

Cash Waqf Literacy in Indonesia and Malaysia: An Analysis of Journal Publications and Trends (2018-2023)

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Abstract

This research aims to determine waqf literacy products in journals in Indonesia and Malaysia, especially cash waqf, which is expected to address the problem of low public understanding of cash waqf and may be due to not being supported by adequate literacy products. Research on waqf literacy products that focus on cash waqf is more due to the increasing trend of cash waqf, along with its great potential. The research method uses bibliometric mapping with metadata obtained from the Publish or Perish (PoP) application to access Google Scholar by filtering the titles Cash Waqf Indonesia and Malaysia and its publications in the form of journals. To visualize the bibliometric network, this study used the VOSViewer version 1.6.19. The accessed journals are limited to the last five years, 2018-2023. From the search results, Cash Waqf Indonesia had 106 journal articles, and Cash Waqf Malaysia had 40. Indonesian and Malaysian cash waqf literacy products published in journals are few. Likewise, cash waqf studies associated with productive waqf themes are still few in number, and the focus of productive waqf studies is still limited to sukuk and micro-enterprises. The low level of public understanding of cash waqfs in Indonesia and Malaysia may be partly due to the lack of literacy products.

Keywords: Cash Waqf; Google Scholar; Indonesia; Malaysia; Waqf Literacy

INTRODUCTION

Literacy refers to the utilization of culturally and historically contextualized cultural activities to generate and comprehend



significance through written materials. Being literate necessitates having an implicit awareness of the connections between written conventions and the specific situations in which they are used. Ideally, it also involves the capacity to thoughtfully analyze and evaluate these connections (Kern, 2000, p. 67).

The intellect and knowledge of a nation, which are generated by the quantity of knowledge acquired, are the factors that determine its quality. Knowledge is acquired through the assimilation of oral and written information. The level of civilization in a place is directly proportional to the eagerness of its citizens to acquire information (Thamrin et al., 2023). A nation's culture is often closely linked to its literacy culture. Cultural elements and civilization are shaped by reading, which is derived from the knowledge and ideas of intellectuals preserved in written form. This highlights the significant value of information literacy in facilitating the dynamic social life of a society (Permatasari, 2015; Nugraha, 2024).

In the development of waqf for centuries, it has been able to become an engine of people's economic growth based on the financing of people's businesses (Sulistiyowati et al., 2022; Niswah et al., 2023). However, the main problem in the context of waqf in Indonesia is literacy and education (Hasan et al., 2021). Although waqf has long been known in Indonesia, it has not yet boosted waqf education and literacy to the highest level. Literacy is key to making people willing to endow waqf (Beik, 2021). The annual potential of waqf can reach IDR 300 trillion and has the potential to drive the economy; among the causes is the low literacy of the community (Elena, 2020).

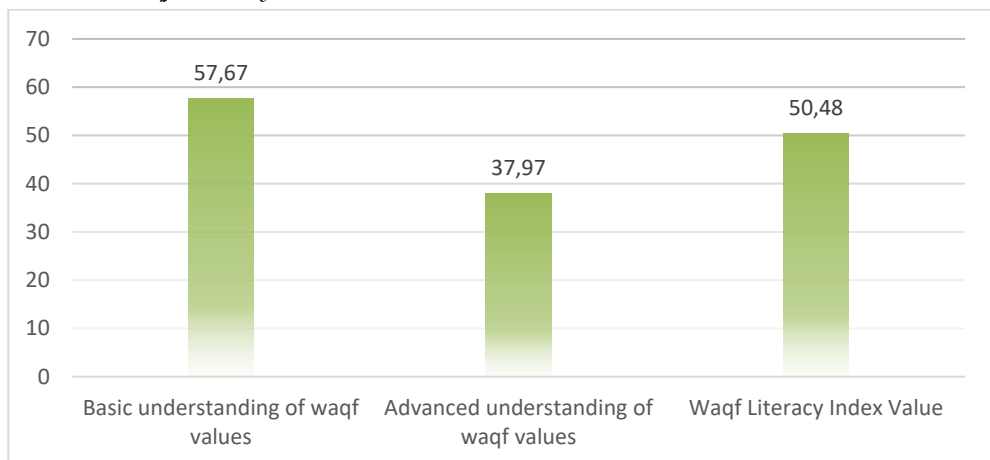
In 2019, the Center for Strategic Studies of the National Waqf Board, in collaboration with the Directorate of Waqf and Endowment Empowerment of the Ministry of Religious Affairs of the Republic of Indonesia, published the concept of the Waqf Literacy Index (*Indeks Literasi Wakaf* abbreviated ILW in Bahasa Indonesia). The ILW is a

