

“TO INVEST IN THE HEREAFTER”: PHENOMENOLOGICAL INSIGHTS INTO THE CONCEPT OF WEALTH IN INDONESIAN SEDEKAH PRACTICES

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Abstract

A growing social phenomenon has emerged in Indonesian society, strongly linked to philanthropy, particularly sedekah (charitable giving). As the discourse on embedding Islamic economic values grows, grassroots philanthropic practices are becoming increasingly important. However, limited research explores the experiences of activists involved in these movements. This study aims to understand how philanthropic practitioners perceive wealth. Three informants from Yogyakarta, Indonesia, were interviewed using semi-structured interviews, and the data were analyzed with Interpretative Phenomenological Analysis (IPA). Six key themes emerged: (1) life reflections, (2) enthusiasm for learning, (3) alms as provisions, wealth as an intermediary, (4) sufficiency and tranquility, (5) increasing consciousness, and (6) diversity of activities. The findings show that these practices can be analyzed through Bourdieu's theory of practice, which emphasizes the interaction between internal agency and external structures. Their philanthropic actions reflect their habitus as Homo Islamicus and are shaped by various forms of capital, including intellectual and cultural capital grounded in Islamic epistemologies like tauhid (Islamic monotheism), tasawuf (Sufism), and fiqh (Islamic jurisprudence). Their charitable activities operate in an arena that embraces diverse sedekah initiatives, embodying a universal spirit that transcends faith and personal preferences.

Keywords: Wealth; Sedekah Practices; Homo Islamicus; Tauhid; Tasawuf; Fiqh; Universality of Philanthropy

JEL Classification:

INTRODUCTION

Over the past few years, Indonesia has witnessed the emergence of a distinct social trend, particularly in the realm of charitable behavior associated with *sedekah*. New expressions such as *Jumat Berkah* (Blessed Friday), *Nasi Jumat* (Friday Rice), *Sedekah Berjamaah* (Group Charity), and *Sharing is Caring* have become widespread. These terms highlight the increasing prominence of philanthropic practices in Indonesian society, especially on Fridays, a day traditionally associated with acts of charity in Islam. This trend reflects a broader cultural shift towards community engagement and social responsibility, which has been amplified by the

influence of social media and community organizations that promote these charitable activities (Rafi, 2019; Rahman, 2023; Wibowo & Yusril, 2021).

Despite the visibility of this movement, few researchers have attempted to trace its origins. Amelia Fauzia (2013) observes that *sedekah* has been a deeply embedded practice within Indonesia's Muslim community for centuries. In the post-reform era, figures like Yusuf Mansur, Abdullah Gymnastiar, and Arifin Ilham have played key roles in promoting *sedekah*, often linking it with broader religious and social transformations in the country (Rafi, 2019; Rahman, 2023). The rise of these philanthropic movements also intersects with the expanding discourse on Islamic economics, which has gained momentum over the last few decades. This intersection is significant as it not only emphasizes the moral imperatives of charity within Islam but also aligns with contemporary economic practices that advocate for social entrepreneurship and community welfare (Septiani, 2023).

Scholars have approached the study of *sedekah* from multiple angles. The concept of *Jumat Berkah*, for instance, has been particularly influential in mobilizing community resources for charitable purposes. Research indicates that initiatives like *Nasi Bungkus*, which involves distributing meals to the needy, have become integral to community life, fostering a sense of solidarity among participants (Wibowo & Yusril, 2021; Thalib et al., 2022). Such programs not only address immediate needs but also serve as a platform for community engagement, promoting values of empathy and social responsibility among participants, particularly the youth (Wijayanti, 2018).

Furthermore, the integration of technology in these charitable practices, such as through online donation platforms, has facilitated greater participation and transparency in charitable giving, thereby enhancing the effectiveness of these initiatives (Aliyasyah, 2020). Fatimah Husein and Martin Slama (2018) explored the tensions and opportunities created by online platforms in facilitating charitable behavior, focusing on communities such as *Rumah Hati Jogja* (RHJ) and *Sedekah Rombongan*. Meanwhile, Muhammad Rafi (2019) examined *Nasi Jumat* charity in Amuntai, interpreting it as a practice rooted in the *Living Hadith* tradition, in which charity is seen as a way to strengthen both divine and communal bonds. Prawitra Thalib et al. (2022) investigated how the distribution of Friday meals by the *Sedekah Squad* in Surabaya, during the COVID-19 pandemic, aligns with the Sustainable Development Goals (SDGs). These

studies reflect a growing interest in understanding how *sedekah* practices evolve and adapt to contemporary societal challenges.

