e-ISSN: 2590-3942

Available online at

http://journal.uitm.edu.my/ojs/index.php/jipsf

Journal of Islamic Philanthropy and Social Finance

Journal of Islamic Philanthropy and Social Finance 8(1) 2026, 54 - 66

FUNDAMENTALS OF PROPERTY DEVELOPMENT FOR WAQF LAND IN MALAYSIA

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ARTICLE INFO

Article history:
Received:
05/02/2026
Revised:
09/03/2026
Accepted:
13/03/2026
Online first:
Published 10/03/2026

Keywords:

Waqf Development
Fundamentals.
Property Development.
Waqf Land.
Waqf Property Development

DOI:
doi.org/10.24191/cv7mfs60

ABSTRAK

Waqf land development is becoming increasingly common in Malaysia as a means of achieving socioeconomic goals while simultaneously ensuring long term assets sustainability. However, its development potential remains underutilised due to complex legal institutional and operational constraints. While prior studies have examined individual challenges related to waqf governance, financing and land administration, there is a lack of an integrated understanding of the fundamentals required to guide systematic property development of waqf land. This paper aims to identify and synthesis the core fundamentals of property development that are particularly relevant to waqf land in Malaysia. By adopting qualitative research approach, this paper integrates an extensive literature review including document analysis with semi-structured interviews with stakeholders including the State Islamic Religious Council and developer who are engaged in waqf property development. Thematic analysis was employed to examine institutional roles, development processes and governance practices. The finding indicates six interrelated fundamentals essential for effective waqf property development which are governance and legal alignment, institutional structure and stakeholder coordination, pre-development readiness assessment, development methodology and financing mechanisms, development approval and implementation workflow and post development management and benefit distribution. These findings provide a foundation for waqf administrators and development practitioners in order to improve coordination and implementation of waqf development in Malaysia

INTRODUCTION

Waqf land has substantial potential for property development, and it is an exclusive waqf institutional asset that can provide long lasting benefits to the ummah. In Malaysia, waqf land development is becoming increasingly considered as a method that can assist socioeconomic goals while simultaneously assuring the long-term sustainability of assets. According to Cizakca (1998) and Kahf (2003), traditional waqf institutions provided funding for mosques, schools, hospitals and housing through the utilisation

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https://doi.org/10.24191/cv7mfs60

of waqf which is the perpetual endowment that ensures the sustainability of the assets exist beyond generations. Although there is a lack of structured framework that combined conventional property development methods with the institutional features of waqf land, the development projects frequently lack consistency. This presents a challenge for the waqf institutions such as State Islamic Religious Councils (SIRCs) and development industry.

There have been studies by scholars that investigated on waqf land development from legal, governance and financial point of view. Nevertheless, there has been a lack of focus dedicated to the development fundamentals that are necessary to guide systematic development processes. Hassan et al. (2021) and Jalil (2020) stated that the development of waqf land in Malaysia has progressed from the conventional charitable provision to the implementation of structured real estate and commercial development initiatives. These initiatives have the objective of utilizing unused waqf land for the purpose of economic and social benefit. This study addresses the identified gap through the identification of the fundamentals property development that are applicable to waqf land.

LITERATURE REVIEW

Development has been defined in the Town and Country Planning Act 1976 as "the carrying out of any building, engineering, mining, industrial, or other similar operations in, on, over, or under land, or the making of any material change in the use of any land or buildings or any part thereof, or the subdivision or amalgamation of lands". Bryne and Cadman (1984) stated that property development is a process that is carried out by a development agency either independently or through another source in order to meet social and economic demands. This process is carried out in order to meet the necessity of the real estate market. This is achieved through the rehabilitation and construction of land or the refurbishment of structures for the purpose of the occupation of development agency or other parties. Property development strategies often lead to inefficiencies. Some of these inefficiencies are unavoidable due to the nature of development in imperfect markets. This is due to the usual practices of various parties taking opposing stances, a practice that was reinforced by the development of legal contracts.

Property development process involves the continuous combination of major production variable such as land, labour capital and enterprise. The ability to make multidimensional decisions is requires in the property development process. Similar comparative perspectives illustrating and explaining the processes and principles of property development are presented in the publications such as Cadman and Topping (1995) and Wilkinson and Reed (2008). All of these studies share a common theme which is the development process is an integrated process that connects distinct phases or components in a sequential manner, providing a blueprint for action and unlocking real estate value.