measurement tool used to comprehensively and accurately identify Indonesian people's understanding of waqf. This measurement was conducted in 32 provinces by using the ILW method. Involving 3200 respondents from 32 provinces in Indonesia, the survey found that the national waqf literacy level was 66.78, which is categorized as a moderate level of waqf literacy (Ghanny & Fatwa, 2021).

The following year, the Indonesian Waqf Board (*Badan Wakaf Indonesia* abbreviated BWI in Bahasa Indonesia) and the Ministry of Religious Affairs conducted research on the level of community waqf literacy. One of the main factors causing the large gap between the potential and realization of waqf is the low level of public waqf literacy. The study shows that the waqf literacy index score only reached 50.48, which is in the low category. This means that the level of public understanding of waqf needs to be improved and enhanced. Therefore, strengthening the literacy program requires the attention of all waqf activists in Indonesia.

Figure 1

National Waqf Literacy Index Value, 2020



Source: Badan Wakaf Indonesia (2020)

These data illustrate that the overall understanding of Indonesian Muslims regarding waqf is still low, which can be seen in the community's preference for cash waqf (Mubarok, 2021). One of the main factors causing the high gap between the potential and realization of waqf is the community's low level of waqf literacy.

Meanwhile, the level of awareness about waqf among Malaysian Muslims is still low (Adeyemi et al., 2016). According to the Waqf Portal reports, State Islamic Religious Councils (SIRCs) have recorded a total of approximately 8,861.13 hectares of waqf land, which is valued at RM63,729,855 (Megat Abd. Rahman et al., 2006). Despite the significant potential of SIRCs for waqf land, the majority of them remain inactive. An overwhelming 99.28 percent of waqf land remains undeveloped, with the Malaysian government being the primary source of funds for waqf asset development.

Therefore, the literacy level among Muslims in both countries regarding waqf is relatively low due to the prevailing confusion and lack of waqf practices in society. Furthermore, both Indonesia and Malaysia encounter comparable challenges in managing waqf institutions. These challenges include a dearth of economic and financial expertise specific to waqf institutions, inconsistencies in financial reporting, and limited capital for the development of waqf assets (Sukmana et al., 2021).

In the last year, two articles were published on the bibliometric analysis of waqf money: Cash waqf for microfinance: A bibliometric analysis (Aini, 2024), and Literature analysis of cash waqf: Trends and future research agenda (Azizah et al., 2023). Both explore the evolving landscape of cash waqf research through bibliometric analysis, highlighting the different aspects of this Islamic financial instrument. Aini's study focuses on the role of cash waqf in microfinance, identifying significant trends and keywords within this niche, particularly the intersection of cash waqf and microfinance

institutions, suggesting a potential for economic empowerment through Sharia-compliant microfinance. On the other hand, Azizah et al.'s paper provides a broader analysis of the cash waqf literature, detailing the trends in Scopus-indexed journals and identifying key authors, journals, and emerging research themes. Both studies underscore the growing academic interest in cash waqf, but from different angles—one more focused on its practical application in microfinance and the other on a comprehensive overview of academic contributions to the field. Together, they provide a nuanced understanding of the cash waqf's current research landscape and future directions.

