

## Relationship of Zakat and Waqf to Poverty and Inequality: Bibliometrics Analysis

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### ABSTRACT

This paper uses bibliometric analysis as content analysis to explore the research on the role of zakat and waqf on poverty and inequality. Based on bibliometric analysis, from 174 articles, Sadeq (2002), Ab Rahman et al., (2012); Ali & Hatta (2014), Haneef et al., (2015), and Rahman & Dean (2013) are the top 5 journals with the most citations of and are considered as supporters of the creation of other journals that research on zakat and waqf which effect on poverty and social inequality. In addition, this study also uses content analysis from the top 20 articles. Several points of content analysis results show that poverty alleviation through zakat can be maximized through good zakat governance and regulator collaboration. On the other hand, the role of waqf can be maximized through the use of technology. And finally, the collaboration of zakat and waqf plays a role in poverty alleviation, inequality and sustainable development.

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## 1. Introduction

The Islamic economic system is a system that has rules, where economic activity is carried out as a form of worship to Allah [1]. Allah said in the Al-Qur'an letter Al-jaziyah: 13, "And He has subjected to you all that is in the heavens and all that is on earth, (as a mercy) from Him. Verily, in that there are signs (of Allah's power) for people who think." The meaning of this letter is that it is recommended to take advantage of the heavens and the earth and everything in them for the benefit of human life, so humans must work and try their best as well. According to Nagaoka (2012), this solution is in line with Islamic jurisprudence or by sharia [1] and according to Wilson (1997), sharia seeks to teach moral and ethical values in building an Islamic economic system that prohibits transactions. using the usury system [1]. The Islamic economy has several parts: zakat, endowments,

and alms. Researchers try to dissect the influence of zakat and waqf in alleviating poverty and social inequality.

Zakat is one of the important institutions in the socio-economic structure of Islam (Nasution et al., 2024). Zakat comes from Arabic, meaning "purity" and "cleanliness". Zakat is also one of the pillars of Islam [2]. Therefore, it is obligatory for every Muslim who has sufficient assets, or the minimum amount of wealth, to pay zakat once a year to certain recipients [3]. The category of wealth in question is wealth from business, agricultural products, gold, bank savings, bonds and stocks, and other wealth that meets the *nisab* requirements [4]. This impacts socio-economic and economic growth in Islamic countries [4]. The existence of provisions in concepts and principles that are in accordance with Sharia in Islamic economics makes a difference from conventional economics. In Islamic and conventional economics, there are differences in principles, forms of activity, and redistribution of wealth [3]. According to Bashir (2002), zakat not only has economic effects, but it is also an important social insurance. Abdullah and Suhaib (2011) said that even this also contributes to social security, harmony, and community justice, which can help eliminate social challenges [3].

Islam is a complete way of life and even includes human spiritual aspects as well as the socio-financial welfare of individuals and society as a whole [5]. According to Al-Qaradawi (1999), this is realised by the enforcement of zakat [5]. The distribution of zakat can also affect growth and substitute channel funds for consumption, investment, and public spending [3]. First, zakat provides an increase in the consumption of poor and deprived people and zakat as social security [3], [6]. Beik & Arsyianti (2015), the distribution of zakat through productive empowerment programs is expected to have an impact on a sustainable social economy [7]. Second, investment is maximised with zakat funds to projects or development for the people [3]. This requires a thorough monitoring and evaluation process in order to maximise the distribution of zakat, which aims for the welfare of the people [7]. Third, zakat can replace a portion of government financial expenditure [3].

On the other hand, waqf also plays an important role in Islamic socio-economics, which influences economic growth. Waqf has been literally translated by Ahmad (2004), namely "permanens forever" [8]. Faizal, Ridhwan, and Kalsom (2013) state that waqf is stopping, holding, and preserving [9]. Waqf has been considered to be one of the tools of sustainable social financing and has become an important role in financing for poverty alleviation programs [10] and even Hanif et al (2014) argue that "waqf has played an important role in the history of Muslims since its emergence more of a millennium on the Arabian Peninsula" [1]. Waqf itself has a definition, namely the custody of immovable or movable assets from ownership and dedication in the use of which the proceeds are for needs that may arise in Muslim society so that they cannot be revoked, inherited, or sold [11]. Waqf is the separation of goods from one's assets and waqf cannot be revoked, inherited, and cannot also be sold [11]. Waqf can also be one of the drivers of the economy, as well as business, investment, and development. This source of capital can be twice as profitable if managed properly. Waqf can develop a caring community using Islamic principles [12]. Waqf can be well developed by individuals or waqf institutions. Al-wakif or zakat giver, gives his wealth for social and economic development and gets a reward for carrying out the waqf activity [12].

