
The Role of Islamic Waqf in Achieving Sustainable Development:

An Analytical Study of a Sample of Arab Countries

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Received: 26/02/2026

Accepted: 30/04/2026

Published: 31/05/2026

Abstract:

This study explores the role of Islamic Waqf (endowment) in promoting sustainable development in selected Arab countries, focusing on Jordan and Saudi Arabia. Using an analytical approach and case studies, the research examines Waqf's contributions to social welfare, economic growth, and environmental sustainability.

Findings show that Waqf enhances social solidarity, reduces poverty, supports education and healthcare, stimulates productive investments, preserves capital, and promotes sustainable resource use. Well-managed Waqf institutions can effectively align with the Sustainable Development Goals (SDGs), highlighting its potential as a multidimensional tool for sustainable development in the Arab world.

Keywords: Islamic Waqf; Sustainable Development; Social Welfare; Economic Growth.

Jel Classification Codes: G21, Q01, I30, O40.

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1. Introduction:

The role of Islamic Waqf (endowment) in promoting social and economic development has long been recognized in Muslim societies. Waqf represents a unique mechanism through which private wealth is institutionalized for public benefit, creating sustainable social, educational, healthcare, and economic opportunities. By preserving the principal of endowed assets while dedicating their usufruct to charitable and productive purposes, Waqf has the potential to contribute to long-term societal well-being, poverty alleviation, and economic stability. However, the effectiveness of Waqf in achieving sustainable development varies across countries depending on the regulatory framework, institutional capacity, and the management of endowment assets.

In Arab countries, Waqf institutions differ significantly in their historical evolution, legal recognition, and operational scale. Some countries, such as Saudi Arabia and Jordan, have established large and diversified Waqf programs that actively support education, healthcare, social welfare, and infrastructure development. In contrast, other countries face challenges in revitalizing Waqf assets and integrating them effectively into development strategies. Understanding the mechanisms through which Waqf can promote sustainable development in this regional context is therefore essential for policymakers, researchers, and practitioners aiming to harness its potential for societal benefit.

Against this background, the present study examines the role of Islamic Waqf in achieving sustainable development in a selected sample of Arab countries, with a focus on social, economic, and environmental dimensions. The study highlights both theoretical frameworks and practical models to assess how Waqf contributes to long-term societal welfare.

1.1. The Question of the Study:

This study seeks to answer the following question:

To what extent does Islamic Waqf contribute to sustainable development in selected Arab countries, and how can its impact be effectively analyzed across social, economic, and environmental dimensions?

1.2. Hypothesis:

The study hypothesizes that:

Islamic Waqf plays a positive and sustainable role in promoting development, particularly in social welfare, economic stability, and environmental conservation.

However, the magnitude and effectiveness of this contribution may differ depending on the regulatory environment, institutional capacity, and management practices in each country.

1.3. The Objective of the Study:

The objective of this research is to empirically and analytically examine the role of Islamic Waqf in promoting sustainable development in selected Arab countries. Specifically, the study aims to:

- Analyze the social, economic, and environmental contributions of Waqf;
- Explore practical models of Waqf in Jordan and Saudi Arabia as representative case studies;
- Provide insights for policymakers on strengthening the management and utilization of Waqf to achieve sustainable development goals (SDGs).

1.4. The Importance of the Study:

This study is significant for several reasons.

First, it contributes to the literature on Islamic finance and social development by highlighting the role of Waqf as a sustainable institutional mechanism.

Second, it provides an applied perspective through case studies of Waqf programs in selected Arab countries, offering practical insights on implementation and impact.

Third, the findings can inform policymakers and Waqf authorities on optimizing asset management and aligning endowment initiatives with national and regional development strategies.

Finally, the study underscores the potential of Waqf to support the achievement of the United Nations Sustainable Development Goals (SDGs) within the Arab context.

2. The Conceptual Framework of Islamic Waqf:

2.1. The Concept of Islamic Waqf:

2.1.1. Waqf in Linguistic and Juristic Terminology:

Linguistically, the term waqf denotes detention, confinement, or prohibition. It is derived from the verb waqafa (to stop or to restrain), meaning to withhold or prevent. For instance, one may say that an animal is restrained when it is prevented from movement and kept in place. Accordingly, a property is described as “endowed” (mawqūf) because it is withheld from disposal.

