

## THE WAQF MODELS FOR HIGHER EDUCATION: Malaysia's Experience and Challenges in Strengthening a Waqf-Based Higher Education System

**Mohd. Ali bin Muhamad Don\*, Mohd. Rilizam bin Rosli, Mohd. Shukri bin Mohd. Senin, Mohd. Huefiros Efizi bin Husain, Mohd. Farhan bin Ahmad**

Universiti Teknologi MARA, Kampus Pasir Gudang

Jalan Purnama, Bandar Seri Alam, 81750 Masai, Johor Darul Ta'zim, Malaysia

Email: [mohda264@uitm.edu.my](mailto:mohda264@uitm.edu.my)

**Hjh. Mas Nooraini binti Hj. Mohiddin, Kamaru Salam Yusof, Cecep Soleh Kurniawan**

Universiti Islam Sultan Sharif Ali Brunei Darussalam

Simpang 347, Jalan Pasar Gadong, BE1310, Brunei Darussalam

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**Abstract:** This article analyses the waqf model for education in Malaysia by assessing the implementation of educational waqf, its achievements, and the challenges it faces. This study also examines how waqf can serve as a mechanism to strengthen Malaysia's education system. This study examines various initiatives and programmes undertaken by waqf agencies and educational institutions in Malaysia to improve access to higher education and to provide students in need with facilities and funding. This qualitative study employs a document analysis approach, drawing on research data from priorrom prior studies and authentic, up-to-date written documents. The study's findings present several models of waqf implementation in higher education in Malaysia. These models can be applied by other higher education institutions, with minor adjustments appropriate to the local educational context. This is significant in light of the waqf's role in education, which has been vigorously pursued for thousands of years.

**Keywords:** Education Waqf, Higher Education Waqf Model in Malaysia, Higher Education Financing, Issues and Challenges of Waqf for Higher Education.

**Abstrak:** Artikel ini bertujuan untuk menganalisis model wakaf untuk pendidikan di Malaysia dengan menilai implementasi wakaf pendidikan, pencapaiannya, dan tantangan yang dihadapinya. Studi ini juga mengkaji bagaimana wakaf dapat berfungsi sebagai mekanisme untuk memperkuat sistem pendidikan di Malaysia. Studi ini meneliti berbagai inisiatif dan program yang dilakukan oleh lembaga wakaf dan institusi pendidikan di Malaysia untuk meningkatkan akses ke pendidikan tinggi dan untuk menyediakan fasilitas dan pendanaan bagi siswa yang membutuhkan. Studi kualitatif ini menggunakan pendekatan analisis dokumen, dengan mengacu pada data penelitian yang diperoleh dan dianalisis dari studi sebelumnya dan dokumen tertulis yang autentik dan terkini. Temuan studi ini menyajikan beberapa model implementasi wakaf dalam pendidikan tinggi di Malaysia. Model-model ini dapat diterapkan oleh institusi pendidikan tinggi

lainnya, dengan sedikit penyesuaian yang sesuai dengan konteks pendidikan lokal. Hal ini penting mengingat peran wakaf dalam pendidikan, yang telah diupayakan dengan giat selama ribuan tahun.

**Kata Kunci:** Wakaf Pendidikan, Model Wakaf Pendidikan Tinggi di Malaysia, Pembiayaan Pendidikan Tinggi, Isu dan Tantangan Wakaf untuk Pendidikan Tinggi.

## Introduction

Waqf refers to the act of dedicating or withholding property permanently for charitable purposes, where the benefits are continuously channeled to the welfare of the community, without any expectation of return or compensation. It is a form of voluntary charity (*ṣadaqah*) that is highly encouraged in Islam and regarded as a noble expression of faith. Waqf reflects the values of generosity, compassion, and social responsibility that lie at the heart of Islamic teachings.

The Qur'an states:

﴿لَنْ تَنْلُوَ الْأَلْيَرَ حَتَّىٰ تُنْفِعُوا بِمَا تُحِبُّونَ وَمَا تُنْفِعُوا مِنْ شَيْءٍ إِلَّا مَا بِهِ عَلَيْهِمْ﴾ ٩٢

"You will never attain true piety until you give from that which you love; and whatever you give, indeed Allah is All-Knowing of it." (Surah Āli 'Imrān, verse 92)

According to al-Baydāwī, a person will not truly attain the essence of righteousness, nor achieve perfection in doing good, nor receive divine mercy, pleasure, or the reward of Paradise, unless they are willing to spend from the wealth they love most<sup>1</sup>.

It is also recorded that upon hearing this verse, a companion of the Prophet named

Abū Ṭalḥah was deeply moved and eager to dedicate his wealth,<sup>1</sup> specifically guarded, to the cause of *toyrūḥā'*, which was his most beloved poswaqf. The Prophet, Muhammad (peace upon him) was the first to initiate the practice of *waqf* through the establishment of Qubā' Mosque and the Prophet's Mosque (*Masjid al-Nabawi*) in Madinah al-Munawwarah.<sup>2</sup> This noble act was followed by prominent companions, such as the *waqf* of Khaybar land by 'Umar ibn al-Khaṭṭāb, the *waqf* of a well by 'Uthmān ibn 'Affān, the *waqf* of land in Yanbu' by 'Alī ibn Abī Ṭālib, and the *waqf* of Abū Ṭalḥah for his relatives. The tradition continued with the *tābi'in*, the *salaf al-ṣāliḥ*, and the wider Muslim community up to the present day.<sup>3</sup>

Various forms of *waqf* have been introduced over time, ranging from traditional types such as *waqf* of land for mosques, madrasahs, and cemeteries, to more contemporary forms including *waqf* of shares, cash *waqf*, corporate *waqf*, knowledge *waqf*, and even *waqf* of self (*waqf al-nafs*).<sup>4</sup> Grey (2010) notes that when Ibn Baṭṭūṭah traveled to Damascus, he observed that the practice of *waqf* was so widespread and abundant that it defied enumeration.<sup>5</sup> In the context of education,

<sup>1</sup> al-Baydāwī, Nasir al-Din Abu al-Khair 'Abd Allah ibn 'Umar. *Anwar al-Tanzil wa Asrar al-Ta'wil* (*Tafsir al-Baydāwī*). Beirut: Dar Ihya' al-Turath al-'Arabi, n.d.

