



Leveraging Waqf Management to Promote Educational Quality Aligned with SDGs: A Global Review

^{*1}Anwar Musaddad, ²Dariyanto, ³Hari Widyasmoro, ⁴Itsna Rusydziana, ⁵Muhamad Ibnu Soleh

^{*1}Universitas Islam Negeri Syekh Wasil Kediri, Indonesia

²⁻⁵Sekolah Tinggi Ilmu Tarbiyah Muhammadiyah Kediri, Indonesia

Email: musasaddad@gmail.com

Abstract

Waqf is a key tool for socioeconomic development, notably in education. Waqf substantially improves educational quality and is crucial to SDG No. 4. Waqf, including scholarships, endowment funds, educational properties, and academic support, has been established in several countries to improve education. Waqf administration and allocation vary by country due to government policies, social structures, and regional conditions. This study compares waqf implementation in education across nations using a systematic literature review (SLR). This study examines 28 relevant literary sources from 2010 to 2025 using Confidence. This research aims to evaluate waqf implementation in education and find ways to improve its effectiveness in achieving the Sustainable Development Goals, notably in education quality. This comparative study explores optimal waqf management in education and makes policies to improve waqf's role in inclusive and sustainable education. The findings show that waqf collection and distribution can promote education from elementary to higher education.

Keywords: Inclusive Education; SDGs; Sustainable Education; Waqf Management

Abstrak

Wakaf adalah alat kunci untuk pembangunan sosial ekonomi, terutama dalam bidang pendidikan. Wakaf secara substansial meningkatkan kualitas pendidikan dan sangat penting untuk SDG No. 4. Wakaf, termasuk beasiswa, dana abadi, properti pendidikan, dan dukungan akademik, telah didirikan di berbagai negara untuk meningkatkan pendidikan. Administrasi dan alokasi wakaf bervariasi antar negara karena kebijakan pemerintah, struktur sosial, dan kondisi regional yang berbeda. Penelitian ini membandingkan pelaksanaan wakaf dalam pendidikan di berbagai negara dengan menggunakan tinjauan literatur sistematis (SLR). Penelitian ini mengkaji 28 sumber literatur relevan dari tahun 2010 hingga 2025 menggunakan Confidence. Penelitian ini bertujuan untuk mengevaluasi pelaksanaan waqf dalam pendidikan dan menemukan cara untuk meningkatkan efektivitasnya dalam mencapai tujuan pembangunan berkelanjutan, khususnya dalam meningkatkan kualitas pendidikan. Studi komparatif ini mengeksplorasi manajemen wakaf yang optimal dalam pendidikan dan memberikan kebijakan untuk meningkatkan peran wakaf dalam pendidikan yang inklusif dan berkelanjutan. Temuan menunjukkan bahwa pengumpulan dan distribusi waqf dapat mempromosikan pendidikan mulai dari pendidikan dasar hingga pendidikan tinggi.

Kata kunci: Pendidikan Berkelanjutan; Pendidikan Inklusif; SDGs; Manajemen Wakaf;

Introduction

Waqf, an asset-based Islamic philanthropic mechanism, has historically and currently funded education, notably higher education (Mahamood & Ab Rahman, 2015). Waqf was first used for education by Prophet Muhammad and the Righteous Caliphs (Usman & Ab Rahman, 2023). The practice grew, creating more official and extensive educational waqf institutions during the Abbasid Era (Amezzian, 2024). This system developed and spread through the Abbasid, Ottoman, and modern Islamic empires. Educational waqf institutions transmitted knowledge and built educational infrastructure across the Islamic world (Amezzian, 2024; Kasdi et al., 2022).

Waqf derives from the Arabic term "waqafa," signifying to hold, retain, or restrict (Elmahgop et al., 2025). Waqf technically denotes the act of restricting or preventing the movement, trade, or transfer of an object (Azha et al., 2013). In Arabic, the verb waqf literally denotes to halt (al-sukun), obstruct (al-mana'a), and repress (al-habs) (Lestari et al., 2023). Waqf refers to the possession of an asset by its owner or a scheme whereby all benefits derived from the asset are allocated as charity for the benefit of the underprivileged, with the purpose of obtaining divine favour from Allah (Inayah et al., 2025).

