

# Solving Backlog Through Productive Waqf: A Systematic Review

Muhammad Faiz Andeaz Fawwaz<sup>1</sup>, Muhammad Farras Hanif<sup>1</sup>

1. Department of Economics, Universitas Pembangunan Nasional Veteran Jakarta, Indonesia

\*Corresponding author e-mail: mfarrashanif@upnvj.ac.id

Article Info	Abstract
<p><b>Keywords:</b> Productive Waqf; Housing Backlog; Systematic Literature Review.</p>	<p>This study systematically reviews earlier researches on productive waqf and its role in supporting affordable housing provision. Using the method of Systematic Literature Reviews method, the study screened 1,224 articles from Google Scholars, Scopus, and Crossref, and in the end compiled 20 relevant studies that specifically discuss productive waqf for housing. The review finds that cash and waqf that manage productivity can have great potential in supporting housing affordability, especially for low-and- middle income vulnerable communities in Southeast Asia. Several models discussed in the literature include waqf-based financing schemes, collaboration between government and Islamic financial institutions, and integrated land-cash waqf mechanisms. However, most of the studies remain conceptual and descriptive, and few examine practical policy, governance mechanisms, or socio-economic outcomes. The novelty suggested in this research lies in the structured synthesis of existing models and its identification of theoretical gap, especially related to the connection between Islamic Social-Finance, <i>Maqashid Al-Shariah</i>, and housing welfare. This study also highlights practical implications for stakeholders, including the need for stronger regulation, coordinated stakeholder roles, and innovative waqf-based housing schemes. The review provides a clearer understanding of how productive waqf can be optimized to address the growing housing backlog.</p>
<p><b>DOI:</b> 10.33830/elqish.v5i2.13448.2025</p>	

## 1. Introduction

Indonesia is one of the largest Muslim countries in the world. This landscape has the enormous potential in social finance foundation for the development of Islamic Economic Finance instruments. One of which is waqf, especially productive waqf. With long historical tradition and high cultural acceptance and benefit, waqf has significant potential to have its own roles in socio-economic development when manage productively. However, despite its strong cultural presence, the utilization of Waqf assets in many Muslim-majority countries, including Indonesia, remains far from its maximum utilization. The gap between the estimated potential of waqf, both in cash or land waqf and its conceptual implementation continue to be challenge highlighted across literature studies. In Indonesia, the legal framework governing waqf is established through Law No. 41 of 2004 and further elaborated in Government Regulation No. 25 of 2018. These regulations shaped the formal basis for managing waqf assets beyond traditional religious functions. Similarly, Malaysia has developed an established administrative structure which waqf management is decentralized towards to state-level Islamic religious councils.

Comparative studies provide information that Malaysia's regulatory environment provides more detail (compared to Indonesia) mechanism for waqf management. While Indonesia has several problems in managing waqf. One of which is fragmentation between government and the nazir (Waqf assets manager) (Syibly et al., 2022). The significance of waqf as a socio-economic development instrument is based not only in modern practices but also in Islamic thought. Scholars

extensively discussed the role of public assets, endowments, and state responsibility in ensuring welfare for the community. Abu Yusuf, in his book, Al-Kharaj, emphasized the obligation of the regulatory side, guarantying important basic needs, including decent shelter for vulnerable part of community, framing public resource allocation as part of the governance. (Muhammad bin Alawi bin Abbas al-Malik, 2021), in his book, Al- Ahkam Al Sulthoniyah, implying that government have crucial role and obligation for ensuring public welfare through good and proper management of collective-managed assets, which includes land and housing infrastructure. Another, classic scholar, Ibn Khaldun, in Al-Muaqaddimah, further highlighted that stable property relation and access to secure proper living conditions are important foundations for social stability and economic development. These classical insights, align closely with the contemporary discourse in productive waqf and its role towards alleviating socio-economic problems.

At the practical level, the management of waqf assets continue to be encounter socio-economic problems. Several academic works indicating that productive waqf utilization such as waqf in the Islamic community empowerment, infrastructure building, or housing affordability has not yet reached its full purposed potential. Many waqf assets concentrated on traditional-religious uses, and the problems such as limited nazhir capability and capacity, regulatory and law challenges and other mechanisms continue to be an obstacle in the development. Studies have also indicated that distribution and waqf asset utilization, both in land and cash waqf, is still limited and has not yet shifted adequately towards productive and welfare enhancement (Anggraini & Rohim, 2024); (Anwar Sadat & Yenni Juliati Samri, 2023). Meanwhile, the issue affordability has become critical in several countries, including Indonesia and other countries in ASEAN (Kahraman, 2021). Rising in housing prices, rapid urbanization, and limited access towards formal financing institutions have made it particularly difficult for low- and middle-income households to obtain decent and affordable housing. Academic studies widely document that housing affordability challenges are linked to structural economic factors, limited land availability, and insufficiently targeted public housing program. This indicates the need complementary and innovative solutions from another sectors

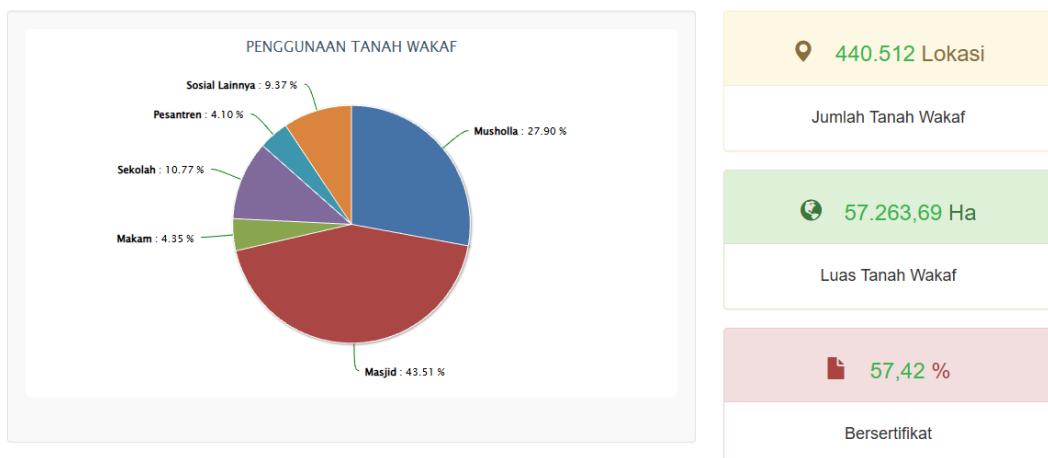
Housing affordability has rising concern on several countries, including Indonesia. The combination of rising price of property, massive urban movement, and limited access towards formal financial institutions has made it hard for lower-and-middle income vulnerable communities to secure decent affordable home. A variety of academic researches link these opportunities to more complex structural issues, such as economic constraints, scarce and availability, and public housing programs made intended for the community in need. These conditions highlight the urgent need for complementary, and more innovative approaches beyond conventional policy. In this situation, waqf is technically designed for long-term asset development, sustained community advantage, and social welfare improvement. Islamic scholars support this view. Al Ghazali through Al-Musttasfa, strongly emphasized the importance of preserving wealth and eliminating hardship (Raf Al-Baraj) as essential part of the public interest (maslahah). Likewise, Al-Shatibi in Zainuddin Sunarto (2025), emphasized in Al-Mufwaqat that placed housing within the category of secondary need (hajiyyat), need to support well-being and prevent difficulty. These foundational principles underscore that waqf-based housing initiatives are fully aligned with the objectives of Islamic value in promoting dignity, protection, and long-term social-welfare.

