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# Islamic Philanthropy Unveiled: Exploring the Impact of Zakat and Waqf in Sustainability Literature Through Bibliometric and Content Analysis

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## Abstract

The recognition of the need to tackle sustainability concerns has grown in recent years, leading to increased worldwide attention on the Sustainable Development Goals (SDGs). The objective of this study is to examine the function of Zakat and Waqf as described in the literature on Islamic economics and finance. Google Scholar indexed articles on these themes were chosen for comprehensive coverage, including those written in Bahasa Indonesia. A total of 527 English articles and 174 Bahasa articles were chosen by employing appropriate keywords. In order to organize the debate and address the research topic, bibliometric and content analyses were performed. The results were then divided based on the language of the articles, Bahasa Indonesia and English, in order to discover any potential variations. The Harzing Publish or Perish software was utilized for data gathering, VosViewer was employed for bibliometric analysis, and Atlas.ti was utilized to facilitate content analysis. The

bibliometric analysis revealed that Zakat and Waqf significantly influence the literature related to sustainability issues in Islamic economics. Zakat and Waqf, which are firmly established in Islamic principles, make a distinctive contribution to sustainability by fostering social justice and conscientious resource utilization, aligning with the ideals of the Sustainable Development Goals.

Keywords: Content Analysis, Bibliometric, Sustainability, Waqf, Zakat.

## Abstrak

Pengakuan akan perlunya mengatasi masalah keberlanjutan telah berkembang dalam beberapa tahun terakhir, yang mengarah pada meningkatnya perhatian dunia pada Tujuan Pembangunan Berkelanjutan (SDGs). Tujuan dari penelitian ini adalah untuk mengkaji fungsi Zakat dan Wakaf sebagaimana dijelaskan dalam literatur tentang ekonomi dan keuangan Islam. Artikel-artikel yang diindeks Google Scholar tentang tema-tema ini dipilih untuk cakupan yang komprehensif, termasuk yang ditulis dalam Bahasa Indonesia. Sebanyak 527 artikel berbahasa Inggris dan 174 artikel berbahasa Indonesia dipilih dengan menggunakan kata kunci yang sesuai. Untuk mengatur perdebatan dan membahas topik penelitian, analisis bibliometrik dan konten dilakukan. Hasilnya kemudian dibagi berdasarkan bahasa artikel, Bahasa Indonesia dan Bahasa Inggris, untuk menemukan kemungkinan variasi. Perangkat lunak Harzing Publish or Perish digunakan untuk pengumpulan data, VosViewer digunakan untuk analisis bibliometrik, dan Atlas.ti digunakan untuk memfasilitasi analisis konten. Analisis bibliometrik mengungkapkan bahwa Zakat dan Wakaf secara signifikan memengaruhi literatur yang terkait dengan masalah keberlanjutan dalam ekonomi Islam. Zakat dan Wakaf, yang merupakan bagian dari prinsip-prinsip Islam, memberikan kontribusi yang unik bagi keberlanjutan dengan mendorong keadilan sosial dan pemanfaatan sumber daya secara bijaksana, sejalan dengan cita-cita Tujuan Pembangunan Berkelanjutan.

Kata Kunci: Analisis Konten, Bibliometrik, keberlanjutan, Wakaf, Zakat.

## Introduction

It is crucial to address the challenges of sustainability, which have been increasingly apparent recently. As countries confront the consequences of uncontrolled economic growth and environmental degradation, the need for alternative approaches that prioritize long-term sustainability has become increasingly apparent. The concepts of zakat and waqf, deeply rooted in Islamic belief, have attracted interest in this context due to their capacity to promote sustainability in economic development and financing.

The concept of sustainability has arisen as a vital global issue, compelling individuals and society to adopt behaviors that protect and preserve our entrusted resources. Church et al. (2022) define sustainability as meeting current needs without compromising future generations while preserving ecological processes and productivity. Hainsch (2023) defines sustainability as the practice of satisfying current demands without compromising the ability of future generations to meet their own needs.

This principle is also particularly emphasized in Islamic teachings. The Quran and Hadith emphasize the ethical responsibility of humans to protect and sustain the environment. The Quran designates humans as inheritors of the Earth (6:165), entrusting them with diligent stewardship. The Hadith reinforces this by describing humans as custodians of a lush Earth, with rewards for nurturing trees and preserving nature. These teachings underscore the moral obligation to maintain environmental balance and responsible consumption, framing sustainability as an integral aspect of Islamic ethics.

Islam's approach to sustainable development is grounded in Shariah principles, including public interest (*maslahah*), divine balance (*mizan*), moderation (*wasatiyyah*), justice (*al-'adl*), and stewardship (*khilafah*) (Kamali, 2016; Mustapha & Umar, 2019). Islamic law promotes sustainability through responsible consumption, compassion, and modest living (Qadir & Zaman, 2019). The challenge lies in translating these principles into actionable strategies that address contemporary sustainability issues (Abdul Jabar et al., 2016).

The Islamic perspective on sustainability encompasses not just environmental factors but also incorporates social and economic dimensions (Azila et al., 2016). Islam advocates for social justice and equality in economic dealings and criticizes the practice of usury while promoting acts of generosity and prudent economic conduct. Marsuki (2009) and Ismail & Shaikh (2017) consider it to be a type of worship and a religious duty.

