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REVIEW ARTICLE

Commercial Housing Waqf as a Sustainable Development Strategy: A Literature Review

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ABSTRACT

The integration of commercial housing Waqf into sustainable development frameworks serves as a strategic means to merge Islamic philanthropic principles with modern urban development goals. Moreover, Waqf investment funds have emerged as viable mechanisms for sustainable financing, promoting both community welfare and economic growth in line with national sustainability visions. This paper aims to review the commercial housing waqf as a sustainable development strategy. This study employed a literature review approach to examine the role of Commercial Housing Waqf (CHW) as a sustainable development strategy. This review revealed commercial housing waqf as a sustainable development strategy; (a) economic sustainability: waqf-based housing generates self-sustaining revenue; (b) social inclusion: waqf housing reduces urban housing inequality; (c) governance and management: transparent waqf administration improves long-term viability; and (d) environmental sustainability: waqf housing encourages green construction and climate resilience. In conclusion, the findings demonstrate that commercial housing Waqf offers a viable and holistic approach to achieving sustainable development by integrating Islamic social finance principles with contemporary urban needs. CHW models foster economic self-sufficiency, social equity, transparent governance, and environmental resilience—making them a strategic solution to global housing challenges.

1. Introduction

The integration of commercial housing Waqf into sustainable development frameworks serves as a strategic means to merge Islamic philanthropic principles with modern urban development goals. This integration promotes resource efficiency, social equity, and community empowerment by transforming Waqf properties into productive housing assets that cater to low- and middle-income populations through sustainable and ethical development practices. It also enables the mobilization of dormant Waqf lands for sustainable urbanization, aligning with both Islamic social finance and the United Nations Sustainable Development Goals (SDGs) (Mohamed & Akande, 2025).

Moreover, Waqf investment funds have emerged as viable mechanisms for sustainable financing, promoting both community welfare and economic growth in line with national sustainability visions (Elmahgop et al., 2025). However, despite its recognized potential, the integration of commercial housing Waqf into sustainable development frameworks remains limited due to governance inefficiencies, underutilized assets, and a lack of institutional coordination. Many Waqf properties remain idle or poorly managed, hindering their capacity to address housing shortages and economic inequality in rapidly urbanizing regions (Sipan et al., 2021). Furthermore, while the concept aligns with the Sustainable Development Goals (SDGs), particularly those concerning sustainable cities and poverty alleviation, its practical application often faces legal, financial, and social challenges that restrict scalability (Elmahgop et al., 2025). In addition, the absence of standardized models for commercializing Waqf assets and integrating them with modern housing finance systems limits their ability to generate long-term social and environmental impact (Baharin et al., 2025).

This paper offers significant benefits in understanding how Islamic endowment mechanisms can effectively contribute to social, economic, and environmental sustainability. By examining this model, researchers and policymakers can identify innovative pathways for addressing housing shortages through ethical and self-sustaining financing approaches rooted in Islamic social finance (Dirie et al., 2024). Such a review also highlights how Waqf-based housing can support green urban development by integrating renewable energy and eco-friendly infrastructure, thus aligning with global sustainability objectives (Mohamed & Akande, 2025). Furthermore, analyzing this strategy provides valuable insights into how Waqf investment funds can promote long-term community resilience and reduce socio-economic inequality through perpetual reinvestment in public welfare projects (Elmahgop et al., 2025).

1.1. Research Objectives

This paper aims to review the commercial housing waqf as a sustainable development strategy.

2. Literature Review

The concept of Waqf, deeply rooted in Islamic tradition, offers a compelling framework for fostering sustainable development through its role in commercial housing. Waqf, which translates to "endowment," encompasses a range of philanthropic activities that contribute to societal welfare by generating income to support various community projects, particularly in housing and infrastructure. The integration of Waqf into the housing sector not only addresses the pressing needs for affordable housing but also aligns with sustainable development goals (SDGs) by ensuring resource allocation for societal benefit and environmental concerns. In recent years, Waqf has evolved beyond its charitable origins into a dynamic instrument for socio-economic transformation. Its potential lies in balancing profitability with moral responsibility, offering an ethical alternative to conventional financing models. As nations pursue inclusive and sustainable urbanization, Waqf-based housing schemes can act as catalysts for equitable development. Thus, understanding the mechanisms through which Waqf contributes to sustainability is essential for designing impactful housing policies within Islamic and global contexts.

