

THE CURRENT RESEARCH TRENDS ON WAQF IN SOCIAL DEVELOPMENT: A THEMATIC REVIEW

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ABSTRACT

Waqf involves the dedication of assets or wealth for charitable purposes. The development of waqf has significantly contributed to social progress, encompassing various domains such as health, education, poverty alleviation, and business development. Despite its vast potential, waqf remains underemphasized in its role in economic development, raising concerns regarding its impact on advancing the welfare of the ummah and broader economic growth. This study reviews articles published between 2019 and 2024 to explore research trends concerning waqf's role in social development. Employing a thematic review (TR) methodology, the research incorporates keywords such as "health," "education," "economics," and "business" sourced from the Scopus and Web of Science (WoS) databases. The thematic analysis reveals five principal themes: Corporate and economic development through Waqf, Sustainability and innovation in Waqf, Challenges and issues in waqf management, Legal and regulatory aspects of Waqf, and Technology application in Waqf. These findings offer valuable insights for researchers and practitioners by enhancing their understanding of how waqf can be more effectively integrated into various social and economic development sectors.

Keywords: Waqf, waqf trends, thematic review, social development, trends

1.0 INTRODUCTION

Waqf has served as a foundational institution in the advancement of Islamic civilization since the formative period of Islam (Aziz et al., 2024). Waqf plays a significant role in fostering social development through its financial and administrative mechanisms. As a financial tool, waqf supports the creation of commercial and welfare organizations, contributing to economic and social well-being (Shaikh et al., 2017). It also benefits Islamic property management, advancing infrastructure and social wealth (Asni et al., 2020). Waqf-based public areas

promote communities' self-sufficiency through collective participation, highlighting its community-centered approach to resource distribution (Rochani et al., 2024).

Waqf also serves as a business instrument for social welfare. Waqf-based entrepreneurship creates economic opportunities and sustainable growth (Iman & Mohammad, 2017). The Corporate Waqf Core Principles drive social and economic transformation by strengthening waqf institutions (Asni et al., 2020). Digital waqf initiatives, such as stock waqf, underline waqf's historical role in advancing Islamic civilization and fostering economic development. The utilization of Islamic financial institutions enhances waqf planning to address socioeconomic challenges (Sugianto et al., 2022).

Waqf has historical significance in community development, with evidence of its positive impact on education, health, and public sectors (Fawwaz et al., 2021). It has been noted that waqf can contribute to infrastructure development, economic empowerment, and the welfare of individuals and communities (Iskandar et al., 2021; Mohsin, 2019). Furthermore, waqf institutions have a proven track record in promoting welfare and social development (Ubaidillah et al., 2021). Nevertheless, it will be interesting to observe the emerging trends and patterns based on research that explores the role of waqf in-depth concerning social development in the existing literature. This article aims to conduct a thematic review of discussions on the current research trends on waqf in social development, encompassing education, health, economy, and business, as published from 2019 to 2024. Health, education, economy, and business can be categorized within the broader social development framework, as they play a pivotal role in fostering societal progress and improving the overall quality of life. (Ali & Khan, 2023; Hui, 2022). This assessment will utilize the following research questions:

RQ: What are the current trends in the research of waqf in social development (Health, education, economics, and business) from 2019 to 2024?

2.0 MATERIALS AND METHOD

Thematic reviews using ATLAS.ti as the instrument was first introduced by (Zairul, 2020, 2021, 2022, 2023). Copyright protection has also been granted to this approach, registered under CRLY2023W02032 (Zairul, 2023). As a result of the thematic analysis procedure employed in this study's literature review, TreZ is implemented. Thematic analysis is the process of identifying patterns and constructing themes through substantial reading on the (Braun & Clarke, 2006, 2012).

This process starts with formulating a research question, which serves as a guide for the next study stage and setting the scope and focus (Defining the Research Question). The next step involved filtering articles, including identifying and selecting studies based on their relevance to the research questions formulated (Filtering) (Refer to Figure 1). After that is a further filtering stage (See Figure 2), where inclusion and exclusion criteria are used to refine the selection of studies, ensuring that only the most relevant articles are kept for further analysis.

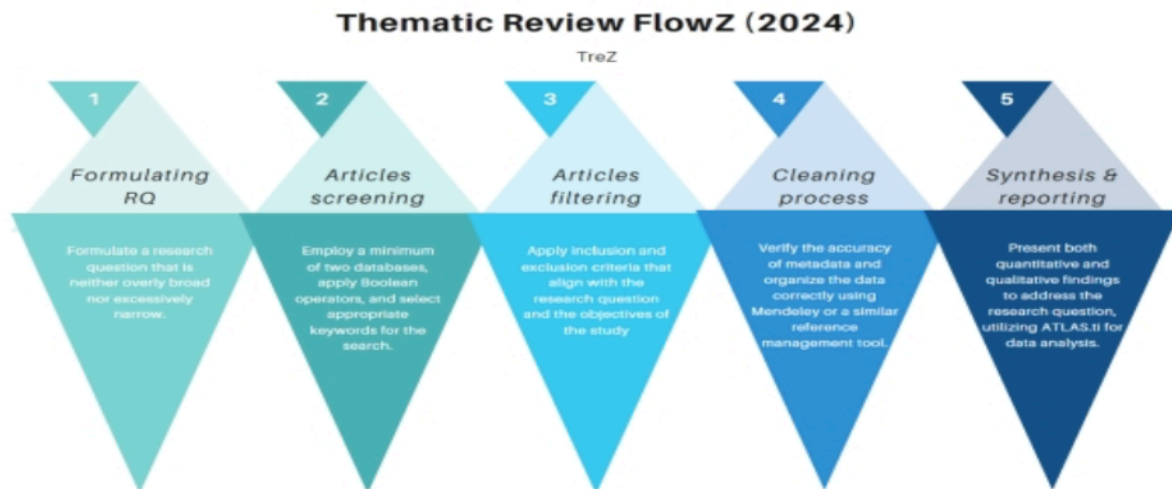


Fig. 1: Thematic Review FlowZ (TreZ)(Zairul, 2023)

The fourth step is the final cleaning (Finalization) (Figure 1), which involves double-checking the article's metadata to ensure the accuracy and completeness of the collected data. The final step is data extraction (Synthesis), where thematic analysis is carried out using tools such as ATLAS.ti 24 to develop themes based on in-depth reading of the selected articles. This systematic technique increases the reliability and rigor of the study, ensuring a thorough examination of the literature.