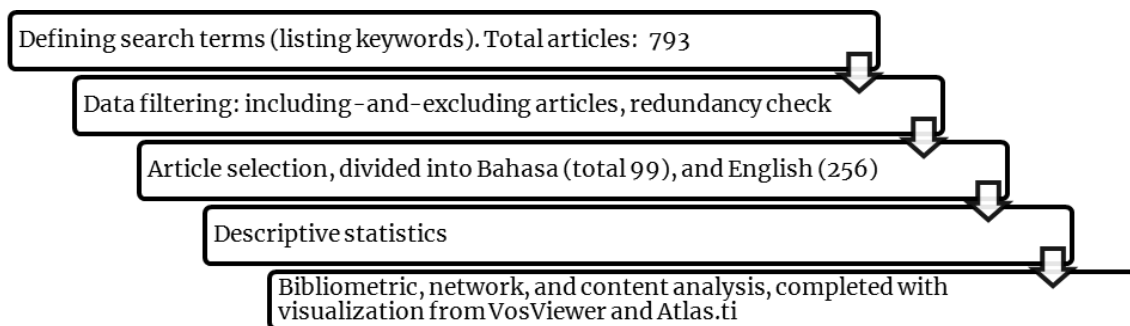
An international project consisting of seventeen Sustainable Development Goals (SDGs) was presented by the United Nations in the year 2015, aimed at eradicating poverty, enhancing education, and ensuring a prosperous and fulfilling life for all individuals. Islamic finance closely aligns with the Sustainable Development Goals (SDGs) through its principles of equity, risk-sharing, and social responsibility (Norchaeva, 2024). Instruments like Sukuk mobilize funds for SDG-related infrastructure projects (Ebrahim et

al., 2021), while Takaful provides equitable financial solutions based on collective responsibility (Norchaeva, 2024). These mechanisms, supported by the Islamic Development Bank's initiatives, exemplify how Islamic banking contributes to sustainable economic development by offering resilience and mitigating risks associated with excessive debt.

Islamic social finance tools such as Zakat and Waqf further enhance financial inclusion and support socially impactful initiatives (Abubakar, 2020). Waqf generates sustainable funding for social development (Abubakar, 2020), while Zakat addresses socio-economic inequalities (Khan et al., 2019). Together, they strengthen efforts to address global challenges, making Islamic finance a key contributor to achieving the SDGs.

This research aims to provide a comprehensive analysis by closely examining the existing body of literature on zakat and waqf. The core argument suggests that both concepts have significant potential to promote sustainability. The improvement of understanding of the possible impacts of zakat and waqf on sustainable practices and outcomes by analyzing existing literature and utilizing more comprehensive analysis tools is the novelty for this study. The research framework for this study can be depicted in Image 1:

Image 1. Research Framework



## Sustainability and Bibliometric Results

Bibliometric research on sustainability has covered a wide range of topics. This approach is valuable for identifying influential works, authors, emerging themes, and collaboration networks (Fahimnia et al., 2015). This study aims to clarify the concept of sustainability and review prior research employing bibliometric analysis on the topic.

The combination of keywords chosen for this study is as follow, “sustainable” AND “Islam” (196 articles); “SDGs” AND “Islam” (34 articles); “SDGs” AND “Islamic” (88 articles); “sustainable” AND “Islamic” (200 articles); “sustainable” AND “sharia” (40 articles); “sustainable” AND “syariah” (44 articles); “humane” AND “economy” AND “Islam” (1 article); “ekonomi” AND “berkelanjutan” AND “Islam” (19 articles); “ekonomi” AND “berkelanjutan” AND “syariah” (16 articles); “keuangan” AND “berkelanjutan” AND “syariah” (15 articles); “berkelanjutan” AND “syariah” (60 articles); “berkelanjutan” AND “Islam” (80 articles); “sustainability” AND “bibliometric” (200 articles); “sdgs” AND “bibliometric” (19 articles); “sdg” AND “bibliometric” (5 articles); “sustainable” AND “zakat” (135 articles); “sustainable” AND “waqf” (139 articles); “sdgs” AND “waqf” (21 articles); “sdgs” AND “zakat” (89 articles); “sustainable” AND “wakaf” (13 articles); “sdgs” AND “wakaf” (6 articles); “sustainability” AND “wakaf” (3 articles); and “sustainability” AND “zakat” (25 articles). The word “AND” is written in capital letters as a filter tool for searching code on the used application.

This research found a total of 174 Bahasa Indonesia articles and 527 English articles. Subsequent to the searching phase, the following is filtration. The second combination of the keywords yields a variety of content. Redundancy is among the filtering steps. This study also excludes papers written in languages other than English and Bahasa Indonesia. Google Scholar is chosen for bibliometric analysis due to its broad and inclusive coverage of scholarly outputs, its free accessibility, and also its compatibility (Goldenfein & Griffin, 2022; López-cózar et al., 2019). Google Scholar indexes a diverse range of sources (Haddaway et al., 2015; E. López-Cózar et al., 2017). While bibliometric analysis using Google Scholar may introduce biases due to lack of quality control (Jacsó, 2012; E. D. López-Cózar et al., 2013; Ng & Liu, 2024), its advantages often outweigh its drawbacks. Its broad coverage, free accessibility, and the ability to capture non-English works are significant (Haddaway et al., 2015; Martín-Martín et al., 2018). Biases can be mitigated by cleaning data to eliminate duplicates and using tools like Publish or Perish for systematic extraction and analysis (E. López-Cózar et al., 2017). With proper mitigation strategies, Google Scholar’s inclusivity and accessibility enable robust and equitable bibliometric analyses.

