
Waqf And Poverty Alleviation: A Review

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The existence of waqf in Islam in addition to getting the pleasure and reward of Allah, is also a social service to humans. The form of waqf in social worship is in the form of community empowerment, social security, health, education, agriculture, animal husbandry, and others. This concept indicates that Islam has thought of a solution to the problem of social inequality in society. This bibliometric study maps out research related to the development of research trends themed Waqf & Poverty during the period 2002-2021 from 49 published journal sources. Descriptive statistical methods were used, and bibliometric analysis was performed using the VOSViewer application to determine the bibliometric map. The number of articles discussing the theme of Waqf & Poverty shows an increasing trend from year to year, in line with the development of Islamic finance. The most popular keywords used are Waqf, poverty and cash waqf. The most prolific writers were Muhammad A.D., Haneef M.A., and Mohammed M.O. Meanwhile, the country with the most popular writers and the most is Malaysia. The research provides information for researchers who focus on research in the field of Islamic Social Finance. In the end, this theme has the potential to continue to be developed.

Keywords: Waqf; Poverty; Islamic Economics; Bibliometric

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INTRODUCTION

Waqf comes from Arabic which means to withhold, or prohibit. In terminology, waqf refers to the ownership of certain property for limited profit or philanthropic purposes, as well as prohibiting its use for other purposes (Shaikh et al., 2017). In the Islamic socio-economic system, waqf is a very important tool. Historical facts show that waqf has shown various roles in developing various social, economic, educational and cultural activities, it has played an important role in advancing civilization. Waqf institutions have provided social welfare services in different locations around the world (Zauro et al., 2020). Waqf institutions were established as a result of acts of compassion and religious commitment to God, which in turn resulted in economic sustainability and poverty reduction (Alam, 2018).

Poverty, inequality and prosperity are challenges that have spread throughout the world, affecting industrialized and developing countries, especially among Muslims. This issue has become a component of government goals around the world, particularly in poverty alleviation, and has been the subject of debate among the public, academics, and economists. In Islam, the problem of poverty and inequality in income distribution is always raised by Allah SWT. in the Quran, as evidenced by the verse below:

“And in their wealth (there is a determined share to be given) to the poor who beg, and the poor who refrain (from begging).” (AdzDzariyyat (51):19).

Islamic methods for poverty alleviation are diverse and broad. To alleviate the challenges of poverty, relying on Zakat alone is not enough. Therefore, waqf is one of the instruments of charity that always has a purpose in Islam (Hassanain, 2014). It is one of the five pillars of faith and is obligatory for Muslims. Its job is to serve the purpose of reducing social distancing and reducing injustice in society. Furthermore, the recent global financial crisis has impacted not only on the growth of government revenues, but also on the ability of governments to finance and offer additional resources to finance social development for society, such as basic infrastructure for public needs, such as education and health (Fanani et al., 2021). So to overcome this, the government must develop and empower especially waqf institutions, based on their potential and historical role as a socio-economic enhancer in society.

Since the Prophet Muhammad SAW first introduced Waqf in the year 622 Hijri by giving seven gardens, which a man named Mukhairiq after his death gave to Rasulullah SAW for the purpose of the Muslim community in Medina, the practice has continued and flourished throughout the Muslim countries. The splendor of the waqf institution which was founded during the heyday of the Ottoman Empire is still being

discussed by Muslims around the world to this day. Waqf institutions provided all the basic needs of society at that time, including health care, education, orphanages, mosques, housing, and shelter. What has been written in history shows that Waqf is not only seen as a mechanism for providing basic needs for the poor, but also as a social security system that will assist individuals and the general public in easing the financial burden of a country, thereby improving the quality of life among the people in accordance with Sharia requirements (Sadeq, 2002).

Waqf allows every member of society to enjoy or fulfill their socio-economic needs in any form or size at the lowest possible cost (Kachkar, 2017). In this way, wealth transfers from individuals to society where income is shared with society to reduce income inequality and poverty by redistributing it in the form of services and products. While the transfer of wealth is only done once, the transfer of income continues as long as the Waqf asset exists. Several components have been defined in the current new strategy of the fight against poverty, including financial means such as resources and jobs, non-income approaches such as education and health, and expanding access to physical facilities.