Waqf and Islamic financial mechanisms like zakat and alms mobilise public assets for critical services, especially education, boosting socioeconomic progress (Miah, 2019; Widiastuti et al., 2022). Studies show that the waqf ecosystem improves educational access and quality and helps achieve the Sustainable Development Goals (SDGs) (Ishak et al., 2025; Maulina et al., 2023; Sukmana, 2020). Waqf, an Islamic charity organisation, helps achieve SDGs, particularly in education (Usman & Ab Rahman, 2023). Education for SDGs is quality education but requires major changes in modern education (R. Hassan & Mohamad Noor, 2021). Quality education for sustainable development is difficult to organise and administer. The comprehensive evaluation of Education for Sustainable Development learning outcomes, particularly on the relevance of effective learning performance to sustainability, is another challenge.

However, comparable research on governance structures, waqf integration strategies in educational funding, and educational achievements is scarce. This research analyses the best institutional structure for quality education and waqf resource mobilisation. Many

literature evaluations have examined waqf application in different places, but none have compared it. The author uses Systematic Literature Review to trace waqf collection processes and identify ways waqf improves education

Method

a. Search Strategy

We use Scopus data to categorise literature for our research by links, titles, and abstracts. The author searched using Covidence based on the study questions. A systematic review must include relevant information based on research transparency and quality to remain relevant. This study used PRISMA to determine waqf initiatives' role in excellent education. The research question is the first step in the PRISMA statement, which refines the evidence search by establishing parameters and criteria for inclusion and exclusion.

b. Research Question

This study employs a qualitative methodology to integrate information pertinent to research enquiries concerning the relationship between waqf and education. This study will address the following research questions:

Table 1. Research Questions

N.	Question	Motivation
RQ1	In what ways might waqf facilitate the achievement of Sustainable Development Goal 4 in delivering quality education?	Determine the methods for administering waqf in the allocation within the education sector.
RQ3	Which educational institutions are consistently prioritised for waqf allocation?	Comprehending the educational qualifications that elicit waqf funding

RQ3	What types of waqf are utilised in the realm of education?	Understanding the diverse modalities of waqf allocation within the educational sector.
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c. Systematization of The Search and Data collection

A thorough Scopus and Google Scholar literature review found reputable indexed papers on waqf and education. The search prioritises peer-reviewed documents over editorials, letters, and brief notes. Included: English and Indonesian. The time range (e.g., 2010–2025) covers modern ideas and activities. To maximise recall and precision, TITLE-ABS-KEY queries use term equivalents and Boolean operators. String example (iteration-adjusted):

(wakaf OR waqf OR awqaf) AND (pendidikan OR education) AND (Islamic social finance OR zakat OR sadaqah)

The phrase is repeatedly enlarged by snowballing, which involves searching for citations both backward and forward from significant papers on Scopus and Google Scholar, in order to identify new synonyms and terms (e.g., endowment fund, waqf-based university model, cash-waqf linked sukuk).

Table 2. Inclusion and exclusion criteria

Criterion	Inclusion	Exclusion
Publication type	Journal, Proceeding and Book Chapter	Books and data that are not indexed on websites or print media
Language	English and Indonesia	Other languages
Resource	Scopus and Google Scholar	Not available in scopus and Google Scholar
Timeline	2010-2025	Research under 2010
Indexed	Sinta and Scopus	when these two indices do not exist

Method	Qualitaative, quantitative, and Mixed Methods	Systematic Literature Review
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d. Selection of Information

In the systematic review, precise criteria were established and utilised to categorise and choose pertinent studies. The criteria encompass initial identification, appraisal, feasibility determination, and final research inclusion. For a comprehensive explication see Figure 1.

