DEVELOPMENT OF AN INNOVATIVE MODEL TO EMPOWER WAKAF AUTHORITIES IN THE PROVISION OF AFFORDABLE HOUSING

NAPREC (R&D) 23/16

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RESEARCH PROJECT FUNDED BY:  
THE NATIONAL REAL PROPERTY RESEARCH COORDINATOR  
(NAPREC)  
VALUATION & PROPERTY SERVICES DEPARTMENT  
MINISTRY OF FINANCE, MALAYSIA
ABSTRACT

Malaysians, especially needy Muslims and their families are facing a variety of hardships to meet ends, including access to or owning affordable housing. *Wakaf* (assets) can be an instrument that could be utilized to help them. However, few have been done by the *wakaf* authorities, on a large scale, in addressing the problem of having access to or owning affordable housing faced by needy Muslims, their families and others. In addition, from the Shariah perspective, it is yet to be certain whether *wakaf* is permitted to be involved in the development of housing projects to help the needy Muslims, their families and others in a big way. Thus, this research was undertaken to achieve the following objectives: 1) To determine whether *wakaf* is permitted, from the Shariah perspective, to be involved in the development of housing projects to help the needy Muslims, their families and others to have access to or owning affordable houses; 2) To determine whether *wakaf* authorities are capable of undertaking the development of housing projects, in terms of the availability of suitable sites, funding, expertise and other pre-requisites; 3) On the basis of the above objectives, to design and develop an innovative model to empower *wakaf* authorities in the provision of affordable housing for needy Muslims, their families and others; and 4) To conduct acceptance testing on the developed models mentioned in (3) above. This research was conducted in 4 stages i.e. 1) extensive literature review, 2) questionnaire survey, 3) interviews, and 4) face-to-face discussions. The findings from this research suggest that *wakaf* (assets) is permitted to develop affordable housing; and some *wakaf* authorities have already undertaken such initiatives. In terms of *wakaf* authorities' capability to undertake affordable housing development projects, the findings suggest that they are capable in terms of funding, availability of suitable land and to work in collaboration with private proper developers. However, the *wakaf* authorities are still lacking in terms of expertise and post-completion capabilities. In addition, to empower *wakaf* authorities in the provision of affordable housing for needy Muslims, their families and others, 4 procurement models have been developed, validated and herein proposed. They are ranked
in order of importance: 1) Joint-venture (JV); 2) Buy existing stocks; 3) In-house by the Majlis Agama Islam Negeri-negeri (MAIN); and 4) Public-Private-Partnership (PPP) via Concession. Furthermore, the proposed models are seen as worthy alternatives to the currently available models for the delivery of affordable housing for Malaysians focusing on the needy Muslims and their families.
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CHAPTER ONE
INTRODUCTION

1.1 INTRODUCTION
Among the Government’s efforts to improve the well beings of Malaysians include the provision of adequate and affordable housing for them (rakyats). A variety of initiatives¹ have been implemented but the mismatch between demand and supply for such houses remained i.e. demand always exceed supply.

In Islam, Zakat and wakaf are key instruments that are directed towards assisting those eligible (Zakat – asnafs; wakaf – the poor and those as stated in the wakaf documents) in meeting their daily and basic needs and other socio-economic requirements of living (as permitted by the Shariah) including having access to or ownership of decent and affordable housing. Perhaps, there is potential for wakaf to be empowered and therefore could become among the key players in the provision of affordable housing for needy Muslim and their families and others on a large scale. However, previous works on wakaf have neither explored nor assess the merit and possibility of such an idea.

Consequently, a research was proposed to National Real Estate Research Coordinator (NAPREC), accepted, carried out and completed. The research, herein reported, endeavours to determine whether wakaf is permitted, from the Shariah perspective, to be involved in the development of housing projects to help the needy Muslims, their families and others to have access to or owning of affordable houses; to determine whether wakaf authorities are capable of undertaking the development of housing projects, in terms of the availability of suitable sites, funding, expertise and other pre-requisites; to design and develop innovative models that could empower wakaf authorities in the provision of affordable housing for needy Muslims, their families and others.

