



Elaborating *Waqf Muaqqat* on Scientific Discussion

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Temporary waqf (*waqf muaqqat*) is one of the important innovations in Islamic social finance that offers flexibility in the use of assets without eliminating the basic principles of waqf. This research aims to map the development of academic studies on temporary waqf and identify the main themes and future research opportunities. The method used was a bibliometric study and meta-analysis of 23 Scopus indexed journal articles that discussed the topic of temporary waqf. The analysis was performed using VOSviewer software to map the relationships of keywords, authors, and research clusters. The results of the analysis show that the research on temporary waqf is concentrated in five main clusters, namely: (1) temporary waqf for sustainable development, (2) temporary family waqf model, (3) temporary cash waqf investment, (4) temporary cash waqf deposits in Islamic banking, and (5) temporary waqf for refugee and humanitarian financing. These findings confirm that temporary waqf has great potential as a medium-term financing instrument that is adaptive, inclusive, and in line with *maqasid al-shariah*. This research contributes to enriching the contemporary waqf literature by presenting a comprehensive research map and providing directions for policy development and further research related to the management of temporary waqf in the modern era.

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INTRODUCTION

Waqf is one of the main instruments in the Islamic social financial system that has historically played a significant role in the social, economic, and educational development of Muslims. Traditionally, waqf has been understood as the permanent retention of property (ta'bid al-'ayn) with the use of the proceeds for the public good. However, the dynamics of contemporary socio-economic needs, limited liquidity, and increasing complexity of development financing have encouraged the birth of various innovations in waqf practices, one of which is temporary waqf (waqf muaqqat).

In contrast to perpetual waqf, temporary waqf allows assets or funds to be waqf for a certain period of time, after which they are returned to the waqf giver or renewed according to the agreement (Ahmad, 2018). This concept gained the legitimacy of fiqh, especially in the Maliki and Hanafi schools, which emphasized the principle of *maslahah* and flexibility in the management of waqf assets. In the modern context, temporary waqf is seen as able to bridge the gap between medium-term financing needs and the principle of preservation of waqf assets, making it relevant for real sector financing, social infrastructure, agriculture, education, and humanitarian responses.

Although the literature on waqf, especially cash waqf and productive waqf, has developed rapidly in the last two decades, studies that specifically map the development of temporary waqf research are still relatively limited and scattered. Some studies discuss temporary waqf from a fiqh perspective, while others highlight aspects of its implementation, investment, or integration with modern financial institutions. This condition raises the need for comprehensive mapping to understand the direction of research development, dominant themes, and research gaps that are still open.

Therefore, this study aims to (1) map global research trends and structures related to temporary waqf, (2) identify the main thematic clusters in the literature on temporary waqf, and (3) evaluate the potential of temporary waqf as a strategic instrument in the contemporary Islamic social finance system. Using bibliometric and meta-analysis approaches, this study is expected to make a theoretical and practical contribution to academics, policymakers, and waqf practitioners.

LITERATURE REVIEW

Waqf has historically played a central role in Islamic social and economic development, financing mosques, schools, hospitals, and various public goods.

Classical waqf institutions were predominantly established on the principle of perpetuity (ta'bid), ensuring that the endowed asset would remain dedicated to charitable purposes indefinitely. However, contemporary socio-economic challenges—such as limited donor capacity, project-based financing needs, and the demand for flexible Islamic social finance instruments—have renewed scholarly interest in temporary waqf (waqf mu'qqat).

Temporary waqf introduces a time-bound dimension to the traditional waqf framework, allowing assets or usufructs to be endowed for a specified period. This part elaborates on the conceptual definition, juristic foundations, and contemporary relevance of temporary waqf, highlighting its potential contribution to modern Islamic social finance. Temporary waqf refers to an Islamic endowment in which an asset or its usufruct is dedicated for religious or charitable purposes for a predetermined period of time, after which the asset reverts to the original owner or their heirs (Ab Rahman, et al., 2024). Unlike perpetual waqf, which permanently removes ownership from the donor, temporary waqf emphasizes the temporary dedication of benefits (*manfa'ah*) rather than permanent alienation of ownership.

From a legal perspective, the defining feature of temporary waqf is the explicit time limitation stipulated by the donor (*waqif*) at the time of endowment. The waqf remains valid and binding throughout the agreed period, during which the beneficiaries (*mawqūf 'alayh*) enjoy the intended benefits in accordance with the donor's conditions and *Sharī'ah* principles.

