

# Waqf Problems in Literature Context

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This study aims to analyze research trends and research paths that appear in the literature related to waqf problems. This study uses a bibliometric approach with the VosViewer analysis tool to identify patterns of co-authorship, institutional collaboration, and co-emergence of keywords. The results of the study show stable research growth. The co-authorship analysis revealed a network of collaboration between authors and institutions, with Malaysia and Indonesia emerging as the main contributors, with the authors contributing the most namely Omar Mohammed S, Moh'd I.S., Saiti B, Bulut M, Korkut C.E.M, Dambele A, Omar Mohammed, and Mohammad M.O. Meanwhile, the organizations that have the most authors in journals themed Waqf problems are, Hebrew University of Jerusalem, University of Tunisia, Princeton University, and Department of Arabic Studies. Then, keyword analysis shows that the literature is dominated by fundamental themes that view waqf as a philanthropic and asset-based institution, while more recent studies increasingly focus on governance reform, cash waqf, Islamic financial integration, social entrepreneurship, technology utilization, and green waqf.

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## INTRODUCTION

Islam pays great attention to generosity for people in need, such as alms, zakat (compulsory taxes), waqf and so on with different statuses such as mandatory, highly recommended (mandub), or simply recommended. However, it is waqf that is considered a well-organized philanthropy in the history of Islam. Islamic philanthropy has an important role in the spread of Islam and science and in the establishment of institutions that support this religion and its activities. One type of Islamic philanthropy is waqf which is simply recommended but has a role that is no less important than zakat which is mandatory.

Waqf is one of the unique Islamic economic instruments with a large area of *ijtihad* (Gerber, 1999, p. 85). With its characteristic as the transfer of individual property ownership to property ownership to Allah, it is mandatory for waqf belonging to the community to be eternal and must remain intact and its source preserved.

Waqf is a legal act of waqf that functions to separate and/or hand over part of its assets permanently or for a certain period of time for religious interests and/or for the welfare of the community in accordance with Sharia Law (Law No. 41 of 2004 concerning Waqf). Waqf institutions are eternal charities in the Islamic system. Waqf is an Islamic economic tool that uplifts and improves the socio-political of the ummah.

Fathurrohman (2012) stated that even though the government regulation has been equipped with several implementing regulations, including sharia compilation, there are still violations, such as lack of understanding or economic causes. The lack of knowledge about waqf shows that the government regulation is not socialized so that the implementation of waqf is not controlled. In addition, the problem also lies in the management of waqf. The main problem in this management is financial constraints as well as human resources or *nazhir* who handle waqf. Their knowledge of the waqf law is still small. Meanwhile, there are still few Indonesians who are willing to hand over productive land in the form of waqf. However, the problem lies in the financial constraints to manage waqf and this problem must be resolved immediately.

In its application, of course, there are problems faced. Several studies have highlighted several issues related to the administration, management and development of waqf land from various perspectives. Kamaruddin (1992) has raised several worrying issues related to every aspect of administration, management and legislation and explored significant problems and

obstacles in the development of waqf land, particularly in Penang. Interestingly, he concluded that most of the State Islamic Religious Councils (SIRC) across the state are basically facing a similar problem which is inefficient waqf administration which ultimately leads to the failure to generate optimal income from waqf land.

## METHOD

In this study, various scientific journal publications related to the theme "waqf problem" worldwide were used as a data source. Data was collected by searching for journal publications indexed in the Scopus database using the keyword "waqf problem". After that, relevant scientific articles or journals on the research theme were selected based on the collected publication data. Journals equipped with a DOI were a criterion in the data filtering and processing using software. There were 57 journal articles published on the research theme "waqf problem". The publication trend development related to the research topic was analyzed using VOSviewer software, which can generate bibliometric maps and allow for more detailed analysis.

In constructing the map, VOSviewer uses the abbreviation VOS, which refers to Visualizing Similarities. In previous studies, the VOS mapping technique has been used to obtain bibliometric visualizations which were then analyzed. Furthermore, VOSviewer is capable of creating and displaying maps of author journals based on co-citation data or keyword maps based on co-occurrence data. Therefore, this study will analyze the journal map related to "waqf problem", including author maps and keywords, which will then be used to analyze future research paths through clusters in the keyword mapping.