Some of the popular policies designed to reduce poverty for this group of people include reducing income inequality and massive food production (Shahimi et al., 2013); supply of government basic needs to the poor for self-sufficiency (Abdullah, 2016); and strategies for economic empowerment and social reform (Alam, 2018). Waqf properties have been used to plan and support the development of microfinance institutions (MFIs) to provide microcredit to the poor with marketable talent (Yakubu et al., 2019). Furthermore, the distribution of Waqf is more fair and equitable in all walks of life, and the role of Waqf as social capital is expanded, with capital originating from the contributions of community members who are willing to share their wealth with others because of Allah SWT. must be beneficial to the welfare of the wider community.

Waqf institutions play an important role in today's society, not only in religious rituals, but also in empowering the potential for community welfare (Rusydiana & Al Farisi, 2016). Many articles and studies have recently been published by researchers and academics who concentrate on the development of Waqf and its role in overcoming economic problems in Muslim countries, particularly poverty. This study aims to identify and map research related to the development of Waqf and Poverty research trends published by leading journals on Islamic financial economics. The analyzed data consisted of 49 Scopus indexed research publications from 2002 to 2021. This data will be processed and analyzed using the VoS viewer application to find out the bibliometric map of research development related to Waqf and Poverty.

LITERATURE REVIEW

Since the time of the Prophet Muhammad, waqf has become a voluntary practice in Islam (Yakubu et al., 2019). According to Imam Abu Hanifah, waqf is defined as holding a certain item in the possession of waqf' (the owner of property who dedicates his wealth to waqf) and donating profits or goods for charity to the poor or other useful purposes. Meanwhile, according to Imam Abu Yusuf and Imam Muhammad, waqf is the disappearance of waqf ownership of objects that are dedicated and everything is held in the implied ownership of Allah, so that the income is returned or used for the benefit of mankind.

Waqf involves a donor donating one's personal property and specifying the terms under which the property and the income it generates will be used (Ahmad, 2015). He also oversees the Waqf property himself or hires a trustee to do so on his behalf to ensure the anticipated flow of funds materializes. Waqf becomes irrevocable, inheritable, and cannot be sold as a result. In other words, the contributors are no longer the owners of the property. This refers to the literal meaning of Waqf, which is "to stop." In other words, the Waqf property can now only be used for the specified purpose indefinitely (Muneeb & Khan, 2019). Prior to Islamic supervision of waqf, philanthropic actions were carried out by Mesopotamia, Greece, and Rome. However, there is no complete law governing waqf (Khan, 2015). Despite the fact that the Qur'an does not contain a single verse directly related to waqf, Islamic scholars and jurists have agreed that a number of verses below should be referred to as sources of waqf.

God said:

"You will never reach the truth unless you give (for free) of what you love; and whatever you give, from a truth, Allah knows it well". (Q.S Ali Imran (3): 92)

The verse shows that Muslims will not be blessed with goodness in any way unless they are committed to giving the best to others. The gift must be valuable and useful to the donor. The story of the son of Prophet Adam AS, one of the coordinated sacrifices or qurban in the name of Allah, provides a vivid example of the value of the gift of Allah SWT. Others offer the wrong offering or qurban and are refused, while others offer the healthiest and most beloved and accepted animal by Allah SWT. To gain the pleasure of Allah SWT, Muslims must donate something worthy, useful, and valuable.

Waqf, on the other hand, is seen by Islamic Sharia as a vital social structure that can link the potential of active selfless charity giving for greater economic influence in society. Waqf donations are considered as charity that can be classified as shadaqah jariyah (sustainable charity) (Nuruddeen Muhammad, 2010). Continuing generosity, for example, can be in the form of donations of public buildings, lodging, mosques, and so on (Diniyya, 2019). The waqf giver dedicates an asset

(movable or immovable) for the benefit of the community in the long term. The recipient will continue to earn constantly. Waqf can be established in modern times by dedicating real estate, furniture or fixtures, other movable assets, and other forms of money and liquid wealth such as cash or shares to improve the welfare of the people. It is clear from this that waqf in Sharia refers to useful property or money that one will keep in charity (Hasan et al., 2019).