The permissibility of temporary waqf has been a subject of classical juristic debate. The majority of jurists from the Hanafi, Shafi'i, and Hanbali schools traditionally emphasized perpetuity as an essential condition of waqf. According to this view, a waqf must be irrevocable and everlasting to fulfill its charitable and spiritual objectives. Consequently, time-limited endowments were often classified as *ṣadaqah* or charitable loans rather than waqf.

In contrast, the Maliki school adopts a more flexible stance by allowing temporary waqf. Maliki jurists argue that *Sharī'ah* does not explicitly prohibit time-bound endowments and that the validity of waqf should be assessed based on the realization of public benefit (*maṣlaḥah*). As long as the charitable purpose is fulfilled during the specified period, the waqf is considered valid, even if ownership eventually returns to the donor.

Contemporary Islamic scholars and standard-setting institutions increasingly draw upon the Maliki

position, supported by the objectives of Shari'ah (maqāṣid al-shari'ah), to legitimize temporary waqf in modern contexts. This approach reflects an adaptive interpretation of classical jurisprudence in response to evolving economic realities.

Temporary waqf can be structured in various forms, depending on the nature of the endowed asset and the intended beneficiaries. Common applications include: Assets such as buildings, land, or equipment are dedicated for specific uses—schools, clinics, or community centers—for a fixed duration. Temporary waqf is particularly suitable for time-bound projects, such as disaster relief, refugee assistance, or short-term educational initiatives. These forms demonstrate the operational flexibility of temporary waqf and its compatibility with modern financial planning and accountability frameworks.

The growing relevance of temporary waqf lies in its ability to address practical constraints faced by donors and waqf institutions. Many potential donors are reluctant or unable to permanently alienate their assets, especially in uncertain economic environments. Temporary waqf lowers this barrier by allowing participation without permanent loss of ownership.

Moreover, temporary waqf aligns well with contemporary Islamic social finance instruments, including cash waqf-linked sukuk, blended finance, and public-private partnerships. By enabling time-bound commitments, temporary waqf facilitates innovation, improves liquidity management, and enhances the scalability of waqf-based development programs. From a policy perspective, temporary waqf can also complement government-led social welfare initiatives, particularly in Muslim-majority countries seeking sustainable and Shari'ah-compliant funding mechanisms.

Temporary waqf represents an important evolution in waqf jurisprudence and practice. While classical scholarship predominantly emphasized perpetuity, the recognition of temporary waqf—especially within the Maliki school and contemporary Shari'ah discourse—offers a flexible and pragmatic approach to Islamic philanthropy. By allowing time-bound dedication of assets or benefits, temporary waqf expands donor participation, supports project-based social finance, and enhances the relevance of waqf institutions in the modern economy.

As Islamic social finance continues to develop, temporary waqf has the potential to serve as a strategic instrument bridging classical ethical principles with contemporary development needs.

METHOD

In this study, various scientific journal publications related to the theme "*Temporary Waqf*" around the world were used as data sources. Data was collected by searching for journal publications indexed by the Scopus database using the keyword "*Temporary Waqf*". After that, scientific articles or journals relevant to the research theme will be selected based on the publication data that has been collected. There are 23 journal articles published under the research theme "*Temporary Waqf*". The development of publication trends related to the research topic is analyzed using the VOSviewer software, which can generate bibliometric maps and allow for more detailed analysis (Antonio et al., 2021).

In order to build a map, VOSviewer uses the abbreviation VOS which refers to Visualizing Similarity. In previous studies, VOS mapping techniques have been used to obtain bibliometric visualizations which are then analyzed. Furthermore, VOSviewer is able to create and display an author's journal map based on co-citation data or a keyword map based on shared incident data (Rusydiana et al., 2021; Napitupulu et al., 2024). Therefore, in this study, an analysis of journal maps related to "*Temporary Waqf*" will be carried out, including author maps, and keywords which will then be analyzed for research paths that can be carried out in the future through clusters on *keyword mapping*.

This study uses a descriptive qualitative approach with meta-analysis and a descriptive statistical literature study based on 23 journal publications that discuss the theme "*Temporary Waqf*". Meta-analysis is a method that integrates previous research related to a specific topic to evaluate the results of existing studies. Furthermore, the qualitative method used in this study is also referred to as a constructive method, where the data collected in the research process will be constructed into a theme that is easier to understand and meaningful. The sampling technique used in this study is the purposive non-probability sampling method, which aims to meet certain information according to the desired research objectives.