Fundamentals of Property Development Phases

In this study, the process of property development can be divided into three major phases which are pre-development, development and post development. Although these phases are typically viewed in a linear order, it is important to note that activities are commonly begin with one phase and end in another. This process results in significant overlaps and a cyclical decision-making process throughout the project life cycle. The pre-development phase is critical for determining the project's feasibility and addressing potential risk carefully. The pre-development phase often considered the most important step in the property development process. This phase typically takes the most time in the entire development process. This is due to the fact that this phase determines overall feasibility and strategy of the project. Cadman and Topping (1995) suggest that decision made during this early stage will have effects in the future. On the other hand, the development phase indicates the shift from the analytical groundwork to tangible implementation, focusing on the project execution and operational oversight. Following the completion of detailed design documentation, contractor selection and the commencement of construction, all activities and processes are conducted in accordance with approval plans and allocated budgets (Miles et al., 2007). This phase is defined by extensive coordination among consultants,

https://doi.org/10.24191/5pm77q04

contractors and regulatory bodies with developers or project managers taking on significant supervision (Fisher & Collins, 1999). Transitioning from construction control to revenue generation and operational performance marks the post development phase which focuses on transforming the finished asset into long term economic and functional value. Birrel and Gao (1997) suggested that while this phase may be overlooked, it is vital for achieving the development financial and social objectives. Furthermore, according to Wilkinson and Reed (2008), this phase typically involves tenant improvement, occupancy management, performance evaluation and refinancing or selling alternatives.

Property Development Process

It is important to recognise that the development process can be described in many ways, often as a series of events or stages from the start to the finish of a project. Although there might be some differences, the identifies stages are usually similar and involve same types of activities. For example, a simple framework can be divided the development into four phases as the study by Cadman and Topping (1995). The phases are evaluation, preparation, implementation and disposal. According to Miles et al. (2015), their study introduced eight stages model of real estate development. The stages include idea inception, idea refinement, feasibility, contract negotiations, formal commitment, construction, completion and formal opening as well as property, asset and portfolio management. when it comes to large development projects, individual components can be nested within a broader development plan and may be at different stages at a time. In addition, this eight-stage model is even applicable to the process of redeveloping projects, which involves the majority of the same processes as new development (Miles et al.,2015). Another scholar mentioned that there are six phases of development where its involved study phase, feasibility phase, preconstruction phase, construction phase, initial occupancy phase and occupancy and investment phase (Peca, 2009). In the development process, in addition to phases stated before, there will be various of development activities such as site acquisition, market planning, cost planning and control and project timing and scheduling. Peca (2009) also merged study phase and feasibility phase into one pre-development process.

Boucher (1993) discussed in the study that there are seven steps involved in the development of process. These steps are market analysis, site selection, site acquisition, planning and engineering, financing construction and marketing. It is mentioned that these processes not necessarily carried out in an orderly manner. Majority of these processes will run concurrently and not in linear order. However, all of the processes must be carried out. Syms (2002) extended that development and design process into eleven processes excluding the market appraisal that occurred in early stage of development process. The processes are project inception, site acquisition and assembly, site assessment, risk analysis, detailed design, feasibility study, planning approval, land and development finance, tendering, construction and sales and marketing. Henneberry et al. (2011) discussed that the design and development of a project begin with an initial concept, which is then continually refined as new information becomes available. This process presents a key challenge for the developer. In the early stages of development there is considerable flexibility due to the developer hasn't made significant financial or legal commitments to the project. Tunstall (2006) have different idea in the deign process in the context of development. The design process is much more complex with much detail in development phase. The process involves are inception, feasibility, outline proposals, scheme design (for approval), detailed design, construction information, measurement (bills of quality), tendering arrangements, pre-contract planning, construction on site, completion and feedback. On the other hand, Ratcliffe et al. (2009) stated that real estate development process involved five main steps which are concept and initial consideration, site appraisal and feasibility study, detailed design and evaluation, contract and construction and marketing, management and disposal.

Based on the development process involved, the processes have been adapted and categorized into three main development phase which are pre-development, development and post development in the Table 1 below.