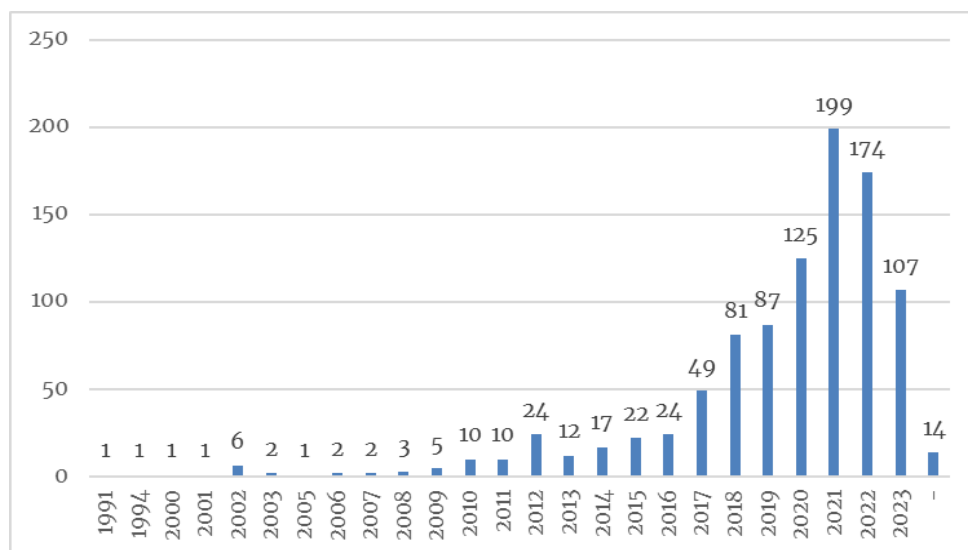
VOSviewer is a widely used software for bibliometric analysis and visualization to explore relationships within large datasets (Van Eck & Waltman, 2010). These visualizations help identify influential authors,

emerging trends, and the evolution of research interests over time (Cancino et al., 2017; Torres-Zamudio et al., 2021). In this study, data from Google Scholar, including publications in Bahasa Indonesia and English, is analyzed separately by language to capture local and global trends. After preprocessing, bibliometric maps are generated using VOSviewer, providing insights into the selected literature (Chowdhry et al., 2023).

This study also utilized Atlas.ti to complement this by performing qualitative analysis on full-text articles rather than abstracts so that it could uncover deeper insights into thematic patterns (Gazarian et al., 2017). It generates word maps that visually represent key terms and their frequencies, offering a detailed understanding of the content (Muñoz, 2016; Nicotera et al., 2024). Together, VOSviewer and Atlas.ti provide a robust methodology for combining bibliometric and content analysis, enabling a comprehensive exploration of research trends and thematic insights.

### *Descriptive Statistics*

Image 2. Annual Research Published on Sustainability from Islamic Perspective



The trend of articles published on sustainability is depicted in Image 2. The trend of articles published with the targeted keywords is comparatively increasing, as can be seen in the picture above. It began in 1991 with just one article, and since then, the trend has increased in 2021 with 199 articles. Since the year was still going on, the quantity of articles in 2022 may be declining.

Highly cited articles on zakat, waqf (ZISWAF), and Islamic philanthropy provide significant contributions to understanding their role in addressing sustainability challenges. There are 6 most cited articles in English on the topic. First, the article entitled "Management research and the UN sustainable development goals: A systematic literature review and research agenda" was written by Simone Pizzi, Andrea Caputo, Antonio Corvino, and Andrea Venturelli. The article was published in 2020 in the Scopus-indexed Journal of Cleaner Production (Q1) and has been cited 321 times. Second, the article written by Francesca Bartolacci, Andrea Caputo, and Michela Soverchia entitled "Sustainability and financial performance of small and medium sized enterprises: A bibliometric and systematic review." The article was published in 2019 in the Scopus-indexed journal Business Strategy and the Environment (Q1) and has contributed significantly with 233 citations. Third, the article "Sustainability in the collaborative economy: A bibliometric analysis reveals emerging interest" by Myriam Ertz and Sebastien Leblanc-Proulx. The article was also published in 2018 in the Journal of Cleaner Production (Scopus Q1) and received 189 citations.

Fourth, the article by Habib Ahmed, Mahmoud Mohieldin, Jos Verbeek, and Farida Aboulmagd entitled "On the sustainable development goals and the role of Islamic finance" was published in the World Bank Policy Research Working Paper in 2015 with 179 citations. Fifth, the article by Zubair Hasan entitled "Sustainable development from an Islamic perspective: Meaning, implications, and policy concerns." The article was published in 2006 in the Journal of King Abdulaziz University: Islamic Economics (Scopus Q4) and has been cited 173 times. Finally, the article "Waqf, sustainable development goals (SDGs), and maqasid al-shariah" was written by Mohammad Abdullah. The article was published in 2018 in the Scopus-indexed International Journal of Social Economics (Q2) and contributed 171 citations. Based on most of the most cited articles in English, zakat, waqf, and Islamic philanthropy instruments are still not the main focus of discussion nor a central component of sustainable development. Even while sharia financial instruments and Islamic philanthropy might complement one another, there is still a limited discussion about the combined efforts with sustainable development.