RESULT AND DISCUSSION

The figure below describes the keyword trends that appear in the research on the theme "*Temporary Waqf*" and the larger form is the most used word in journal publications with the theme "*Temporary Waqf*".

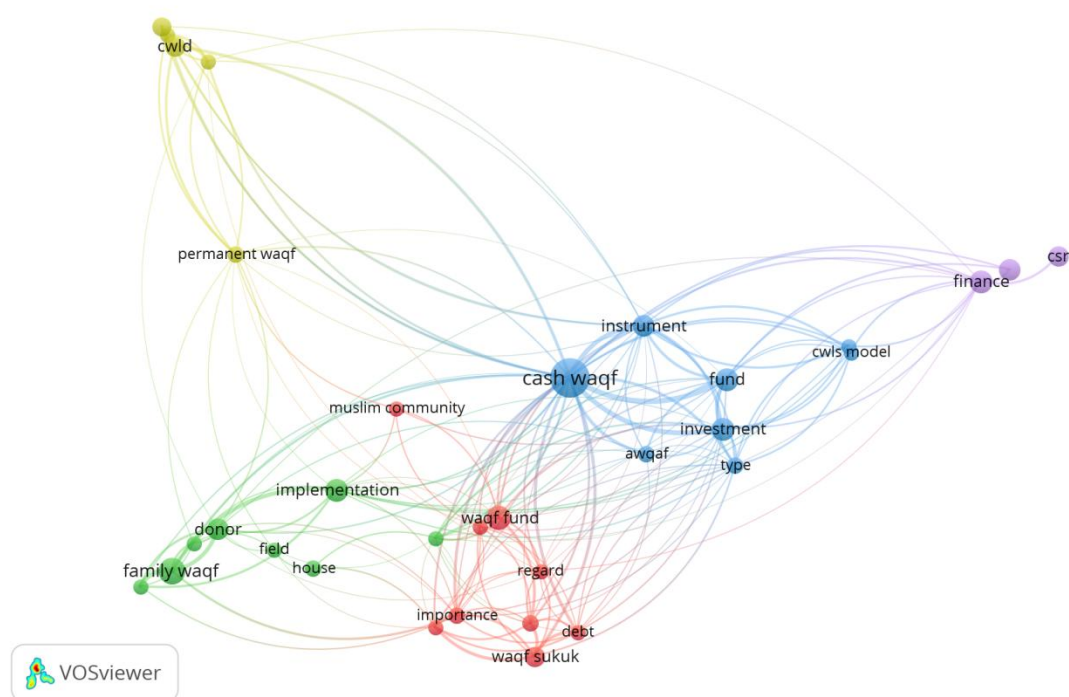


Figure 1. Research map on *waqf muaqqat*

As for the mapping, the most common keywords that appear in the "*Temporary Waqf*" publication include cash waqf, waqf fund, family waqf, and implementation, which are then divided into 5 clusters, as follows:

Cluster 1: Temporary Waqf for Sustainability

This cluster contains 9 keyword items collateral, debt, importance, muslim community, permissibility, regard, sustainable development, waqf fund, waqf sukuk. This topic emphasizes the role of temporary waqf as a sustainable financing instrument that is able to bridge the needs of medium-term development without sacrificing the principle of waqf ownership. Keywords such as guarantees, debts, abilities, and sukuk waqf highlight the discussion of sharia-compliant abilities and the importance of utilizing temporary waqf in support of sustainable development, particularly through innovative financial schemes that protect the interests of the Muslim community.

Temporary waqf serves as a flexible Islamic waqf where assets are dedicated for a predetermined period of time, allowing for their productive use in financing while being returned to the waqf giver afterwards. This is different from perpetual waqf, which allows it to address time-bound needs without permanent transfer of assets (Ghalia et al., 2023).

Ghalia et al (2023) explain that temporary waqf, or waqf mu'aaqqat, allows the waqf giver to endow cash or assets for a certain period of time, with benefits directed at social or development goals during that time. Scholars of the Maliki school supported it, arguing that the essence of waqf prioritized the public interest (maslahah) over strict eternity, unlike the more restrictive views in other schools. This form is in harmony with maqasid al-shariah by balancing the preservation of wealth with welfare, as seen in applications such as al-qard al-hasan loans from waqf funds. In Islam, maqasid al-shariah is the important concept (As-Salafiyah et al., 2022).