¹ Affordable housing schemes in Malaysia: PRIMA, Rumah Mampu Milik Swasta, Perumahan Penjawat Awam 1Malaysia, PPR, Rumah Mesra Rakyat 1Malaysia, RUMAWIP (KL), Rumah selangorKU and Rumah Idaman Rakyat.
This report is presented in 5 chapters. Following the Introduction chapter, i.e. Chapter 1, Chapter 2 presents the outcome of the extensive review of literature including findings on *wakaf*, its permissibility under Shariah, the *wakaf* authorities, case studies on *wakaf* funded residential projects in Malaysia and in selected countries. Thereafter, Chapter 3 presents the planned as well as the actual methodology used in carrying out the research, followed by Chapter 4 data analyses, results and discussions. Finally, Chapter 5 presents the conclusion to the research, recommendations and the research’s limitations.

1.2 RESEARCH BACKGROUND
The problem of access to or owning decent and affordable\(^2\) housing (in this report refers to “low cost” housing as defined by its selling price by the Ministry of Housing and Local Government of Malaysia) among Malaysians especially needy Muslims and their families is on the rise (Khairuddin et al., 2014; Khairuddin, Sharina Farihah, & Azila, 2015). The scenario shows little signs of slowing down and the current economic climate of continuous and upward increases in the costs of living exacerbates the problem (Cagamas, 2013; Khazanah Research Institute, 2015).

In addition, house prices in Malaysia are “seriously unaffordable” with median house price of more than four times the median annual household income (Khazanah Research Institute, 2015; Syed Jaymal, 2016). Penang for example, are having shortfall in the supply of low-cost housing (LCH) in the state versus the demand (“Gerakan: Glaring mismatch of housing needs and supply,” 2017). Having access to decent and affordable housing is a pre-condition for healthy living and building up good family values, these in turn would contribute towards the overall goodness of society and the country.

In the context of *wakaf*, much have been reported on its effort in assisting those eligible in terms of meeting their daily sustenance, in education and in the establishment and running of small businesses (among others) but little have been done, on a large scale, in addressing the problem of access to or owning

\(^2\) For the definition of affordable housing refer to the works of Ubale et al. (2012).
decent and affordable housing faced by needy Muslims, their families and others.

Observation of records on *wakaf* in terms of ownership of assets by the respective *wakaf* authorities suggests that *wakaf* is generally endowed with land banks and other properties but unfortunately these assets have not been utilized in the most economic manner. Perhaps, an innovative model could be designed and developed thus empowering *wakaf* in the provision of affordable housing for needy Muslims, their families and others.

1.3 PROBLEM STATEMENT

In a nutshell, the problem of access to or ownership of affordable housing among Malaysians especially needy Muslims and their families and the position of *wakaf* thereto may be summed-up as follows:

i. Malaysians, especially needy Muslims and their families are facing a variety of hardships to meet ends, including access to or owning affordable housing;

ii. *Zakat* and *wakaf* are instruments to help needy Muslims and their families.

iii. In the case of *wakaf* available literature indicates that little are being done or thought of in terms of assisting those needy Muslims and their families to have access to or owning affordable housing in a big way.

iv. In addition, from the Shariah perspective, it is yet to be certain whether *wakaf* is permitted to be involved in the development of housing projects to help the needy Muslims, their families and others in a big way.

v. Furthermore, *wakaf*, viewed in isolation would not be equipped to be involved in the provision of affordable housing in a big way because of the presence of constraints such as fragmented land sizes and location, funding and expertise.

1.4 RESEARCH QUESTIONS

The aforementioned discussions therefore, give rise to the following key questions;
i. Is *wakaf* permitted, from the Shariah perspective, to be involved in the development of housing projects to help needy Muslims, their families and others to enable them to have access to or owning of affordable houses?

ii. Are the *wakaf* authorities capable of undertaking development of housing projects, in terms of the availability funding, expertise and other pre-requisites?

iii. On the assumption that answers to points 1) and 2) above are positive respectively, therefore, could a model be developed so as to facilitate and enable *wakaf* to be involved in the provision of affordable housing for needy Muslims, their families and others?