In contrast to the two articles above, this research aims to find waqf literacy products in the form of journals in both countries, especially cash waqf, which is expected to answer the problem of low public understanding, which may be due to not being supported by adequate literacy products. This research on waqf literacy products focuses on cash waqf due to the increasing trend of cash waqf along with its enormous potential (Saptono, 2019)

LITERATURE REVIEW

When it comes to policymakers and academics alike, waqf has been an essential topic of discussion. Consequently, Priyadi & Achiria (2022), Syibly et al. (2022), and Qurrata et al. (2024) have conducted research that has addressed waqf in a variety of different ways. In addition, waqf literacy has been the subject of previous research (Badan Wakaf Indonesia, 2020; Husniyah, 2019; Ghanny & Fatwa, 2021; Machmud & Suryaningsih, 2020). The application of bibliometrics to a wide range of subjects has been done in the past (Darmadji et al., 2018a, 2018b; Prasojo, 2019). To the best of the author's knowledge, there has not yet been a specific study that has been

conducted employing a bibliometric approach to waqf literacy in the contexts of Indonesia and Malaysia.

A study conducted by As-Salafiyah & Rusydiana (2022) utilized bibliometric mapping with the assistance of VOSViewer to examine waqf literacy. This study provides an overview of the extensive number of publications on the development of research results in the field of waqf literacy. These publications encompass a wide range of research methods and study objects from different countries. The network visualization reveals that the map of waqf literacy research development can be categorized into distinct clusters. Based on the results of text mining, it has been observed that the most extensively researched area is the strategies pertaining to waqf literacy among millennials. This study represents a pioneering effort in examining the scientific literature on waqf literacy and proposing strategies to enhance millennial waqf literacy. Several studies on waqf literacy have failed to provide an explanation for the development of literacy, particularly in the context of scientific research published in academic journals.

METHOD

The bibliometric mapping technique, which is an important research issue in the field of bibliometrics, is utilized in this work. The production of bibliometric maps and the graphical display of maps are two parts of bibliometrics that stand out from one another. A number of studies, including Ahlgren et al. (2003), Börner et al. (2003), Boyack et al. (2005), and van Eck et al. (2010), have found that the construction of bibliometric maps is the most significant concern. The graphical representation of large bibliometric maps can be further enhanced using zoom functions, custom labeling algorithms, and density metaphors (Börner et al., 2003; Rusydiana et al., 2021). This research data was gathered via Publish or Perish (PoP) in order to harvest

bibliographic metadata. This was accomplished by accessing CrossRef, Google Scholar, Pubmed, Open Alex, Scopus, Semantic Scholar, and Web of Science. PoP in this study exclusively accessed Google Scholar by searching for titles, particularly Cash waqf Indonesia and Cash waqf Malaysia, with journal publishing constraints.