Table 1. Search strings from Scopus and WoS

SCOPUS	TITLE-ABS-KEY (waqf AND ((health OR covid) OR (education) OR (poverty) OR (economic) OR (business OR entrepreneur*))) AND (LIMIT-TO (PUBYEAR , 2019) OR LIMIT-TO (PUBYEAR , 2020) OR LIMIT-TO (PUBYEAR , 2021) OR LIMIT-TO (PUBYEAR , 2022) OR LIMIT-TO (PUBYEAR , 2023) OR LIMIT-TO (PUBYEAR , 2024)) AND (LIMIT-TO (DOCTYPE , "ar")) AND (LIMIT-TO (SRCTYPE , "j")) AND (LIMIT-TO (LANGUAGE , "English")) AND (LIMIT-TO (OA , "all")))	65 results
Web of Science (WoS)	Waqf AND ((health OR covid) OR (education) OR (poverty) OR (economic) OR (business OR entrepreneur*)) (Topic) and 2024 or 2023 or 2022 or 2021 or 2020 or 2019 (Publication Years) and Article (Document Types) and English (Languages) and All Open Access (Open Access)	32 results

This step focuses on identifying patterns and building categories to understand the current trends in the research of waqf in social development (health, education, economics, and business) from 2019 to 2024. The primary purpose of this phase is to analyze and interpret the study results to provide recommendations for future research in the field of waqf in social development related to health, education, economics, and business. Through this approach, the evolution of trends can be clarified while helping to identify essential future innovations or new directions for this instrument.

To ensure a comprehensive and relevant analysis, the literature for this review was selected based on the criteria that have been set as follows: 1) only literature published between 2019 and 2024 is taken into account to ensure that the study is current and significant; 2) the use of critical keywords such as (waqf AND ((health OR covid) OR (education) OR (poverty) OR (economic) OR (business OR entrepreneur*)) to ensure that focus is given to studies that are directly related to the main theme of the research. This careful selection process aims to capture comprehensive insights and recent developments in the field.

The literature review was conducted through a search in two primary databases, namely SCOPUS and Web of Science (WOS), which were chosen because of the database's extensive coverage of journals that have been researched and are relevant to the principles of the cyclical economy in the context of the construction industry and the built environment. Through the SCOPUS database, the search was performed using the keywords "TITLE-ABS-KEY (waqf AND ((health OR covid) OR (education) OR (poverty) OR (economic) OR (business OR entrepreneur*))). The articles searched for are from 2019 to 2024, limited to academic articles in English with open access AND (LIMIT-TO (PUBYEAR , 2019) OR LIMIT-TO (PUBYEAR , 2020) OR LIMIT-TO (PUBYEAR , 2021) OR LIMIT-TO (PUBYEAR , 2022) OR LIMIT-TO (PUBYEAR , 2023) OR LIMIT-TO (PUBYEAR , 2024)) AND (LIMIT-TO (DOCTYPE , "ar")) AND (LIMIT-TO (SRCTYPE , "j")) AND (LIMIT-TO (LANGUAGE)) AND (OA , "all") . This strategy yields 65 articles, showing much recent literature in the field. In contrast, a search on the Web of Science was performed more broadly using the exact keywords without restriction to a specific field, focusing only on open-access articles in English, which resulted in 32 articles. The difference in the number of articles retrieved from these two databases reflects the variation in journal coverage, index depth, and their respective search algorithms, contributing to the diversity of the literature for this study.

In the context of a thematic review (TreZ), the literature selection process from the SCOPUS and Web of Science databases is carefully performed using specific search strings. The methodological steps ensure that the selected studies are of high quality, further increasing the validity and reliability of the review results (see Table 1). The search begins by formulating questions based on the objectives of the study. This query retrieved results from the SCOPUS and Web of Science databases, which yielded 65 and 32 records, respectively. Initial search results include a wide range of relevant literature. After the results from both databases were combined, the next step was to identify and remove duplicate entries, of which 3 duplicates were removed. Then, the consolidated records are further filtered based on the inclusion and exclusion criteria carefully formulated to be consistent with the research questions. 44 records were removed in this phase for not meeting the established criteria, ensuring that only genuinely relevant studies were considered.

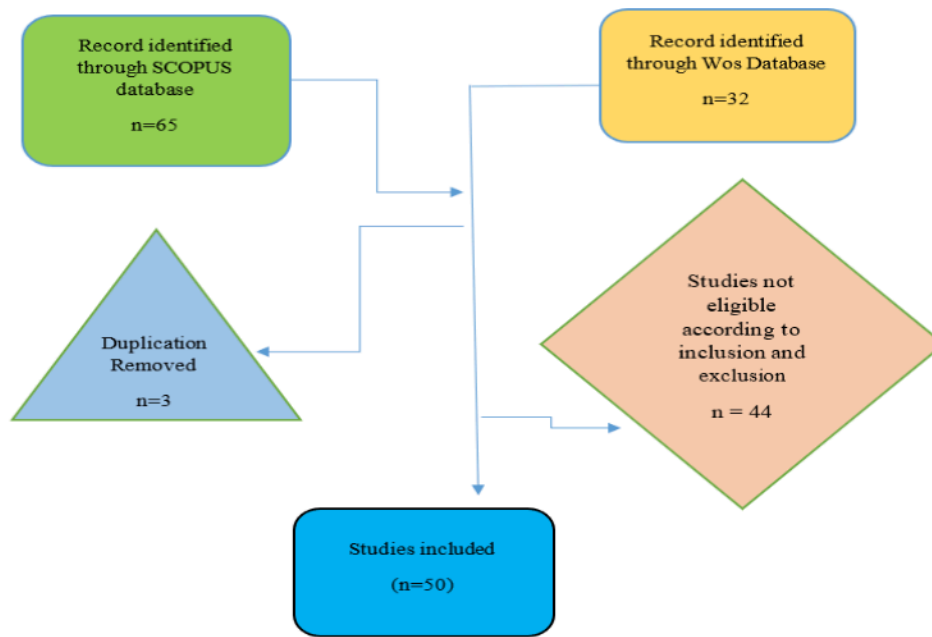


Fig. 2. Inclusion and Exclusion criteria in TreZ (Zairul, 2023)

Finally, 50 studies were selected for the thematic review (TreZ). These studies have met all the specified eligibility requirements and are expected to contribute significantly to the research question. A systematic approach was used in selecting these studies to ensure that only relevant data were included, and bias was minimized, thereby increasing the reliability of the review's conclusions. This report provides a clear and transparent overview of the methods used in selecting studies, essential for reproducibility and trust in the results presented (see Figure 2).

3.0 RESULTS AND DISCUSSIONS

This thematic review (TreZ) provides an overview from 2019 to 2024 concerning waqf in social development. The selected articles relate to waqf's roles, contributions, and challenges as an essential instrument in social development. Waqf is identified as a highly effective tool for contributing to economic growth and social welfare by supporting various initiatives, including social welfare and economic development (Haneef et al., 2015). Conceptually, the included articles discuss the advantages and issues related to waqf. Additionally, this study has important implications. This literature review provides information on the functions of waqf in providing continuous financial resources for various social initiatives, encompassing social welfare. Moreover, this economic support helps empower communities and reduces dependency on external aid.

