

Exploring the Potential of Waqf for Sustainable Development Goals (SDGs): A Narrative Review Approach

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ABSTRACT

The Sustainable Development Goals (SDGs) represent a global agenda to address multidimensional challenges of poverty, inequality, and environmental degradation, yet many developing countries struggle to mobilize sufficient resources to achieve these targets. Within this context, waqf, an Islamic philanthropic endowment, offers unique potential as a sustainable financing mechanism due to its perpetual nature and historical role in supporting socio-economic welfare. However, the contribution of waqf to the SDGs remains underexplored, particularly in terms of how its resources and mechanisms can be effectively structured to enhance development outcomes. The aim of this study is to propose the criteria that integrate waqf and SDGs context. This article employed a narrative review approach, drawing data primarily from the Scopus database, and applies an integrative thematic analysis to identify and synthesize key themes, and concepts. The findings suggest 5 (Five) themes that contribute to the SDG which are; 1) Waqf resources and governance, 2) Community participation, 3) Technology integration on waqf management, 4) Environmental sustainability, and 5) Infrastructure, healthcare, and education. This article has contributed by adding new construct theme as mentioned, as well as practical implication towards institution involved with waqf management and policy maker to develop waqf model as align with SDG's global agenda.

Keywords: Waqf, Sustainable Development Goals (SDGs), Narrative Review

INTRODUCTION

The Sustainable Development Goals (SDGs) has launched by United Nations since 2015. It aims to represent a comprehensive global agenda for minimizing poverty rate, protect the environment, and increase country's wealth by 2030 (United Nations, 25 September, 2015). To achieve the SDG standards, it requires to obtain substantial financial resources, innovative partnerships, and sustainable mechanisms of implementation. Due to scope substantial mechanise, waqf is an alternative perpetual charitable endowment widely implemented within the Islamic tradition. Initially, waqf has historically played a transformative role in social and economic development by providing funding for education, healthcare, crucial necessity needs i.e. water, and community welfare (Judijanto, Sarif, Ariyanti, 2025).

According to Kachar and Alfares (2022) as well as Hassan and Noor (2021), waqf is a potential mechanism that will contribute to the SDGs through its flexible, sustainable, and ethically grounded nature in multiple sectors. For example, cash waqf has emerged as an innovative financing instrument to reduce poverty, economic empowerment, as well as socio-economic infrastructure. It is directly aligned with SDG' Goal which are; Economic development aligns with a) SDG 1 (End to Poverty) and SDG 8 (Decent Work and Economic Growth) b) healthcare and education related to SDG 3 (Good Health and Well-being) and SDG 4 (Quality Education), and c) green initiatives in environmental such as SDG 13 (Climate Action) and SDG 15 (Life on Land). The SDG 13 and 15 goals have been implemented in aspects of green waqf and cash waqf in Indonesia and Turkiye

through reforestation and conservation projects (Kachkar & Alfares, 2022; Mahsun et al., 2022; Malahayati & Anggraeni, 2025; Timur et al., 2025).

Despite these contributions, there are challenges in waqf potential for sustainable development. Such as weak governance structures, insufficient regulatory frameworks, limited public awareness, and underutilization of technology hinder effective implementation (Budalamah et al., 2019; Lestari et al., 2023). In term of socio-economic development, the impacts of waqf still remains an elusive systematic conceptualization associating with waqf to SDG's global agenda. Due to these limitations, the present research highlights to filling the gap by proposing the expected themes that aligned with the SDGs.

Therefore, this article aims to propose the criteria that integrate waqf and SDGs context that systematically maps the potential of waqf in supporting SDGs across multiple dimensions, including poverty improvement, education, healthcare, environmental sustainability, and infrastructure development. Besides, this study explained the perspective of Islamic social finance and the value-based development approach, which emphasize ethical, inclusive, and sustainable resource mobilization for societal benefit.