As a reflection of piety and an object of scholarly inquiry, philanthropy in Indonesia prompts important discussions about the role of religion in shaping social and economic behavior. Indonesia's position as the world's largest Muslim-majority nation has historically contributed to a culture of generosity, particularly during times of crisis, such as the COVID-19 pandemic. Notably, the Charity Aid Foundation has consistently ranked Indonesia as the most generous country globally for the past five years (Amrullah et al., 2022). This ranking underscores the significant impact of cultural and religious values on charitable behavior, suggesting that the Islamic principles of *sedekah* and *zakat* play a crucial role in fostering a spirit of giving among Indonesians (Rahman, 2023; Wibowo & Yusril, 2021).

While *sedekah* is often associated with Islam, it is important to recognize that charitable behavior transcends religious boundaries, with many faiths promoting similar values (Lincoln et al., 2008; Tuğal, 2017). This universality of charitable principles has facilitated interfaith cooperation and philanthropy in Indonesia, where diverse religious communities engage in collective efforts to address social issues (Wijayanti, 2018). For instance, organizations such as Muhammadiyah and Nahdlatul Ulama have mobilized resources to support vulnerable populations during the pandemic, demonstrating how religious institutions can serve as catalysts for social solidarity (Aliyasyah, 2020). As a result, *sedekah* has become a common platform for interfaith cooperation and philanthropy. Nonetheless, further research is required to explore this phenomenon from a variety of perspectives.

This study is not concerned with the ethical debates surrounding *sedekah*. Instead, it focuses on how the individuals involved in these charitable activities construct meaning around their practices. This is particularly interesting when considered against mainstream economic theories that assume actors are primarily driven by the pursuit of utility. The behavior of *sedekah* practitioners challenges this assumption, offering a window into alternative economic motivations and the social dynamics underlying their actions.

In the context of mainstream economic research, which is predominantly positivistic in nature, the social dynamics of society's philanthropic activities merit direct engagement, rather than relying on secondary data. This approach aims to gain a firsthand understanding of what

is happening and how the concept of wealth is formed as a proxy for the generosity of selected actors.

This study seeks to explore the phenomenon of popular philanthropic practices in contemporary Indonesian society, focusing on the Special Region of Yogyakarta. Several individuals have been selected for their notable contributions to *sedekah*, and their expressions, experiences, and interpretations are particularly compelling for two reasons. First, they have specific reflections on life experiences before actively engaging in *sedekah*. Second, they possess strong networks and platforms to support their charitable activities. Their continued efforts spark research interest in understanding what is truly taking place in these practices..

LITERATURE REVIEW

Wealth

As a concept in modern economic thought, wealth is often equated with capital, both of which signify the accumulation of valuable resources resulting from sustained human effort. Wealth can be broadly defined as assets that possess both substance and economic value, allowing them to serve multiple purposes, including consumption, investment, and security (Pfeffer & Waitkus, 2021). This multifaceted nature of wealth encompasses various forms, such as cash, real estate, public infrastructure, and personal belongings, highlighting the importance of savings and investments, particularly in physical assets, as integral to wealth accumulation (Pfeffer & Waitkus, 2021).

In Islam, wealth holds a central position in the social structure. It is regarded as a fundamental means of sustaining life, and as such, Islam gives significant attention to its preservation and circulation. This emphasis is reflected in the *maqāṣid al-sharī'ah* (objectives of Islamic law), where the proper management of wealth is a priority (Auda, 2008).

The Islamic understanding of wealth closely aligns with its meaning in modern economics, encompassing both material and non-material assets. Material wealth includes tangible items such as money and real estate, while non-material wealth refers to intellectual capital, copyrights, and other forms of intellectual property. In *sharī'ah*, wealth is viewed as both a physical and spiritual entity. Physical wealth consists of material assets, including intellectual property, while spiritual wealth comprises knowledge and virtues that are applied for the

benefit of society. The Qur'an refers to wealth using various terms such as *māl* (property), *rizq* (sustenance), and *matā'* (worldly benefits) (Ariff & Mohamad, 2017).

Economic Practices as a Social Dimension Shaped by Time and Space

This study employs Pierre Bourdieu's perspective on social practice as an analytical tool. Bourdieu's work is particularly relevant because it reflects the dynamic relationship between actors and systems, and between agency and structure. His insights into economic relations are informed by his observations and experiences in Algeria and France (Bourdieu, 2005b).

According to Bourdieu, practice is generated through the interaction of habitus and capital, within a specific *field*. Thus, practice arises from the dialectical interplay between structure and agency, and between subjectivism and objectivism. Bourdieu clarifies this by explaining the process of the internalization of externalities and the externalization of internalities (Bourdieu, 2013). Therefore, rather than viewing social behavior as isolated events, it should be understood as the collective effort of individuals to produce and reproduce society within its cultural, social, and economic dimensions.