On the other hand, as a sustainable instrument, temporary waqf invests funds in sharia-compliant businesses, generating profits for medium-term projects such as agriculture or SME financing without prematurely spending principal. For example, the models integrate it with greeting contracts for rice farmers, channeling investments through agencies such as the Indonesian Waqf Agency (BWI) to increase productivity and circulate wealth. Its ability to be updated increases long-term sustainability, supporting economic resilience similar to cash waqf innovation (Ahmad, 2018; Sulaeman & Ghazali, 2023; Nabil & Alfin, 2025).

In addition, temporary waqf fills gaps in medium-term development, such as infrastructure or agricultural financing, where perpetual waqf may perform poorly due to rigidity. By channeling temporary funds—for example, through a mixed model with crowdfunding—temporary waqf finances projects such as farmer capital support, job creation and alternatives to usury-based loans. This approach mobilizes waqf for urgent socio-economic goals, such as post-crisis recovery, while ensuring funds return for reinvestment (Sulaeman & Ghozali, 2023; Isaac et al., 2025).

Furthermore, the principle of waqf ownership is upheld because the assets return after a certain period of time, thus avoiding the violation of immortality for donors who are worried about permanent transfers. Research by Ambrose & Peredaryenko (2022) shows that it produces lasting benefits through repeated cycles, mathematically equivalent to perpetual endowments through time-value adjustments. Thus, it protects the intention of donors while allowing for dynamic use, such as temporary cash waqf for social financing (Ghalia et al., 2023; Sulaeman & Ghozali, 2023; Isaac et al., 2025).

Cluster 2 : Temporary Family Waqf Model

This cluster has 8 keyword items, namely context, donor, family waqf, field, house, implementation, public interest, temporary waqf model. This cluster represents the implementation of temporary waqf in the social and family context, such as family waqf and temporary waqf based on house or land assets. The main focus is on how temporary waqf can be designed for the public benefit while still considering the context of the waqf giver, considering the time frame, and applying a model that adapts to the needs of the community.

Temporary waqf in social and family contexts allows the provision of waqf for a limited period of time, prioritizing the needs of the family before providing benefits to the community, especially with assets such as houses or land. This design balances the intention of the waqf giver with the welfare of the community through a time frame and adaptive governance (Ab Rahman et al., 2024). Family waqf (waqf members) allocate assets primarily for the welfare of the offspring, such as housing or income from land, before the surplus is used for the benefit of the wider community. Temporary variants limit the duration to address concerns about sustainability, returning assets after a certain period of time while generating sustainable benefits through leasing or development (Kurnia et al., 2023; Ab Rahman

et al., 2024; Ermawati et al., 2025; Marpaung & Lubis, 2025).

On the other hand, a house or land can form a temporary waqf in which the waqf giver retains the family's use rights for a certain period of time, such as 20-30 years, with income that funds community needs such as education or housing for the poor. For example, waqf land can be used for affordable rent for families in need, and returned afterwards without losing full ownership. It adapts to urban deficiencies, such as in waqf properties for low-income housing (Ali et al., 2016; Rochani et al., 2022; Pratama & Sesung, 2023; Ab Rahman et al., 2024).

These models ensure public benefits by allocating the proceeds of family waqf first to descendants, then proportionally to nazih (public purposes) after needs are met, guided by nazir supervision. Hanafi fiqh allows muaqqat waqf for masalah, integrating modern regulations for immovable assets. This complies with Sharia while increasing impact, such as the communal space of waqf land (Ermawati et al., 2025). In addition, the design considers donors by setting flexible time frames—for example, related to generations or needs—ensuring asset recovery and family security. Parameters include the duration determined by the waqf, the priority of beneficiaries, and the return clause, encouraging participation through clear governance (Ab Rahman et al., 2024; Ermawati et al., 2025; Marpaung & Lubis, 2025).

In other words, the model should involve: (1) the donor determines the timeframe/asset for family use; (2) nazhir invests/develops to generate profits; (3) gradual benefits (family first, then public); (4) monitoring through technology/governance; (5) returns or renewals.

Cluster 3 : Temporary Cash Waqf Investment

This cluster has 8 keyword items, namely awqaf, cash waqf, cwls model, fund, instrument, investment, swi, type. This cluster highlights temporary cash waqf as a productive investment instrument that is in accordance with sharia through various models, such as the CWLS model and integration with Sovereign Wealth Instruments (SWI). The discussion in this cluster focused on the maintenance of temporary waqf funds in order to generate sustainable economic benefits without changing the status of the underlying waqf, as well as expanding the types and instruments of modern waqf investment.