LITERATURE REVIEW

The integration of waqf with the Sustainable Development Goals (SDGs) has focusing on poverty alleviation, education, healthcare, and social inclusion. The academicians have positioning waqf as a sustainable financing instrument. It has provided as perpetual value and resources for community development by aligning with SDG standard such as end the poverty, quality education, and good health (Kachkar & Alfares, 2022; Mukhlishin et al., 2025). In recent research has expanded waqf to include environmental sustainability, where waqf-based projects such as reforestation, renewable energy, and waste management are based on SDG 13 (Climate Action) and SDG 15 (Life on Land) (Akhtar, 2024; Mohamed & Akande, 2025). These insights showed waqf potential in supporting global sustainability transitions by linking social and ecological outcomes.

Besides, the previous study also identifies important gaps in governance, innovation, and technological integration that initiated the function of waqf in driving sustainable change. Poor management and inadequate awareness of productive waqf have hindered its contribution to socio-economic development (Mukhlishin et al., 2025). The lack of systematic approaches to integrating waqf into national sustainability has led to research call by Ayub et.al (2024). The authors suggested proposing conceptual frameworks that integrate renewable energy strategies, clean technology adaptation, and sustainable financing mechanisms (Ayub et al., 2024). As matter of fact, waqf is has recognized as a value-based funding model that complements zakat and other Islamic social finance instruments. Thus, the proposition waqf as financial instrument is suitable toward the SDGs global agenda (Budalamah et al., 2019; Zain et al., 2024).

To answer the gaps of study, a comprehensive framework of integration between waqf and SDG is needed in order to engage with global sustainability transitions. By systematically linking waqf resources with renewable energy initiatives, sustainable infrastructure, and ecological conservation, waqf can further beyond traditional philanthropic roles into a catalyst green economy transformation (Mohamed & Akande, 2025; Abdullah, 2018). This study aims to address this gap by proposing a conceptual framework that unifies the role of waqf in poverty alleviation, education, healthcare, environmental sustainability, and infrastructure development. This proposition contributed by adding a new construct (theme) and provides practical guidance for policymakers, Islamic financial institutions, and non-profit organizations.

METHODOLOGY

Narrative Review Methodology

This study employed a narrative review methodology to conceptualize the potential role of waqf in supporting the Sustainable Development Goals (SDGs). A narrative review allows for a more flexible, interpretive, and integrative approach (Baumeister & Leary, 1997). In this study, the narrative review design is appropriate because it enables the integration of Islamic finance principles, sustainable development discourse, and waqf practices into a comprehensible conceptual framework. This method helps map the multidimensional

contributions of waqf (across poverty alleviation, education, healthcare, environmental sustainability, and infrastructure development) while also linking these to renewable energy strategies and sustainable transitions.

The narrative review approach also permits engagement with interdisciplinary sources, reflecting the global and cross-sectoral relevance of both waqf and SDGs. This flexibility allows the study to critically evaluate existing findings, highlight conceptual gaps, and propose a structured model that aligns with contemporary challenges in sustainable development. The ultimate purpose is not merely descriptive but also constructive: to articulate a conceptual framework that can guide future empirical research and policy innovation in waqf-based development initiatives.

Research Design in Conducting a Narrative Review

Merriam and Tisdell (2016) defined research design as “a set of blueprints that follows the process of research step by step”. As indicated, the present article proposed narrative review through the process step by step into three main stages: (1) literature search and data collection, (2) screening and selection, and (3) synthesis and thematic analysis.

Step 1: Literature Search and Data Collection

The primary database was employed through Scopus index, it covers peer-reviewed journals and conference proceedings related to Islamic finance, economics, social sciences, and sustainability. Search strings combined keywords such as “waqf,” “Islamic endowment,” “sustainable development goals,” “SDGs,” “Islamic finance,” “green waqf,” “renewable energy,” and “sustainability.” The search of articles published are between 2015 and 2025 to capture the most recent studies on waqf and its alignment with the SDGs. Additional filters included English-language publications and peer-reviewed sources to ensure reliability and dependability of studies is achieved.

Step 2: Screening and Selection

The next step is screening and selection. The aim of the screening is to determine suitable articles that align with the topic of the study. It is started with the initial search yielded the titles and abstracts, later, articles were screened for relevance, and duplicate records were removed. The main criteria focused on screening and selection studies is explicitly addressed (a) waqf and its socio-economic roles, (b) waqf in relation to sustainable development, and (c) intersections between Islamic finance and sustainability agendas. Exclusion criteria eliminated works with purely historical analysis without policy or development implications, as well as non-peer-reviewed or opinion-based commentaries.

