiritual meaning. It functions as a means of purification (*tathīr*) and nourishment (*tazkiyah*) of the soul and property. The Prophet was instructed to pray for the givers of zakat because the prayer is a form of mercy and peace (*sakan*) that strengthens the social-spiritual bond between the leader and the ummah. This view shows that the sadaqah in the Qur'ān is not only a material transaction but also a spiritual and social bond that strengthens the solidarity of the ummah⁴⁰.

To understand the complexity of these three terms, here is a comparison table that illustrates the evolution of the meaning and semantic scope of each concept:

Table 2
of Qur'anic Meanings (*Relational Meaning*)

<i>Aspek</i>	Zakat	Infāq	Sadaqah
<i>Root Words</i>	<i>Tazkiyah</i> (purification), growth	<i>Nafaqah</i> (Production)	<i>Ṣidq</i> (Honest, Truth)
<i>Legal Status</i>	Obligatory, determined niqab	It can be obligatory or sunnah, depending on the context	It can be obligatory (zakat) or voluntary
<i>Key Focus</i>	Purification of self and property,	Material sacrifice for the pleasure of	Spiritual honesty, compassion, social

³⁸ Az-Zamakhsyari, *Al-Kassiyaf 'an Haqaiq Ghawamidh At-Tanzil wa 'Uyun Al-Aqowil fi Wujuh At-Ta'wil*, 1998; Ibn Katsir, *Tafsir Al-Qur'an Al-Adzim*, 1997; Abu Ja'far Muhammad ibn Jarir Ath-Thabari, *Tafsri Ath-Thabari Jami' Al-Bayan 'an Ta'wil Al-Qur'an*, Tafsir Al-Qur'an, vol. 5 (Cairo: Markaz Al-Buhuts wa Ad-Dirosah Al-'arabiyah wa Al-Islamiyyah, 2001).

³⁹ Abu Al-Qasam Mahmud ibn Umar Az-Zamakhsyari, *Al-Kassiyaf 'an Haqaiq Ghawamidh At-Tanzil wa 'Uyun Al-Aqowil fi Wujuh At-Ta'wil*, Tafsir Al-Qur'an, vol. 3 (Riyadh: Maktabah Al-'Abikan, 1998); Ismail ibn Umar Ibn Katsir, *Tafsir Al-Qur'an Al-Adzim*, Tafsir Al-Qur'an, vol. 4 (Riyadh: Daar Thayyibah Li An-Nasyir wa At-Tauzi', 1997); Abu Ja'far Muhammad ibn Jarir Ath-Thabari, *Tafsri Ath-Thabari Jami' Al-Bayan 'an Ta'wil Al-Qur'an*, Tafsir Al-Qur'an, vol. 11 (Cairo: Markaz Al-Buhuts wa Ad-Dirosah Al-'arabiyah wa Al-Islamiyyah, 2001).

⁴⁰ Az-Zamakhsyari, *Al-Kassiyaf 'an Haqaiq Ghawamidh At-Tanzil wa 'Uyun Al-Aqowil fi Wujuh At-Ta'wil*, 1998; Ibn Katsir, *Tafsir Al-Qur'an Al-Adzim*, 1997; Ath-Thabari, *Tafsri Ath-Thabari Jami' Al-Bayan 'an Ta'wil Al-Qur'an*, 2001.

	implementation of sharia	Allah, jihad, and social solidarity	solidarity
<i>Ethics of Giving</i>	Sincerely, clean from Riya	Not to leverage, not to hurt, to give from the best treasures	Done in secret (mainly for sunnah alms), overtly (obligatory zakat)
<i>Recipient</i>	The Eight Groups of Mustahiq	General: jihad, social good, and the poor	Eight groups (for zakat), general for alms
<i>Spiritual Function</i>	<i>Tazkiyah</i> , a condition for the perfection of other worship	Multiplying rewards, educating sincerity, and social empathy	<i>Tathīr</i> and <i>Tazkiyah</i> , strengthening social relationships, eliminating sins
<i>Social Dimension</i>	Instruments of wealth distribution and social justice	A tangible form of sacrifice, forming a network of solidarity	<i>Tathīr</i> and <i>taqiyah</i> , strengthening social relationships, eliminating sins