This writing was made and carried out because problems and cases in society regarding poverty and social inequality are still occurring [3], [13], [14]. Even though in various countries, especially countries with large Muslim populations, they already have institutions that oversee zakat and waqf, such as Malaysia, Indonesia, and Nigeria, the fact on the ground is that poverty still exists. This research identified what makes people still poor and social inequality occurs because of various sectors, such as their income, education, health, and food security [15]. This research is believed to be able to help the government or zakat and waqf institutions to try to alleviate poverty and social inequality that occurred in society when this research was conducted [13], [16], [17]. Hopefully, this research can help the government and related institutions, and specifically in countries with a predominant Muslim population.

### 1.1. Literature Review: Bibliometric Analysis

According to Martí Parreño et al. (2016), bibliometric analysis is a study using quantitative and statistical methods to obtain the results of the distribution pattern or distribution of articles on issues in a certain time period [18]. The bibliometric analysis shows the development of literature, such as the number of publications, the subject matter of the article, the research approach, and the productivity of the writer. This contributes to the development of knowledge related to the specified subject. Bibliometric analysis is a way of observing research from various sources in various national and international articles [19]. Types of mapping in the bibliometric field are divided into two, namely distance-based maps and graphic-based maps. A map with a distance basis is where the distance between two items indicates the strength of the relationship between the two items. Chart-based maps are where the distance between two items need not indicate the strength of the relationship between them [20]. Ahmi & Muhammad (2019) say that the index used in bibliometric analysis studies is a classification in publication, citation, author, publication impact, and country [18].

In mapping science, bibliometrics can help; identifying the knowledge base of a topic or field of research and its intellectual structure, examining the frontiers of research or the conceptual structure of a topic or research field, and generating a structure for a particular scientific social network [21]. Durieux & Gevenois (2010) added that to divide the bibliometric study, indicators are divided into three: quantity, quality, and structural. The quantity indicator refers to the productivity of researchers. Quality indicators refer to the output performance of researchers, as seen from the number of citations or citations per year, the total h-index or g-index, and citation scores [18]. Researchers can use bibliometric analysis to research bibliometric materials and analyze references in scientific journals and other scientific literature. Researchers can use bibliometrics to assess the type and language of publications. It controls the quality and quantity of works published. Initially, bibliometric indicators were used to assess research quality [22]. According to Ahmi & Mohammad Nashir (2019), indicators of research quality can be seen from the impact of publications (IPP) impact factors (IF) [18]. Structural indicators refer to the relationship between publications, authors, and research fields. Van Eck & Waltman (2021) add that structural indicators can be measured through co-authoring analysis, joint citations, and bibliography, which go hand in hand [18].

## 2. Results and Discussion

Fig. 1 displays research statistics published in Zakat and Waqf journals related to poverty alleviation and social inequality from 1991 to 2022. The first published document was written by Mohammad (1991), who explained the literal meaning of zakat, which covers the meaning of growth, expansion and sanctification. The payment of zakat all forms of accumulation of productive wealth from trade to agricultural products. The management of zakat in Pakistan has operated independently without involving state officials.

The development of journal publication in the area of zakat and waqf did not develop much until 2010. It was started by the publication of Al-Sabhany (2010). The article highlighted that the Islamic social financial system shows superiority over security and financial issues. Apart from this, Muhammad (2010) discussed the role of waqf and zakat as an appropriate mechanism for program funding in poverty alleviation, as well as several other researchers, such as Raimi, L et al, Latief, H., who discussed how zakat has an effect on reducing poverty and social inequality.

The rapid development of publications on this topic soared to its highest point in 2020, with a total of 28 publications on zakat and waqf journals that have an impact on alleviating poverty and social inequality. Some of the journals in question are journals written by Fahmi Ali Hudaefi with a total of 20 citations. The journal discusses Islamic fintech on Sustainable Development Goals (SDGs) [23]. Other authors are Shaikh Hamzah Abdul Razak who discusses the efficiency of wealth distribution according to Islamic principles [11], Ram Al Jaffri Saad who discusses the intention to pay zakat in developing countries [24] and several other researchers such as Zauro N et al., Hasan Mukhibad and Dobby Setiawan, Caturida Meiwanto Doktoralina et al and many other researchers

whose journals were published in 2020 which supports 2020 being the highest point in the discussion of zakat which has an effect on alleviating poverty and social inequality.