<sup>2</sup> Kahf, Monzer. *Waqf: A Quick Overview*. 2016. [http://monzer.kahf.com/papers/English/WAQF\\_A\\_QUICK\\_Overview.pdf](http://monzer.kahf.com/papers/English/WAQF_A_QUICK_Overview.pdf)

<sup>3</sup> al-Shāfi'i, Muhammad ibn Idris. *al-Umm*. Edited by Rif'at Fawzi 'Abd al-Muṭṭalib. Vols. 1-11. Mansoura: Dar al-Wafa', 2001.

<sup>4</sup> Rasiam, Rasiam, et al. "Integration of new media and prophetic communication enhanced for zakah, infāq, ṣadaqah, and waqf fundraising: A case study of Baitulmaal Munzalan Indonesia." *Journal of Islamic Law* 4.1 (2023): 28-46.

<sup>5</sup> Grey, Sharon. *Women's Roles as Teachers, Leaders, and Contributors to the Waqf in Damascus*. Research Report for Julia Meltzer. September 2010.

*waqf* has played a significant role in providing financial support for students, educational institutions, and society at large. Early examples of educational *waqf* in Islam include the *Dār al-Arqam* in Makkah and *al-Suffah* within the Prophet's Mosque in Madinah, where companions received direct instruction and spiritual training from the Prophet Muhammad (peace be upon him), facilitated through the endowment of these spaces.<sup>6</sup> During the golden age of the 'Abbāsid Caliphate, *waqf* served as a significant source of funding for educational infrastructure.<sup>7</sup> A prime example is the establishment of the *Nizāmiyyah* Madrasah by *Nizām al-Mulk* in Baghdad, which was fully financed through *waqf*, covering all operational costs, construction expenses, and educators' salaries.<sup>8</sup>

Educational *waqf* is a strategic Islamic financial instrument that supports the sustainability of higher education institutions and drives transformative change. Innovations such as equity-based crowdfunding have empowered students in entrepreneurship.<sup>9</sup> Every version of educational *waqf* faces challenges, particularly in developing countries<sup>10</sup>, due to legal constraints and weak governance structures.<sup>11</sup> Therefore, transparent and professional governance is essential to ensuring the future effectiveness and impact of educational *waqf* initiatives.<sup>12</sup>

The significance of *waqf* in higher education is evident in the establishment of al-Qarawiyyīn University in Morocco and al-Azhar University in Egypt, both of which were founded on sustained endowment-based models. In Malaysia, public higher education institutions (*Institusi Pengajian Tinggi Awam*, IPTA) have also introduced *waqf* as a complementary source of funding for higher education, particularly to address the limitations of *zakat*, which is distributed to specific categories of eligible recipients (*asnāf*) based on defined criteria. To date, nearly all IPTAs in Malaysia have initiated *waqf* collections dedicated to education. The proceeds from these endowments have been channeled into various beneficial initiatives, including scholarships for underprivileged students, the development of university facilities and infrastructure, the endowment of academic chairs, the establishment of research funds, and the acquisition of assets for the benefit of university communities and the wider public. This paper introduces models of *waqf* for high, while also discussing the region and the challenges to sustainability-based initiatives in Malaysia.

1. To identify and examine the historical development and evolution of *waqf* implementation in the field of education in Malaysia.
2. To analyse the models of educational *waqf* implemented in Malaysia and evaluate their

<sup>6</sup> Al-Sallabi, Ali Muhammad. *Sirah Nabawiyah*. Beirut: Dar al-Ma'rifah, 2004.

<sup>7</sup> Hadi, Muhammad, et al. "Toward a Holistic Legal Framework for Effective Waqf Implementation: Integrating Islamic Socio-Economic Models." *Volksgeist: Jurnal Ilmu Hukum dan Konstitusi* 8.1 (2025).

<sup>8</sup> Omar, Mohd Nasir, dan Nurul Huda. *Pengurusan Wakaf Pendidikan di Malaysia*. Bangi: UKM Press, 2020.

<sup>9</sup> Kamarzaman, Norshahira, Azlin Alisa Ahmad, and Mohd Zamro Muda. "Utilizing Waqf in Enhancing Islamic Finance Contributions for Overcoming Research and Innovation Funding Challenges in TVET Education Sector." *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 9.1 (2025): 178-203.

<sup>10</sup> Usman, Muhammad, dan Abdul Rahim Ab Rahman. "Financing Higher Education through Waqf in Pakistan: Issues and Challenges." *Jurnal Pengurusan* 62 (2021): 159-171.

<sup>11</sup> Huda, Miftahul, and Aditya Prastian Supriyadi. "Productive Waqf Law Reform: A Solution to Support Indonesian Local Economy amid Contemporary Global Recession." *MILRev: Metro Islamic Law Review* 4.1 (2025): 319-359.

<sup>12</sup> Hussin, Rosmanita, Sharifah Zannierah Syed Abd Kader, Norazah Mohd Manshor, Siti Roslim, dan Ismail Mohd Sirat. "Good Governance Practices for Waqf in Malaysian Higher Education Institutions (HEIs)." *Academy of Strategic Management Journal* 20, no. 2 (2021): 1-6.

effectiveness in empowering educational institutions.