Furthermore, studying waqf can lead to developing robust legal and regulatory frameworks that ensure transparency, accountability, and effective management of waqf assets. This enhances public trust and encourages more contributions to waqf institutions. Therefore, the key findings of the thematic review are summarized in this section. The quantitative section will support the quantitative reporting for thematic assessment. The first research question will be supported by qualitative evaluation, and the second by quantitative insight.

3.1 Quantitative reporting

The year of publication, research location, journal background, and subject themes used to analyze study trends reflect the research patterns on waqf in social development and partially address the study to explore the current trends in the research of waqf in social development (Health, education, economics, and business) from 2019 to 2024). Figure 3 shows the number of related articles published increased significantly from 2019 to 2022 but began to decline in 2023, partly due to the review conducted in early 2022.

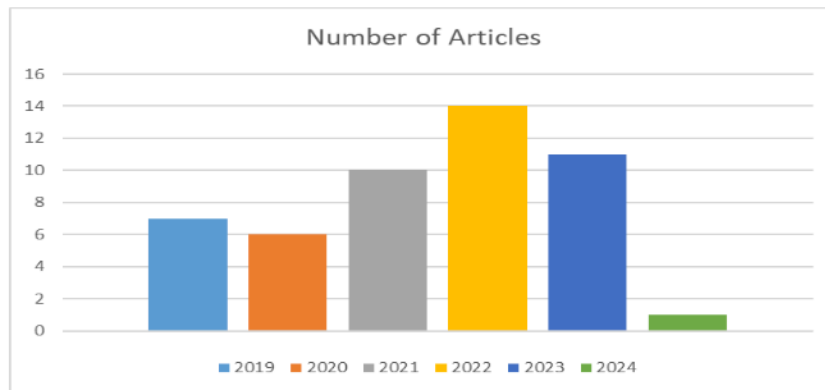


Fig. 3 Number of articles

Figure 4 explains the distribution of the countries or regions studied. Regarding the number of papers, the topic 'research of waqf in social development' is very popular in Asia, particularly in Indonesia and Malaysia. The dataset provides a longitudinal analysis of the involvement of a variety of countries in waqf studies from 2019 to 2024, documenting the annual frequencies of occurrences associated with specific characteristics or events within the field. The objective of this analysis is to clarify the trends and patterns that have been identified during this period. The data indicates that the incidence of occurrences varies significantly among the examined countries. It is important to note that certain countries demonstrate consistent and high levels of involvement over multiple years, while others exhibit sporadic or minimal participation. Europe, Indonesia, Malaysia, and Yemen, each of which reported at least one occurrence in 2019, are notable contributors to the dataset, suggesting their early relevance during the study period. In 2020, there has been a minor change in the pattern of involvement, as Turkey has begun to establish itself as a significant participant, while Indonesia and Malaysia continue to participate. The emergence of these countries implies broadening the scope of the events or characteristics being monitored.

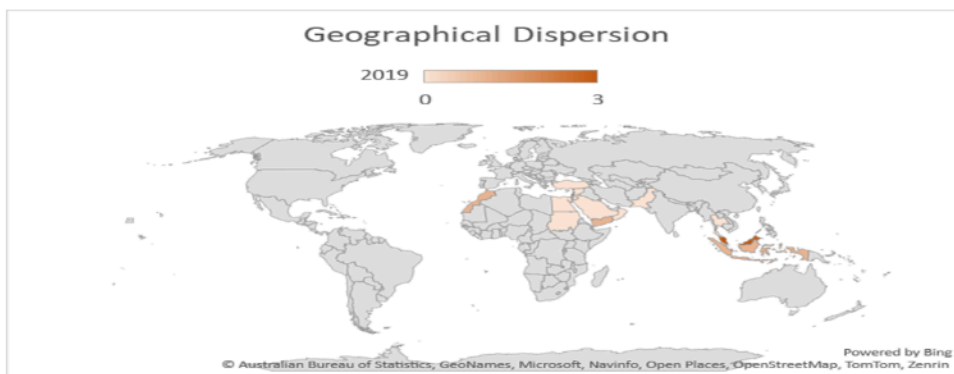


Fig. 4. Geographical Dispersion

From 2021 to 2024, the frequency of waqf-related events and studies showed significant fluctuations. Indonesia led in 2021 with five events, doubling to ten in 2022, reflecting heightened activity and interest. The emergence of new contributors, including Egypt, Jordan, Morocco, Saudi Arabia, Singapore, Sudan, Syria, and Thailand, highlighted a growing global focus on waqf studies. However, Indonesia's frequency decreased to six in 2023, though its historical leadership in the field persisted. Malaysia consistently maintained its relevance, indicating sustained engagement in waqf initiatives. By 2024, occurrences declined sharply across most countries, with only Dubai and Turkey reporting one event each. This drop may signal shifts in research priorities or funding allocations. Despite this decline, the earlier surge underscores increased global interest and diversification in waqf research, with Indonesia and Malaysia remaining central to these developments.

The analysis illustrates a dynamic geography of country involvement over the six-year period. The sustained high frequencies of countries like Indonesia and Malaysia are noteworthy, indicating their ongoing significance in the context of waqf studies. In contrast, countries with sporadic or minimal occurrences may suggest areas of lesser relevance or emerging interest. The substantial apex in 2022, followed by a decline in 2024, underscores the impact of various factors, including academic interest, regional priorities, and resource availability, on waqf research. This report emphasizes the significance of longitudinal data in comprehending the trends and changes in international involvement within waqf studies, providing valuable insights for policymakers and researchers.

Next, this study identifies the themes that attract the attention of academics using a broad definition of the research of waqf in social development, namely T1 (Corporate and Economic Development through Waqf), T2 (Sustainability and Innovation in Waqf), T3 (Challenges and Issues in Waqf Management), T4 (Legal and Regulatory Aspects of Waqf), and T5 (Technology and Innovation in Waqf).

