



**THE NEED OF WAQAF FUND AS A TOOL OF FINANCING  
FOR STUDENTS IN HIGHER LEARNING EDUCATION:  
CASE STUDY IN UTM SEGAMAT**

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## ABSTRACT

Waqaf is one of the Islamic economic instruments that aimed for the benefit of public and to eradicate poverty. Waqaf fund is not only limited for religious purposes, but it is also for health and educational development. In Malaysia, waqaf fund had been mobilized for educational purposes with aim to help excellent students to pay their cost of living while studying in university. (Saad & Kassim, 2013). Students that come from lower income group were helped in terms of cash and education material. There is also variety of books, computer and internet that can be access by the public which encourage educational standard of the Muslim (Puad, Shahar, & Rafdi, 2014). Therefore, the study is to identify the need of educational waqaf among Muslim. The research design is based on qualitative study. The independent variables used in this study are cost of living, minimize debt and social development. The methodology used in this study is SPSS and Johor was chosen as the targeted location in conducting the research study. Data for this study is collected through questionnaire and the sampling used is the random purposive method in order to obtain the data. The respondent for the study are students in UITM Segamat, Johor.

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## CHAPTER I

### INTRODUCTION

#### 1.1. Background of the study

Introduction is a key paragraph for both writers and reader, it is show the first impression of reader about the whole research. The introduction is done carefully, clear, organized so that it can be as a direction for the entire research.

#### 1.2. Description of the study

#### 1.2.1. Definition of waqaf

Literally, waqaf means hold, restrain or prevent. Legally, waqaf is to prevent property from being owned by third person (Haji Mohammad, Mar Iman, & Omar, 2005). It is regarded as endowment or charitable donation that given to the other person with aim to get perpetuity bless from Allah. Waqaf is divided into two which are waqaf am and waqaf khas. For waqaf am, there is no restriction to use the waqaf property and every person can enjoy the benefit on it (Siraj, 2012). But for waqaf khas, it is restricted to the recipient or beneficiary only for example graveyard.

Waqaf means to hold or to prevent material goods from owned by other person. Waqaf had been governed by Religious Council with aim to manage the administration waqaf in effective and efficient way for the benefit of maslahah (Mohd Puad, Jamlus Rafdi, & Shahar, 2014)By development of waqaf, it can improve Muslim's moral value and religious motivation for example in politic, social and economy. Waqaf is very recommended by Islam because it can help to eradicate poverty as well as provide a better education, a good health and a good meal.

Waqaf's act is show the devotion by Muslim to enhance their good faith toward Allah S.W.T. Muslim who performs waqaf is aim to get blessing from Allah and hoping for the reward for life and hereafter. Islam teach Muslims to share their property or belonging with other Muslim by spending it to charitable purposes like sadaqah, zakat and waqaf. Al-Azhar University in Egypt and Quba mosque in Madinah can be evidence that waqaf is give benefit and providing public needs like education and health care. (Ahmad Sanusi & Musafar Hameed, 2014)