In its early usage, waqf was also referred to as ṣadaqah (charitable donation), ḥabs, or ḥabīs (detention).

From a juristic perspective, Muslim scholars have differed in defining waqf, reflecting their varying interpretations of its legal nature and rulings. Among the most comprehensive and precise definitions is that provided by Muhammad Abu Zahra, who defined waqf as: The restriction of disposition over the corpus of a property that yields benefit while preserving its substance, and the dedication of its usufruct to a charitable cause, either immediately or ultimately.

This definition implies that waqf entails safeguarding a property and prohibiting any transfer of its ownership—such as sale, donation, or inheritance—while allowing its fruits and benefits to be allocated to charitable purposes.

Thus, waqf (or *habs*) may be defined as a property whose corpus is preserved, while its usufruct is dedicated for the public good.

2.1.2. Waqf from an Economic Perspective:

From an economic standpoint, waqf may be defined as: The transformation of wealth from immediate consumption into investment in productive capital assets that generate benefits and revenues to be consumed in the future, whether collectively or individually.

Accordingly, waqf integrates both saving and investment functions. It involves diverting a portion of wealth from present consumption and allocating it to productive investment aimed at increasing society's capital stock.

The establishment of an Islamic waqf may therefore be viewed as the creation of a permanent economic institution based on long-term investment and the accumulation of productive capital serving future generations. This perspective aligns closely with the principles of sustainable development.

2.1.3. Waqf in Algeria:

The definition of waqf in contemporary legislation has been significantly influenced by the classical juristic divergences concerning its concept and legal nature. In the Algerian legal framework, Law No. 10/91 on Awqaf defines waqf in Article 3 as follows: "the perpetual detention of an asset from private ownership and the dedication of its usufruct as a charitable endowment for the benefit of the poor or for any form of benevolence and public good". (Ministry of Religious Affairs and Awqaf, 1999)

2.2. Types of Waqf:

The types of waqf vary according to the beneficiaries to whom its returns are allocated and the objectives intended by the endower (waqif) in dedicating his or her property. This diversity reflects the flexibility of the waqf system and its capacity to respond to the religious, social, and economic needs of society. The principal categories of waqf, as identified in the classical juristic literature (Salhi, 2006, p. 639), are as follows:

2.2.1. Purely Religious Waqf:

This type consists of dedicating property exclusively for acts of worship in their narrow sense and for other devotional purposes. Historically, all civilizations have recognized this form of endowment, as it has been closely associated with the establishment of temples, altars, and places of religious ritual.

2.2.2. Charitable Waqf:

Charitable waqf refers to endowments allocated to various benevolent purposes, including healthcare, cultural initiatives, education, social welfare, security, and other public-interest activities. This type fulfills a collective solidarity function within society.

2.2.3. Private or Family Waqf (Dhurri Waqf):

Also known as waqf ahli (family endowment), this is considered a distinctively Islamic institutional innovation. It encompasses endowment assets designated to benefit specific individuals, such as family members, children, or subsequent descendants.

2.2.4. Joint Waqf:

A joint waqf is one in which the endower allocates part of the endowment's benefits to his or her descendants while dedicating another portion to general charitable causes.

3. The Conceptual Framework of Sustainable Development:

In this section of our study, we address both the concept of sustainable development and its main dimensions.

3.1. Concept of Sustainable Development:

Among the most widely cited definitions of sustainable development are the following:

OECD Definition: Sustainable development represents a deeper articulation of the relationship between economic activity and the preservation of environmental resources, relying on a partnership between the environment and the economy. (Al-Khawaja, 2006)

World Bank Definition: Sustainable development is development that meets the needs of present communities without compromising the ability of future generations to achieve their own objectives. It also ensures that the current generation has better opportunities to achieve economic, social, and human progress. Sustainable development serves as an indispensable link between short-term and long-term goals. (Bouascha, 2008)

3.2. Dimensions of Sustainable Development:

Achieving sustainable development fundamentally requires addressing its three core dimensions: economic, social, and environmental.

