

# Conceptual Framework To Empowering Waqf Land Towards Risk Resilient Cities

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## Abstract

*Waqf land an Islamic endowment asset in urban planning and examines its latent potential to contribute to the development of risk-resilient cities. Despite its historical role in supporting public welfare, Waqf land remains largely inactive in contemporary urban resilience strategies. A conceptual research approach is adopted, synthesizing insights from existing literature on urban resilience, Islamic philanthropic systems, and land governance. Case examples from select Muslim-majority countries are incorporated to illustrate practical relevance. The study proposes a new framework for integrating Waqf land into urban risk reduction strategies. The findings reveal that legal ambiguities, poor institutional coordination, and outdated management practices hinder effective use of Waqf land. However, strategic policy alignment and stakeholder collaboration could unlock its potential to support affordable housing, disaster recovery, green infrastructure, and social resilience. The paper concludes that Waqf land, if systematically revitalized and incorporated into urban planning frameworks, can serve as a transformative asset in building risk-resilient cities. A proposed conceptual framework emphasizes inclusive governance, policy reform, and participatory planning to activate this dormant resource for long-term urban sustainability and equity.*

*Keyword : Waqf Land, Urban Resilience, Disaster Risk Reduction, Islamic Philanthropy, Urban Planning, Sustainable Urban Development.*

## 1. Introduction

In Malaysia, Waqf land represents a valuable yet significantly underutilized asset with the potential to support sustainable urban development and enhance risk resilience. As a form of Islamic endowment, waqf involves the dedication of land or property for perpetual charitable use, deeply rooted in Islamic teachings that emphasize equity, social welfare, and intergenerational justice. Historically, waqf assets have played an instrumental role in Islamic societies by facilitating the establishment of essential infrastructure such as mosques, schools, and hospitals, thereby fostering inclusive development and public welfare (Laluddin et al., 2021; Ismail et al., 2015).

Despite its spiritual and historical relevance, vast tracts of waqf land across Malaysia remain idle due to outdated legal frameworks, fragmented governance structures, and financial constraints (World Bank Group, 2019). The governance of waqf assets often involves both federal and state authorities, creating bureaucratic complexities that hinder timely and strategic development. Nevertheless, recent interest in utilizing waqf land for community-oriented projects such as affordable housing and climate-resilient infrastructure highlights its transformative potential (Pitchay et al., 2024).

Amid growing urban challenges including climate change, flooding, and socio-economic vulnerabilities there is a pressing need to integrate waqf land into

broader urban planning and disaster risk reduction (DRR) efforts. Rooted in the Maqasid al-Shariah, which prioritizes the protection of life, property, and future generations, waqf land offers a unique opportunity to align spiritual values with practical, sustainable development strategies (Sarkawi & Abdullah, 2020). This study explores the conceptual and operational pathways for empowering waqf land to contribute to urban resilience. By examining governance barriers and proposing a policy-aligned framework, it aims to unlock the potential of waqf as a community-centered, faith-driven instrument for building equitable and risk-resilient cities aligned with national development goals and global frameworks such as the SDGs and the Sendai Framework.

## 2. Literature Review

This chapter discusses the literature review related to this research developing a conceptual framework to empower Waqf land for risk-resilient urban development

### 2.1. Concept of Waqf Land

The concept of Waqf refers to the Islamic endowment of property or land for perpetual charitable use, guided by principles rooted in Islamic jurisprudence (fiqh) (Sukmana, 2020). Waqf is a non-transferable asset intended to generate ongoing public benefit, with proceeds typically used for religious, educational, healthcare, or social purposes (Anuar et al., 2022). In

modern contexts, Waqf has gained renewed attention as a developmental tool with applications in poverty alleviation, sustainable infrastructure, and community development (Laluddin et al., 2021). The unique nature of Waqf land lies in its permanence and moral imperative, making it well-aligned with principles of sustainability and intergenerational equity (Salman et al., 2021). However, its potential remains largely underexploited due to challenges in legal codification, lack of integration with contemporary urban policies, and limited stakeholder collaboration (Salleh et al., 2022). Understanding the foundational principles of Waqf is essential to exploring its suitability as an asset in urban resilience strategies.