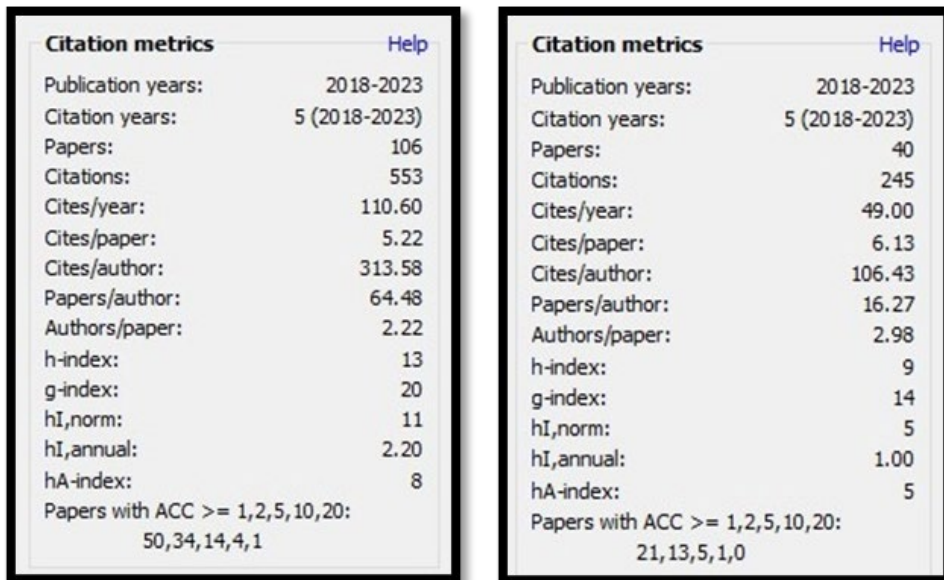
The tool known as VOSViewer has been utilized by researchers in order to visualize bibliometric networks. These networks may consist of individual journals, researchers, or publications, and they may be constructed on the basis of citations, bibliographic merging, co-citations, or relationships between co-authors. Data were collected through journal paper searches in the last five years, from 2018 to 2023. According to the findings of the search, the Cash Waqf Indonesia topic contained 106 journal articles, while the Cash Waqf Malaysia topic contained forty journal articles overall. The VOSViewer software was utilized in order to conduct an analysis of the publication trend of the Cash Waqf theme.

RESULTS

The results of the metadata search for publications in the form of journals with the title "Cash Waqf Indonesia" for the last five years starting from 2018-2023 there were 105 journal articles with a total number of citations of 553, with an average annual citation of 110.60, written by 313 authors. The metadata search for the title "Cash Waqf Malaysia" during the same years found 40 journal articles, with a total of 245 citations, which averaged 49 citations per year with 106.43 authors. The search data using PoP illustrates that journal publications with these titles are more commonly found with the title "Cash Waqf Indonesia."

Figure 2

Publish or Perish metadata analysis results from Google Scholar for journals with the titles (a) Cash Waqf Indonesia and (b) Cash Waqf Malaysia



(a)

(b)

Source: Primary data.

The results of the VOSViewer analysis for the title "Cash Waqf Indonesia" found 33 items, five clusters, 248 links, and a total link strength of 1591. Most Indonesian cash waqf is related to study, waqf, Indonesian, BWI, and the Indonesian government; there are 32 journals and the most in 2020. Meanwhile, "Cash Waqf Malaysia" was found to have 13 items, 3 clusters, 48 links, and a total link strength of 448, with the most related words being; study, waqf and Indonesia, while those found less were; factors, microenterprise, cash waqf management, research, and cases. Table 1 shows that literacy in journals related to Cash Waqf between Indonesia and Malaysia is higher in Indonesia, with more clusters and journal links.

Table 1

The Results of the VOSViewer Analysis

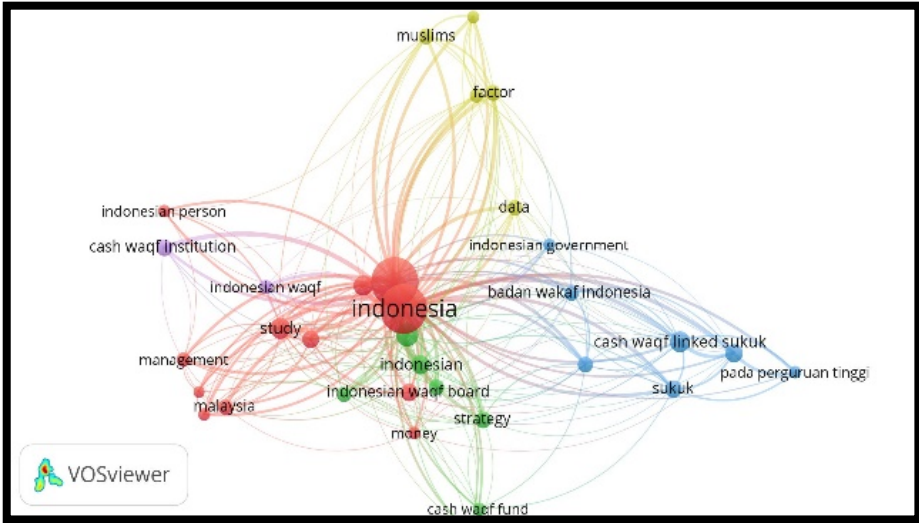
Title	Item	Cluster	Link	Total link strength	Most Related Words
Cash Waqf Indonesia	33	5	248	1591	Study, waqf, Indonesian, BWI, Indonesian government
Cash Waqf Malaysia	13	3	48	448	Study, waqf, Indonesia