Several studies have proposed potential frameworks for developing waqf-based development housing, including collaborative models involving formal financial institutions, Islamic philanthropy organizations, and regulatory agencies (Ating & Kamal, 2020; Khan et al., 2019). Yet, the existing literature remains scattered. Research has studied legal aspects, management issues, financial mechanism, and community empowerment affect, but only in small number of studies directly address how productive waqf can be applied systemically to improve decent housing affordability. Fewer attempt to connect waqf-based housing with broader Islamic Social Finance principles or Maqashid Al-Shariah. This study was trying to find gaps of productive waqf models for affordable housing through Systematic Literature Review. Aiming for key factors, contemporary concepts, and mechanisms supporting such initiatives, while also reviewing the obstacles noted in earlier research

by synthesizing insights from various academic sources, the study provides much clearer picture of how waqf can contributes in addressing the decent housing affordability problem and how it fits within the broader Islamic Social Finance development scheme.

Thus, the main objective of this paper is to evaluate exiting research on productive waqf and affordable housing shortages systematically and widening access to decent housing instruments. The research's novelty lies in its effect in direct effort to link waqf (cash and land) assets with measurable affordable housing schemes. Through the systematic review used in this research the outcomes offer more complex housing obstacles on countries with management problems. The main purpose of this manuscript is to conduct a systematic literature study that examine productive waqf in relation towards decent affordable housing provision. It seeks to identify the key factors, conceptual supports, and practical operations that enable waqf to play more impactful role on solving the lack of decent affordable housing provision. By synthesizing research based on several researches, this study aims to deepen the understanding of waqf potential, whether in land or cash waqf. The ultimate objective is to link it towards decent housing affordability. The main contribution of this research lies in its focused exploration of productive waqf in cash or land management as principal element in affordable housing initiatives, especially in contexts where that kind of research has already begun to develop in more practical way. Therefore, the study aims to present clearer picture of how productive waqf can be better in utilizing support on national and vulnerable communities' interest to further develop access towards decent affordable housing.

Despite its potential, productive waqf in many Muslim-majority countries still require significant management and development improvement. The gap between waqf capacity and its actual implementation remains wide, highlighting the need to strengthening policies and more effective governance (Anggraini & Rohim, 2024). Beyond the challenge of collecting waqf assets, the distribution and utilization of waqf resources, both in the form of land or cash face the practical obstacles. Many waqf assets have yet to be directed towards productive and income generating uses (Sadat & Samri, 2023). According to the Waqf Information System of Indonesia's Ministry of Religious Affairs, current utilization patterns show that 43.51% of waqf land is allocated for mosque development, 27.90% for prayer rooms (musholla), with the remainder used for schools, cemeteries, and Islamic boarding schools (pesantren). This distribution pattern undermining the need for more strategic and diversified development of waqf assets, including their potential role in decent affordable housing programs as shown in the picture below.



**Picture 1.** Land waqf data in Indonesia  
(Waqf Information System, Indonesia Ministry of Religion Affairs, 2024)

Social issues, in Indonesia and several countries, have seen developments that never be seen in recent years. One such issue is home or housing ownership, which has experienced a significant increase in prices. This global phenomenon has become a topic discussion as one of the world's social problems, with each country having its own unique challenges, yet the root cause remains the same, shrinking land availability, which leads to housing prices. The global housing market outlook is expected to remain uncertain in the near future, While the residential real estate market in Latin America is showing strong growth, other countries like China and parts of Europe, are facing substantial challenges. The future of housing market will be shaped by various factors. Such as, government actions, adjustments in mortgage, interest rates, and measure that ensure sustainable real estate development. Housing affordability has become a pressing global and national issue. Countries in Asia, Europe, and Latin America are experiencing rising property prices due to shrinking land availability and shifting economic conditions. Indonesia faces similar challenges, with a persistent housing backlog and limited purchasing power among low- and middle-income households. Government housing assistance programs are not fully optimized, leaving millions of families without access to adequate housing

The majority of people, particularly in Indonesia still have low purchasing power when it comes to occupying or owning decent livable housing. According to statistical data, the low-income group (with an income below Rp1.5 million per month) and the lower middle-income group (with an income between Rp1.5 million and Rp3 million per month) are the main target development of Healthy Simple Housing (RSH), comprising around 80% of Indonesia's total population. On the other hand, the demand for housing remains extremely high. Based on data analysis from The Statistical Bureau (BPS), the housing backlog in 2003 was estimated at around 6 million units (11%), with an annual increase in demand reaching 800,000 units. In addition to the challenges posed by limited financial capacity, housing assistance programs have also not been fully optimized (Ministry of Public Works of the Republic of Indonesia, 2025).

The potential of waqf used as tool for optimization, especially in housing affordability problem has come to attention of some studies. The research conducted by (Kamal & Ating, 2020) stated that on some states has develops the concept and model of productive waqf for affordable housing. The development model itself is a proven strategy of combining the productive waqf development towards housing backlog problem. In this context, waqf offers a promising alternative instrument. As an Islamic social finance tool, waqf aligns with long-term asset development principles and can be structured to support housing provision. Several Muslim-majority countries, including Malaysia, have developed waqf-based housing initiatives through innovative legal and financial frameworks. Indonesia also has a regulatory foundation for waqf through Law No. 41/2004 and Government Regulation No. 25/2018, however, its implementation for housing remains limited.