From the above explanation, it can be concluded that zakat, infāq, and shadaqah are Qur'anic concepts that have expanded their meaning from their linguistic roots. The three not only reflect the commandments of the Sharia but also contain spiritual values, social ethics, and high human responsibility. Zakat is a symbol of self-purification that is institutionalized in Islamic law; Infāq is an expression of willingness that teaches sacrifice and honesty; shadaqah appears as a mirror of faith and affection that connects the individual's relationship with his God and fellow humans. Thus, a semantic approach to these terms reveals the unity between Islamic teachings' normative, spiritual, and social aspects as described in the Qur'ān.

Post-Qur'anic Meaning of Zakat, Infāq, and Shadaqah

1. Zakat: Spiritual, Social, and Economic Institutions

In the post-Qur'anic development, Zakat has expanded its meaning from a mere "cleansing of wealth" to a systemic socio-economic and moral institution. Wahbah Az-Zuhaili emphasized that zakat not only purifies wealth (Al-Baqarah: 43) but also strengthens social solidarity and ensures the economic balance of the community. Furthermore, Az-Zuhaili emphasized in Surah Al-Baqarah: 110 that implementing zakat can provide happiness to the community at large because it fulfills the basic needs of people experiencing poverty⁴¹.

⁴¹ Wahbah Az-Zuhaili, *Translation of Tafsir Al-Munir*, Tafsir Al-Qur'an, vol. 1 (Jakarta: Gema Insani, 2013).

Quraish Shihab says zakat is a social worship inherent in all mukallaf, not just a legal ritual. This can be traced in surah Al-Bayyinah verse 5, which states that zakat is an expression of faith that connects the vertical (obedience to Allah) and horizontal (social concern) dimensions. So, zakat is understood as a bridge of social justice and humanity in Muslim society⁴².

Al-Maraghi added that in surah Al-Baqarah verse 43, zakat strengthens social cohesion through *takaful* (mutual support), creating a supportive society and eliminating economic disparities⁴³. He sees zakat as a transformation from worshipping wealth to a tool for distributing fair and structured wealth. Furthermore, Ash-Shabuni emphasized that in surah Al-Mu'minun verse 4, zakat is giving wealth to the faqir and the poor to present good values in the giver and demand the pleasure of Allah⁴⁴. Post-Qur'ānic zakat is not only seen as a form of worship but has become an institution that covers: a) purifying one's wealth and soul; b) ensuring the distribution of wealth (social justice; c) fostering solidarity (*ukhuwah*); d) affirming true Islam (religious year).

2. Infāq: Spiritual Investment and Social Ethics

Infāq, in the post-Qur'ānic sense, shows the character of a multidimensional charity. Wahbah az-Zuhaili refers to infāq as a form of sacrifice of property, energy, and time intended for the benefit of the ummah (Al-Baqarah: 261), with strict ethical conditions: it should not be accompanied by leverage or harm to the recipient (Al-Baqarah: 262). He called infāq a "charity of intention and ethics", not just a material production.⁴⁵

Quraish Shihab emphasizes that infāq is the highest expression of faith, even greater than belief in worldly laws of cause and effect. In Al-Baqarah: 261, he invites one to reflect on whether one is more confident in the soil (as a medium for the growth of seeds) than in the God who created the soil. Infāq is a symbol of faith, not just an act of philanthropy⁴⁶.

Al-Maraghi and Ash-Shabuni underline that the ideal infāq is from good and halal treasures, not leftovers or bad goods. This reflects respect for Allah and

⁴² Muhammad Quraish Shihab, *Tafsir Al-Misbah (Message, Impression, and Compatibility of the Qur'an)*, Tafsir Al-Qur'an, vol. 15 (Tangerang: Lentera Hati, 2002).

⁴³ Ahmad Musthofa Al-Maraghi, *Tafsir Al-Maraghi*, Tafsir, vol. 1 (Egypt: Musthofa Al-Bab Al-Halbi, 2007).