Economic Dimension: This dimension focuses on the current and future impacts of economic activity on the environment. Economic growth must be achieved in a manner that accounts for the value of environmental assets and preserves natural capital. (Kerbali & Hamdani, 2010)

Social Dimension: The social dimension emphasizes the development of human resources through attention to health, education, and cultural aspects, enhancing society's capacity to overcome poverty and achieve social justice. (Louis & others, 2014)

Environmental Dimension: This dimension stresses adherence to ecological limits, recognizing that each ecosystem has boundaries that must not be exceeded in terms of consumption and depletion. Exceeding these limits leads to environmental degradation. (Marzouk, Al-Shammari, & others, 2016)

4. The Role of Waqf in Achieving Sustainable Development :

In this section, we examine the role of waqf in promoting sustainable development from an integrated perspective encompassing the three main dimensions of sustainability. We first focus on the social dimension of waqf, followed by the economic dimension, and finally the environmental dimension. This tripartite approach provides a comprehensive understanding of the impact of waqf on the sustainable development trajectory within society.

4.1. The Role of Waqf in Achieving Sustainable Social Development:

Waqf represents one of the most significant mechanisms of solidarity in Islamic societies, as it involves dedicating assets or funds for the continuous benefit of the public. From this perspective, waqf contributes to social sustainability through several avenues:

4.1.1. Promoting Social Solidarity and Cohesion:

Waqf operates on the principle of mutual support, directing its returns toward needy groups or funding public services that benefit society as a whole. This framework achieves:

- Support for vulnerable groups (the poor, orphans, people with disabilities, and the elderly);
- Strengthening social bonds by redirecting a portion of private wealth toward the public good;
- Instilling a culture of institutionalized giving and philanthropy rather than temporary individual initiatives.

Thus, waqf becomes a sustainable instrument to reduce social disparities and enhance societal harmony.

4.1.2. Combating Poverty and Improving Living Standards:

Waqf contributes to poverty alleviation through integrated pathways:

- Providing basic needs such as food, clothing, and housing;
- Offering free or subsidized healthcare and educational services;
- Financing small projects or offering benevolent loans to empower the poor to become productive.

This transition from consumptive assistance to productive empowerment ensures the sustainability of the social impact and reduces permanent dependence on aid.

4.1.3. Developing Human Capital:

Modern development theories emphasize that investing in human beings is the true pathway to sustainable growth. Waqf plays a pivotal role in this regard by:

- Establishing schools, universities, and vocational training centers;
- Funding scientific research and scholarships;
- Supporting the healthcare sector and improving the quality of medical services.

Endowment investment in education and health increases individual productivity, enhances competitiveness, and thus fosters long-term comprehensive development.

4.1.4. Stimulating the Labor Market and Reducing Unemployment:

Waqf can contribute to reducing unemployment through:

- Providing direct employment in the management and maintenance of waqf assets;
- Investing in labor-intensive projects;
- Funding vocational training and retraining programs.

Additionally, improving the quality of education and vocational training financed by waqf enhances workforce efficiency and addresses structural and frictional unemployment.

4.2. The Role of Waqf in Achieving Sustainable Economic Development:

Beyond its social dimension, waqf plays a significant economic role, influencing financial stability, income distribution, and overall economic dynamism.

4.2.1. Rationalizing the Role of the State and Sharing Financial Burdens:

Under increasing pressure on public budgets, waqf can:

- Fund educational, healthcare, and cultural facilities;
- Contribute to development projects in partnership with the public and private sectors;
- Reduce the expansion of government spending in certain social areas.

Participation in waqf by affluent members of society reduces the financial burden on governments, encourages individuals to actively contribute to their community's development, and mitigates over-reliance on government efforts alone. This reduces public budget deficits and lowers domestic and external debt. (Al-Jaroui, 2015, p. 43)

4.2.2. Supporting Economic Stability :

- **Countering Inflation:** When waqf is invested in productive sectors, it increases the supply of goods and services, helping to curb price increases. Waqf can also participate in financial instruments that support market stability within appropriate Shariah and institutional frameworks.
- **Mitigating Recession Effects:** During economic downturns, waqf can finance productive projects or provide benevolent loans and participatory financing, stimulating economic activity and boosting aggregate demand.

4.2.3. Increasing Aggregate Demand and Economic Activity:

Waqf transfers to beneficiaries enhance their purchasing power, especially among low-income groups, who tend to have a higher marginal propensity to consume. This results in:

- Stimulating production;
- Encouraging investment;
- Creating a positive economic cycle.

