

Exploring the Role of Waqf Instrument in Supporting Educational Development: A Qualitative Content Analysis

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Abstract

The cost of education has increased, while the government can no longer spend money on education development. In some Muslim countries, education access and opportunities for Muslims remain prolonged. Though Islam prioritizes education advancement for its followers, education attainment among Muslims is disappointing. Scholars and researchers have proposed using the waqf concept for education development in light of potential future scenarios in the current education sector to ensure more affordable and sustainable education for Muslims. Therefore, this study explores the roles of waqf in educational development by applying qualitative content analysis using past studies as references. The study discovered that waqf plays a significant role in supporting three costs of educational development: institution establishment cost, institution operational cost, and institution admission and enrollment cost. These three costs have been proven to be solved with the waqf instrument. It can be applied to all scales of educational institutions. With that, the study contributes to minimizing the gaps in the previous literature and introduces organized roles of waqf in educational development for authorities and relevant parties' understanding.

Keywords: Waqf, Education, Sustainable, Muslim world, Educational Funding

Abstrak

Biaya pendidikan telah meningkat, sementara pemerintah tidak dapat lagi membelanjakan uang untuk pengembangan pendidikan. Di beberapa negara Muslim, akses dan kesempatan pendidikan bagi umat Islam masih sangat terbatas. Meskipun Islam memprioritaskan kemajuan pendidikan bagi para pengikutnya, pencapaian pendidikan di kalangan umat Islam masih mengecewakan. Para ahli dan peneliti telah mengusulkan penggunaan konsep wakaf untuk pengembangan pendidikan dengan mempertimbangkan potensi skenario masa depan di sektor pendidikan saat ini untuk memastikan pendidikan yang lebih terjangkau dan berkelanjutan bagi umat Islam. Oleh karena itu, studi ini mengeksplorasi peran wakaf dalam pengembangan pendidikan dengan menerapkan analisis konten kualitatif menggunakan studi sebelumnya sebagai referensi. Studi ini menemukan bahwa wakaf memainkan peran penting dalam mendukung tiga biaya pengembangan pendidikan: biaya pendirian lembaga, biaya operasional lembaga, dan biaya pendaftaran dan penerimaan siswa baru. Ketiga biaya ini terbukti dapat diatasi dengan instrumen wakaf. Hal ini dapat diterapkan untuk semua skala lembaga pendidikan. Dengan demikian, penelitian ini berkontribusi untuk

meminimalkan kesenjangan dalam literatur sebelumnya dan memperkenalkan peran wakaf yang terorganisir dalam pengembangan pendidikan untuk dipahami oleh pihak berwenang dan pihak-pihak terkait.

Kata Kunci: Wakaf, Pendidikan, Berkelanjutan, Dunia Muslim, Pendanaan Pendidikan

INTRODUCTION

Islam has a long history of honoring education and the value educated people to bring to their communities. But Muslims are lagging in terms of educational achievement. Pew Research Center (2016) found that Jews are more educated than any other major religious group, while Muslims and Hindus typically have the least formal education. These disparities in educational achievement are partially a result of where religious groups are concentrated globally. For instance, the vast majority of the world's Jews reside in Israel and the United States, both economically developed nations with high rates of general education. Hindus' low levels of attainment are also a reflection of the fact that 98% of Hindu adults reside in Bangladesh, India, and Nepal, all developing nations. While the main issues preventing Muslims from obtaining an education continue to be access to education, a lack of resources, and a lack of infrastructure (Azeem, 2023). Muslims in developed nations like Britain may occasionally face economic discrimination when trying to get an education. Over 12,000 students per year, according to Muslim Census (2021), a UK-based research organization, either entirely forgo university or are forced to pay for it on their own due to a lack of funding. Due to the Quran's prohibitions against taking interest-bearing loans, many Muslims are hesitant to use traditional student loans to pay for their university education.

In addition, the global economic crisis has put a lot of strain on public and private universities. The cost of higher education has gone up despite government intervention in the form of grants and soft loans. According to a recent study from the Georgetown University Center on Education and the Workforce, the average cost of tuition, fees, and room and board for an undergraduate degree increased by 169% between 1980 and 2020 (Carnevale, Gulish, & Campbell, 2021). In general, parents and students must pay ever-rising tuition costs to enroll in higher education institutions, and the educational institutions themselves must pay rising operating and educational expenses. Scholars and researchers have proposed using the waqf concept to develop the

education sector (Kayadibi, 2017; Latiff Azha et al., 2013; Mujani, W.K., & Yaakub, N.I, 2017), to ensure a more affordable and long-lasting education sector in the nation. It is because they know the potential future scenarios in the current education industry.

