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## **Utilizing *Waqf* in Enhancing Islamic Finance Contributions for Overcoming Research and Innovation Funding Challenges in TVET Education Sector**

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**Abstract:** *Waqf*, Islamic perpetual charitable trusts, established in accordance with Sharia principles, have emerged as formidable financial instruments for sustaining diverse socio-educational initiatives throughout Malaysia. Technical and Vocational Education and Training (TVET), forming a critical component within the educational ecosystem, serves a fundamental function in developing skilled labor resources and responding to evolving industrial requirements. Financial limitations, especially regarding research advancement and innovation activities, present considerable obstacles for institutions delivering TVET programs, impeding technological progress and overall education quality. This investigation examines Islamic endowments as a strategic solution embedded within Islamic economic frameworks to address these financial constraints affecting research initiatives and innovation domains within TVET. By consolidating information from diverse sources, including scholarly articles, reports, and statistical analyses, this paper elaborates on the *waqf* concept in Islam, examines its contribution to economic development in Malaysia, and explores its potential as an innovative funding source for TVET research and innovation. The research findings underscore the critical importance of Islamic perpetual endowments as a strategic financial reservoir capable of mitigating resource deficiencies in Technical and Vocational Education research and innovation spheres, consequently strengthening human resource development while simultaneously advancing Islamic economic paradigms toward enhanced sustainability and broader inclusiveness. The findings of this study hold significant relevance for Indonesia, offering valuable insights into leveraging *waqf* for educational development in the world's largest Muslim-majority country, where TVET plays a crucial role in workforce development and economic growth.

**Keywords:** *Waqf*, Islamic Economics, Research and Innovation, Funding Constraints, Technical and Vocational Education and Training (TVET)

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**Abstrak:** *Wakaf, sebuah bentuk amal abadi dalam hukum Syariah, telah diidentifikasi sebagai alat keuangan yang kuat untuk mendukung berbagai upaya sosial-pendidikan di Malaysia. Pendidikan dan Pelatihan Teknik dan Vokasi (TVET), yang penting dalam kerangka pendidikan, memainkan peran penting dalam mengembangkan tenaga kerja yang kompeten dan beradaptasi dengan tuntutan industri yang dinamis. Kendala pembiayaan, terutama dalam penelitian dan inovasi, menimbulkan tantangan signifikan bagi institusi TVET, menghambat kemajuan teknologi dan kualitas pendidikan secara keseluruhan. Studi ini mengeksplorasi wakaf sebagai solusi dalam model ekonomi Islam untuk mengatasi hambatan keuangan ini di sektor penelitian dan inovasi TVET. Dengan menggabungkan informasi dari berbagai sumber, termasuk artikel ilmiah, laporan, dan analisis statistik, makalah ini menjelaskan konsep wakaf dalam Islam, mengkaji kontribusinya terhadap pembangunan ekonomi di Malaysia, dan mengeksplorasi potensinya sebagai sumber pendanaan inovatif untuk penelitian dan inovasi TVET. Kesimpulan menyoroti peran penting wakaf sebagai sumber daya keuangan strategis yang dapat mengurangi kekurangan dana dalam penelitian dan inovasi TVET, sehingga meningkatkan pengembangan sumber daya manusia dan memajukan kerangka ekonomi Islam menuju keberlanjutan dan inklusivitas yang lebih besar. Temuan studi ini memiliki relevansi signifikan bagi Indonesia, menawarkan wawasan berharga dalam memanfaatkan wakaf untuk pengembangan pendidikan di negara dengan mayoritas Muslim terbesar di dunia, di mana TVET memainkan peran penting dalam pengembangan tenaga kerja dan pertumbuhan ekonomi.*

**Kata Kunci:** *Wakaf, Ekonomi Islam, Penelitian dan Inovasi, Kendala Pendanaan, Pendidikan dan Pelatihan Teknik dan Vokasi (TVET)*

## **Introduction**

*Waqf* represents a permanent contribution governed by Shariah principles, historically acknowledged as a high-impact financial instrument for supporting diverse social and educational initiatives. Technical and Vocational Education and Training (TVET) constitutes an essential element within the educational framework that develops skilled workforce capabilities and addresses constantly evolving industry requirements. Nevertheless, TVET institutions throughout Malaysia frequently encounter financing obstacles, particularly regarding research and innovation activities. Insufficient funding resources not only impede technological advancement and innovation but similarly compromise the quality of educational delivery. Within the framework of strengthening Islamic economics, waqf's function is increasingly recognized as a potential solution for addressing funding constraints in research and innovation, specifically within Malaysia's TVET educational sector. In this context, waqf is identified as a promising alternative financing framework capable of sustaining research and innovation endeavors within TVET institutions.

*Waqf* contributes not only to infrastructure development but also supports initiatives related to quality education enhancement and skills development. Accordingly, this research endeavors to articulate the significant contribution of *waqf* as a transformative Islamic financial mechanism that can effectively underpin economic advancement through strategic funding of research and innovation initiatives within Malaysia's TVET sector. This qualitative study relies on a review of literature, reports, and statistical data to investigate the role of *waqf* in supporting research and innovation activities in the TVET education sector in Malaysia. The data collected from these secondary sources will be analyzed using thematic analysis techniques to provide insights on leveraging *waqf* to address funding gaps and promote research and innovation in the TVET system.

In expanding understanding of *waqf*'s potential in education, this study reviews past studies on the use of *waqf* in the education sector towards the development of Islamic economics. This review highlights how *waqf* has helped finance educational institutions in terms of infrastructure and scholarships and how this model can be adapted for research and innovation in TVET. This study also explores *waqf*'s potential in financing research and innovation in terms of the concept of *waqf* in Islam, Islamic economic principles and *waqf*, the role of *waqf* in economic development, and identifying funding limitations in research and innovation in the TVET education sector.

This study employs a qualitative approach based on a comprehensive literature review to examine the potential of *waqf* in financing research and innovation activities in Malaysia's TVET education sector. Data for this study were exclusively collected from secondary sources, including scholarly articles, academic journals, official reports, and statistical data related to *waqf* and TVET education. The primary focus of this literature review encompasses the concept of *waqf* in Islam, Islamic economic principles, the role of *waqf* in economic development, funding constraints in research and innovation within the TVET education sector, and the potential of *waqf* as an alternative financing mechanism. The collected data were analyzed using thematic analysis, whereby information from various sources was categorized according to key themes, compared, and synthesized to address the research questions. The analysis focused on four critical aspects: the relationship between *waqf* and educational financing, the potential of *waqf* in overcoming funding constraints in TVET research and innovation, comparison between *waqf* and traditional educational endowments, and challenges in *waqf* asset management. Islamic economic principles and the concept of *waqf* were utilized as the theoretical framework to analyze the potential of *waqf* in the TVET education sector. This methodological approach facilitated the comprehensive collection and organization of information from diverse sources to provide an in-depth analysis of the role of *waqf* in addressing funding challenges for research and innovation in Malaysia's TVET education sector.