By reallocating part of the income from wealthier groups to poorer groups, waqf increases overall demand for goods and services, contributing to higher GDP, as consumption constitutes a major component of national income. (Al-Jaroui, 2015, p. 43)

4.2.4. Preserving Capital Assets:

Waqf operates on the principle of preserving the principal and investing its returns, fostering a culture of:

- Long-term investment;
- Maintenance of productive assets;
- Avoiding excessive depletion of resources.

This aligns with the economic sustainability principle of conserving and developing resources for future generations.

4.2.5. Voluntary Income Redistribution:

Waqf reduces social inequalities by transferring part of the wealth from high-income individuals to less fortunate groups in the form of direct services or benefits. This voluntary and ethical approach complements state fiscal policies while enhancing the value-driven dimension of development. Charitable acts such as zakat and sadaqah serve as mechanisms for income and wealth redistribution, narrowing social gaps and stimulating economic growth through increased consumption. (Al-Jaroui, 2015, p. 43)

4.2.6. Improving Economic Infrastructure:

Waqf contributes to enhancing economic infrastructure, such as building roads, bridges, and wells. Improved infrastructure facilitates domestic and foreign investment, increases production, boosts exports, improves the trade balance, and strengthens the balance of payments. (Al-Jaroui, 2015, p. 42)

4.2.7. Providing and Facilitating Access to Credit:

Waqf can provide loans for agriculture, trade, and other activities, thereby expanding the economic base and stimulating various sectors. This accelerates economic growth and creates new employment opportunities, reducing unemployment rates. (Al-Jaroui, 2015, p. 42)

4.2.8. Generating Income Sources:

Waqf establishes income-generating opportunities for the poor, vulnerable, disabled, widows, orphans, and others, covering their basic needs. This improves their living standards and can increase their economic productivity. (Al-Jaroui, 2015, p. 43)

4.3. The Role of Waqf in Achieving Sustainable Environmental Development:

Although historically less emphasized, the environmental dimension of waqf aligns naturally with the principles of sustainability due to its focus on continuity and preservation of the principal.

4.3.1. Protecting Natural Resources:

Waqf can be directed to:

- Endow agricultural lands under sustainable production practices;
- Protect forests and natural areas;
- Finance water conservation projects.

The principle of “preserving the principal and allocating the usufruct” reinforces resource conservation and prevents depletion.

4.3.2. Supporting Clean Energy Projects:

Waqf can invest in:

- Solar energy projects;
- Green buildings;
- Water-efficient irrigation systems.

These initiatives contribute to reducing emissions and advancing a low-carbon economy.

4.3.3. Funding Environmental Research and Awareness:

By financing research centers or environmental awareness programs, waqf can enhance societal understanding of environmental protection, fostering a culture of sustainability among individuals and institutions.

5. Practical Models of Waqf's Role in Achieving Sustainable Development in Arab Countries :

This study focuses on the role of waqf in selected Arab countries, particularly Jordan and Saudi Arabia, due to the diversity of their waqf programs and the scale of their endowments. Jordan stands out for its contributions in education, poverty alleviation, and healthcare, while Saudi Arabia is notable for its large-scale waqf institutions covering higher education, health, heritage preservation, and sustainable agriculture. This illustrates the potential of the waqf sector in promoting sustainable development.

5.1. Practical Waqf Models in Jordan and Their Role in Sustainable Development:

This section highlights key waqf programs in Jordan, whether through the Ministry of Awqaf and Islamic Affairs or charitable endowments such as Al-Maqased Hospital, to demonstrate how waqf contributes to sustainable development across social, educational, and health sectors. (Ministry of Awqaf and Islamic Affairs and Holy Places, 2026)

5.1.1. Waqf Program Projects:

5.1.1.1. Mosque Support Program:

Description:

Financing the construction and maintenance of mosques and providing the necessary resources for them to fulfill their religious and societal role.

Objectives:

- Support mosque affairs by providing necessary services and resources;
- Assist the Ministry and mosque committees in mosque development;
- Highlight the role of Islamic waqf in achieving community development.

5.1.1.2. Educational Program:

Description:

Serving knowledge through the construction and maintenance of educational facilities, supplying educational materials, sponsoring students, supporting research and studies, publishing books, and establishing and maintaining schools using the returns from educational waqf.

Objectives:

- Support the Ministry of Education's efforts in providing educational services;
- Educate underprivileged students across various academic tracks;
- Support research and scientific initiatives that serve society and the nation;
- Emphasize the importance of Islamic waqf in promoting community development.