## Method

The study adopts a qualitative research design and employs a document analysis method to explore and evaluate various models of educational waqf in Malaysia. This approach enables a comprehensive understanding of how waqf empowers the nation by providing facilities. Data from primary and secondary sources, including official reports, policy documents, and publications from waqf institutions such as JAWHAR, MAINs, and Yayasan Wakaf Malaysia, as well as journal articles, theses, and government publications. These documents were selected based on authenticity, credibility, and relevance to the topic of educational waqf.

The collected data were analyzed using content analysis, focusing on themes related to the implementation, outcomes, and challenges of waqf-based educational initiatives. Key patterns and models were identified and synthesized to propose a conceptual framework that can be applied or adapted by other higher education institutions in Malaysia. To ensure the validity and reliability of findings, information from different sources was cross-verified through document triangulation. Although the study is limited to written documents and does not include fieldwork or interviews, it provides a strong analytical foundation for understanding the current landscape and potential of waqf as a sustainable mechanism in Malaysia's education sector.

## Result and Discussion

### History and Development of Waqf for Education in Malaysia

The history of *waqf* development in Malaysia is believed to have begun with the arrival of Islam in the Malay Peninsula. Among the earliest recorded *waqf* initiatives were the establishment of Kampung Hulu Mosque in Melaka (1720) and Kapitan Keling Mosque in Penang (1801), both of which also served as early educational centers supported by *waqf*, similar to the model practiced during the time of the Prophet Muhammad (peace be upon him), as noted by Mohd Afandi (2011). This charitable practice was further expanded through the construction of *pondok* schools and *madrasahs*, which became essential institutions of Islamic learning. Notably, one of the earliest *madrasahs* established on *waqf* land in the Malaessentialla was the Madrasah al-Attas Al-'Arabiyyah in Pekan, Pahang, founded in 1860, followed by Madrasah al-Attas Al-'Arabiyyah in Kampung Wadihana, Johor Bahru, Johor in 1913. Both were established by Habib Hasan al-Attas<sup>13</sup>, a prominent Islamic scholar and community leader who played a significant role in advancing Islamic education in the region, particularly in Pahang and Johor. Habib Hasan is also substantial for his generosity, which he used to build mosques, cemeteries, and educational institutions,<sup>14</sup> thereby laying the foundations for *waqf*-based Islamic education in Malaysia.

The establishment of *waqf*-based educational institutions in Malaysia has continued to grow, expanding beyond private *tahfiz* schools to include colleges and even universities founded on *waqf* principles through *waqf* contributions.

<sup>13</sup> Syakir, Mohd, Mohd Taib, Wan Kamal Mujani, Elmi Azlina Rozali, dan Khalid Abdul Khalid. "Perkembangan Wakaf Pendidikan Tinggi di Malaysia." *International Journal of West Asian Studies* 9, no. 1 (2017): 82–92.

<sup>14</sup> "Sejarah Madrasah Al-Attas." MAAJ Johor. Diakses 30 Jun 2025. <https://maajjohor.wixsite.com/sabkmaaj/sejarah-madrasah-alattas>

According to a study by Ahmad Zaki et al. (2008), there was a single private institution in Malaysia. These included *pondok* schools, *madrasahs*, *S Rakyat* (People's Religious Schools), *Sekolah Agama Negeri* (State Religious Schools), training and skills centers, *da'wah* centers, and senior citizen learning centers.<sup>15</sup> At that time, the state of Perak recorded the highest number of *waqf* educational institutions, with 40, followed by Kedah with 29 and Johor with 27. This number has continued to grow in line with the increasing need for *waqf*-based educational funding at the public university level (*IPTA*). Several institutions have introduced *waqf* schemes for education. These include the University of Malaya, Universiti Putra Malaysia, Universiti Sains Islam Malaysia, Universiti Kebangsaan Malaysia, Universiti Sains Malaysia, Universiti Malaysia Terengganu, Universiti Tun Hussein Onn Malaysia, Universiti Pendidikan Sultan Idris, Universiti Malaysia Kelantan, Universiti Teknologi Malaysia, Universiti Teknologi MARA Malaysia, and Universiti Malaysia Sabah. In 2017, public universities in Malaysia collectively raised RM13.25 million through *waqf* funds, a figure that increased significantly to RM25.7 million in 2018.<sup>16</sup>

According to Noor Ariffin (2024), public higher education institutions in Malaysia have successfully established systematic *waqf* funds for education. These experiences and strategies may serve as models for successful implementation for other educational institutions that have yet to develop their own *waqf* funds.<sup>17</sup> Various public institutions

and corporate entities have also contributed significantly to the implementation of *waqf* for education in Malaysia. One notable initiative is *myWaqaf PTPTN*, introduced by Yayasan Wakaf Malaysia (YWM) in collaboration with the National Higher Education Fund Corporation (*Perbadanan Tabung Pendidikan Tinggi Nasional*, PTPTN). Through this strategic partnership, all *waqf* contributions received are managed by YWM and invested in a Shariah-compliant investment portfolio. The returns are then distributed to selected beneficiaries as higher-education scholarships.<sup>18</sup> In April 2025, Waqaf An-Nur C Berhad and Wakaf Amanah Saham Nasional Berhad, entities actively involved in promoting *waqf* schemes, contributed a total of RM596,000 to the Johor State Department of Education. This contribution aimed to support educational institutions and students in enhancing the quality of teaching and learning, particularly in Johor. Ultimately, support for education plays a significant role in the collective advancement of the Muslim ummah. This is evidenced by the historical development of *waqf* in Malaysia, which has been closely intertwined with the educational sector at various levels.<sup>19</sup>

### Higher Education Waqf Model in Malaysia

In line with the growing development of *waqf* for education in Malaysia, several contemporary *waqf* models have been introduced. Among the most widely implemented is the **cash waqf scheme for education**. Through monetary contributions, this fund can be used to finance student tuition, support the development of

<sup>15</sup> Ahmad Zaki Abd Latiff, Norzaidi Mohd Daud, dan Che Zuina Ismail. "Pengurusan Harta Wakaf dan Potensinya ke Arah Kemajuan Pendidikan Umat Islam di Malaysia." *Jurnal Pengurusan JAWHAR* 2, no. 2 (2008).