## 2.2. Urban Resilience

The concept Urban resilience refers to a city's ability to absorb, adapt, and recover from shocks such as natural disasters, economic disruptions, and climate-induced crises. It encompasses physical infrastructure, socio-economic systems, institutional capacities, and environmental sustainability. The United Nations Office for Disaster Risk Reduction (UNDRR) and the Sendai Framework have emphasized the need for integrating resilience in all aspects of urban governance, particularly in rapidly urbanizing nations. Resilient cities are not only those that survive shocks but also adapt and thrive in their aftermath, ensuring continuity of essential functions and services (Meerow et al., 2016). In Muslim-majority regions, however, urban resilience must be adapted to local religious and cultural contexts, including the mobilization of religious institutions like Waqf to support social safety nets and inclusive infrastructure. The increasing frequency of urban hazards makes resilience planning not a luxury, but a necessity especially in cities with historically underutilized assets such as Waqf land.

## 2.3. The Role of Waqf Land in Enhancing Urban Resilience

The strategic role of Waqf land in enhancing urban resilience lies in its ability to support community-centric infrastructure, reduce vulnerability, and foster long-term social and economic stability. As cities confront increasing climate threats and socio-economic disparities, the potential of Waqf land to be used for disaster risk reduction, temporary shelters, green spaces, and affordable housing becomes crucial (Ibrahim et al., 2018). Several studies have identified successful projects where Waqf properties were developed to serve flood-prone or underserved communities, contributing to adaptive capacity and sustainability (Pitchay et al., 2024). Waqf land can also provide essential support during post-disaster recovery, acting as a buffer asset not tied to speculative land markets. However, realizing this potential requires coordinated planning, stakeholder engagement, and policy reform to integrate religious endowments into formal urban resilience strategies. Aligning Waqf development with global frameworks

such as the SDGs and the Sendai Framework further strengthens its relevance in resilience discourse

## 2.4. Integrating Waqf Land into Urban Resilience Framework

The strategic Although there is not a unified and institutionalised methodology, attempts to incorporate Waqf land into urban resilience frameworks have surfaced through policy discussions, pilot initiatives, and research suggestions. To prevent regulatory conflicts, existing integration initiatives have emphasised the need to harmonise state-level urban planning systems with religious governance (Thaker, 2021). Islamic towns around the world have different approaches to managing Waqf assets; successful examples in Indonesia and Turkey provide templates for interventions that can be scaled up. However, obstacles including strict legal frameworks, a lack of finance, and a division of power between the state and religious organisations still stand in the way of full-scale integration. Therefore, it is necessary to systematise and modify best practices for Islamic urban contexts, emphasising policy coherence and participatory governance (The World Bank Group, 2019; ISDB, 2021).

## 2.5. Case Studies of Islamic Cities and Their Urban Planning Models: Baghdad and Medina

Sustainable The historical cities of Baghdad and Medina exemplify how Islamic urban planning integrated spiritual, social, and functional elements to create resilient and sustainable urban environments. Baghdad, established in 762 CE by Caliph Al-Mansur, was designed as a circular city with the palace and central mosque at its core, symbolizing the unity of religion and governance. The radial street layout facilitated defense, trade, and communication, while markets, homes, and institutions were placed strategically to ensure accessibility, equity, and efficient land use. Its design reflected Islamic values of cohesion, central authority, and community welfare. Medina, the first Islamic city-state, developed organically around the Prophet's Mosque after the Hijrah in 622 CE. It emphasized communal living, environmental consciousness, and social welfare. Waqf properties were introduced to support housing, food security, and public services an early model of institutionalized social infrastructure. Medina's informal but inclusive planning promoted accessibility, social harmony, and justice.

## 3. Methodology

The research on developing a conceptual framework to empower Waqf land for risk-resilient urban development was designed as a qualitative and conceptual inquiry, aimed at synthesizing existing theories, practices, and case evidence. The methodology adopted follows a structured framework based on the Design Science Research (DSR) approach, which is suitable for theory-building and conceptual framework

development. This method is implemented through five main phases: Problem Identification, Requirement Analysis, Conceptual Design, Validation, and Refinement, conducted over a six-month period from September 2024 to February 2025. (Figure 1)

### 3.1. Problem Identification

This stage identifies the core problem of underutilized waqf land in Malaysia, despite its potential to contribute to sustainable urban development and resilience. The study is motivated by the absence of a structured, Shariah-compliant, and resilience-oriented framework to guide the strategic use of waqf land for urban risk mitigation and socio-economic upliftment.