Earlier studies have assessed that productive waqf from many perspectives, such as legal aspect, financing mechanism, and community empowerment. However, the majority of studies remain descriptive and do not provide a fully synthesized understanding on how productive waqf can be fully utilized to support the provision of decent housing problem. Furthermore, a few studies integrate Islamic social finance theory of *Maqashid Al-Shariah* views in compiling housing welfare and policy implications. This creates a knowledge gap in understanding the potential role of waqf in solving decent housing problem. This study offers a more structured synthesized review of productive waqf models for decent affordable housing using the Systematic Literature Review (SLR) method.

The contribution lies in identifying conceptual principal, highlighting theoretical gaps, pointing policy-based mechanisms that have not been fully discussed in previous researches. This study offers clearer linkage between Islamic Social initiative related to decent affordable housing. Identify supporting technical mechanism and factors, and highlight how waqf can contributes in addressing the housing backlog. By providing a comprehensive synthesis, the study aims to strengthen the theoretical analysis of waqf potential as a sustainable instrument for housing development. Thus, this study aims to conduct a more systematic review to identify the supporting factors potential the supporting factors addressing the housing backlog and to explore the mechanisms for developing

productive waqf in this body context. The novelty of this research lies in its focus on discussing productive waqf as an integral part of affordable decent housing development, particularly in the countries that have documented research in line with the productive waqf for decent affordable housing theme. The expected result of this research is to provide an overview of potential of productive waqf in supporting programs fulfilling the need for decent affordable housing.

## 2. Research Method

Several contemporary themes shaping current scholarly views, while also unveiling important gaps that remain underscored. One of the most frequently discussed themes concerning regulation and waqf governance. Several studies, especially those focusing on Indonesia and Malaysia underline that strong legal institutional frameworks are more important for the successful implementation of productive waqf implementation. Malaysia has different approach regarding waqf regulation than Indonesia and the rest of ASEAN countries. More centralized, state level management and often provides clearer operational centralized guidelines, whereas Indonesia still struggling with disintegrated and fragmented governance structures and uneven institutional capacity. These observations align the classical Islamic thought: Muhammad bin Alawi bin Abbas al-Malik emphasized the state/government obligation is to manage public resources justly and responsibly, while Ibn Taimiyyah argued that effective oversight of public assets (including waqf assets) is necessary to prevent unlawful harm and safeguard social welfare. Both of Islamic scholar's statement reinforce the ethical and administrative ongoing calls for stronger-more stable the management of waqf today. Financial structuring is another major theme within the literature. Modern scholars have proposed a range of models, such as long-term lease (*Al-Hikr*) arrangements, cooperative housing financing/owning mechanisms, and integrated cash-land waqf schemes, in attempts to activate waqf assets for decent housing affordability problem. Kamal and Ating (2020) outline a housing waqf fund supported by Islamic banks and zakat agencies. Abdullah and Meera (2018) highlight -*Al-Hikr* financing as a promising way to utilize both waqf and state-owned land. Meanwhile, Khan et al. (2019) suggest a cooperative-based waqf housing model aimed at serving the need income group in Malaysia (M40). While these proposals introduce valuable ideas, most remain conceptual and still far from practical implementation and narrowly focused on specific contexts, and have yet to be tested.

Innovations regarding Islamic-social finance also came from classical scholar such as Ibn Khaldun. His argument was, that economic prosperity depends on productive use of land capital. This argument aligns with the contemporary work to transform waqf assets from static holdings into active, socially beneficial resources. Various studies also attempt to link between waqf-based housing into broader welfare objectives within the Classical Islamic theme. Suhaimi and Rahman (2019) applying Maqashid Al-Shariah views, synthesizing home lease/ownership under the concept of preservation of life and wealth (Hifz Al-Nafs and Hifz Al-Maal), emphasizing the shelter is both essential in protecting dignity in life and for economic stability. In recent research, such as that by Cania & Juliati (2024), highlights the rising urgency of welfare-driven housing solutions in the face of rising property price hiking and declining purchasing power caused by informal uncertain job or low income. Although empirical evidence remains limited, Mohd Izzat Amsyar Mohd Arif (2024) provide important evidence through the SEM-PLS analysis of public acceptance of commercial waqf property. These welfare-oriented discussions resonate with the classical views of Al-Shatibi, who stressed that preservation concept in Maqashid Al-Shariah value forms the core of human well-being. The traditional reasoning reinforces the notion that housing is a basic component of dignity and social stability, therefore supporting the legitimacy of waqf-based housing implementations. Despite the depth of the researches, the literature still shows several conceptual lacking. Research tends to be concentrated in ASEAN countries, especially Indonesia, Malaysia, with limited attention to other

Muslim-Majority continental, even though these areas possess vast waqf assets and long period of waqf preservation. This limited geographical focus limits much broader relevant and transferability of current literature findings. Although many studies examine individual stakeholders. Government agencies, Islamic financial institutions, affordable housing developers, and waqf manager organizations, there is limited analysis of how these stakeholders together. As a result, many proposed models remain fragmented and lacking practical implementation. other gap in the recent studies is the gap in theoretical basic principles. Although productive waqf is frequently positioned within the discourse of Islamic Social Finance, some studies attempt to combine waqf governance principles, *Maqashid Al-Sahriah*, and contemporary housing affordability theories into a comprehensive analytical model.

