QUALITATIVE RESEARCH JOURNAL FOR SOCIAL STUDIES

ISSN Online: 3006-4686, ISSN Print: 3006-4678

JANUARY- MARCH, Volume No: 03 Issue No: 01 (2026)

DIGITAL WAQF AND THE FUTURE OF WELFARE GOVERNANCE A RESEARCH AND CRITICAL STUDY

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Abstract
Waqf is an important institution of Islamic social finance. Throughout Islamic history it has supported education, healthcare, poverty relief and social welfare. When an asset is dedicated to a lasting charitable purpose, individuals and communities keep benefiting from it.[1] Today, however, many waqf institutions face problems such as poor administration, weak financial reporting, little transparency and unused assets.
Digital technology offers new ways to manage waqf better. Digital platforms, online payments, blockchain, artificial intelligence and digital records can make waqf administration clearer, easier to reach and more efficient.[2] This approach is called Digital Waqf. It brings traditional Islamic charity together with modern technology.
This study looks at the meaning of Digital Waqf, its Islamic basis, its possible uses and its future. It also asks how digital tools can improve welfare governance through transparency, financial accountability, better use of resources and public participation. Special attention is given to the challenges and opportunities of introducing Digital Waqf in Pakistan.
The study follows a qualitative, descriptive and analytical method. It uses primary Islamic sources, academic literature, recent research articles and relevant legal documents. It argues that Digital Waqf can support sustainable social development if technology is used in line with Islamic principles, legal requirements and good governance.

Keywords: Digital Waqf, Islamic Social Finance, Welfare Governance, Blockchain Technology, Transparency, Accountability, Islamic Philanthropy, Sustainable Development.

1. Introduction
Islam gives great importance to social welfare, economic justice and shared responsibility. These ideas appear in institutions such as Zakat, Sadaqah and Waqf, which help reduce social and economic inequality. Among them, Waqf has a special place because its benefit lasts for a very long time. Its basic principle is to keep the original asset and spend only its benefits on religious, social, educational and humanitarian purposes. Islamic jurists often express this as "*حبس الأصل وتسبيل الثمرة*", which means holding the principal and giving away its fruits.
The roots of Waqf lie in the Qur'an and the Sunnah. The Qur'an encourages spending in charity: "You will never attain righteousness until you spend from that which you love" (Qur'an 3:92). This verse shows how much Islam values giving. Another important example is Hazrat Umar ibn al-Khattab (RA), who gave his land at Khaybar for charity on the advice of the Prophet Muhammad ﷺ. This became an early model for the later development of Waqf. The idea is also linked with *Sadaqah Jariyah* (continuous charity), which means a good deed whose reward continues after a person's life.

[1]Ibn Qudāma, ʿAbd Allāh ibn Aḥmad, *al-Mughnī*, ed. ʿAbd Allāh ibn ʿAbd al-Muḥsin al-Turkī and ʿAbd al-Fattāḥ Muḥammad al-Ḥulw, 3rd ed., vol. 5 (Riyadh: Dār ʿĀlam al-Kutub, 1417 AH/1997), 348.

[2]Hendri Hermawan Adinugraha, Muhammad Shulthoni, and Zohaib Hassan Sain, "Transformation of Cash Waqf Management in Indonesia: Insights into the Development of Digitalization," *Review of Islamic Social Finance and Entrepreneurship* 3, no. 1 (2024): 50–53.

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Throughout history, Waqf has helped Muslim societies in many ways. Its income built and ran mosques, schools, libraries, hospitals, water facilities and rest houses for travellers, and it supported poor and needy people. In this way Waqf did more than serve religious and charitable aims. It also provided public services and helped communities develop. This history shows that faith-based charity can support lasting community development.

In recent years, information and communication technology has changed how financial and social services are managed and delivered. This has created new possibilities for running Waqf institutions. Digital platforms, electronic payments, online fundraising and digital financial records have led to the idea of Digital Waqf. In simple terms, Digital Waqf means using digital technology to collect, manage, invest, monitor and distribute Waqf resources. It is a way of applying traditional Waqf principles more efficiently in a modern setting.

