



Community Understanding and Local Practices of Infaq, Sadaqah and Waqf Management

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Abstract

Infaq, sadaqah, and waqf are Islamic social finance instruments that have distinct legal characteristics and management mechanisms. However, in community-level practice, these three instruments are still often understood and managed in a uniform manner, which has the potential to cause inconsistencies in fund management, particularly with regard to waqf. The purpose of this study is to analyze the public's understanding of infaq, sadaqah, and waqf; to examine the management of Islamic social funds; and to identify the factors that influence this understanding. This study employs a qualitative approach using a case study design. Primary data were collected through interviews with 10 active congregants, community leaders, and religious figures, and their validity was verified through source triangulation. Data analysis followed the Miles and Huberman model, which includes reduction, presentation, and drawing conclusions. The results of the study show that most informants still equate infaq, sadaqah, and waqf as forms of charity without understanding the differences in their legal principles and management. This perception is reinforced by fundraising and distribution practices that do not clearly distinguish between the various instruments, and is influenced by low levels of Islamic social financial literacy, limited education on *muamalah* fiqh, and strong local philanthropic traditions. The conclusions and implications of this study emphasize the importance of technical education on waqf contracts and the strengthening of management so that waqf can function productively in accordance with Sharia.

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INTRODUCTION

Islam is an ideal religion that provides complete and comprehensive guidance for every aspect of human life. The essence of this religion encompasses not only worship but also social interactions aimed at achieving collective well-being (Aldi et al., 2025). Several forms of worship in Islam have a significant impact on human well-being, such as infaq, sadaqah, and waqf. Islam not only requires its followers to pay zakat but also commands them to practice infaq and sadaqah (Anjelina et al., 2020).

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Infaq is the giving of assets with a positive intention, such as for the common good, as a donation, or for something that benefits many people. This activity is one indication of a person's faith and obedience to Allah SWT. Infaq can be given by anyone, whether they have a high or low income. Infaq does not require specific conditions like zakat, so it can be performed at any time and by anyone. Infaq is viewed as one method to support the improvement of human social welfare (Anjelina et al., 2020). Beyond infaq, there is also what is known as sadaqah, which carries a deeper meaning. Sadaqah is a manifestation of a believer's faith in Allah SWT, realized through acts of sacrifice whether material or non-material without expecting any reward in return; rather, it is defined as any form of giving intended to seek reward from Allah.

In Islam, giving alms is considered sunnah, which means that if performed wholeheartedly, it is an act of worship that will be rewarded, but if not performed, it will yield no reward. The distinction between infaq and sadaqah lies in the nature of the offering. While infaq refers to material acts of charity, charity (sadaqah) encompasses good deeds that can be either material or non-material in nature, such as giving objects, money, labor, or services; refraining from committing wrongdoing; reciting the takbir and tahmid; and even the simplest act of smiling sincerely at others (Barkah, Azwari, et al., 2020).

Infaq is wealth donated by an individual or business entity, separate from zakat, for the public good. Sadaqah is wealth or non-material assets donated by an individual or business entity, separate from zakat, for the public good (Undang-Undang No 23 Tahun 2011 Tentang Pelaksanaan Zakat, 2011).

In Arabic, "wakaf" means "*al-habsu*," which is derived from the verb "*habasa-yabbisu-habsan*," meaning to keep someone away from something or to imprison them. Later, this term evolved into "*habbasa*," meaning to endow property for the sake of Allah SWT. The word "*waqf*" itself comes from the verbs "*waqofa*" (past tense), "*yaqifu*" (present tense), and "*waqfan*" (verbal noun), which mean "to stop" or "to stand." Meanwhile, *waqf* according to Islamic law (*syara'*) is the act of setting aside property from which benefits may be derived without depleting or damaging the physical asset (*ain*) itself, and using it for the greater good (Zulkifli, 2020)(Miranda Febrianti et al., 2024).

Waqf is one of the sunnah acts of worship performed by Muslims with the aim of drawing closer to Allah SWT (Juliati et al., 2024). Conceptually, waqf is considered a source of wealth that continuously generates returns. Waqf is structured in such a way that it plays a vital role in improving the standard of living for the community; therefore, it must be managed effectively so that waqf assets can grow and provide the greatest possible benefit to the Muslim community. Furthermore, the unlimited nature of waqf utilization gives it a longterm function and establishes it as a form of social consciousness aimed at alleviating hardship and improving welfare (Nazmi & Juliati, 2024)(“Undang-Undang RI No. 41 Tahun 2004 Tentang Wakaf,” 2004).