The literature also reveals low alignment between waqf initiatives and national housing providing policies. While regulatory barriers are often stated, very few studies examine how waqf-based schemes can be integrated into government housing programs or complement broader strategies to reduce housing backlogs. Another important gap in the literature is the fragmented use of theoretical principles. Although waqf in productive way is often discussed within the broader framework of Islamic Social Finance, only a small number studies attempt to merge waqf governance principles, *Maqashid Al-Sahriah*, contemporary theories of housing affordability into a single, integrated analytical model. Empirical evidence is also limited. Many of the propose frameworks have yet to be tested through real-world researches, financial-economic modelling, or long-term evaluations. In the absence of systematic assessment, it is difficult to determine whether current waqf-based housing program initiative are truly feasible or capable of generating sustainable impact. The literature further shows that waqf initiatives are seldom aligned with nationwide more integrated strategies. Although regulatory issues are frequently found, only a few studies explore how waqf schemes might be incorporated into existing or future decent housing affordability program or used to a broader housing backlog reducing programs. To address these gaps, the present study aims to develop a more integrated understanding of productive waqf for affordable housing synthesizing insights from twenty peer-reviewed journal articles. This review identified current themes, points of divergence, and structural weakness that shape current academic discourse. It also clarifies how waqf-based housing models complement with the Islamic Social Finance and classical Islamic Economic principles, and particularly in relation of the waqf

The study further outlines a clearer theoretical framework that links waqf mechanisms to housing welfare goals and national housing challenges. By adopting a systematic review approach, this research establishes a foundation for future inquiry that can empirically test and refine waqf-based housing models in various socio-economic contexts. Such work is necessary to enhance waqf's potential as a sustainable, effective, and policy-relevant instrument for addressing the global problem of housing affordability. In doing so, the study not only advances the conceptual understanding of waqf's developmental role but also reinforces its relevance to modern governance and public policy, aligning contemporary scholarship with long-standing insights from classical Islamic economic thought. In conducting this research, the first step involves careful planning, which is essential when applying the Systematic Literature Review (SLR) method. The subsequent stage uses the PRISMA framework (Preferred Reporting Items for Systematic Reviews and Meta-Analyses). As Page et al., (2016) explain, PRISMA is an evidence-based guideline that provides a minimum set of core elements to help researchers present systematic reviews and meta-analyses with clarity and transparency. Introduced in 2009, PRISMA was developed to improve the quality of reporting, addressing long-standing shortcomings in earlier systematic review publications. Its primary focus is to ensure that research reports are complete, transparent, and methodologically sound. The full PRISMA process includes the following steps: defining inclusion and exclusion criteria for the study, determining the primary literature sources for the research, using appropriate and relevant keywords, manually collecting data by creating a data extraction format, and selecting data based on the predefined criteria.

The current study applies inclusion criteria for selecting articles, which are only journal articles (books, proceedings, and other sources are excluded), studies published within the past 10 years (2014–2024), full-text articles must be accessible, and articles must be written in either Indonesian or English. The primary objective of this research is to examine the development of productive waqf aimed at providing affordable housing, which is expected to directly contribute to reducing the housing backlog. The study employs data collection techniques in the form of documentation of scientific articles, which serve as the main sources of data. These documents may be stored in virtual libraries, conventional libraries, archives, or other written formats. Therefore, in this study, various sources related to the management of productive waqf, particularly those addressing distribution strategies for affordable housing, are used as key references. These sources are read thoroughly, carefully analyzed, and connected to the issue of housing availability, in order to produce specific and targeted research findings.

### 3. Results and Discussions

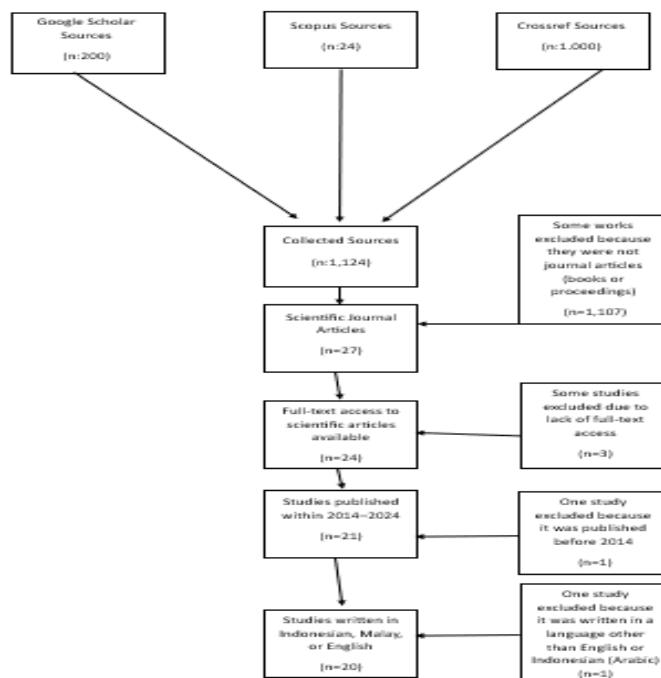
The findings in this study conducted from a systematic analysis of journal articles that examine the connection between productive waqf and decent affordable housing. The results show that academic interest in this topic has grown rapidly over the last years, with the great number of studies originating from Southeast Asia, particularly in Indonesia and Malaysia. This part of the research provides an integrated discussion of the main themes identified in the literature, outline their theoretical links to Islamic Social Finance and Maqashid Al-Shariah, and offers an analytical interpretation of existing productive waqf models. The search process relied in the major research database: Google Scholar, Scopus, and Crossref, which initially collected 1,224 titles related to productive waqf and housing affordability. A structured screening process was then applied using predetermined inclusion and exclusion criteria to ensure that only studies directly relevant to the research objectives were collected. From this initial set, 20 articles were identified that specifically address the intersection between productive waqf and affordable housing.

Using the SLR method, the study highlighting a growing scholarly interest on the productive management in waqf assets, especially in relation to home owning. This rise in interest reflects increasing recognition of waqf's potential to address wider socio-economic issues, including the challenge of decent housing affordability. The concept of developing waqf mechanisms to soften barriers to home rent/ownership has therefore become an important and developing theme within the recent literature. The retrieval process involved entering a series of targeted keywords into the selected databases. Keywords included "waqf," "wakaf," "productive waqf," "wakaf produktif," "housing," "perumahan," "affordable housing," and "perumahan terjangkau." This keyword strategy helped focus the search on studies that genuinely align with the research's central theme productive waqf as a mechanism for supporting affordable housing within a systematic literature review framework. From the initial collected 1,224 articles generated by the search, several stages of screening and refinement were applied. Only peer-reviewed journal articles were collected. Books, conference papers, and other non-journal publications were excluded. Through this screening process, 27 articles were ultimately deemed eligible for full review and analysis. Further assessment, based on the qualitative orientation of the present study, revealed that all 27 selected articles employed qualitative research approaches and met the second-tier qualification standards established for the review. These studies were geographically varied, with contributions coming primarily from Malaysia, Indonesia, and Saudi Arabia. The relevant literature spans a range of academic journals, including but not limited to:

- Nukhbatul Ulum: Jurnal Bidang Kajian Islam,
- Al-Qanatir: International Journal of Islamic Studies,

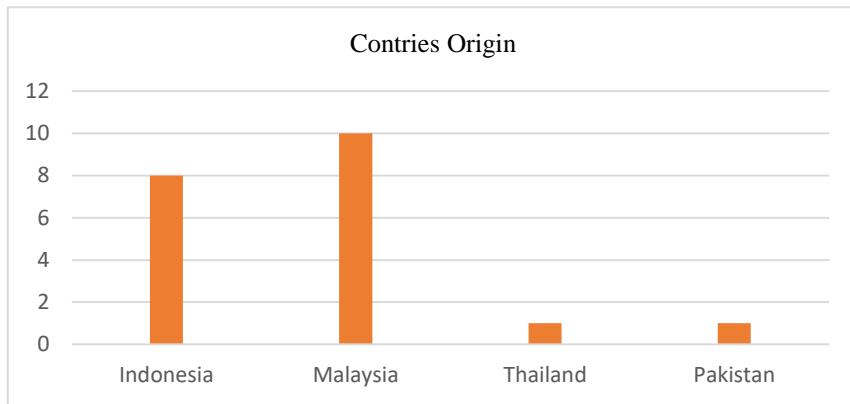
- Tazkia Islamic Finance and Business Review,
- International Journal of Advanced Research in Economics and Finance,
- Al-Awqaf: Jurnal Wakaf dan Ekonomi Islam, and
- International Journal of Academic Research in Business and Social Sciences.

To further make the selection more refine, additional criteria were applied regarding language and full text availability. Based on these final selections, a total 20 journal articles were viewed suitable for inclusion in this research. It is important to emphasize that in a Systematic Literature Review, the focus is not the number of articles complied and analyzed but rather on obtaining an in depth understanding of the compiled literature. The main objective is to synthesize key discussions related to the content, purpose, and methodology of each selected study. The final purposed set of articles included in this review, share common analytical research focusing alignment with the expected qualifications. Specifically, the selected literature provides comprehensive insights into management of productive waqf related towards housing provision, human empowerment, or development of affordable housing assets. These studies span in wider national contexts, journal publishers, and intended results from the research. This comprehensive approach aims to document the evolution and potential productive waqf as solution to the complex issue in socio-economic including decent housing affordability program, which is conducted from real problem. The first step in this research as to determine the central theme and align it with the method of Systematic Literature Review methodology. After identifying the theme, namely the management of productive waqf and how a proper management can help address the matter, the next stage involved with careful planning. The initial step starts with the formulation of relevant keywords to be used in the literature searches. Once the keywords defined, the research continued with the literature retrieval process using the "Publish or Perish" application, which accessed various databases such as, Google Scholar, Pubref, and Scopus. The first try yielded a total of 1,224 articles that matched the selected keywords and the general research theme. These articles were then subjected to a qualification process based on clear definition in inclusion and exclusion criteria. Following this filtering, a total 20 scientific journal articles found to be eligible for analysis and inclusion in this study.



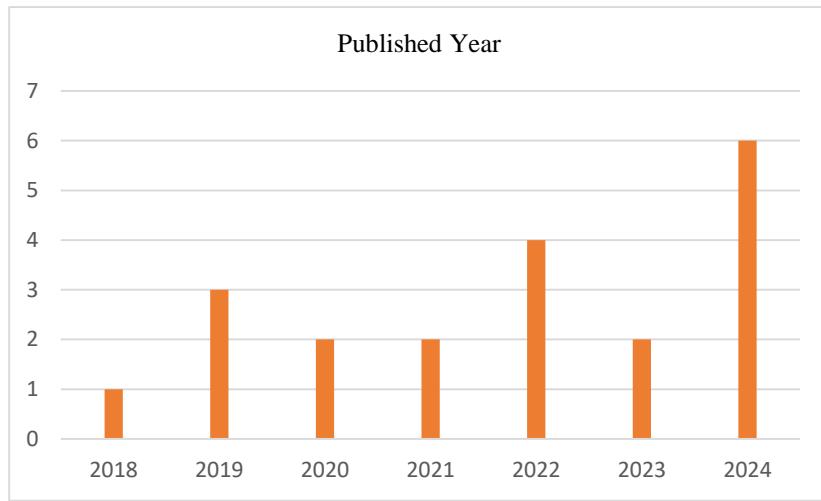
**Picture 2** Article Screening Flowchart (Processed data, 2024)

After inclusion and exclusion step, a total 1,224 articles were initially identified and subsequently narrowed down to 20 relevant articles. Among these 20 articles, three countries emerged as the primary contexts of study in relation to productive waqf and decent affordable housing. Specifically, eight studies were based in Indonesia, 11 studies were conducted in Malaysia, and one study originated from Thailand. The distribution is illustrated in figure 3, which shows the countries where researchers have conducted studies related to the management of productive waqf for decent affordable housing.



**Picture 3.** Countries Articles Originates (Processed data, 2024)

The collected studies also illustrate a diverse publications timeline. Previous defined inclusion criteria were that the research must have been published within the last ten years, specifically starting from 2014-2024. Among the 20 selected journal articles, the earliest relevant study was published in 2018. The publications years vary, with the fewest in 2018, and the highest in 2024. This trend is visualized in Figure 4.1, which highlights the noticeable increase in research output over recent two years, indicating growing academic interest on the topic.



**Picture 4.** Year of Articles Published (Processed data, 2024)

The outcomes of studies on productive waqf in relation to affordable housing are diverse. Several focus on strategies and policy development, others examine legal aspects, while some explore the potential of productive waqf as a significant instrument in addressing socio-economic challenges in countries where such policies are being developed and implemented.