Aldeen highlights that Waqf is increasingly recognized for its potential contributions to sustainable development, particularly in economic and infrastructure domains (Aldeen, 2021). This recognition is critical in contexts where commercial housing demands exceed available resources. For instance, the allocation of Waqf land to support housing developments can mitigate urban housing shortages, as illustrated in Bangkok, where Islamic land donations have been pivotal in providing affordable housing alternatives (Kahraman, 2021). This urban example underscores Waqf's capability to leverage non-private land for the public good, reflecting Islamic principles of philanthropy. Furthermore, integrating Waqf into national housing strategies can ensure that development projects remain inclusive and socially responsible. By mobilizing dormant assets, Waqf can transform underutilized land into productive urban spaces that benefit marginalized communities.

Furthermore, Fikri and Andrean present a case where the "green Waqf" model facilitates sustainable industrial practices, demonstrating Waqf's versatility beyond traditional applications (Fikri & Andrean, 2023). The model enables funding through sharia-compliant crowdfunding platforms, potentially replicable in housing projects to integrate sustainable agricultural practices with residential developments. Such multifaceted applications of Waqf could directly address environmental issues while meeting housing needs. This innovative approach merges environmental stewardship with community empowerment, making Waqf a bridge between faith-based ethics and modern sustainability paradigms. The adaptability of green Waqf illustrates how Islamic finance can support long-term ecological and urban resilience.

Beyond immediate infrastructural benefits, Waqf plays an essential role in economic empowerment and poverty alleviation. Research indicates that Waqf-based funding can serve as an alternative financing route for infrastructure development, specifically in Indonesia, where it has the potential to support housing projects addressing socio-economic disparities (Fawwaz et al., 2021). By providing financial resources for affordable housing, Waqf initiatives not only combat poverty but also enhance community resilience, as discussed by Syahrir et al., who advocate for utilizing Islamic economic practices to uplift financially disadvantaged populations (Syahrir et al., 2023). This underscores Waqf's dual capacity to generate wealth and distribute it equitably, ensuring a continuous flow of benefits to society. Additionally, the reinvestment of Waqf-generated income in local economies helps reduce long-term dependence on external aid and state subsidies.

Moreover, the sustainable impact of Waqf extends to its capability to generate continuous social returns. As noted by Perdana et al., real estate development aligned with Islamic principles has shown positive reception from investors, reflecting a growing interest in sustainable housing practices (Perdana et al., 2021). The cyclic benefits of

Waqf funds reinvested into housing projects create a virtuous cycle of community upliftment and economic stability. By fostering partnerships between Waqf institutions and private developers, such projects can enhance financial inclusion while maintaining ethical investment standards. This collaborative approach strengthens the economic foundation of communities and promotes long-term social mobility.

The integration of Waqf into commercial housing aligns closely with specific SDGs, creating pathways for holistic community development. For instance, according to Rusydiana and Khalifah, alternative Islamic social instruments like Waqf are pivotal in achieving SDGs, especially those related to poverty alleviation and sustainable urban development (Rusydiana & Khalifah, 2023). This alignment underscores the relevance of Waqf in contemporary socio-economic frameworks, reflecting its potential as an instrument for comprehensive community welfare. When implemented strategically, Waqf contributes directly to SDG 1 (No Poverty), SDG 11 (Sustainable Cities and Communities), and SDG 13 (Climate Action). Therefore, it acts as both a moral and practical tool in bridging the gap between faith-based social responsibility and global sustainability targets.

Additionally, studies emphasize that as a conduit for financing, Waqf embodies the principles of maqashid sharia, which seeks to protect and enhance the well-being of communities (Widiastuti et al., 2022). By aligning housing initiatives with these Islamic values, practitioners can develop models that prioritize environmental stewardship as well as social equity, further reinforcing the case for Waqf in sustainable housing strategies. This spiritual dimension ensures that development remains ethically grounded while addressing material needs. As a result, Waqf-based housing can embody a holistic vision of prosperity that balances human welfare with environmental care.

In the scope of commercial housing Waqf represents a strategic avenue for addressing both immediate and long-term sustainability challenges in housing. Through robust frameworks that incorporate Islamic philanthropic practices, communities can leverage Waqf to foster economic resilience, enhance infrastructure development, and align with global sustainability goals. The evidence presented across various studies advocates strongly for the integration of Waqf into sustainable development strategies, signaling a transformative potential that merits further exploration and implementation. By merging ethical finance with sustainable urban planning, Waqf provides a viable model for inclusive growth. Its multidimensional benefits spanning economic, social, and environmental domains position it as a cornerstone for future development initiatives. Governments and Islamic institutions must therefore collaborate to optimize Waqf's governance and scalability. Ultimately, commercial housing Waqf stands as a testament to how faith-based innovation can drive global sustainability in the 21st century.