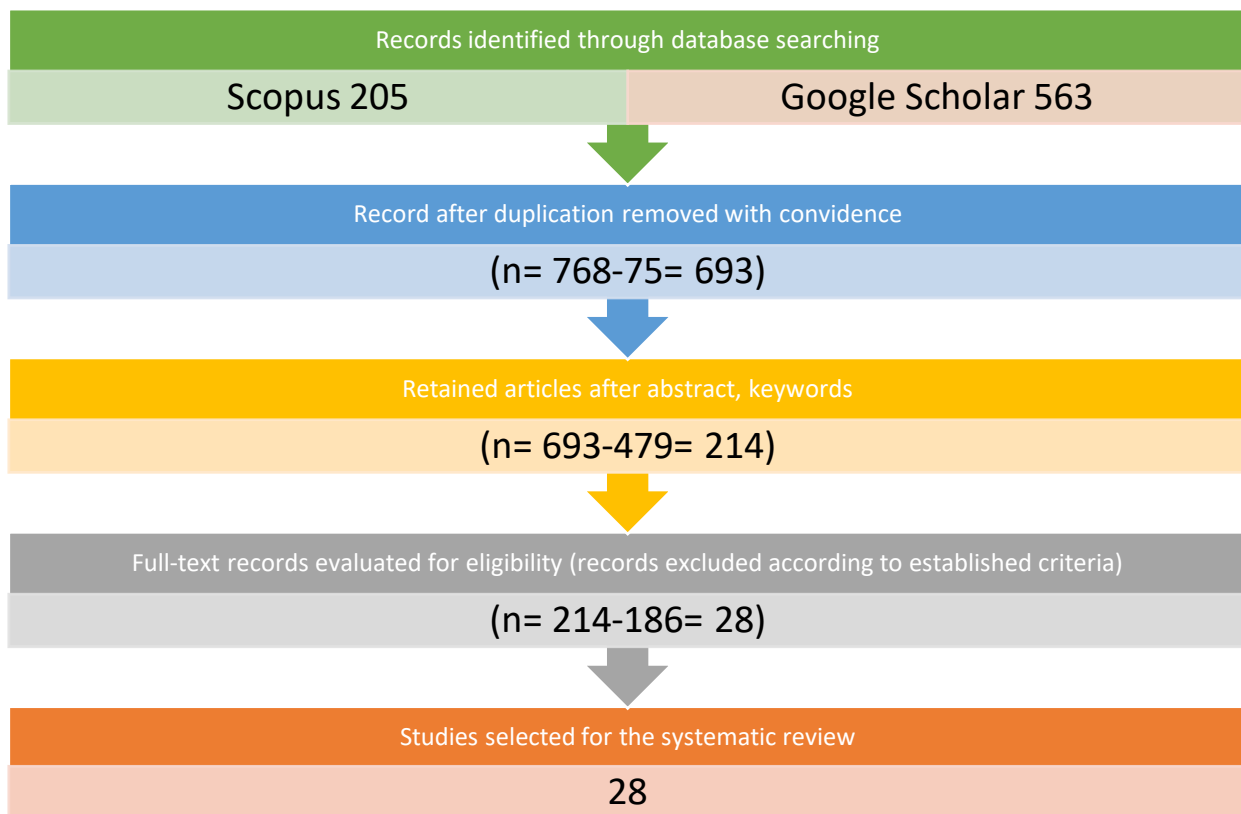


Figure. 1. Flow study of selection

e. Data Extraction

Table 3 presents 28 pieces of literature picked from the sorting search. The information derived from each publication is contingent upon the responses to the research questions. Multiple facets of information, including case studies and systematic reviews that fulfil the

inclusion and exclusion criteria, are taken into account. A synopsis of the paper is provided in the subsequent table.