Muslims all over the world are exposed to the waqf practice. Providing opportunities where Muslims can access education is one way to promote educational development and attainment among Muslims. A waqf education offers a long-term solution that enables illiterate Muslims to receive an education. Therefore, creating a sustainable waqf system is the best way to address the education issue in Muslim nations and communities. Many waqf assets were created throughout history to support the development of education. Al Azhar University in Egypt is one of the waqf properties created during the Fatimayad dynasty. This waqf asset continues to play a significant role in offering many students from around the world free education. Al-Qurawiyin University in Morocco, Al-Muntasiriyah University in Iraq, and the University of Cordova in Spain are other waqf-based universities. In fact, sixty-eight universities were established and supported by waqf funds in Turkey alone (Mahamood & Ab Rahman, 2015). It implied that the role of waqf in Islamic education could not be separated. In other words, endowments have made significant historical contributions to higher education.

Besides, waqf is currently being used to fulfill Muslim needs other than education, such as housing, entrepreneurship, cemeteries, and public facilities. The Arabic root verb "waqafa," which means "causing something to stop and stand still," is where the word "waqf" originates. The terms "detention," "holding," and "keeping" are also used to describe it. Waqf has been used in education since the time of the Prophet Muhammad. Specifically, the Prophet Muhammad constructed the Quba Mosque in Medina when he arrived. This mosque served as a place of worship and an educational institution (Afendi, 2012). Today, waqf for education has been developed in many nations to establish schools or universities. It is so because a country's progress and development depend heavily on higher education. Awalluddin (2019) claimed that only competent human capital with a solid educational background and specialized skills could bring about national progress.

Waqf can generally be divided into several categories based on three distinct factors: timing, purpose, and the object of waqf (Jalil and Ramli, 2008).

Waqf must be perpetual according to Islamic law. However, Malikkiyah opined that waqf might only be for temporary use. Waqf is intended for charitable purposes. Waqf is typically established for public benefit and the spread of Islam. But occasionally, it can be for specific reasons, such as the family's economic or welfare. Waqf assets, however, can also be mobile or stationary (e. g., cash waqf). As opposed to real estate donations, cash waqf allows donors to make cash donations. Therefore, cash waqf is a catalyst for the future sustainability of waqf-financed education development. Muslims used to reckon that the practice of waqf in education only applied to fixed assets like land and buildings, and many donated their property to create madrasas or other educational institutions. However, the amount of land and structures was constrained due to the population's rapid growth.

Additionally, when schools are founded from fixed asset waqf, operational financing issues come into play (Huq & Khan, 2017). When cash waqf is adequately managed, it will sustainably produce enduring profits that can be used to finance education development. The use of cash waqf is also more dynamic and can further the national education agenda. For instance, Sultan Agung University, Darus Salam Gontor, and the Indonesian Islamic University are among the few universities in Indonesia that receive funding from waqf assets (Gustina & Ihsan, 2018).

Furthermore, the establishment of a school, paying the teacher, and offering scholarships to students are all funded by the waqf, which has also been widely practiced in the education sector throughout the Muslim world (Muhammad Ridhwan, Fuadah, & Mohd Asyraf, 2013). Indeed, it is known that waqf plays a significant role in the advancement of knowledge within Muslim communities.

The end of the 20th century saw a change in the global funding trends for higher education, making it impractical to rely on public funding solely. Instead, the idea of cost-sharing is becoming more prevalent. It has been reported by Sayuti, Mohd Mahzan, Ahmad Fahimi, Redwan, & Jamsari (2021) based on statistics issued by World Bank in 2020; tertiary education accounts for more than 21% of all government spending, which is considered a massive amount of public expenditure. Universities have been urged to innovate their financial management and find various resources to finance themselves due to the changes in the global economy. The university is under pressure to increase admission

fees in addition to cutting staff, reducing costs, reorganizing operations, and reviewing the academic programs offered due to the lack of funding. Therefore, waqf funding could be a problem solver for this critical situation.