Temporary cash waqf serves as a sharia-compliant monetary fund waqf for a fixed period of time, allowing productive investments that maintain the principal while generating profits for socio-economic projects. Temporary cash waqf invests in halal channels such as *mudarabah*, *musharakah*, or *sukuk*, avoiding *riba*, *gharar*, and *maysir*, with *nazhir* (managers) who are obliged to take care of the principal through sharia-approved banks or funds. Profits from investments fund general welfare such as education or health, temporary initial amounts return to waqf or renewed, maintaining the integrity of ownership. This is in line with *maqasid al-shariah* by promoting *hifz al-mal* (preservation of wealth) through a repetitive cycle (Fuadi et al., 2022; Bahri et al., 2023; Ghalia et al., 2023; Sujarwadi et al., 2025).

On the other hand, Cash Waqf Sukuk (CWLS) combines temporary cash waqf with government or corporate *sukuk*, where the waqf fund purchases asset-based securities that generate periodic profits for development. In Indonesia, CWLS finances infrastructure or sustainable agriculture, with the principal remaining intact and returns being reinvested, optimizing the potential trillions of IDR without reducing waqf status (Bahri et al., 2023; Ismal, 2023; Mubarak et al., 2024). The structure ensures Sharia compliance through *ijarah* or *wakalah* contracts.

Furthermore, integrating temporary cash waqf with State Wealth Instruments (SWIs) involves combining funds into state-managed portfolios, such as *haji* funds or national *sukuk*, for diversified investments in property, equity, or environmentally friendly projects. SWI optimizes NPV through cash flow modeling for temporary waqf, directing results to the SDGs while returning principal, such as in increasing BPKH's *haji* funds (Fuadi et al., 2022). It expands instruments without changing status, combining fiscal stability with the permanence of waqf (Ismal, 2023).

Cluster 4 : Temporary Cash Waqf Deposit

This cluster contains 5 keyword items, namely cash waqf linked deposit, *cwld*, *islamic bank*, *permanent waqf*, *return*. This topic focuses on the development of temporary waqf through the Islamic banking sector, especially in the form of related cash waqf deposits. This cluster examines the relationship between temporary waqf, Islamic financial institutions, and the return mechanism that remains in line with the principles of waqf, as well as its differences from the concept of permanent waqf in the context of management and benefit-sharing. Temporary cash waqf deposits in

Islamic banking are a structured development of temporary waqf, in which the waqf places funds in sharia-compliant accounts for a fixed period of time, allowing the bank to invest them productively while keeping the principal. This model increases the liquidity and mobilization of waqf without changing the sacred status of the waqf (Utomo & Ismal, 2024; Faaza et al., 2025).

Temporary cash waqf deposits, often called Associated Cash Waqf Deposits (CWLDS), allow waqfs to channel funds through Islamic banks for a period of time such as 1-5 years, with banks acting as *nazhir* to invest in halal ventures such as *mudarabah* or *sukuk*. The benefits of funding social programs (e.g., MSME support, education), are temporarily refunded after the period has expired or are renewed, in line with Maliki and Hanafi fiqh on non-perpetual waqf. Banks acquire low-cost funds, increasing their third-party deposits and real sector financing (Ghalia et al., 2023; Utomo & Ismal, 2024; Faaza et al., 2025).

Islamic banks develop this through Value-Based Intermediation (VBI), integrating waqf collection with core operations, as seen in the OJK Indonesia initiative and Bank Muamalat Malaysia's waqf project. CWLD revitalizes stagnant market share by harnessing the potential of trillions of waqfs, using digital platforms (e.g., DSBS) for easy transactions targeting millennials. CWLD synergizes commercial objectives with social impact, funding *haji* funds or infrastructure without usury (Utomo & Ismal, 2024; Mahyudin & Ab Rahman, 2024).

Cluster 5 : Temporary Waqf for Refugees

This cluster has 3 keyword items, namely *csr*, *finance*, and *refugee*. This cluster positions temporary waqf as a social instrument to finance humanitarian needs, especially for refugees, through synergy between waqf, Islamic social finance, and corporate social responsibility (CSR) programs. The temporary waqf approach is considered more flexible and responsive in handling emergency and short-term needs, while strengthening the role of waqf in the global social financial system.