Table 3. Selected articles

No	Title	Author(es)	Objective/Case
1	"The Integration Of Islamic Commercial " Year: 2019 Journal: Journal of Islamic Monetary Economics and Finance	Ratih Winarsih, et. al	Waqf supports pesantren.
2	"Waqf And Economic Distribution Justice" Year: 2021 Journal:	Helza Nova Lita	Waqf achieves economic justice and poverty
3	"Cash Waqf Linked Deposit" Year: 2024 Book chapter: Strategic Islamic Business and Management: Solutions for Sustainability	Mitra Sami Gulto m, Muhammad Iman Sastra Mihajat	CWLD contributes education system
4	"Cash Waqf Linked Deposit" Year: 2024 Journal: Wadiah: Jurnal Perbankan Syariah	Eric Kurniawan, M. Roslianor Maika	CWLD provides scholarships
5	"Cash Waqf Linked Deposit" Year: 2025 Journal: Konomika Syariah: Journal of Economic Studies	Inayah et. al	CWLD memberikan free nutritious meal
6	"The Implementation of Cash Waqf Linked Deposit" Year: 2025	Cheryl Patriana Yuswar,	Cash waqf funds community welfare and educational funding.

	Journal: FIAT Justisia	Atharyanshah Puneri	
	"Role of Cash Waqf Deposit"		
	Year: 2019		
7	Book chapter: Revitalization of Waqf for Socio-Economic Development, Volume I	Abdul Awwal Sarker	Cash waqf provide necessary financial support and resources
	"Cash Waqf Deposit Product"		
	Year: 2019	M. Mizanur Rahman, M. Nurul Islam Sohel	
8	Book chapter: Revitalization of Waqf for Socio-Economic Development, Volume I		Cash waqf can be utilized for educational development
	"The Socio-Economic Impacts of Waqf"	Faiza Elmahgop, et. al	Wakaf helps reduce student dropout rates
9	Year: 2025		
	Journal: Sustainability		
	"Funding higher education"	Muhammad Usman, Asmak Ab Rahman	Waqf contributes to the development of higher education
10	Year: 2023		
	Journal: International Journal of Ethics and Systems		
	"Sukuk Waqf"		
11	Year: 2021	Syamsuri, et. al	Waqf drives human development and societal progress
	Journal: ISLAMICONOMIC		
	"The Implementation of Cash Waqf"		
12	Year: 2024	Ayub, et. al	Waqf can contribute to the financial sustainability
	Journal: Global Journal Al-Thaqafah		
	"The Empowerment of Productive"		
	Year: 2018		
13	Journal: International Journal of Mechanical Engineering and Technology	Abdurrohman Kasdi	Waqf ensures operational costs of institutions
	"The History of The Development"	W. K. Mujani, et. al	Waqf can provide scholarships for underprivileged students
14	Year: 2018		

	Journal: International Journal of Civil Engineering and Technology		
	"Waqf as an Islamic Endowment"		
	Year: 2025	Adamu Abubakar	
15	Journal: Journal of Islamic Economics, Management, and Finance	Muhammad, et. al	Waqf enhances educational attainment in the region
	"Financing universities through waqf"	Siti Mashitoh	
16	Year: 2015	Mahamood, Asmak Ab Rahman	Waqf supports academic quality in universities.
	Journal: Humanomics	Rahman	
	"A Study on Sources of Waqf Funds"		
	Year: 2016	Dzuljastri Abdul Razak, et. al	Waqf reduces reliance on government funding
17	Journal: Adam Academy Journal of Social Sciences		
	"Funding higher education through waqf"		
	Year: 2021	Muhammad Usman, Asmak Ab Rahman	Waqf supports educational initiatives through waqf
18	Journal: International Journal of Islamic and Middle Eastern Finance and Management		
	"Examining The Practice of Waqf"	Rafeah Saidon, Mohd Afandi Mat Rani, Mohd Dani Muhammad, Amal Hayati Ishak	Waqf focuses on improving similar institutions in Muslim countries worldwide
19	Year: 2019		
	Journal: International Journal of Civil Engineering and Technology		
	"The Role of Waqf Properties"	Alizaman D. Gamon, Mariam Saidona Tagoranao	Waqf support imparting Islamic knowledge to the younger generation
20	Year: 2018		
	Journal: Intellectual Discourse		
	"How Corporate Awqaf"	Rusni Hassan, Fatimah Mohamad Noor	Waqf ensures underprivileged communities access quality education
21	Year: 2021		