This study uses a descriptive qualitative approach with meta-analysis and a descriptive statistical literature study based on 57 journal publications discussing the theme "waqf problem". 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 more easily understandable and meaningful themes (Laila et al., 2021; Antonio et al., 2021). The sampling technique used in this study is the purposive non-probability sampling method, which aims to fulfill specific information needs according to the desired research objectives.

## RESULTS AND DISCUSSION

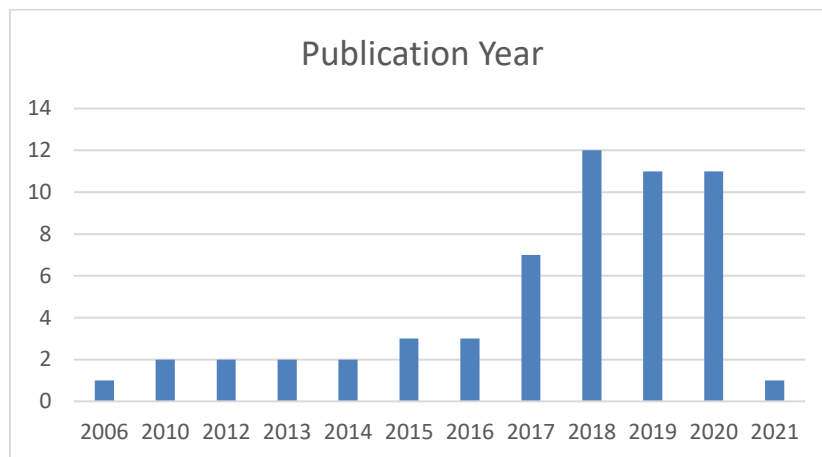


Figure 1. Publication by Year

Journals with *the theme of waqf problems* began to be published in 2006 and still exist until 2020 yesterday which does not rule out the possibility that in 2021 there will be an even greater number of journals published.

### Co-Authorship Analysis

Bibliometric results will be displayed based on sub-themes, namely authors, organizations, and country.

### Co-authorship

The VOSViewer software can find the author's bibliometric mapping in the theme of *Waqf problems* related to Islamic economics and finance. The bibliometric mapping of the author can be seen in the image below. Writers who have a larger form indicate that the author writes more journals on themes related to *Waqf problems*. While the thin lines in the picture indicate that the authors are interrelated.

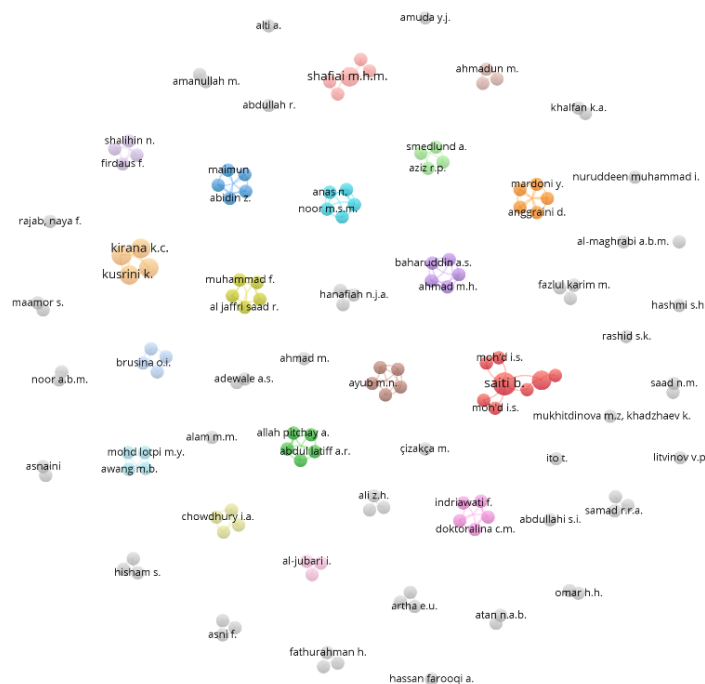


Figure 2. Co-authorship map



Based on the results of the analysis using VOSviewer on keywords themed *Waqf Problem*, it is divided into 2 clusters. Keywords that have the same color indicate a very close relationship. The keyword that is widely used in journals with the theme of *Waqf problems* is waqf.