Yakubu et al.,(2019) said that waqf is a very important charity in Islamic teachings, it can be an instrument used to reduce poverty. This is because, when a obligatory charity (zakat) adopts a redistributive strategy, where the benefit may be a one-time effect, the waqf can be leveraged to increase capacity in a sustainable manner, thereby improving the standard of living of the beneficiary. According to Saiti et al.,(2021) that direct aid or charity has failed to eradicate poverty and recommend the development of long-term solutions, waqf is one way to achieve it.

RESEARCH METHOD

This study uses other research journals from 2002-2021 related to Waqf and Poverty. These journals are obtained or accessed online from published journals. The methodology used in this study is a qualitative method approach with descriptive statistics, a literature study of 49 publications related to Waqf and Poverty. Qualitative research method is a research method based on the philosophy of postpositivism which is used to examine the condition of natural objects, (as opposed to experimentation) where the researcher is the key instrument. The data collection technique is done by triangulation (combined), the data analysis is inductive/qualitative, and the results of qualitative research emphasize meaning rather than generalization (Sugiyono, 2008).

Then, this research was continued with bibliometric analysis. Bibliometric studies in information science are studies that can reveal patterns of document use, development of literature or sources of information in a subject area. Bibliometrics includes two types of studies, namely descriptive studies and evaluative studies. Descriptive studies analyze the productivity of articles, books, and other formats by looking at authorship patterns such as the gender of the author, the type of work of the author, the level of collaboration, the productivity of the author, the institution where the author works, and the subject of the article. Evaluative studies analyze the use of literature created by counting references or citations in research articles, books, or other formats (Pattah, 2013).

Qualitative research is descriptive. The data analyzed is not to accept or reject the hypothesis (if any). The results of the analysis are in the form of a description

of the observed symptoms and do not have to be in the form of numbers or coefficients between variables (Subana and Sudrajat: 2005). According to Wijaya (2013), descriptive statistics is a field of statistical science that studies the methods of collecting, compiling and presenting a summary of research data. The data must be summarized properly and regularly, either in the form of tables, diagrams or graphic presentations, as a basis for various decision making (Wijaya: 2013). This research was processed using Ms. Excel.

This study uses a purposive non-probability sampling method. A purposive sample is a sample that has the aim of understanding certain information. This sample can be grouped into a decision sample (judgment) which selects sample members according to certain criteria on the basis of past records or research objectives to be achieved, and a quota sample, which is a sample selected based on a certain quota or category, which describes the dimensions of the sample. dimensions (proportions) of the population (Wijaya: 2013). The criteria referred to in this study are 49 publications related to the theme of Waqf & Poverty in the period 1991-2021.

For the stages in this bibliometric research, the following is a detailed description of the process and a description of each stage.

Table 1: Stages of research with bibliometric analysis

No	Stage	Steps
1	Selection of the object of analysis and scientific basis	(a) Determine the scientific and theoretical field of the work (b) Limit work goals (c) Choose the scientific basis on which the research of the article will be carried out
2	Search procedure	(a) Define search terms (b) Specify engine for advanced search (c) Define search filter
3	Collecting and compiling data	(a) Choose a reference management software (b) Define bibliometric analysis software (c) Download references from reference manager, bibliometric and electronic spreadsheet format (d) Import files to reference management software

4	Contextual analysis of scientific outputs to samples	(a) Analysis of the temporal volume of the selected journal (b) Analysis of selected article sources (c) Selected article classification analysis (d) Co-author analysis of selected articles (e) Institutional analysis of selected articles
5	Citation network analysis performed by sample	(a) Detailed keyword analysis (b) Future direction research analysis (c) Methodological classification & nature of articles

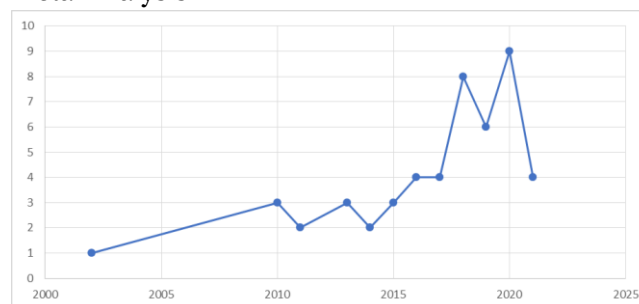
Source: Adjusted from Costa et al. (2017)