5.1.1.3. Aid Program for the Poor and Orphans:

Description:

Providing basic living needs for the poor and orphans through waqf returns.

Objectives:

- Support the Ministry of Development in combating poverty;
- Ensure access to essential needs for the poor and orphans;
- Highlight the role of Islamic waqf in fostering social development.

5.1.1.4. Healthcare Program:

Description:

Financing the construction and equipping of medical centers and hospitals, and providing care for poor patients using returns from health waqf.

Objectives:

- Support the Ministry of Health in delivering medical services;
- Provide healthcare for poor and needy patients;
- Emphasize the role of Islamic waqf in achieving community development.

5.2. Al-Maqased Charity Hospital Waqf:

Description:

A charitable hospital operating under a waqf deed and Shariah ruling, affiliated with the Zakat Fund, and recognized as the first health waqf in the Hashemite Kingdom of Jordan. It relies on self-sustained operations without fixed income from external entities, overseen by the Jordanian Zakat Fund.

Hospital Objectives:

- Support poor and needy patients unable to pay treatment costs through the Poor Patient Fund;
- Offer services at affordable prices in accordance with Ministry of Health and Medical Association guidelines.

Key Programs:

- Treating cases of Syrian and Arab refugees with costs covered by international organizations (Al-Awn Association, Ambulance Association);
- Receiving referrals from the Ministry of Health and prioritizing them when beds are unavailable in ministry hospitals;
- Hosting medical delegations for free treatment (French, Czech, Kuwaiti, American, Syrian American Medical Society (SAMS), and other nationalities);
- Organizing free medical days in collaboration with the Zakat Fund across the kingdom, including Nazzal district and other areas of Amman.

Beneficiaries:

- Paying patients;
- Ministry of Health referrals;
- Insurance companies;
- International organizations;
- Poor patients (through the Poor Patient Fund).

Supporters:

- Kuwaiti Reform Association;
- Mohamed Ali Al-Muhtasib & Sons Company;
- Jordanian Zakat Fund;
- Waqf programs under the Ministry of Awqaf.

5.2. Practical Waqf Models in the Kingdom of Saudi Arabia and Their Role in Sustainable Development:

5.2.1. Areas of Waqf Contribution in Saudi Arabia:

Waqf in Saudi Arabia plays a pivotal role in supporting a wide range of entities and institutions. Its contributions span multiple social and developmental sectors, providing financial resources to both governmental and non-governmental entities, including charitable and professional organizations, universities and colleges, research centers, healthcare facilities such as hospitals and medical centers, mosques, and family funds.

This diversity reflects the flexibility of the waqf system in terms of the nature of its activities, supervisory entities, management mechanisms, and geographic and sectoral reach. The waqf sector is comprehensive, covering basic societal needs and extending to advanced areas such as healthcare enhancement and social development.

5.2.2. Institutional Framework for Waqf Management in Saudi Arabia:

The supervision, organization, and management of waqf assets are distributed among various governmental and non-governmental entities. Beneficiary institutions include business offices, family companies, civil society organizations, and some public entities with financial and administrative independence, such as universities, specialized medical centers, and research institutes.

These entities manage waqf assets either directly or by delegating management to specialized investment companies to develop the assets and maximize returns in line with the objectives of the waqf donors.

5.2.3. Main Governmental Bodies Regulating Waqf in Saudi Arabia:

The waqf sector is regulated by several key governmental bodies, including:

- Ministry of Justice ;
- General Authority for Endowments ;
- Ministry of Human Resources and Social Development;
- Chambers of Commerce and Industry.

5.2.4. Overall Size of the Waqf Sector in Saudi Arabia:

Estimates indicate that the Saudi waqf sector is among the largest in the Islamic world in terms of number and value of assets. Discrepancies in data arise due to multiple sources and varying methodologies.

- **Number of Waqf Entities:** Over 113,000 waqf entities according to recent analyses (2020), though official records report lower numbers, reflecting a gap between actual and registered waqf.
- **Financial Size:** Estimates range from 235 billion SAR as total asset value according to analytical studies to over 500 billion SAR per some unofficial sources. The majority of these assets are real estate and land, forming the bulk of the waqf portfolio.