	Book chapter: Islamic Wealth and the SDGs		
	"Islamic Social Finance System"	Tijani	
22	Year: 2024	Muhammad,	Waqf addresses educational setbacks in Northern Nigeria
	Journal: Journal of Islamic Marketing	Fahd Al-Shaghdari	
	"The Relief of Higher Education Loan"	Muhammad	Waqf emphasises the role of educational loans and alternative funding sources like waqf
23	Year: 2014	Ridhwan Ab. Aziz, et. al	
	Journal: Asian Social Science		
	"Decoloniality in Turkish"		Waqf frames educational reforms as a decolonial initiative.
24	Year: 2025	Seda Baykal	
	Journal: Turkish Studies		
	"Educational Waqf"		
25	Year: 2024	Zaid Muhmoud Agaileh	Waqf can funds educational programs focused on AI
	Journal: Journal of Governance and Regulation		
	"Experiences and Lessons"		
26	Year: 2019	M. Kabir Hassan, et. al	Waqf supports religious education, training, scholarships, da'wah, and research
	Book chapter: Islamic Wealth and the SDGs		
	"Impact of Waqf"		
27	Year: 2024	Mohammad Saiful Islam, Md. Masudur Rahman	Waqf provides funding for educational institutions.
	Journal: Indonesian Journal of Law and Society		
	"Integration of Zakat"		
28	Year: 2019		Waqf and zakat focus on meeting the direct needs of the poor and needy
	Book chapter: Revitalization of Waqf for Socio-Economic Development, Volume I	Abdul Awal Miah	

Result and Discussion

We gather findings from the literature collected till the final stage, focussing on the issue of waqf acquisition in education, and highlight the primary educational components targeted by waqf implementation.

a. Cash Waqf Linked Deposit (CWLD)

Cash Waqf Linked Deposit works with waqf institutions and Islamic banks to address educational issues and poverty in Indonesia (Gultom & Mihajat, 2024). The product uses standard deposits but adds a social element. The offering employs regular deposits with social features. The bank returns Wakif's cash waqf money to consumers at maturity without profit. These product's deposit proceeds go to waqf recipients (mauquf alaih) via Nazhir (waqf manager), not customers. This technique strengthens waqf for economic empowerment, supporting Sharia social justice (Kurniawan et al., 2024).

Gultom (2024) highlighted, waqf funding scholarships and school construction in Indonesia benefit Indonesia, but Nazhir's governance and accountability are essential for sustainable fund management. Waqf scholarships aid poor students, but they need more monitoring to ensure fairness and support. Teacher empowerment funds should be assessed to ensure education improvement. Waqf system viability requires economic stability, policy backing, and community engagement.

Inayah et al. (2025) suggest Islamic boarding schools can solve nutritional shortfalls in Indonesia's 3T regions, per SDG 2 and 3. Logistics, sustainability, and culture determine this initiative's success. CWLD's entire impact on health and community development is unknown without more research on its scalability, resource mobilisation, and structural reforms.

Institut Pertanian Bogor and Bank Syariah Indonesia initiative use cash waqf assets to provide scholarships for economically disadvantaged students, showing cash waqf's potential for financial inclusion. However, efficient fund management is crucial for long-term sustainability, and the initiative must overcome financial and academic barriers to ensure fair distribution and positive societal impact (Kurniawan et al., 2024). The Direct Waqf Deposit mechanism, enabling transactions through Bank Muamalat counters or e-

channels, allows for waqf funds to support Islamic educational institutions facing financial difficulties, including staff remuneration (Yuswar & Puneri, 2025).