Step 3: Synthesis and Thematic Analysis

Finally, synthesis and thematic analysis was employed in Step 3. This step is aligned with Ritchie, Spencer and O'Connor (2003) that involved the process of descriptive and explanatory account on the selection themes that to be synthesized. In this article, the selected studies were reviewed in-depth and categorized thematically such as (i) waqf and poverty alleviation, (ii) waqf and human capital development (education and healthcare), (iii) waqf and environmental sustainability (green waqf, renewable energy, and conservation initiatives), and (iv) waqf as an instrument for infrastructure financing. Later, a narrative synthesis was used to integrate these themes on sustainable development and Islamic social finance. By identifying and categorize these themes has formed the basis for the proposed conceptual framework. This method systematically maps waqf contributions to SDGs while incorporating renewable energy implementation strategies, clean technology adaptation, and sustainable transitions. All the process has indicated at Figure 1.

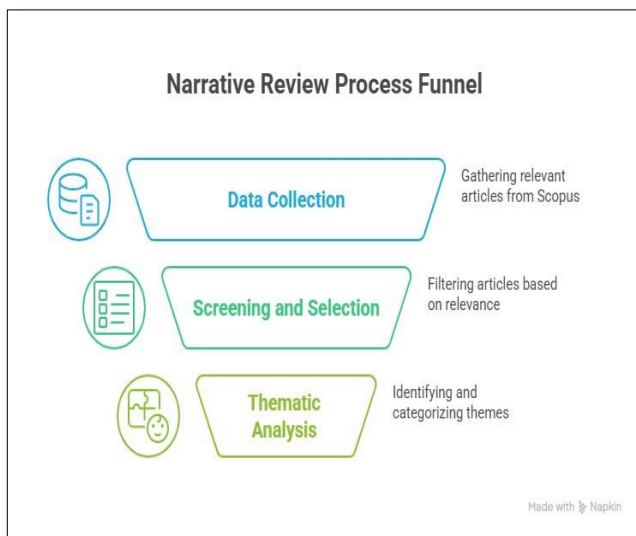


Figure 1: Narrative Review Process Funnel

Data Collection and Review Strategy

The data collection for this study was conducted systematically through the Scopus database, it covers multidisciplinary research which include Islamic finance, sustainability, and social sciences. To ensure that the relevant literature was captured, a comprehensive search was conducted by developing the combination with multiple dimensions of waqf, sustainable development, social impact, and finance. The final search query was formulated as follows:

Search String: ("waqf" OR "endowment" OR "charitable trust" OR "waqf system") AND ("sustainable development" OR "sustainability" OR "development goals" OR "SDGs") AND ("social impact" OR "economic development" OR "community welfare" OR "poverty alleviation") AND ("Islamic finance" OR "ethical investment" OR "social finance" OR "impact investing") AND ("resource allocation" OR "fund management" OR "asset utilization" OR "beneficiary support").

The literature search was conducted on 2 October 2025, ensuring that the data reflects the most recent and relevant publications available in the Scopus database up to that date. This multi-layered search string was designed to capture studies that address the intersection between waqf and the Sustainable Development Goals (SDGs) within the scope of social, economic, and environmental dimensions. The inclusion of terms such as “charitable trust” and “endowment” ensured coverage of studies that may not explicitly use the term “waqf” but discuss similar Islamic philanthropic institutions. At once, the integration of terms such as “resource allocation” and “fund management” assist the present article to capture research that focused on the operational and governance aspects of waqf in relation to sustainable development.

Following data collection, the study employed an integrative thematic analysis approach to identify the selection themes perspectives across the literature. Integrative thematic analysis is particularly appropriate for narrative reviews which is allowed for the systematic coding of textual data, identification of recurrent patterns, and grouping of findings into broader thematic categories (Nowell et al., 2017). The analysis proceeded into several stages: (1) familiarization with the literature, (2) open coding of core concepts such as poverty alleviation, education, healthcare, environmental sustainability, and infrastructure financing, (3) categorization of related concepts under higher-order themes, and (4) synthesis into a conceptual framework.