### 1.5 RESEARCH OBJECTIVE

On the basis of the aforementioned statements of the research problems and research questions, four (4) key research objectives have been specifically designed;

i. To determine whether *wakaf* is permitted, from the Shariah perspective, to be involved in the development of housing projects to help the needy Muslims, their families and others to have access to or owning of affordable houses.

ii. To determine whether *wakaf* authorities are capable of undertaking the development of housing projects, in terms of the availability of suitable sites, funding, expertise and other pre-requisites.

iii. On the basis of the above objectives, to design and develop an innovative model to empower *wakaf* authorities in the provision of affordable housing for needy Muslims, their families and others, and

iv. To conduct acceptance testing on the proposed model mentioned in (iii) above.

### 1.6 LITERATURE REVIEW

The problem of having access to or owning decent and affordable housing among Malaysians especially needy Muslims and their families is on the rise (for affordable housing see Ubale, Martin and Seow, 2012; Khairuddin, et. al.,
2014, 2015). The situation appears far from slowing down; in fact the current economic climate of continuous and upward increases in the costs of living exacerbates the problem (Cagamas, 2013; Khazanah Research Institute, 2015).

In this report affordable housing refers to "low cost" housing as defined by its selling price by the Ministry of Housing and Local Government of Malaysia (see Syafiee, n.d.; Ubale et al., 2012).

Typically, in a real estate development, ingredients for success include availability of funds or having access to funds for project financing and availability or having access to land (ownership) suitable for the development (Khairuddin, 2002).

Although wakaf is generally endowed with land banks but on their own, the wakaf authorities would have difficulties to undertake development of affordable housing projects as they would require funding. In addition, the wakaf authorities are not known to be in possession of the requisite expertise to initiate, design, build, market, maintained and manage real estate and property development projects (Khairuddin et al., 2014). Furthermore, it is unclear whether wakaf is permitted, by the Shariah, to be involved in the provision of affordable housing for needy Muslim and their families and others in a big way.

Review of current literature shows that thus far the wakaf authorities in Malaysia largely remained "traditional" in the way in which they manage their respective resources especially their land banks and other properties. However, works done elsewhere showed that there exist credible models that empower wakaf authorities in the provision of housing for the public such as Warrees of Singapore (Warrees, n.d.) and in the housing of Istanbul (Saduman & Aysun, 2009).

Consequently, it is contended that it would be a great service to the Ummah if wakaf could be organized, beyond their current "traditional" style of services so as to enable them to be involved in the provision of affordable housing for needy Muslim and their families and others on a large scale. If this

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3 Admittedly, some states in Malaysia have come up with efforts to improve the way in which wakaf land are being managed, including forming joint ventures with private companies to develop wakaf lands (http://www.thesundaily.my/news/1302458, accessed 11th May 2016)
is possible then *wakaf* could serve as an alternative to the currently available means of helping Malaysians, especially those needy Muslims and their families to have access, at affordable rental charges or even free, or owning decent and affordable housing either at the appropriate price or through means such as the appropriate payment plan or rent to own scheme.

1.7 RESEARCH METHODOLOGY

The proposed research is three dimensional in nature: it involves three key knowledge areas namely the Shariah (Islam), socio-cultural (issues on affordable housing for the needy, poverty, etc.) and technical (procurement, funding, delivery and sustainability of affordable housing). Consequently, the research to be carried out was designed, in a robust manner, so as it could be carried out in four (4) key stages (see Figure 1) i.e. literature review, questionnaire survey, interviews and face to face discussions.

**Stage 1 – Extensive literature review**

Literature review was carried out to determine the state of affairs of affordable housing in Malaysia within the context of accessibility or ownership of such houses for the needy Muslims, their families and other Malaysians. This aspect of the literature review provides context to the proposed research.

In addition, through literature review understanding of the Shariah perspective on *wakaf* in terms of helping the needy Muslims, their families and others in general and specifically in the provision of decent and affordable housing would be established. One key area of the review is to establish what is permissible and what is not permissible in the context of activities and actions of *wakaf* vis-à-vis the provision of affordable housing.

