

Challenges in Waqf Management and Its Implications for the Social and Economic Welfare of Muslim Communities: A Cross-Country Comparative Analysis

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Abstract : Waqf is a vital instrument in Islamic economic practice with considerable potential to enhance the socio-economic welfare of Muslim communities. This study examines the principal challenges in waqf management across four Muslim-majority countries—Indonesia, Malaysia, Turkey, and Egypt—and evaluates their impact on community welfare. Employing a comparative analytical approach, it assesses national policies, legal frameworks, institutional structures, and operational practices in each context. The findings reveal shared challenges, including limited public awareness of waqf's socio-economic role, lack of transparency and accountability in asset management, bureaucratic inefficiencies, and the absence of integrated digital systems. Indonesia and Egypt continue to face fragmented regulatory enforcement and insufficient professional management, whereas Malaysia and Turkey exhibit more advanced governance through innovations such as cash waqf, waqf-linked sukuk, and public-private partnerships. The principal contribution of this study lies in its comparative framework, which synthesises cross-national experiences to propose a conceptual model for effective waqf governance. This model integrates legal, institutional, and socio-economic dimensions, highlighting best practices such as centralised governance, professional asset management, targeted community empowerment programmes, and alignment of waqf objectives with national development agendas. By offering a comprehensive perspective on waqf revitalisation, this research advances scholarly discourse and policy development, reaffirming waqf's relevance as a strategic tool for sustainable development in contemporary Muslim societies.

Keywords: Cross Country, Muslim Community, Social Welfare, Waqf

Abstrak: Waqf merupakan instrumen penting dalam praktik ekonomi Islam yang berpotensi besar meningkatkan kesejahteraan sosial dan ekonomi masyarakat Muslim. Studi ini menelaah tantangan utama dalam pengelolaan waqf di empat negara mayoritas Muslim—Indonesia, Malaysia, Turki, dan Mesir—serta dampaknya terhadap kesejahteraan masyarakat. Dengan pendekatan analisis komparatif, penelitian ini mengevaluasi kebijakan nasional, kerangka hukum, kelembagaan, dan praktik operasional di masing-masing negara. Hasil analisis menunjukkan sejumlah tantangan umum seperti rendahnya kesadaran publik tentang fungsi sosial-ekonomi waqf, kurangnya transparansi dalam pengelolaan aset, inefisiensi birokrasi, serta belum adanya sistem digital terintegrasi. Indonesia dan Mesir menghadapi kendala dalam penegakan regulasi dan profesionalisme pengelola, sementara Malaysia dan Turki lebih maju dalam tata kelola melalui inovasi seperti waqf tunai, sukuk berbasis waqf, dan kemitraan publik-swasta. Kontribusi utama studi ini terletak pada kerangka komparatifnya yang menawarkan model konseptual tata kelola waqf yang efektif. Model ini mengintegrasikan dimensi hukum, kelembagaan, dan sosial-ekonomi, serta menggali praktik terbaik seperti tata kelola terpusat, manajemen aset profesional, program pemberdayaan masyarakat, dan keselarasan tujuan waqf dengan agenda pembangunan nasional. Dengan demikian, penelitian ini memberikan perspektif baru mengenai revitalisasi waqf sebagai instrumen pembangunan berkelanjutan di masyarakat Muslim kontemporer.

Kata kunci: Lintas Negara; Masyarakat Muslim; Kesejahteraan Sosial; Wakaf

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Introduction

As a financial instrument in Islam, Waqf has long played a crucial role in supporting Muslim communities' social and economic welfare¹. In classical tradition, waqf is not merely seen as a form of donation², but as a means to provide wealth whose benefits can be enjoyed by the community without depleting its principal value³. From the time of Prophet Muhammad (PBUH) to the era of the caliphate, waqf was a cornerstone in the construction of essential social facilities such as schools, hospitals, and places of worship, offering long-term benefits to society⁴. Despite waqf's tremendous potential to contribute to poverty alleviation and improve living standards in the modern era, implementation in many Muslim countries still faces significant challenges⁵. Issues like suboptimal management, lack of transparency, and the inability of waqf institutions to effectively manage assets limit their full potential⁶. In the face of rapid social,

political, and economic changes globally, the relevance of research on waqf has grown, especially in understanding how local policies and different management practices across countries affect their social and economic impact⁷.