Using digital tools in Waqf administration can improve transparency, accountability, efficiency and access. Digital systems can help record Waqf assets, keep a check on finances, improve contact with donors and beneficiaries and increase public trust in charitable institutions. At the same time, Digital Waqf raises serious questions about sharia compliance, ownership of assets, the legal status of digital assets, financial security, data protection and regulation. These questions need careful study of how technological change fits with the established principles of Islamic jurisprudence.

This study, titled "Digital Waqf and the Future of Welfare Governance," looks at the idea of Digital Waqf and what it means for modern welfare systems. It analyses how digital technology can strengthen Waqf institutions, improve administrative and financial governance and support sustainable social development. It also considers the legal, ethical, technical and institutional challenges of putting Digital Waqf into practice. In the end, it asks how Islamic charitable principles and modern digital tools can work together to build a more transparent and accountable model of welfare governance.

2. Statement of the Problem

In the past, waqf was managed through registers, paper documents and face-to-face money dealings. Such methods can leave records scattered, make information hard to access, make accounts difficult to check and make it harder to identify who should benefit. Digital technology can help solve these problems, but only if it is introduced within a sound institutional framework.[3]

Digital administration is an attempt to connect the old institution of waqf with the needs of today. Its purpose should be better records, supervision and service, while the waqf tradition itself stays unchanged.

The problem this study addresses is how digital tools can improve the work of charitable institutions while keeping the Islamic character of waqf and the conditions set by the founder (*wāqif*).

3. Research Questions

The study tries to answer the following questions:

1. What is the Islamic basis of digital waqf?
2. What facilities does modern technology offer for waqf management?
3. How can digital waqf support welfare governance in light of the *maqāṣid al-sharīʿa*?
4. Which legal and administrative requirements matter most for implementing digital waqf in Pakistan?

[3]Adinugraha, Shulthoni, and Sain, "Transformation of Cash Waqf Management," 50–53.

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4. Research Objectives

The objectives of the study are:

1. To explain the concept of digital waqf and its Islamic foundations.
2. To examine the forms and facilities that modern technology offers for waqf management.
3. To relate digital waqf to welfare governance and the *maqāṣid al-sharīʿa*.
4. To review the legal and administrative context for digital waqf in Pakistan.
5. To identify the main challenges and to offer practical recommendations.

5. Significance of the Study

This study treats digital waqf as a system of administration and not only as online fundraising. Its main concerns are protecting assets, keeping finances transparent, respecting beneficiaries and earning public trust.

In Pakistan, waqf property is managed under provincial law. The study therefore connects Islamic principles with the legal and administrative requirements that a digital system would need to meet.

6. Research Methodology

This is mainly a descriptive and analytical study. It uses relevant texts of the Qur'an and Sunnah, juristic definitions, recent research articles and official legal material from Pakistan. The study first explains the basic concept of waqf. It then looks at the forms of digital management and discusses their religious, legal and social effects.

7. Literature review

One published study on the digital management of cash waqf in Indonesia reports that digital platforms can increase public participation and make waqf administration easier.[4] It also notes that success depends on trust, suitable regulation, training and cooperation between institutions.[5]

A systematic literature review examines how advanced technology is being used in waqf management.[6]

Official material from the Auqaf and Religious Affairs Department of Punjab explains the department's role in administering waqf properties.[7] Its website also lists the Punjab Waqf Properties Ordinance 1979 and the related legal framework.[8]

8. Research Gap

Earlier studies discuss the administrative and technical possibilities of digitalisation.[9] There is still room to study the provincial legal framework of Pakistan, the *maqāṣid al-sharīʿa*, public trust and welfare governance together. This study tries to fill that gap.

[4]Adinugraha, Shulthoni, and Sain, "Transformation of Cash Waqf Management," 50–53.

[5]Adinugraha, Shulthoni, and Sain, "Transformation of Cash Waqf Management," 54–56.

