

The Relationship Between Waqf and Human Capital in Sustainable Economic Development

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Abstract

Wakf, a significant Islamic financial instrument, possesses considerable potential in promoting human capital development, which serves as a catalyst for sustainable economic growth. From an Islamic economic standpoint, wakf not only functions as a mechanism for wealth redistribution, thereby enhancing social welfare, but also as a strategic instrument in providing sustainable financial resources for pivotal sectors such as education, health, and community skills development. Optimal management of waqf funds can result in the capitalization of programs focused on enhancing human resource capacity, which, in turn, can contribute to increased productivity, competitiveness, and innovation in diverse economic sectors. Investment in human capital through waqf schemes has the potential to encourage social inclusion and reduce economic disparities, thereby fortifying the foundations of equitable development. The synergy between waqf and human capital emerges as a pivotal strategy in promoting sustainable, competitive economic growth that is grounded in the principles of justice and welfare within the framework of Islamic economics. This article undertakes a comprehensive analysis of the conceptual and empirical relationship between waqf and human capital, culminating in the formulation of a strategic approach aimed at optimizing the role of both in the context of long-term economic development.

Keywords: *Waqf, Human Capital, Sustainable Economic Development, Social Inclusion.*

A. INTRODUCTION

Sustainable economic development is a concept that emphasizes economic growth without sacrificing social and environmental balance, ensuring long-term benefits for all levels of society (Arifin, 2023). A critical component of sustainable economic development is the cultivation of human capital, which involves investments in human resources, encompassing education, skills, health, and experience, contributing to enhanced economic productivity. The concept of human capital was pioneered by Theodore Schultz (Becker, 1975), who elucidated that human resources are not merely ordinary workers, but capital with investment value akin to other physical assets such as machinery or technology. Consequently, augmenting human capital is regarded as a long-

term investment that exerts a profound influence not only on individual welfare but also on the economic growth of a nation.

Conversely, from an Islamic economic perspective, waqf emerges as a social financial instrument with considerable potential in promoting economic and social development, particularly in countries with Muslim-majority populations. (Mohsin, 2014) The utilization of waqf as a funding mechanism to provide various public services, including education, health, and economic empowerment, has a long history. As posited by Astri et al. (Astuti, 2023), the waqf can play a pivotal role in human development by providing educational infrastructure, health facilities, and sustainable training programs. This contribution directly implies an increase in human capital, which in turn accelerates economic growth and improves the welfare of society at large. Consequently, the waqf functions not only as a tool for fair distribution of wealth but also as an investment instrument in human resource development. (Awaluddin et al., 2022).

The integration of waqf and human capital is a salient component in the formulation of a more inclusive and sustainable economic development strategy (Arroisi & Syamsuri, 2020). While human capital has been predominantly developed within a conventional economic system oriented towards capitalism, this concept can be synergistically integrated with the principles of Islamic economics through the utilization of waqf. In a conventional economy, human capital is predominantly focused on increasing workforce productivity through education and training oriented towards the labor market. (Sweetland, in Assa & Suwondo, 2018) Conversely, in the Islamic economic system, waqf can serve as an alternative source of funds that prioritizes not only profitability, but also social benefits and the welfare of society as a whole. Consequently, the utilization of waqf as capital for investment in human capital can emerge as an effective strategy in fostering more equitable and sustainable economic growth. (bin Lahuri et al., 2021).

Conventional human capital practices in Western countries have historically prioritized individual development within the context of a competitive labor market (Endri, 2010). Human capital development through education, training, work experience, and health improvement has emerged as a predominant strategy to enhance workforce productivity. Sweetland (in Assa & Suwondo, 2018) asserts that investment in human capital through education and training exerts a substantial positive influence on economic growth. However, this approach is often exclusive and fails to consider the social and spiritual dimensions that are integral components of the Islamic economic system. (Karim, 2001) In this context, waqf can serve as a solution by providing funds that can be allocated to various human capital empowerment programs that are oriented towards social welfare and economic sustainability. (Mohsin et al., 2016).

Despite its considerable potential, the integration of waqf and human capital is confronted with numerous challenges. One such challenge is the perception that waqf is often categorized as a social and spiritual philanthropic activity, while human capital is predominantly regarded as a secular concept that prioritizes the exploitation of labor within a capitalist economic framework. This dichotomy between religious and worldly concepts in human resource management hinders the implementation of waqf-based strategies for human capital development. Islam, as a universal religion, has taught a balance between material and spiritual aspects in all aspects of life, including economic development strategies. Consequently, a more comprehensive approach is imperative to integrate the concept of human capital with waqf, thereby fostering a more equitable and sustainable economic system. (Hasan & Yusriani, 2022).