The topic of zakat and waqf that has an impact on alleviating poverty and social inequality is very much explored by researchers, where it is proven that zakat and waqf can also affect the reduction of poverty and social inequality [25]. Others, zakat is a poverty alleviation mechanism [13], [16], likewise, with waqf, which can be used to expand microfinance for refugees as well as being slightly involved economically and increasing financial inclusion [12], [26], [27].

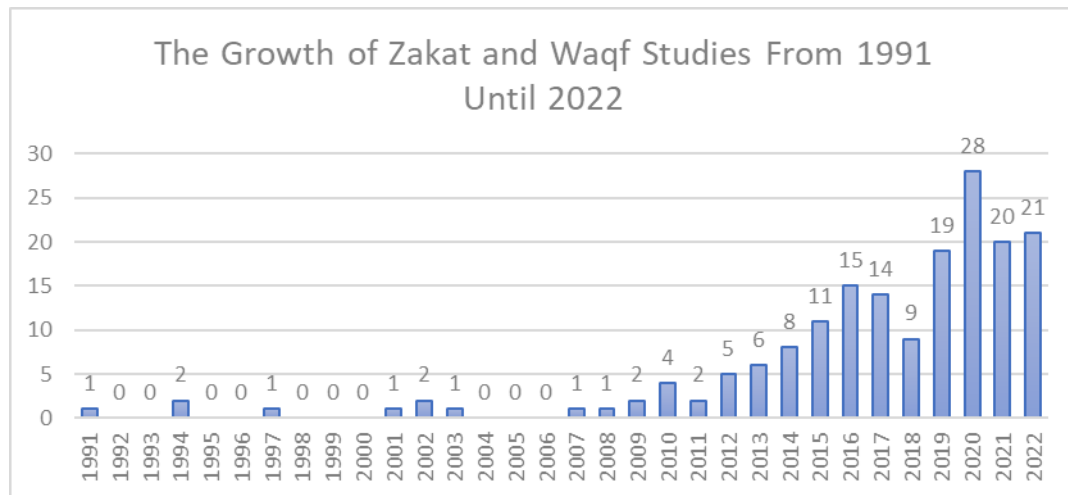


Fig.1. The growth of zakat and wakaf studies from 1991 until 2022

## 2.1. Source and Type of Document

This study seeks to identify documents regarding zakat research originating from Scopus, totalling 174 documents with a document type presentation of 100%.

Table 1. Source type of zakat and wakaf research

Source type	Number of Document	Percentage (%)
Journal	174	100%
Total	174	100.00

## 2.2. Source Titles

Table 2 presents information containing the titles of the most productive sources in zakat and waqf research publications. The Journal of King Abdul Aziz University, Islamic Economics contributed 11 (10.0%) documents. This source title is followed by the International Journal of Islamic and Middle Eastern Finance and Management and The Journal of Islamic Accounting and Business Research with 10 (9.1%) documents.

Table 2. Top 20 most productive sources titles for zakat and wakaf research

Source Title	Documents	%	Citations	Total Link Strength
Journal of King Abdul Aziz University, Islamic Economics	11	10,0%	23	6
International Journal of Islamic and Middle Eastern Finance and Management	10	9,1%	97	8
Journal of Islamic Accounting and Business Research	10	9,1%	43	15
Humanomics	6	5,5%	81	1
Pakistan Development Review	6	5,5%	45	4
Global Journal Al-Thaqafah	5	4,5%	44	3
Journal of Islamic Marketing	5	4,5%	16	4
International Journal of Social Economics	4	3,6%	124	8
Journal of Economic Cooperation and Development	4	3,6%	9	2
Al-Shajarah	3	2,7%	2	0
International Journal of Applied Business and Economic Research	3	2,7%	3	1
International Journal Of Innovation, Creativity And Change	3	2,7%	2	0
Isra International Journal Of Islamic Finance	3	2,7%	21	3
Journal Of Social Service Research	3	2,7%	22	4
Advanced Science Letters	2	1,8%	0	0
Ahkam: Jurnal Ilmu Syariah	2	1,8%	1	1
Al-Ihkam: Jurnal Hukum Dan Pranata Sosial	2	1,8%	0	0
Asian Social Science	2	1,8%	20	0
Asian Social Work And Policy Review	2	1,8%	41	6
Australian Journal Of Basic And Applied Sciences	2	1,8%	1	0