The ongoing benefits of waqf make this act of worship one that yields immense rewards for those who perform it. One example is waqf land used as a place of worship for Muslims, as well as waqf land used for Islamic boarding schools. However, the recommendation to establish waqf is not specifically explained in the Quran, unlike the commandment of zakat, which is mentioned 82 times in the Quran (Chusma et al., 2022).

The lack of understanding regarding these technical aspects often leads to oversimplifications among the public; therefore, the researchers deemed it necessary to present a comprehensive comparison to clarify the definitions of these terms using the table below

Table 1. Differences Between Infaq, Sadaqah, and Waqaf

Aspect	Infaq	Sadaqah	Waqaf
Definition	Voluntarily giving away one's wealth	A charitable gift (material or nonmaterial) given with sincerity	Setting aside assets to be used permanently for the public
Ruling	Sunnah (recommended)	Sunnah (broader than infaq)	Sunnah (recommended)
Form	Wealth (money, goods)	Material (money, food) or nonmaterial (a smile, help)	Productive assets (land, buildings, mosques, money)
Time	Anytime	Anytime	Anytime
Recipients	Anyone	Anyone	General
Their assets	are distributed directly	distributed immediately	managed first, then the benefits are distributed

The data in the table illustrates the fundamental differences between infaq, sadaqah, and wakaf, covering legal aspects, material form, and asset management. The most striking difference lies in the characteristics of waqaf, which requires the retention of assets to be managed sustainably before their benefits are distributed to the public (Indrayani, 2025). Although there are clear theoretical distinctions, findings in Jorong Dusun Tuo reveal a discrepancy where the local community still views all three practices as identical forms of generosity. This occurs because the community's cognitive orientation is more focused on the spiritual transactional value namely, sincerity in sharing wealth rather than on understanding its technical operational classifications. This situation indicates that the specifics regarding the management of productive assets in waqf have not yet been fully internalized within the value system and understanding of the local congregation.

The mechanism for distributing funds directly to the management reflects a pattern of personal relationships based on trust between the community and the surau administrators. From a managerial perspective, the allocation of funds focused on operational costs and renovations indicates that ZISWAF funds serve as a key pillar of these places of worship's financial independence. Overall, this system ensures the continuity of religious activities through the routine and functional management of social funds.

Islamic social finance instruments, such as infak, sadaqah, and waqaf, have distinct legal characteristics, objectives, and management mechanisms. Nevertheless, in community-level practice, these three instruments are still often understood as uniform forms of charity, resulting in blurred boundaries regarding their management. This situation has the potential to cause inconsistencies in the collection and distribution of funds, particularly in the management of waqf, which, according to Sharia law, requires that the principal amount of the asset be preserved. Several studies indicate that the public's low level of literacy regarding Islamic social finance instruments remains a challenge in achieving governance that aligns with

Sharia principles (Yenti & Iska, 2023; Effendi & Mory, 2021).

This phenomenon is also observed in the Muslim community that served as the site of this study. Fundraising is still conducted through charity boxes that combine infaq, sadaqah, and waqf in a single container without separating them by type of instrument. This management model has the potential to blur the functional differences and legal provisions of each instrument and opens the door to the use of waqf funds for consumptive purposes that are inconsistent with the principles of waqf management.

Previous research has generally addressed the public's understanding of zakat, infaq, sadaqah, and waqf (ZISWAF) in general or focused on monetary waqf. Most studies have emphasized the level of public understanding and the factors influencing it, whereas research on the relationship between public understanding and the practice of managing Islamic social funds at the community level remains relatively limited. Furthermore, studies that specifically examine infaq, sadaqah, and wakaf without including zakat are still rare.

Given this gap, this study aims to analyze the public's understanding of infaq, sadaqah, and waqf; examine the practices of collecting and distributing Islamic social funds at the community level; and identify the factors that shape this understanding. This study contributes by demonstrating that public perceptions are influenced not only by levels of religious literacy but are also shaped by the practices of fund management taking place within the community. These findings expand the body of research on Islamic social finance governance by emphasizing the interconnection between public understanding and fund management practices as the foundation for strengthening waqf governance that is more accountable and in accordance with Sharia principles.