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Table 1. Property Development Process

Development phase	Development Activities	Sources
Pre-development	Idea inception and refinement; initial concept formulation; market analysis and market appraisal; site identification, selection and acquisition; site assessment and assembly; feasibility study and evaluation; risk analysis; study phase; pre-development planning; outline proposals; scheme design for approval; planning approval; financial appraisal and development finance; cost planning and control; project timing and scheduling	Cadman & Topping (1995); Miles et al. (2015); Peca (2009); Boucher (1993); Syms (2002); Henneberry et al. (2011); Tunstall (2006); Ratcliffe et al. (2009)
Development	Formal commitment; contract negotiation; detailed design; engineering and planning; construction activities; construction information; measurement (BQ); implementation phase; construction on site; coordination of consultants and contractors; financing construction	Cadman & Topping (1995); Miles et al. (2015); Peca (2009); Boucher (1993); Syms (2002); Tunstall (2006); Ratcliffe et al. (2009)
Post development	Completion and handover; formal opening; initial occupancy; sales and marketing; asset, property and portfolio management; occupancy and investment phase; long term management; benefit realisation; disposal or redevelopment' feedback and post completion review	Cadman & Topping (1995); Miles et al. (2015); Peca (2009); Boucher (1993); Tunstall (2006); Ratcliffe et al. (2009)

Property Development of Waqf Land

Several SIRCs have established guidelines for development of waqf land. Usually, the development guideline is for the purpose of internal use especially due to the fragmentation of jurisdiction across the country. The process for developing waqf land is also explained in the *Manual Pengurusan Tanah Wakaf* (2006) by Department of Waqf, Zakat and Hajj, that focuses on post development phase. The process stated in the manual is involving long term rental or lease of waqf land. The process involved acceptance, report, evaluation and paperwork for long term leasehold or lease of waqf land proposals. In the context of waqf land development, there is lack of standardisation procedure that can be used as a guideline. Nevertheless, there have been research conducted on the development approach to waqf land that may solve the obstacles and challenges by SIRCs when developing waqf land. A study by Hassan et al. (2021) on the waqf land development approaches discovered that the key methods and practices are joint venture and partnership, government assistance, public participation and internal management of SIRC.

Property development guidelines for waqf land have become an important area of study and policy development. This is due to the particular legal, religious and institutional attributes that define waqf asset. Unlike conventional land, waqf land is subject to perpetuity, inalienability and irrevocability necessitating development guideline that differ from conventional property development process (Kahf, 2003). In Malaysia, lack of a uniform national waqf land code has resulted in fragmented development guidelines governed by state enactments, administrative circulars and internal policies of SIRCs (Mahamood, 2006; Sulaiman & Zainuddin, 2023). Conventional development frameworks emphasize processes such as site acquisition, market feasibility, financing structuring, construction management and post completion asset management. adapting these concepts to waqf land requires modifications to accommodate legal restrictions, trustee responsibilities and beneficiary goals (Zakaria & Md Sani, 2014;

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Abidin & Basrah, 2019). For example, when assessing the feasibility of waqf project, it is important to evaluate both financial viability and their socio-religious impact (Kahf, 2014). Shariah compliant financial tools such as sukuk, ijarah and crowdfunding mechanisms must also be address in development guidelines (Fasha et al., 2018; Thaker et al., 2018). This integration demonstrates that the waqf property development cannot be isolated from conventional property development without careful adaptation within an Islamic governance framework.

Scholars highlight the need for integrated guidelines that link shariah obligations to statutory planning, land registration and development control mechanisms (Mahamood & Ab Rahman, 2015; Ghazali et al.,2021). The current guideline tends to prioritize administrative compliance rather than strategic development planning and long term asset performance (Mokhtar, 2015). Furthermore, many research focus on institutional development challenges as opposed to transforming findings into practical operational development guidelines. This gap highlights the necessity for an investigation of property development fundamentals for waqf land as a basis for property development framework of waqf land. These fundamentals will be served as a strategic reference for SIRC, policymakers and stakeholders.