### 2.3. Subject area.

This study identifies documents based on their field of study, with the title of their published source, which results in [Table 3](#). The data shows that research is about zakat and waqf. Where most of the studies come from the fields of Economics, Econometrics and Finance and Social Sciences with 77 documents (26.6%), Business, Management and Accounting with 51 documents (17.6%), Arts and Humanities with 39 documents (13.5 %). The results of this study also show that there are journals about Zakat and Waqf from various other fields, such as computer science, multidisciplinary, engineering, and environmental science, and many studies in other fields, which are presented in [Table 3](#).

Table 3. Subject areas

Subject area	Number of Documents	Percentage (%)
Economics, Econometrics and Finance	77	26,6%
Social Sciences	77	26,6%
Business, Management and Accounting	51	17,6%
Arts and Humanities	39	13,5%
Computer Science	8	2,8%
Multidisciplinary	8	2,8%
Engineering	6	2,1%
Environmental Science	6	2,1%
Decision Sciences	4	1,4%
Mathematics	4	1,4%
Energy	2	0,7%
Pharmacology, Toxicology and Pharmaceutics	2	0,7%
Psychology	2	0,7%
Biochemistry, Genetics and Molecular Biology	1	0,3%
Medicine	1	0,3%
Physics and Astronomy	1	0,3%

There are seven clusters in this Zakat and Waqf research. These keywords are most often used in zakat and waqf research. Cluster 1, with 11 keywords, such as waqf, Bangladesh, Islamic microfinance, Islamic social finance, and Nigeria, is the 4 most frequently used keywords. In cluster 2, there are 10 keywords, one of which is Islam, Pakistan, and charity, which are the keywords most often used. In cluster 3 there are 9 items with keywords such as poverty, Indonesia, and Islamism being the keywords most frequently used in cluster 3. Cluster 4 has 7 keywords, with one of them being zakat, Malaysia, and Islamic finance. Interestingly, the keyword zakat was searched 45 times. Clusters 5, 6, and 7 are clusters with at least 2 keywords to find research on zakat and waqf that impact alleviating poverty and social inequality.

Table 4. keywords in zakat's research, total link strength, and occurrences

Cluster 1 (11 items)		
KEYWORD	OCCURRENCES	TOTAL LINK STRENGTH
waqf	20	35
bangladesh	8	16
islamic microfinance	8	12
islamic social finance	7	14
nigeria	6	17
zakah	6	5
financial inclusion	5	8

infaq	4	13
sadaqah	4	11
covid-19	3	10
zakat distribution	3	5
Cluster 2 (10 items)		
islam	7	26
pakistan	6	21
charity	5	21
economics	4	17
developing countries	3	20
developing country	3	15
government	3	19
islamic law	3	14
religion	3	16
taxes	3	15
Cluster 3 (9 items)		
poverty	42	81
indonesia	7	19
islamism	5	21
microfinance	4	8
human development	3	7
muslim countries	3	11
social justice	3	10
sustainable development	3	11
zakāh	3	7
Cluster 4 (7 items)		
zakat	45	90
malaysia	11	15
islamic finance	7	6
poverty reduction	5	4
business zakah	3	3
income inequality	3	4
sustainable development	3	11
Cluster 5 (3 items)		
poverty alleviation	24	60
productive zakat	5	4

welfare	3	4
Cluster 6 (3 items)		
cash waqf	9	14
economic development	4	7
education	4	9
Cluster 7 (2 items)		
philanthropy	4	6
social solidarity	3	3

#### 2.4. Most Productive Contributors in Zakat and Wakaf Studies

Based on Table 5, it can be seen that Fuadah Johari has a total of 5 publications in the zakat and waqf literature on this topic. In fact, his research has already been cited as many as 40 citations. Followed by Aliyu Dahiru Muhammad and Ram Al Jaffri Saad with a total of 4 publications with 56 and 43 citations. These researchers open up enormous opportunities for other researchers in conducting research on zakat and waqf which have an effect on alleviating poverty and social inequality.