### Concept of Waqf in Islam

*Waqf*, rich in religious and societal values, plays a significant role in the landscape of Islamic economics. *waqf* refers to the practice of permanently donating property for charitable or public use, without changing the ownership of the property from the original owner.<sup>1</sup> This definition underlines a commitment to contribute property for the public good, making *waqf* an essential instrument in supporting community economic development based on values of justice and collective welfare.<sup>2</sup> This indicates that *waqf* is not only a philanthropic practice but also has profound implications for socio-economic development among Muslims.

*Waqf* is often meant as a donation in the form of immovable assets like land and buildings, predominantly used for the development of mosques<sup>3</sup> and educational institutions.<sup>4</sup> However, with the increasing understanding of philanthropic practices in Islam, cash *waqf* is seen as capable of maximizing the economic welfare of the Muslim community<sup>5,6</sup>. In the Quran, although the term *waqf* is not specifically mentioned, the concept of charity using wealth for public interest is clear and supported, as recorded in Surah Al-Baqarah (2: 261):

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ ۗ وَاللَّهُ يُضْعِفُ لِمَنْ يَشَاءُ ۗ وَاللَّهُ وَسِعَ عَلِيمٌ

Meaning: The example of those who spend their wealth in the way of Allah is like a seed [of grain] that sprouts seven spikes; in each spike is a hundred grains. And Allah multiplies (His reward) for whom He wills, and Allah is all-Encompassing and Knowing.

<sup>1</sup> Yudi Permana and Meirani Rahayu Rukmanda, "Wakaf: Tinjauan Fiqh, Dasar Hukum, Dan Implementasinya Di Indonesia," *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah* 3, no. 2 (2021), p. 142–56.

<sup>2</sup> Md Nawi Noor Hisham, Marwan Ismail, and Mohd Kamil Ahmad, "Falsafah Wakaf Pendidikan Tinggi; Analisis Epistemologi Dan Aksiologi," *Human Sustainability Procedia* 1, no. 1 (2018), p. 1–16. <https://publisher.uthm.edu.my/periodicals/index.php/hsp/article/view/1127>.

<sup>3</sup> Syaikh Syaikh et al., "The Empowerment of Infaq and Waqf Evaluation in Light of Maqasid Al-Sharia Perspective in Mosques in Palangka Raya, Indonesia," *Samarah Jurnal Hukum Keluarga Dan Hukum Islam* 1, no. 2 (2021), p. 1–23.

<sup>4</sup> Mohd Faizal Noor Ariffin, "Sinergi Wakaf, Pendidikan Dan Teknologi Di Malaysia," *Journal of Contemporary Islamic Law* 7, no. 2 (2022), p. 43–53.

<sup>5</sup> Salmah Said and Andi Muhammad Ali Amiruddin, "Wakaf Tunai Dan Pemberdayaan Ekonomi Masyarakat," *Al-Mashrafiyah: Jurnal Ekonomi, Keuangan, Dan Perbankan Syariah* 3, no. 1 (2019), p. 43–55.

<sup>6</sup> Masdar Masdar, "Penerapan Hukum Wakaf Uang Di Indonesia Perspektif Legal System Theory," *Al-Manahij: Jurnal Kajian Hukum Islam* 11, no. 1 SE-ARTICLES (2018), p. 79–92.

This verse likens the goodness done by those who spend their wealth in the way of Allah to a seed that produces seven spikes, each spike bearing a hundred grains. This demonstrates the multiplied rewards for charitable acts in Islam.<sup>7</sup>

There are several types of *waqf*, such as *Waqf Ahli* and *Waqf Khairi*. *Waqf Ahli*, aimed at the welfare and continuity of the waqif's family,<sup>8</sup> is an accepted practice among the majority of scholars from the Shafi'i, Hanafi, Maliki, and Hanbali schools since the time of the Prophet Muhammad and his companions. *Waqf Ahli* benefits the family of the donor and later the general public when there are no more heirs<sup>9</sup>. This concept can also be categorized as *Waqf mushtarak*, where part of the benefits are distributed to the family and the rest to the public.<sup>10</sup>

*Waqf Khairi* or public *waqf* is initially intended for public interest, not specified for particular individuals. This type of *waqf* aligns with the spirit of highly encouraged *waqf* practices in Islam, where the rewards continue to flow even after the donor's death, as long as the *waqf* property remains beneficial. This *waqf* can be enjoyed by the community at large and can be one way to implement community welfare in areas such as socioeconomics, education,<sup>11</sup> culture, or religion.<sup>12</sup>

*Waqf* management is carried out by a *mutawalli* who is responsible for managing and ensuring that the income from the *waqf* is used in accordance with the donor's original intention.<sup>13</sup> Additionally, *waqf* is also seen as a *sadaqah jariyah*, where the donor continues to receive rewards as long as the benefits of

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<sup>7</sup> Zaldi and Dhiauddin Tanjung, "Wakaf dalam Perspektif Hukum Positif Dan Hukum Islam," *Rayah Al-Islam* 7, no. 1 (2023), p. 449–62.

<sup>8</sup> Yusep Rafiqi, Asep Suryanto, and Mohamad Anton Athoillah, "The Sumedang Larang Royal Waqf: Legal Perspective," *AHKAM: Jurnal Ilmu Syariah* 23, no. 2 (2023), p. 377–402.

<sup>9</sup> Ahmad Wira et al., "Legal Study of Dzurri Waqf and Its Implementation towards Strengthening High Heritage Assets in Minangkabau, West Sumatra, Indonesia," *JURIS (Jurnal Ilmiah Syariah)* 22, no. 2 (2023), p. 329–41.

<sup>10</sup> Sakinah Abdul Samad, Ahmad Sufian Bin Che Abdullah, and Kamaruzamn Noordin, "Dapatan Awal Mengenai Praktis Wakaf Ahli Di 5 Buah Majlis Benefisiari Wakaf," *Jurnal Pengajian Islam* 15, no. Special Issue (2022), p. 96–113.

<sup>11</sup> Sarmo Sarmo, "Hukum Perubahan Status Harta Benda Wakaf: Studi Kasus Perubahan Status Kepemilikan Tanah Wakaf Di Desa Keniten Kecamatan Kedungbanteng Kabupaten Banyumas," *Al-Manahij: Jurnal Kajian Hukum Islam* 14, no. 2 SE-ARTICLES (2020), p. 239–50.

<sup>12</sup> Dalhari, "Manajemen Wakaf," *At-Tujar* 10, no. 01 (2022), p. 1–17, <https://ejournal.kopertais4.or.id/mataraman/index.php/atTujar/article/view/4765>.

<sup>13</sup> Abdul Majid Omar et al., "Pemeriksaan Harta Wakaf Melalui Pengurusan Yang Mampan Di Selangor," *Journal of Islamic, Social, Economics and Development* 8, no. 52 (2023), p. 147–60.

the *waqf* are still utilized.<sup>14</sup> This makes *waqf* an important way to build sustainable social and religious infrastructure within the Muslim community.