This review strategy shows the identification of four dominant thematic domains: (i) waqf and social development (poverty alleviation, community welfare, education, and healthcare), (ii) waqf and economic sustainability (employment creation, social finance, and impact investing), (iii) waqf and environmental resilience (green waqf, renewable energy, and sustainable land management), and (iv) waqf and governance (fund management, transparency, accountability, and resource allocation). These themes provided the findings for constructing the proposed conceptual framework that systematically maps the multidimensional

contributions of waqf to the SDGs.

Key Findings from the Narrative Review

Narrative Summary of Key Findings

The narrative review reveals that waqf is an adaptable instrument that effectively advances the Sustainable Development Goals (SDGs). Effective governance of waqf and optimal utilization of its resources require robust governance frameworks. Currently, challenges such as lack of transparency, weak monitoring, and fragmented management hinder the full potential of waqf resources. Strengthening governance structures is essential to address these issues and aligns with SDG 16 (Peace, Justice, and Strong Institutions), promoting accountable and transparent institutions for sustainable development.

Meanwhile, Community participation in productive waqf remains low, largely because many view waqf solely as a traditional land endowment. To increase engagement, there is a need for public awareness campaigns and institutional training to highlight the broader potential of waqf. Enhancing community involvement through these efforts supports SDG 17 (Partnerships for the Goals) by fostering stronger collaboration between waqf institutions and local stakeholders.

Digitalization and fintech innovations, such as crowdfunding platforms and blockchain technology, are transforming waqf management by enhancing transparency, building trust, and increasing community participation. These technological advancements not only improve governance but also contribute to the achievement of Sustainable Development Goals, particularly SDG 9 (Industry, Innovation, and Infrastructure) and SDG 17 (Partnerships for the Goals), by fostering innovative financial solutions and strengthening collaborative partnerships.

Table 1. Key Findings from the Narrative Review

Theme	Key Findings	Description / Contributions	Related SDGs
Governance Waqf & Resource	Need for robust waqf governance frameworks by utilizing waqf resource effectively	Lack of transparency, weak monitoring, and fragmented management limit on waqf resource.	Cross-cutting (SDG 16 Peace, Justice & Strong Institutions)
Community Participant	Low participant of productive waqf in the community	Many communities view waqf as traditional land endowment only; need for public campaigns and institutional training	SDG 17 (Partnerships for the Goals)
Technological Integration	Digitalization and fintech in waqf management	Crowdfunding platforms and blockchain technology improve transparency, trust, and participation	Cross-cutting: SDG 9 (Industry, Innovation, and Infrastructure) & SDG 17 (Partnerships for the Goals)
Environmental Sustainability	Emergence of “Green Waqf”	Supports reforestation, renewable energy, sustainable agriculture, and environmental protection initiatives	SDG 13 (Climate Action), SDG 15 (Life on Land)
Infrastructure Development,	Waqf for public utilities, healthcare and education	Funds housing, clean water supply, renewable energy, and community facilities, provides	SDG 6 (Clean Water & Sanitation), SDG 7 (Affordable & Clean Energy), SDG 11

Healthcare and Education		health care and education reducing state expenditure burden	(Sustainable Cities & Communities) SDG 3 (Good Health & Well-being), SDG 4 (Quality Education)
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Besides, the role of waqf in healthcare and education, as waqf-funded hospitals, clinics, and schools across various countries demonstrate long-term benefits in social welfare. These contributions able to reduce the financial burden on governments which align with SDG 3 (Good Health and Well-being) and SDG 4 (Quality Education).

The finding also emphasizes waqf's potential in infrastructure development by providing affordable housing, clean water supply, and renewable energy projects. Such applications are referring to SDG 6 (Clean Water and Sanitation), SDG 7 (Affordable and Clean Energy), and SDG 11 (Sustainable Cities and Communities). However, the realization of these potentials is depending upon addressing systemic challenges

In relation with environmental, the development of waqf practice has raised of environmental sustainability initiatives through "Green Waqf.". This project involved reforestation, renewable energy adoption, and sustainable agriculture. This innovation positions waqf as an Islamic-based instrument for addressing environmental development that contributing to SDG 13 (Climate Action) and SDG 15 (Life on Land).