To better understand Bourdieu's theory, Rodolfo Maggio (2017) identifies two key points. First, structure refers to the universal tendency of humans to classify their experiences through binary oppositions (such as male/female, pure/impure), and to act based on their intentions. Second, the concept of agency refers to the capacity of social actors to act independently from structures and rules. To mediate between structure and agency, Bourdieu introduces the concept of habitus, which refers to the attitudes internalized by actors based on past experiences, and which continue to influence their present-day practices, albeit with a certain degree of freedom.

Actors deploy various resources to compete within a given field, or to reproduce certain power relations. These resources are forms of capital that shape the actor's habitus in the field of contestation. Bourdieu categorizes capital into four types: economic, cultural, social, and symbolic (Maggio, 2017). Economic capital refers to financial assets that support social practices aligned with the actor's habitus. Cultural capital includes the actor's knowledge and cultural competencies. Social capital manifests as networks that facilitate interaction between actors. Symbolic capital, on the other hand, represents prestige, authority, or legitimacy. Bourdieu also acknowledges the existence of additional forms of capital, such as technological, legal,

organizational, and commercial capital (Bourdieu, 2005a). These various forms of capital operate in parallel, demonstrating that economic capital is not the sole resource actors need to compete within a particular field.

Bourdieu’s concept of the *field* refers to a multidimensional social space where actors compete for influence, utilizing the various types of capital they possess to shape their habitus. Bourdieu uses this concept to analyze modern society as a site of conflict and competition (Bourdieu, 2013). The *field* serves as a backdrop for the relationships between actors, who compete with one another using the capital they have accumulated.

RESEARCH METHODS

The main research question addressed in this article is how grassroots Muslim economic activists interpret the concept of wealth as a proxy for the widespread practice of philanthropy (*sedekah*) in recent years. The informants selected for this study are active actors in the field, continuously committed to charitable giving. Therefore, their selection was purposive. Given the wide scope of *sedekah* practices, the researcher conducted consecutive field observations to ensure the appropriateness of the chosen informants. After careful consideration, three individuals who have consistently engaged in philanthropic activities were selected to explore their experiences. The diversity of their backgrounds and creativity in interpreting the concept of wealth were key factors in their selection. These three informants, aged between 42 and 52 years, are identified as follows: Pak Yuda from *Warung Ikhlas* (Subject 1), Mas Nanang from *Real Masjid* (Subject 2), and Mas Joko from *Kroyokan Sedekah* (Subject 3).

Table 1: Informants' Profile

Subject	Age	Origin	Education	Sector	Experience
1	52	Jakarta	Diploma in Finance	Private	2 years
2	45	Banjarnegara	Diploma in Broadcasting	Private	7 years
3	42	Jakarta	Bachelor’s in Music Education	Private	9 years

Source: Processed research data (2022)

Semi-structured interviews were used to gather their life experiences.¹ The informants were asked non-directive questions, with the key question being, *“Can you explain what you do within this sedekah movement?”* This main question was followed by probing questions to explore their responses in more depth.

This study employs Interpretative Phenomenological Analysis (IPA) as its analytical method. IPA is a qualitative research approach that seeks to explore how individuals make sense of their life experiences in their own terms (Tang & Santos, 2017). This aligns with the foundational principles of phenomenological philosophy, which posits that direct experience is the primary source of knowledge. Consequently, phenomenological research is driven to investigate and return to these firsthand experiences. IPA integrates phenomenology by treating each participant as an expert in their own lived experiences (Reid et al., 2005), thereby allowing for a nuanced understanding of individual perspectives (Cope, 2011). The IPA process involves multiple readings of interview transcripts, making initial notes, identifying emerging themes, and finally identifying superordinate themes (Osborn et al., 2017). This rigorous approach is crucial for ensuring that the analysis is both comprehensive and reflective of the participants' lived experiences. As noted by Smith and Fieldsend (2021), IPA is characterized by its focus on lived experience and the interpretative work that seeks to understand individuals' personal narratives. Additionally, IPA's emphasis on the uniqueness of individual experiences allows researchers to explore complex issues in depth, fostering a richer understanding of the phenomena under investigation. This is particularly relevant in contemporary research, where the need for diverse and inclusive methodologies is increasingly recognized. This method was rigorously applied when analyzing the data provided by the informants.