⁴⁴ Muhammad Ali Ash-Shabuni, *Shafwah At-Tafasir*, Tafsir Al-Qur'an, vol. 2 (Beirut: Daar Al-Qur'an Al-Karim, 1981).

⁴⁵ Wahbah Az-Zuhaili, *Translation of Tafsir Al-Munir*, Tafsir Al-Qur'an, vol. 2 (Jakarta: Gema Insani, 2013).

⁴⁶ Muhammad Quraish Shihab, *Tafsir Al-Misbah (Message, Impression, and Compatibility of the Qur'an)*, Tafsir Al-Qur'an, vol. 1 (Tangerang: Lentera Hati, 2002).

the recipient of infaq.⁴⁷ In the post-Qur'ānic sense, infāq develops into: a) Investment in blessings and spirituality; b) Manifestation of sincerity and moral responsibility; c) Practice of social justice and social solidarity; d) Dynamic worship is relevant to the development of the times (the source of infāq can be in the form of modern professions, services, etc.).

3. Shadaqah: Spirituality, the System of Justice, and Social Reconciliation

Post-Qur'ānic Shadaqah experienced semantic differentiation between obligatory forms (zakat) and *tathawwu'* (sunnah alms), but both occupy a central position in Islamic spirituality. In his commentary on Al-Baqarah: 271, Quraish Shihab states that alms are a form of purification of the mind and heart, which should ideally be done secretly to maintain the dignity of the poor and the sincerity of the rich⁴⁸.

Wahbah Az-Zuhaili sees shadaqah as a system that educates social piety. In At-Taubah: 60, he states that zakat (obligatory sadaqah) is a legal institution that must be given to eight *asnaf*, making it an authoritative system of wealth distribution⁴⁹. Al-Maraghi interprets shadaqah as *social repentance* and a means of character building. In the tafsīr of At-Taubah: 103, he mentions that sadaqah cleanses the heart's diseases and raises the giver's spiritual status. Shadaqah also provides peace of mind (*sakan*) as proof of Allah's acceptance of charity⁵⁰.

Ash-Shabuni also mentioned that in Surah Al-Baqarah verse 271, shadaqah can be educational (if shown) and calming (if hidden).⁵¹ Shadaqah in the post-Qur'ānic sense serves as: a) A cleanser of the soul (tathīr) and a spiritual elevator (*tazkiyah*); b) A fair and structured Islamic economic system (zakat); c) An instrument of social solidarity, collective repentance, and moral reinforcement of the ummah; d) Educational, socially motivated, and da'wah media.

Table 3
of Post-Qur'ānic Meanings (*Semantic Field*)

<i>Aspek</i>	Zakat	Infāq	Sadaqah
<i>Legal status</i>	Obligatory (pillar of	It can be obligatory	Obligatory (zakat),

⁴⁷ Ahmad Musthofa Al-Maraghi, *Tafsir Al-Maraghi*, Tafsir, vol. 3 (Egypt: Musthofa Al-Bab Al-Halbi, 2007); Muhammad Ali Ash-Shabuni, *Shafwah At-Tafasir*, Tafsir Al-Qur'an, vol. 1 (Beirut: Daar Al-Qur'an Al-Karim, 1981).

⁴⁸ Shihab, *Tafsir Al-Misbah (Message, Effect, and Compatibility of the Qur'an)*, 2002.

⁴⁹ Wahbah Az-Zuhaili, *Translation of Tafsir Al-Munir*, Tafsir Al-Qur'an, vol. 5 (Jakarta: Gema Insani, 2013).

⁵⁰ Ahmad Musthofa Al-Maraghi, *Tafsir Al-Maraghi*, Tafsir, vol. 11 (Egypt: Musthofa Al-Bab Al-Halbi, 2007).

⁵¹ Ash-Shabuni, *Shafwah At-Tafasir*, 1981.