This study aims to fill a gap in the existing literature by exploring the variations in waqf policies and practices across several Muslim-majority countries and analysing their implications for community welfare. While previous studies have addressed aspects like asset management and legal regulations, there is a lack of in-depth comparative analysis between countries. For instance, studies by Hidayat (2024)⁸ and Hudaifah (2022)⁹ focus primarily on managerial and legal aspects in individual countries without considering how different policies across countries influence outcomes. Moreover, existing literature often overlooks contextual factors, such as governance, transparency, and community participation, which are critical in determining the effectiveness of waqf. With this in mind, this research raises key questions: How do differences in waqf policies and practices

¹ A.W. Ainol-Basirah and A.K. Siti-Nabiha, "The Roles Of Islamic Social Finance In The Era Of Post-Covid-19: Possible Prospects Of Waqf Institutions For Economic Revival," *International Journal of Industrial Management* 7 (September 1, 2020): 1–8, <https://doi.org/10.15282/ijim.7.0.2020.5747>.

² "The Management and Implementation of Zurri Waqf in Malaysian Waqf Institution," *Jurnal Pengurusan* 67 (March 2023), <https://doi.org/10.17576/pengurusan-2023-67-04>.

³ Mohammad Abdullah, "Waqf, Social Responsibility, and Real Economy," 2020, 23–36, <https://doi.org/10.4018/978-1-7998-1245-6.ch002>.

⁴ Agus Rochani, Nany Yulastuti, and Budi Sudarwanto, "The Existence Of Waqf In Establishing A Sustainable Communal Space," *Journal of Islamic Architecture* 7, no. 1 (June 28, 2022): 57–66, <https://doi.org/10.18860/jia.v7i1.15310>.

⁵ Trisno Wardy Putra et al., "Productive Waqf Development Model: A Comparative Study between Indonesia and Malaysia," *Tazkia Islamic Finance and Business Review* 17, no. 1 (July 26, 2023), <https://doi.org/10.30993/tifbr.v17i1.314>.

⁶ Saripah Abdul Latif, Nik Muniyati Nik Din, and Zaiton

Mustapha, "Good Waqf Governance and Its Contribution in Sustainable Development," *Journal of ASIAN Behavioural Studies* 4, no. 12 (November 25, 2018): 37–47, <https://doi.org/10.21834/jabs.v4i12.328>.

⁷ Muhammad Shulthoni et al., "Practical Models of Waqf Fundraising: Study on The Waqf-Based Pesantrens in Indonesia," *INFERENSI: Jurnal Penelitian Sosial Keagamaan* 16, no. 1 (June 1, 2022): 1–24, <https://doi.org/10.18326/infsl3.v16i1.1-24>.

⁸ Yusup Hidayat, Aris Machmud, dan Rahmad Lubis, "Legal Policy Study on the Authority and Responsibility of Nadzir in Waqf Management," *Jurnal Cita Hukum* 12, no. 2 (7 November 2024): 339–58, <https://doi.org/10.15408/jch.v12i2.42289>.

⁹ Ahmad Hudaifah dkk., "Grounding the Applicability of Eloquent Theoretical Waqf for Rural Waste Management: A Case Study of the Gresik Industry Region," *Muslim Business and Economics Review* 1, no. 1 (22 Desember 2022): 1–24, <https://doi.org/10.56529/mber.v1i1.26>.

across countries affect social and economic welfare outcomes? What factors determine the success or failure of waqf programs? Through a comparative approach, this study seeks to identify key factors that affect the effectiveness of waqf management and how differences in policies across countries can produce varying impacts on the community.

This study aims to deepen the understanding of how the implementation of waqf impacts the social and economic welfare of Muslim communities. By examining variations in waqf policies and practices, this study aims to identify challenges and provide evidence-based recommendations to help policymakers design more effective and sustainable strategies. The findings are expected to offer valuable insights for practitioners on optimising the role of waqf in supporting community welfare on a global scale. This research enriches the literature on waqf management with a comparative analysis and provides practical guidance for policymakers and waqf institutions in creating innovative, evidence-based policies. Adopting a more informed and systematic approach to waqf management is hoped to maximise the social and economic benefits for Muslim communities worldwide.

Method

This study adopts a comparative qualitative approach to examine the challenges in waqf management and their implications for Muslim communities' social and economic welfare across selected countries. The research involves both primary and secondary data collection. Primary data were obtained through semi-structured, in-depth interviews with key stakeholders, including waqf administrators, Islamic

economic scholars, policymakers, and members of beneficiary communities. These interviews capture context-specific insights and stakeholder perspectives from Indonesia, Malaysia, Turkey, and Egypt.

Secondary data were collected from official waqf reports, national policy documents, academic publications, and relevant institutional records to support the analysis and provide contextual background. Additionally, participatory observation was conducted in selected waqf institutions and community-based projects to understand the social and economic realities of waqf operations.

The collected data were analysed using a thematic analysis approach.¹⁰ This involved coding and categorising recurring themes related to governance challenges, institutional capacity, legal frameworks, public awareness, and innovation in waqf practices. Cross-country comparison was employed to identify common patterns and context-specific variations and extract best practices that may inform more effective waqf governance and utilisation.