RESULTS

Superordinate Theme Development

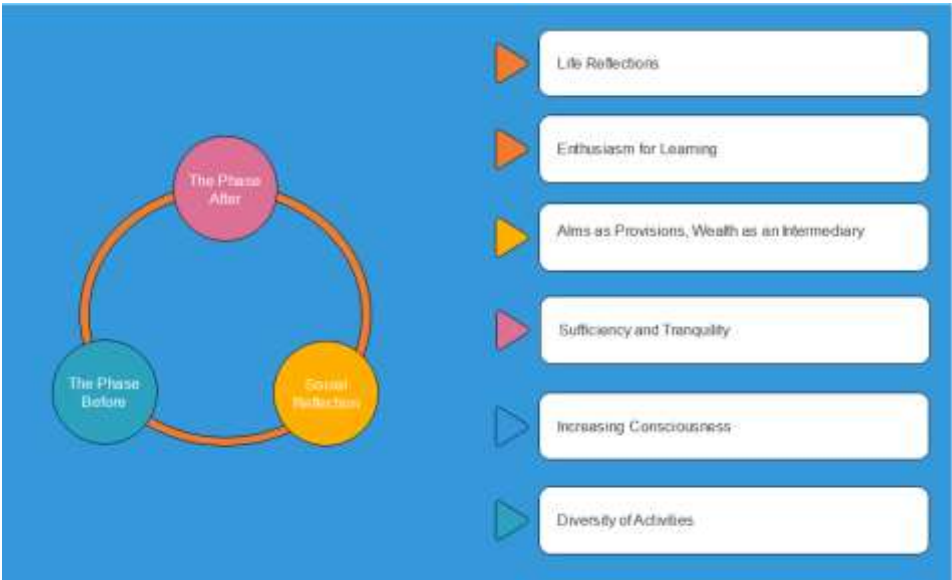
The analysis of the interviews with the three informants revealed a set of superordinate themes. These themes were classified according to a chronological progression, reflecting three key phases of their personal and social journeys: before committing to the philanthropic

¹ The interview with Subject 1 was conducted on January 12, 2022, at Warung Ikhlas Palagan, Sleman, and lasted approximately 3 hours. The interview with Subject 2 took place on February 1, 2022, in the back room of Real Masjid Condong Catur, Sleman, for about 2 hours. Meanwhile, the interview with Subject 3 was held on February 4, 2022, at Kedai Angko (Angkringan Kopi) Sinduharjo, Sleman, lasting approximately 2.5 hours. The duration of the interviews was adjusted based on the needs and sufficiency of the data.

movement, after their commitment, and their broader reflections on society. These phases illustrate the informants’ evolving experiences as they navigated various challenges and ultimately devoted themselves to ongoing philanthropic efforts.

From these phases, six overarching themes were developed, highlighting the informants' interpretation of the concept of wealth within the context of *sedekah*. These themes encapsulate how wealth is understood both materially and spiritually, and how it influences their charitable practices. The six superordinate themes are: *life reflections*; *enthusiasm for learning*; *alms as provisions, wealth as an intermediary*; *sufficiency and tranquility*; *increasing consciousness*; and *diversity of activities*.

Figure 1: Superordinate Themes Across Informants



Life Reflections

The informants in this study are primarily business owners and entrepreneurs, each running their own enterprises. Subject 1, for instance, operated a *geprek*² chicken restaurant on Jalan Palagan, Sleman, Yogyakarta, for approximately four years, until the unforeseen COVID-19 pandemic disrupted his business. This, along with his advancing age, led him to close the business he had started with his wife. Another reason for halting the business was the lack of support from his children, who were not interested in taking it over.

² Geprek chicken, or *ayam geprek*, has become a popular dish in contemporary Indonesian cuisine. The dish typically consists of fried chicken (*ayam goreng*), which is pounded or crushed (*geprek* means "to crush" or "to smash") after frying. The chicken is then smothered in a spicy sambal, a chili-based sauce that can vary in heat depending on the type of chilies and ingredients used.

"... Initially, I ran a restaurant business for about four years, selling geprek chicken. Then the pandemic hit, and we had to pause. I was also feeling quite exhausted from managing the restaurant – it had its ups and downs. Given my age, I realized that for the business to continue, it needed someone to take over, but my children were not interested."

This excerpt shows that Subject 1 had come to terms with his decision to step away from the business due to his age and the pandemic. This contrasts with the experience of Subject 2, who remained highly motivated in managing his start-up, *Rumah Warna*. Initially, Subject 2 operated in a secular environment where business and religion were completely separate in his worldview.

"... Bismillah, I started my business in 2002. It wasn't until around 2015-2016 that I began to learn more about Islam. Before that, I led a secular life, where religion was confined to the mosque, and business was purely about business, without any connection to religious doctrine."

Subject 2 explained that his journey of *hijrah*³ opened his eyes to the fact that Islam provides a comprehensive framework for business, offering both support and guidelines on what is permissible.