The review of findings indicated Three (3) recurring challenges emerge from the literature; 1) weak governance and regulation, 2) low public awareness, and 3) limited technological integration. At first, weak governance led to diminishes trust and efficiency, highlighting the need for standardized frameworks such as the Indonesian National Waqf Index. Second, low public awareness of productive waqf models restricts participation, necessitating capacity-building programs and socialization campaigns. Lastly, the integration of digital technologies such as crowdfunding and blockchain is as an essential feature for enhancing transparency, accountability, and community involvement in waqf management.

It can be summarized, the key findings explained the role of waqf has emerge multidimensional contributions to the SDGs, in the scope of social, economic, and environmental standard. The potential of waqf will fully utilize these criterial has implement namely governance improvement, public engagement, and technological innovation. This criterion must be supporting the conceptual framework of waqf as a strategic instrument for sustainable development in the 21st century.

Proposition of Themes

Waqf Resources and Governance Contribute to Sustainable Development Goals (SDGs)

Waqf resources and governance refer to financial assets, land, agriculture, healthcare, and education. They play a vital role in strengthening community engagement to sustain community development. By effectively enhancing both resources and governance, waqf institutions are encouraged to create platforms for social development and economic programs that involve local communities (Kachkar & Alfares, 2022; Hassan & Noor, 2021).

The integration of cash waqf and innovative financing mechanisms to the communities will create the opportunities among the participant in decision-making processes and co-create developmental projects on socio-economic (Timur et al., 2025). "The integration of cash waqf and innovative financing mechanisms within communities creates opportunities for participants to engage in decision-making processes and co-create socio-economic development projects (Timur et al., 2025). Furthermore, the provision of waqf resources for healthcare, education, and environmental sustainability cultivates a sense of collective responsibility, thereby reinforcing active community participation (Malahayati & Anggraeni, 2025; Mahsun et al., 2022). In addition, the findings indicated that well-structured waqf mechanisms aligned with governance and transparency can serve a social inclusion and economic development (Lestari et al., 2023; Zain et al., 2019). Thus, it is proposed that:

Proposition 1: Waqf resources and governance substantially contribute to community participation in achieving the Sustainable Development Goals (SDGs).

Community Participation Contribute the Achievement of Sustainable Development Goals (SDGs)

Community participation is a critical factor in achieving the Sustainable Development Goals (SDGs). It aims to ensure that development initiatives are inclusive, locally accepted, and sustainable in the long term. Active involvement of communities in waqf projects focuses on institutional transparency and individual empowerment to contribute towards poverty alleviation, education, healthcare, and environmental sustainability (Kachkar & Alfares, 2022; Hassan & Noor, 2021). When therefore, it is directly engaged the community in term of management, and monitoring of waqf programs, collective responsibility and enhances the effectiveness of social welfare outcomes (Timur et al., 2025; Malahayati & Anggraeni, 2025). Moreover, participatory approaches assist to develop waqf projects with local needs and necessity which align with SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth), SDG 3 (Good Health and Well-being) and SDG 4 (Quality Education) (Mahsun et al., 2022; Lestari et al., 2023). Thus, it is proposed as follows:

Proposition 2: Community participation contribute the achievement of Sustainable Development Goals (SDGs).

Technology Integration on Waqf Management Contribute to The Achievement of Sustainable Development Goals (SDGs)

Technology integration is a main criterion has contributed to the Sustainable Development Goals (SDGs). It provides the integration of digital technologies such as crowdfunding and blockchain is increasingly recognized as essential for enhancing transparency, accountability, and community involvement in waqf management. For instance, governance reforms and technological integration can strengthen transparency and enhance public trust in waqf administration, enabling its wider application for SDGs-related initiatives (Lestari, Sukmana, Beik, & Sholihin, 2023).