<sup>16</sup> Hussin, Rohayati, and Rusnadewi Abdul Rashid. "Pelaksanaan wakaf di universiti awam: Cabaran dan cadangan penambahbaikan." *Voice of Academia* (VOA) 13, no. 2 (2018): 23-34.

<sup>17</sup> Noor Ariffin, Mohamad Faizal, Mohd Zamri Yahaya, dan Ahmad Badri Mohamad. "Expanding the Implementation of Education Waqf in

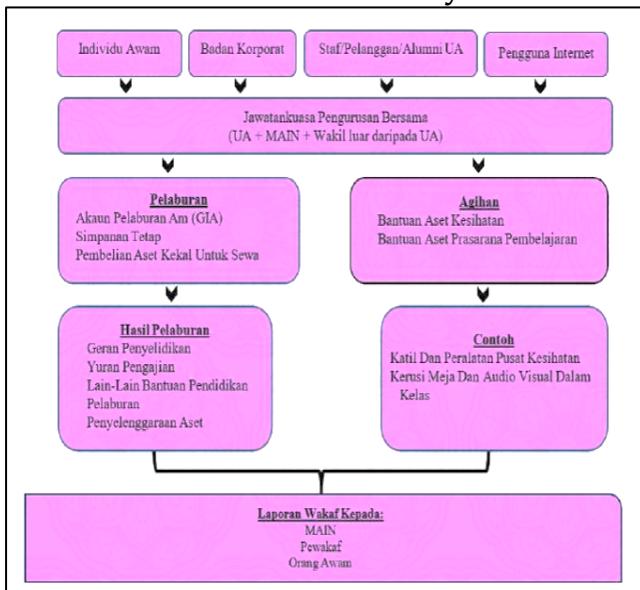
Malaysia." *Kajian Malaysia: Journal of Malaysian Studies* 42, no. 2 (2024).

<sup>18</sup> "YWM Kutip RM39.55 Juta Tahun Lalu." *Malaysia Gazette*. 11 Mac 2024. <https://malaysiagazette.com/2024/03/11/ywm-kutip-rm39-55-juta-tahun-lalu/>

<sup>19</sup> "Yayasan Waqaf Malaysia Agih Dana Wakaf Tunai RM25,400.00 Untuk Infrastruktur Sekolah-Sekolah Di Negeri Selangor". Diakses 30 Jun 2025. [https://www.ywm.gov.my/index.php/aktiviti/1050?utm\\_source=chatgpt.com](https://www.ywm.gov.my/index.php/aktiviti/1050?utm_source=chatgpt.com)

educational infrastructure, and provide scholarships. Figure 1 below illustrates the **Waqf Management Model** adopted by public universities (*IPTA*) in Malaysia.

**Figure 1.**  
**Waqf Management Model of Public Universities in Malaysia**



Source: Department of Waqf, Zakat, and Hajj (JAWHAR). Public University Governance in Waqf Management. Putrajaya: JAWHAR, 2024.

As illustrated in Figure 1, a variety of stakeholders, including individuals, corporate bodies, university staff, alums, and online donors, contribute to *cash waqf* for Public Universities (*Universiti Awam*, UA) in Malaysia. A Joint Management Committee comprising representatives from the university, the State Islamic Religious Council (*Majlis Agama Islam Negeri*, MAIN), and external members manages the accumulated waqf funds.

These funds are then invested in Shariah-compliant portfolios, and the returns generated are allocated for research grants,

tuition fee assistance, and other forms of educational support. In addition, a direct disbursement mechanism is used to fund healthcare support and infrastructure improvements for learning. All proceeds from *waqf* contributions, investment income, and disbursements are reported to IN, which serves as the sole trustee (*pemegang manah waqf* in Malaysia).

Donors (*pewakaf*) are also kept informed, and the public is regularly updated through outreach and dissemination efforts. In Malaysia, the educational waqf model practiced by UA represents a structured collaboration between universities and the MAIN, which serve as the sole trustees of waqf assets. Under this model, various stakeholders, including individuals, corporations, alumni, and online donors, contribute to cash waqf funds, which are collectively managed by a Joint Management Committee. This mechanism ensures that waqf assets are invested in Shariah-compliant portfolios, whose profits are distributed to support student aid and campus infrastructure. Several studies affirm that this integrated Shariah-compliant responsibility and sustainability in higher education financing<sup>20</sup>. It also aligns with the broader objective of empowering education through ethical and sustainable Islamic finance mechanisms<sup>21</sup>. However, critics argue that MAIN's centralized structure may impose administrative rigidity and reduce universities' autonomy in implementing waqf projects. Khamis and Sanotete (2018) argue that MAIN's bureaucratic procedures and state-level regulations can delay project execution and discourage innovative waqf initiatives. Similarly, Noor Ariffin<sup>22</sup> argues that the

<sup>20</sup> Hussin, N., Ahmad, S., & Latif, R. (2024). *Cash waqf as a sustainable funding mechanism for Malaysian public universities: Governance and accountability perspectives*. International Journal of Waqf Studies, 6(1), 23–40; Yaacob, M. S. (2025). *Integrating Shariah governance and university management in waqf-based education models*. Journal of Islamic Philanthropy and Social Finance, 5(2), 41–58.