Source: Primary data.

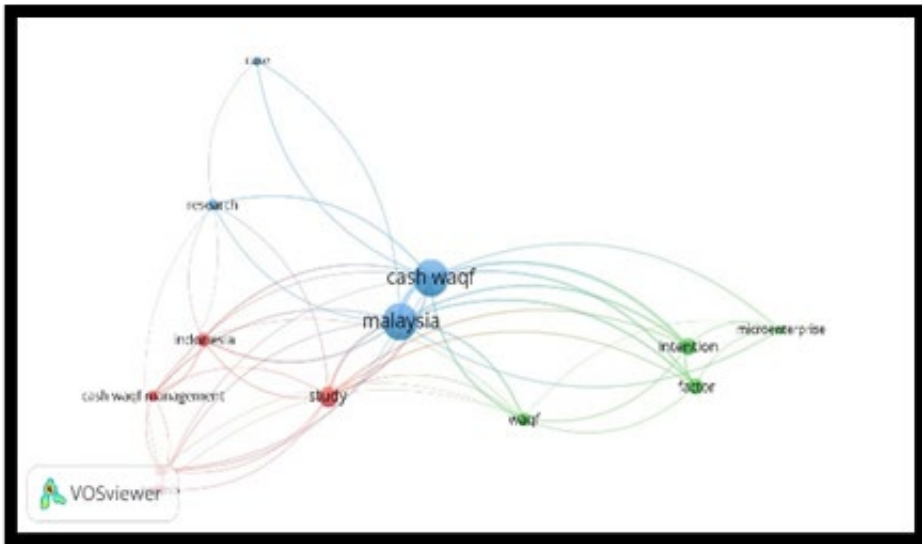
Indonesian cash waqf linked to the theme of productive waqf was found to be cash waqf link sukuk (18 journals), sukuk (14 journals), cash waqf funds (10 journals), and money (11 journals). Meanwhile, Cash waqf Malaysia, which is related to productive waqf, is only found in microenterprises or micro-enterprises, which are five journal articles. This finding shows that productive waqf studies are more common in Indonesia. The Indonesian cash waqf related to Malaysia is found quite far or rarely (13 journals), which is related to cash waqf institutions, case studies, money, and fatwa. By contrast, the Malaysian cash waqf associated with Indonesia comprises only six journals. Figure 3 shows the network of the study results.

Figure 3

Network Visualization of (a) Cash Waqf Indonesia and (b) Cash Waqf Malaysia



(a)