METHODOLOGY

This study adopts qualitative research method to ascertain the fundamentals elements that facilitate effective property development of waqf land in Malaysia. Considering waqf land development is integrated within religious, legal and institutional frameworks, a qualitative design is suitable for capturing the perspectives, practices and decision-making process of stakeholders engaged in waqf management and development. The study incorporates document analysis and semi-structured interviews to ensure both conceptual depth and contextual relevance. The objective of document analysis was to find patterns, regulatory and administrative procedures that were related to the development of Waqf land. The documents include legal instruments, policy and guidelines such as enactments of Waqf and fatwas, National Land Code (Act 828) and research papers, manual and reports that are released by SIRCs and JAWHAR. This combination allows the study to connect Islamic philanthropic principles with conventional development practices. Data were obtained in two stages. The first stage involved systematic literature, policy documents, development guidelines and official reports pertaining to waqf governance. This stage conceptualised preliminary development elements and guided the interview protocol. The second stage involved semi-structured interview with selected participants representing important institutional actors involved in development of waqf land in Malaysia. These included officers from Waqf institutions as SIRCs, representatives from federal agencies and private developers with experience in waqf projects. Table 1 below shows the informants' profile.

Table 1. Informants' Profile

Participant	Organisation	Positions
P1	Developer	Officer, Project Division
P2	State Islamic Religious A	Head of Waqf Unit
P3	State Islamic Religious B	Officer, Waqf Department
P4	Waqf Corporation	Executive Officer
P5	Federal Agency	Head of Assistant Director

The sampling method used in this study is purposive sampling. The selected participants are intentionally chosen as they represent different organisation and level of governance. The participants were also selected based on their direct involvement in planning, approving or implementing waqf land development. The interview focused on development process, institutional roles, governance structures and post development management which assists the derivation of the fundamentals. All semi-structured

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interviews were recorded and were subsequently transcribed verbatim for analysis. Thematic analysis was used to interpret interview data with the help of Atlas.ti 25. The thematic analysis analysed using six phases adopted from Braun and Clarke (2006). To address the ethical concerns, all participants provided informed consent. Confidentiality and anonymity were assured, and all data were treated in accordance with accepted ethical standards.

FINDINGS AND DISCUSSIONS

The study identified six interconnected fundamentals that collectively support effective and sustainable property development of waqf land in Malaysia. These fundamentals reflect the integration of Islamic philanthropic principles with conventional property development processes as well as the institutional strategies to transform waqf land into valuable socioeconomic assets. Figure 1 below shows the result of components and fundamentals involved property development derived from analysis of semi-structured interview through Atlas.ti software.