Result and Discussions

Waqf Optimization in Indonesia: Challenges and Productive Potential

Waqf in Indonesia has great potential in supporting Muslims' social and economic welfare¹¹. Waqf assets are widely spread in

¹⁰ Abdo Yousef Qaid Saad et al., "The Prospect of Waqf in Financing Small and Medium Enterprises (SMEs) in Yemen," *QJIS (Qudus International Journal of Islamic Studies)* 10, no. 2 (December 24, 2022): 381, <https://doi.org/10.21043/qjiss.v10i2.9689>.

¹¹ Rindawati Maulina, Wawan Dhewanto, and Taufik Faturrohman, "Waqf-Based Entrepreneurship Direct Financing Model: Potential and Challenges," *International Journal of Emerging Issues in Islamic Studies* 3, no. 1 (July 31, 2023): 70–91, <https://doi.org/10.31098/ijeis.v3i1.1398>.

various regions, especially in the form of land and buildings, and can be a significant resource if managed properly. However, the use of Waqf assets until now is still mostly limited to the construction of religious facilities such as mosques, Islamic boarding schools, and cemeteries. With more optimal management, these assets can be developed into productive means that support education, health, and community economic empowerment programs¹².

The lack of public understanding of the concept of productive waqf is one of the main obstacles to optimising Waqf in Indonesia. Most people still consider waqf a form of personal worship limited to the spiritual realm. Waqf has great economic potential when used strategically. More effective education and campaigns are needed to change this perspective so that waqf can be seen as an economic instrument supporting national development.

Unprofessional management and lack of accountability in the management of Waqf assets are often the causes of low public participation. Some cases show weak supervision and lack of transparency from Waqf management institutions, which impacts public distrust. Transparency in management and clear reporting will encourage wider participation and increase public confidence in Waqf management institutions.

Existing regulations have provided an adequate legal framework for managing waqf, but its implementation is still far from ideal.

Stricter policies and stricter oversight are needed to ensure waqf's assets are managed productively. Reform in the regulation of Waqf management must focus on creating a system that encourages using Waqf assets for broader social and economic benefits.

The development of Waqf in Indonesia will greatly help by increasing public awareness and participation. Waqf is seen as a religious asset and a strategic economic instrument that can contribute to various sectors. With the right approach, waqf can be one of the main pillars in improving the welfare of Muslims in Indonesia.

Synergy and Innovation of Productive Waqf for Community Welfare

Synergy and innovation in managing productive waqf have great potential to encourage community welfare. Through the Indonesia Waqf Board (BWI), the government has shown its commitment to advancing more efficient and high-value Waqf management. This management is not only ceremonial or limited to worship activities but is directed to make a real contribution to social and economic development¹³. Thus, productive waqf can be an important tool in reducing economic disparities and improving the quality of life of the wider community.

The achievement in managing productive waqf is inseparable from the importance of collaboration between the government, Waqf institutions, and the private sector. Each entity has an inseparable strategic role in these efforts. The government can establish

¹² Rachel Mairi Baker et al., "Common Health Assets Protocol: A Mixed-Methods, Realist Evaluation and Economic Appraisal of How Community-Led Organisations (CLOs) Impact on the Health and Well-Being of People Living in Deprived Areas," *BMJ Open* 13, no. 3 (March 16, 2023): e069979, <https://doi.org/10.1136/bmjopen-2022-069979>.

¹³ Alisher Aldashev, "Ceremonial Expenditures, Informal Networks and Economic Consequences: Evidence from Kyrgyzstan," *Economics of Transition and Institutional Change* 32, no. 2 (April 23, 2024): 571–82, <https://doi.org/10.1111/ecot.12391>.

regulations and policies that encourage the sustainable management of waqf, while Waqf institutions are responsible for managing assets properly and transparently. On the other hand, the private sector can participate in the development of waqf through innovative investments, which will ultimately result in long-term benefits for society.

Innovation in waqf management is urgently needed to ensure its sustainability and effectiveness¹⁴. Developing a sustainable Sharia investment model is one of the solutions that can be applied. This model can provide stable and reliable returns so that Waqf managers do not depend on donations or conventional investment results that may not follow Sharia principles. Thus, waqf can be more active in inclusive and equitable economic development.

The importance of synergy between the public and private sectors in managing productive waqf cannot be ignored. These two sectors have resources and expertise that can complement each other to create a climate conducive to the growth of waqf. The management of waqf should not only focus on spiritual goals but also be directed to have a significant social and economic impact¹⁵. The community's welfare can increase if Waqf assets are managed properly and utilised optimally through effective collaboration.