The present study aspires to establish theoretical and practical frameworks concerning the integration of waqf and human capital within the paradigm of sustainable economic development. Utilizing a qualitative method grounded in a comprehensive literature review, this study systematically analyzes numerous secondary data sources pertaining to waqf and human capital, culminating in the formulation of a model that aims to optimize the synergy between these two pivotal elements. Miles & Huberman (2014) further elaborate on this approach. The study employs a narrative approach, referencing previous studies that have discussed the role of human capital and waqf in economic development. This enables the study to develop a strong conceptual

foundation to support an Islamic economic-based development strategy (Hardani et al., 2020; Febrianty, 2024).

B. LITERATURE REVIEW

Waqf

The term "waqf" is derived from the Arabic word *waqafa*, which literally means to hold or stop (Yunus, 1990). In the context of sharia law, the term "waqf" is defined as a voluntary act of transferring property for the purpose of public or social interests, with a permanent nature of use (Karim, 2001). The donated property must remain intact, and its benefits must be distributed continuously, as ownership has been transferred to the public. In another context, it is stated that property donated to waqf cannot be owned by anyone, as it belongs to God Almighty, yet it can be used by all. Examples of property that can be donated include land, buildings, or public facilities. Following the donation, the property may not be privately owned, but rather must be utilized for the benefit of the public in as extensive a manner as possible.

In the context of economic development, the traditional role of waqf has been predominantly focused on funding religious institutions, such as mosques, schools, and hospitals. However, recent studies have highlighted the potential for waqf to expand its scope and play a more significant role in human capital development by allocating funds to educational institutions, training programs, and community skills development initiatives (Saprida et al., n.d.). Effective waqf management can facilitate the allocation of funds to enhance educational access for disadvantaged populations, support scientific research, and finance healthcare programs aimed at enhancing human capital quality (Astuti, 2023). This approach not only addresses the issue of financial capital, as previously discussed (Rohim, 2021), but also offers a potential solution for investment in cultivating quality and meaningful human resources.

Human Capital

The concept of human capital is a well-established economic term that refers to human resources as assets that possess economic value, akin to physical capital such as machinery or equipment (Nardo et al., 2020). Within this framework, an individual's skills, knowledge, health, and experience are regarded as components of human capital, which can enhance productivity and contribute to economic growth (Sugiyanto, 2001). The term was initially popularized by economists such as Becker (1975) and T. W. Schultz (1962) in the mid-20th century (Endri, 2010). In terms of literacy, the investment in human capital can be said to have been initiated by Western thought.

Human capital is defined as a combination of skills, knowledge, expertise, health, and other attributes possessed by individuals that contribute to economic productivity (Sweetland, 2014). This human capital can be obtained through education, training, and experience (Assa & Suwondo, 2018). Increasing human capital is considered an investment because it has a direct impact on a person's productivity and income (Arifin, 2023).

Sustainable Economy

In discussing sustainable economy, broadly speaking, it is discussing the Triple Bottom Line concept that balances 3 pillars; profit, social concern, and environmental preservation (Solechah & Sugito, 2023). In this context, sustainable economic development is certainly aimed at welfare. And in the quality of the economy which is the main index of welfare, it ultimately examines human resources (Rahmadi, 2023). It is something that cannot be ignored because human resources are the main actors in sustainable economic development (Syamsuri & Irsyamuddin, 2019).

Economic development activities can be executed from multiple perspectives, including the cultivation of quality human capital, a concept that is supported by the waqf. The role of waqf in facilitating this development is a crucial aspect to consider (Rachman & Makkarateng, 2021). The evolution of the waqf concept, particularly its application in promoting sustainable economic growth, can be achieved through various methods. These include productive waqf, cash waqf, land

or building waqf, and self-waqf (nafs), as exemplified by Pondok Modern Gontor (Arroisi & Syamsuri, 2020; Muhammad Yasir Yusuf, 2022).