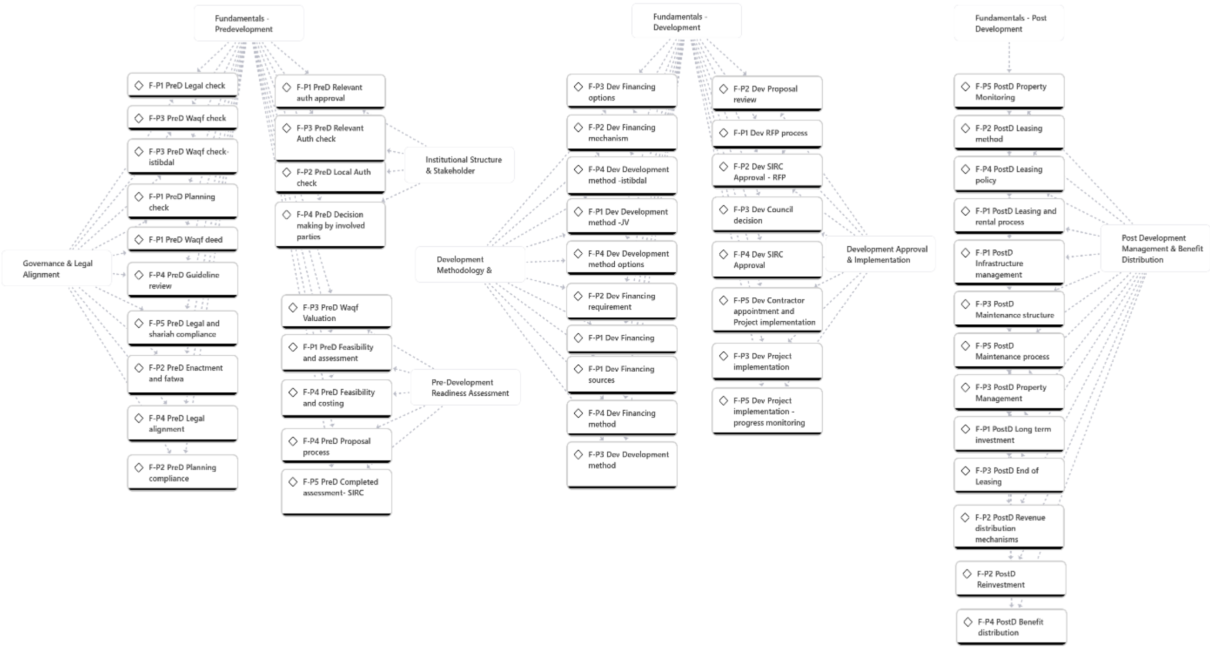

Figure 1. Result of semi-structured interview

Through the analysis and synthesis of document analysis and semi-structured interview, the study comprises the results into a comprehensive table. Table 2 below shows the relations of property developments process and fundamentals of waqf development components.

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Table 2. The Fundamentals of the Waqf Land Property Development

Development Phase	Fundamentals element	Description
Pre-development	Governance & Legal Alignment	Coordinates legal interpretations across states, clarifies leasing and *istibdal* procedures, ensures compliance with Shariah, enactments and planning laws, waqf deed conformity
	Institutional Structure & Stakeholder Coordination	-Defines the responsibilities of all parties involved in the development process (e.g SIRCs, federal agencies, subsidiaries, private developers and authorities) -Establishes decision structures and coordination platforms
	Pre-Development Readiness Assessment	Ensures land verification, feasibility studies, financial modelling and risk assessments to evaluate development suitability.
Development	Development Methodology & Financing Mechanisms	Provides structured guidance on development models such as JV models, BOT, *istibdal* project, funding mechanisms and Shariah compliant financing arrangements.
	Development Approval & Implementation Workflow	Outlines transparent RFP processes, consultation requirements, construction monitoring and quality assurance protocols.
Post development	Post Development Management & Benefit Distribution	Establishes leasing policies, maintenance structures, revenue distribution systems and long-term reinvestment planning to sustain waqf assets.

Governance and Legal Alignment

A resilient governance and legal structure are essential for the successful growth of any waqf property. Differences in legal interpretations often occurs which result in issues that influence the lease arrangements, long term asset management and development approvals. Governance and legal alignment emerged as key components of waqf land development. Informants (P1, P2, P3, P4) emphasized that development project must be consistent with waqf deed, shariah principles, state Islamic enactments and statutory planning guidelines. Misalignment between these components often results in development delays. According to Roslan and Muhamad (2023), the challenges in evaluating Waqf assets highlight the complexities of perpetually nature, diversity, religious and culture value. Addressing these requires interdisciplinary approaches and frameworks to ensure accurate assessment and effective management.

Effective governance systems including clearly defined authority within SIRCs and formal approvals mechanisms were considered as necessary to ensure compliance and accountability. From an Islamic philanthropy perspective, governance alignment ensures the sanctity and perpetuity of waqf assets while allowing for development of public benefits. Informants (P2, P3, P4) stated that the perpetual status of Waqf land need to be preserved and it is important to check on the Waqf deed, especially there is intention to develop the Waqf land. The presence of SIRCs as sole trustee further strengthens governance

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accountability that ensuring legal ownership and shariah monitoring are aligned throughout development cycle. Governance and legal alignment serve as gatekeeping system that ensures legitimacy, mitigates risk and promotes institutional trust. These identified as success factors in Waqf property development (Mohamad et al., 2018)