Waqf in Malaysia

Challenges and Innovations of Waqf in Improving Welfare in Malaysia

Waqf in Malaysia has an important role in supporting the social and economic well-being of the Muslim community. The Government of Malaysia has established a more structured and modern legal framework compared to some other countries, which allows the management of waqf to be carried out more systematically¹⁶. Waqf institutions are managed by the State Islamic Religious Council (MAIN) in each state, ensuring that waqf funds are used following the purpose of the waqf. Although the legal framework already exists, implementation on the ground still faces various challenges, especially regarding transparency, professional management, and limited competent human resources in the waqf sector.

Another obstacle faced is the lack of understanding and awareness among the Muslim community of Malaysia about the potential of waqf as a tool to improve social and economic welfare. Many waqf are managed traditionally, such as land and buildings that are only rented for commercial purposes, without innovation to optimise the results. Innovations such as cash waqf, which have the potential to be used in major projects such as housing, education, and health, are still not fully utilised. This restriction makes the potential of waqf in Malaysia less developed optimally, even though there has been an increasing awareness of the importance of waqf in economic development¹⁷.

¹⁴ Syamsuri Syamsuri et al., "Strategy for Improving the Quality of Waqf Institutions Through Good Waqf Governance," *Al-Iktisab: Journal of Islamic Economic Law* 5, no. 1 (June 2, 2021): 22, <https://doi.org/10.21111/al-iktisab.v5i1.6200>.

¹⁵ Rio Erismen Armen, Nabillah Fauziah Kuswendah, and Asmuliadi Lubis, "Management Of Productive Waqf In Achmad Wardi Eye Hospital Of Bwi-Dd In Serang Banten," *Imara: Jurnal Riset Ekonomi Islam* 6, no. 1 (June 15, 2022): 39, <https://doi.org/10.31958/imara.v6i1.4936>.

¹⁶ Armen, Kuswendah, and Lubis.

¹⁷ Omar Kachkar and Marwa Alfares, "Waqf Sukuk as Instruments of Sustainable Development and Challenges of Issuing Them A Field Study in Malaysia," *Global Journal al Thaqafah* 12, no. 2 (December 31,

Waqf Modernization in Malaysia: Initiatives, Challenges, and Limitations

In terms of policy, Malaysia strives to modernise the waqf system by introducing various programs and initiatives to increase public awareness and participation in waqf programs. The government is also trying to encourage the use of cash waqf to diversify waqf revenue sources and expand its impact on society. However, despite efforts to develop the use of waqf in strategic sectors such as higher education, housing, and health, limitations in managing waqf assets and lack of cooperation between the public and private sectors are the main obstacles.

In the future, the challenge for Malaysia is to improve the efficiency of waqf management to contribute significantly to the social and economic well-being of the Muslim community¹⁸. Increased professionalism in waqf management and the use of modern technologies, such as blockchain, to ensure transparency and accountability are potential solutions being explored. More active involvement from the private sector and collaboration with Islamic financial institutions can also help maximise the potential of waqf to become one of the main instruments in supporting social and economic development in Malaysia¹⁹.

Waqf in Turkey

Waqf Modernization in Turkey: Pillars of Socio-Economic Independence

Waqf in Turkey plays a very important role in the people's social and economic lives. Since the Ottoman Empire, waqf has become the main instrument to finance social activities such as education, healthcare, and public infrastructure development²⁰. This waqf contribution forms a solid foundation for social development and overall community welfare.

The development of the times requires adaptation in managing waqf, which has made the Turkish government update regulations and policies related to waqf to suit modern needs. This update involves technology to increase transparency and accountability in waqf asset management. This step gives the community more confidence to participate in waqf, which strengthens the existence of waqf as one of the socio-economic pillars.

Implementing a more modern waqf system allows waqf foundations in Turkey to expand their reach, not just limited to developing religious infrastructure²¹. The new focus on developing productive economic sectors, such as small and medium enterprises, makes waqf significant in creating jobs and encouraging economic growth among Muslim communities.

2022): 184–205, <https://doi.org/10.7187/GJAT122022-12>.

¹⁸ Muhammad Taqi'uddin Mohd Hamzah et al., "Applications of Waqf-Featured Fund in the Malaysian Islamic Fund Management Industry: A Comparative Study," *Global Journal al Thaqafah* 13, no. 1 (July 31, 2023): 90–118, <https://doi.org/10.7187/GJAT072023-7>.

¹⁹ Trisno Wardy Putra et al., "Productive Waqf Development Model: A Comparative Study between Indonesia and Malaysia," *Tazkia Islamic Finance and Business Review* 17, no. 1 (July 26, 2023), <https://doi.org/10.30993/tifbr.v17i1.314>.

²⁰ Mehmet YILDIRIM and Tiğince OKTAR, "Osmanlı-Avusturya Savaşlarının İstanbul Para Vakıflarına Etkileri (1693-1697)," *Van Yüzüncü Yıl Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, no. VAN YYÜ 40. YIL ÖZEL SAYISI (July 24, 2022): 94–105, <https://doi.org/10.54831/vanyyuiibfd.1126005>.