**Table 1** Filtered Scientific Papers

No	Author(s) & Year	Journal Source	/ Focus / Theme	Key Findings / Contribution	Identified Gap
1	Lita, H. N., & Utama, Z. M. (2020)	<i>Al-Awqaf: Jurnal Wakaf dan Ekonomi Islam</i>	Legal framework of waqf land for housing	Legal basis in Indonesia allows waqf land for residential projects.	Lacks operational and financial implementation model.
2	Suhaimi, M., & Rahman, A. (2019)	<i>Journal of Fatwa &amp; Management and Research</i>	Waqf housing in maqasid shariah framework	Emphasizes waqf's role in economic development and affordable housing through policy support.	Limited empirical validation of maqasid-based outcomes.
3	Abdullah, A. (2018)	<i>Al-Shajarah: Journal of Islamic Thought and Civilization</i>	Al-Hikr lease financing for waqf housing	Proposes long-term lease model integrating waqf and state land for public housing.	Model not empirically tested or adapted for Indonesia.
4	Khan, M. K., Rasid, S. Z., & Bardai, B. (2019)	<i>IJIBS</i>	Cooperative housing via waqf	Introduces Waqf Cooperative Housing Model (WCHM) for M40 housing affordability.	Focused only on Malaysia; lacks regional comparison.
5	Embi, N. A. C., et al. (2021)	<i>Int. Journal of Zakat and Islamic Philanthropy</i>	Waqf and affordable housing for M40	Identifies main housing issues and proposes waqf as solution.	No quantitative assessment of model effectiveness.
6	Khan, M. K., Rasid, S. Z., Bardai, B. B., & Fatima, B. (2023)	<i>Int. Journal of Academic Research in Business and Social Sciences</i>	Financial cooperatives and waqf	Suggests two innovative waqf financing instruments for cooperative housing.	Lacks socio-economic outcome validation.
7	Kamal, S., & Ating, R. (2020)	<i>Int. Journal of Advanced Research in Economics and Finance</i>	Waqf housing framework	Proposes new framework integrating sustainability and social resilience.	Requires integration with regulatory and community aspects.
8	Kahraman, S. (2021)	<i>American Journal of Economics and Sociology</i> (Bangkok)	Waqf land for urban housing	Demonstrates positive housing impact of waqf land use.	Context-limited; not generalized to other Southeast Asian countries.

9	Satriyasyifa, M. P., & Priantina, A. (2021)	<i>Tazkia Islamic Finance and Business Review</i>	Cost-benefit analysis of waqf housing	Finds benefits outweigh risks in waqf housing schemes.	Limited to conceptual evaluation; lacks policy linkage.
10	Sukamto, F. A. M. S., Hashim, H., & Osman, A. F. (2022)	<i>Journal of Positive Psychology</i>	Sustainability of waqf housing	Identifies developer challenges and potential system improvements.	Focuses on operational issues; lacks financial optimization model.
11	Kurniati, N. (2022)	<i>Kabuyutan: Jurnal Kajian Sosial dan Humaniora</i>	Legal study on waqf land for vertical housing	Waqf land can serve as alternative land source for flats.	No financial feasibility or implementation analysis.
12	Ravi, M. I. M., & Redzuan, N. H. (2022)	<i>Int. Journal of Islamic Business</i>	Collaboration of bank-waqf-zakat	Suggests tripartite framework for B40 housing.	Needs model testing and policy adoption mechanism.
13	Mamat, N. et al. (2023)	<i>Al-Qanatir: Int. Journal of Islamic Studies</i>	Sharia analysis of housing waqf (Penang)	Finds emerging Sharia issues needing judicial guidance.	Limited to jurisprudence; no socio-economic perspective.
14	Ikmaluddin Ibrahim et al. (2025)	<i>Al-Qanatir: Int. Journal of Islamic Studies</i>	Fiqh perspective on commercial housing waqf	Highlights waqf's potential for Muslim housing ownership and welfare.	Needs integrated economic assessment.
15	Anggraini, D. H., & Rohim, A. N. (2024)	<i>Nukhbatul 'Ulum: Jurnal Bidang Kajian Islam</i>	Integrated land and cash waqf for apartments	Identifies regulatory and managerial challenges; suggests innovative policies.	Still conceptual; lacks empirical case study.
16	Arif, M. I., Markom, R., Adenan, F., & Rosli, M. S. (2024)	<i>Akademika</i>	Social viability of commercial real estate waqf	Demonstrates feasibility with socio-economic and governmental support.	Does not quantify social impact outcomes.
17	Mahdi, M. (2024)	<i>Jurnal Ekonomi dan Pembangunan Indonesia</i>	Empowerment of waqf land for housing	Emphasizes potential of waqf assets and need for state intervention.	Does not propose operational financial model.
18	Cania, E. S., & Samrijuliati, Y. (2024)	<i>Jurnal Ekonomi, Manajemen dan Bisnis Syariah</i>	Waqf housing for low-income families	Emphasizes regulation, education, and cross-sector collaboration.	Limited scope on governance mechanism.

19	Fraya et al. (2024)	<i>Moneter: Jurnal Keuangan dan Perbankan</i>	Waqf as social finance for SDGs	Highlights waqf's contribution to SDGs via BWI waqf programs.	Does not address housing-specific SDGs via BWI waqf.
20	Saepi Syawaludin et al., 2018)	<i>Jurnal Hukum De'rechtsstaat</i>	Strategies for waqf utilization	Suggests integrated waqf management for community welfare.	Theoretical; lacks linkage to housing development.

(Processed data, 2024)

The results of this study are extract from a systematic analysis using structural method by selecting journal articles that suites the theme. Overall, the findings show that productive waqf has enormous attraction from scholars, whether Islamic or Western. The intrigued scholars then make researches about the topic. Most publication found in this article originating from Southeast Asia, a part of Asia continent that contains large Muslim communities. In this section, we will be discussing integrated of key themes, links them to Islamic Social Finance (especially productive waqf) and Maqashid Shariah, and conduct an analytical interpretation of productive waqf model, suitable for housing project. The literature search was conducted using keywords such as "waqf," "wakaf," "productive waqf," "wakaf produktif," "housing," "perumahan," and "affordable housing" across major academic databases including Google Scholar, Scopus, and Crossref. The initial search identified 1,224 articles related to waqf and housing. A multi-stage screening process was then applied using predefined inclusion and exclusion criteria: only peer-reviewed journal articles, published between 2014 and 2024, available in full text, and written in either English, Indonesian, and Melayu. After early screening, followed by full text access assessment, 20 Journal Articles were finally selected using in-depth analysis. The primary concern of this review is not the quantity, but the depth of thematic synthesis and the ability to focus and connect the main theme of the research to the journal articles. Another challenge is to conceptualized the theme and link that to applied context in housing affordability model.