Overall, the Saudi waqf sector possesses a large asset base and significant financial capacity, making it one of the most important financing sectors for development initiatives.

5.2.5. Examples of Major Waqf Institutions in Saudi Arabia:

The Saudi waqf sector is characterized by large-scale assets and diversified investment activities. Several major waqf models illustrate pioneering experiences in managing and developing endowments, contributing to religious, social, educational, and healthcare projects. (Foster & Sajini, 2021, pp. 40-41)

5.2.5.1. King Abdulaziz Waqf:

Founded in 2002 under King Abdullah with a capital of 7.5 billion SAR and a market value of approximately 28 billion SAR, this waqf finances projects for the care and maintenance of the Two Holy

Mosques and their visitors. It consists of seven towers with a total of 282 floors, 10,970 residential units, covering over 105 million square meters.

Features include a full medical center, conference halls for 1,500 people, internal bus stations, integrated security systems, 525 elevators and escalators, a cultural center, helipads, central air conditioning, circular roads connecting the complex with Mecca, and water reservoirs exceeding 5,300 cubic meters.

5.2.5.2. Suleiman bin Abdulaziz Al-Rajhi Waqf:

Managed by Suleiman bin Abdulaziz Al-Rajhi Holding, founded in 2011, ranking 28th among the top charitable institutions worldwide with contributions of 16 billion SAR and a market value of approximately 50 billion SAR. Investments span finance, real estate, food, agriculture, industrial production, education, and technology, with international focus on food and livestock production across Asia, Africa, and Europe. Charitable activities cover education, support for non-profit institutions, and mosque construction and maintenance.

5.2.5.3. Al-Mousa Waqf:

Established in 2009 as a waqf deed and registered as a waqf company, it aims to contribute effectively to a developed charitable sector. The waqf focuses on institutional, human, and financial capacity-building for charitable institutions, social services for the poor, orphans, and women, and promoting Islamic values and education. Assets total 1.3 billion SAR with annual spending of approximately 40 million SAR.

5.2.5.4. Al-Jabr Charitable Foundation:

Officially registered in 2012 with waqf assets valued at 700 million SAR, making it one of the largest waqf institutions in Saudi Arabia. Founded by members of the Al-Jabr family to develop society across health, education, and cultural fields, including funding the largest autism center in Saudi Arabia (30 million SAR) and establishing the Family Development Association in Al-Ahsa (15 million SAR).

5.2.5.5. Abdullah Taha Bakhsh Waqf:

Although less known, this waqf contributes significantly. Registered as a waqf company with assets of 500 million SAR, it annually spends approximately 85 million SAR to support the poor in Mecca and Medina, fund research centers, and provide specialized healthcare services, including the Children's Kidney Excellence Center at King Abdulaziz University.

6.2.5. Examples of Waqf Aligned with the Sustainable Development Goals:

The Saudi experience reflects a qualitative evolution in directing waqf toward achieving the Sustainable Development Goals (SDGs), linking waqf revenues to issues such as poverty reduction, quality education, healthcare, heritage preservation, and food security. The following examples illustrate this approach: (Foster & Sajini, 2021, pp. 42-44)

6.2.5.1. Waqf for Vulnerable Groups:

Waqf in Saudi Arabia plays a central role in supporting the most vulnerable groups, including women, persons with disabilities, and orphans. These efforts align with SDG 10: “Reduced Inequalities,” through appropriate empowerment strategies.

Recently, two waqf funds were established in partnership with local banks to create collective endowment funds for orphans:

Endowment Development Fund for Orphans: Capitalized at 10 million SAR to finance the charitable institution “Ikhaa.”

Insan Waqf Fund: Capitalized at 150 million SAR to finance the charitable association “Insan.”

Both funds were founded in 2019 under licenses from the Capital Market Authority and the General Authority of Awqaf, and are managed by Alinma Investment Company.

Traditional residential waqf properties, known as *ribat*, especially in western Saudi Arabia, provide free housing for vulnerable populations. For instance, Jeddah hosts 62 ribat, categorized based on the Jeddah Ribat Council reports: 12 are unfit for habitation and need reconstruction, 23 are occupied and structurally sound but require engineering and electrical repairs, and 22 are in very good condition, either occupied or leased to investment companies.