C. METHODOLOGY OF RESEARCH

This study uses a qualitative-descriptive method approach, which takes data from certain phenomena and behaviors (Hasan & Yusriani, 2022, p. 155). By using a descriptive approach, this qualitative study is expected to be able to cite and refer to previous studies related to human capital and waqf, so that conclusions can be drawn from previous findings (Pahleviannur et al., 2022, pp. 51–66). Through the analysis method by (Miles & Huberman, 2014) with 3 simultaneous flows, namely: data reduction, data presentation, and drawing conclusions as described below:

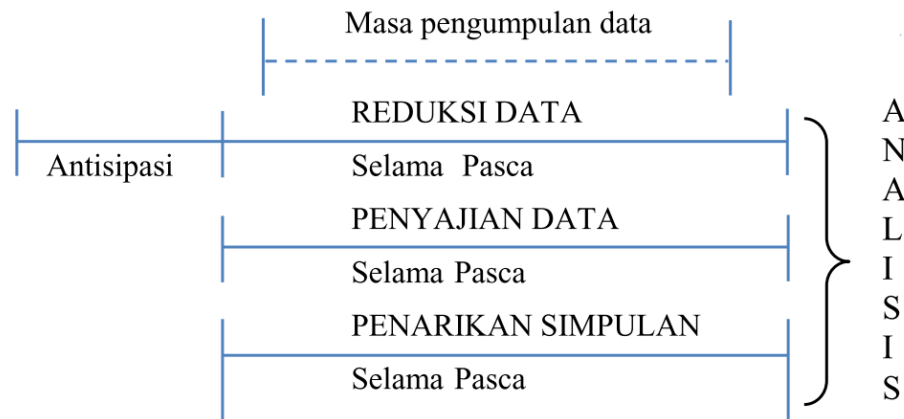


Figure 1. Data analysis of Miles & Huberman (1994)..

D. RESULT AND DISCUSSION

Waqf and Its Role in Human Capital

Waqf has been identified as a significant catalyst for economic development, particularly through the implementation of productive waqf, which involves the professional and productive management of waqf assets to generate sustainable economic outcomes. The pivotal roles of waqf in economic development encompass its function as an alternative source of financing, the promotion of social welfare, the enhancement of human resources, and the development of the productive sector (Mohsin, 2014). The present study's primary focus is on the third role, that is, the role of waqf in enhancing human resources.

This role assumes particular significance when all human resources are poised to advance collectively in all dimensions of economic development (Febrianty, 2024). In such a scenario, deficiencies in human resources, such as illiteracy, will be eradicated, paving the way for the attainment of economic development objectives (Suardi, 2021). Consequently, waqf emerges as a pivotal instrument in sharia-based economic development, given its dual role that encompasses both a spiritual dimension and a direct impact on social welfare (Mukhlis, 2023).

In addition to its role as material capital, waqf can also function as spiritual capital within the context of human capital. As with the latent variables in human capital, for example, the motivation to carry out the mandate of waqf is rooted in sin and reward. Additionally, the faith factor contributes to its status as a stakeholder in the influence of waqf (wakif, nadzir, helping nadzir in managing waqf, etc.) (Mohsin et al., 2016). In addition to the latent variables, the role of waqf in developing human capital in terms of education in Islamic boarding schools or other Islamic study centers is also seen (Syamsuri & Borhan, 2016).

The role of waqf in building human capital is multifaceted, encompassing both tangible and intangible dimensions. The potential for further development of this waqf is significant,

contingent upon the efficacy of its management. Optimized management is pivotal for achieving sustainable development, which, as asserted by Bin Lahuri et al. (2021) and Syamsuri, Lahuri, et al. (2021), is not merely a theoretical aspiration. The cultivation of human resources stands as the cornerstone of this advancement, underscoring the paramount importance of human capital in achieving sustainable development objectives.

Human Capital as a Key Factor in Economic Development

As previously mentioned, the pivotal elements of human capital in its function within the context of sustainable economic development can be concisely delineated as follows (Sweetland, 2014):

- a. Education: Both formal and informal education play a pivotal role in the development of human capital. Individuals with higher education tend to possess superior skills and, consequently, exhibit higher levels of productivity.
- b. Training: On-the-job training or other specialized training programs facilitate the enhancement of the technical and professional skills required for various job roles.
- c. Health: The ability to function at one's optimal level of productivity in one's professional life is contingent upon good health. Conversely, the presence of health problems can result in a reduction of work capacity and productivity.
- d. Experience: The accrual of practical skills and knowledge from daily work is an integral component of professional development.