In the context of education, *waqf* opens doors to various opportunities such as establishing new educational institutions like schools and madrasahs<sup>15</sup>, providing financial assistance to students in need or enhancing existing educational facilities and programs.<sup>16</sup> However, the implementation of *waqf* does not escape the basic principles that govern it. The permanence of *waqf* property, prohibition of use for personal purposes, and efficient management are among the principles that must be strictly adhered to to ensure continuity and effective use of *waqf* proceeds.

### Islamic Economic Principles and Waqf

In the context of Islamic economics, *waqf* is an instrument that supports the basic principles of Islamic economics that emphasize social justice,<sup>17</sup> wealth redistribution<sup>18</sup> and sustainable development.<sup>19</sup> In line with the principle of social justice in Islam by providing opportunities for less capable individuals to benefit from donated property. Through the *waqf* institution, resources can be channeled to groups in need such as poor students, orphans, or the less fortunate. This helps ensure that wealth and opportunities in society are distributed more fairly, reducing social gaps and fostering a sense of loyalty and mutual assistance among the community.

*Waqf* plays a significant role in redistributing wealth by utilizing donated property for productive purposes and benefiting the community as a whole. For example, educational *waqf* can be used to provide high-quality education to future

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<sup>14</sup> Ali Iskandar, *Jejak Wakaf Sahabat: Dari Sedekah Jariyah Menuju Wakaf* (CV Jejak (Jejak Publisher, 2023).

<sup>15</sup> Mohd Fuad Mohd Salleh, "Endowment Fund (Waqaf) as an Answer to Increasing Cost in Managing Higher Institutions," in *5th Annual International Conference on Management Research (AICMaR 2018)* (Atlantis Press, 2019), p. 71–74.

<sup>16</sup> Baterah Alias et al., "Wakaf Pendidikan Tinggi Sebagai Sumber Penjanaan Dana Dalam Kerangka Ekonomi Islam Di Malaysia," *Journal of Contemporary Islamic Studies* 4, no. 1 (2020), p. 17–28.

<sup>17</sup> Universitas Muhammadiyah et al., "Peran Wakaf Dalam Mewujudkan Kesejahteraan Sosial : Perspektif Dari Tafsir Ekonomi Islam," *El-Kahfi | Journal of Islamic Economics* 05, no. 01 (2024), p. 103–11.

<sup>18</sup> Musa Mohd Sarip, "Pembangunan Ekosistem Program Sekuriti Makanan Melalui Kesatuan Institusi Zakat Dan Wakaf," in *International Conference on Syariah & Law 2023 (ICONSAL 2023)*, 2023, p. 60–69.

<sup>19</sup> Hasliza Talib, Nurhayati Abdul Ghani, and Mohd Musa Sarip, "Analisis Literatur Kajian Pembangunan Wakaf dalam Index Scopus," *International Journal of Mosque, Zakat And Waqaf Management (Al-Mimbar)* 3, no. 2 (2023), p. 129–41.

generations,<sup>20</sup> enabling them to acquire the skills and knowledge needed to contribute to economic and social development<sup>21</sup>. In this way, *waqf* helps create a more dynamic and inclusive economy by channeling wealth to various layers of society. In the context of Islamic economics, *waqf* supports sustainable development by providing access to continuous and permanent resources for public use.<sup>22</sup> By making a permanent property donation, *waqf* forms a solid foundation for long-term development.<sup>23</sup> This allows educational and social institutions to operate excellently without relying entirely on government financial resources. This shows that *waqf* is an important instrument in strengthening Islamic economic development by providing continuous resources for the public good.

To summarize, *waqf* is not only a religious heritage, but also an effective instrument in supporting the principles of Islamic economics that prioritize social justice, wealth redistribution, and sustainable development. With a deep understanding of the role of *waqf* in Islamic economics, we can optimally utilize it to strengthen a just and effective socioeconomic structure.

### Role of Waqf in Economic Development

The role of *waqf* in Islamic economic development is very important. *Waqf* makes a significant contribution to the growth of the Islamic economy in several ways. Through *waqf*, it can help provide a continuous financial source to finance development projects that benefit the community as a whole. This includes sectors such as education, health, infrastructure, and social *waqf* plays a very important role in the health sector, especially in addressing the COVID-19 pandemic.<sup>24</sup> Kurniawan dan Mohiddin showed that health *waqf* can help address the issue of rising medical costs in cooperation with the Ministry of Health

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<sup>20</sup> Khubaib Ramli et al., "The Development of Education City through Application of Waqf Concept: A Feasibility Study," *International Journal of Zakat and Islamis Philanthropy* 5, no. 2 (2023), p. 2672–7471.

<sup>21</sup> Maymunah Ismail, Sharina Sheriff, and Harniyati Hussin, "Pemeriksaan Program Pembangunan Ekonomi Usahawan Asnaf Melalui Dana Zakat / Maymunah Ismail, Sharina Sheriff Dan Harniyati Hussin," *Journal of Islamic Philanthropy & Social Finance (JIPSF)* 3, no. 2 (2021), p. 52–65.

<sup>22</sup> Junaida Binti Basiron et al., "Adaptasi Teori Tingkah Laku Terancang Dalam Menganalisis Niat Melakukan Wakaf Tunai," no. 1 (2024), p. 2672–7471.

<sup>23</sup> Anisa Husna Adinta, Muhammad Rizky, and Taufiq Nur, "Signifikansi Wakaf Dalam Keuangan Negara: Tinjauan Ekonomi Klasik Dan Kontemporer," *Journal of Islamic Economics and Finance Studies* 1, no. 1 (2020), p. 19–40.

<sup>24</sup> Erie Hariyanto and Moh Hamzah, "Bibliometric Analysis of the Development of Islamic Economic Dispute Resolution Research in Indonesia," *JURIS (Jurnal Ilmiah Syariah)* 21, no. 2 (2022), p. 221–33.

(KKM) and Yayasan Wakaf Malaysia (YWM).<sup>25</sup> Additionally, contributions from the Majlis Agama Islam Negeri (MAIN) have made substantial socioeconomic contributions to Muslim community development, particularly in healthcare through their provision of dialysis centers, medical devices, pharmaceutical supplies, waqf-based medical facilities, health services, and specialized COVID-19 equipment.<sup>26</sup> With the need to maintain the sustainability and sustainability of national health care in the long term, Mohd Daud recommends using *waqf* funds as a way to improve public health care financing in Malaysia.<sup>27</sup> In conclusion, health *waqf* plays a significant role in improving access and quality of public health care. This shows the importance of continuing to utilize the potential of *Waqf* in supporting the country's health system for a more sustainable future.<sup>28</sup>

Studies have shown that the *waqf* mechanism in the livestock sector has very good potential to be developed in Malaysia. This is due to government policies related to the livestock industry, the need to increase food security, and the trend of diversifying *waqf* development in Malaysia to maximize the benefits of Islamic economic instruments through *waqf*.<sup>29</sup> The results of this study can help stakeholders to refine and develop *waqf* in various livestock sectors to meet current needs. In addition, the study shows that the use of productive *waqf* development strategies increases the economy of the community in Selangor.<sup>30</sup> This has a positive impact on the local community economy by opening up new business opportunities and increasing income. Significant social benefits are also

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<sup>25</sup> Cecep Soleh Kurniawan and Mas Nooraini Binti Mohiddin, "Meningkatkan Peranan Wakaf Kesihatan dalam Menghadapi Wabak Covid-19," *AZKA International Journal of Zakat & Social Finance* 2, no. 1 (2021), p. 157–77.