METHODS

This study is a field research project using a descriptive qualitative method conducted in West Sumatra to explore the public's perceptions of infaq, sadaqah, and waqaf. The research data consists of primary sources obtained through interviews and direct interaction with the community, as well as secondary sources in the form of population data to supplement the analysis. The research instrument was the researcher himself, aided by writing materials and a questionnaire, while data collection was conducted through interviews with 10 active congregants at suraus and mosques, as well as documentation in the form of interview transcripts and demographic data. Data analysis employed the Miles and Huberman model, which includes reduction, presentation, and drawing of conclusions, with source triangulation to ensure data validity. This study emphasizes the importance of the quality of analysis in transforming raw information into accurate and academically accountable scientific findings (Sugiyono, 2020; Engkizar et al., 2020; 2026; Eriyanti et al., 2020; Az-Zahra et al., 2025; Kurniasih et al., 2021). The following are the steps taken in qualitative research.

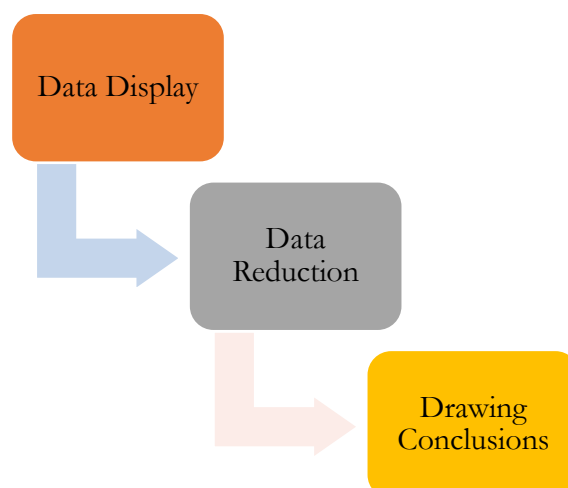


Fig 1. Research steps in qualitative research

RESULT AND DISCUSSION

Public Perceptions of Infaq, Sadaqah, and Waqf

This study mapped the level of understanding among the community in Jorong Dusun Tuo, Nagari Limo Kaum, regarding the distinctions between zakat, infaq, sadaqah, and waqf. The research subjects were active congregants at the Kariang Surau in Lima Kaum Subdistrict, Tanah Datar Regency, in order to obtain a representative picture of the local community's religious knowledge. It turned out that the community's understanding could be grouped into three categories: of the 10 congregants the author interviewed, 8 were unable to distinguish between infaq, sadaqah, and wakaf, while 2 were able to distinguish between infaq, sadaqah, and waqaf.

The components of understanding infaq, sadaqah, and waqf include their definitions, implementation procedures, and the essential differences among the three. Through observation and interviews in Jorong Dusun Tuo, Nagari Limo Kaum, it was revealed that the local community's understanding remains somewhat limited. This is evident in the inability of most respondents to clearly distinguish the meanings and practical applications of zakat, infaq, sadaqah, and waqf in their daily lives.

Infaq, sadaqah, and waqaf each of these terms has its own specific essence and meaning. It is clear that these three terms zakat, infaq, and sadaqah are not synonyms, as they are indeed distinct and each has a different meaning. Infaq refers to a voluntary or generous donation in the form of material goods. As for sadaqah, it is a voluntary gift that can be either material or nonmaterial; in other words, sadaqah has a broader scope than infaq, since what is given as sadaqah is not limited to material goods alone. Meanwhile, waqaf literally refers to the act of suspending or ceasing the ownership status of an asset. Assets designated as waqf are no longer managed for the owner's personal needs but are "set aside" for social purposes. Through this mechanism, assets that are legally and formally "frozen" actually become instruments of empowerment that continue to provide benefits for the broader public interest (Barkah et al., 2020).

The following excerpts present interview quotations that correspond to the first theme, Public Perceptions of infaq, sadaqah, and waqf. These quotations highlight the voices of community members, religious leaders, and congregants,

offering insights into how they perceive and differentiate these Islamic social finance instruments.

Infaq and sadaqah are considered almost the same because both are forms of voluntary giving, whereas waqf is understood as a permanent donation for the benefit of the community (informant 1); Infaq, sadaqah, and waqaf are viewed as having no fundamental differences; all focus on the act of giving as an expression of social concern (informant 2); All three are considered similar because they are all based on sincerity; technical differences are not an obstacle as long as the goal is to worship and help others (informant 3); Infaq is understood as the voluntary donation of wealth for the common good; sadaqah has a broader scope (including both material and non-material assets); whereas waqaf is the transfer of assets for long-term use (informant 4); Infak, sadaqah, and waqaf are understood as forms of charitable giving, with sincere intention as the primary consideration (informant 5)

Broadly speaking, the interviewee views infaq, sadaqah, and waqf as uniform forms of social solidarity without distinguishing them by specific definitions. He sets aside technical differences in terminology and prioritizes the spiritual aspect of intention as well as the practical value of the assistance provided to the community. A sincere desire to alleviate the hardships of others is the core principle underpinning his understanding of these three acts of generosity.