Furthermore, literature review was carried out to identify and determine the way in which *wakaf* authorities are managing their activities and actions, funds, land banks, other properties, etc. and constraints thereto, with particular interest on the provision of decent and affordable housing for the needy Muslims, their families and others.
Moving on, further literature review was carried out to identify and examine successful models of wakaf involvement in the provision of decent and affordable housing for the needy Muslims, their families and others as well as the corresponding activities of procurement, delivery, marketing, maintenance and rental collections. Known models of wakaf involvement in the provision of housings such as by Warees of Singapore, those applied by the Waqaf authorities in the MENA\(^4\) region and Turkey and other “social” or affordable housing models such as the Housing Development Board (HDB) of Singapore and Housing Associations of the United Kingdom are of particular interest would become targets for the review.

**Stage 2 – Questionnaire survey**

Data obtained from the aforementioned literature review was critically analyzed. The outcome was presented to respondents representing selected MAINs, office of the Muftis and developers known to be involved in wakaf housing development.

The survey endeavours to determine the permissibility, or otherwise and where appropriate how to make those identified as non-permissible to be realigned as required by the Shariah. In addition, the respondents were requested to examine and assess the potential and capability of wakaf to be involved in the development of housing projects to help the needy Muslims, their families and others to have access to or owning of affordable houses (including those eligible to be assisted under the Zakat schemes (especially asnaf fakir and asnaf miskin), their corresponding constraints and strategies thereof and the respondents’ ideas on approaches deemed appropriate for use in procuring wakaf housing.

**Stage 3 – Interviews**

Data obtained from the aforementioned literature review and questionnaire survey was analysed. Subsequently, a theoretical and innovative models to empower wakaf authorities in the provision of affordable housing for needy

\(^4\) MENA – Middle East Northern Africa
Muslims, their families and others were designed and developed. These were then presented to respondents comprising of experts representing the MAINs, key players of the construction industry and academics related to the Shariah and construction industry. The key outcome from the interviews were the development of appropriate procurement models for procuring wakaf housing as perceived by the respondents.

Stage 4 – Face to face discussions
The final stage of the research is validation of the models developed in stage 3 above. The validation process involved intensive face to face discussions with wakaf experts.

Throughout the research, the researchers had presented several progress reports to the panel of experts, REIAS and the research were commented and revisions were made according to the feedbacks given. The dates of presentation, comments and corrections made are in Appendix A.

1.8 RESEARCH PROCESS
1.9 RESEARCH SCOPE
The scope of the research is as follows:

i. To study the potential of *wakaf* to be empowered in the provision of affordable housing for the needy Muslims, their families and other Malaysians;

ii. Affordable housing in the research refers to “low cost housing” as defined by the Ministry of Housing and Local Government of Malaysia;

iii. Within the constraints of time, money and manpower, the research will be largely a desk research and consultation with experts. Limited visits to selected local and international sites were carried; and

iv. The expected output is in the form a conceptual model for the procurement, delivery, etc. of decent and affordable housing for needy Muslims and their families and others.

1.10 RESEARCH SIGNIFICANT

i. The key expected output is an innovative model to empower *wakaf* in the provision of affordable housing. The model is intended for the procurement, delivery, etc. of decent and affordable housing for needy Muslims and their families and others.

ii. At the moment it is believed that there exists no such model in the Malaysian market. The model could serve as a further alternative to the currently available models for the delivery of affordable housing for Malaysians focusing on the needy Muslims and their families and others.

iii. It is expected that output of the research, i.e. the aforementioned model is to be registered as Intellectual Property (IP) and patented.

iv. Beneficiaries of the model would include:

   a. *Zakat* & *wakaf* authorities in their endeavor to assist the needy Muslims, their families and others in the context of affordable housing.

   b. *Zakat* beneficiaries (*asnafs*) and *Wakaf* beneficiaries (the poor and those as per the *wakaf* documents).
c. State religious authorities (Majlis Agama Islam Negeri-negeri, MAINs), State Governments, JAKIM and Jabatan Wakaf, Zakat & Haji (JAWHAR).

d. Jabatan Kebajikan Masyarakat.

e. Islamic Banks and financial institutions.

f. Takaful operators.

g. Housing developers and associated upstream and downstream organizations and interests.

h. Construction Industry Development Board (CIDB).

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