Pizzi et al. (2020) offers insights into how strategic frameworks can integrate philanthropic tools like zakat and waqf to address global issues such as poverty, inequality, and environmental degradation. Bartolacci et al. (2020) emphasize the importance of sustainability practices for financial performance

in SMEs, where financial sustainability ensures the long-term effectiveness of philanthropic initiatives in fostering economic and social stability. Similarly, Ertz & Leblanc-Proulx (2018) underline innovative ways in which Islamic philanthropic tools can promote resource optimization and inclusivity, contributing to broader environmental and social sustainability goals.

Further contributions to the sustainability discourse come from Ahmed et al. (2015), who explore the direct role of Islamic financial mechanisms in achieving SDGs, particularly in combating poverty, enhancing financial inclusion, and fostering environmental stewardship. Hasan (2006) provides a foundational Islamic perspective on sustainable development while offering policy recommendations grounded in Islamic values. Abdullah (2018) proposes waqf as a transformative tool for addressing pressing global challenges like education, healthcare, and poverty. Collectively, these articles illustrate the pivotal role of Islamic philanthropic practices in advancing sustainability, emphasizing their potential to address both immediate needs and long-term global objectives.

In Indonesian-language articles, the most cited article is an article by Sofi Mubarak and Muhammad Afrizal entitled "Islam dan sustainable development: studi kasus menjaga lingkungan dan ekonomi berkeadilan." The article was published in 2018 in "Dauliyah: Journal of Islam and International Affairs," which is indexed by SINTA 4 and received 66 citations. Second, the article "Wakaf perusahaan: model CSR Islam untuk pembangunan berkelanjutan" by Budi Santoso. The article was published in 2015 in Universitas Brawijaya Press and contributed 31 citations. Third, a book entitled "Peran pemberdayaan masyarakat oleh lembaga keuangan mikro syariah dalam perspektif sustainable development goals (SDGs)" by Andri Soemitra. The book was published by the Repository of the State Islamic University of North Sumatra in 2018 and has received 25 citations.

Fourth, an article from Amanah Aida Qur'an entitled "Sumber Daya Alam Dalam Pembangunan Berkelanjutan Perspektif Islam." The article was published in 2017 in El-Jizya: Jurnal Ekonomi Islam, which is indexed by SINTA 4 and has been cited 24 times. Finally, the article "Inklusivisme Maqâsid Syarî'ah Menuju Pembangunan Berkelanjutan Bank Syariah di Indonesia" by Budi Sukardi, Taufiq Wijaya, and Marita Kusuma Wardani. The article was published in Jurnal Tsaqafah, which is indexed by SINTA 2 and has been cited 15 times. Based on these articles, it was found that Indonesian-language articles are still dominated by qualitative and normative articles; articles that adopt



bibliometric and content analysis approaches as research methodology metrics are still minimal. Therefore, this study was conducted to answer the literature gap related to zakat, waqf, and sustainability by accessing global literature as research data.

Mubarok & Afrizal (2018) emphasize the importance of conservation and equitable economic practices in addressing global sustainability challenges. Similarly, Qur'an (2017) discusses natural resource management through an Islamic lens, which can mitigate environmental exploitation and guide sustainable resource use. These contributions provide faith-based frameworks for environmental governance and resource sustainability. Other articles focus on financial and institutional sustainability. Soemitra (2018) demonstrates Islamic microfinance institutions' potential to address poverty and economic inequality. Santoso (2011) introduces corporate waqf as an Islamic CSR model for funding long-term development projects, linking profitability with sustainability objectives in areas like education and healthcare. Sukardi et al. (2016) further advocate for an ethical financial framework that integrates social equity, economic justice, and environmental responsibility. Together, these articles underscore the multifaceted contributions of Islamic principles and institutions to sustainability, offering both theoretical and practical solutions to global challenges.

Table 1. Most Productive English Article Author

No	Authors	Cites	Title	Year	Source	Indexed by	Reference
5	El Amri, Mohamed Cherif. (Total Link Strength: 7)	3	Zakat on Wealth and Asset: Lessons for SDGs. In Islamic Wealth and the SDGs: Global Strategies for Socio-economic Impact (pp. 375-392).	2021	Cham: Springer International Publishing	-	(Mohammed et al., 2021b)
		1	The Worldview of Islamic Ethical Wealth and Its Implications for SDGs: The Case of Waqf. In Islamic Wealth and the SDGs: Global Strategies for Socio-economic Impact (pp. 29-52)	2021	Cham: Springer International Publishing	-	(Bakr et al., 2021)