Waqf's impact on educational development will not only support its importance in meeting public needs, but it will also support the third sector of Islamic economics, supporting charitable and educational initiatives that will strengthen society. A study by Aziz, Yusof, Johari, Ramli, & Sabri (2014) found that respondents agreed to establish the Islamic waqf Bank to finance their study needs. While, Harun, Possumah, & Mohd Shafiai (2014) discover that the Malaysian government can reorganize the educational budget and policies to support higher education institutions (HEIs) in achieving better quality by creating formal organizations at the State and Federal levels by utilizing waqf. Such findings establish the significance of waqf in supporting higher education funding. However, both studies lack explanation in what stages waqf can assist educational development. Instead of that, that paper inclined on explaining about waqf education financing.

This study aims to examine how waqf can support the advancement of education to respond to questions about the waqf's role in requiring education and promoting Muslim access to it, instead of presenting a framework for how waqf operates, such as that proposed by (Baryal, Mehraein, & Patang, 2022; Wan Kamal & Noor Inayah, 2017) and discussing management and waqf-related issues in higher education as presented by (Abd. Jalil, 2020; Mohaiyadin & Aman, 2021). The study expected to fill gaps of literature and contextual gaps left unnoticed by previous literatures. The study will not emphasize waqf education financing. It focuses to look at what roles of waqf in supporting educational development. Therefore, the study will contribute by systematically organizing educational development in three stages of cost which can be supported by waqf application, which are not found in any of previous study. The study considered vital for development of waqf education as it will enable interested parties to understand which area of educational development can be utilized by waqf and assist them to make proper planning, either use waqf wholly or partially. Also, the study adds novelty by using content analysis from prior research to support the findings of the paper's theme and thematically organized roles of waqf in supporting educational development, which have been overlooked.

RESEARCH METHOD

The study used qualitative content analysis method to examine earlier related studies. The study proposed an approach of case study. This study emphasizes qualitative content analysis, the source of the research will be derived from secondary data, previous related study. The content analysis assist researcher to capture relevant information needed that intended for this study. No matter where the source material originates, content analysis can be applied to all forms of written texts (Bengtsson, 2016). No specific rules must be followed (Burnard, 1991; Downe-Wamboldt, 1992). For example, an in-depth interview (Wann-Hansson, Hallberg, Klevsgård, & Andersson, 2005), one single written question (Golsäter, Sidenvall, Lingfors, & Enskär, 2011), or in-depth analyzed past literature (Mir, Lu, Cantor, & Hofer, 2018). In answering the research question of this study, the unit analysis will be past articles which will be depth analyzed.

Hence, what was written in the past related articles will be coded to make a theme of the study. During data analysis, decontextualization, recontextualization, categorization, and compilation are the four main steps that have been determined. To maintain the quality and reliability of the investigation, each step must be repeated several times. Several coding approaches suggested by Miles, Huberman, & Saldaña (2014). The analysis and writing up process starts once the categories have been established. The article analysis will be conducted manually. Based on the prior literature and research question analysis, a coding agenda was made for this study. The example of coding agenda can be seen in appendix table 1. Coding Agenda of Waqf Role in Education. Based on Table 1, the listing coding agenda is not fixed; from time to time will be changed and condensed into categories or themes of study. It is a reference for the researcher to understand the phenomenon's essence. Ten past articles were selected for this study to be analyzed. The selection process is based on several criteria, such as meeting the objectives of this study, the relevance to the context of the study, availability in English, rich context with proper deductions and facts presented, and providing practical implications. These articles will serve as collected data for this study, where some paragraphs from previous studies will be quoted as evidence to support study findings. Therefore, all ten articles will be given the pseudo name of A1 to A10, referring to article 1

and so on. The ten selected articles for analysis are listed in appendix Table 2. Selected Article for Data Analysis.

RESEARCH FINDINGS AND DISCUSSION

Several central themes of the study were discovered after thorough data analysis. The findings answer this study's research question and objective on the role of waqf in supporting educational development. The theme of the study was categorized into three central themes. These themes present the roles of waqf supporting educational development in three cost development stages.

Table 3. Major Themes of Study

Theme	Sub Categories	Explanation
Institution Establishment Cost	Land	Waqf supports the establishment of educational institutions.
	Building	
Institution Operational Cost	Salary	Waqf supports the operational cost of the established educational institution (e.g., staff salary).
Institution Admission and Enrollment Cost	Study fund	Waqf support study fund for prospective students (e.g., enrollment fee).