Institutional Structure and Stakeholder Coordination

The findings show that clear institutional structures and effective stakeholder coordination are essential for navigating the complexities of waqf land development. Informants (P1, P4, P5) indicated that there are multiple authorities need to review and approve the development proposal. Different stages of approval within the same authority were also engaged. Waqf development often involves a number of stakeholders including waqf officers, land administrators, planners, financial institutions, private developers and contractors. Informants noted that the absence of coordinated institutional system frequently resulted in fragmentation decision making. The significance of stakeholder coordination can be seen in the study by Azmi et al. (2022), where they stated that SIRCs encountered difficulty in obtaining development approvals from the local authority. This issue intensified as the SIRCs' officers lacked the necessary expertise to manage the development application. Stakeholders' coordination is important since waqf institutions often lack of technical and financial expertise to develop property independently. This eliminates overlaps in responsibility by defining decision making structures, particularly during the processes of proposal evaluation, project finance and construction approval. Manaf et al. (2025) suggested that Housing Development (Control and Licensing) Act 1966 (HDA) need to be reviewed in terms governance in order to incorporate Waqf land into Malaysia's housing system. Moreover, to protect clients while keeping Waqf assets safe, regulatory control, greater acceptance of lease-based agreements and better coordination between civil and religious authorities.

Furthermore, the findings emphasize the need for communication systems that allow parties to coordinate their activities from the start and maintain consistency. This includes everything from fatwa committee that determine shariah compliance to technical agencies that validate the infrastructure designs dedicated development units, subsidiary company and inter-agency coordination mechanisms have been highlighted as effective institutional arrangement that facilitate collaboration. These structures improve organisational efficiency and ensure development projects are consistent with waqf objectives. This was supported by Azmi et al. (2022) which stated that fatwas regarding Waqf and its development require rigorous scrutiny and application to State Fatwa Council and each Waqf development may necessitate distinct fiqh interpretations and justification.

Pre-Development Readiness Assessment

Before developing waqf land, a thorough assessment of its readiness is essential to determine its suitability and potential for development. Pre-development readiness evaluation was recognised as an important factor determining development viability. Informants (P1,P2, P3, P4) are emphasized the need for reviewing land status, physical suitability, planning limits, financial feasibility and shariah compliance prior to project initiation. In waqf context, readiness assessment includes determining if proposed developments are consistent with the waqif intention. According to Khalim and Yusoff (2025), Waqf can improve inclusive development, but it requires impact assessment apart from addressing the issues on governance and regulations.

The incorporation of development constraint analysis provides early detection of legal, physical and environmental risks that can reduce uncertainty. This essential process serves as a decision-making step ensuring that only development proposal that are matched with shariah requirements, institutional capacity and market demand proceed to the financing and implementation stage. A comprehensive readiness evaluation allows waqf institutions as SIRCs to handle risks proactively and select development model that balance socio-religious objectives with economic sustainability. Informants (P1, P2, P3, P4) indicate that, the assessment involved in pre-development process includes land

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valuation, feasibility study, market research, costing, and development constraint analysis. These assessments will help to accelerate the approval process.

Development Methodology and Financing Mechanisms

The determination of proper development method and financing mechanisms emerged as critical factor influencing the project success. Informants (P2, P3, P4) emphasized the adoption of shariah compliance development methods such as joint venture and build-operate-transfer (BOT) structures. These methods allow waqf institutions to have benefit from private sector expertise while maintaining waqf assets ownership. To prevent the possibility of misinterpretation, the procedure involved *istibdal* in project must be thoroughly described. In the contemporary Waqf management, development models increasingly incorporate collaborative arrangements such as joint venture, public-private partnership and long-term structures that allow Waqf institutions to mobilise private sector expertise and financial resources while retaining perpetual ownership status of Waqf land. These arrangements are in line with the traditional Islamic principle that Waqf must remain preserved while its benefits are continuously generated for the intended beneficiaries (Hanefah et al., 2011).

Financing mechanisms especially Islamic financing instruments and internally generated waqf fund were discovered to be directly linked to the development approach. Informants (P2, P3, P4) stated that financial constraint is one of the challenges in Waqf development. Identification of the source of financing is essential for proposing any development. Financing technique used in waqf development show its mixed nature, combining charitable methods like cash waqf and zakat with commercial mechanisms as joint venture funding and sukuk. These financing mechanisms have been widely proposed as viable solution to address financial constraints commonly faced by Waqf institutions (Hanefah et al., 2011; Fauziah et al., 2021). The alignment of funding structures with risk sharing principles to provide both financial stability and institutional accountability is considered vital for waqf development.