Sarker (2019), reported that certain Bangladeshi Islamic banks designated education as a waqf profit sharing avenue under the CWLD scheme. This included da'wah (spreading Islamic teachings), educating orphans, promoting educational development, informal education, vocational education, and addressing educational needs in neglected areas. Rahman & Sohel (2019) observed that waqf can help orphans learn. Literature, free clothing, school expansion, home-based skills, and informal education are offered. Sports, PE, and Islamic culture are supported by waqf. Initiative offers scholarships, vocational training, and remote education. Waqf sponsors madrasas, schools, colleges, and other educational initiatives to increase regional education quality and accessibility.

b. Cash Waqf-Linked Sukuk

Waqf sukuk, combining charity waqf principles with sukuk financial structures, supports socio-economic development, especially in waqf universities. This approach enables sustainable resource accumulation, but success depends on efficient fund management to balance financial returns with social impact, ensuring fair access to education. In Turkey, academic performance is the primary criterion for selection in top universities, raising concerns about inclusivity and socio-economic diversity (Mahamood & Ab Rahman, 2015).

In Malaysia, People's Religious Schools/Sekolah Agama Rakyat (SAR) use waqf to build educational infrastructure, with revenue reinvested to create a cyclical funding system. However, its success hinges on financial stability and effective management (Ayub et al., 2024). Al-Azhar University in Egypt exemplifies productive waqf use, maintaining financial stability and offering scholarships, showcasing the socio-economic benefits of waqf in education (Lita, 2021).

Winarsih et al. (2019) propose integrating waqf with commercial ventures to sustain Islamic boarding schools, emphasizing infrastructure and human resource development for long-term success. Saudi waqf sukuk addresses educational

accessibility, reduces dropout rates, and supports inclusion for disabled students by reinvesting in infrastructure and technology (Elmahgop et al., 2025).

In Malaysia, universities strategically use waqf to generate income through agricultural, commercial, and academic enterprises, ensuring long-term financial stability and enhancing the social impact of waqf (Usman & Ab Rahman, 2023). In Indonesia, Badan Wakaf Indonesia (BWI) invests waqf funds in sukuk to develop public assets, ensuring long-term profitability and community benefits (Syamsuri et al., 2021).

Waress Investments Pte Ltd in Singapore combines philanthropic goals with commercial strategies, using waqf land for property management, which enhances the financial sustainability of waqf and contributes to social infrastructure (Lita, 2021). YPPWPM (Yayasan Pemeliharaan dan Perluasan Wakaf Pondon Modern) in Indonesia manages waqf land for education and business, funding instructional facilities and promoting sustainable growth through strategic investments (Saidon et al., 2019).

c. Mudharabah Waqf Cash Deposit Account

The Mudharabah Waqf Cash Deposit Account (MWCDA) by Islamic Bank Bangladesh Limited (IBBL) combines financial inclusion with social impact in Bangladesh. This product allows Waqif to make Sharia-compliant allocations, allowing affluent individuals to contribute to social well-being and creating a sustainable model for funding Islamic programs. Cash waqf funds education, vocational training, and healthcare for long-term community development. Exim Bank and Shahjalal Islami Bank pursue this concept alongside IBBL, expanding its reach. This combination of financial services and charity boosts waqf efficiency in Bangladesh, boosting economic involvement and social change through targeted education and religious investments (M. K. Hassan et al., 2019).

d. Cash Wakaf

Cash waqf, an Islamic endowment where funds are managed to support social welfare and development, is a significant resource for educational facilities like schools, universities, libraries, and laboratories. In Egypt, Al-Azhar University uses waqf funds to cover operational costs, teacher welfare, and facility maintenance (Kasdi, 2018). In Malaysia, cash waqf helps reduce dropout rates and supports underprivileged Muslim-

Malay children's access to education, fostering long-term poverty reduction and sustainable educational opportunities (Mujani et al., 2018). It also funds Islamic school infrastructure, scholarships, and research (Ayub et al., 2024), with a focus on direct fund distribution rather than tuition loans (Aziz et al., 2014).