Table 5. Most productive authors

Author Name	Total Publications	citations	total link strength
Johari F.	5	40	2
Muhammad A.D.	4	56	6
Saad R.A.J.	4	43	3
Abdul-Jabbar H.	3	19	6
Abdullah N.	3	18	0
Amuda Y.J.	3	4	0
Aziz S.A.	3	19	6
Bhuiyan A.B.	3	22	5
Mohd Ali A.F.	3	20	2
Pramanik A.H.	3	45	6
Siwar C.	3	22	5
Ab Rahman A.	2	39	0
Abduh M.	2	3	1
Abdullahi S.I.	2	14	0
Ahmad M.	2	8	1
Ahmi A.	2	10	3
Belhadj B.	2	10	2
Bin-Nashwan S.A.	2	19	5
Bouanani M.	2	10	2
Bulut M.	2	6	0



## 2.5. Most Productive Institutions.

Table 6 presents the 20 institutions that contributed the most to Zakat and Waqf research. It is interesting that Malaysia is the country that has contributed the most to research on zakat and waqf from various universities, with a total of 83 documents originating from 11 universities. Followed by the Indonesian state with a total of 11 documents and originating from 2 universities, namely Airlangga University and the University of Indonesia, and followed by other countries. It can be seen that Malaysia dominates in research on this topic. Research on the system and potential of zakat (Mohammad, 1991) is the forerunner to the birth of other increasingly strong studies that make them support journals for one another.

Table 6. Top 20 institutions contributing to the publications of zakat and wakaf literature

Affiliation/Name of Institutions	Country	Number of Documents	percentage (%)
International Islamic University Malaysia	Malaysia	15	5,4%
Universiti Utara Malaysia	Malaysia	14	5,1%
Universiti Teknologi MARA	Malaysia	9	3,3%
College of Business, Universiti Utara Malaysia	Malaysia	9	3,3%
Universiti Kebangsaan Malaysia	Malaysia	8	2,9%
Universitas Airlangga	Indonesia	8	2,9%
Universiti Sains Islam Malaysia	Malaysia	8	2,9%
International Islamic University Malaysia, Institute of Islamic Banking and Finance	Malaysia	5	1,8%
Universiti Sains Malaysia	Malaysia	4	1,4%
Universiti Putra Malaysia	Malaysia	4	1,4%
İstanbul Sabahattin Zaim University	Malaysia	4	1,4%
Central Bank of Nigeria	Nigeria	3	1,1%
King Abdulaziz University	Arab Saudi	3	1,1%
Prince Sultan University	Arab Saudi	3	1,1%
University of New Orleans	Amerika Serikat	3	1,1%
Universiti Malaya	Malaysia	3	1,1%
Pakistan Institute of Development Economics	Pakistan	3	1,1%
Universitas Indonesia	Indonesia	3	1,1%
Universitas Padjadjaran	Indonesia	3	1,1%
Universiti Brunei Darussalam	Brunei Darussalam	3	1,1%

## 2.6. Most Productive Countries

Countries that have contributed to research on Zakat and Waqf are shown in Table 7. This table shows 31 countries with the most contributions to research. Uniquely, the first and second largest number of studies came from Malaysia with 75 documents (33.5%) and Indonesia with 41 documents (18.3%). Nigeria followed under Malaysia and Indonesia with 16 documents (7.1%), Pakistan, Saudi Arabia and the United States with 11 documents (4.9%) followed by other countries shown in table 9.

Table 7. All countries to the zakat and wakaf research

Country/Territory	Number of Documents	Percentage (%)
Malaysia	75	33,5%
Indonesia	41	18,3%
Nigeria	16	7,1%
Pakistan	11	4,9%
Saudi Arabia	11	4,9%
United States	11	4,9%
Bangladesh	9	4,0%
Turkey	5	2,2%
India	4	1,8%
United Kingdom	4	1,8%
Brunei Darussalam	3	1,3%
Qatar	3	1,3%
Tunisia	3	1,3%
United Arab Emirates	3	1,3%
Australia	2	0,9%
Italy	2	0,9%
Bahrain	1	0,4%
Canada	1	0,4%
Cyprus	1	0,4%
Germany	1	0,4%
Jordan	1	0,4%
Kenya	1	0,4%
New Zealand	1	0,4%
Oman	1	0,4%
Russian Federation	1	0,4%
Sri Lanka	1	0,4%
Sudan	1	0,4%
Taiwan	1	0,4%
Thailand	1	0,4%
Yemen	1	0,4%
Undefined	7	3,1%