Then this journal was analyzed using VOSViewer software. VOSviewer is a program we developed for building and viewing bibliometric maps. This program is freely available to the bibliometric research community (see www.vosviewer.com). VOSviewer can display maps in a variety of ways, each emphasizing a different aspect of the map. It has functions for zooming, scrolling and searching, which facilitates detailed examination of the map. The display capability by VOSviewer is especially useful for maps containing at least a large number of items (i.e., at least 100 items).

To build the map, VOSviewer uses the VOS mapping technique (Van Eck and Waltman 2007a), where VOS stands for similarity visualization. For previous studies where the VOS mapping technique was used, we refer to Van Eck and Waltman (2007b) and Van Eck et al. (in press). VOSviewer can display maps constructed using appropriate mapping techniques.

RESULT AND DISCUSSION

Meta-Analysis



This section describes the number of publications of papers with the theme Waqf & Poverty. There were 49 papers published over a 19-year observation period, from 2002 to 2021. Table 1 depicts

the distribution of papers per year that varied over the last 19 years with a range of 0 to 9 papers. The most published Waqf & Poverty themed papers were in 2018, 2019 and 2020, with 8, 6 and 9 papers published annually. The minimum number of publications was from 2003 – 2009 and 2012, where Scopus did not index the number of publications in that year.

Year	umber of papers
2002	1
2010	3
2011	2
2013	3
2014	2
2015	3
2016	4
2017	4
2018	8
2019	6
2020	9
2021	4
Total	49

Based on the tables and graphs above, there is a tendency to increase the number of papers published with the theme Waqf & Poverty indexed by Scopus, where in 2002 there were only one paper. There was a vacancy for indexed publications from 2003-2009 and 2012, then after 2014 there was a fluctuating increase, where in 2015 there were 3 publications and increased in 2016 and 2017 to 4 publications. Increased to 8 publications in 2018, and decreased to 6 publications in 2019. Furthermore, it reached the highest number of publications in 2020 with 9 papers, decreasing to only 4 publications in 2021.

Bibliometric Graphic Analysis

Bibliometrics is based on the calculation and statistical analysis of scientific output in the form of articles, publications, citations, patents and other more complex indicators. It is an important tool in evaluating research, laboratory and scientist activities, as well as scientific specialization and country performance. The report, after establishing the background for bibliometric development, presents the database from which the bibliometric was created, as well as the main indicators used.

To explore the results of the meta-analysis, this section will present a visual mapping chart of 893 journal publications with the theme Waqf & Poverty. The results of the keyword mapping analysis become the basis for mapping together important or unique terms contained in certain articles. Mapping is a process that enables one to

recognize elements of knowledge and their configuration, dynamics, interdependencies and interactions.

Related to bibliometrics, science mapping is a method of visualizing the field of science. This visualization is done by making a landscape map that can display topics from science (Royani, et al., 2013). The results of network visualization from 49 journals with the theme Waqf & Poverty are:

1. Bibliometric of Co-Autorship

In using the VOSViewer software, we found a bibliometric mapping of the author as shown in the following figure.

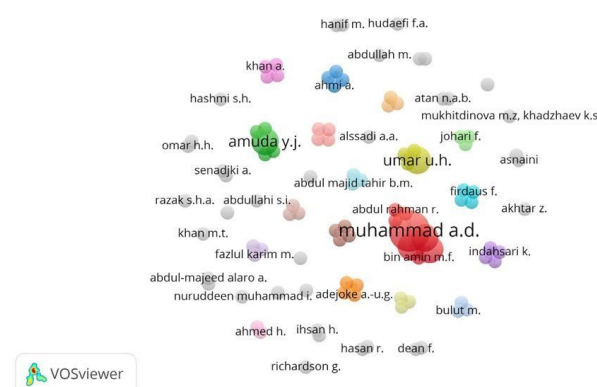


Figure 1: Co-athorship Authors

In general, each researcher has a different tendency. Some articles are indexed as a single author, others are co-authored with other researchers so that several clusters appear which are indicated with different densities. The name of the author whose circle is bigger indicates that they have done more research on Waqf & Poverty. Based on the picture above, the authors who do a lot of research on the theme of Waqf & Poverty are Muhammad A.D., Haneef M.A., and Mohammed M.O.