The selected manuscripts are geographically diverse but concentrated in a few countries that has context about housing affordability problem. Eight studies are based in Indonesia, eleven in Malaysia, and one in Thailand, reflecting the ASEAN countries focused regarding the theme (Kahraman, 2021);(Ating & Kamal, 2020); (Cania & Juliati, 2024); (Saepi Syawaludin et al. 2018).The articles are published across various academic journals, Nukhbatush Ulum: Jurnal Bidang Kajian Islam, Al-Qanatir: International Journal of Islamic Studies, Tazkia Islamic Finance and Business Review, International Journal of Advanced Research in Economics and Finance, Al-Awqaf: Jurnal Wakaf dan Ekonomi Islam, and the International Journal of Academic Research in Business and Social Sciences, among others. In terms of publication timeline, all selected articles were published between 2018 and 2024, highlighting contemporary context. The earliest study this research referred to was in 2018, through the years the publication has the increasing amount of quantity. In 2023 and 2024 indicate the rising of the topic. The reviewed studies employ predominantly in qualitative studies, with only few research using quantitative approaches. For example, Mahdi (2024) and Mamat et al. (2023) discuss policy and fiqh-based aspects of waqf housing, while Kurniati (2022) examines the legal formalities of using waqf land for vertical housing.

In contrast, Arif et al. (2024) apply SEM-PLS to analyze public acceptance of commercial waqf real estate, providing one of the few quantitative contributions in this field. Compiled together, the literatures provide a broad yet uneven picture of how productive waqf is being conceptualized as a tool for housing provision, empowerment, and asset development. To synthesize the contributions more clearly, the studies were organized into key thematic categories, which are summarized in Table 1. The table outlines the main focus, key findings, and identified gaps of each article. Overall, three major thematic pillars emerge. First, the legal and governance dimension is consistently emphasized

as a determinant of successful waqf property development. Malaysian studies highlight relatively stronger legal coordination due to the state-level religious administration structure, whereas Indonesian studies frequently point to fragmented authority, unclear asset certification, and limited integration with housing policies. Second, financial models such as long-term leasing (al-hikr), cooperative waqf housing, and integrated cash-land waqf schemes appear repeatedly across the literature. However, these models are mostly conceptual and have not yet been widely tested through real projects. Third, governance issues related to nazhir professionalism, transparency, and stakeholder coordination are identified as recurring challenges that directly affect implementation.

The outcomes of studies on productive waqf and affordable housing are diverse. Some The result of studies theme is therefore complex and many outcomes. Some focus on strategy and policy development, while others, on legal and regulatory aspects, and the rest of the researches on the socio-economic potential of waqf as an instrument that fulfilled the structural challenges lies in modern society. The core principles of the theme based by Maqashid Al-Shariah and fulfillment in basic needs Mohamad Suhaimi & Ab Rahman ii (2019). Many of the reviewed studies highlighting that affordable house ownership, particularly in Southeast Asia, Abdullah using the socio-economic lens with Islamic value with the concept of productive waqf. Research in Malaysia has its own focus on B40 and M40 groups, underlining how rising in property prices and stagnant income have risen the gap in affordability housing theme. Similar in Indonesia, the studies similarly describe the difficulties of urban low-income families in accessing decent affordable housing with the same problem as the Malaysian, the stagnation in income because the lack formal finance workers. Despite the shared concerns across the nations, there is limited solutions addressing concrete housing affordability, ownership sustainability, or measurable welfare improvements. This suggests that the socio-economic potential of waqf-based housing has some decent researches while being disconnected towards reality. Some of the most detailed operational models are proposed by Kamal and Ating (2020), who design a housing waqf fund in which waqif (donors) contribute via online platforms such as waqf websites, zakat portals, and internet banking, as well as offline channels.

The collected social funded income pooled into a dedicated “housing waqf fund” that placed within the financial institutions for a specified time of period (Khan et al. 2019). The fund then allocated to two main avenues: First, to support capital needs of house developers obliged in affordable housing projects. Second, the investment portfolio intended towards income generating. Upon housing project completion, the houses offered towards low-middle income families below the market price. With the eligibility on some aspects, including: Income, household size, and financial capacity (Ikmaluddin Ibrahim et al. (2025). Modest returns are generated for the waqf fund (for example, in the form of low-margin instalments), and a portion of the profits is channeled back to waqf and zakat institutions for further development programs. The remaining balance is reinvested as capital widening the housing projects by rising the quantity. This complex scheme should be managed by the waqf stakeholders from the regulator side or social-fund assets, which are responsible in assets utilizing, controlling, and the alignment with the sharia laws. From a wider pint of views, the review indicates that the management of productive waqf still tends to be dominated by religious-consumptive needs such as building mosques or religious schools, rather than addressing pressing socio-economic issues like housing affordability. Kamal and Ating (2020) note that this pattern limits the productive impact potential of waqf assets. In line with this, Cania and Samrijuliati (2024) argue that the growing difficulty of home ownership, especially among low- and middle-income groups, requires a shift in waqf towards more practical methods based on ummah problems in social-economic views.

A key contribution of this review is to synthesize how productive waqf aligns with broader Islamic Social Finance principles. In its productive form, waqf embodies long-term asset development, wealth redistribution, and social welfare enhancement core characteristics of Islamic Social Finance Muhammad Rawi Ravi & Redzuan (2022). However, the literature shows that waqf

is rarely examined in combination with other Islamic Social Finance instruments such as zakat, infaq, sadaqah, Islamic microfinance, or sukuk. Only a small number of studies propose integrated multi-instrument frameworks, such as tripartite collaborations between waqf, zakat institutions, and Islamic banks. One method in developing housing can be managed by utilizing the asset to develop as housing or apartement as stated by Angraini & Rohim (2024) and Helza & Lita (2020). The housing itself should be determined to develop not only fulfillment in provision but also the decent and good quality housing Azizan et al. (2021). The limited development of such integrated models constrains the scalability and financial sustainability of waqf-based housing initiatives and presents a clear opportunity for future research.