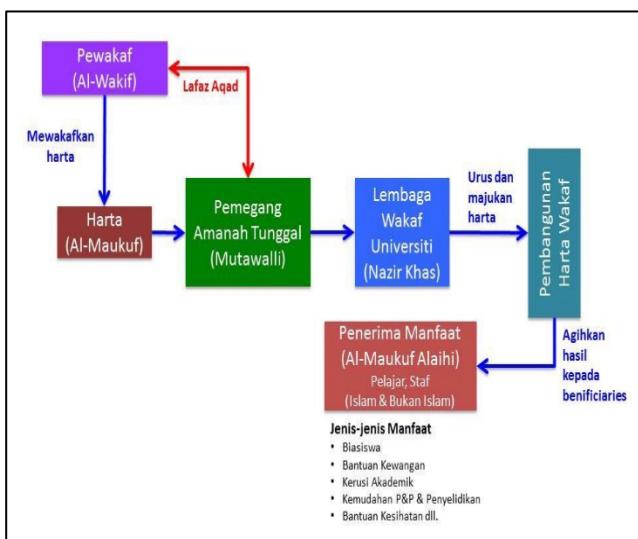
<sup>21</sup> Abdullah, M. F., & Nor, M. S. (2023). *Sustainable waqf governance for higher education institutions in Malaysia: A review of best practices and challenges*. Journal of Islamic Finance and Management, 8(2), 45–59.

<sup>22</sup> Noor Ariffin, H., Aziz, R., & Hashim, A. (2024). *Transparency and donor trust in cash waqf management among Malaysian State Islamic Religious Councils*.

absence of standardized reporting frameworks limits transparency and donor confidence. Despite these challenges, recent reforms and the adoption of digital management platforms have shown promising improvements. Therefore, the joint waqf governance model remains a viable framework, provided that continuous collaboration, harmonized policy implementation, and technological integration are maintained to enhance efficiency, flexibility, and accountability across Malaysian public universities.

From an implementation perspective, a specific example can be seen in the **UTM Educational Waqf Fund Model**, which is illustrated in Figure 2 below:

**Figure 2.**  
**UTM Educational Waqf Fund Model**



Source: Don, Mohd Ali Muhamad, Ahmad Che Yaacob, Sukree Langputeh, and Syahruddin Syahruddin. "Model Wakaf Untuk Pendidikan; Pengalaman Malaysia, Indonesia dan Thailand." In *Proceedings Borneo Islamic International Conference*, eISSN 2948-5045, vol. 13, pp. 246-251. 2022.

Based on Figure 2 above, the waqif (donor) endows their assets to the Johor State Islamic Religious Council (MAINJ), which acts as the sole trustee (mutawalli) of the waqf. MAINJ subsequently appoints Universiti Teknologi Malaysia (UTM) as the Special Nazir responsible for managing and developing the accumulated waqf funds. The benefits are then redistributed to selected beneficiaries through scholarships, financial aid, academic chairs, teaching and learning facilities, research grants, and health care.

Through this cash waqf co-through, several universities have successfully increased their education-related waqf funds. For example, Universiti Sultan Zainal Abidin (UniSZA) collected RM5.9 million through the Educational Waqf Fund in 2022, of which RM3.3 million was in the form of cash waqf. These funds were used to support underprivileged individuals by providing laptops, scholarships, and tuition waivers. In 2019, UTM reported that its Educational Waqf Fund exceeded RM2 million, raised through staff salary deductions, individual donations, and corporate contributions. The fund was used to provide scholarships for students in need and to finance other waqf-related projects, such as replacing and installing fans in the Sultan Ismail Mosque.<sup>23</sup> The International Islamic University Malaysia (IIUM) also received an educational waqf fund of RM3.5 million from the Government of Malaysia, in addition to contributions from individuals and prominent corporate figures both domestically and internationally. Among them was Tan Sri Azman Hashim, who endowed RM7 million for the construction of the Azman Hashim Complex to support student needs at the IIUM Gombak campus.<sup>24</sup>

Journal of Contemporary Islamic Research, 9(1), 12-28.

<sup>23</sup> "Dana Wakaf Pendidikan UTM Kutip Dana Lebih RM2 Juta." *News UTM*. Mei 2019. <https://news.utm.my/ms/2019/05/dana-wakaf-pendidikan-utm-kutip-dana-lebih-rm2-juta>

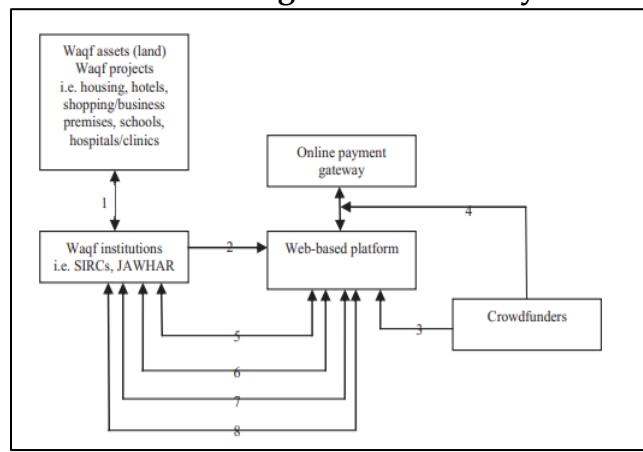
<sup>24</sup> Rusli, Mohd Fauzi Mohd, dan Adeyemi Adewale. "A Waqf Concept Applied in Higher Education: An Exploratory Study on the Practice of the IIUM Endowment Fund." *Journal of Islamic Finance* 6, no. 2 (2017): 13-23.

More recently, the National Higher Education Fund Corporation (PTPTN), which was established to provide education loans to underprivileged students, introduced the *MyWakaf PTPTN Education Waqf Scholarship Programme* in March 2025. The Malaysian government contributed RM30 million to support this initiative. Through strategic collaboration between PTPTN and Yayasan Wakaf Malaysia, the programme aims to assist students from the *asnaf*, B40, and M40 groups, thereby strengthening access to higher education in Malaysia.<sup>25</sup> There are also waqf collection models that use digital platforms accessible to the donating public. Online crowdfunding campaigns and waqf applications enable individuals conveniently contribute to educational projects. For instance, Universiti Kebangsaan Malaysia (UKM) launched the "Scan and Waqf RM1" campaign in March 2023.