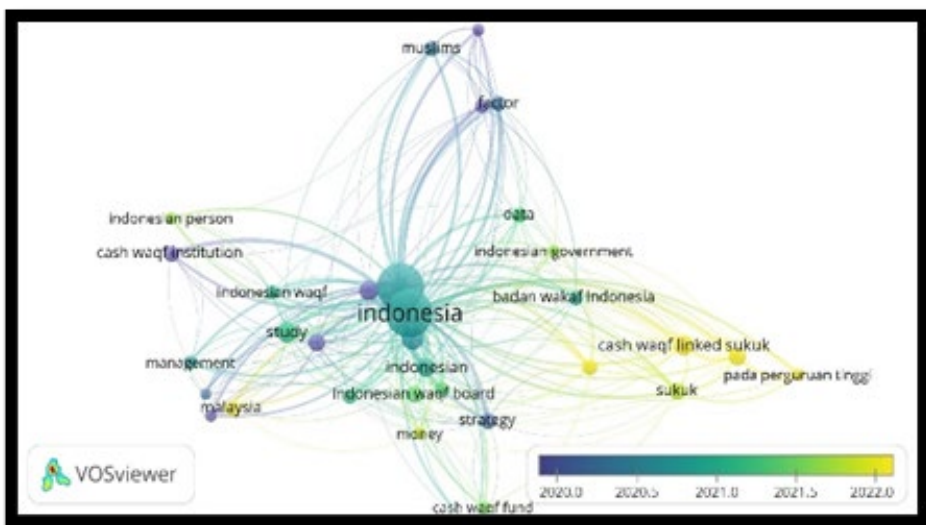
(b)

Source: Primary data.

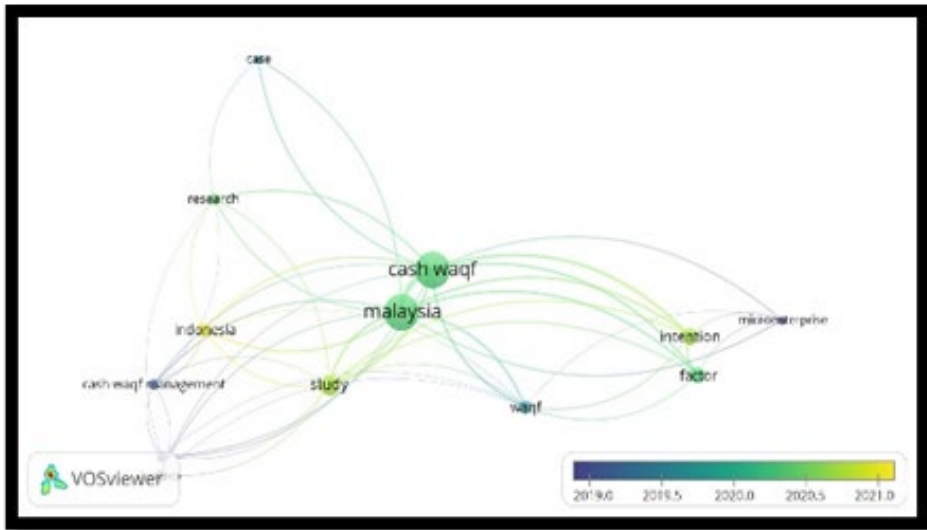
As shown in Figure 4, the results of overlay visualization showed that for Cash Waqf Indonesia from the beginning of 2018 until the end of 2020, the themes that emerged were cash waqf (32 articles), cash waqf institutions (8 articles), cash waqf management (16 articles), strategy (17 articles), and Indonesian Waqf Board (11 articles). In the following year, 2021-2023, there was a shift in theme; cash waqf Indonesia articles that often appeared related to productive waqf were articles about sukuk (14 articles), cash waqf link sukuk (18 articles), cash waqf funds (10 articles), money (11 articles), Malaysia (13 articles), and universities (5 articles).

Figure 4

Overlay Visualization of (a) Cash Waqf Indonesia and (b) Cash Waqf Malaysia



(a)