The literature further demonstrates that some works have been made to accommodate housing provision within the framework of Maqashid Al-Shariah. Home ownership/lease is commonly associated with the preservation of life (Hifz Al-Nafs) and preservation of wealth (Hifz Al-Maal), given its contribution to dignity, life stability, and economic security. Housing is often categorized within the secondary (hajiyat) needs that facilitate life and remove hardship and sometimes tertiary (tahsiniyat), which enhance the quality of life. In this sense, waqf-based housing initiatives align strongly with shariah objectives by providing long-term benefit in Islamic value (Maslahah) to vulnerable-in need groups. However, the reviewed studies seldom present a systematic model that explicitly connects specific waqf financing structures to measurable Maqashid outcomes, indicating an important theoretical and empirical gap (Fraya et al. 2024). Another important discussion in the literature is measurable Maqashid outcomes, indicating an important theoretical and empirical gap. Another important theme in the literature is the role of the stakeholders. Some of studies found indicates that the success indication of waqf assets, whether in cash or land waqfs, later grouped in productive waqf for housing depends not only on regulatory support but also on active regulatory act from government, Islamic financial institutions, and waqf authorities. Satriyasyifa and Priantina (2021) underline the need for public sector participation, including budget-supported act and coordination with state-owned agencies, while Mahdi (2024) argues that systematic, large-scale state intervention can significantly amplify the impact of waqf-based housing programs. This aligns with classical Islamic thought, in which scholars such as Ibn Khaldun stressed the responsibility of rulers to manage public resources in a way that ensures fairness, stability, and social well-being.

Based on the synthesis of findings, the following conceptual model illustrates the pathway through which productive waqf supports affordable housing:

#### **Input Layer (Resources):**

- Waqf land assets
- Cash waqf contributions
- Institutional capital (Islamic banks, cooperatives)
- 

#### **Process Layer (Mechanisms):**

- Asset development: construction, leasing, joint ventures
- Financial structuring: al-hikr, profit-sharing, cooperative financing
- Governance: nazhir management, stakeholder coordination, transparency

#### **Output Layer (Housing Provision):**

- Affordable housing units
- Subsidized leasing or ownership schemes
- Community-based housing access

#### **Outcome Layer (Socio-economic Impact):**

- Increased housing affordability
- Improved asset distribution
- Enhanced household stability and welfare

### **Impact Layer (Maqasid al-Shariah Alignment):**

- Hifz al-Nafs: safety and dignity through secure housing
- Hifz al-Mal: asset protection and long-term wealth creation
- Maslahah: social welfare and equitable development

This model shows how waqf assets can be utilized towards the mass amount on prisional program for decent affordable house through coordinated management process and professional utilization, producing socio-economic impact from decent affordable shelter provisioning and Maqashid Al-Shariah based on impact. Based on the synthesis of the literature, a conceptual model can be outlined to illustrate on how productive waqf supports decent affordable housing. At the starting level of mechanism, key sources include waqf land assets, cash waqf endowment funds, and institutional capital from Islamic Banks and other financial institutions. At the process step, these resources are transformed through asset development (construction, leasing, and joint venture), financial structuring (profit-sharing based and cooperative financing), and governance mechanisms (nazhir management stakeholder coordination, and transparency) (Khan et al. 2023).

The output layer consists of tangible decent affordable housing provisions in the form of wanted units, subsidized leasing or ownership schemes, and community-based access models. These outputs generate socio-economic outcomes, including increased decent housing affordability, more equitable asset distribution, and enhanced household stability and welfare. At the highest level, the model aligns with Maqashid Al-Shariah by contributing towards the preservation of self (Hifz Al-Nafs), through secure and dignified housing. The preservation of wealth (Hifz Al-Maal) through asset protection and long-term wealth creation, and maslahah through broader social welfare and equitable development. Overall, the literature suggests strong potential for waqf to play a significant role in addressing decent housing affordability. As mentioned by Mapika et al. (2022) some practical waqf utilization regarding the productive waqf especially for shelter provision has begun, and it has positive impact on socio-economic indicator.

However, substantial gaps remain wide. Most proposed models have not been empirically testes, governance obstacles persist, integration with national housing regulations is still weak, and there is no unified framework connecting waqf-based initiatives to broader socio-economic indicators. Addressing these limitations will require stronger multi-sectors coordination, advanced regulatory support, and more robust empirical methodologies. Considering rising property prices, escalating land costs, and increasing rental burden as contemporary socio-economic problems regarding the decent house provision, the development of productive waqf assets for affordable housing should no longer be viewed as merely beneficial but as an urgent and strategic necessity for meeting the evolving social and economic needs of society.

## **5. Conclusions**

The management of productive waqf for affordable housing is crucial in addressing the growing obstacles of home owning. Rising property prices, limited land, and escalating rental costs have been burden towards the middle-income people or the working class. This difficult condition highlighting the need of waqf not only as religious instrument nut also strategic instrument tool for solving in socio-economic dimension. This study emphasizes the importance of collaboration between

regulators, the waqf managers (nazhir), and financial institutions in developing and innovative waqf-based housing affordability models. Flexible approaches is one of the strongest points in waqf, one that differentiating with zakat. Combining the cash and land waqf potential and assets, by utilizing each one of it or hybrid model involving both of asset maximization the financial institutions using waqf scheme. Furthermore, using financing schemes as one the utilization in cash waqf can be structured to provide both permanent and temporal housing affordability, thus, widening access to affordable housing shortage solutions. The findings pointing that development of productive waqf assets for housing is important, as it directly contributes to social welfare, power, and resilience. The study calls for views shifting in waqf management, aligning it with modern problem in housing affordability and demonstrating its potential as sustainable instrument for inclusive development.

To continue this research theme has its own difficulty. One, must formulate the strategy based on problems-solutions based research. Then, conduct model for the strategy developing waqf towards affordability of housing to combat housing backlog by using the abundant potential cash and land waqf everywhere, especially in Indonesia. The coordination between stakeholders, especially regulatory driven one is important. The fruition of this cooperation should be knitted tightly between nazhir, the government and the wakif. Therefore, future research should aim to alleviate the housing backlog problem using empirical-based model to be implemented as regulation and practical approach. Empirical evaluation is important for understanding long-term feasibility, governance effectiveness, and the socio-economic impact of waqf based programs. Additionally, comparative studies across Musli-Majority countries and Countries that manage waqf would provide valuable insights into best practices and adaptable frameworks. Researchers should also explore integrated funds to enhance socio-financial based sustainability. Finally, further work is needed to develop a comprehensive theoretical model that explicitly connects waqf mechanisms with Maqasid al-Shariah outcomes in the context of housing welfare.

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