Table 2. Authors Vs Theme

	THEME 1: Corporate and Economic Development through Waqf	THEME 2: Sustainability and Innovation in Waqf	THEME 3: Challenges and Issues in Waqf Management	THEME 4: Legal and Regulatory Aspects of Waqf	THEME 5: Technology Application in Waqf
(Raja Adnan et al., 2022)	1	-	-	-	-
(Sulistiyowati et al., 2022)	-	-	1	-	-
(Khairuddin & Ishak, 2023)	1	-	-	-	-
(Qurrata et al., 2019)	-	-	1	-	-
(Saad et al., 2019)	-	-	1	-	-
(Tahiri Jouti, 2019)	-	1	-	-	-
(Faturrohman et al., 2020)	-	-	-	-	1

(Khan, 2019)	-	1	-	-	-
(Tekdogan, 2020)	-	1	-	-	-
(Janom et al., 2019)	-	-	-	-	1
(Sulistiani, 2021)	-	-	-	1	-
(Soemitra et al., 2022)	1	-	-	-	-
(Suhaimi & Suhaimi, 2020)	1	-	-	-	-
(Sapuan & Zeni, 2021)	-	1	-	-	-
(Sipan et al., 2021)	-	-	1	-	-
(Huda & Santoso, 2022)	-	-	1	-	-
(Hafandi & Handayati, 2021)	-	-	-	1	-
(Eficandra, 2022)	-	1	-	-	-
(Ibrahim et al., 2021)	1	-	-	-	-
(Sobhan et al., 2022)	-	-	1	-	-
(Kunhibava et al., 2023)	-	1	-	-	-
(Hassama & Ismail, 2023)	1	-	-	-	-
(Radzi Sapiee, 2022)	1	-	-	-	-
(Yusuf & Maulana, 2023)	1	-	-	-	-
(Agaileh, 2024)	-	-	-	-	1
(Yumna et al., 2024)	-	1	-	-	-
(Islamiyati et al., 2022)	-	1	-	-	-
(Syibly et al., 2022)	-	-	-	1	-
(Ahyani et al., 2021)	-	-	-	1	-
(Guelida et al., 2022)	-	-	-	1	-
(Saad et al., 2022)	1	-	-	-	-
(Zawawi et al., 2023)	-	1	-	-	-
(Priyadi & Achiria, 2022)	1	-	-	-	-
(Wijaya, 2023a)	-	1	-	-	-
(Fitri, 2021)	1	-	-	-	-
(Wira, 2023)	-	1	-	-	-
(Ibrahim, 2023)	1	-	-	-	-
(Widiastuti et al., 2022)	-	1	-	-	-
(Ari & Koc, 2021)	1	-	-	-	-
(Abu Talib et al., 2020)	-	-	-	1	-
(Sulaiman & Alhaji Zakari, 2019)	-	1	-	-	-

(Fauzi et al., 2022)	-	-	1	-	-
(Osman & Agyemang, 2020)	-	-	1	-	-
(Fauziah, 2021)	-	-	1	-	-
(Lestari et al., 2023)	-	-	-	1	-
(K. M. Ali & Kassim, 2020)	-	1	-	-	-
(Islam et al., 2023)	1	-	-	-	-
(Afroz et al., 2019)	-	1	-	-	-
(Priyadi et al., 2023)	1	-	-	-	-
(Usman & Rahman, 2021)	-	-	1	-	-

Next, table 3 shows the most published papers in Islamic finance, Business, and Law journals. The highest-ranking journal is the ISRA International Journal of Islamic Finance, with 4 publications, followed by the Journal of Islamic Accounting and Business Research, with 3 publications. Other journals have 2 publications and 1 publication, respectively.

Table 3. Periodical vs. year of publications.

Journals	2019	2020	2021	2022	2023	2024	Totals
ISRA International Journal of Islamic Finance	2	0	-	-	2	-	4
Islamic Economic Studies	-	-	-	1	-	-	1
International Journal of Applied Economics, Finance and Accounting	-	-	-	-	1	-	1
Humanities & Social Sciences Reviews	2	-	-	-	-	-	2
Journal of Islamic Monetary Economics and Finance,	-	2	-	-	-	-	2
Indonesian Journal of Electrical Engineering and Computer Science	1	-	-	-	-	-	1
Jurnal Hukum Keluarga dan Hukum Islam	-	-	1	-	-	-	1
Journal economies	-	-	-	1	-	-	1
Malaysian Journal of Shariah and Law	-	1	-	-	1	-	2
International Journal of Business and Society	-	-	1	-	-	-	1
Journal of the Malaysian Institute of Planners	-	-	1	-	-	-	1
Academic Journal of Interdisciplinary Studies	-	-	-	1	-	-	1
Studies Applied Economics	-	-	2	-	-	-	2
Jurnal Ilmiah Syari'ah,	-	-	-	1	-	-	1
General Management	-	-	-	2	1	-	3
Journal of Islamic Thought and Civilization (JITC)	-	-	-	1	-	-	1
Journal of Governance and Regulation	-	-	-	-	-	1	1
Journal of Islamic Monetary Economics and Finance,	-	-	-	-	-	1	1
International Journal of Public Policy and Administration Research	-	-	-	1	-	-	1
Journal of Religious Studies	-	-	-	2	-	-	2

Jurnal Hukum dan Pranata Sosial,	-	-	1	-	-	-	1
UUM Journal of Legal Studies	-	-	-	1	-	-	1
Qudus International Journal of Islamic Studies (QIJS)	-	-	-	1	-	-	1
Jurnal Wacana Hukum Islam dan Kemanusiaan	-	-	-	-	1	-	1
Law Reform	-	-	1	-	-	-	1
International Journal of Islamic Thought	-	-	-	-	1	-	1
Islamiyyat	-	-	-	-	1	-	1
Heliyon	-	-	-	1	1	-	2
Borsa Istanbul Review	-	-	1	-	-	-	1
Journal of Islamic Accounting and Business Research	1	2	-	-	-	-	3
Turkish Journal of Islamic economics	-	-	1	-	-	-	1
Islamic Economics	-	-	-	1	-	-	1
Etikonomi	-	1	-	-	-	-	1
Administrative sciences	-	-	-	-	1	-	1
Journal of Asian Finance, Economics and Business	1	-	-	-	-	-	1
Asian Economic and Financial Review	-	-	-	-	1	-	1
Jurnal Pengurusan	-	-	1	-	-	-	1
Totals							50

To sum up, this section provides an overview of the response to RQ1. The research trends on the role of waqf in social development are reflected through general trends in waqf. The reviewed articles have explored various themes, the most popular being sustainability and innovation in waqf. Additionally, the application of technology in waqf has been suggested, as very few studies have touched on developing systems for waqf (Figure 5).