²¹ Abdurrohman Kasdi et al., "The Development of Waqf in the Middle East and Its Role in Pioneering Contemporary Islamic Civilization: A Historical Approach," *Journal of Islamic Thought and Civilization* 12, no. 1 (June 7, 2022): 186–98, <https://doi.org/10.32350/jitc.121.10>.

Waqf in Turkey has successfully become an instrument that supports the economic independence of the Muslim community²². Management that is more transparent and adaptive to the development of the times makes waqf function as a historical heritage and as the main driver of social and economic welfare for society in this modern era.

Optimising Waqf for Sustainable Economic and Social Development

Although the reform has brought positive changes, challenges remain, especially in the reform, which has brought significant changes in waqf management. Unfortunately, public awareness of the potential of waqf for economic development is still limited. Many people think that waqf is only for religious purposes. This challenge hinders the optimisation of productive waqf as an instrument that supports social and economic development. The government and waqf foundations have an important role in disseminating knowledge about the benefits of waqf in economic growth and efforts to alleviate social problems.

The government and waqf foundations must use a more intensive and sustainable educational approach. Educational programs and public campaigns can increase public awareness of the role of waqf in addressing issues such as unemployment and economic inequality. In addition, the active role of educational institutions and the media can also expand the scope of information regarding waqf's social and economic benefits. Thus, the public's understanding of

the potential of waqf can be more profound and inclusive.

The success of waqf in Turkey provides a clear example of how waqf management can contribute to economic development²³. Consistent policy support from the government allows waqf to develop as an effective economic instrument. The Turkish government encourages private sector participation and creates an ecosystem supporting cross-sector collaboration. Waqf projects that receive special incentives have proven to have a significant impact on local economic growth.

Solid collaboration between the government, the private sector, and the community plays a key role in maximising the potential of waqf. The government not only acts as a regulator but also as a facilitator that encourages strategic partnerships. With policy support and incentives, the participation of the private sector and the community can be maximised in waqf management. On the other hand, the sustainability of this collaboration requires consistent commitment from various parties.

Waqf in Turkey is seen as more than just a cultural heritage. It is considered an important tool that can support achieving sustainable development goals. The use of waqf for social and economic welfare is not only relevant for the Muslim community but can also be an inspiration for other countries.

²² Muhammad Ayub, "Promoting the Institution of Waqf for Socio-Economic Development in Islamic Societies," *Journal of Islamic Business and Management (JIBM)* 12, no. 02 (December 31, 2022): 139–41, <https://doi.org/10.26501/jibm/2022.1202-001>.

²³ Nailul Author et al., "Optimizing Productive Waqf Empowerment On The Development Of Sustainable Halal Tourism In Indonesia," *Ekonomi Islam* 14, no. 1 (May 30, 2023): 32–43, <https://doi.org/10.22236/jei.v14i1.11093>.

Waqf in Egypt

History, Role, and Bureaucratic Issues

Waqf in Egypt has a long history and has played an important role in the development of the Muslim community since the time of the Islamic Caliphate²⁴. Since its inception, waqf has focused on the development of education, social services, and the construction of mosques that serve as spiritual and intellectual centres. This system is important to Egypt's social fabric, allowing people to access education and social assistance by supporting sustainably managed waqf assets.

Waqf in Egypt has stagnated in its development. Slow legal reform and complicated bureaucracy are the main obstacles to optimising the potential of waqf. Assets that were previously active and productive in supporting social welfare are now experiencing a decline in benefits due to management systems that are not responsive to modern challenges.

The Ministry of Endowments, responsible for managing waqf in Egypt, faces major challenges in carrying out its mandate. The inflexible institutional structure results in a limited ability to optimise waqf assets. Many efforts to restore and optimise the utilisation of waqf assets are hampered by the inability to penetrate the convoluted bureaucracy.

This limitation causes waqf assets to be less productive and unable to fulfil their original goals. Revising existing waqf assets often fails because they are trapped in long, complex administrative procedures. This process slows down modernisation efforts

and reduces the potential contribution of waqf to Egypt's social and economic development.

Innovations and Challenges in Waqf Revitalization in Egypt

The big challenge in revitalising waqf in Egypt lies in the lack of innovation in managing waqf assets. Assets such as land and property owned by waqf institutions have not been managed modernly to increase their economic value. The conventional approach that is still applied restrains the potential of waqf to develop optimally in various strategic sectors.

The management capacity at the Ministry of Waqf is also inadequate in supporting the development of waqf assets. Low competence and lack of resources in the ministry hinder breakthroughs that should be made. Less professional management impacts the slow update of policies related to the use of more dynamic and efficient waqf.