Through this campaign, UKMwillo will enable convenient contributions to educational projects by scanning a displayed QR code, making the process highly accessible and effective at increasing waqf donations.<sup>26</sup> Additionally, the Ministry of Higher Education introduced the *Uni Insimply Come Sustainability Programme through the Integration of Zakat, Waqf, and Endowment (IZaWE)* in November.

23. This initiative aims to strengthen the management of zakat, waqf, and endowment funds in public universities (IPTs) to ensure financial sustainability and excellence in Malaysia's higher education system.<sup>27</sup> Figure 3 below illustrates the digital platform-based Waqf Crowdfunding Model in Malaysia.

**Figure 3. Digital Platform-Based Waqf Crowdfunding Model in Malaysia**



Source: Thaker, Mohamed Asmy Mohd, Hafsa Mohd Thaker, and Andika Abdur Pitchay. "Modeling Crowdfunders' Behavioral Intention to Adopt the Crowdfunding-Waqf Model (CWM) in Malaysia: The Theory of the Technology Acceptance Model." *International Journal of Islamic and Middle Eastern Finance and Management* 11, no. 2 (2018): 231-249.

Based on Figure 3, waqf institutions such as the MAIN and the Department of Waqf, Zakat, and Hajj (JAWHAR) plan to develop waqf land through a variety of projects, including housing, hotels, commercial premises, schools, and hospitals. To implement these projects, waqf institutions seek funding from crowd funders by uploading project proposals to web-based, social-media-integrated platforms. Donors can browse these platforms and choose which projects to support through mechanisms such as cash waqf donations, equity investments, or other financing modes. Once the total funding reaches the target, the system updates the project status, disburses the funds to the waqf institution, and notifies the waqf institution to begin project supervision.

<sup>25</sup> "YWM Kutip RM39.55 Juta Tahun Lalu." *Malaysia Gazette*. 11 Mac 2024. <https://malaysiagazette.com/2024/03/11/ywm-kutip-rm39-55-juta-tahun-lalu/>

<sup>26</sup> "Dana Wakaf Ilmu UKM Lancar Kempen 'Jom Imbas dan Wakaf RM1'." *UKM News*. Diakses 30 Jun 2025.

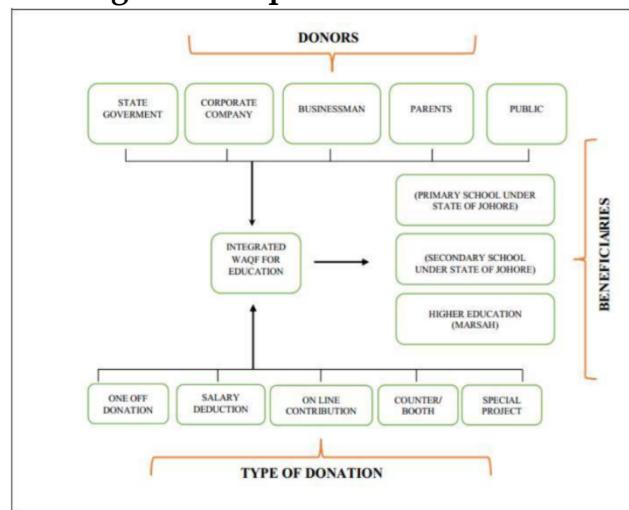
[https://www.ukm.my/news/Latest\\_News/dana-wakaf-ilmu-ukm-lancar-kempen-jom-imbas-dan-wakaf-rm1](https://www.ukm.my/news/Latest_News/dana-wakaf-ilmu-ukm-lancar-kempen-jom-imbas-dan-wakaf-rm1)

<sup>27</sup> Kementerian Pendidikan Tinggi. "Program IZaWE Sasar Perkasa Dana Zakat, Wakaf dan Endowmen di IPT." 14 November 2023. Diakses 7 April 2025.

To ensure that waqf institutions are required to provide regular progress updates through the platform. Communication for monitoring and authentication purposes is conducted via short message services (SMS). Recent developments in waqf management in Malaysia have demonstrated the growing role of digital platforms and crowdfunding mechanisms in financing waqf land projects. Institutions such as the MAINs and the JAWHAR have begun adopting crowdfunding-waqf models to support the development of schools, hospitals, and commercial buildings. According to Ishak<sup>28</sup>, coordination among state waqf authorities is essential to ensure legal uniformity, as differences in state legislation can hinder project implementation. Crowdfunding platforms like WaqfWorld, launched in Malaysia, allow donors to select and monitor waqf projects through web-based dashboards, thus increasing transparency and public trust. Similarly, Thaker and Pitcha<sup>29</sup> demonstrated that technology-enabled crowdfunding can mobilize micro-donations, thereby enhancing inclusivity and community participation in waqf development. Moreover, research by the International Islamic University Malaysia (IIUM) found that integrating crowdfunding into waqf management alleviates liquidity constraints and accelerates project completion, especially in education and health sectors. This digital transformation of waqf financing not only reduces dependence on government allocations but also enhances accountability through real-time reporting and audit features embedded in the platforms. Consequently, the crowdfunding-waqf model represents an innovative, sustainable approach to mobilizing public participation and strengthening financial resilience in Malaysia's waqf ecosystem. In addition, Don et al. (2019) proposed a waqf

contribution model for education, spanning from primary to tertiary levels, as illustrated in the following figure:

**Figure 4.**  
**Integrated Waqf Model for Education**



Source: Don, Mohd Ali Muhamad, Mahfuzah Mohamed Zabidi, Mohd Farhan Ahmad, Siti Fairuz Sujak, and Rohaya Sulaiman. "Integrated Education Waqf Fund Management Model: A Case Study in the State of Johore, Malaysia." *International Journal of Academic Research in Business and Social Sciences* 9, no. 4 (2019): 245-254.