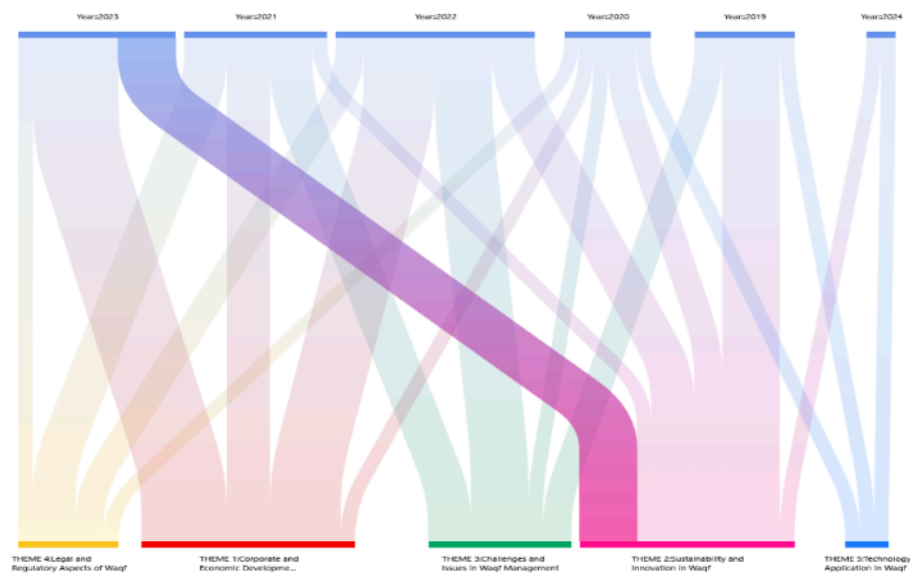


Fig. 5. Themes of the study vs publication years.

3.2 Qualitative reporting

This comprehensive thematic analysis provides an overview of the waqf research in social development from 2019 to 2024. Five main themes have been identified. Theme 1, "Corporate and economic development through waqf," has 15 mentions, highlighting the role of waqf in corporate and economic development. For corporate and economic development, waqf is important as it provides sustainable financial resources that empower communities, reduce poverty, and support economic infrastructure. Theme 2, "Sustainability and innovation in waqf," also with 15 mentions, emphasizes the importance of sustainability and the need for innovation in waqf. Sustainability ensures that waqf assets continue to benefit society in the long term. Innovation enables waqf to adapt to social, economic, and technological changes, ensuring that waqf remains relevant and capable of meeting the ever-changing needs of society.

The next theme, Theme 3, is "Challenges and Issues in Waqf Management" with 11 mentions. It reflects the issues and challenges faced in the implementation and management of waqf across various aspects. Waqf management faces major challenges, such as a lack of transparency and accountability, management expertise, and unclear legal frameworks. Additionally, asset maintenance, succession of managers, public awareness, and technology adaptation pose obstacles. Furthermore, the next theme identified is Theme 4, "Legal and Regulatory Aspects of Waqf," with 7 mentions, explaining the importance of legal aspects in waqf administration to ensure that waqf management is conducted transparently and responsibly. This includes openly reporting on the use of funds, asset distribution, and financial decisions to stakeholders.

The fifth theme is "Technology Application in Waqf" with 3 mentions. Technology is important in waqf as it enhances management efficiency, transparency, and accountability through computerized management systems and blockchain. Technology also facilitates information accessibility, data management, and analytics, and simplifies contributions through digital platforms. Moreover, technology aids in performance monitoring and reporting, reduces operational costs, and improves communication with donors and the community. It also supports the development and innovation of new projects and provides educational and training tools for waqf managers.

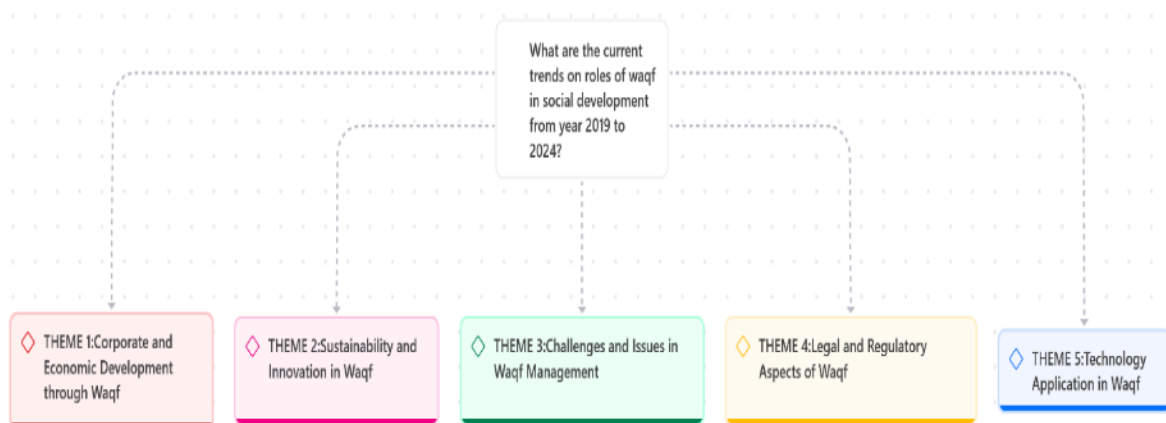


Fig.6: The themes to answer RQ

3.2.1 Theme 1: Corporate and Economic Development through Waqf

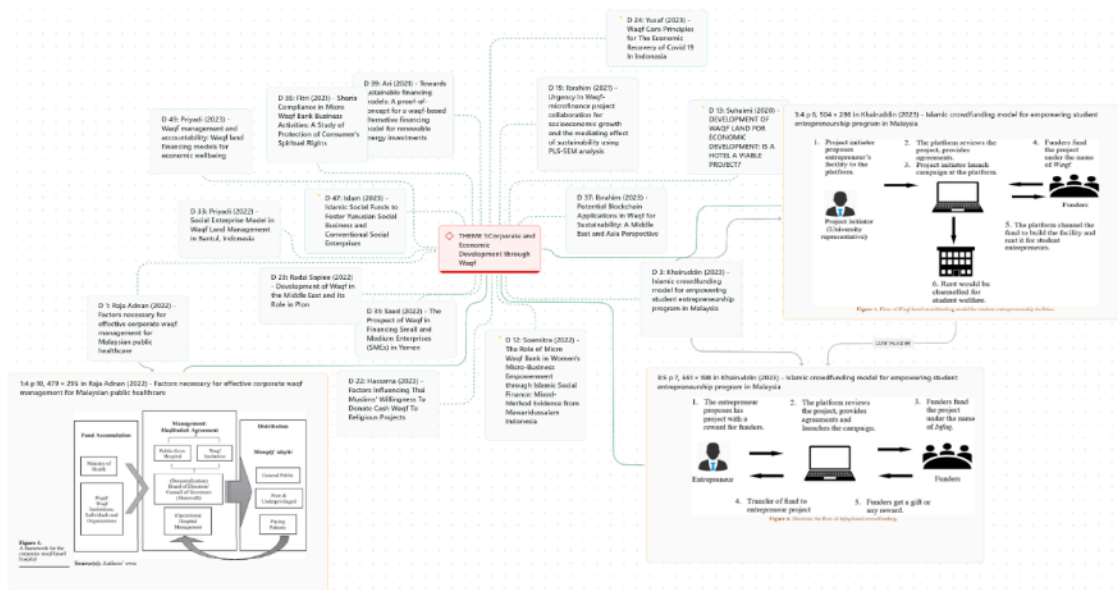


Fig. 7: Theme 1 (Corporate and Economic Development through Waqf)