### Co-occurrence Authors Key Word

VOSViewer can also find bibliometric mapping of the most widely used keywords by the author in the theme of *Waqf problems* related to Islamic economics and finance. The bibliometric mapping of the keywords used

can be seen in the image below. Keywords that have a larger form indicate that the word is more widely used by authors in journals related to *Waqf problems*.

Based on the results of the analysis using VOSviewer on keywords that are widely used by authors in journals with the theme of *Waqf problem*, there are many clusters and are interrelated with other keywords. Keywords that have the same color indicate a very close relationship. The most commonly used keywords by the author are *waqf* and *cash waqf*. Meanwhile, the keywords that are widely used in 2020 include, *central asia, indonesian muslim, institution, incime, islamic asset, financial inclusion, geographic information system, charity, zakat, etc.*

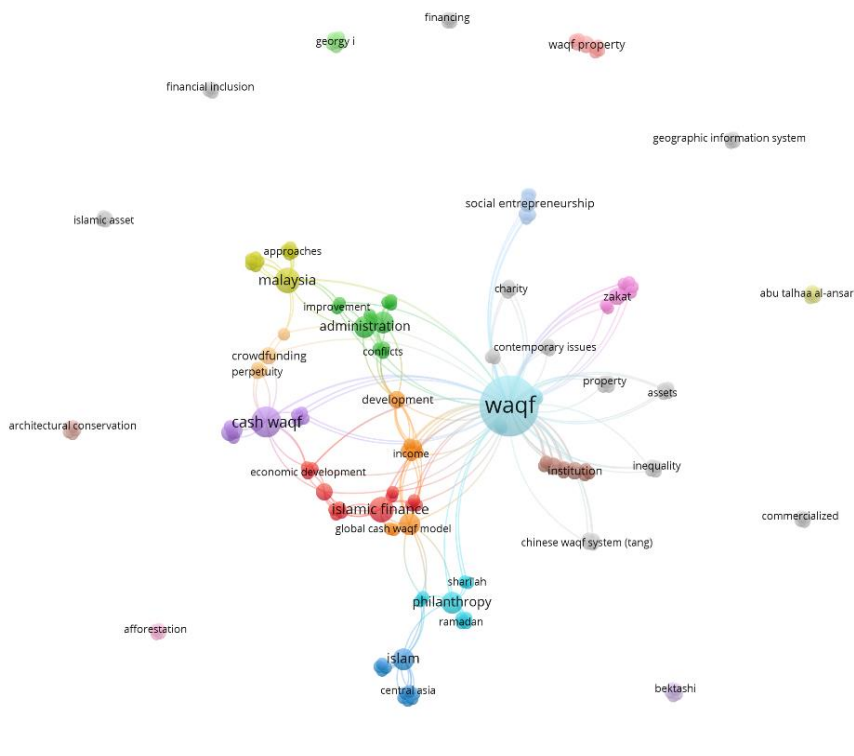


Figure 4. Co-occurrence analysis

## FINDINGS

In Indonesia, waqf management has not developed so much compared to other countries. Although the contribution of waqf land is very large — data from the Ministry of Religious Affairs shows that the number of waqf land in Indonesia is 430,766 locations with an area of 1,615,791,832.27 m<sup>2</sup> spread across 366,595 locations — very few are productive (Rosadi, Effendi, & Busro, 2018). This is reinforced by the results of research by the Center for Language and

Culture (UN) UIN Syarif Hidayatullah Jakarta (Prihatna, Najib, & Makassar, 2006) showing that waqf assets are quieter (77%) than productive or productive (23%). Other findings show that the largest use of waqf assets is mosques (79%) compared to other purposes, and more in rural areas (59%) than urban areas (41%) (Dahlan, 2017).