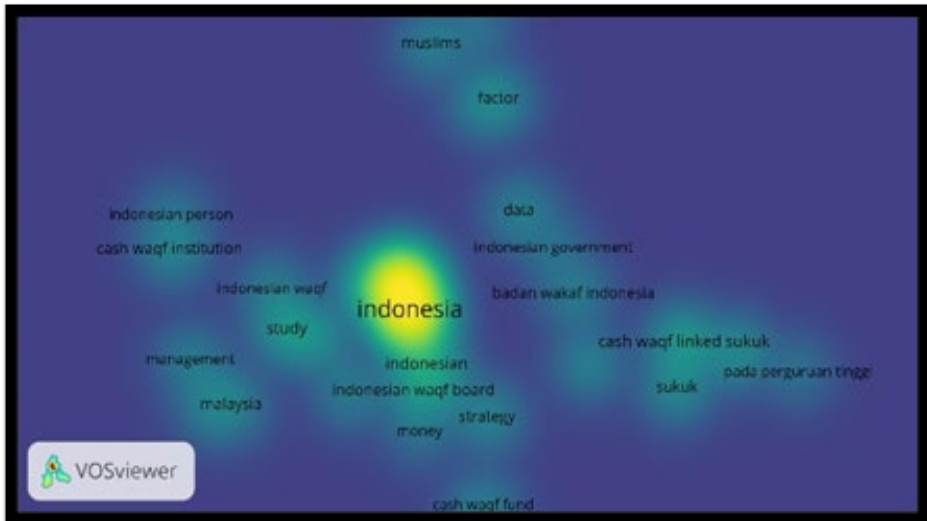
(b)

Source: Primary data.

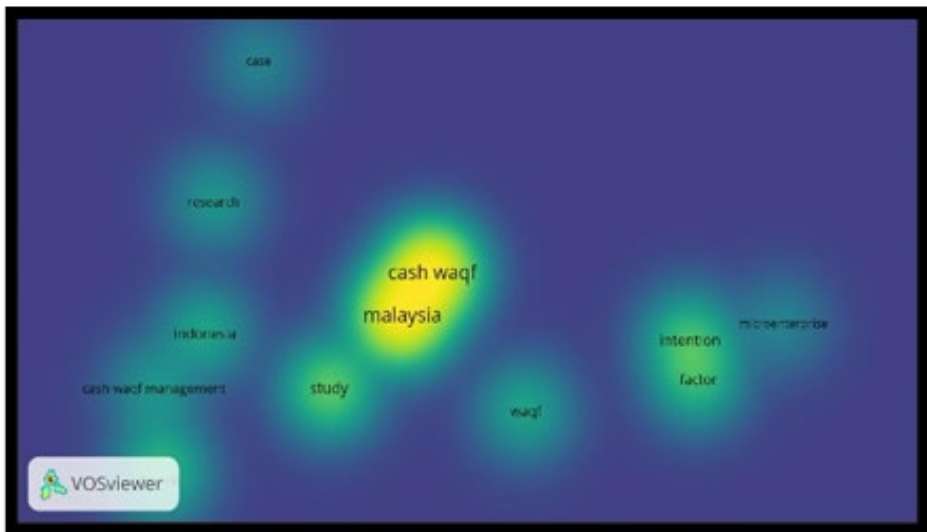
Similarly, the study of Cash Waqf Malaysia has also shifted, and journal studies that occurred from 2018 to 2021 were dominated by themes about Bank Muammalat Malaysia Berhad (seven articles), Cash Waqf Management (seven articles), and waqf (nine articles). There is a shift in the theme of the study from 2021-2023 to which examines studies (10 articles), research (seven articles), and Indonesia (six articles). This information is shown in Figure 5.

Figure 5

Density Visualization (a) Cash Waqf Indonesia and (b) Cash Waqf Malaysia



(a)



(b)

Source: Primary data.

A comparison of the data above shows that there are similarities and differences in themes when viewed from the year period. Cash

Waqf Indonesia and Malaysia at the beginning of 2018-2021 both studied cash waqf management, waqf institutions, and strategies. However, in the following year, 2022-2023, the Indonesian Cash Waqf study focused more on productive waqf studies, while Malaysia focused more on comparative studies with Indonesia as its research cases.