Figure 7 illustrates the potential of waqf in corporate and economic development through the productive management of waqf land and assets as theme 1. Effective financing models, such as equity-based approaches, are essential to unlocking waqf's economic potential, especially given the constraints waqf institutions face due to limited funds (Ari & Koc, 2021). In Indonesia, integrating waqf with microfinance has been explored to promote socio-economic growth, mainly through projects prioritizing urgency and sustainability (Ibrahim et al., 2021). Additionally, the Waqf Core Principles (WCP) development aims to support economic recovery, especially during crises like the COVID-19 pandemic (Yusuf & Maulana, 2023).

Historically, waqf has supported social and economic development, from funding religious institutions to promoting trade and industry (Radzi Sapiee, 2022). Integrating waqf with other Islamic social funds, such as zakat and qard hasan, can also create self-sustaining, socially beneficial ventures that promote long-term societal well-being (Islam et al., 2023). The Waqf-Owned Financial Intermediary (WOFI) model has emerged as a key innovation, enabling capital pooling for large-scale projects like solar power plants. This model helps reduce wealth inequality while fostering economic growth and supporting sustainable development goals (Ari & Koc, 2021). The productive use of waqf land has also been demonstrated in regions like Bantul Regency, Indonesia, where hydroponic cultivation and biofloc farming have created economic opportunities for local communities (Priyadi & Achiria, 2022).

3.2.2 Theme 2: Sustainability and Innovation in Waqf

Figure 8 shows theme 2 about Sustainability and Innovation in Waqf. Waqf has significant potential in advancing sustainability and fostering innovation, mainly through models integrating environmental protection, economic development, and community empowerment. Various studies have highlighted how waqf can contribute to Sustainable Development Goals (SDGs), especially in poverty reduction, climate action, and sustainable agriculture.

A key innovation is the development of productive waqf forests, which provide intangible benefits such as environmental protection and generate tangible returns that can

fund further forest development. These forests can support SDGs like poverty alleviation, climate action, and biodiversity conservation, aligning with global sustainability targets (Ali & Kassim, 2020). In Saudi Arabia and Indonesia, waqf has also been instrumental in sustainable development, particularly in education, water supply, and poverty reduction. The waqf system has shown how legal frameworks and cross-sector collaboration can ensure the sustainability and transparency of waqf management to achieve SDGs (Yasin et al., 2023).

Another innovative approach is the Integrated Waqf Environmental Protection Model (IWEP), which encourages farmers to adopt sustainable practices to address climate change. The adoption of this model among farmers in Kedah is influenced by social norms and awareness of climate risks, underscoring the potential of waqf to foster community-driven environmental protection (Afroz et al., 2019).

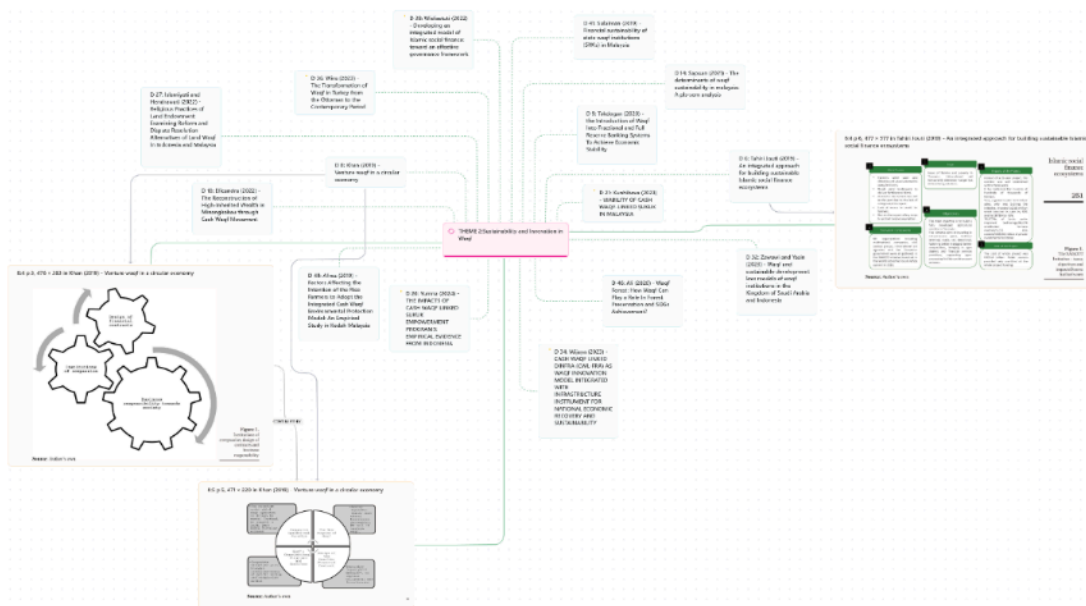


Fig. 8: Theme 2 (Sustainability and Innovation in Waqf)

Cash waqf has also emerged as a significant contemporary model with the potential to support infrastructure development and national economic recovery. The Cash Waqf Linked DINFRA (CWL-FRA) model, which integrates cash waqf with infrastructure financing, exemplifies how waqf can be harnessed for long-term economic sustainability. This innovative model provides a sustainable source of social funds, helping to finance infrastructure while contributing to the broader goals of economic development and social welfare (Wijaya, 2023).

Furthermore, in the Minangkabau region, the cash waqf movement has been used to restore the role of high-inherited wealth, empowering communities to reclaim and manage ancestral assets. This approach offers a model for transforming traditional wealth into productive assets that support local economic development and improve community welfare (Eficandra, 2022).

3.2.3 Theme 3: Challenges and issues in waqf management

Theme 3 focuses on the challenges and issues in waqf management, particularly its role in socio-economic development. In Indonesia, social enterprises contribute to the SDGs, particularly by empowering minorities, but financial sustainability remains a challenge due to the conflict between social missions and investor returns. Fauziah (2021) introduces the

Integrated Cash Waqf Social Enterprise Business (ICWSE-B) model, using cash waqf to provide a sustainable financial solution for decent work and economic growth (SDG 8), blending Islamic finance with modern business practices.