[6]Sessa Tiara Maretaniandini et al., "Implementation of Advanced Technology in Waqf Management: A Systematic Literature Review," *Journal of Islamic Economic Laws* 8, no. 1 (2025): 210–14.

[7]Government of Punjab, Auqaf and Religious Affairs Department, "Overview," accessed November 6, 2026, https://auqaf.punjab.gov.pk/overview.

[8]Government of Punjab, Auqaf and Religious Affairs Department, "Legal Framework," accessed November 6, 2026, https://auqaf.punjab.gov.pk/legal-framework.

[9]Adinugraha, Shulthoni, and Sain, "Transformation of Cash Waqf Management," 54–66.

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9. Reasons for Digital Waqf

9.1 Meaning and Forms of Digital Waqf

Digital waqf means the organised use of digital technology to set up a waqf, keep its records, handle its financial transactions, monitor its assets and serve its beneficiaries. It goes beyond online donations and covers the whole administrative process of a waqf.

There are three main forms. The first is receiving online donations and cash waqf, where a donor can take part through secure payment. The second is a digital register of waqf properties, which can store details of ownership, boundaries, income, repairs and legal status. The third is online reporting, which lets donors and supervising bodies review financial performance.

In every form, it should be clear what kind of waqf the money is for, which institution is the trustee (*mutawallī*), where the money will be kept, what the income will be used for and what receipt or report the donor will get.

9.2 What Modern Technology Offers

Mobile applications and online payment channels make it easier to take part in waqf. A donor can learn about different projects and give at a convenient time.[10] The legal status of the payment system, the fees, the receipt and the transfer of funds must still be kept clear.

A digital database can keep waqf properties and financial records in one organised place. This can save time in searching records, reporting and audit. Accurate data, backups, access permissions and protection against cyber attacks are essential.

Blockchain is sometimes suggested for records whose changes can be traced. For waqf, its possible benefit is a verifiable history of transactions and records.[11] However, blockchain does not solve every problem. Its cost, technical complexity, legal acceptance and sharia supervision all need to be checked.

Artificial intelligence and data analysis can help with planning, spotting trends and reviewing administrative performance. Even so, human supervision and fair procedure should remain when beneficiaries are selected, eligibility is decided and complaints are handled.

9.3 Welfare Governance and the Maqāṣid al-Sharīʿa

A welfare governance system is an administrative structure that gives importance to education, health, economic security, social justice and the needs of vulnerable groups. In the Islamic view of governance, limiting the concentration of wealth, helping the needy and working for the common good are important principles.[12,13]

Digital waqf can support such a system because it can organise the collection of resources, the monitoring of projects, financial reporting and services for beneficiaries.[14] For example, an educational waqf can help deserving students with fees, books and housing, and a health waqf can support treatment or medical facilities.

In the light of the *maqāṣid al-sharīʿa*, waqf projects can serve needs linked to the protection of wealth, life, intellect, lineage and religion. The digital system is only an administrative tool for reaching these aims. Each project should therefore be judged by its sharia purpose, its real need and its expected benefit to society.

[10]Adinugraha, Shulthoni, and Sain, "Transformation of Cash Waqf Management," 51–56.

[11]Maretaniandini et al., "Implementation of Advanced Technology," 210–14.

[12]Qur'an 59:7.

[13]Qur'an 4:36.

[14]Maretaniandini et al., "Implementation of Advanced Technology," 210–14.

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Protecting the private information of beneficiaries is also an ethical duty in digital waqf administration. Transparency should not mean publishing the personal details of needy people. A balance must be kept between financial accountability and the dignity of beneficiaries.

10. Problems and Challenges

10.1 Practical and Institutional Challenges

The first challenge in digital waqf is digital literacy and technical infrastructure. If administrators and the public are not familiar with basic digital tools, the system will be of limited use.[15] The second challenge is cybersecurity, because the financial and personal data of a waqf must be protected from unauthorised access.