## 2.7. Most Influential Documents

Table 8 shows the 20 documents that have most influenced Zakat and Waqf's poverty and social inequality research. The most cited documents are research on zakat and waqf, which was conducted by Sadeq (2002) with the title "Waqf, perpetual charity and poverty alleviation". Other documents with the most citations are Ab Rahman, A., Alias, M.H., Omar, S.M.N.S. (2012) which raised issues about issues and problems from zakat institutions in Malaysia [28], the study and influence of zakat [2], the development of Islamic microfinance using waqf the potential and role of waqf [25].

If examined more deeply, the most cited journals mentioned above are journals that are used as a reference for other subsequent journals. Because these journals are the journals most often cited by other researchers. In the early stages of journal publication, Table 11 provides conclusions about zakat

and waqf, which theoretically affect poverty alleviation and social inequality and the historical concept of zakat and waqf. Sadeq, A.M. (2002), Ab Rahman et al (2012), Ali, I., Hatta, Z.A. (2014), Haneef et al (2015) are researchers who provide references and descriptions as well as views for future researchers who will discuss this topic.

Table 8. Top 20 highly cited documents

No	Document title	Author(s)	Year	Source	Cited by
1	Waqf, perpetual charity and poverty alleviation	Sadeq, A.M.	2002	International Journal of Social Economics	82
2	Zakat institution in Malaysia: Problems and issues	Ab Rahman, A., Alias, M.H., Omar, S.M.N.S.	2012	Global Journal Al-Thaqafah	39
3	Zakat as a poverty reduction mechanism among the muslim community: Case study of Bangladesh, Malaysia, and Indonesia	Ali, I., Hatta, Z.A.	2014	Asian Social Work and Policy Review	36
4	Integration of waqf-Islamic microfinance model for poverty reduction: The case of Bangladesh	Haneef, M.A., Pramanik, A.H., Mohammed, M.O., Bin Amin, M.F., Muhammad, A.D.	2015	International Journal of Islamic and Middle Eastern Finance and Management	34
5	Challenges and solutions in Islamic microfinance	Rahman, R.A., Dean, F.	2013	Humanomics	31
6	Waqf, Sustainable Development Goals (SDGs) and maqasid al-shariah	Abdullah, M.	2018	International Journal of Social Economics	30
7	RECONCEPTUALISING ZAKAT IN INDONESIA: Worship, philanthropy and rights	Retsikas, K.	2014	Indonesia and the Malay World	28
8	Role of zakat to eradicate poverty in Malaysia	Embong, M.R., Taha, R., Nor, M.N.M.	2013	Jurnal Pengurusan	23
9	Health provision for the poor: Islamic aid and the rise of charitable clinics in Indonesia	Latief, H.	2010	South East Asia Research	22
10	Can Zakat System Alleviate Rural Poverty in Bangladesh? A Propensity Score Matching Approach	Sohag, K., Mahmud, K.T., Alam, F., Samargandi, N.	2015	Journal of Poverty	21
11	How does Islamic fintech promote the SDGs? Qualitative evidence from Indonesia	Hudaefi, F.A.	2020	Qualitative Research in Financial Markets	20
12	ZAKAT AND INEQUALITY: SOME EVIDENCE FROM PAKISTAN	Jehle, G.A.	1994	Review of Income and Wealth	19