At first, this type of philanthropy did not receive serious attention from the state. However, in the period known as the reform era (reform era), waqf received important attention through the issuance of the Waqf Law in 2004 by the state.

Tabel 1. Summary

Rank	Keywords Occurrence	by	Authors with The Highest Publication	Organizations with The Highest Publication
1	Waqf		Site B	University Teknologi Mara, Malaysia
2	Cash waqf		Kirana K.C.	Department of Economics IIUM, Malaysia
3	Malaysia		Kursini K	School of Education, University Sains Malaysia, Penang, Malaysia
4	Islamic finance		Laksito A.D.	School of Management, University Sains Malaysia, Penang, Malaysia
5	Islam		Purwanto M.I.	School of Social Sciences, University Sains Malaysia, Penang, Malaysia
6	Poverty		Shafai M.H.M.	Faculty of Yarsi University, Indonesia
7	Administration		Bulut M.	Indonesia Open University, Indonesia
8	Development		Abdul Latiff A.R.	Indonesia University, Indonesia
9	Management		Abidin Z.	STIE Muhammadiyah Jakarta, Indonesia
10	Philanthropy		Ahmad M.H.	Department of Match Education, Faculty of Tarbiyah and Teacher

In order to correct the shortcomings in the waqf system, [Razali \(2005\)](#) suggested that the public change the misleading or negative perception of waqf institutions. In addition, he also believes that comprehensive efforts must be made to ensure that waqf institutions can effectively carry out their role in distributing wealth equitably among Muslims so as to reduce poverty among the Muslim community.

The establishment of waqf in Indonesia is relatively new, so that the management of financial waqf and other needs is in accordance with developments. However, the Waqf Law No. 41/2004 does not have government regulations on its implementation.

[Hasanah \(2012\)](#) stated that there are several ways to solve the problem of waqf. First, the public must be provided with correct and adequate waqf information, such as the terms, conditions, and purpose of waqf. Second, the community must be equipped with waqf legal knowledge. Third, there must be qualified human resources or nazhir to manage waqf institutions. If it is assumed that the middle class of Muslims number ten million people and they do annual zakat in the form of waqf of Rp. 50,000, so the total is 500 billion rupiah. The Indonesian waqf agency claims that in 2012 there was a total of 566 million rupiah for the development and management of waqf, although the waqf obtained is still far from the expected target, which is only 1%. This shows that there are problems that make productive waqf not develop significantly in Indonesia.

### Research Path

Based on the results of the Co-occurrence All Keyword analysis, the research path can be classified into several interrelated thematic streams, which reflects the maturity and limitations of waqf problem studies. First, the bibliometric central map is dominated by waqf keywords that are closely related to terms such as charity, property, assets, institutions, and inequality. This Klester explained the basic literature that conceptualizes waqf, especially as a religious and philanthropic institution that aims to improve social welfare and the sustainability of waqf assets. This scholarly research also emphasizes classical waqf principles, legal frameworks, and the institutional role of waqf in addressing socioeconomic inequalities. Similar things were also revealed in the study of [Qurrata et al \(2024\)](#) and [Siregar et al \(2025\)](#) which states that waqf functions as a core Islamic philanthropic institution where assets are eternal for religious or charitable purposes, improving social welfare through poverty alleviation, education, health services, and community empowerment. Its religious foundation emphasizes immortality, immutability, and immutability of assets, ensuring long-term benefits to society. [Karimah et al \(2023\)](#) It also links waqf to poverty reduction through productive programs such as agriculture and microfinance, empowering vulnerable groups and reducing inequality. This highlights the role of waqf in integrating spiritual, social, and economic dimensions to foster community resilience.