		2	Contributions of Waqf Investments in Achieving SDGs. In Islamic Wealth and the SDGs: Global Strategies for Socio-economic Impact (pp. 501-520)	2021	Cham: Springer International Publishing	-	(Dukhan et al., 2021)
		1	Analysis of Global Ethical Wealth Based on Maqasid al-Shari'ah: The Case of Waqf. In Islamic Wealth and the SDGs: Global Strategies for Socio-economic Impact (pp. 469-484).	2021	Cham: Springer International Publishing	-	(Eldersevi et al., 2021)
		1	Analysis of Sukuk Al-Waqf Structure for Financing BOT-Based Development Programs. In Islamic Wealth and the SDGs: Global Strategies for Socio-economic Impact (pp. 581-597).	2021	Cham: Springer International Publishing	-	(Mohammed et al., 2021a)
5	Mohammed, Mustafa Omar. (Total Link Strength: 7)	162	Integration of waqf-Islamic microfinance model for poverty reduction: The case of Bangladesh	2015	International Journal of Islamic and Middle Eastern Finance and Management (IMEFM)	Scopus, Q2	(M. A. Haneef, Muhammad, et al., 2015)
		67	Enhancing zakat compliance through good governance: a conceptual framework	2021	ISRA International Journal of Islamic Finance	Scopus, Q2	(Sawmar & Mohammed, 2021)
		115	An analysis of cash waqf participation among young intellectuals	2014	Universiti Sains Islam Malaysia	-	(Osman et al., 2014)
		60	Integrated waqf based Islamic microfinance model (IWIMM)	2014	Middle-East Journal of Scientific Research	Scopus, Q1	(M. A. Haneef et al., 2014)

			for poverty alleviation in OIC member countries				
		30	Integration of Waqf and Islamic microfinance for poverty reduction: a survey in Kuala Selangor, Malaysia	2013	Journal of Islamic Finance	Google Scholar	(M. a Haneef et al., 2013)
3	Saleem, A. (Total Link Strength: 5)	27	Islamic financial depth, financial intermediation, and sustainable economic growth: ARDL approach	2021	Economies	-	(Saleem, Sági, et al., 2021)
		10	Achieving Sustainable Economic Growth: Analysis of Islamic Debt and the Islamic Equity Market	2021	Sustainability	Scopus, Q2	(Saleem, Setiawan, et al., 2021)
		1	Financial intermediation through risk sharing vs non-risk sharing contracts, role of credit risk, and sustainable production: evidence from leading countries in Islamic finance	2023	Environment , Development and Sustainability	Scopus, Q2	(Saleem et al., 2023)

The most productive authors, as listed in Table 1, have significantly contributed to advancing sustainability through Islamic finance and wealth management. Mohamed Cherif El Amri, with five key articles, extensively explores the role of Islamic financial instruments in achieving SDGs. His works highlight the transformative potential of zakat and waqf in addressing poverty, economic equity, and sustainable development (Mohammed et al., 2021b). He also analyzes the ethical implications of Islamic wealth management, the role of waqf investments, and innovative tools like sukuk al-waqf to fund infrastructure projects (Bakr et al., 2021). Mustafa Omar Mohammed focuses on integrating waqf and Islamic microfinance to reduce poverty, proposing the Integrated Waqf-Based Islamic Microfinance Model (IWIMM) to enhance financial inclusion (M. A. Haneef, Pramanik, et al., 2015) and enhancing zakat compliance through good governance (Sawmar & Mohammed, 2021). He also highlights the importance of youth participation in cash waqf for sustainable

philanthropy (Osman et al., 2014). Adil Saleem links Islamic finance to sustainable economic growth, analyzing the role of risk-sharing mechanisms, Islamic equity markets, and ethical financing practices (Saleem, Sági, et al., 2021), and financial intermediation through risk-sharing vs non-risk-sharing contracts (Saleem et al., 2023). Collectively, these authors demonstrate the critical role of Islamic finance in addressing sustainability challenges and advancing SDGs.

Table 2. Most Productive Bahasa Article Author

No	Authors	Cites	Title	Year	Source	Indexed by	Reference
4	Suharto (Total Link Strength : 6)	2	Peran Sumber Daya Alam Bagi Pembangunan Berkelanjutan Di Indonesia Dalam Perspektif Islam	2022	JEKSYAH Islamic Economics Journal	Google Scholar	(Fadilla et al., 2022)
		1	Analisis Implementasi E-business dalam Mewujudkan Green Banking di Perbankan Syariah yang Berkelanjutan	2022	SAUJANA: Jurnal Perbankan Syariah dan Ekonomi Syariah	Google Scholar	(Sari et al., 2022)
		1	Etika Pengelolaan Sumber Daya Alam Berkelanjutan Dalam Perspektif Islam	2022	Jurnal Dinamika Ekonomi Syariah	Google Scholar	(Wijaya et al., 2022)
		0	Analisis Kesadaran Industri Fashion dalam Upaya Meningkatkan Sustainable Development Goals (SDGs) melalui Produksi dan Konsumsi Sustainable Fashion Menurut Perspektif Ekonomi Islam	2022	Youth & Islamic Economic Journal	-	(Sulasih et al., 2022)
2	Trimulato (Total Link Strength : 4)	6	Keterkaitan Lembaga Keuangan Mikro Syariah Dengan Agenda Sustainable Development Goals (SDGs)	2019	Al-Mashrafiyah: Jurnal Ekonomi, Keuangan, dan Perbankan Syariah	SINTA 3	(Trimulato & Nuring Sih, 2019)
		2	Sustainable Development Goals (SDGs) Melalui Pembiayaan Produktif UMKM di Bank Syariah	2021	Islamic Review: Jurnal Riset Dan Kajian Keislaman	SINTA 3	(Trimulato et al., 2021)
2	Fasa, Muhammad Iqbal (Total Link Strength : 3)	3	Pemanfaatan Sumber Daya Alam Terhadap Pembangunan Berkelanjutan Dalam Perspektif Ekonomi Islam	2022	Jurnal Dinamika Ekonomi Syariah	Google Scholar	(Veronica et al., 2022)