3. Research Methods

This study employed a literature review approach to examine the role of Commercial Housing Waqf (CHW) as a sustainable development strategy. The review focused on identifying scholarly research that explores the intersection between Waqf, housing, and sustainability. Relevant articles were sourced from academic databases including Scopus, Web of Science, ScienceDirect, Emerald Insight, and Google Scholar. The keywords used for the search were "commercial housing Waqf," "sustainable development," "Islamic social finance," "Waqf governance," "green Waqf," and "Waqf-based housing." The inclusion criteria were peer-reviewed journal articles, published between 2021 and

2025, written in English, and directly addressing Waqf in the context of housing, sustainability, or urban development. The selected articles were read and evaluated for conceptual clarity, methodological rigor, and contribution to the field, and the findings were then organized and synthesized thematically into four dimensions economic sustainability, social inclusion, governance and management, and environmental sustainability with particular attention to how Waqf models relate to the United Nations Sustainable Development Goals (SDGs), especially those concerning poverty reduction, sustainable cities, and climate action.

4. Results

This review revealed commercial housing waqf as a sustainable development strategy; (a) economic sustainability: waqf-based housing generates self-sustaining revenue; (b) social inclusion: waqf housing reduces urban housing inequality; (c) governance and management: transparent waqf administration improves long-term viability; and (d) environmental sustainability: waqf housing encourages green construction and climate resilience.

4.1. Economic Sustainability: Waqf-Based Housing Generates Self-Sustaining Revenue

The study found that commercial housing waqf (CHW) projects can achieve financial self-sufficiency through rental income and reinvestment models. Revenue generated from waqf-owned housing units is sufficient to cover maintenance costs and fund new social housing projects. These projects demonstrate the practicality of merging social objectives with economic sustainability, creating long-term value for both donors and beneficiaries. By reinvesting profits back into community development, CHW models ensure continuous growth and resource circulation within the local economy. This approach not only sustains housing initiatives but also strengthens social cohesion and promotes financial independence among communities.

The concept of waqf-based housing presents a viable avenue for economic sustainability through its integration into commercial practices. Waqf, as an Islamic economic instrument, is designed to generate revenue while fulfilling socio-economic needs, thus aligning with the objectives of sustainable development (Kurnia et al., 2023; Khan et al., 2023). The potential of waqf to fund housing initiatives fosters a self-sustaining model that addresses housing shortages while promoting community welfare and economic resilience (Irfany et al., 2023; Tanjung & Windiarto, 2021). Moreover, the implementation of waqf can enhance local economies by generating funds that support the development of infrastructure and social services, which contribute to poverty alleviation and improved living standards (Kahraman, 2021; Rusydiana et al., 2023a). For instance, cooperative housing frameworks that leverage waqf assets facilitate affordable housing solutions while ensuring that profits are reinvested into the community (Khan et al., 2023). By synergizing waqf with commercial strategies, such as cash waqf-linked sukuk, these housing models can maintain their financial viability while contributing to broader goals, including the United Nations Sustainable Development Goals (SDGs) (Paul et al., 2021; Ascarya et al., 2023).

4.2. Social Inclusion: Waqf Housing Reduces Urban Housing Inequality

Commercial housing waqf projects significantly increase access to affordable housing among low- and middle-income groups by offering units at below-market rental rates. Communities in CHW developments exhibit higher levels of social cohesion and lower housing insecurity. These projects create stable living environments that empower residents to focus on education, employment, and community participation. They also encourage a sense of shared responsibility and belonging, fostering collaboration among tenants and local stakeholders. Ultimately, CHW developments contribute to building inclusive, resilient neighborhoods that support both social and economic well-being.

The institution of waqf presents a viable strategy for addressing urban housing inequality and fostering social inclusion. By reallocating waqf properties for housing projects, communities can enhance access to affordable housing, particularly for low-income families, thereby mitigating socioeconomic disparities prevalent in urban areas (Aliyu, 2019; Ayub et al., 2024; Hariri, 2023). Current models emphasize social objectives over profit, aligning closely with the principles of sustainable development (Kahraman, 2021; Lamido & Haneef, 2021). Moreover, the integration of waqf into cooperative housing frameworks has shown potential to construct affordable units while preserving community integrity (Khan et al., 2023; Ab Shatar et al., 2021). Additionally, waqf's unique position as both a social finance tool and a means for fostering cooperative societal growth supports its role in sustainable urban development (Rusydiana et al., 2023b). The implementation of waqf in housing not only responds to immediate needs but also contributes to long-term socioeconomic stability and cohesion, particularly in developing nations (Ayub et al., 2024; Hariri, 2023). Thus, the transformation of waqf assets into housing solutions is imperative for promoting inclusive urban growth and equitable resource distribution.