The reserach path then expands from core themes to keywords such as administration,

improvement, development, conflict, and approach. This cluster reflects the increasing academic attention to waqf governance, institutional reform, and regulatory challenges in managing modern waqf. Research in this track examines administrative efficiency, legal conflicts, and best practices in various jurisdictions. Waqf governance involves a structure that ensures accountability, transparency, and efficient asset management to meet its philanthropic goals in the modern context. Therefore, institutional reform focuses on the professionalization of nazhir (managers), operational digitalization, and integration of waqf with ESG strategies for sustainability. Meanwhile, regulatory challenges arise from fragmented laws, bureaucratic barriers, and outdated frameworks that limit the productive use of assets (Sirait, 2024; Sulistiani & Gumilar, 2025).

Research from Sano & Kassim (2025), Qurrata et al (2024), and Dewi et al (Dewi et al., 2025) explained that effective waqf governance requires clear supervisory entities, standardized reporting, and separation of regulatory and operational roles to combat mismanagement. In Indonesia itself, the challenges include limited nazhir capacity, poor transparency, and weak accountability mechanisms, which lead to suboptimal asset performance. The reform emphasizes the development of intellectual capital and performance metrics to align governance with the principles of maqasid al-shariah. Then, institutional reforms advocated specialized bodies such as the Waqf Board that were enhanced with independent oversight and cross-agency coordination. In cases such as BWI in Indonesia, reforms prioritize digitalization, professional training, and public-private partnerships to move from traditional to productive models (Dewi et al., 2025; Sulistiani & Gumilar, 2025). Johor, Malaysia, exemplifies bold strategies such as waqf stocks and corporate waqf, despite resource gaps (Baharudin & Yusoff, 2025). On the other hand, non-uniform state laws, the complexity of certification, and the lack of digital verification hinder modern waqf, especially in cash and digital forms. In Malaysia, ambiguity in digital waqf status and inefficient administration reduces potential, while Indonesia faces uncoordinated policies and unproductive land use (Manshor et al., 2024; Mujahidin et al., 2025; Sirait, 2024).

Furthermore, other important research paths connect waqf with Islamic finance, cash waqf, income, economic development, global cash waqf models, and crowdfunding. This thematic flow signifies a paradigm shift from fixed asset-based waqf to productive and

cash-based waqf instruments and integrated with the Islamic financial system. The research in this cluster highlights the potential of cash waqf to support increasing sustainable income and economic development. This is because cash waqf is a liquid and flexible form of waqf, with the main thing being maintained through investments that are in accordance with sharia to produce sustainable returns for social and economic purposes. This mechanism enables sustainable income by channeling funds to microfinance, sukuk, or productive enterprises, supporting economic development through poverty alleviation and inclusive growth. The potential lies in scalability, as even small contributions can be pooled into a substantial pool of capital for long-term impact (Fauziah et al., 2021; Samrat & Nabi, 2025). In the study of Paul et al (2021), Budimansyah et al (2024), and Misbah et al (2022) emphasized that cash waqf channels funds to real sector projects, including MSME empowerment, job creation, and poverty alleviation, encouraging inclusive growth. In Indonesia, CWLS involves stakeholders such as Bank Indonesia and Waqf Bodies to finance incubators and social programs, increasing GDP and per capita income. This reflects the evolution of waqf towards sustainable development, with cash variants increasing economic output through regional planning and information management.

The next research path reveals the relationship that emerges between waqf and social entrepreneurship, philanthropy, zakat, and broader Islamic social financial instruments. This cluster emphasizes waqf as a catalyst for social innovation, poverty alleviation, and inclusive development. A number of studies such as Shaikh et al (2017), Karimah et al (2023), and Mamat et al (2025) Explains that waqf encourages social innovation through productive models that integrate waqf with modern financing, such as cash sukuk linked to waqf, encouraging entrepreneurship and technological solutions for underserved communities. In Indonesia and Malaysia, waqf institutions are developing housing and microfinance projects, combining philanthropy with business models to create viable social enterprises. These innovations align with the SDGs, promoting ethical finance and community-driven change.