In addition to the aforementioned points, the application of this human capital concept engenders several positive impacts or benefits. The effects of this concept are felt continuously and sustainably, both on an individual level and on a general societal level (Arifin, 2023). The benefits include the following:

- a. Increased Productivity: Individuals with superior education and training tend to be more productive in the workplace.
- b. Economic Growth: Investments in education and public health contribute directly to a country's economic growth.
- c. Innovation: Strong human capital frequently results in innovation and the development of new technologies that help increase efficiency and create new industries.
- d. Higher Income: Individuals with higher human capital tend to earn higher incomes and have greater career stability.

The impact of augmenting human resources through the concept of human capital on the productivity of the next generation has been empirically substantiated. This assertion is supported by the findings of a study referenced in the Human Capital Index (HCI), which was conducted by O'Mara & Greenberg (2023). The study examined the correlation between changes in a nation's health and education indicators and its impact on the productivity of the subsequent generation. The term "human capital" is defined by scientists in the social field as referring to useful personal qualities, including knowledge, abilities, education, and good health (Deming, 2022).

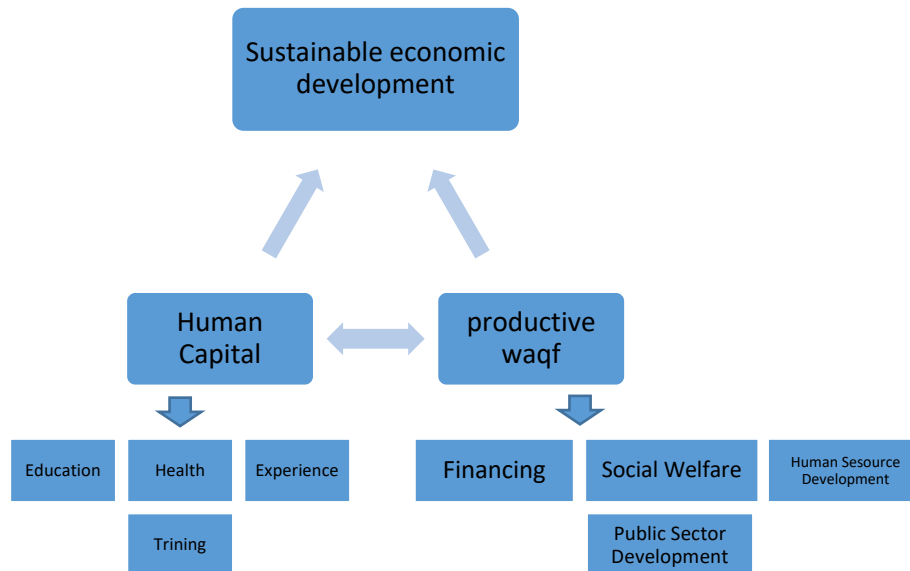
Quality human capital is identified as a primary catalyst for innovation and economic growth, with a strong correlation between a robust education, relevant skills, and enhanced workforce productivity (Arifin, 2023). Investment in human capital through waqf instruments has the potential to bridge the economic gap, enhance social mobility, and foster a more inclusive society. An educational institution has endeavored to enhance the caliber of human resources, thereby preparing the next generation of leaders and contributing to the development of numerous educational institutions. This institution has also prioritized instilling moral and spiritual values, contributing to the enhancement of individual well-being (Syamsuri & Borhan, 2016).

Synergy of Waqf and Human Capital

The relationship between waqf and human capital lies in the common goal of both, which is to improve the social and economic welfare of the community. By using waqf funds to invest in

the education and health sectors, waqf can act as a long-term poverty alleviation mechanism (Putra & Fildayanti, 2021). On the other hand, superior human capital will increase the potential for effective and sustainable use of waqf funds, creating a virtuous cycle of economic development.

Broadly speaking, there are two important variables that have a domino effect in the discussion of waqf and human capital for sustainable economic development. If simplified, sustainable economic development can be influenced by productive waqf management factors with indicators that support economic development through alternative sources of financing, promoting social welfare, increasing human resources, and developing productive sectors (Mohsin, 2014). Then synergize with human investment factors with the concept of human capital, which will support human resources through indicators that support economic development, namely: education, health, experience and training (Sweetland, 2014). And to make it easier, it can be seen in the following chart:



As illustrated in the above chart, the human capital factor is indicative of the productive waqf indicator, which in turn is associated with the enhancement of human resources. Therefore, the human capital concept functions solely as an indicator of the productive waqf factor. Conversely, all indicators of human capital have the capacity to bolster overall performance in waqf management and can also support other factors (not mentioned) that contribute to sustainable economic development (Heryati et al., 2021). The enhancement of human resources (TP Schultz, 1993) has been demonstrated to have implications for the improvement of all aspects of human life, including the development of a more prosperous economy (Muhammad Yasir Yusuf, 2022).