"... Then Allah guided me to understand Islam more deeply. That's when I realized that Islam governs wealth and business dealings in great detail. Wealth, if earned lawfully, will be scrutinized on the Day of Judgment, while unlawful wealth leads to severe punishment. This understanding grew during my hijrah journey, and I began to see that wealth can either lead us to paradise or hell."

He also recounted an extraordinary experience that shaped his current outlook.

"... Early in my hijrah, I was reported to the police by a business partner. For a year, I sought legal support, traveling to Jakarta and beyond. I was completely overwhelmed. Eventually, my wife and I decided to go for umrah (pilgrimage) and leave it to Allah. After 12 days of umrah, I returned, and the problem was miraculously resolved. It was truly a blessing."

Subject 3 had a different background. He worked various odd jobs, selling goods with his wife and even teaching music. His income was modest.

"... I used to sell vegetables and fried snacks, which provided a decent income, from the afternoon until evening prayers."

"... I also wanted to support underpaid kindergarten teachers, as I was a teacher myself. I earned 50,000 rupiah an hour teaching music, while they were making only 70,000 rupiah a month."

³ In contemporary discourse, *hijrah* has been broadened to describe any form of personal or spiritual transformation where one leaves behind sinful behavior, harmful environments, or situations that hinder religious practice, in pursuit of a life more aligned with Islamic values.

Subject 3 believes that several events in his life led him to devote himself to humanitarian causes.

"... It all started with the earthquake. I saw many buildings collapse near the Indonesian Institute of the Arts (ISI Yogyakarta), including dormitories. That was a wake-up call from Allah, giving me another chance at life."

"... My father passed away before that. It made me question myself – when will I change?"

The key takeaway from this theme is that all three informants, who come from regular business backgrounds, have undergone personal reflections over time, leading them to pursue philanthropy with varying levels of sacrifice.

Enthusiasm for Learning

One recurring theme among the informants is that their decision to engage in philanthropy stems from a growing awareness, which in turn is a result of continuous learning. All the informants acknowledged that education played a critical role in shaping their current worldview, and they continue to seek knowledge.

Subject 1 mentioned that he had always been familiar with Islamic concepts such as patience, gratitude, and trust in God, but it wasn't until he joined the *Ridho Allah* community that he began to understand and practice these values more deeply.

"... We study tasawuf (Islamic mysticism), a way of life."

"... From our study of 7 ilmu penjernih hati (the seven heart purifiers: patience, prayer, sincerity, gratitude, trust in God, remembrance of God, and good suspicion), we learned to apply them in real life. For example, through our work at Warung Ikhlas, we practice patience by serving customers, and we strive to work with sincerity."

Subject 2, who had previously been driven by materialistic goals, shared how learning about Islam reshaped his perspective on life and business.

"... I used to be a materialist, focused solely on accumulating wealth for my descendants. I never thought about the afterlife. But that changed as I delved deeper into religion."

He actively sought out various religious teachers to broaden his understanding.

"... I didn't just study with one teacher, but many. For instance, I learned about mosque management from Ustadz Luqmanulhakim and Islamic jurisprudence from Ustadz Oemar Mita. I also studied business ethics with Ustadz Dwi Condro."

Similarly, Subject 3 described his ongoing search for spiritual guidance, studying with multiple Islamic scholars.

"... I used to study with Aa Gym and at the Krapyak Islamic Boarding School. More recently, I've been learning at the Jamilurrohman Islamic Boarding School."

From this theme, it is clear that all three subjects deepened their commitment to philanthropy after engaging in significant periods of self-reflection, which were enhanced by their ongoing pursuit of religious knowledge. This learning process, aided by access to a variety of Islamic teachings, is a prominent factor in shaping their philanthropic motivations.

Alms as Provisions, Wealth as an Intermediary

Each of the informants in this study reflects on their charitable activities as a meaningful aspect of their lives.

Subject 1 explained his motivation for joining the *Warung Ikhlas* movement:

"... Considering my age, I began thinking about saving for the future – preparing for the afterlife. That's what drives me now: to invest in the hereafter."

Subject 2 reflected on his 13 years of business experience, highlighting how it transformed his understanding of wealth.

"... For 13 years, I chased after assets, profits, and turnover, but it was never enough. That's because I had the wrong goal in life, and that led to everything else going wrong."

*"... Now, every second of my life is about preparing for the afterlife. I've adopted a *zuhud* (detachment) mindset. It doesn't mean rejecting wealth, but prioritizing Allah and His Messenger above all else."*

Subject 3 cited a prophetic tradition about the enduring value of charity, emphasizing its role as a lasting legacy.

"... When someone dies, all their deeds end except for three: beneficial knowledge, ongoing charity, and a righteous child who prays for them. That's what I hold onto. Even though my efforts are modest, I've told my wife and friends that this work must continue after I'm gone, so it can be a light for us in the grave."