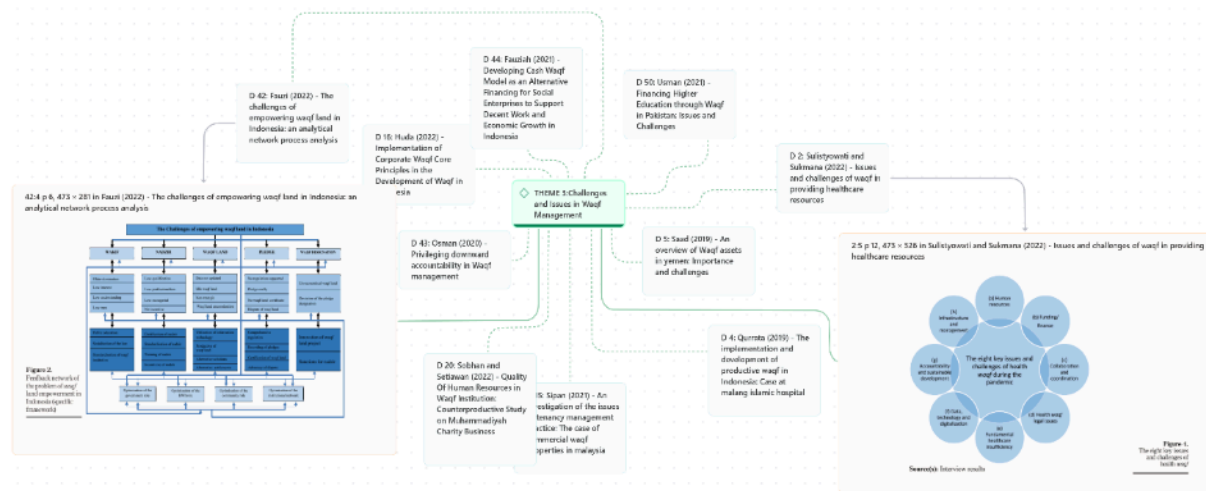


Fig. 9: Theme 3 (Challenges and issues in waqf management)

Corporate Waqf Core Principles (CWCP) offer another approach to sustainable waqf management, with Huda (2022) comparing YBW UII Yogyakarta's model of developing waqf assets through corporate management. Despite some deviations, proper application of CWCP is essential for long-term sustainability. However, challenges like counterproductive behaviour, a limited understanding of regulations, and organizational issues hinder effective waqf management. Sobhan and Setiawan (2022) emphasize the need for emotional intelligence and a conducive work environment to improve asset management. Engagement with beneficiaries is also crucial, as overemphasizing financial tools without stakeholder involvement reduces waqf's impact (Osman, 2020).

In Indonesia, obstacles to waqf land utilization include low public trust, unprofessional nadzir, and idle lands. Solutions proposed include education, nadzir certification, and technology (Fauzi, 2022). In Malaysia, tenancy management and rental arrears pose barriers to the financial sustainability of commercial waqf properties (Sipan, 2021). In Yemen and Pakistan, governance, resource issues, and legal barriers also impede the use of waqf in education and other sectors (Saad, 2019; Usman, 2021). These studies underscore waqf's potential in economic development but highlight the need for innovative models like ICWSE-B and CWCP to address human resource, operational, and engagement issues to maximize waqf's socio-economic impact.

3.2.4 Theme 4: Legal and Regulatory Aspects of Waqf

The "Legal and Regulatory Aspects of Waqf" theme explores various frameworks, challenges, and comparative analyses. Ahyani (2021) emphasizes integrating *rahmatan lil 'alamin* values into Indonesia's economic development during the 4.0 era, showcasing how Islamic economic law promotes justice and addresses weaknesses in conventional systems. Modern applications, such as cash waqf and halal industries, highlight the adaptability of Islamic principles to foster inclusive socioeconomic growth.

Hafandi (2021) examines Cash Waqf Linked Sukuk (CWLS), part of Indonesia's National Money Waqf Movement. While aligned with Islamic law, CWLS requires refinements to meet community expectations. Similarly, Guelida (2022) compares Morocco's Waqf with common-law trusts, noting shared asset-management goals but differences in economic roles, as Morocco's Waqf remains primarily religiously oriented.

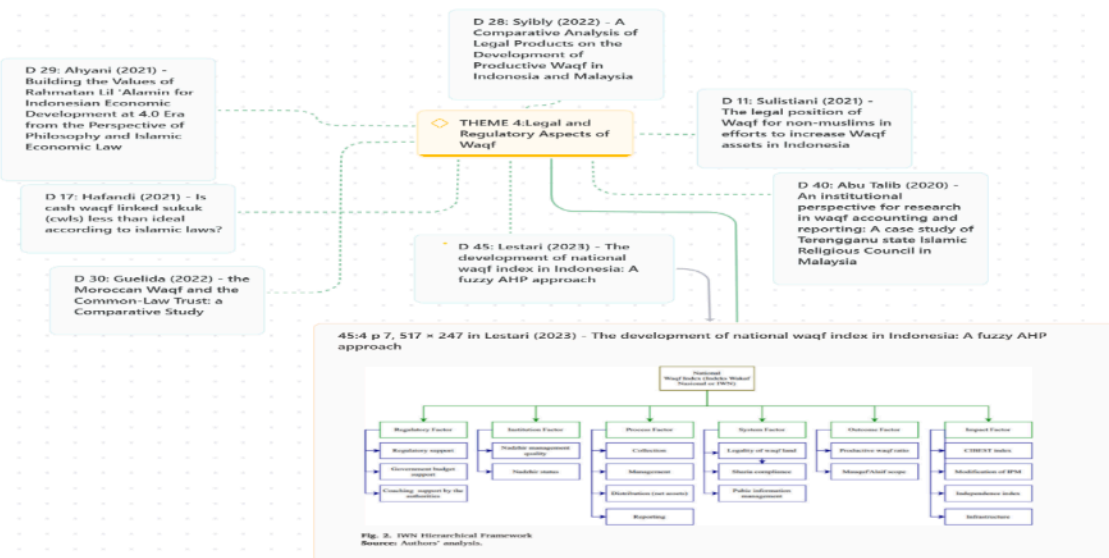


Fig. 10: Theme 4 (Legal and Regulatory Aspects of Waqf)

The National Waqf Index (IWN) proposed by Lestari (2023) identifies six regulatory, institutional, process, system, outcome, and impact factors to standardize performance evaluation, enhancing Waqf governance and socioeconomic contributions. Sulistiani (2021) highlights the potential of non-Muslim contributions to Waqf, expanding its socioeconomic impact beyond religious boundaries. Meanwhile, Abu Talib (2020) investigates institutional pressures on Waqf accounting in Malaysia, emphasizing transparency and accountability influenced by religious principles.