<sup>26</sup> Siti Nadiah Mohd Ali, "Wakaf Kesihatan Bantu Atasi Isu Kenaikan Kos Perubatan," *Berita Harian*, July 28, 2023, <https://www.bharian.com.my/rencana/komentar/2023/06/1119896/wakaf-kesihatan-bantu-atasi-isu-kenaikan-kos-perubatan>.

<sup>27</sup> Mohamed Daud, Mohd Aris Norizah, and Noorfazreen, "Pelaksanaan Wakaf Kesihatan Oleh Majlis Agama Islam Negeri (MAIN) / Norizah Mohamed@Haji Daud Dan Noorfazreen Mohd Aris," in *Pelaksanaan Wakaf Kesihatan Oleh Majlis Agama Islam Negeri (MAIN) / Norizah Mohamed@Haji Daud Dan Noorfazreen Mohd Aris*. In: *4th International Islamic Heritage Conference 2021 (ISHEC '21)*. *Acade* (Academy of Contemporary Islamic Studies (ACIS), 2021), p. 73.

<sup>28</sup> Syukri Iska, "Revitalisasi Zakat Dan Wakaf Sebuah Solusi Kemiskinan Di Indonesia," *Jurnal Ilmiah Syari'Ah* 19, no. 1 (2020), p. 1–11.

<sup>29</sup> Daud, Norizah, and Noorfazreen, "Pelaksanaan Wakaf Kesihatan Oleh Majlis Agama Islam Negeri (MAIN) / Norizah Mohamed@Haji Daud Dan Noorfazreen Mohd Aris."

<sup>30</sup> Lukman Yafi, "Productive Waqf Development Strategy to Grow Community Economy in Selangor Malaysia," *Demak Universal Journal of Islam and Sharia* 2, no. 03 (2024), p. 189–98.

obtained through improved welfare and community empowerment.<sup>31</sup> Thus, the results of all these studies highlight the importance of *waqf* in supporting national economic and social development and provide insight into the potential of *waqf* as an effective development instrument for the community.

The use of *waqf* in the food industry in Malaysia has been realized through several projects. For example, Ladang Sawit Perkaya Sdn Bhd in Kemaman, Terengganu, which was *waqf*ed in 1992, focuses on welfare by providing income for the Terengganu Orphan Welfare Organization (PERKAYA) through oil palm cultivation and cattle and goat farming projects.<sup>32</sup> In addition, Universiti Teknologi MARA (UiTM) Melaka also runs a *waqf* orchard project in collaboration with the Department of Agriculture Melaka, MARDI Melaka, and FAMA Melaka.<sup>33</sup> In addition, there is also a MD2 pineapple planting project on *waqf* land leased from Perbadanan Wakaf Selangor (PWS) covering an area of 62 hectares in Kampung Sungai Merab, Kajang. This project provides employment opportunities for local residents and is an effort to develop idle *waqf* land<sup>34</sup>. These projects aim to support the economy of the asnaf group and help develop idle *waqf* land<sup>35</sup>. Yayasan Pemeliharaan dan Perluasan Wakaf Pondok Modern (YPPWPM) Gontor implements *waqf* implementation through the land lease system. They are also involved in developing *waqf* land by providing agricultural equipment to farmers.<sup>36</sup> This is an effort to expand the use of *waqf* land and benefit the local community. Food *waqf* plays an important role in the economic and social development of the community. The implementation of *waqf* in the food industry provides food sources, employment opportunities, and supports the economy of the asnaf group. This shows the importance of *waqf* in improving the socioeconomic welfare of the community as a whole.

*Waqf* also proves its effectiveness in strengthening the Islamic economy, especially in the field of education. The use of *waqf* in the construction of the

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<sup>31</sup> Riris Pramiswari, Amin Awal Amarudin, and Mustamim Mustamim, "Strategy for Fundraising and Distributing of Zakat, Infāq, and Alms for the Welfare of the People: A Comparative Study between LAZ-UQ and LAZISNU Jombang," *Journal of Islamic Law* 2, no. 2 SE-Articles (2021), p. 224–46.

<sup>32</sup> Hasliza Talib, Dr Musa Sarip, and Norhayati Abd. Ghani, "Potensi Wakaf Dalam Sekuriti Makanan: Satu Sorotan Awal," in *International Conference on Syariah & Law 2023 (ICONSIAL 2023)* 15th November 2023, p. 177–84.

<sup>33</sup> Talib, Sarip, and Ghani, "Potensi Wakaf Dalam Sekuriti Makanan: Satu Sorotan Awal."

<sup>34</sup> Berita Harian, "Norma Baharu Gelombang Krisis Makanan," *Utusan Malaysia*, 2023, <https://www.utusan.com.my/luar-negara/2023/08/norma-baharu-gelombang-krisis-makanan/>.

<sup>35</sup> Ummi Ahmad Rashid, Mohd Mohamed Yusof, and Azri Bhari, "An Analysis of the Role of Waqf in the Food Industry as Quality of Life Assurance," *Global Journal Al-Thaqafah (GJAT)* 1, no. 1 (2023), p. 183–201.

<sup>36</sup> Sudirman Sudirman et al., "Dysfunction of Muslim's Public Resource: A Study of Waqf Land Disorganization in Indonesia," *De Jure: Jurnal Hukum Dan Syariah* 14, no. 1 (2022), p. 92–110.

Quba Mosque and the al-Nabawi Mosque by the Prophet Muhammad emphasizes the importance of *waqf* in financing the development of educational institutions.<sup>37</sup> In addition, *waqf* contributions from figures such as *Waqf* Ayubi and *Waqf* Mamalik also provide a major boost to the development of Islamic education in Palestine and Egypt.<sup>38</sup> Caliph al-Makmum is also a major driver in using *waqf* to finance Islamic educational institutions.<sup>39</sup> Studies also show that almost all universities across the country have established educational *waqf* in their university management systems. In fact, the same concept has been expanded by Western societies and is known as an endowment, where universities such as Oxford and Cambridge in the United Kingdom and Harvard and Stanford in the United States have practiced this concept.<sup>40</sup> For example, Harvard University is listed as the richest university with endowment assets worth more than USD\$30 billion.<sup>41</sup> In conclusion, *waqf* has proven effective in strengthening the Islamic economy, especially in the field of education, and this concept has been widely adopted by various societies around the world.