The use of waqf in Egypt should be able to contribute more to the small and medium economic sectors and community projects that improve social welfare²⁵. However, support for these sectors is currently limited due to less adaptive and innovative policies. Waqf assets can be one of the driving forces in efforts to alleviate poverty and improve people's living standards.

Waqf also has great potential in improving Egypt's access to education, health, and social services. These assets should be able to be used to support programs that directly benefit the community. However, this potential has not been fully realised due to the

²⁴ Minlib Dallh, "Accumulate but Distribute: Islamic Emphasis on the Establishment of Waqf (Pious Endowment)," *Religion and Development* 2, no. 1 (September 20, 2023): 21–40, <https://doi.org/10.30965/27507955-20230014>.

²⁵ Aditya Aditya and M Amin Musthofa, "The Role of Wakaf In Establishing People's Welfare," *MILRev: Metro Islamic Law Review* 1, no. 2 (December 27, 2022): 269, <https://doi.org/10.32332/milrev.v1i2.6214>.

absence of strategic initiatives to direct waqf to the sectors that need it most.

More modern and inclusive management is needed so that waqf assets in Egypt have a significant positive impact. Waqf managed with a more progressive approach, will be able to answer the social and economic challenges facing Egypt today and become one of the important instruments for achieving sustainable development goals²⁶.

Challenges in Optimising Waqf for Sustainable Social and Economic Development in Egypt

Various governments have pursued reform of the waqf system in Egypt, but complex bureaucracy is a major challenge that hinders optimisation²⁷. The government has tried to strengthen the role of waqf in economic and social development, but outdated regulatory and policy barriers often hamper its application in the field. Updating the regulations needed to support the modernisation of waqf assets is difficult, causing stagnation in the utilisation of waqf potential for the community's welfare.

The problem of transparency and accountability in managing waqf assets exacerbates this condition. Ineffective supervision allows abuse and corruption. The sustainability of the waqf system is threatened due to the lack of a control mechanism to ensure that these assets are managed optimally for the public interest.

²⁶ Najim Nur Fauziah and Salina Kassim, "Cash Waqf Model for Social Enterprise to Achieve Sustainable Development Goals in Indonesia," *AL-MUZARA'AH*, March 3, 2022, 95–105, <https://doi.org/10.29244/jam.specialissue2022.95-105>.

²⁷ Fady Tawakol, "Financial Technology In Egypt Between Opportunities And Challenges," *Russian Law Journal* 11, no. 3 (April 7, 2023), <https://doi.org/10.52783/rlj.v11i3.1823>.

Improvements in governance and law enforcement are needed to mitigate these risks and create a healthier environment for the development of waqf.

Waqf has great potential to contribute to poverty alleviation and improved welfare in Egypt. With a large population and high poverty rate, waqf can be an important instrument to support various social and economic programs. A more strategic implementation is needed to ensure that waqf assets can be utilised optimally to create sustainable economic opportunities for needy communities.

A more innovative and collaborative approach to waqf management is urgently needed. The government and the private sector need to work together to encourage the modernisation of the waqf system, including asset management that is more effective and responsive to the needs of contemporary society. The involvement of various stakeholders will be very helpful in accelerating the reform and revitalisation of waqf as an important instrument of national development.

The revitalisation of the waqf system in Egypt requires a strong commitment from all parties, especially the government, to update policies and regulations that support the development of waqf assets. More professional management, institutional capacity building, and flexibility in policy implementation will be the main keys to ensuring that waqf can become a solid pillar in sustainable social and economic development.

Comparative Analysis of Waqf Management Across Countries

To consolidate the discussion, the following comparative analysis illustrates the

key differences and similarities in waqf management across the four countries under study—Indonesia, Malaysia, Turkey, and Egypt. These comparisons offer valuable insights into how legal, institutional, and socio-economic contexts shape the performance and impact of waqf systems.

Table 1. Cross-Country Comparison of Waqf Management Systems

Country	Key Strengths	Major Challenges
Indonesia	Rich waqf asset base; emerging public initiatives through BWI	Fragmented regulation, low public awareness, lack of professional management
Malaysia	Strong legal framework; cash waqf innovations; active MAIN institutions	Limited human resource capacity; uneven implementation across states
Turkey	Centralised and professional governance (VGM); integrated digital systems	Public perception still religiously focused; need to diversify waqf outreach
Egypt	Historical waqf tradition; large asset portfolio	Bureaucratic rigidity; outdated legal framework; minimal innovation and transparency

Source: Author Interpretation

This comparison highlights that while all countries face similar structural challenges—such as insufficient transparency and limited digital adoption—the degree to which these issues are addressed varies significantly. Turkey and Malaysia exhibit stronger institutional capacity and policy innovation, which correlates with a higher contribution of waqf to national welfare goals. In contrast, Indonesia and Egypt still struggle with decentralisation, low public trust, and underutilisation of waqf assets.