Finally, Syibly (2022) compares productive Waqf development in Indonesia and Malaysia, showing how colonial histories shaped their legal frameworks. Both nations have advanced Waqf integration, highlighting the need for adaptive reforms to promote socioeconomic development. These studies collectively reveal how Waqf can align traditional Islamic principles with modern systems, fostering sustainable progress while preserving cultural and religious heritage.

3.2.5 Theme 5: Technology Application in Waqf

The theme of technology in waqf highlights its transformative potential in enhancing efficiency, transparency, and user engagement. Agaileh (2024) explores waqf's application in supporting artificial intelligence (AI) educational programs in Dubai. The study underscores the integration of waqf with modern education, emphasizing its role in advancing economic progress and social justice. It highlights the UAE's legal waqf structure and potential to attract investments in innovative initiatives like AI. Janom et al. (2019) focus on waqf information administration systems in Malaysia, identifying challenges such as incomplete data, lack of transparency, and asset mismanagement. The study proposes a conceptual model that

addresses these issues through improved connections, trust, compatibility, and demonstrability, enhancing waqf management systems and delivering better stakeholder outcomes.

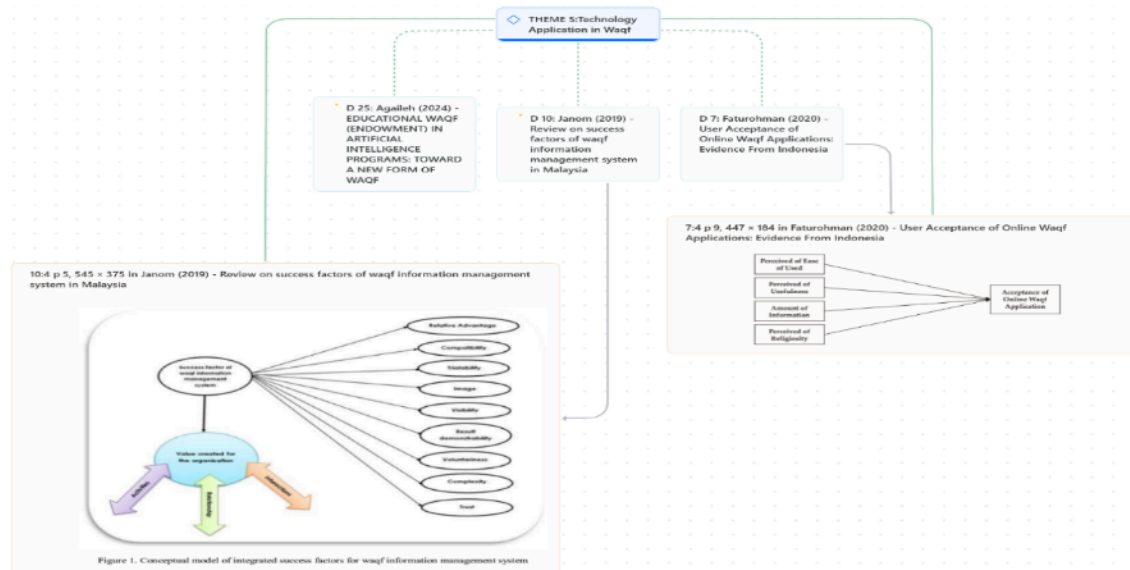


Fig. 11: Theme 5 (Technology Application in Waqf)

Using the Technology Adoption Model (TAM), Faturohman et al. (2020) evaluate user acceptance of online waqf apps in Indonesia. Key factors include perceived utility, ease of use, and comprehensive information delivery. The study recommends user-friendly designs and incentives to maximize currency waqf collection, demonstrating how technology can expand waqf's reach and impact. These studies illustrate how integrating technology into waqf administration can address traditional challenges while promoting sustainability, transparency, and accessibility. Balancing modern solutions with waqf's core principles ensures continued socioeconomic contributions in contemporary contexts.

4.0 DISCUSSION AND FUTURE STUDIES

This study emphasizes the role of various waqfs in driving social development, focusing on innovation in productive waqf asset management and sustainability-oriented models (Wijaya, 2023). The integration of waqf with equity-based financing, microcredit, and cash waqf shows its potential to address poverty, education, and renewable energy issues (Ahmad & Karim, 2019). However, challenges such as unused waqf assets, limited financial resources, and less efficient governance continue to hinder the effectiveness of waqf institutions (Sharip et al., 2019). Sustainable practices, such as the development of productive waqf forests and models such as the Integrated Waqf Environmental Protection Model (IWEP), also reflect the waqf's ability to contribute to the global Sustainable Development Goals (SDGs), particularly in climate action, biodiversity, and community welfare (Islamiyati, 2023).

Governance and technology have emerged as key drivers to modernize waqf management (Fatoni, 2021). Although legal frameworks and models such as Corporate Waqf Core Principles (CWCP) and Integrated Cash Waqf Social Business (ICWSEB) address operational challenges, issues such as low public trust, nazir professionalism, and regulatory inconsistencies persist (Kasri & Hilmi, 2020). Integrating technology, including online waqf

platforms and AI-driven solutions, can improve transparency, accountability, and stakeholder engagement (Yusop et al., 2024). However, the balance between using modern tools and preserving traditional waqf principles remains important (Shaikh et al., 2017).

Future studies should focus on improving waqf governance through innovative technologies like blockchain and explore interdisciplinary approaches by integrating waqf with Islamic social finance instruments such as zakat and qard Hasan. A comparative analysis of global waqf frameworks can identify best practices for governance and socioeconomic impact. Additionally, studies on public trust, stakeholder engagement, and human capital development can strengthen community engagement and operational efficiency, enabling waqfs to address complex socioeconomic challenges while aligning with the global sustainability agenda.

5.0 IMPLICATIONS OF STUDY

This study explores the transformative potential of waqf in driving social development through integration into modern sectors like health, education, and business. Analyzing studies from 2019 to 2024 identifies key themes, including corporate growth, sustainability, innovation, legal frameworks, and technology applications. These findings reveal waqf's role in fostering economic empowerment, reducing poverty, and enhancing access to education while promoting collaboration between philanthropic and business sectors.

The study provides valuable insights for policymakers, practitioners, and researchers to modernize waqf practices and address societal challenges. Emphasizing sustainability, innovation, and legal aspects, it highlights technology as a critical enabler for optimizing waqf impact, enhancing asset management, and broadening access to services. Ultimately, this study establishes waqf as a strategic tool for sustainable social welfare and economic growth, offering a robust foundation for future research and practical applications to improve the well-being of the ummah.

COAUTHOR CONTRIBUTION

All authors have reached a consensus and collaborated in this publication with no conflicts.

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