4.3. Governance and Management: Transparent Waqf Administration Improves Long-Term Viability

The study indicates that CHW institutions with digitalized waqf management systems and public-private partnerships (PPP) demonstrate higher project sustainability and community trust levels. The integration of technology in waqf management enhances transparency, efficiency, and accountability in fund utilization. Collaborative efforts between public institutions and private developers further strengthen governance and ensure professional project execution. Additionally, such partnerships promote innovation in housing design and financing, enabling CHW initiatives to adapt to evolving community needs and market conditions.

Effective governance and management of waqf institutions significantly enhance their sustainability and long-term viability, particularly for commercial housing waqf as a tool for sustainable development. Expert supervision within waqf governance ensures adherence to Sharia principles and facilitates the integration of modern financial practices for optimal management (Mujahidah, 2023; Uula & Kassim, 2023). The implementation of good corporate governance (GCG) principles can further improve transparency and accountability, essential for building donor trust and effective resource allocation (Zulkifli et al., 2022; Mardina et al., 2024). Moreover, challenges such as inefficient legislation can hinder the social and economic objectives that waqf aims to achieve, underscoring the need for streamlined governance structures (Ramdani et al., 2024; Fadhlurrahman et al., 2025). By fostering public awareness and innovative models of waqf management, such as commercial housing waqf, these institutions can effectively address issues like housing affordability and homelessness, further contributing to community development and empowerment (Mamat et al., 2025). Therefore, for waqf institutions to thrive, a robust governance framework and strategic management practices must be prioritized.

4.4. Environmental Sustainability: Waqf Housing Encourages Green Construction and Climate Resilience

Incorporating sustainability standards such as energy-efficient materials, solar panels, and green landscapes reduces carbon emissions and long-term operational costs of CHW projects. These eco-friendly practices enhance the environmental performance of housing developments while improving residents' quality of life. By integrating green building principles, CHW projects contribute to healthier living spaces and reduced dependency on non-renewable resources. This approach also strengthens the alignment between Islamic social values and global sustainability goals, positioning CHW as a model for responsible and ethical urban development.

Waqf housing offers a sustainable development strategy that promotes environmentally friendly construction practices and enhances climate resilience. Research indicates that waqf development prioritizes environmental conservation, which aligns with the Sustainable Development Goals (SDGs), particularly SDG 13, which focuses on climate change mitigation and adaptation strategies to curb temperature rise (Sukmana & Rusydiana, 2023). Mohamed & Akande (2025) emphasize that waqf-led building initiatives and green infrastructure play a vital role in promoting environmental sustainability by integrating low-carbon design, renewable energy solutions, and climate-resilient urban planning into the development of waqf properties. Additionally, the adoption of localized construction techniques that incorporate cultural elements ensures that waqf housing meets specific community needs while promoting sustainability (Olubi & Aseyan, 2022). This model not only addresses housing scarcity but also contributes to ecological balance and social equity by optimizing land use and resources dedicated to community welfare (Irfany et al., 2023).

5. Conclusion

In conclusion, the findings demonstrate that commercial housing Waqf offers a viable and holistic approach to achieving sustainable development by integrating Islamic social finance principles with contemporary urban needs. CHW models foster economic self-sufficiency, social equity, transparent governance, and environmental resilience, making them a strategic solution to global housing challenges. However, despite this potential, limitations such as weak governance structures, lack of standardization, and minimal digital integration continue to hinder optimal performance. Future research should focus on developing standardized governance frameworks for CHW implementation, exploring the impact of digital Waqf management systems, and conducting empirical assessments of community-level outcomes. Additionally, comparative studies across Muslim-majority and non-Muslim countries could provide broader insights into contextual adaptations of Waqf-based housing as a sustainable development tool. Strengthening policy coordination and integrating public-private partnerships will also be essential for scaling CHW initiatives globally and ensuring long-term social and environmental impact.

Ethics Approval and Consent to Participate

The researchers adhere to the research ethics guidelines established by the Research Ethics Committee of Universiti Teknologi MARA (RECUiTM). All procedures performed in this study did not involve human participants.

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Conflict of Interest

The authors reported no conflicts of interest for this work and declare that there is no potential conflict of interest concerning the research, authorship, or publication of this article.

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