	Islam)	or sunnah	sunnah (sadaqah tathawwu')
<i>Main objectives</i>	Purification of property and soul, social solidarity	The Joy of God, Social Support	Inner cleansing, wealth distribution
<i>Spiritual dimension</i>	Tazkiyah, gratitude	Sincerity, full trust in Allah	Forgiveness of sins, social repentance
<i>Ethics of giving</i>	Must be on time, with sincere intentions	Without Riya, leverage and hurt	Preferably secret, respectful & loving
<i>Development of meaning</i>	From the worship of property → institutional system	From wealth expenditure → spiritual investment	From free giving → legal and social systems
<i>Social role</i>	Strengthening ukhuwah and economic justice	Building social responsibility	Cultivate empathy, honor, and balance

The post-Qur'ānic meanings of *zakat*, *infāq*, and *shadaqah* have undergone expansion from their linguistic roots and literal meanings to complex spiritual entities and social systems. Three, in the semantic framework of the Quran, are instruments of economic empowerment of the ummah and inner transformation, character formation, and social and moral reconciliation. A semantic approach to these terms reveals how the Qur'ān formulates charity as a bridge between man and his God and between man and his fellow man. In the contemporary context, these concepts remain relevant and vital in shaping a just, harmonious, and spiritually based civilization.

Zakat, Infaq, and Shadaqah Based on Islamic Worldview

The Islamic worldview, as understood by Syed Muhammad Naquib al-Attas, is an Islamic view of life that is derived from revelation (*ru'yat al-Islām li al-wujūd*), encompassing the whole of existence: physical and metaphysical, the world and the hereafter, which is not limited to mere empirical experience, but includes the ontological truth (*haqīqah*) that comes from Allah Ta'aala.⁵² In this context, the meaning of *zakat*, *infaq*, and *sadaqah* is not only understood as a socio-economic transaction. Still, it is the realization of the Islamic vision of

⁵² Al-Attas, *Prologomena to the Metaphysics of Islam: An Exposition of the Fundamental Elements of the Worldview of Islam*.

existence and truth and an instrument of purification of self and society within the framework of monotheism.

Zakat is one of the pillars of Islam and is an obligation directly determined by revelation. In the framework of *the Islamic worldview*, zakat is not just a social tax or fiscal obligation but a manifestation of a value system sourced from Allah Ta'aala, which emphasizes social responsibility, justice of distribution, and purification of property and soul. QS Al-Baqarah: 43, 110, and Q.S. At-Taubah: 60 explicitly regulate zakat as a social and spiritual institution.

According to Al-Attas, reality (*haqīqah*) is not only an empirical reality but includes the deepest meaning of existence⁵³. Therefore, zakat becomes an instrument of actualizing truth (*haqq*) through concrete actions that show submission to Allah's commands and concern for fellow humans. Zakat strengthens the relationship between humans and God and between fellow humans in a just social structure.

This view is reinforced by Monzer Kahf, who shows that zakat positively impacts investment and economic stability through poverty reduction and social financing. He also emphasized that zakat has a spiritual and economic impact by encouraging productivity and financial inclusion.⁵⁴ In this case, zakat is not separate from worldly reality but becomes a means of social transformation closely related to the hereafter (eschatology), as outlined in *the Islamic worldview*.

Infaq includes all forms of property expenditure for good, mandatory, and sunnah. It does not always have formal conditions such as zakat, but its meaning is very important in the Qur'an. In QS. Al-Baqarah: 261, infaq is described as planting a seed that produces seven hundred times the fruit. This illustrates that every expenditure in God's way is not in vain but yields abundant spiritual and social rewards.

In the framework of *the Islamic worldview*, as explained by Al-Attas, actions such as infaq cannot be understood only as acts of virtue in an empirical context (*waqi'iyah*) but as a form of actualization of the values of monotheism, awareness of the hereafter, and integration between material and spiritual aspects of life. Al-Qardāwī specifically places infaq as the main framework in the discussion of consumption in Islamic economics. He defines infaq and consumption as the same activity, moving the production sector and balancing needs and desires within moral limits.⁵⁵ Thus, infaq has a complete spiritual, social, and economic dimension, making it an important element in the Islamic

⁵³ Al-Attas.