TVET institutions play an important role in providing skills and training to students to enter the job market. To ensure the smooth running of learning programs and skills development, TVET institutions require adequate financial support. Study findings<sup>42</sup> found that there are various sources of funding for TVET. Sources of funding identified include donations of equipment, equipment and learning materials from alumni associations and foreign aid. In addition, public-private partnerships, worker skill development taxes, currency transaction taxes, airline ticket integration taxes, special fees for academic facilities, and special government allocations for TVET also contribute to financing in this field of education. Although generally endowment is not considered a *waqf*, but the use of this concept in the context of TVET is a new idea or innovation in naming *waqf* in this field.

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<sup>37</sup> Mohd Affandi Mohd Yusuf and Nor Izani Abdullah, "Siyasah Syar'Iyyah:Kajian Konsep Berdasarkan Sirah Dan Sejarah Ketamadunan Islam," *International Journal of Al-Quran and Knowledge* 2, no. 1 (2022), p. 109–26.

<sup>38</sup> Abdurrohman Kasdi et al., "Dinamika Pengelolaan Wakaf Di Negara-Negara Muslim," *ZISWAF: Jurnal Zakat Dan Wakaf* 4, no. 1 (2018), p. 73–86.

<sup>39</sup> F Azmi, "Pengembangan Manajemen Wakaf Pada Jami'Ah Al Azhar Al-Syarif Mesir," *Al-Kaffah: Jurnal Kajian Nilai-Nilai Keislaman* 8, no. 1 (2020), p. 29–49.

<sup>40</sup> Mohd Daud et al., "The Elite Muslim's Acceptance of Education Waqf Practices in Pahang State," *Jurnal Al-Sirat* 22, no. 1 (November 1, 2022), p. 43–59.

<sup>41</sup> Mas Nooraini Mohoddin, "Kredibiliti Wakaf Dalam Menangani Isu Pembiayaan Pengajian Tinggi: Wakaf Pendidikan Malaysia Sebagai Model," *Journal of Islamic, Social, Economics and Development* 6, no. 41 (2021), p. 76–96.

<sup>42</sup> Jane Itohan Oviawe and Article History, "Strategies for Funding Technical Vocational Education and Training for Achieving Sustainable National Development in Nigeria in a Post-Oil Boom Economy," *Vietnam Journal of Education* 4, no. 2 (2020), p. 1–10.

## Funding Limitations in Research and Innovation in the TVET Education Sector

The funding limitations faced by TVET institutions directly affect the ability of lecturers to conduct research and develop innovations. Research and innovation activities play an important role in ensuring the quality of TVET because it not only improves the quality of teaching, but also enables the curriculum and teaching methods to always be relevant to the current needs of the industry that often changes. However, financial constraints faced by TVET institutions such as polytechnics and community colleges make it difficult for lecturers to conduct research that requires access to the latest technology, materials and related resources. Studies show that limited financial allocations for innovation purposes are a major challenge for TVET institutions to continue to improve the quality of their education.<sup>43</sup> This finding is supported by a study by Shaliza Amira Sarif which emphasizes the importance of access to financial funds in increasing lecturers' interest in getting involved in research activities. The study shows that the availability of sufficient research funds is an important factor influencing lecturers' desire to conduct research in their respective fields.<sup>44</sup> Respondents in the study by Razaki also acknowledge that lecturers need financial support and resources from institutions to conduct research and innovation.<sup>45</sup> Therefore, the lack of financial resources for research purposes can lead to a lack of interest among lecturers in getting involved in research and innovation activities.

The study conducted by Kamalian also confirmed that high costs are a major constraint to innovation efforts in an institution. This finding is supported by the same study.<sup>46</sup> In addition, Özan and Songül also concluded that funding and resource constraints are the two main obstacles to the implementation of effective innovation.<sup>47</sup> Both studies confirm that financial problems and resource shortages are major challenges to realizing innovation efforts in an organization, including educational institutions.

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<sup>43</sup> Zuraidah Ahmad, "Memperkasa Budaya Inovasi Di Politeknik," in *Persidangan Perancangan Teknikal Politeknik 1. Di Nilai Spring Golf Resort Nilai Negeri Sembilan. November 2018*, vol. 1, (2018), p. 1–16.

<sup>44</sup> Shaliza Amira Binti Sarif et al., "E Proceeding National Innovation and Invention Competition Through Exhibition (ICompEx'17)," 2017.

<sup>45</sup> Marina Muhammad Razaki, Linamalini Mat Nafi, and Khairulnazrin Nasir, "Persepsi Pensyarah Terhadap Penyelidikan: Satu Kajian Di Kias, Kuis Dan UniSHAMS," *RABBANICA - Journal of Revealed Knowledge* 1, no. 1 (2020), p. 49–66.

<sup>46</sup> A. Kamalian, M. Rashki, and M. Arbabi, "Barriers to Innovation among Iranian SMEs," *Asian Journal of Development Matters* 3, no. 2 (2011), p. 79–90.

<sup>47</sup> Mukadder Ozan and Karabatak Songül, "Secondary School Administrators' Approaches to Innovation Management and Encountered Problems," *International Online Journal of Education Sciences* 5, no. 1 (2020), p. 258–71.

Recent statistics from the Department of Polytechnics and Community Colleges (PolyCC) indicate a troubling downward trajectory in research funding allocations for polytechnic and community college faculty between 2018 and 2022. Despite growing faculty numbers nationwide, the financial resources dedicated to research activities have not increased proportionally across Malaysian institutions.<sup>48</sup> These budgetary limitations significantly restrict access to essential research materials and cutting-edge technologies, thereby constraining educators' capacity to contribute meaningfully to industrial innovation and technological progress. This funding deficit presents a serious challenge to the advancement of research and innovation within the TVET sector. Consequently, it is imperative for relevant authorities to implement strategic interventions addressing this negative funding pattern to safeguard the continued development and sustainability of research and innovation initiatives throughout the TVET educational ecosystem.

Due to research funding constraints, lecturers at Polytechnics and Community Colleges are forced to compete with lecturers from Public Institutions of Higher Education (PIHE) and Private Institutions of Higher Education (PVIHE) to obtain funds from Malaysia Greater Research Network System (MyGRANTS). Limited opportunities to obtain these funds force them to use part of their own salary to conduct research, publishing, and produce innovation as well as well as participate in competitions.<sup>49</sup> They bear the full costs of fees and finance the process themselves. The salaries they receive are not sufficient to support research activities.<sup>50</sup> Furthermore, producing innovations and participating in competitions involve high expenditures.<sup>51</sup> This situation puts pressure on lecturers in conducting their research, can lead to burnout, and decrease their commitment to the organization.<sup>52</sup>

In recent studies by Anyiendah, key issues related to TVET were highlighted, particularly the limitations of financing which indirectly cause instability in these institutions. There is still a shortfall in financing and expenditures for TVET institutions, prompting calls for increased funding contributions from the government and encouraging participation from the private

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<sup>48</sup> JPPKK, "Buku Hala Tuju Transformasi Politeknik 2023-2030," Jabatan Politeknik dan Kolej Komuniti, 2023, <https://www.mypolycc.edu.my/index.php/muat-turun/penerbitan/download/2-penerbitan/894-buku-hala-tuju-transformasi-politeknik-2023-2030>.