13	The effectiveness of zakat in alleviating poverty and inequalities a measurement using a newly developed technique	Abdullah, N., Derus, A.M., Al-Malkawi, H.-A.N.	2015	Humanomics	17
14	Towards the establishment of cash waqf microfinance fund for refugees	Kachkar, O.A.	2017	ISRA International Journal of Islamic Finance International Journal of Islamic and Middle Eastern Finance and Management International Journal of Islamic and Middle Eastern Finance and Management	16
15	Inclusive Islamic financial planning: a conceptual framework	Ahmed, H., Salleh, A.M.H.A.P.M.	2016	ISRA International Journal of Islamic and Middle Eastern Finance and Management International Journal of Islamic and Middle Eastern Finance and Management	16
16	Opinion of the zakat recipients on their food security: a case study on Bangladesh	Tanvir Mahmud, K., Kabir Hassan, M., Ferdous Alam, M., Sohag, K., Rafiq, F.	2014	ISRA International Journal of Islamic and Middle Eastern Finance and Management	16
17	Moderating Effect of Perceived Behavioral Control on Islamic Tax (Zakah) Compliance Behavior among Businessmen in Yemen	Bin-Nashwan, S.A., Abdul-Jabbar, H., Dziegielewski, S.F., Aziz, S.A.	2021	Journal of Social Service Research	15
18	The effectiveness of Zakat in reducing poverty incident: An analysis in Kelantan, Malaysia	Mohd Ali, A.F., Rashid, Z.A., Johari, F., Ab. Aziz, M.R.	2015	Asian Social Science	15
19	Zakah as tool for social cause marketing and corporate charity: a conceptual study	Abdullahi, S.I.	2019	Journal of Islamic Marketing	14
20	Microfinance and sustainable livelihood: A conceptual linkage of Microfinancing approaches towards sustainable livelihood	Bhuiyan, A.B., Siwar, C., Ismail, A.G., Aminul Islam, M.	2012	American Journal of Environmental Sciences	14

Furthermore, we can see that much of this literature takes research that talks about ways and solutions for reducing poverty and social inequality. This proves that the topic raised is a narrow topic. Some other literature referred to by other researchers is about sustainable Islamic microfinance [29], the potential role of waqf [25] and the fairness of zakat [14]. This topic will continue to support new researchers researching zakat and waqf, which have an impact on alleviating poverty and social inequality. This topic must be a reference and journal that is open to the birth of new journals and keeps up with the times.

## 2.8. Content Analysis and Discussion

### 2.8.1. THEME 1: Zakat for poverty reduction

On the first theme, it discusses the role of zakat for poverty alleviation [2], [13], [16], [30]. There are several roles of zakat for Muslim communities, one of which is the potential for poverty alleviation [13]. In research conducted by Embong et al. (2013), it is argued that Islam put forward an appropriate and effective solution by requiring groups of Muslims who meet the requirements for zakat to be required to pay zakat. Other than alleviating poverty, zakat also purifies their assets and income [31].

The maximum potential of zakat collection and distribution might only be achieved through a sound zakat management. Zakat is deemed a basic institution that addresses the needs of the needy and poor. With the right strategies, it can be one of the good initiatives for sustainable poverty alleviation [2].

However, it is commonly known that zakat is distributed to the needy and poor on a consumptive basis. The practice may assist them in the short term. Mahmud et al., (2014) argued that there must be a zakat program in a productive distribution to improve the standard living of the recipients of zakat. In addition, the zakat distribution must be delivered to the recipients on its time [32]. Zakat has evidenced an increasing social level of recipients in Muslim countries [2].

Other than a good governance, zakat requires a robust policy from governments in boosting the efficiency of zakat. Such a policy will be a good initiative for poverty alleviation, which requires a multidimensional approach [2]. Mahmud et al. (2014) suggested that steps should be taken not only to provide zakat in the form of basic necessities, but it can also be used to provide other social-based facilities such as schools, training centres, and the necessary equipment for the poor to improve their standard of living.

### **2.8.2. THEME 2: Waqf for poverty and inequality reduction for sustainable development**

The second theme discusses the role of waqf in alleviating poverty and social inequality [15], [25], [27], [33] and the role of waqf in sustainable development [23]. The role of waqf can assist in alleviating poverty and social inequality as well as supporting sustainable development. According to Sadeq (2002), poverty occurs because there are 4 factors: low levels of income, education, health, and infrastructure.

Furthermore, Ahmad (2007) asserted that Islamic finance must cover all less fortunate people who do not have access to financial institutions [33]. Kachkar (2017) offers two models in cash waqf: temporary cash aimed at prospective micro-entrepreneurs, and endowment cash, which aims to be donated to companies such as shares or sukuk. However, Haneef et al. (2015) argue that waqf funds should be utilised in the form of human resource development, sharia insurance, and project financing. Furthermore, waqf can be used for Islamic microfinance, poverty alleviation, and takaful financing.