The mutualistic symbiosis that results from the human capital process through waqf is indirect. The importance of waqf is recognized by all, and support and promotion of literacy about waqf is fostered. The diffusion of this cycle across multiple macro sectors is poised to transform the prevailing materialistic atmosphere, thereby engendering a more conducive environment for this waqf-based sharia human capital. As articulated by Solihah and Abdulghani (2022), the optimization of sharia instruments, in this instance waqf, has the potential to foster independence, sustainability, and social justice in a nation. The initial focus on modest initiatives, such as finance or micro-businesses, is expected to evolve into more substantial macro-level endeavors in the future, as articulated by Awaluddin et al (2022).

In the context of a synergy between two factors merging into one, previous studies have yielded noteworthy research outcomes. A case in point is the intersection of zakat and waqf, both

of which are grounded in sharia principles. Despite their shared foundation, these two concepts exhibit substantial disparities in their conceptual underpinnings and practical applications. This discrepancy underscores the potential for generating substantial income (Rachman & Makkarateng, 2021). In other studies, the potential for strengthening waqf to promote national development, with its profound impact on welfare and justice, has been explored (Solihah & Abdulghani, 2022). However, this prospect is not implausible; rather, it necessitates the presence of agents of change who can operate from both practical and As demonstrated in prior studies, the collaboration of human capital for sharia products has also exhibited a positive impact, generating a ripple effect that fosters subsequent advancements. A notable illustration of this phenomenon is the implementation of human capital in one of the zakat institutions in Indonesia. This initiative not only attained key performance indicators (KPIs) but also enabled institutional personnel to innovate, enhancing their insight and expanding their horizons (Heryati et al., 2021). Furthermore, the integration of human capital into the digital domain, as elucidated by Iri Mudyadji in his doctoral dissertation, underscores the pivotal role of human capital in propelling innovation by adhering to the contemporary advancements in technology for waqf matters (Mudyadji, 2022). The enhancement of human resources, alongside innovation, has been observed to be conducive to the advancement of welfare. However, effective management is imperative for optimal outcomes, as articulated by Aswad (2019) in his doctoral dissertation. Consequently, the integration of waqf and human capital emerges as a plausible catalyst for economic development, fostering welfare and social justice.

E. CONCLUSIONS

Summary

The relationship between waqf and human capital is characterized by a close and complementary nature, with the former serving as a crucial catalyst for the development of the latter. Effective waqf management, in this regard, functions not only as a financial resource but also as a significant catalyst for the development of human capital through educational initiatives, training programs, and the enhancement of community skills. The optimal utilization of waqf potential has the potential to significantly enhance the economic and social welfare of the community, thereby generating a sustainable positive impact. The synergy between waqf and human capital emerges as a salient strategy for nations aspiring to fortify the foundation of an economy predicated on quality human resources. Moreover, the integration of waqf management with human capital development programs can yield a dual impact, accelerating the realization of development objectives.

The potential of waqf as a social financial instrument can be optimized to support vital sectors such as education, health, and entrepreneurship, thereby fostering a productive and autonomous society. This mutually reinforcing relationship underscores the multifaceted nature of waqf, transcending its role as a mere instrument of worship and demonstrating its efficacy as a catalyst for economic empowerment, contingent upon its adept management and a focus on long-term outcomes.

Suggestion

It is recommended that government entities and waqf management institutions enhance their professionalism and transparency in the administration of waqf, with the objective of optimizing the utilization of waqf potential in the development of human capital. The expansion of waqf-based training, educational, and community empowerment programs, involving various stakeholders, including the private sector and local communities, is imperative. This collaborative approach is crucial to ensure that waqf funds are not only accumulated but also utilized productively to support inclusive and sustainable economic growth. Furthermore, there is a need for extensive socialization and education of the community regarding the significance of productive waqf and its role in developing human capital. As public awareness increases, community participation in waqf is expected to rise, ensuring that the collected funds are utilized for strategic projects with a broad impact. Further research is recommended to explore innovative waqf

management models that align with local needs, thereby fostering a continuous enhancement of the synergy between waqf and human capital to support sustainable economic development.

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