As shown in Figure 4, the education waqf model consists of three main pillars: the waqif (donor), the contributor, and the waqf beneficiary. Donors may include government entities, corporate bodies, Muslim conglomerates, parents of students, and the general public.

Contributions can be made via one-off donations, salary deductions, mobile applications, participation in exhibition booths, or directly at the Treasurer's office. Contributions can also be made through specific waqf initiatives, such as carpet waqf, water filter machine waqf, and research fund waqf, among others.

The beneficiaries of educational waqf generally include institutions at the primary, secondary, and tertiary levels. The

<sup>28</sup> Ishak, S., Wahab, N., & Yusof, M. (2025). The critical success factors of waqf land development: A Malaysian perspective. *Journal of King Saud University - Engineering Sciences*, 37(4), 102445.

<sup>29</sup> Thaker, M. A. M., & Pitchay, A. A. (2018). Modeling crowdfunding-waqf model (CWM) in Malaysia. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(2), 231-249.

introduction of these education-based waqf models has been instrumental in advancing the excellence of Malaysia's higher education sector. Strategic collaborations between State Islamic Religious Councils, as the sole trustees of waqf in Malaysia, and public universities (IPTAs), government institutions, and corporate entities appointed as special nazir or *mutawalli* demonstrate a collective effort to mobilize the potential of waqf as an alternative source of educational financing. This approach reduces over-reliance on government funding and strengthens financial sustainability in the education sector. Empirical and conceptual studies reinforce that the three-pillar education-waqf model (waqif, contributor, beneficiary) is not only theoretically sound but also practically viable for enhancing higher-education financing in Malaysia.

Cash waqf mechanisms mobilised through one-off gifts, payroll deductions, QR/mobile giving, and thematic waqf drives (e.g., carpet waqf, research waqf) have been shown to increase donor participation and generate stable income streams for universities when coupled with effective governance and Shariah-compliant investment policies<sup>30</sup>. Reports and practitioner literature document concrete outcomes: several public universities in Malaysia have introduced salary deduction waqf and QR campaigns that have generated multi-million-ringgit funds for scholarships and facility upgrades, while JAWHAR's 2024 guidance emphasises joint-management structures (university representatives, MAIN, external experts) to safeguard both Shariah integrity and financial accountability. Moreover, innovations such as Waqf-Featured Fund frameworks and digital crowdfunding platforms have broadened the contributor base (retail donors, alums corporations) and improved liquidity for waqf land

development, enabling projects (schools, student housing, clinics) to reach financial close more quickly than through traditional land development cycles.

Nevertheless, the literature also highlights persistent implementation challenges that must be addressed to realise the model's full potential. Studies identify governance gaps (inconsistent state legislation, unclear roles between MAIN and special nazir), limited professional capacity in asset and fund management, low public awareness, and the need for standardised reporting and impact metrics as the main barriers to scale<sup>31</sup>. Qualitative assessments of crowdfunding-waqf platforms caution that transparency features (real-time project dashboards, audited progress reports, SMS/email monitoring) and robust data security/audit mechanisms are critical to building donor trust and compliance with regulatory requirements. Taken together, the empirical evidence suggests that while the three-pillar education-waqf model is promising, especially when augmented by digital fundraising and Shariah-aligned financial instruments, its sustainability depends on harmonised legal frameworks, capacity building for waqf managers, and the adoption of digital transparency and standardized impact evaluation practices.

### Challenges in the Implementation of Educational Waqf in Malaysia

It is undeniable that, in efforts to develop the potential of waqf fully, various challenges arise in its implementation. According to Noor Ariffin *et al.* (2024), issues surrounding educational waqf in Malaysia can be broadly classified into two main categories. The first concerns human-related factors, including weak waqf fund management and the public's generally low level of awareness. The second encompasses non-human factors such

<sup>30</sup> Usman, M. (2022). Funding higher education through waqf: A lesson from Malaysia. *International Journal of Organizational Excellence Studies*, (IJOES)

<sup>31</sup> Noor Ariffin, H., Aziz, R., & Hashim, A. (2024). Governance and awareness challenges in educational waqf implementation. *Asian Journal of Islamic Management*, 12(1), 65–78.

as legal constraints, insufficient funding to develop existing waqf properties (e.g., land), and a lack of scholarly references on the practical implementation of educational waqf.<sup>32</sup>

Several studies have shown that public awareness of waqf's role in education remains relatively low.<sup>33</sup> This is particularly evident among younger generations, who tend to associate waqf primarily with traditional purposes such as the construction of mosques, cemeteries, and religious schools. This perception is supported by findings from Andrini & Zaki (2023), Don et al. (2019),<sup>34</sup> and Hasan & Abdullah (2018).

Inefficient management can also affect the effectiveness of waqf, especially when waqf land remains undeveloped and becomes vulnerable to encroachment.<sup>35</sup> Abdul Kareem (2019) found that the current structure, where State Islamic Religious Councils (MAINs) serve as the sole trustees (*mutawalli*) of waqf, hinders the implementation of more flexible and innovative educational programs.<sup>36</sup> Moreover, the absence of modern management systems has resulted in many waqf assets remaining underutilized.<sup>37</sup> Ibrahim et al. (2017) reported that some waqf lands are not being used for educational purposes due to legal constraints and bureaucratic hurdles. In some cases, waqf assets have been misappropriated or

mortgaged without benefiting the education sector.<sup>38</sup>

Another major challenge is securing sufficient funding for educational waqf projects. This is often due to a lack of effective promotional campaigns to encourage community participation. Cash waqf contributions for education in Malaysia remain low compared to those in other Muslim countries, such as Turkey and Indonesia.<sup>39</sup> Hasan et al. (2021) argued that the absence of alternative financing mechanisms, such as corporate waqf or digital platform-based waqf, has contributed to this funding shortfall.<sup>40</sup> Nevertheless, these challenges can be overcome if all stakeholders approach them with a spirit of collective effort and openness. The commitment and cooperation of various parties are essential to ensure the successful implementation of waqf in education. Waqf must be positioned as a transparent and trustworthy instrument of a benevolent economic sector that benefits the wider community.