⁵⁴ Monzer Kahf, *The Performance of the Institution of Zakah in Theory and Practice*. (Kuala Lumpur, Malaysia: In International Conference on Islamic Economics towards the 21st Century, 1999).

⁵⁵ Yusuf Al-Qardhawi, *Dawrul Qiyam Wal Ahklāq Fīl Iqtisād Al-Islāmī* (Cairo: Maktabah Wahbah, 1995).

worldview that unites the divine command and the needs of human life in the world.

Shadaqah includes all voluntary gifts made for the sake of Allah, whether in the form of material, energy, or smiles and kind words. QS Al-Baqarah: 271 and Q.S. At-Taubah: 103 underline the importance of sincerity in giving shadaqah and its spiritual effect in purifying the giver and strengthening social relations. According to Al-Attas, *the Islamic worldview* rejects the separation between the sacred and the profane.⁵⁶ Therefore, actions such as sadaqah are not only social charities but also part of a value system that is integrated between *spiritual* and *physical*. Shadaqah is not just a horizontal action but also a vertical one, connecting the doer with Allah by embodying the values of compassion, empathy, and solidarity.

Muhammad Abdul Mannan placed shadaqah in the Islamic system of wealth distribution. He views sadaqah as an integral part of a just economic system, which does not allow wealth to accumulate in the hands of a few.⁵⁷ Thus, sadaqah becomes a social mechanism in Islam that forms a cohesive, just, and harmonious society in line with the principles of *maqasid ash-sharia*. From the perspective of *the Islamic worldview* built by Al-Attas, zakat, infaq, and shadaqah cannot be understood only in the legal-formal or economic-practical dimensions. These three are manifestations of the monotheistic system that covers all aspects of human life. They are part of the structure of reality that connects the world and the hereafter, between beings and *Khaliq* and individuals and society.

Table 4:
of Meanings in Islamic Worldview

<i>Aspek</i>	Zakat	Infaq	Sadaqah
<i>Root words</i>	زك و (grow, holy)	ن ف ق (out, out)	ص د ق (Honest, Sincere)
<i>Spiritual Function</i>	Tazkiyah (purification of soul and wealth)	Sincere Charity, Ukhrawi Investment	Tathīr and social empathy
<i>Social Function</i>	Wealth distribution, economic balance	Wealth Circulation, Community Empowerment	Solidarity, empathy, and ethical empowerment

⁵⁶ Al-Attas, *Prologomena to the Metaphysics of Islam: An Exposition of the Fundamental Elements of the Worldview of Islam*.

⁵⁷ Muhammad Abdul Mannan, *Islamic Economics: Theory and Practice* (Boulder, Caldera: Westview Press, 1986).

<i>Relationship with Allah</i>	A form of obedience and confession of rububiyah	Expression of faith and tauhid	Forms of <i>courtesy</i> and expression of tauhid
<i>Main Objectives</i>	Social justice and individual piety	Drawing closer to Allah, sacrifice	Achieving Allah's pleasure through love

In this comprehensive and final Islamic value system, *zakat* is a *divine obligation* that regulates social justice; *infaq* is a driver of productivity and moral consumption; and *shadaqah* is an expression of empathy and compassion that strengthens the social structure of the ummah. By understanding the three in the framework of *the Islamic worldview*, we see them not only as financial instruments but as a means of forming civilized human beings, a just society, and a system of life-based on monotheism and revelation. This distinguishes Islam's understanding of social reality from the modern secular paradigm and makes it a comprehensive solution to humanity's problems.

Actualization in Support of Sustainable Development Goals

Zakat, *infaq*, and *shadaqah* (ZIS) are charitable concepts in Islam with broad spiritual, social, and economic dimensions⁵⁸. In the epistemological framework of Islam, especially as formulated by Syed Muhammad Naquib al-Attas in the concept of *the Islamic worldview*, these three instruments are not only individual moral obligations but also pillars of civilization that sustain social justice and the sustainability of human life. When associated with the global development agenda such as *the Sustainable Development Goals* (SDGs), ZIS demonstrates a deep value fit and high practical relevance⁵⁹.