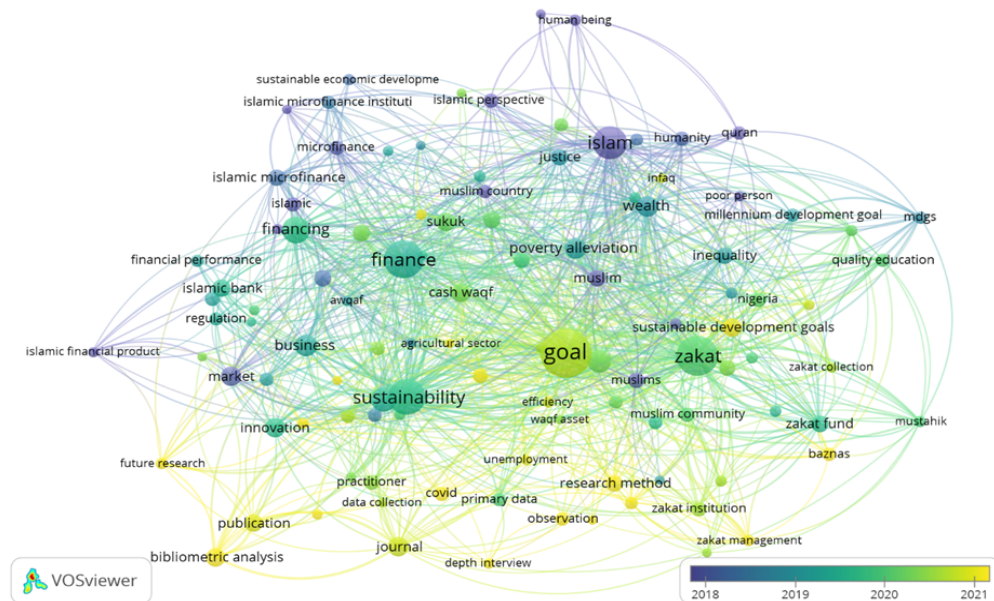
	Strength : 4)	2	Peran Sumber Daya Alam Bagi Pembangunan Berkelanjutan Di Indonesia Dalam Perspektif Islam	2022	JEKSYAH Islamic Economics Journal	Google Scholar	(Fadilla et al., 2022)
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The most productive authors in Bahasa Indonesia, as listed in **Table 2**, have significantly contributed to sustainability discourse through Islamic perspectives. Suharto emphasizes the critical role of natural resources in sustainable development (Fadilla et al., 2022), highlighting stewardship (*khalifah*), ethical management (Wijaya et al., 2022), and intergenerational justice. He also explores how Islamic financial institutions can integrate e-business to foster green banking and examines the contribution of sustainable practices in industries like fashion to achieving SDGs. Trimulato links Islamic microfinance and SME financing to SDG goals (Trimulato & Nuringsih, 2019), demonstrating their potential to reduce poverty (Trimulato et al., 2021), promote financial inclusion, and drive equitable economic growth. Muhammad Iqbal Fasa delves into sustainable resource utilization aligned with Islamic ethics (Veronica et al., 2022), focusing on balancing economic growth with ecological preservation. Together, these authors integrate Islamic principles with modern sustainability challenges, offering practical frameworks and ethical insights tailored to the Indonesian context while contributing to global sustainable development goals. From all articles on the list, none mentioned zakat and waqf.

### *Vosviewer Keywords Cluster Visualisation*

The Vosviewer keywords cluster visualizes the terms into several clusters. Keyword clusters in this study are distinguished by colored circles that indicate the year of discussion on the topic. The brighter a keyword appears, indicating that the keyword is more frequently discussed in research topics in the most recent year. These results can also explain the trend of keywords that are the topic of discussion in a particular year. The terms “zakat” and “waqf” or “wakaf” in Bahasa Indonesia are found on Vosviewer keyword clustering visualization, showing that these terms are discussed significantly by authors. In bahasa articles, "waqf" and “zakat fund” are among the keywords in cluster four; "cash waqf" is mentioned in cluster nine. In English articles, "zakat" and “waqf asset” are among the keywords in cluster one, and "sustainable development goals" is mentioned in cluster five. The figures are as follows:

**Image 3.** Vosviewer Word Cluster Visualisation: English Articles

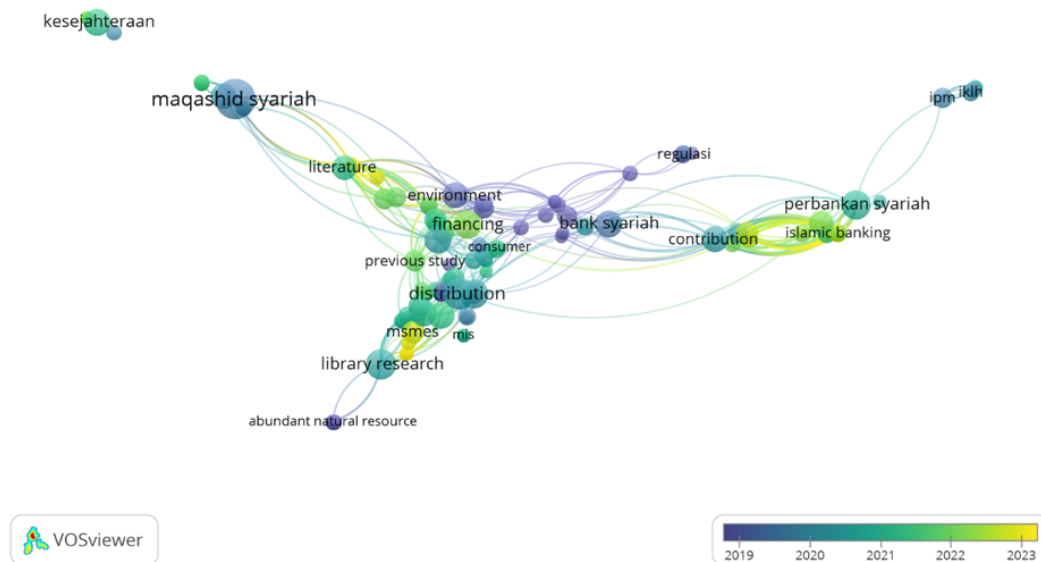


The keywords clustering is as follows: Firstly, Cluster One has 28 topics, which are achieving sustainable development goals, baznas, covid, depth interviews, economic sustainability, efficiency, empowerment, goals, literature studies, Muslim community, Muslim society, Muslims, mustahik, observation, primary data, qualitative research, qualitative studies, research methods, significant roles, social welfare, ummah, unemployment, waqf assets, zakat, zakat distribution, zakat funds, zakat institutions, zakat management.

Secondly, Cluster Two has 26 topics, which are annual report, bibliometric analysis, business, circular economy, corporate social responsibility, data collection, financial performance, future research, implication, innovation, intention, Islamic, Islamic bank, Islamic banking, Islamic economic, Islamic financial institution, Islamic financial product, journal, market, Pakistan, policymaker, practitioner, publication, regulation, sustainability, and sustainable finance. Thirdly, Cluster Three has 21 topics, which are agricultural sector, alternative model cash waqf, cooperation, emphasis, finance, financial inclusion, financing, Islamic institution, Islamic microfinance, Islamic microfinance institution, Islamic philanthropy, justice, maqasid al shariah, microfinance, microfinance institution, muslim country, preservation, significant contribution, sukuk, and sustainable economic development.

Fourthly, Cluster Four has 19 topics, which are economic, environmental sustainability, future generation, human being, human development, humanity, infaq, Islam, Islamic approach, Islamic perspective, MDGs, millennium development goal, Muslim, nation, poverty alleviation, Quran religion, wealth, and zakat recipient. Fifthly, Cluster Five has 9 topics, which are further research, good health, inequality, Nigeria, poor person, qualitative method, quality education, sustainable development goals, and zakat collection. Sixthly, Cluster Six has 6 topics, which are awqaf, charity, Muslim majority country, potential role, research limitations implication, and trust.

**Image 4.** Vosviewer Word Cluster Visualisation: Bahasa Articles



The keywords clustering is as follows: Firstly, Cluster One has 28 topics, which are bursa efek Indonesia, company, contribution, effect, effectiveness, financial service, framework, GCG, good corporate governance, index study construction, initial identification, isfi, Islamic banking, Islamic index study, Islamic sustainable finance index, panel data regression, perbankan syariah, resilience sector, risk management, RM Islamic banking, strategi konsep keuangan berkelanjutan, sustainable business measurement, sustainable finance, sustainable finance implementation, sustainable financial implementation assessment model, sustainable financial service, variable, variable composite value.

Secondly, Cluster Two has 23 topics, which are consumer, data analysis, distribution, economic development, further research, governance, human resources, infrastructure, Islamic economics, Islamic philanthropy, Islamic values, Majlis Islam Sarawak, Majlis Ugama Islam Sabah, Maqasid Syariah and Sustainable Development Goal, MIS, MUIS, opportunity, philosophical foundation, prosperity, relevance, Sabah & Sarawak, zakat institution, and zakat management.

Thirdly, Cluster Three has 18 topics, which are asset, berkelanjutan dan inklusif, data source, environmental responsibility, financing, inclusive economic development goal, inclusive economy, inclusive finance, Islamic microfinance institution, Islamic microfinance institutions, journal, literature, LKMS, previous study, public saving, sharia microfinance institution, sharia principle, and sustainable economic development.

Fourthly, Cluster Four has 15 topics, which are change, data presentation, data reduction, Indonesian waqf agency, nadzir, optimization, productive waqf, productivity, qualitative research, rural area, small, waqf, waqf asset, zakat fund, and zakat recipient. Fifthly, Cluster Five has 14 topics, which are hifz, hifz al din, hifz al naf, hifz al nasl, kesejahteraan, konsep pembangunan berkelanjutan, maqasid syariah, nelayan, poverty sdgs, program pemberdayaan masyarakat, rumah tangga miskin, tanpa kemiskinan, teknik operasional kegiatan, and teknik pengumpulan data.