<sup>49</sup> Razaki, Nafi, and Nasir, "Persepsi Pensyarah Terhadap Penyelidikan: Satu Kajian Di Kias, Kuis Dan UniSHAMS."

<sup>50</sup> Normah Jantan, "Isu-Isu Yang Dihadapi Dalam Pelaksanaan Penyelidikan Dan Pembangunan (R&D) Di Politeknik Merlimau Dan Kaedah Untuk Mengatasinya," *Politeknik Merlimau Melaka*, 2010.

<sup>51</sup> Sarif et al., "E Proceeding National Innovation and Invention Competition Through Exhibition (ICompEx'17)."

<sup>52</sup> Norzihan Ayub, "Burnout dan Komitmen Terhadap Organisasi Di Kalangan Jururawat Hospital," *Jurnal Kemanusiaan* 12, no. 1979 (2008), p. 73–86.

sector and individual donors. According to research conducted by Mahmud, proposals have been made to provide sufficient financial allocations to improve job satisfaction among staff at community colleges and polytechnics. Recent studies by Anyiendah, and Mahmud have highlighted the financial constraints faced by TVET institutions. Anyiendah emphasized that financing limitations have contributed to the instability of these institutions. Meanwhile, Mahmud, suggested that adequate financial provision should be made to enhance job satisfaction among staff at community colleges and polytechnics. Both studies indicate that a lack of funds is a major challenge affecting the stability of TVET institutions, thus increasing financial contributions from the government, the private sector, and individual donors is essential to address this issue.<sup>53</sup>

Financial volatility affecting TVET institutions creates adverse ripple effects across both economic progress and human capital development. Inadequate funding resources compromise the delivery of premium-quality technical training programs for students, subsequently impeding economic advancement through the resulting shortage of competent workforce participants. Furthermore, these budgetary constraints diminish instructional and learning excellence, thereby obstructing holistic personal development opportunities that would otherwise benefit individuals pursuing technical and vocational education pathways.

### Waqf As A Financing Mechanism

The institution of *waqf* serves as a fundamental catalyst within Islamic economic systems by establishing perpetual funding streams that support community-oriented economic initiatives. Throughout Islamic history, *waqf* mechanisms and Muslim educational advancement have been intrinsically interconnected. Historical evidence demonstrates the pivotal importance of education in cultivating exceptional human capital. A notable historical illustration can be found in 12th century Damascus, Syria, where Sultan Nur al-Din bin Zanki established the prestigious hadith higher learning institution, Dar al-Hadith al-Nuriyyah, through *waqf* endowments. This institution subsequently produced distinguished Islamic scholars including al-Dhahabi, al-Nawawi, Ibn al-Athir, Abu Shamah, among numerous others.<sup>54</sup> In contemporary contexts, directing *waqf* investments toward TVET sectors facilitates the development of industry-relevant, high-caliber skills that ultimately contribute to equitable and enduring economic expansion.

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<sup>53</sup> Mary S Anyiendah, Paul A Odundo, and Lilian K Ganira, "Funding and Spending of TVET Curriculum for Sustainable Development: Policy Options Achievements and Constraints," *Journal of Pedagogy, Andragogy and Heutagogy in Academic Practice* 4, no. 1 (2023), p. 34–45.

<sup>54</sup> Noor Hisham Md. Nawi and Marwan Ismail, *Sinergisme Wakaf Pendidikan Tinggi Dan Keusahawanan Sosial Islam*, (Penerbit UMK, 2020).

The *waqf* system creates educational pathways for economically disadvantaged individuals through TVET institutions supported by endowment financing. Students enrolled in industry-aligned programs focused on practical skill acquisition can access high-quality technical education without financial anxiety. This arrangement significantly enhances human resource development among participants, strengthens their competitive position in labor markets, and substantially improves their employment possibilities. Research demonstrates that cash-based *waqf* structures provide particularly effective support mechanisms for students facing economic hardships<sup>55,56</sup>. These *waqf* contributions deliver dual benefits by simultaneously alleviating financial pressures and living expenses for students while fostering comprehensive human capital advancement<sup>57</sup>. Furthermore, monetary *waqf* donations can be specifically designated to advance research initiatives and innovation activities within TVET educational frameworks. Such dedicated funds can be allocated toward covering research expenditures, supporting innovation programs, or establishing financial assistance schemes for students pursuing technical and vocational disciplines.

Furthermore, *waqf* endowments can be leveraged to extend financial support to economically challenged individuals, covering educational expenses within the TVET sector. Specifically, *waqf* resources may be utilized to underwrite disadvantaged students through financial assistance programs including scholarships or affordable educational financing options.<sup>58</sup> *Waqf* investment portfolios incorporate diverse asset classes ranging from monetary holdings to equities and financial instruments sourced from both local and international contributors. These accumulated resources subsequently fund scholarship programs, student loans, and various capital development initiatives, including strategic investment ventures.<sup>59</sup> A prominent example is AlBukhari International University (AiU) located in Kedah, which stands among Malaysia's private tertiary institutions completely sustained through *waqf* funding

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<sup>55</sup> Mohd Haziqi Hilmi and Muhammad Hakimi Mohd Shafiai, "Peranan Wakaf Tunai Sebagai Penyelesaian Isu Kos Sara Hidup Pelajar Universiti," *International Journal of Social Science Research* 4, no. 4 (2022), p. 63–76.

<sup>56</sup> Nil Firdaus, Amiur Nuruddin, and Fifi Hasmawati, "Analisis Problematika Manajemen Investasi Wakaf Uang Pada Lembaga Wakaf Uang Di Sumatera Barat (Studi Pendekatan Analytical Network Process)," *JURIS (Jurnal Ilmiah Syariah)* 18, no. 2 (2019), p. 137–52.

<sup>57</sup> Nawi and Ismail, *Sinergisme Wakaf Pendidikan Tinggi Dan Keusahawanan Sosial Islam* (Penerbit UMK).

<sup>58</sup> Mohd Faizal Noor Ariffin et al., "Wakaf Sebagai Dana Alternatif Untuk Pembiayaan Pendidikan Peringkat Sekolah Di Malaysia: Satu Tinjauan," *Journal of Contemporary Islamic Law* 6, no. 2 (2021), p. 105–13.

<sup>59</sup> Siti Achiria and Unggul Priyadi, "Studi Komparasi Pengelolaan Dana Wakaf Di KSPPS BMT Daerah Istimewa Yogyakarta," *Al-Manahij: Jurnal Kajian Hukum Islam* 13, no. 2 SE-ARTICLES (2019), p. 229–41.

mechanisms.<sup>60</sup> Similarly, the establishment of University of Technology Malaysia's (UTM) dedicated *waqf* fund facilitates scholarship disbursement as a complementary option to conventional educational assistance programs<sup>61</sup>. These initiatives significantly diminish financial constraints experienced by vulnerable populations while simultaneously expanding their access to enhanced educational prospects.