The third challenge is sharia and legal oversight. The use of money collected on a digital platform, the nature of the waqf, the founder's conditions and the trustee's responsibilities all need to be made clear. The fourth is institutional trust, which requires regular audit, an effective complaints system and an annual report that people can understand.

10.2 The Legal and Administrative Context in Pakistan

In Pakistan, the legal framework for managing waqf properties also exists at the provincial level. In Punjab, the Auqaf and Religious Affairs Department manages and supervises waqf properties.[16] Its website lists the Punjab Waqf Properties Ordinance 1979 and the related legal framework.[17]

Digital waqf must respect existing law and the powers of institutions. A digital record cannot replace the legal ownership or status of a waqf property. It has to be linked to authentic documents and the relevant government records. Clear rules are also needed for receiving, supervising and spending money collected online.

Any strategy will also need a review of provincial laws, institutional rules, financial regulations, data protection and consumer rights. For a final legal opinion on a particular waqf or institution, the current and authoritative text of the relevant law should be consulted.[18]

11. Summary of the Discussion

The discussion shows that waqf is a lasting institution of Islamic social welfare and that modern technology can help improve its management. Receiving donations, keeping records of assets, financial reporting and monitoring projects can all be better organised through digital means. These benefits are possible only when the system follows sharia principles, legal requirements and effective institutional oversight.

Digital waqf should go beyond online fundraising. It should protect assets, honour the founder's conditions, keep finances transparent, respect beneficiaries and measure welfare outcomes.[19]

The main obstacles are digital literacy, cybersecurity, sharia and legal oversight and institutional trust. In Pakistan, the provincial legal framework adds further requirements that any digital system has to meet.

[15]Maretaniandini et al., "Implementation of Advanced Technology," 210–14.

[16]Government of Punjab, Auqaf and Religious Affairs Department, "Overview."

[17]Government of Punjab, Auqaf and Religious Affairs Department, "Legal Framework."

[18]Government of Punjab, Auqaf and Religious Affairs Department, "Legal Framework."

[19]Adinugraha, Shulthoni, and Sain, "Transformation of Cash Waqf Management," 50–66.

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12. Recommendations

The study recommends the following steps:

1. Create an authentic digital record of waqf properties.
2. Train the administrators of waqf institutions.
3. Set a clear sharia purpose for each project.
4. Publish an annual financial audit.
5. Enforce data protection principles.
6. Keep a non-digital way to take part alongside the digital system, so that people without access to technology are not left out.

A workable plan for Pakistan would be to start with an authentic digital registration of waqf properties. Financial reporting and audit can then be digitised in stages. After that, secure online facilities for public donations and for tracking project progress can be introduced.

13. Conclusion

This assignment looked at digital waqf as a way of strengthening the management and governance of waqf institutions. It began with the Islamic meaning and basis of waqf, because any digital system has to rest on them. The Qur'an, the report about ʿUmar ibn al-Khaṭṭāb and the hadith on continuing charity all point to one rule: the asset is preserved and its benefit is spent on good works.[20]

The discussion showed that digital tools can improve how donations are received, records are kept, finances are reported and projects are monitored. These gains depend on sharia oversight, legal clarity and effective institutional supervision. Technology alone does not guarantee honest management.

The main challenges are digital literacy, cybersecurity, sharia and legal oversight and institutional trust. In Pakistan, the provincial legal framework adds more requirements, and a digital record cannot replace the legal ownership of a waqf property. Staged digitalisation, authentic legal records, training and independent audit would therefore be the basic steps.

Digital waqf can improve the management of traditional waqf, but it cannot replace it. Its success depends less on technology than on trustworthiness (*amāna*), transparency, accountability and sharia oversight.[21] Further study of how provincial law, the *maqāṣid al-sharīʿa*, public trust and welfare governance work together would build on this assignment.

[20]Bukhārī, *Ṣaḥīḥ al-Bukhārī*, ḥadīth 2737.

[21]Ibn Qudāma, *al-Mughnī*, 5:348.