Thus, this comparative perspective reinforces the importance of integrated governance models, regulatory clarity,

professional management, and public-private collaboration in maximising the socio-economic potential of waqf systems. By adopting best practices from high-performing countries, less-advanced waqf systems can evolve to become more inclusive and impactful.

The comparative analysis reveals the need for comprehensive reforms and strategic enhancements in waqf governance across Muslim-majority countries. First and foremost, strengthening regulatory frameworks is essential, particularly in contexts like Indonesia and Egypt, where outdated laws and bureaucratic inefficiencies hinder effective waqf administration. Learning from Turkey’s well-established legal infrastructure and Malaysia’s state-coordinated models, a more centralised yet adaptable governance structure can ensure better oversight while allowing for localised implementation.

Equally important is the professionalisation of waqf institutions through targeted capacity building. Investment in human resource development, including training in Islamic finance, asset management, and digital literacy, is crucial for improving operational efficiency and public accountability. Digital innovation must also be prioritised; integrating digital tools such as blockchain-based systems and centralised waqf databases can significantly enhance transparency and build public trust.

Public awareness plays a vital role in maximising waqf’s potential. Educational campaigns, community engagement, and the incorporation of waqf literacy into religious and academic curricula can help reshape public perception of waqf from a merely charitable act to a viable mechanism for economic empowerment. Moreover, fostering public-private partnerships will enable the

mobilisation of broader resources and expertise, facilitating the development of waqf-based projects in strategic sectors such as health, education, housing, and microfinance.

Finally, aligning waqf initiatives with national development goals and global sustainable development agendas can ensure that waqf remains relevant and impactful. By framing waqf as both a religious and developmental institution, countries can revitalise its role in addressing contemporary socio-economic challenges while honouring its historical legacy.

Islamic Legal Perspectives on Waqf Governance

From the standpoint of Islamic law (*fiqh al-waqf*), waqf is a perpetual endowment (*ḥabs al-‘ayn wa tasbīl al-manfa‘ah*) in which the principal asset is preserved, and its benefits are dedicated to charitable causes. Classical jurists—such as the Hanafis, Malikis, Shafi’is, and Hanbalis—largely agreed on the validity of waqf, but differed on conditions related to asset types, beneficiaries, and administrative structures. These doctrinal foundations continue to influence contemporary waqf governance, although the context has significantly evolved.

In Indonesia and Egypt, the dominance of bureaucratic management often distances waqf from its classical juridical roots, where the founder (*waqif*) held authority over stipulations (*shurūṭ al-waqif*) and trustees (*mutawallī*) were held personally accountable. The limited role of community input and the lack of flexible *ijtihād*-based reforms suggest a gap between current administrative models and the spirit of Islamic legal tradition, which emphasises community welfare (*maṣlaḥah*) and accountability (*amānah*).

Conversely, Malaysia and Turkey have developed more adaptable legal frameworks by institutionalising *cash waqf* and *waqf-linked sukuk*, drawing upon contemporary *fiqh* developments and *maqāṣid al-sharī‘ah* principles. These innovations are supported by Islamic legal reasoning that allows for new forms of endowment, provided they fulfil the core objectives of waqf—preservation of wealth, social justice, and the redistribution of resources.

A key point of alignment with Islamic legal theory is the emphasis on transparency, public benefit, and proper stewardship of waqf assets. Failure in these areas—such as in Egypt’s bureaucratic rigidity or Indonesia’s fragmented oversight—can be seen not only as administrative shortcomings but also as violations of Islamic ethical-legal mandates. Therefore, future reforms must integrate *fiqh al-waqf* more deeply with institutional policies, ensuring that waqf governance remains faithful to its juridical and moral origins while addressing modern socio-economic realities.

Contextualised Islamic Law and the Dynamics of Waqf Governance

The governance of waqf in contemporary Muslim societies cannot be fully understood without acknowledging the evolving nature of Islamic law in context. *Contextualised Islamic law (fiqh mu‘āṣir)* emphasises the relevance of socio-historical realities, institutional change, and pragmatic adaptation of Islamic legal principles in response to modern societal needs. In the case of waqf, contextualisation is crucial not only for operational efficiency but also for ensuring alignment with the higher objectives of the Sharia (*maqāṣid al-sharī‘ah*), particularly the protection and redistribution of wealth, social justice, and communal welfare.