### 3.2. Analysis

This phase involves a comprehensive diagnosis of the context, needs, and constraints surrounding the development of waqf land in relation to urban risk resilience. The research on developing a conceptual framework to empower Waqf land for risk-resilient urban development the analysis phase focused on identifying the critical factors contributing to the underutilization of Waqf land and its potential to enhance urban resilience. Through the adaptation of multi-source insights as reflected in the conceptual framework developed from 15 reputable academic and institutional references (Abdullah, 2018; UN-Habitat, 2022; UNCC, 2023) this phase mapped existing gaps, stakeholder roles, and policy disconnects that hinder the integration of Waqf land into city resilience strategies.

### 3.3. Validation on Design

A detailed framework design was developed to guide the integration of Waqf land into urban resilience strategies. These elements were selected based on their relevance to both Islamic social finance principles and international urban resilience agendas (e.g., the Sendai Framework, SDGs). By identifying these needs and challenges, the analysis stage established the foundation for designing a framework that is both spiritually anchored and technically sound. Gheiravani et al. (2024) emphasized that effective conceptual frameworks must be rooted in empirical insight and contextual relevance, particularly within governance and planning systems. Building on this, the present framework synthesizes 15 elements, including legal alignment, institutional partnerships, and adaptive Waqf land use. The design emphasizes modularity, enabling adaptation across regions while ensuring compliance with Islamic finance and urban policy norms. This structured approach ensures the model supports resilient, inclusive, and sustainable urban development.

### 3.4. Refinement Development

A detailed development phase involved structuring a comprehensive framework integrating Waqf land into urban resilience planning. Drawing from scholarly sources, the framework incorporates legal alignment, institutional collaboration, smart land use, and Islamic finance mechanisms such as *Waqf-Sukuk*. Key components were refined into actionable models, including disaster-resilient housing, green infrastructure, and inclusion in city master plans. Stakeholder roles were mapped using an input-output-feedback structure, ensuring clarity and interconnectivity. The model emphasizes scalability, transparency, and community-based management, aligning with global frameworks like the Sendai Framework and SDGs to support sustainable, inclusive, and risk-resilient Islamic urban development

## 4. Findings and Discussion

A Systematic Literature Review (SLR) using thematic analysis was conducted to identify recurring concepts, frameworks, and empirical insights relevant to the integration of Waqf land in urban resilience planning. The SLR aimed to synthesize scholarly discourse from multidisciplinary sources, including Islamic finance, urban planning, and disaster risk reduction. By applying a thematic approach, this review enabled the categorization of literature into key themes such as Waqf governance, legal-institutional alignment, community-based planning, and sustainable land use. Peer-reviewed articles, policy reports, and case studies from databases such as Scopus, Google Scholar, and Web of Science were selected based on predefined inclusion criteria. Thematic analysis was used to systematically code and interpret the findings, allowing for a comprehensive understanding of gaps, convergences, and emerging practice.

### *Conceptual Framework*

The developed conceptual framework identifies key components that integrate legal reforms, institutional coordination, smart land use, and Islamic finance innovations. Case examples from Malaysia and Turkey demonstrate the viability of Waqf land in affordable housing and disaster-resilient infrastructure. The discussion highlights how this framework extends existing literature by embedding religious endowments into contemporary resilience strategies a dimension often overlooked in urban planning discourse. It align