Despite different expressions, all three informants view their charitable activities as more than routine. They see their *sedekah* as a way to invest in their future after death, firmly believing that their current acts of giving are a form of spiritual provision.

Sufficiency and Tranquility

The informants' understanding of wealth and its connection to charitable practices has instilled in them a sense of inner peace and contentment.

Subject 1, for example, explained how practicing the seven heart purifiers through *sedekah* at *Warung Ikhlas* has brought harmony to his life and marriage.

*"... Through practicing *sedekah* at *Warung Ikhlas*, my wife and I have grown more in sync. I believe this is a blessing from Allah – what I would call 'the provision of tranquility.' Without it, we would be restless, no matter how much wealth we have."*

Subject 2 emphasized that the trials he faced after his spiritual transformation were greater than before, but these challenges helped him develop a stronger faith, ultimately leading to a sense of inner peace.

"... After hijrah, Allah tested me even more, to see if I truly relied on Him. The trials were tougher than before, but when we commit to faith, Allah's help comes, and the greatest gift is peace of mind."

Subject 3 shared how his shift from focusing on personal wealth to serving the broader community has brought unexpected blessings.

"... When I only focused on my own family, things were harder. But once I started helping others, everything fell into place for my family."

This theme illustrates how all three informants have found spiritual and emotional peace through their philanthropic activities, experiencing both sufficiency and protection as blessings from Allah.

Increasing Consciousness

Through their interactions with different people and communities, the informants observed a growing awareness among society about the importance of giving and sharing. All three noted that the rise of Islamic teachings and the increasing flow of information have contributed to this awareness.

Subject 1 referred to this as a "virus of kindness."

"... It's like a virus – a sedekah virus spreading every Friday. We hope to see mosques everywhere hosting Warung Ikhlas, where people can come, pray, eat, and feel welcome without shame."

He also observed that societal pressures and personal challenges often spark this newfound awareness.

"... Many who join Ridho Allah come because they're struggling – with debt, marital problems, or legal issues. They come here seeking guidance, and we help them find solutions based on the Qur'an."

Subject 2 pointed to his religious studies as the source of his own awakening and emphasized that this awareness is a gradual process for everyone.

"... People have their own journeys. Some don't know Allah at first, but eventually, as long as they have faith, Allah will guide them."

Subject 3 noticed that people from various walks of life, including non-Muslims, have started participating in charitable activities as they search for meaning and purpose.

"... As people age, they naturally seek a better way of life. Even non-Muslims join us in sedekah efforts."

This theme highlights how charitable giving is becoming a widespread social movement, influenced by increased religious knowledge and life challenges, which transcend religious and cultural boundaries.

Diversity of Activities

Each participant engages in a range of charitable activities, reflecting their creativity and personal approach to giving.

Subject 1 shared that the central activity in his community revolves around *tasawuf* studies, with *Warung Ikhlas* being a practical application of the values learned in *Majelis Ridho Allah*.

"... We study tasawuf, focusing on how to apply the Qur'an in everyday life. For us, Warung Ikhlas is a place where we practice what we've learned about patience and sincerity."

Subject 2 described how his foundation, *Yayasan Muslim Ukhuwah Indonesia*, supports various charitable programs, including food distribution, water well construction, and educational sponsorships.

"... Our foundation has three main units: a business unit for fundraising, a social unit for community support, and an education unit that runs a Quran memorization school for underprivileged children."

Subject 3 explained that his community, *Kroyokan Sedekah*, offers multiple ways for people to get involved in charitable activities, from donating to organizing Friday meals.

"... We run the MSG (Makan Siang Gratis/Free Lunch) program for those in quarantine. We also have regular Jumber (Jumat Berkah/Blessed Friday) meals and a second-hand bazaar."

He also highlighted the diverse sources of support, including non-Muslim donors.

"... One of our biggest supporters is a non-Muslim business owner (JWKK: Jogja Wisata Kain Kiloan), who has been donating to our programs for several years."

This theme illustrates the various initiatives launched by the informants to encourage others to engage in *sedekah*. Their activities demonstrate that charitable giving is a universal practice that transcends religious and social boundaries.

DISCUSSION

The six superordinate themes identified from the interpretations of *sedekah* practitioners in this study indicate a dialectical interaction between the internal dimensions of the agents and the external dimensions surrounding them. Their understanding of wealth, reflected in diverse expressions, does not emerge from a vacuum but is shaped by specific values and contexts.

Each of the three informants faced distinct psycho-socio-economic situations before fully committing to their philanthropic path through *sedekah*.