DISCUSSION

Bibliometric Analysis Overview

The study shows a significant disparity between the number of journals published on cash waqf in Indonesia (106 articles) and Malaysia (40 articles) over the past five years (2018-2023). This difference indicates a stronger academic focus on cash waqf in Indonesia, which may reflect a higher potential or interest in the topic within the Indonesian context.

Indonesian articles garnered more citations (553) than their Malaysian counterparts (245), suggesting a broader impact or recognition of the research conducted in Indonesia. The number of authors involved in these publications also differed, with Indonesia having more authors contributing to the field, further supporting the idea of a more active research environment.

VOSViewer Analysis Results

The VOSViewer analysis reveals that "Cash Waqf Indonesia" has more clusters (5) and links (248) compared to "Cash Waqf Malaysia" (3 clusters and 48 links). This suggests that research on cash waqf in Indonesia is more interconnected and possibly diverse in its subtopics.

The total link strength, which indicates the overall connection between research items, is also higher for Indonesia (1591) than for Malaysia (448). This further emphasizes a more robust network of research in Indonesia. The analysis identified the most commonly

used related words in these studies. For Indonesia, these include "study," "waqf," "Indonesian," "BWI," and "Indonesian government." In Malaysia, the most common terms are "study," "waqf," and "Indonesia," with less frequent terms including "factors," "microenterprise," "cash waqf management," "research," and "cases."

Research Themes and Trends

This study indicates that in Indonesia, cash waqf is increasingly linked to productive waqf themes, particularly in connection with sukuk (Islamic bonds) and microfinance. This trend suggests growing interest in utilizing waqf assets more effectively to generate economic benefits. In Malaysia, the focus is less on productive waqf and more on comparative studies and the management of waqf institutions, with a significant emphasis on specific entities, such as Bank Muammalat Malaysia Berhad.

Literacy and Awareness

Indonesia has made significant efforts to measure and improve waqf literacy, as evidenced by the introduction of the Waqf Literacy Index (ILW) and subsequent studies by the Indonesian Waqf Board (BWI). Despite these efforts, the overall literacy level remained moderate to low, indicating room for improvement in public education and awareness.

In Malaysia, similar challenges exist, with low awareness of waqf practices despite the potential for significant impacts, especially in land management. This study highlights the need for better management practices and more comprehensive educational campaigns to enhance the understanding and utilization of waqf.

CONCLUSION

Indonesian and Malaysian cash waqf literacy products published through journals in the last five years (2018-2023) with Google Scholar access are few. Likewise, cash waqf studies associated with productive waqf themes are still few in number, as well as the focus of productive waqf studies that still concentrate on sukuk and micro-enterprises. This finding confirms that the low public understanding of cash waqf in Indonesia and Malaysia may also be due to the low-literacy products related to cash waqf itself.

This study provides valuable insight into the development of cash waqf literacy in Indonesia and Malaysia. It highlights the greater academic focus and interconnectedness of research in Indonesia while also pointing out areas where Malaysia could improve, particularly in productive waqf and public awareness. The findings suggest that both countries could benefit from enhanced collaboration and knowledge exchange, particularly in developing effective strategies for waqf management and increasing public literacy.

Author Contributions

Conceptualization: M.R.S.; Data curation: M.R.S.; Formal analysis: M.R.S.; Funding acquisition: M.R.S.; Investigation: M.R.S.; Methodology: M.R.S.; Project administration: M.R.S.; Resources: M.R.S.; Software: M.R.S.; Supervision: M.R.S.; Validation: M.R.S.; Visualization: M.R.S.; Writing – original draft: M.R.S.; Writing – review & editing: M.R.S.

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Institutional Review Board Statement

This study was approved by Program Studi Hukum Keluarga (Ahwal Syakhshiyah) (S1), Universitas Islam Indonesia, Yogyakarta, Indonesia.

Informed Consent Statement

Informed consent was not required for this study.

Data Availability Statement

The data presented in this study are available upon request from the corresponding author.

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Conflicts of Interest

The author declares no conflicts of interest.

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