This study reveals that the extent of contextual legal adaptation in waqf governance varies among the four countries examined. The following table outlines this variation:

Table 2. Contextualised Islamic Law in Waqf Governance

Country	Legal Interpretation Style	Contextualisation Features
Indonesia	Semi-traditional (<i>taqlidī-ijtihādī</i>)	Modern legal codification (UU No. 41/2004), but weak in operational <i>ijtihād</i> and limited adaptive reforms
Malaysia	Progressive <i>fiqh mu'āshir</i>	Integration of waqf in economic planning, institutionalised cash waqf, state-driven <i>ijtihād</i> , <i>maqāṣid</i> alignment
Turkey	Institutional-pragmatic	Modernised governance via VGM, state waqf law rooted in historical practice but responsive to needs
Egypt	Bureaucratic-legalist (<i>taqlidī</i>)	Reliance on outdated statutes, limited flexibility, minimal engagement with dynamic <i>fiqh</i> approaches

The table indicates that Malaysia and Turkey have demonstrated a more dynamic and responsive approach to Islamic legal governance by embedding *ijtihād* and *maqāṣid*-based reasoning within formal waqf institutions. Malaysia's utilisation of state-level *ijtihād* in formulating waqf-linked sukuk and Turkey's historical-institutional continuity adapted for modern purposes exemplify this legal contextualisation. Both models uphold the essential juridical principles of waqf while adapting them to meet contemporary financial and social needs.

Conversely, Indonesia's waqf governance, while grounded in national legal codes and supported by the Indonesia Waqf Board (BWI), remains constrained by a lack of progressive *ijtihād* and underdeveloped legal operationalisation. Egypt represents a more

rigid model, in which waqf administration is heavily bureaucratised with minimal flexibility to adapt Islamic legal doctrines to modern socio-economic demands.

Contextualised Islamic law invites a re-examination of traditional legal constructs—such as *shurūṭ al-waqif* (conditions of the donor), *wilāyah* (authority), and *taṣarruf* (asset disposition)—so they remain faithful to their juristic heritage while remaining adaptive. Legal reforms that allow temporary or sector-specific waqf, corporate trustees, and the use of digital platforms are all expressions of *taḥqīq al-manāṭ*—the realisation of rulings in harmony with present realities.

Therefore, the application of contextualised Islamic law in waqf governance enables a more relevant, just, and impactful realisation of Islamic endowments. It ensures that waqf is not only a historical institution but a vital, evolving mechanism of social transformation in the modern Muslim world.

Conclusion

This study has provided a comparative analysis of waqf implementation in four Muslim-majority countries—Indonesia, Malaysia, Turkey, and Egypt—focusing on the influence of national policies, legal frameworks, and governance mechanisms on Muslim communities' social and economic welfare. The analysis reveals that despite contextual differences, common challenges such as weak public awareness, insufficient transparency, limited professional management, and inadequate integration of digital systems persist across countries. The findings underscore that countries like Malaysia and Turkey have demonstrated more advanced waqf management strategies through innovations such as cash waqf, waqf-linked sukuk, and multi-sector collaborations.

In contrast, Indonesia and Egypt still grapple with fragmented regulatory structures and a lack of centralised governance. These differences impact waqf's operational efficiency and determine its contribution to social welfare outcomes such as poverty reduction, access to education, and infrastructure development.

In terms of future research, several promising avenues emerge. First, longitudinal studies are needed to assess the long-term outcomes of different waqf models, particularly in community resilience and economic inclusion. Second, a growing need exists to examine how digital transformation—including blockchain, waqf databases, and AI-driven asset management—can improve transparency and accountability in waqf administration. Third, future research may also explore the role of cross-border waqf frameworks and the potential for regional waqf cooperation in the Muslim world. Moreover, interdisciplinary research combining Islamic jurisprudence, development economics, and public policy can offer more comprehensive strategies for optimising waqf's role in achieving the Sustainable Development Goals (SDGs). Finally, further investigation into the behavioural and sociological aspects of community participation in waqf initiatives could help design more inclusive and responsive waqf programs in diverse socio-political environments.

Credit Authorship Contribution

Mujahidin: Conceptualisation, Comparative Framework Development, Writing – Original Draft, Final Approval.

Muhammad Imran: Legal and Policy Analysis on Waqf Governance in Indonesia and Egypt, Literature Review.

Nasrullah Bin Sapa: Case Study Development on Turkey and Malaysia, Analysis of Best Practices, Manuscript Structuring.

Fasiha: Data Collection, Synthesis of Legal Frameworks, Community Welfare Impact Analysis.

Sitti Aisya: Theoretical Insights on Islamic Economics, Integration of Socio-Economic Dimensions, Editing and Refinement.

Trimulato: Technical Review, Proofreading, Coordination of Multi-Country Analysis, Final Review and Approval.

Declaration of Competing Interest

The authors declare no competing interests related to this study. There are no financial or personal relationships that could have appeared to influence the work reported in this paper.

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