In Nigeria, cash waqf addresses socio-economic challenges, including limited access to education, especially for women in Northern Nigeria, exacerbated by early marriage and the Boko Haram insurgency. Waqf funds help overcome these barriers and promote female education (Muhammad et al., 2025). In the UK, alumni donations support university development and student initiatives through waqf, with returns directed to areas of need (Razak et al., 2016).

Private waqf in Pakistan supports higher education by investing in real estate and halal businesses, funding operational costs, infrastructure, and academic programs. However, reliance on private waqf highlights the need for public waqf structures to ensure fairer funding distribution (Usman & Ab Rahman, 2021). In Turkey, the AKP's (Adalet ve Kalkınma Partisi) uses waqf-based institutions to foster intellectual independence from Western academic paradigms, promoting innovation rooted in Turkish cultural and scholarly traditions (Baykal, 2025). In Dubai, the integration of waqf and AI aims to improve medical and educational access for marginalized communities. AI-driven technologies supported by waqf can assist the visually impaired, those with vocal cord damage, and immigrants, enhancing accessibility, personalized learning, and academic evaluations, fostering inclusive and efficient education (Agaileh, 2024).

d. Property waqf

Here, waqf properties are tangible assets, not just finances used to buy educational properties. This strategy helps disenfranchised Filipino moslem minority populations access mosques, schools, health facilities, and social organisations. This waqf property promotes worship and educational and health services. Islamic schools and mosques built or controlled through property waqf can educate underprivileged Muslim children, while medical facilities help marginalised populations (Gamon & Tagoranao, 2018).

Through book donations and educational institution funding, Waqf improves Bangladeshi education. The waqf runs mosques, madrasas, and libraries in many

villages. The Qur'an, Hadith, and other intellectual literature were freely donated to many educational institutions. Waqf funds higher education and free hostels, reducing government spending, especially in poor areas (Islam & Rahman, 2024).

e. Corporate Waqf

Corporate endowments go beyond charity or philanthropic efforts; they integrate waqf to achieve business and corporate goals. The An-Nur Waqf Corporation (WANCorp) has improved waqf asset cultivation through good asset and share stewardship. The Sustainable Development Goals of quality education are supported by Perbadanan Wakaf Selangor (PWS) and Bank Muamalat Malaysia Berhad (BMMB)'s strong framework. Some waqf money are used for education, including scholarships, training, and the creation of schools and colleges (Hassan & Mohamad Noor, 2021).

f. Hybrid Waqf

Zakat and waqf provide long-term funding for schools and institutions, allowing them to operate without government aid. This is especially important in Northern Nigeria, where school funding have been declining for years. Even as government funding decreases, zakat and waqf funds can help educational institutions survive, grow, and reach more people (Tijani & Al-Shagdari, 2024).

Zakat and waqf provide a sustainable funding source for education, allowing schools to operate independently of government subsidies. This is especially important in Northern Nigeria, where school resources have been cut for years. Zakat and waqf resources allow educational institutions to maintain operations, flourish, and expand, ensuring quality education for all despite declining government financing (Miah, 2019).

Conclusion

Waqf significantly contributes to the attainment of the Sustainable Development Goals, particularly in facilitating equitable quality education. The advantages are experienced by a diverse array of educational institutions, from primary schools to universities. Additionally, non-formal institutions such as Islamic schools, vocational education programs, and mosques contribute to addressing the needs of the disadvantaged. Zakat, when combined with a waqf hybrid model, effectively addresses the issue of

insufficient waqf resources. These two tools collectively facilitate the provision of property assets for educational institutions, assist in education funding, and enable the advancement of AI technologies increasingly pertinent to future education. This study is constrained to reference materials in English and Indonesian, perhaps overlooking the implementation of waqf in education. Given that indexing is limited to Scopus and Google Scholar, it is probable that other models remain unaddressed. Consequently, additional literature exploration presents avenues for future research to enhance comprehension of how each nation facilitates waqf in the educational domain.

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