It can be concluded that their *sedekah* practices represent a blend of the Islamic economic habitus, which seeks to balance individual, physical, and worldly interests with social, spiritual, and eternal concerns. This habitus reflects the ongoing debate about the ideal characteristics of economic agents in the distinction between Homo Islamicus and Homo Economicus, where the former embodies a socially responsible economic agent who operates within the ethical confines of Islamic teachings. Mehmet Asutay (2013) describes Homo Islamicus as the antithesis of Homo Economicus, which emphasizes materialism and individualism.⁴ Homo Islamicus is characterized by a rational approach to economic activities that prioritizes social welfare alongside individual utility maximization, contrasting sharply with the materialistic and individualistic tendencies of Homo Economicus (Bayuni & Srisusilawati, 2022). The behavior expected of Homo Islamicus is that of a socially conscious individual who is aware of God's presence, conducts economic activities rationally within the boundaries of Islamic principles, and strives to maximize utility without neglecting the importance of social welfare. This distinction is crucial in understanding how Islamic economic principles can be integrated into everyday practices, such as *sedekah*, which serves both individual and communal needs.

Muhammad Sholihin, Catur Sugiyanto, and Akhmad Akbar Susanto (2023) offer four key points about Homo Islamicus: the economic agent necessary for achieving the goals of Islamic economics, the factors that differentiate Islamic and conventional economics, the characteristics of the economic agent envisioned by Islamic economics, and the agent who embodies the fundamental assumptions of Islamic economics. These definitions underscore that Homo Islamicus represents a matrix of perception, appreciation, and action for economic agents, shaped by adherence to Islam as a behavioral framework.

In contrast, Farooq (2011) critiques the utopian tendencies often attributed to Homo Islamicus by proponents of Islamic economics. However, the experiences of the informants in

⁴ The debate concerning the nature of the economic agent, or homo economicus, is prevalent in Islamic economic discourse. The notion of homo economicus, which emphasizes self-interest and profit maximization in every action, is often viewed as insufficient in capturing the ideal character envisioned in Islam. In contrast, the Qur'an presents the ideal economic agent as *'Ibādurrahmān*, individuals whose activities extend beyond mere material and physical satisfaction, seeking instead a balance between worldly pursuits and spiritual growth in the sight of Allah (SWT).

this study provide a different thesis. Their behavior explicitly shows an effort to embody the behavioral norms of Homo Islamicus. These ideals are not distant, abstract concepts, but are achievable through the daily actions of individuals in society. Moreover, the concept of habitus, as articulated by Bourdieu, plays a significant role in shaping the economic behaviors of individuals within Islamic contexts. The internalization of Islamic values and principles creates a habitus that influences economic decision-making and social interactions, as seen in the practices of sedekah. This perspective is supported by the work of Amr Adly (2023) who emphasizes the importance of cultural and religious frameworks in shaping individual behaviors and social practices. The synthesis of these insights suggests that the sedekah practices observed are not isolated acts but are part of a larger socio-economic framework that reflects the interplay between individual agency and collective ethical obligations.

The *sedekah* practices of individuals exemplify the dynamic interplay between the Islamic economic habitus and the principles of Homo Islamicus. These practices are informed by a complex matrix of ethical considerations, social responsibilities, and individual motivations, demonstrating that the ideals of Islamic economics can be effectively integrated into everyday life. The ongoing discourse surrounding these concepts highlights the need for further exploration of how Islamic economic principles can be operationalized in diverse contexts, ensuring that the ideals of social welfare and ethical conduct remain at the forefront of economic behavior.

Hafas Furqani and Abdelghani Echchabi (2022) offer a theoretical explanation of economic agents' behavior using three frameworks.⁵ These frameworks emphasize that the behavior of economic agents is part of a habitus that is shaped by various factors, including paradigm and worldview. When Islam is used as a paradigm, the habitus of the agents is formed by their efforts to translate Islamic principles into their daily lives. This suggests that different paradigms can lead to different behaviors and habitus in specific social settings.

In implementing this habitus, the informants in this study leveraged various resources, including social capital within their communities. For example, Subject 1 is part of the *Warung*

⁵ Hafas Furqani and Abdelghani Echchabi outline three typologies of economic agents: (a) a typology based on two dimensions—physical/psychological and moral/spiritual; (b) a typology based on two functions of existence—worship (*ibadah*) and stewardship (*khalifah* or caring for the earth); and (c) a typology based on personal and social interests. The ideal Islamic economic agent should strive to achieve equilibrium between these dimensions: the physical/psychological and moral/spiritual, the functions of worship and stewardship, and between individual and social interests.