Development Approval and Implementation Workflow

A systematic development approval and implementation workflow was identified as necessary for putting development plans into action. Informants (P2, P3, P4) stated that clear approval steps, defined timelines and documented responsibilities help to eliminate administrative uncertainty and improve project coordination. This component provides guidelines for on the management for request for proposals (RFPs) including the criteria to be used when selecting developers or contractors and the transparency measures to be taken during the tender process. A collaborative effort from religious leaders, legal authority and community stakeholders is necessary to address the challenges such as legal complexities, insufficient governance and resistance to change. This effort should focus on the establishment of transparent governance structures, the streamlining of legal process and promotion of awareness on the positive impact of Waqf usage (Mohamad 2022; Isa et al., 2024).

Effective procedures help to ensure religious and legislative conformity while also increasing decision making transparency. Informants (P2, P3, P4, P5) mentioned that project monitoring is essential for each project regardless of the scale of the projects. This to ensure that the source of financing the not wasted due to unsuccessful project implementation. Continuous monitoring and progress payment in development phase safeguard waqf asset from mismanagement and cost overruns. Reporting mechanisms and quality assurance processes allows waqf institutions to discover any problems early ad maintain accountability throughout the project. Structured workflows enable waqf institutions to monitor progress and manage development risks systematically.

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Post Development Management and Benefit Distribution

The completion of construction does not indicate the end of waqf development. Instead, it is dependent on effective long-term management and benefit distribution. Informants (P2, P3, P4) indicates that assets that generate income must be properly managed in order to ensure the continuous of income distribution to beneficiaries according to Waqf deed. Post development management and benefit distribution were identified as crucial to maintain the socioeconomic impact of waqf development. Informants (P2, P3, P4) also emphasize on the importance of proper asset management, rental administration and maintenance planning in order to provide continuous benefits.

Transparent mechanisms for distributing development returns to beneficiaries was deemed necessary for sustain public trust and achieving social objectives of waqf. In addition to the development returns, a long-term financial strategy is essential. This is necessary to reinvest profit or income received to ensure waqf growth which will effectively multiplying the social benefits. Mustafa et al. (2022) stated that, Waqf assets are subject to regular maintenance and repair, as well as management and administration. This may add up the expenses more than the income received from Waqf holding. This indicates that, proper planning of Waqf property management is necessary to avoid loss of assets in the future. Post development management and benefit distribution are part of the outcome realization and sustainability cycle that connects development success to socioeconomic impact. As a result, post development management complete the waqf development cycle and strengthen its role in Islamic social finance.

CONCLUSION

Fundamentals of property development for waqf institutions in Malaysia is grounded in the synthesis of empirical findings and theory. The fundamentals address the need for systematic guide that supports waqf institutions in managing development complexity while maintaining the religious and social objectives of waqf. The fundamentals highlighted that waqf land development is an institutional process influenced by governance systems, organizational capacity and legal alignment as core aspect. These fundamentals emphasize the need of protecting the waqf principles while allowing for adaptable development strategies. Moreover, the emphasize on institutional structure and stakeholder coordination reflects the collaborative nature of waqf development and highlights the importance of organisational design in improving development effectiveness. The pre-development readiness assessment is positioned as vital decision gate that allow waqf institutions to balance risk feasibility and socio-religious objectives.

Additionally, the inclusion of development methodology and financing mechanisms highlighted the importance of shariah compliance models in Islamic social finance. Development approval and implementation workflow component ensure accountability, transparency and sustainability which are essential principles of Islamic philanthropy. Post development management and benefit distribution conclude the whole development process by ensuring development cycle and sustainability for the waqf project and long-term financial stability. Overall, the fundamentals of property development for waqf land contributes to the existing literature by defining the comprehensive basis for waqf land development. For the stakeholders, these fundamentals provide insight into the institutional coordination mechanisms in order to improve the development of waqf land practices and enhance the socioeconomic impact of waqf land.

CO-AUTHOR CONTRIBUTION

Author 1 was assigned with compiling the literature review, gathering and analysing the data and drafting the article. Author 2 monitored the research process and provided critical supervision. Author 3 ensured the manuscript conformed to academic precision and substantial clarity. Author 4 co-

https://doi.org/10.24191/5pm77q04

supervised the research process and reviewed on waqf studies. All authors participated in the finalization of the manuscript for publication.

ACKNOWLEDGEMENT

The authors extend their sincere appreciation to waqf institutions and private developer as informants for their invaluable contributions and cooperation in providing information.

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