Waqf can be used to finance sustainable projects that improve human welfare and address the difficulties faced by the underprivileged. To make waqf a sustainable solution, good management and societal awareness will significantly influence the performance [25].

Hudaefi (2020) stated that in order to go towards waqf as a sustainable development, the role of fintech (financial technology) is needed. Fintech-based waqf has a role in promoting the public to fulfil waqf through technology. The results of this waqf fintech can finance underdeveloped sectors, such as victims of natural disasters and conflicts.

### **2.8.3. THEME 3: Collaboration of zakat and waqf for poverty alleviation and social inequality**

Zakat and waqf are highly promising in facing the issues of poverty and inequality [25], [34], [35], [36]. Jehle (1994) stated in his study that zakat and waqf have contributed to the initiatives of poverty alleviation and tackled the issue of inequality. The effect of zakat and waqf on the problems of poverty and inequality can be optimised with good governance. Zakat and waqf bring the concept of distribution from the rich to the needy and poor, who directly face the problem of poverty and inequality. In addition, the concept of zakat and waqf uplifts the social level of recipients [25].

However, for zakat collection, marketing is required to attract public attention to collect zakat, such as strategic advertisements [37]. In this case, Abdullahi (2019) argues that zakat must be marketed to the general public, and a zakat institution must be established for systematic zakat collection.

Zakat and waqf instruments can improve people's welfare and alleviate social inequality. Besides, waqf can be enhanced more as an investment for future goals [35]. Zakat and waqf can also be applied in comprehensive financial planning to avoid poverty. Inclusive financial planning on zakat and waqf

in money management can be practised on a microfinance program by channelling funds to support their businesses [35].

In addition, to optimise the collection and distribution of zakat, a good institution that manages it is needed. Abdullahi (2019) gives the opinion that zakat and waqf must be managed by the institution that oversees them. It aims to be one of the main pillars of Islamic corporate social activity and must be established in a country with a large Muslim population.

Apart from zakat and waqf as forms of worship to Allah, they operate as social funds that require a sound management system [14]. Moreover, zakat and waqf as economic components play a role in the redistribution of wealth and balancing social welfare [38].

However, Bin-Nashwan et al. (2021) argue that people's commitment to paying zakat is relatively low. This can be overcome by building a sustainable zakat financial operation with a robust financial system. Rahman & Dean (2013) argue that the success of zakat management can bring benefits to the country for sustainable development.

As the times progress, an institution is needed to manage zakat for future sustainable development and its ability to distribute and utilize it [28], [39], [40], [41]. Waqf can also be utilized for sustainable development initiatives such as social and environmental waqf programs [29], [40].

### 3. Conclusion

This study uses 174 journals for bibliometric analysis on the topic of zakat and waqf on poverty and social inequality and employs the 20 most cited journals for content analysis. This research using bibliometric analysis on the effect of zakat and waqf on poverty and social inequality found several findings in various sectors such as income, education, health, to sustainable development.

Along with the development of the times and the increase in the distribution of zakat and waqf, it is marked by the existence of institutions that manage it. This makes people who are able to distribute zakat and waqf increasingly trust the institutions that receive and distribute what happens in zakat and waqf. Starting to develop zakat and waqf in 2012 to 2022 with Ab Rahman et al., 2012; Ali & Hatta, 2014; Haneef et al., 2015; Rahman & Dean, 2013; Sadeq, 2002 are the top 5 journals with the most citations of and are considered as supporters of the creation of other journals that research on zakat and waqf which effect on poverty and social inequality.

Based on the results of content analysis, it can be concluded that some researchers emphasise the role of zakat in alleviating poverty. With a good zakat management strategy, zakat can reduce poverty in a sustainable manner. However, the effect of zakat on poverty is still temporary. Zakat management for long-term poverty alleviation requires regulatory involvement and good zakat governance management. Thus, the distribution of zakat is not only in the form of basic needs but also social-based facilities.

On the other hand, waqf also plays an important role in alleviating poverty and inequality. Waqf can encourage sustainable economic and social growth. For instance, waqf could provide access to opportunities for financial facilities. Besides that, the role of technology increases the role of waqf for those who receive it.

Finally, the roles of zakat and waqf are complementary in alleviating poverty and inequality. The collaborative role of zakat and waqf, for example, is through money management, especially for microfinance institutions. Thus, it can be concluded that the collaborative role of zakat and waqf can improve sustainable development for society.

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