Since the mid-twentieth century, the World Bank has provided extensive financing facilities primarily directed toward vocational education development. These financial arrangements typically take the form of formalized lending agreements, exemplified by the 1962 Tunisian education infrastructure development loan. Given the contemporary significance of vocational training institutions, emerging proposals advocate for *waqf*-based educational funding frameworks as viable alternatives to traditional World Bank financing structures.<sup>62</sup> The *waqf* mechanism presents substantial opportunities for strengthening vocational institutions in alignment with contemporary requirements. Through *waqf* channels, quality educational infrastructure within the TVET sector can be established in strategically important locations. Such developments encompass the construction of advanced facilities and acquisition of specialized equipment essential for hands-on training across diverse fields including manufacturing, construction, and automotive service sectors. By facilitating premium infrastructure development, property and land<sup>63</sup> contributions through *waqf* endowments to TVET educational establishments create opportunities for financing both construction and ongoing maintenance of facilities designed to accommodate expanded research initiatives and innovation activities.

In aggregate, the *waqf* institution serves as a fundamental mechanism for narrowing socioeconomic disparities by facilitating educational and vocational training accessibility for marginalized populations, thereby enhancing workforce capabilities throughout the TVET ecosystem. Through its multifaceted contributions providing pathways to premium educational experiences, delivering financial support systems, and developing superior learning facilities *waqf* fulfills

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<sup>60</sup> Sindi Aurora Maharani, Purnama Putra, and Dem Vi Sara, "Optimalisasi Wakaf Dalam Sektor Pendidikan," *MASLAHAH (Jurnal Hukum Islam Dan Perbankan Syariah)* 9, no. 1 (2018), p. 103–12.

<sup>61</sup> Mohd Ali Muhamad Don et al., "Model Wakaf Untuk Pendidikan; Pengalaman Malaysia, Indonesia Dan Thailand," *Proceedings Borneo Islamic International Conference EISSN 2948-5045* 13 (2022), p. 246–51.

<sup>62</sup> Mokhtar Hj Ismail et al. "Model Operasi Wakaf Pendidikan Di Malaysia," in *Proceedings of International Conference on Cash Waqf (ICCW 2015) (e-ISBN978-967- 0850-08-5)*. 28, 29 & 30 May 2015, *Selangor, Malaysia*, 2015, p. 215–28.

<sup>63</sup> Abdul Rokhim and Suratman Suratman, "Relocation Model of Waqf Land and Buildings Impacted by Sidoarjo Mud Blowout," *Al-Risalah: Forum Kajian Hukum Dan Sosial Kemasyarakatan* 21, no. 2 SE-Articles (2021), p. 234–47.

a particularly significant function within technical and vocational education contexts by creating opportunities for unimpeded access to high-caliber instruction free from financial constraints while simultaneously fostering advanced research initiatives and innovative developments.

### Challenges In Waqf Asset Management

The administration of *waqf* resources plays a pivotal function in optimizing *waqf* investment effectiveness for Islamic economic advancement through TVET education while maintaining compliance with Malaysian regulatory frameworks. This administrative process encompasses meticulous and efficient stewardship of *waqf* assets, including investment performance evaluation and implementation of appropriate risk mitigation protocols in accordance with statutory requirements. Research by Abdullah, S. R, demonstrates that exemplary practices in enhancing *waqf* property financing administrative efficiency adhere comprehensively to *waqf* governance statutes outlined in respective State Islamic Religious Administration Enactments.<sup>64</sup> Furthermore, proficiency in risk identification within *waqf* administration enhances governance effectiveness, and the recognized risks associated with higher education *waqf* management can serve as operational guidelines when implementing *waqf* structures within TVET institutions. Consequently, meticulous supervision in *waqf* administration remains essential to ensure *waqf* investments generate maximum returns, provide substantial support to the TVET educational sector, and maintain full compliance with applicable Malaysian *waqf* legislation.<sup>65</sup>

In addition, good *waqf* management also ensures transparency in the use of *waqf* funds, making it easier for stakeholders to monitor and assess the impact of programs supported by *waqf*. The establishment of the Department of Waqf, Zakat, and Hajj (JAWHAR) under the supervision of the Prime Minister's Department on March 27, 2004, aims to provide support to MAIN in implementing more efficient *waqf* property development. JAWHAR has the responsibility to ensure that *waqf* property administration is conducted more regularly, systematically, and effectively. Among the duties and jurisdiction of JAWHAR include planning, implementation, monitoring, and coordination of *waqf* institution development so that it can make a more effective contribution to

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<sup>64</sup> Sharifah Zubaidah Syed Abdul Kader, "Legal Framework for Waqf Management in Malaysia: Towards Uniformity of Laws | Kanun: Jurnal Undang-Undang Malaysia," *Kanun: Jurnal Undang-Undang Malaysia* 28, no. 1 (2016), p. 101–26.

<sup>65</sup> Muhamad Firdaus Ab Rahman et al., "Bay 'Mumtalakāt Al-Waqf: Dirāsah Taḥlīliyyah Fī Dau' Tashrī 'āt Al-Waqf Fī Hukumah Mālīziyā,'" *AHKAM: Jurnal Ilmu Syariah* 22, no. 2 (2022), p. 473–98.

the socioeconomic development of the ummah.<sup>66</sup> JAWHAR plays an important role in ensuring that *waqf* property administration runs regularly, systematically, and effectively.

Yayasan Waqaf Malaysia (YWM) was established on July 23, 2008 under the Trustees (Incorporation) Act 1952 by JAWHAR with the aim of coordinating and encouraging systematic *waqf* property development nationwide. YWM acts as a complement to *waqf* administration in Malaysia and collects *waqf* funds to be used as economic capital for the Muslim community through various programs and *waqf* products. It also acts as a reference center on *waqf* and conducts cooperation with various parties in empowering the Muslim community's economy. YWM also designs social welfare activities and implements investments using existing *waqf* funds. Through government allocations and other programs, YWM receives important support to carry out its mission in advancing *waqf* property in Malaysia.<sup>67</sup> With duties and jurisdiction that include planning, implementation, monitoring, and coordination of *waqf* institution development, JAWHAR and YWM are able to make significant contributions to the socioeconomic development of the ummah.