2. Bibliometric of Co-authorship Organizations

VOSViewer software can find bibliometric mapping of authors' organizations in Waqf & Poverty themes related to Islamic economics and finance. The bibliometric mapping of the origin of the organization can be seen in the image below. Organizations that have larger shapes and darker colors indicate that many authors come from these organizations and produce journals on themes related to Waqf & Poverty.

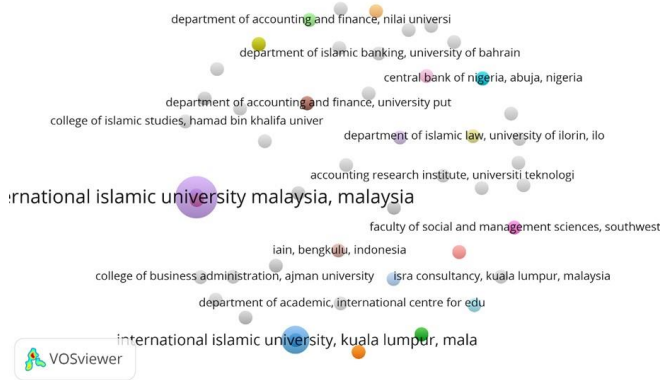


Figure 2: Co-authorship Organizations

The picture above shows that the cooperation that exists between organizations in publishing journals with the theme of Zakat Poverty is not related to each other. International Islamic University Malaysia, Malaysia is the organization that publishes the most journals on the theme of Waqf & Poverty indicated by the largest circle.

3. Bibliometric of Co-authorship Countries

Furthermore, the visualization of the journal publisher mapping is illustrated in the bibliometric image of the journal source below. Based on the picture, it can be seen that several clusters of countries have emerged, most of which have published articles with the theme Waqf & Poverty.

Based on the picture below, the bigger and brighter the circle of the publishing country, the more papers that country will publish. Based on the results obtained, Malaysia, Nigeria, and Pakistan are the countries that publish the most papers on Waqf & Poverty compared to other countries.



Figure 3: Co-authorship Country

Co-occurrence Analysis

Next, bibliometric results will be displayed based on the sub-themes, namely all keywords, author keywords, and index keywords. **1. Bibliometric of Co-occurrence All Keywords**

VOSViewer can also find bibliometric mapping of the most used keywords in Islamic themes & sustainable development related to Islamic economy. 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 used more in the journal Waqf & Poverty.

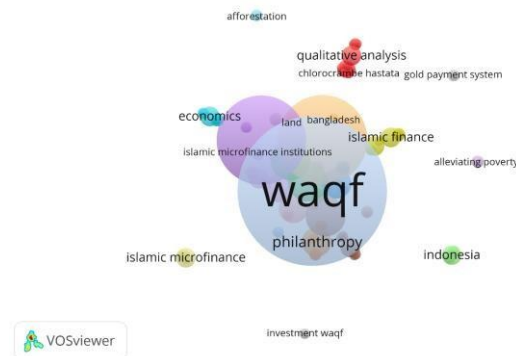


Figure 4: Co-occurrence All Keywords

This data can be used to find out the trend of keywords in recent years. The bibliometric analysis shows several keywords that are widely used in the research paper. The more keywords that appear, the wider the indication circle. Meanwhile, the line relationship between keywords shows how much they are related to other keywords.

Based on the results of the analysis using VOSviewer on keywords themed Islam & sustainable development, there are many clusters related to other keywords. Keywords that have the same color show the relationship between keywords. The most widely used keywords in Waqf & Poverty journals are Waqf, poverty and cash waqf.