Moreover, the present research found that waqf resources are managed integration with digital platforms, will bring the contribution towards Islamic social finance and global development goals (Malahayati & Anggraeni, 2025; Mukhlisin et al., 2025; Lestari et al., 2023; Zain et al., 2019). Henceforth, the integration between technology enhancement and waqf management has align with SDG 9 (Industry, Innovation, and Infrastructure) & SDG 17 (Partnerships for the Goals). It is proposed as below:

Proposition 3: Technology Integration on Waqf Management Contribute to The Achievement of Sustainable Development Goals (SDGs).

Environmental Sustainability in Waqf Contribute to Sustainable Development Goals (SDGs)

The integration of environmental sustainability into waqf practices offers a strategic pathway to support the achievement of several Sustainable Development Goals (SDGs), particularly those related to climate action (SDG 13), clean energy (SDG 7), and life on land (SDG 15). Through concepts such as green waqf and eco-friendly endowments, waqf assets can be directed toward environmental initiatives like reforestation, renewable energy projects, sustainable agriculture, and waste management. These efforts not only help preserve natural ecosystems but also align with the Islamic principles of stewardship (*khalifah*) and sustainability (*maslahah*) that underpin the waqf institution (Malahayati & Anggraeni, 2025; Kachkar & Alfares, 2022).

By mobilizing waqf resources for environmental causes, communities can be empowered to co-develop and benefit from sustainable projects that address both ecological and socio-economic challenges. The use of cash waqf and other innovative funding models enables the implementation of long-term environmental programs that are locally driven and culturally rooted. In this way, waqf becomes a powerful tool for promoting environmental awareness, enhancing community resilience, and contributing to a more sustainable and equitable future in line with the SDGs (Timur et al., 2025; Mahsun et al., 2022). As proposed;

Proposition 4: Environmental sustainability in waqf contributes to the Sustainable Development Goals (SDGs).

Infrastructure, Healthcare, and Education through Waqf contribute to achieve the Sustainable Development Goals (SDGs)

Waqf has historically played a vital role in supporting key sectors such as infrastructure development, healthcare, and education—contributing directly to the achievement of several Sustainable Development Goals (SDGs), including SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), and SDG 9 (Industry, Innovation, and Infrastructure). Through the dedication of waqf assets, communities benefit from the construction of schools, hospitals, and essential infrastructure that improve quality of life and reduce inequality. The enduring and sustainable nature of waqf ensures long-term social impact, especially in underserved areas (Kachkar & Alfares, 2022; Hassan & Noor, 2021).

Moreover, the implementation of cash waqf and other innovative financing models allows for the enhancement and modernization of these services in line with current development priorities. Waqf-supported healthcare initiatives can improve access to medical treatment and promote overall well-being, while investments in education empower individuals through knowledge and skills development (Malahayati & Anggraeni, 2025; Mahsun et al., 2022). Infrastructure initiatives such as clean water supply, sanitation systems, and public transportation, when funded through waqf, contribute significantly to community resilience and sustainable development. These efforts highlight waqf's potential as a faith-based instrument for advancing inclusive and equitable progress in accordance with the SDGs (Timur et al., 2025).

Proposition 5: Infrastructure, healthcare, and education through waqf contribute to achieving the Sustainable Development Goals (SDGs)

CONCLUSION

This study highlights the noteworthy potential of waqf towards the Sustainable Development Goals (SDGs). The study has employed narrative review method via Scopus database. Hence, the finding indicated there are 5 (Five) themes that contribute to the SDG which are; 1) Waqf resources and governance, 2) Community participation, 3) Technology integration on waqf management, 4) Environmental sustainability, and 5) Infrastructure, healthcare, and education. As suggested by Summer (2001), This article has contributed by adding new construct theme as mentioned, as well as practical implication towards institution involved with waqf management and policy maker to develop waqf model as align with SDG's global agenda.

Despite these contributions, the study is limited by its reliance on a narrative review and conceptual development without empirical testing, which may restrict the generalizability of its findings across diverse contexts. Future research should employ mixed-method or longitudinal approaches to empirically validate the proposed themes, examine variations across cultural and institutional settings, and explore the integration of digital technologies and innovative financing models to further strengthen waqf's role in achieving sustainable and equitable development.

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