Practices in the Management of Islamic Social Funds

The distribution of Islamic philanthropic funds which includes zakat, waqf, and infaq plays a strategic role in bridging the needs of beneficiaries (*mustabik*). As an integral part of the “place” variable within the marketing mix framework, distribution channels serve to facilitate and streamline the flow of social funds from institutions to the community. The effectiveness of these channels is a key determinant of whether the aid is delivered easily and accurately, thereby achieving its intended purpose (Harahap & Lubis, 2021; Fitri, 2022).

Donations, alms, and endowments are collected through donation boxes at the Kariang Surau and then allocated for the surau’s operations, physical maintenance, and TPA teachers’ honoraria (informant 4); Funds are collected through donation boxes or direct donations to those in need. The funds are used to renovate the surau and to assist orphaned children and the underprivileged at the Kariang Surau, reflecting a balance between physical development and social assistance (informant 5); At Al-Ikhlâs Mosque, there are separate donation boxes (for orphans, the poor, the TPA, and the mosque). Congregants contribute to these boxes during prayers, and donations increase during the month of Ramadan. Distributions are made periodically: to orphans twice a year, to the poor once a year, and for mosque construction as needed (informant 6 & 7)

Based on the above discussion, it is evident that the system for managing religious social funds in Jorong Dusun Tuo still employs a traditional approach centered on places of worship. The use of donation boxes as the primary instrument demonstrates the community’s high level of trust in the transparency of management at the Kariang Surau. The allocation of funds, which focuses on physical maintenance and incentives for religious educators (TPA teachers), proves that these funds play a vital role in sustaining the propagation of Islam within the local community. This pattern also indicates that the community views their contributions as a social investment whose impact can be directly felt by the local community. It can be concluded that the practice of fundraising and fund distribution in this area has been functioning effectively by prioritizing the operational aspects of the surau as well as the strengthening of human resources in the religious field (Baga & Purnaningsih, 2020).

The fundraising mechanism in the Jorong Dusun Tuo area relies on two main methods: donation boxes at the Kariang Surau and direct giving to needy members of the surrounding community. When analyzed from the perspective of “regarding fundraising strategies, the activities at the research site are classified as Direct Fundraising. The use of donation boxes serves as a physical medium connecting donors with the surau, while the tradition of direct aid reflects Minangkabau local wisdom that prioritizes family bonds. However, from a ZISWAF management perspective, there are gaps in transparency and accountability. The lack of separate containers for each type of fund makes it difficult to apply specific Sharia principles, particularly in managing waqf assets, which theoretically require different management priorities compared to infaq and sadaqah (Dikuraisyin & Dayanti, 2021).

Research data reveals that the use of the funds raised includes financing the operational costs of suraus, honoraria for TPA instructors, physical rehabilitation of buildings, and financial support for orphans and the underprivileged. Referring to the typology of distribution according to the, this practice can be categorized into two main patterns. First, the traditional consumptive pattern, which is evident in the distribution of aid to meet the basic needs of underprivileged communities.

These activities play a crucial role as a community-based social safety net. Second, the pattern of utilization for the public good (*maslahah ammah*), in which funds are allocated to maintain the sustainability of places of worship and religious education (Mukhlis et al., 2025).

Factors Shaping Public Understanding

The research findings indicate that the public’s understanding of infaq, sadaqah, and waqf is influenced by two groups of factors: internal and external factors. Internal factors relate to the level of formal education and the public’s knowledge of the characteristics of each instrument, while external factors relate to the content of religious teachings and the socialization practices the public receives within their places of worship.

The first factor is internal factors: educational background and knowledge. Empirical data from the field confirm that limitations in formal education are one of the main determinants in shaping public perception. As stated by Ms. Nina Santi Sartika, the complexity of the technical differences between infaq and waqf is difficult to internalize due to a relatively low educational level. This phenomenon aligns with the concept of functional factors from (Rakhmat & Beik, 2022), which emphasizes that individual perceptions are greatly influenced by personal attributes, particularly the accumulation of experience and insight. In line with this, (Asrori, 2020), underscores the importance of the Frame of Reference, which is formed through education.