2. Co-occurrence Authors Key Word

VOSViewer can also find bibliometric mappings of the most used keywords by authors in Waqf & Poverty themes. The bibliometric mapping of the keywords used can be seen in the image below. Keywords that have a larger form indicate that the author uses the word more in journals related to Waqf & Poverty.

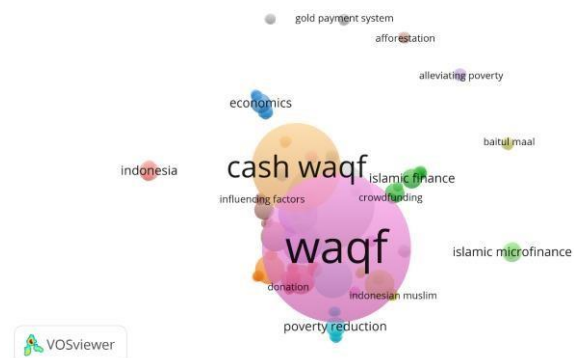


Figure 5: Co-occurrence Authors Key Word

Based on the results of the analysis using VOSviewer on keywords that are widely used by authors in journals with the theme of Waqf & Poverty, there are many clusters and are interrelated with other keywords. Keywords that have the same color indicate a very close relationship. The most widely used keywords by the author are Waqf, poverty and cash waqf.

3. Co-occurrence Index

This study also obtained results in the form of an index that is often used by the author and is interrelated in the theme of Waqf & Poverty related to Islamic economics, as shown in the image below. Indices that have the same color show a very close relationship.

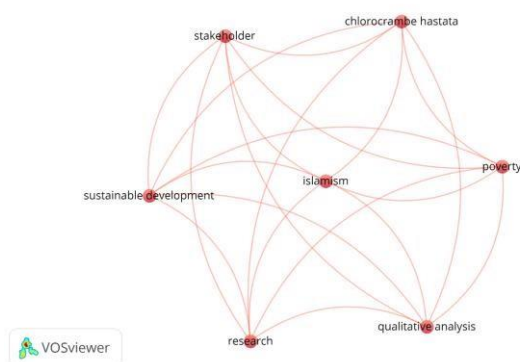


Figure 6: Co-occurrence Index

Based on the results obtained, the most widely used indexes in the Waqf & Poverty theme are poverty, qualitative analysis, research, sustainable development, Islamism, stakeholders, and chlorocrambe hastata.

FINDINGS

The existence of waqf in Islam in addition to getting the pleasure and reward of Allah, is also a social service to humans. The form of waqf in social worship is in the form of community empowerment, social security, health, education, agriculture, animal husbandry, and others. This concept indicates that Islam has thought of a solution to the problem of social inequality in society, before the concept of guarantees from the west was considered the right (western) solution in resolving inequality in society. As a social financial institution, waqf can fill this void by offering intermediation services to successfully use lasting social savings. There have been many studies on the use of waqf in the social finance sector. Waqf can effectively harness the power of selfless charitable giving through private sector financial institutions to increase economic impact in targeted disadvantaged segments of society.

Rank	Keyword by Occurrence	Authors with The Highest Publication	An institution with The Highest Publication
1.	Waqf	Muhammad A.D.	International Islamic University Malaysia, Malaysia
2.	Poverty	Haneef M.A.	International Islamic University, Kuala Lumpur, Malaysia
3.	Cash waqf	Mohammed M.O.	World Health Organization, Manila, Philippines
4.	Nigeria	Pramanik A.H.	University of Toronto, Canada
5.	Poverty Alleviation	Amuda Y.J.	University of New Orleans, United States
6.	Microfinance	Umar U.H.	University of Melbourne, Australia
7.	Development	Bin Amin M.F.	University of Indonesia, Indonesia
8.	Zakat	Abdul Rahman R.	University Sains Islam Malaysia
9.	Financial Inclusion	Adejoke A.U.G.	Universitas Sarjanawiyata Tamansiswa Yogyakarta, Indonesia
10.	Philanthropy	Ahmed S.	Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia

It is imperative to integrate the waqf system within a Shariah-based framework for poverty reduction, business development, and economic empowerment of the Muslim community in a post-economic environment and financial liberalization at the global level (Saiti et al., 2021). Poverty is a problem with global reach, but its impact is especially acute in Muslim-majority countries, where unemployment, illiteracy, chronic disease, food shortages, sectarian fighting and waves of militancy are all on the rise (Hassanain, 2014). A belief-based strategy can be developed to complement traditional poverty reduction approaches to find viable solutions while also confronting problems.