## The Potential and Future Prospects of Educational Waqf

The prospects for waqf in education are on the horizon, particularly if relevant stakeholders undertake sustained funding efforts. Several additional initiatives can also be implemented, including enhancing strategic collaboration between the public

<sup>32</sup> Noor Ariffin, Mohamad Faizal, Mohd Zamri Yahaya, dan Ahmad Badri Mohamad. "Expanding the Implementation of Education Waqf in Malaysia." *Kajian Malaysia: Journal of Malaysian Studies* 42, no. 2 (2024).

<sup>33</sup> Ismail, Che Zuina, et al. "The Potential of Waqf in Education: Malaysian Experience." *International Journal of Islamic Economics* 7, no. 2 (2015): 89–102.

<sup>34</sup> Don, Mohd Asyraf Mohd, Mohd Mahzan Zabidi, Mohd Fauzi Ahmad, Sujak Sujak, dan Rozita Sulaiman. "Integrated Education Waqf Fund Management Model: A Case Study in the State of Johore, Malaysia." *International Journal of Academic Research in Business and Social Sciences* 9, no. 4 (2019): 245–254.

<sup>35</sup> Abdul Khalim, Mohd, Ismail Omar, dan Nor Zainol Zawiah Nik Zainol. *Pengurusan dan Pentadbiran Wakaf di Majlis Agama Islam Negeri Johor*. 2020.

<sup>36</sup> Abdul Kareem, Mohammad. *Governance of Waqf Institutions in Malaysia*. *International Journal of Waqf* 4, no. 2 (2019): 12–25.

<sup>37</sup> Mohd Zain, Nor Razinah, et al. "Challenges in Waqf Management: The Case of Malaysia." *Journal of Islamic Accounting and Business Research* 11, no. 3 (2020): 567–580.

<sup>38</sup> Ahmad, Nor, Mohd Haron, dan Mohd Ibrahim. "Issues and Challenges of Waqf in Malaysia: A Legal Perspective." *Journal of Islamic Finance* 9, no. 1 (2020): 45–56.

<sup>39</sup> Yaacob, Hafiz, et al. "Waqf Financing for Higher Education: Prospects and Issues." *Journal of Education and Social Sciences* 4, no. 1 (2016): 123–134.

<sup>40</sup> Hasan, Roshayati, dan Mohd Abdullah. "Public Awareness on Educational Waqf in Malaysia." *Journal of Islamic Philanthropy* 2, no. 1 (2018): 30–42.

and private sectors in Malaysia. A win-win partnership between these sectors can help strengthen the management and delivery of educational waqf benefits to targeted groups.

Educational waqf has significant potential as a sustainable funding source to expand access to education and reduce reliance on conventional financial resources.<sup>41</sup> Innovations such as waqf-based crowdfunding empower students through entrepreneurship.<sup>42</sup> However, challenges remain in terms of legal frameworks and governance.<sup>43</sup> Therefore, good governance is essential to ensure the effectiveness and continued growth of educational waqf prospects.<sup>44</sup> With the shift from analogue to digital delivery systems, the use of systematic, practical information technology can help streamline the process of waqf contributions and the distribution of their benefits. This, in turn, can enhance waqf awareness across various levels of society and promote greater transparency and integrity in waqf fund management. It is also recommended that education and awareness about waqf be introduced at the school and university levels to increase understanding of waqf's potential in financing the education sector. This could serve as a long-term effort to cultivate a culture of waqf, especially among the younger generation.

In addition, waqf management under the State Islamic Religious Councils may consider establishing a synergy between waqf and zakat funds. Through this approach, schools could be built on waqf land, while operational and management costs may be covered using zakat allocations under the *asnaf fisabilillah* or *ibn al-sabil* categories.

<sup>41</sup> Slamet, Rully Agung, Syarif Sukmana, dan Luluk Nisful Laila. "Waqf on Education: A Bibliometric Review Based on Scopus." *Library Philosophy and Practice (e-journal)*, 2021.

<sup>42</sup> Khairuddin, Nor Khalidah, dan Mohd Shakir Ishak. "Islamic Crowdfunding Model for Empowering Student Entrepreneurship Program in Malaysia." *International Journal of Applied Economics, Finance and Accounting* 16, no. 1 (2023): 56–65.

## Conclusion

Educational waqf in Malaysia holds significant potential to enhance the national education system and provide opportunities for students from diverse backgrounds to pursue higher education. Despite several challenges in implementing educational waqf models, with proper management, strong community support, and collaboration among various stakeholders, educational waqf can serve as an effective instrument for developing the country's educational sector. The successful implementation of educational waqf models in higher education institutions, which have begun to yield benefits for students and university communities, should serve as exemplary models for other institutions, both within Malaysia and abroad. This will help ensure that waqf remains a relevant and sustainable mechanism for strengthening the education sector and nurturing outstanding and forward-looking individuals.

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<sup>43</sup> Usman, Muhammad, dan Abdul Rahim Ab Rahman. "Financing Higher Education through Waqf in Pakistan: Issues and Challenges." *Jurnal Pengurusan* 62 (2021): 159–171.

<sup>44</sup> Hussin, Rosmanita, Sharifah Zannierah Syed Abd Kader, Norazah Mohd Manshor, Siti Roslim, dan Ismail Mohd Sirat. "Good Governance Practices for Waqf in Malaysian Higher Education Institutions (HEIs)." *Academy of Strategic Management Journal* 20, no. 2 (2021): 1–6.

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