Conceptually, the SDGs are designed as a global development framework that includes economic, social, environmental, and institutional aspects to create a more just, prosperous, and sustainable world⁶⁰. This is where the convergence lies between the SDGs and the basic values in Islamic teachings, especially those manifested in *zakat*, *infaq*, and *shadaqah*⁶¹. Contemporary studies show that the

⁵⁸ Muneer M Alshater et al., “What Do We Know about Zakat Literature? A Bibliometric Review,” *Journal of Islamic Accounting and Business Research* 12, no. 4 (2021): 544–63.

⁵⁹ Senay Sadic, Emre Demir, and José Crispim, “Towards a Connected World: Collaborative Networks as a Tool to Accomplish the SDGs,” *Journal of Cleaner Production*, 2024, 142726.

⁶⁰ Pascual Berrone et al., “How Can Research Contribute to the Implementation of Sustainable Development Goals? An Interpretive Review of SDG Literature in Management,” *International Journal of Management Reviews* 25, no. 2 (2023): 318–39.

⁶¹ Qian Gao, Chuanglin Fang, and Xuegang Cui, “Carrying Capacity for SDGs: A Review of Connotation Evolution and Practice,” *Environmental Impact Assessment Review* 91 (2021): 106676.

basic principles of Islamic finance, such as distribution justice, prohibition of exploitation, and promotion of shared welfare, are highly compatible with SDGs goals such as poverty alleviation, good health, and inclusive economic growth.⁶²

As an obligation stipulated in shari'a, Zakat not only purifies property but also the giver's soul (*tazkiyah*)⁶³. It is a form of fair and structured wealth redistribution aimed at the eight *mustahiq* groups inherently vulnerable in society. According to Ebrahim (2021), zakat can effectively alleviate poverty and support social resilience in the long term.⁶⁴ Infaq and shadaqah, although not always mandatory, play a very important complementary role in financing situational and emergency social needs. Both link spiritual values and concrete social actions, reflecting Islamic ethics in the form of active participation in building society.

The actualization of ZIS in the context of the SDGs has been empirically proven in various case studies⁶⁵. In Nigeria, the issuance of green sukuk and microfinance programs by Islamic financial institutions such as *Al-Barakah Microfinance Bank* is a clear example of how Islamic finance principles can strengthen inclusive and sustainable development.⁶⁶ In Indonesia, zakat institutions such as BAZNAS and LAZISNU have contributed directly to poverty alleviation and strengthening the halal economic sector through productive zakat-based economic empowerment programs.⁶⁷ These initiatives directly support several SDGs goals, including poverty reduction, quality education, decent work, and inequality reduction⁶⁸.

⁶² T.O. Yusuf, L. Raimi, and A.A. Shuaib, "The Power of Faith-Based Finance: How Islamic Finance Supports the Achievement of the Sustainable Development Goals," in *Islamic Finance in the Modern Era: Digitalization, FinTech and Social Finance*, 2024, 300–325, <https://doi.org/10.4324/9781003366751-19>; B. Harahap, T. Risfandy, and I.N. Putri, "Islamic Law, Islamic Finance, and Sustainable Development Goals: A Systematic Literature Review," *Sustainability (Switzerland)* 15, no. 8 (2023), <https://doi.org/10.3390/su15086626>.

⁶³ Muhamad Zulfadli Abdul Rahman et al., "Development of Spiritual Poverty Measurements of an Urban Population Based on the Concept of Purifying the Self (Tazkiyah Al-Nafs)," *Social Indicators Research* 169, no. 3 (2023): 943–72.

⁶⁴ R. Ebrahim, Y. Abdulla, and S. Kumaraswamy, "Islamic Finance and Sustainable Development Goals in Bahrain," 2021, 8–13, <https://doi.org/10.1109/IEEECONF53626.2021.9686329>.