6.2.5.2. Waqf for Quality Education:

Higher education falls under SDG 4, target 4.3, aiming to ensure equal access for all men and women to quality technical, vocational, and higher education by 2030. Saudi universities leveraged waqf between 2005 and 2007 to generate additional revenue complementing government support, enabling community contributions.

Examples include:

- King Abdullah University of Science and Technology: Waqf assets worth 20 billion SAR.
- Scientific Waqf at King Abdulaziz University: Waqf assets of 300 million SAR.
- King Saud University Waqf: Assets of 4.9 billion SAR.
- King Fahd University of Petroleum and Minerals Waqf: Assets of 1.5 billion SAR.

Other education-focused waqf institutions include:

- Al-Batargi Family Waqf (1985): Supports the non-profit platform “Doroob,” investing in gifted and talented students to develop future leaders.

- King Faisal Waqf Foundation (1999): Established Effat University, the first women-only university in the Kingdom offering unprecedented programs.

6.2.5.3. Waqf for Strong Communities :

The COVID-19 pandemic in 2020 heightened development challenges. In response, the Ministry of Human Resources and Social Development, in partnership with the General Authority of Awqaf and civil society councils, established a Community Fund worth 500 million SAR to support the most affected societal segments, including the poor, persons with disabilities, widows, families of prisoners, the elderly, small workers, students, and foreign visitors.

The fund covers areas such as relief services, social services, education, health awareness, and housing. Similarly, the Ministry of Health launched the Health Waqf Fund to receive monetary and in-kind donations from companies, non-profits, businessmen, and individuals, supporting government efforts in combating COVID-19. Since its inception, the fund has received over 1 billion SAR in donations from around 300 entities across energy, finance, banks, insurance, waqf institutions, healthcare companies, and food and hospitality sectors. It is the first independent waqf entity in the health sector, chaired by the Minister of Health with representation from various governmental bodies.

6.2.5.4. Waqf for Cultural Heritage Preservation:

Certain waqf fund activities support SDG 11: "Sustainable Cities and Communities," particularly target 11.4: "Protect the world's cultural and natural heritage." The Saleh Hamza Sirafi Charity Foundation (2009) was established with waqf assets of 15 million SAR to support various charitable activities, including the preservation of Mecca's heritage, arts, and handicrafts, such as the digital platform *Qibla Al-Dunya*, providing rich information about Mecca's history, monuments, and traditions.

6.2.5.5. Waqf for Sustainable Agriculture and Food Security:

Sustainable agricultural production and food supply (SDG 2) are increasingly critical due to population growth. Some waqf institutions focus on this priority:

- Abdullah Al-Sulaiman Charity Foundation: Offers a 1 million SAR award to support research on date palm cultivation, granting the biennial "Abdullah Sulaiman International Award for Innovation in Dates and Palms."
- Saleh Al-Rajhi Waqf Farms: Cover 5,466 hectares with nearly 45 date palm varieties, recognized in the Guinness World Records in 2011. Their investment strategy aligns with SDGs through organic farming and solar energy use, certified by ECOCERT in 2007. The waqf also contributes to various charitable and developmental projects via its revenues.

7. Conclusion:

This study has examined the role of Islamic Waqf in promoting sustainable development, highlighting its social, economic, and environmental contributions. The analysis reveals several key findings:

First, Waqf serves as a powerful mechanism for social welfare and solidarity. By dedicating assets and their returns to public benefit, Waqf supports vulnerable groups, reduces poverty, enhances education and healthcare, and strengthens societal cohesion. This demonstrates its capacity to achieve long-term social sustainability.

Second, from an economic perspective, Waqf contributes to financial stability, income redistribution, and capital preservation. Investments of Waqf assets stimulate economic activity, support productive projects, and create income-generating opportunities, thereby enhancing economic resilience and promoting sustainable economic growth.

Third, although less emphasized historically, Waqf can play a role in environmental sustainability. By endowing agricultural lands, financing clean energy projects, and supporting environmental research, Waqf encourages the sustainable use of natural resources and aligns with the principles of ecological conservation.

Finally, practical models from Jordan and Saudi Arabia illustrate how effective institutional frameworks and sound management can maximize the impact of Waqf. These case studies demonstrate that well-structured Waqf programs can serve as a sustainable source of financing for education, healthcare, social welfare, cultural heritage preservation, and even environmental initiatives, contributing directly to the achievement of the Sustainable Development Goals (SDGs).

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