Temporary endowments fund refugees' basic needs—shelter, food, education—through time-limited endowments, returning post-crisis assets for renewal, as in the model for internal refugees in Nigeria. Unlike perpetual endowments, their limited term is suitable for emergencies, investing in income-generating projects (e.g., refugee farming) to generate sustainable benefits. This mobilizes rapid liquidity for the refugee population

(Shaikh et al., 2017; Abubakar, 2021; Ambrose & Peredaryenko, 2022).

In addition, integration combines temporary waqf with zakat for refugee camps, using nazirs to manage hybrid funds for health/education, increasing efficiency through digital platforms. The cash waqf variant finances micro-enterprises for refugee independence, in line with maqasid al-shariah for *hifz al-nafs* (preservation of life). Models such as I-CWCM extend to humanitarian fundraising, increasing aid in crises such as Rohingya or Syrian refugees (Shaikh et al., 2017; Sulaeman & Ghozali, 2023; Sidi & Rafiq, 2023; Wisudanto et al., 2023).

Further, the company links CSR budgets with temporary waqf through structures such as waqf-CSR hybrids in Indonesia/Malaysia, funding skills training or refugee housing with sukuk-backed returns. Examples include Micro Waqf Bank microfinance for vulnerable groups, where companies get tax benefits and temporary waqf branding ensures utility equivalent to eternity. Governance through KPIs monitors results, linking CSR with measurable refugee welfare (Ayub, 2022; Listiana et al., 2026).

So, it can be concluded that the implementation of the synergy model includes, (1) The Company allocates CSR to the temporary waqf pool; (2) Islamic financial institutions invest in refugee projects (e.g., vocational centers); (3) Revenue sharing—direct assistance plus reinvestment; (4) Post-term returns with reporting. This maintains benefits, reduces donor hesitation, and expands the humanitarian scope of waqf in the midst of a global crisis.

Overall, the results of the bibliometric mapping show that temporary waqf research is developing multidimensional and cross-sectoral. The five clusters identified do not stand alone, but intersect with each other in the grand goal of maximizing the socio-economic function of waqf while maintaining sharia principles. The temporary waqf cluster for sustainable development emphasizes the role of temporary waqf as a medium-term financing instrument that is in line with the sustainable development agenda. Temporary waqf is able to fill financing gaps that cannot be optimally met by perpetual waqf and commercial instruments, especially in the agriculture, SMEs, and social infrastructure sectors. The flexibility of time makes it adaptive to economic cycles and development needs.

Meanwhile, the cluster of temporary family waqf models shows that waqf not only functions as an instrument of public philanthropy, but also as a mechanism for social protection and the preservation of

wealth between generations. With a temporary approach, conflicts between family interests and public interests can be minimized, thereby increasing public interest in participating in waqf.

On the financial side, the temporary cash waqf investment cluster and temporary cash waqf deposits affirm the important role of Islamic financial institutions in mobilizing waqf funds. The integration of temporary waqf with sukuk, deposits, and state financial instruments shows a convergence between social finance and public finance. This expands the source of development financing without directly burdening the state budget. Finally, the temporary waqf cluster for refugees highlights the humanitarian dimension of waqf which is increasingly relevant in the midst of a global crisis. Temporary waqf offers a fast, flexible, and sustainable financing solution for emergency needs, while opening up economic empowerment opportunities for vulnerable groups.

CONCLUSION

This research shows that temporary waqf has developed into an important and relevant topic of study in contemporary Islamic social finance literature. Through bibliometric analysis of 23 scientific publications, this study managed to identify five main clusters of temporary waqf research that reflect a diversity of approaches, application sectors, and socio-economic objectives.

The main findings confirm that temporary waqf has the advantages of flexibility, adaptability, and sustainability, so that it is able to complement the weaknesses of perpetual waqf in answering medium-term financing needs and emergency situations. From the perspective of maqasid al-shariah, temporary waqf contributes to the preservation of property, social welfare, and the protection of life simultaneously.

Practically, the results of this study provide implications for waqf managers and policymakers to develop regulations, governance, and innovation of temporary waqf instruments that are more integrated with the modern Islamic financial system. From the academic side, this research opens up opportunities for further research, especially related to the empirical evaluation of the impact of temporary waqf, investment performance measurement, and the development of a governance model based on digital technology. Thus, temporary waqf has the potential to become a strategic pillar in strengthening an inclusive, sustainable, and responsive Islamic social finance system to global challenges.

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