Ikhlas-Ridho Allah network, Subject 2 is involved in *Real Masjid-Yayasan Muslim Ukhuwah Indonesia*, and Subject 3 is a member of *Kroyokan Sedekah*. These communities not only provide spaces for religious and socio-economic reflection but also serve as platforms to strengthen the informants' roles in society. The transformation of their preferences began with subjective reflections, moved through intersubjectivity, and eventually reached a level of socio-economic transformation, from individual identities to community service missions.

Another key resource is economic capital, which the informants gathered through community donations and *sedekah* funds. This type of economic capital is unique, as it arises from human consciousness and the willingness to donate after engaging in economic activities (capital from within).

The informants also utilized intellectual and cultural capital to continuously improve their quality of life. This is reflected in their learning processes, particularly through engagement with religious scholars and thought leaders. The epistemic process involved several key figures, as revealed in the interviews, including scholars who focus on tauhid, Islamic law (*fiqh*), and *tasawuf* (sufism), as well as intellectuals involved in contemporary Islamic economic discourse. Additionally, institutions like mosques played a significant role in disseminating Islamic knowledge. In recent years, there has been a surge in mosque-centered initiatives aimed at fostering both religious devotion and social engagement, as seen in mosques like *Masjid Jogokaryan* in Yogyakarta, *Masjid Raya Al-Falah* in Sragen, and *Masjid Kapal Munzalan* in Pontianak. This epistemic enthusiasm is aligned with the democratization of knowledge, which shapes public understanding and consciousness, especially through Islamic studies.

The practice of *sedekah* will likely continue as social awareness grows, motivating more people to participate in charitable activities, such as providing free meals (Subjects 1, 2, and 3), promoting humanitarian solidarity (Subjects 1, 2, and 3), and supporting the education of future generations (Subject 2). The universal spirit behind *sedekah* ensures that this practice will endure, even as the individuals involved or the social context may change. This contrasts somewhat with efforts to institutionalize interest-free economic practices, where the interpretation of *riba* often encounters constraints, particularly when dealing with the modern banking and financial system.

A phenomenological exploration of the informants' economic practices reveals a dynamic and ongoing process of interpretation, which is neither static nor monolithic. These informants

are seen as creative agents who continuously reinterpret their external surroundings alongside their internal spiritual dimensions. As such, their understanding of wealth reflects the ongoing relationship between their internal and external dimensions.

The informants each articulated their interpretation of wealth in verbal terms. In summary, they view wealth as: *everything entrusted and given by Allah, obtained through lawful means; wealth can take physical forms, such as land, vehicles, gold, and money, as well as psycho-spiritual forms, such as tranquility and blessings, with usefulness as a key indicator*. This interpretation aligns with the Islamic conception that wealth can be both physical and spiritual. Physical wealth manifests in tangible assets, including intellectual property, while spiritual wealth encompasses knowledge and virtues that are applied positively in social relationships (Ariff & Mohamad, 2017). This definition is similar to that found in modern economics, where wealth includes physical assets like money and real estate. The difference lies in the qualitative dimensions of wealth, which are associated with tranquility, blessings, and usefulness, as well as the belief in Allah as the ultimate provider behind all human achievements. This emphasizes that the Islamic conception of wealth stems from a broader Islamic economic system, with a set of behavioral norms that encourage individuals to contribute actively to social welfare through fair wealth distribution (Zia & Nasir-ud-din, 2016)..

Furthermore, the informants view wealth as a provision for the afterlife. Their belief in a transcendent dimension and the promise of just rewards has a significant impact on their consumption preferences and charitable activities. This is consistent with Islamic rationality, which asserts that economic agents in Islam always seek to maximize the utility of their wealth, considering both its social and spiritual benefits through charitable deeds and worship as manifestations of public welfare (UII, 2008: 129).

CONCLUSION

The interpretation of wealth by the actors involved in the rise of *sedekah* emerges from the interaction between individual experiences and shared social contexts. While appearing normative at first, their views gain depth as they navigate existential crises.

Their interpretation becomes vital as it moves from theoretical discussion to practical social change, actively shaping the communities they build. By engaging in a living interpretation, they continuously redefine wealth in response to changing social and cultural contexts.

On a theoretical level, their philanthropic practices reflect the economic habitus of Homo Islamicus, the ideal Islamic agent (*Ibādurrahmān*), which emphasizes not only material fulfillment but also a balance between worldly concerns and spiritual growth. This ideal bridges the gap between individual self-interest and social responsibility.

Their involvement in these efforts is supported by intellectual and cultural capital grounded in Islamic teachings – *tauhid*, *tasawuf*, and *fiqh* – and by strong communal bonds.

Ultimately, this form of *sedekah* is poised for continued growth, driven by its adaptable, inclusive nature, which promotes charitable actions that transcend religious and personal boundaries.

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