Theoretical studies in this area have shown how such a strategy can be applied to corporate social investments that are heavily financed by zakat payers, contributions and endowments (Alam, 2018). The funds will be used to alleviate poverty in a variety of ways, including training, microcredit support for SMEs, apprenticeships, setting up technology business incubators, cluster development, infrastructure development in industrial estates, and providing welfare support services for the poor and marginalized, and other economically disadvantaged groups (Razak, 2020).

Waqf assets are divided into two, namely movable waqf assets and immovable waqf assets (Aldeen et al., 2020). One of the movable waqf property is cash waqf. Cash waqf in its management is more dynamic to be used in overcoming the problem of social inequality. With the existence of cash waqf, it is hoped that it will become a tool to empower the community and resolve social inequality, so that the community's needs are met. The concept of cash waqf can also be used for waqf bank operations.

The efficacy of waqf institutions in providing public goods to the poor and society is a trend among the group of practitioners provided towards corporate international social banks, which are capitalized by waqf and non-waqf assets, which are sought from the public and private sectors (Fanani et al., 2021). In this regard, the Waqf Fund Scheme can play an important role in a

complete economic development plan, namely in terms of the economic, spiritual and social welfare of the Muslim community. This has worked well in Malaysia, where the Waqf Fund Scheme helps by providing financial facilities for the acquisition of waqf assets or by providing cash transfers to mosque groups or committees (Aldeen et al., 2020).

As a result, Islamic microfinance based on cash waqf must be long-term. Waqf-based Islamic Microfinance Institutions will be able to provide low cost capital to underprivileged entrepreneurs and assist micro-entrepreneurs in obtaining cheap funds without collateral because cash waqf donors do not want financial benefits (Oladapo et al., 2017). Compared to interest-based MFIs, which are constrained by high cost of funds, high interest rates, and poor quality of human resources of the beneficiaries, this is expected to be more feasible. Islamic MFIs have recently emerged with the hope of overcoming the financial, ethical, and human resource limitations of traditional financial institutions.

Throughout history, and particularly in Islamic history, waqf institutions have played a role in poverty alleviation and socio-economic growth. So, with this waqf instrument, poverty alleviation can be more effective if it is carried out systematically.

CONCLUSION

This study tries to examine and map research related to the development of research trends themed Waqf & Poverty during the period 2002-2021 from 49 published journal sources. The results show that there have been quite a number of papers published on this theme in recent years, especially in 2018 to 2020, there have been more than 25 published studies.

Visualization of bibliometric mapping found that the authors published the most publications related to the theme of Waqf & Poverty, namely Muhammad A.D., Haneef M.A., and Mohammed M.O. The most popular institution is calculated based on the number of publications and the number of links to other institutions, as shown by the results of bibliometric mapping is the International Islamic University Malaysia.

Furthermore, the bibliometric results show that Malaysia publishes the most Waqf & Poverty-themed papers compared to other countries.

Visual mapping analysis also found a bibliometric mapping of the most widely used keywords in Waqf & Poverty themes related to Islamic economics. The results show that the research development map with the theme of Waqf & Poverty with the most popular keywords is Waqf, poverty and cash waqf. This means that in the literature that is the object of this research, it is found that waqf is seen by Islamic Sharia as a vital social structure that can link the potential of active selfless charity giving

for greater economic influence in society, especially in poverty alleviation efforts.

This research is a basic reference to see how the graphical visualization of the development of research trends with the theme of Waqf & poverty in published scientific research, so that it can still be developed by experts. Further research recommendations can refer to the most popular keywords that still have the opportunity to be discussed in more depth, for example regarding the role of waqf institutions in the Islamic social framework and can describe the potential for effective selfless charity giving for better economic impact in the targeted social segments of society. Suggestions for further research are to carry out a complete bibliometric analysis using more elements studied or using other types of software tools to produce more comprehensive results.

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