The community’s relatively low level of education results in a less in-depth understanding of the specific differences between these three practices (informant 8); Some religious teachers have stated that infaq, sadaqah, and waqf share the same purpose, leading the public to believe there is no difference among the three (informant 9); The public continues to view the three as the same because there has been no in-depth explanation, so technical understanding and knowledge of the rules governing each practice have not developed sufficiently. Da’wah takes place regularly, but the substance of the material lacks depth. It emphasizes spiritual motivation more than technical explanations of the law (informant 10)

The dominance of elementary-level educational institutions in this region is the primary determinant of the community’s low level of literacy regarding the

distinctions between infaq, sadaqah, and waqf. In terms of the curriculum, elementary education generally only addresses general moral values without delving into the complex legal aspects of fiqh. The limited access to secondary and higher education in this community closes the gap in critical thinking that could transform the congregation's understanding from mere adherence to norms into critical analysis. Consequently, perceptions become generalized, rooted in the limitations of their cognitive structures shaped by their formal educational backgrounds. This phenomenon demonstrates that the stagnation of religious perceptions in Jorong Dusun Tuo is a direct consequence of limited educational resources; therefore, a more inclusive and adaptive ZISWAF outreach strategy is needed, one that accounts for the community's academic backgrounds (Endar et al., 2025).

The second factor is external factors, including the substance of religious instruction and outreach. From an external or structural perspective, environmental stimuli play a vital role in shaping public understanding. Mosques and prayer halls serve a strategic function as centers of Muslim community life that extend beyond their role as mere places of ritual worship. These religious institutions provide a space for various social and educational activities, ranging from the celebration of major Islamic holidays to the conduct of religious studies and regular Quran instruction. Through the organization of intensive zakat study sessions, it is hoped that congregants will gain a comprehensive understanding of the procedures for paying zakat and be able to distinguish its characteristics from those of infaq, sadaqah, and waqf. The focus of religious preaching at the Kariang Surau is still dominated by spiritual motivational narratives (*fadhilah*) rather than technical education regarding ZISWAF. In line with Notoamodjo's theory in, the massive repetition of material on the rewards of charity has caused the public's attention to remain fixated on that dimension, while the novelty of waqf governance is rarely addressed. This situation is exacerbated by the lack of outreach from formal authorities such as the Ministry of Religious Affairs (Kemenag) or the Indonesian Waqf Board (BWI) down to the jorong level.

Furthermore, situational and local cultural factors specifically the environmental conditions in Nagari Limo Kaum, which are deeply rooted in tradition and a sense of community also influence how the community views ZISWAF practices. Leavitt's theory in states that an individual's worldview stems from their group (social pressure). The tradition of almsgiving, which is deeply ingrained in the local Minangkabau terminology, makes the community more comfortable using this single term for all types of giving. A social environment that does not require the separation of ZISWAF funds (such as combined charity boxes) ultimately shapes a custom that is then regarded as a truth in their perception.

These findings indicate that the patterns of religious socialization and fund management practices that have developed within the community help shape perceptions of infaq, sadaqah, and waqf. When the public is exposed more frequently to information about the virtues of giving rather than the specific characteristics of each instrument, the resulting understanding tends to emphasize spiritual aspects over the technical aspects of management. Overall, the research results show that the public's perceptions of infaq, sadaqah, and waqf are the result of an interaction between individual literacy limitations and the socio-religious environment. These two factors lead the public to more readily view these three instruments as a single form of Islamic philanthropy rather than as instruments with distinct legal characteristics and management mechanisms.

CONCLUSION

This study found that the majority of the community in Jorong Dusun Tuo, Nagari Limo Kaum, still equate infaq, sadaqah, and waqf as acts of charity based on sincerity. Of the ten informants, eight were unable to distinguish the definitions and procedures of each instrument, while only two understood the differences in more specific terms. The main factors influencing this are limited formal education and da'wah materials that emphasize spiritual motivation rather than technical explanations of ZISWAF law. Social funds are traditionally managed through donation boxes and direct donations, with a focus on mosque operations, physical maintenance, honoraria for TPA teachers, and assistance for orphans and the underprivileged. This approach reflects the community's trust in mosque management but still leaves gaps in accountability, particularly regarding the segregation of waqf funds. Overall, public perception places greater emphasis on spiritual aspects and social solidarity than on technical understanding. Therefore, a more systematic ZISWAF outreach and education strategy tailored to the community's educational background is needed so that the potential of Islamic philanthropy can be optimized productively and in accordance with Sharia.

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Author contribution

Nora Putri: Writing-Preparation of original manuscript, Conceptualization, Methodology, Visualization, Investigation, **Tezi Asmadia & Widi Nopiardo:** Improve Content, Data accuracy and analysis, Improve Language, **Emrizal & Rahmat Firdaus:** Data accuracy and analysis, Improve Language.

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