Furthermore, keywords such as geographic information systems (GIS), waqf properties, and financing appear relatively isolated in bibliometric networks, suggesting that technology-based approaches to waqf management are still not developed. This shows a significant research gap in the application of digital technology, data analytics, and decision support systems

to optimize the utilization and governance of waqf assets. Low digital literacy among waqf managers (nazhir) and stakeholders hinders the effective adoption of platforms such as e-waqf applications and blockchain systems, leading to a lack of utilization despite the availability of adequate tools. In regions such as Indonesia and Nigeria, many institutions lack training, leading to resistance to change and reliance on manual processes that perpetuate inefficiencies. The study notes that without targeted education, even a user-friendly interface fails to increase participation from millennials or rural communities (Salman et al., 2021; Sanusi et al., 2025; Sundari et al., 2025).

In addition, inadequate technological infrastructure, such as the internet and unreliable electricity supply in countries, limits the scalability of data analytics for real-time tracking and assessment of waqfs. Decision support systems require robust hardware, but many endowment boards operate with legacy systems that are incompatible with Artificial Intelligence (AI) or cloud computing, which exacerbates data silos (Maretaniandini et al., 2025; Sundari et al., 2025). On the other hand, blockchain and digital platforms increase transparency but introduce vulnerabilities such as hacking and data manipulation in centralized databases, which undermine trust in waqf governance. Analytics tools require sensitive donor data, but weak encryption and regulatory loopholes can lead to fraud against waqf assets (Khairunisah, 2025; Maretaniandini et al., 2025; Salman et al., 2021).

Furthermore, research pathways related to environment and sustainability, such as reforestation, appear marginally within the network, highlighting the early state of research on green waqf and waqf-based sustainable development financing. These findings show that the role of waqf in supporting environmental goals and the Sustainable Development Goals (SDGs) has not been systematically explored. Therefore, integrating waqf with green financing instruments, such as green sukuk, and evaluating its environmental impact is an important and undeveloped area of research. Waqf finances environmental initiatives such as waqf forests, which conserve biodiversity, prevent deforestation, and support carbon sequestration through community-managed lands. At the same time, waqf also generates sustainable income from ecotourism or agroforestry, which is reinvested into habitat restoration and reforestation, contributing to SDG 13 on climate action (Ali & Kassim, 2020, 2021).

This bibliometric-based research path highlights the need to move from descriptive waqf

studies to integrative, impact-oriented, and sustainability-based research frameworks. By addressing the institutional, financial, technological, and environmental dimensions simultaneously, future studies can significantly advance the role of waqf in achieving inclusive and sustainable development.

## CONCLUSION

Based on the results of bibliometric analysis, research related to waqf problems shows significant and sustainable development, where research has increased from 2006 to 2020. This explains the increasing interest of academics and policies in waqf as a strategic instrument in Islamic social finance, especially in overcoming socioeconomic challenges. Further analysis of co-authorship and co-occurrence reveals that waqf research is gradually evolving from a traditional, charity-oriented perspective towards more complex and multidimensional themes, including governance reform, Islamic financial integration, social entrepreneurship, technological innovation, and sustainability. The core research cluster continues to conceptualize waqf as a religious and philanthropic institution based on fixed assets, emphasizing its fundamental role in promoting social well-being and reducing inequality.

Other research paths also highlight the increase in academic attention to waqf governance and institutional reform, and the paradigm shift towards productive waqf and cash integrated with Islamic finance, as well as the use of technology in waqf management. Where, the application of technology in waqf governance and asset optimization is still not developed, limited by limited digital literacy, infrastructure barriers, and regulatory uncertainty. The thematic cluster also positions waqf as a catalyst for social innovation and inclusive development, in line with the Sustainable Development Goals (SDGs). In addition, research oriented towards the environment and sustainability, including green waqf and waqf-based environmental financing, appears marginal in the existing literature.

Overall, this bibliometric-based research path underscores the need to move from descriptive and normative waqf studies to integrative, impact-oriented, and sustainability-based research frameworks. By simultaneously addressing institutional governance, Islamic financial innovation, digital technology, and environmental sustainability, future studies can significantly enhance the role of waqf as a strategic Islamic social finance instrument for inclusive and

sustainable development, particularly in developing countries such as Indonesia

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