Sixthly, Cluster Six has 13 topics, which are development problems, the economic side, environment, environmental sustainability, Islamic principle, the concept of sustainable development, maqashid sharia, marine ecosystems, negative impacts, qualitative methods, religion, Tanjungbalai, and Tanjungbalai city.

Seventhly, Cluster Seven has 12 topics, which are Bandar Lampung city, Bandar Lampung Data Collection Technique, Baznas staff, BSI employee, capital need, fund manager, MSME player, MSMEs, sadaqah, sharia financing, source, and welfare. Eighthly, Cluster Eight has 12 topics, which are Bapepam, IKLH, IPM, ketimpangan laporan keberlanjutan, PDRB, peran pembangunan berkelanjutan terhadap pengentasan kemiskinan perspektif ekonomi Islam, peran pembangunan berkelanjutan terhadap pengentasan kemiskinan perspektif ekonomi Islam taofik hidayat, regulasi, responsible investment, sustainable development goals, and upaya mengentaskan kemiskinan.



Ninthly, Cluster Nine has 11 topics, which are abundant natural resources, cash waqf, cash waqf fund, continuity, economic inequality, humanity, library research, management model, productive waqf fund management, sinergi foundation, and waqf institution. Tenthly, Cluster Ten has 11 topics, which are bank syariah, business activity, human, human life, Islamic bank, Islamic economic value, Islamic finance, justice, penyaluran pembiayaan, penyaluran pembiayaan produktif pada sektor UMKM, and sharia.

## Atlas.ti Word Clouds

While Vosviewer visualization is resulted from abstracts, Atlas.ti word clouds result from the full texts of all articles. The results are as follows:

**Image 5. Atlas.ti Word Cloud: English Articles**



From the word cloud that resulted from Atlas.ti, we can see that the discussion on sustainability in English articles is dominated by Islamic, zakat, development, and issues related to finance, including social finance. The bigger the word, the more mentioned it is. We can also see that zakat and waqf are among the terms mentioned quite significantly.



Zakat promotes social equity by reducing poverty and fostering mindful consumerism, aligning with environmental sustainability by curbing resource waste (Asmalia et al., 2018). Waqf, with its perpetual nature, provides long-term financial resources for projects such as community development and environmental conservation.

These instruments are not only financially significant but also act as catalysts for social and environmental change. By embedding zakat and waqf into sustainability initiatives, communities can drive economic growth, enhance social well-being, and ensure environmental stewardship, making a profound contribution to sustainable development.

### *Zakat and Waqf Discussion on Sustainable Finance*

The papers indicate that Zakat and waqf, which are essential principles in Islamic finance, have the capacity to make a substantial contribution towards the construction of sustainable finance. Ismail & Shaikh (2017) argue that Islamic social financing institutions, such as zakat and waqf, can effectively bolster and broaden efforts in socially impactful projects and programs.

Siham & Fattoum (2020) emphasize the importance of incorporating governance principles in the administration of zakat and waqf funds to ensure transparency and accountability. Razak (2020) examines the application of zakat and waqf as mechanisms for tackling poverty and redistributing wealth within the Islamic framework.

Daly & Frikha (2015) highlight the importance of zakat in ensuring socio-economic stability and reducing the gap between the wealthy and the poor. To summarize, the articles suggest that zakat and waqf have the capacity to significantly influence sustainable finance by promoting social welfare and economic advancement.

### *Sustainable Islamic Economics and Islamic Finance*

According to Kates (2010) and Robertson (2021), there are three primary dimensions of sustainability: environmental, social, and economic. Environmental sustainability focuses on minimizing the negative impact of human activities on the natural environment. It includes practices aimed at conserving resources, reducing pollution, and preserving ecosystems to ensure that the Earth's natural systems can thrive and support life for generations to

come. Islamic ethical wealth is derived from and allocated through activities that comply with Shariah law. Sharia law functions as a foundation for ethical and financial activities in Islamic finance, wherein Sharia experts assess and endorse financial products and services to ensure their adherence to Islamic principles and rules (Asker, 2024).

In summary, sustainability is a holistic approach to living and conducting activities in a manner that balances the needs of the present without compromising the ability of future generations to meet their own needs. It encompasses environmental, social, and economic considerations, and it strives for a harmonious and responsible coexistence with the planet and all its inhabitants. Sustainable practices and policies aim to strike a balance between human development, economic prosperity, and environmental protection while promoting social equity and justice.

## **Conclusion**

In conclusion, the examination of zakat and waqf within the sustainability literature reveals not only their financial significance but also their transformative potential in fostering social, economic, and environmental sustainability. These Islamic principles, deeply rooted in philanthropy, can act as catalysts for positive change when strategically integrated into sustainability initiatives. The perpetual nature of waqf endowments ensures a stable, long-term funding source for initiatives such as sustainable agriculture, renewable energy, and conservation efforts. As the discourse evolves, the intersection between Islamic finance and sustainability underscores the intrinsic potential of zakat and waqf to contribute significantly to sustainable development goals, offering a promising avenue for shaping a more equitable and sustainable global landscape.

Having this great potential, it is recommended that the discussion on sustainability and policymaking to achieve and maintain sustainable economic development and sustainable finance should include both zakat and waqf. These two instruments should be discussed further and could be made as national socioeconomic instrument for their potential to maintain not only microeconomic but also macroeconomic sustainability.

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