Studies have also been conducted to improve the *waqf* reporting model and analyze disclosure practices to ensure clarity and transparency to all parties involved. A study by Hisham & Muwazir found that by considering the disclosure practices of existing annual financial reports of *waqf* in Malaysia, we can meet the needs of the community and increase trust in *waqf* property management.<sup>68</sup> This helps attract more donors to contribute to *waqf*, expanding funding sources for TVET education development. In addition, the appointment of *waqf* Administrators by the State Islamic Religious Council (MAIN) as *waqf* cash collectors has become a major driver in increasing *waqf* collection, especially cash *waqf*.<sup>69</sup> In Higher Education Institutions, examples of mutawalli such as Deputy Vice Chancellors or *Waqf* Officers are appointed by the HEI *waqf* Committee. They are selected based on qualifications and integrity to manage IPT *waqf* assets. The duties of mutawalli include ensuring *waqf* income is used for religious and social programs that benefit students and staff and advance the field of education

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<sup>66</sup> Mohd Fairuz Md Salleh et al., *Perakaunan Aset Wakaf Di Malaysia: Cadangan Pengolahan Perakaunan Dan Pelaporan*, ed. Salmi Edawati Yaacob, Pertama (Jabatan Wakaf, Zakat dan Haji (JAWHAR), 2022.

<sup>67</sup> Hammad Mohamad Dahalan, "Jabatan Perdana Menteri (Hal Ehwal Agama) Dalam Memperkasa Ekonomi Dan Kebajikan Ummat Islam Di Malaysia," Jabatan Kemajuan Islam Malaysia (JAKIM), 2023.

<sup>68</sup> Mohd Firdaus Badrul Hisham and Mohd Rizal Muwazir, "Analisis Amalan Pelaporan Dan Pendedahan Maklumat Wakaf Di Malaysia," *Labuan E-Journal Of Muamalat And Society* 15 (2021), p. 75–89.

<sup>69</sup> Muhammad Hisyamuddin Ab. Halim, Hairunnizam Wahid, and Mohd Ali Mohd Noor, "Kepercayaan Penjawat Awam Terhadap Pengurusan Wakaf Tunai Melalui Ejen Pentadbir Wakaf," *AZKA International Journal of Zakat & Social Finance* 4, no. 1 (2023), p. 122–53.

and research at the university.<sup>70</sup> With strict compliance with laws and the appointment of *waqf* collectors and mutawalli in these higher education institutions, it can be enhanced more efficiently and provide greater benefits to the community. Thus, ethical and effective *waqf* management can help increase public trust in *waqf* institutions and expand its positive impact on the development of the Islamic economy through TVET education.

Looking at the existing potential and opportunities, *waqf* can enhance the quality of TVET education<sup>71</sup> and have a greater positive impact on human capital development. Ethical *waqf* management also strengthens the relationship between *waqf* institutions and the local community, as the community can see clear results from their contributions. With the implementation of effective TVET education programs and guided by Islamic values, *waqf* management can be a powerful instrument to improve the quality of life of the community while providing significant benefits to the Islamic economy as a whole.

### Utilizing Waqf in Enhancing Islamic Finance Contributions

*Waqf* is an Islamic financial instrument with great potential to finance research and innovation activities in the TVET education sector in Malaysia.<sup>72</sup> *Waqf* can support the development of infrastructure and initiatives to improve the quality of education and skills development.<sup>73</sup> The principles of Islamic economics and the concept of *waqf* provide a strong foundation for utilizing *waqf* as an alternative source of financing to address financial constraints in TVET research and innovation<sup>74</sup>. *Waqf* can contribute to economic development through the financing of projects in this sector.<sup>75</sup>

There are challenges in *waqf* asset management that need to be addressed, but the potential of *waqf* as a strategic financial resource can help reduce the lack of funding in TVET research and innovation.<sup>76</sup> This will further enhance human

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<sup>70</sup> Muhammad Usman and Asmak Ab Rahman, "Funding Higher Education through Waqf: A Lesson from Pakistan," *International Journal of Islamic and Middle Eastern Finance and Management* 14, no. 2 (2021), p. 409–24.

<sup>71</sup> A. Zaenurrosyid, Hidayatus Sholihah, and Nur Hidayatuloh, "The Islamic Philanthropy Model Based on Maslahah Principles for Developing Islamic Campus in Java," *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan* 24, no. 2 SE-Articles (2024), p. 279–304.

<sup>72</sup> Nawī and Ismail, *Sinergisme Wakaf Pendidikan Tinggi Dan Keusahawanan Sosial Islam*, (Penerbit UMK).

<sup>73</sup> Ramli et al., "The Development of Education City through Application of Waqf Concept: A Feasibility Study."

<sup>74</sup> Permana and Rukmanda, "Wakaf: Tinjauan Fiqh, Dasar Hukum, dan Implementasinya di Indonesia."

<sup>75</sup> Said and Amiruddin, "Wakaf Tunai Dan Pemberdayaan Ekonomi Masyarakat."

<sup>76</sup> Kasdi et al., "Dinamika Pengelolaan Wakaf Di Negara-Negara Muslim."

capital development and strengthen the Islamic economic framework towards greater sustainability and inclusivity.<sup>77</sup>

Closer collaboration between TVET institutions, industries, and *waqf* bodies, as well as relaxation of regulations governing *waqf*, can maximize the potential of *waqf* as an innovative financing source in TVET education and the overall development of the Islamic economy.<sup>78</sup> Overall, the research findings emphasize the important role of *waqf* as a highly potential alternative financing mechanism in addressing the lack of funding for TVET research and innovation in Malaysia.

## Conclusion

*Waqf* is an important instrument in the Islamic economy that has the potential to make a significant contribution to the socioeconomic development of the community, especially in the education sector and specifically TVET. *Waqf* can help address funding limitations in research and innovation in TVET institutions by providing continuous and stable funding sources, adhering to Sharia principles. It also opens opportunities to provide access to quality education for less-privileged groups through the provision of scholarships, financial aid and good educational infrastructure, thereby supporting the development of quality human capital. To maximize the potential of *waqf* in TVET education, efficient, transparent, and ethical management is essential to ensure the effectiveness of *waqf* investments, comply with laws, and increase public trust in *waqf* institutions. Particularly in Malaysia, the application of *waqf* has been significant, with the establishment of various *waqf*-funded educational institutions, including vocational and technical schools. The Malaysian government has also introduced policies and regulations to facilitate the growth and management of *waqf*, recognizing its potential in supporting the country's socioeconomic development. This experience demonstrates the viability and impact of *waqf* as an alternative financing mechanism for TVET education, which can be further replicated and expanded in other Muslim-majority countries. In summation, this scholarly work highlights the significance of *waqf* as an innovative funding alternative possessing substantial capacity to resolve research and innovation financial constraints within the TVET educational framework, foster the development of high-caliber human resources, and propel Islamic economic systems toward more sustainable and equitable developmental trajectories.

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<sup>77</sup> Mohoddin, "Kredibiliti Wakaf Dalam Menangani Isu Pembiayaan Pengajian Tinggi: Wakaf Pendidikan Malaysia Sebagai Model."

<sup>78</sup> Mohd Ali Muhammad Don et al., "Model Wakaf Untuk Pendidikan; Pengalaman Malaysia, Indonesia Dan Thailand," in *Proceedings Borneo Islamic International Conference EISSN 2948-5045*, vol. 13, (2022), p. 246–51.

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