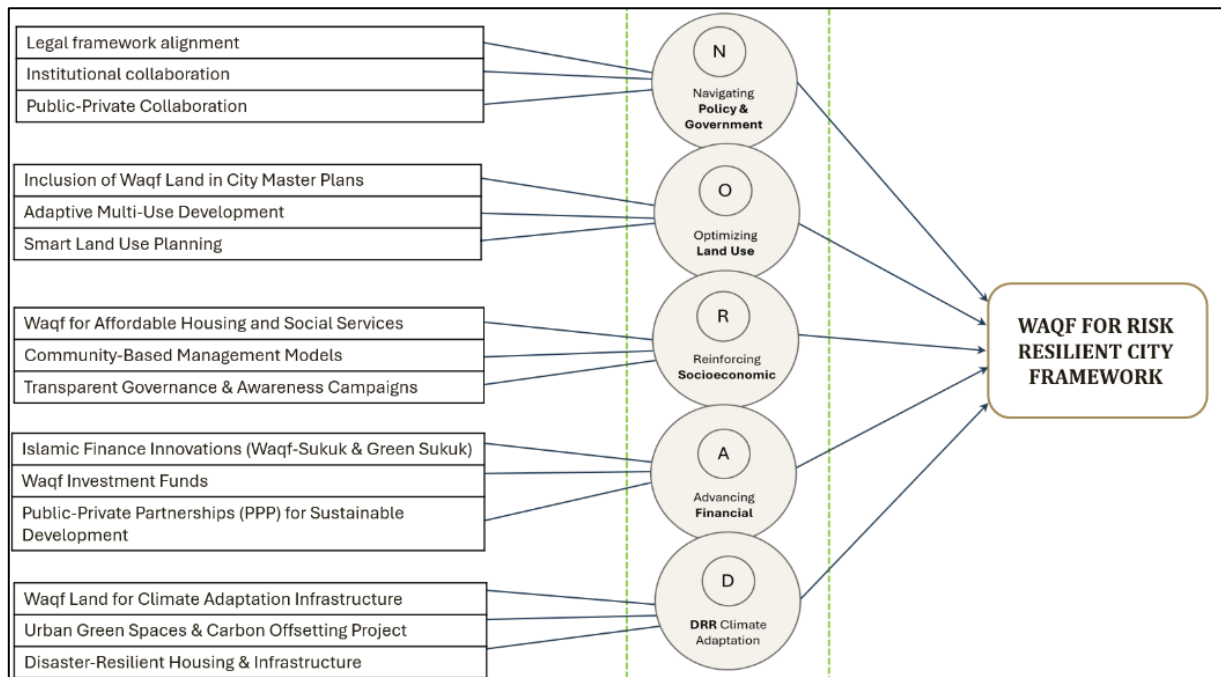


Figure 1: Overview of conceptual framework

with Maqasid al-Shariah principles and global agendas such as the SDGs and the Sendai Framework. However, challenges remain, including governance fragmentation, funding gaps, and limited awareness. Overcoming these requires harmonizing civil and Shariah regulations, enhancing transparency, and encouraging public-private partnerships. Ultimately, this framework offers a pathway to reactivating Waqf assets for inclusive, sustainable, and risk-resilient urban futures.

### 3.1 Problem Identification

Malaysia faces increasing climate-related disasters, with floods ranked as the highest national risk (Statista, 2024). Recent events such as the 2021–2023 floods caused widespread damage, affecting over 13.4% of the land and 32% of the population, with estimated annual damages reaching RM18.1 billion. Amid these escalating hazards, the contribution of Waqf land to urban resilience remains marginal despite its potential. Alarming, 85% of Waqf land in Malaysia remains idle or underutilized (The Sun Straits, 2019). This underutilization translates to a missed opportunity in combating disaster vulnerability through sustainable land use. No existing research has systematically explored how Waqf land could be incorporated into a framework for resilient urban planning. The growing risks, combined with dormant assets, highlight an urgent need to address this research gap.

### 3.2 Analysis

To assess the potential of Waqf land, this study applies a mix method approach incorporating Systematic

Literature Review (SLR) and expert engagement. The SLR was used to identify elements across legal, financial, social, and environmental domains that influence Waqf land utilization. Data from questionnaire, expert interviews, and policy documents were analyzed to evaluate alignment with resilience objectives. The analysis revealed recurring barriers such as fragmented governance, legal ambiguity, and lack of integration between Waqf and city planning strategies. Insights from disaster-prone regions such as Yan, Kedah further informed the categorization of resilience needs. The analysis phase thus provides a knowledge base for designing a holistic, adaptable framework.

### 3.3 Validation on Design

Expert validation was carried out through interviews and focus group discussions with stakeholders including policymakers, religious authorities, disaster experts, and community leaders. These sessions ensured that the framework's assumptions, structure, and proposed strategies were reviewed and refined based on professional and local insights. The validation highlighted support for the model's practical relevance, particularly its adaptability to diverse urban settings and disaster profiles. Experts emphasized the need for capacity-building and policy alignment to operationalize the framework effectively. These engagements helped affirm the feasibility and applicability of the proposed model.

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## Conclusion

The research on developing a conceptual framework to empower Waqf land for risk-resilient urban has been successfully formulated based on a systematic research process. This framework is intended to guide policymakers, Waqf institutions, urban planners, and community stakeholders in mobilizing underutilized Waqf land for sustainable urban development, particularly in areas vulnerable to climate-induced disasters. The findings suggest that the framework can serve as a practical guide for incorporating Waqf land into urban planning processes to support affordable housing, green infrastructure, and disaster-resilient developments. However, this study is contextually focused on Malaysia and may require further testing in

other Muslim-majority regions to assess scalability. Future studies are recommended to explore cross-country comparative case studies and evaluate various policy and institutional arrangements.

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