⁶⁵ Pantea Foroudi et al., "Sustainable Development Goals in a Regional Context: Conceptualising, Measuring and Managing Residents' Perceptions," *Regional Studies* 59, no. 1 (2025): 2373871.

⁶⁶ Yusuf, Raimi, and Shuaib, "The Power of Faith-Based Finance: How Islamic Finance Supports the Achievement of the Sustainable Development Goals."

⁶⁷ N. Hak, N. Susilawati, and D. Novriadi, "The Transformation of Zakat in Promoting the Growth of the Halal Industry in Indonesia," *Journal of Ecohumanism* 3, no. 6 (2024): 571–77, <https://doi.org/10.62754/joe.v3i6.4032>.

⁶⁸ Cameron Allen, Graciela Metternicht, and Thomas Wiedmann, "Priorities for Science to Support National Implementation of the Sustainable Development Goals: A Review of Progress and Gaps," *Sustainable Development* 29, no. 4 (2021): 635–52, <https://doi.org/10.1002/sd.2164>.

However, several structural and operational challenges exist in optimizing the role of ZIS in the SDGs. Low Islamic financial literacy, the perception that zakat is only a ritual, and the limited institutional capacity of Islamic philanthropy are the main obstacles to realizing the full potential of ZIS. In addition, the overlap of regulations and the lack of integration between ZIS institutions and national development policies also slow down the actualization process.⁶⁹

In response to these challenges, experts suggest several strategic steps. *First*, it is necessary to strengthen Islamic philanthropy's institutional capacity and governance, including using digital technology for efficiency and transparency. *Second*, a *blended finance* model integrating zakat funds with other sources, such as the State Budget or Sharia CSR is needed to expand its scope and reach. *Third*, multi-sector collaboration between ZIS institutions, the government, and the private sector is the key to the success of the synergy between Islamic principles and the SDGs.⁷⁰

Thus, zakat, infaq, and shadaqah are not only expressions of individual worship but also serve as pillars of sustainable development within the framework of Islam. Values such as justice, empathy, and social responsibility embodied in ZIS can enrich the global narrative of human-oriented development. Therefore, the actualization of ZIS in support of the SDGs is not only possible but also necessary as a form of contribution to Muslims' creation of a more just, prosperous, and civilized world.

Conclusion

This research shows that the concepts of zakat, infaq, and shadaqah (ZIS) in Islam have normative and legalistic dimensions as well as profound semantic and epistemological dimensions. Through the semantic approach of Toshihiko Izutsu's Qur'ān and the Islamic worldview paradigm of Syed Muhammad Naquib al-Attas, it was found that the term ZIS contains a root meaning that connects spiritual, social, and cosmological aspects. Zakat is understood as purification and growth, infaq as a conscious expenditure of value, and shadaqah as sincerity in giving, all of which are integrated into the value system of monotheism. The integration of these two approaches allows for the reinterpretation of ZIS as a moral and civilizational instrument rather than a mere administrative obligation. ZIS can be positioned as a spiritual foundation

⁶⁹ Y. Khan, U. Daraz, and Š. Bojnec, "Enhancing Food Security and Nutrition through Social Safety Nets: A Pathway to Sustainable Development," *Sustainability (Switzerland)* 15, no. 19 (2023), <https://doi.org/10.3390/su151914347>.

⁷⁰ O. Kachkar and M. Alfares, "Waqf Contributions for Sustainable Development Goals: A Critical Appraisal," in *Wealth Management and Investment in Islamic Settings: Opportunities and Challenges*, 2022, 367–91, https://doi.org/10.1007/978-981-19-3686-9_21.

for realizing social justice and economic balance in contemporary Muslim society.

The values in the ZIS concerning the Sustainable Development Goals (SDGs) align with the global goals of poverty alleviation, social welfare, and inclusive and sustainable development. Thus, this study emphasizes the importance of an interdisciplinary approach in comprehensively understanding and actualizing Islamic teachings. In the future, further research is needed that is more applicable in connecting the semantic framework and Islamic *worldview* with the public policy system and the empowerment of the people so that the values of ZIS not only become normative discourse but also become a transformational force in building civil society.

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