Based on table 3, waqf contributes significantly for the three major educational cost, namely, institution establishment cost, institution operational cost and institution admission and enrollment cost. These major costs were found frequently in previous articles, where they have been discussed but not in a systematic way. Its considered primary cost because education cannot exist without proper institution, and institutions need an operational cost to operate (which this cost usually bears by the government for public education and entrance fee collection collected from students for private education). For enrollment cost, it was found that it remains a prevalent issue that hinders student from obtaining formal education, as entrance fee quite expensive nowadays. The study uses three stages of cost development, as all these costs can be supported by waqf instruments and it's historically proven. Besides, if all of this cost of development can be addressed, there is a possibility to provide free education to Muslims.

Institution Establishment Cost

The study found that the institution establishment cost plays a significant role in the waqf instrument in supporting education development. Prior analyzed studies indicate that numerous educational institutions such as schools, universities, and madrasahs were built with the support of the waqf fund. Waqf contributes to building schools and universities and lays a foundation for the educational establishment by providing land for the institution. It means that waqf not only covers the cost of construction but also supports the cost of land. Some people may volunteer to endow their land to get blessings and pleasure from Allah. If in case, no one endowed the land, the land for institution construction will be sold in the form of waqf lots to the public. This waqf system is also applied to buildings. However, in some cases, collaboration can take place to cover the establishment stage, as mentioned by A2:

"Waqf education has been found to be an important instrument for educational development. The result of the document analysis shows that Waqf education can form a collaborative network in the effort to develop educational institutions between the members of the community and education management, especially higher education."

The article discovered that waqf education could collaborate with the community through waqf contribution to developing educational institutions. The argument provided by A1 is in line with the fact and statement by A10, *"In Indonesia, Pondok Modern Darussalam Gontor (hereinafter called PMDSG) is a good example of a successful waqf-oriented educational institution which provides lots of benefits to the Muslim society" "These waqf lands were acquired through various ways, including from individual contributions, purchasing, and exchanging of lands for waqf."*

Furthermore, A6 provides significant facts on how the corporation can establish enormous waqf funds to establish a university, *"A superb example of the former is that of the Koç Foundation. The Koç Holding, a huge business conglomerate, established its own waqf right after the new law was promulgated. This occurred when Vehbi Koç donated his personal shares of the Koç holding companies to the foundation. Consequently, all the Koç companies transmit the annual dividends of these shares to the waqf. The Koç Foundation has established a university and several hospitals with this income"*.

Interestingly, A5 quoted significant examples of the establishment of universities in the Muslim world, including Europe that adopted the waqf instrument to support education institution establishment,

"Historically, there are various prominent universities in Islamic nations such as Cairo, Baghdad al-Quds and Nisapor which have used waqf as an instrument for funding their institutions. Another example also can be seen from the famous University of al-Qurewiyyin in Fez, al-Azhar University in Cairo, and the Shrine College of Abu Hanifah in Baghdad ... Currently, a significant number of outstanding universities in the world were founded and maintained using waqf properties such as the Vakif Universities/ Universities of Turkey such as Abant İzzet Baysal University, the King Abdul Aziz University of UAE, the University of Cordova in Spain and Universitas Islam Indonesia in Jogjakarta, Indonesia" ... "Apart from that, Oxford University and Cambridge University in United Kingdom as well as Harvard and Stanford in United States are among universities which are founded based on endowments with a well-established fund."

Based on the quoted article states, the waqf fund has significantly become the driver of educational progress, especially in education institution establishment. The establishment of these universities signifies that education is fundamental to society's progress. From the quoted references, most waqf-established universities are located in a country that historically had great civilization and contemporarily provides quality education. It indicates that any civilized society recognizes the value of education. Education is connected to the fundamental elements of civilized society. Numerous studies have demonstrated that education is the cornerstone of society's advancement (Little, 2018; Newman, 1977). It has been established that educated people live longer, is happier, and can handle life's stresses better. Education makes us more independent, enhances our capacity for logic and judgment, makes us more mobile, and grants us access to social networks that we might not otherwise have.

Institution Operational Cost

As revealed in-depth analysis of the past literature, the operation cost was discovered as one of the roles of waqf in supporting education development. Education operational cost is the consumption of hiring human resources, financial, material, and other resources in colleges and universities for teaching activities like knowledge dissemination and student development (Su, Chen, Pi, & Feng, 2021). Practically, waqf can cover the education institution's operational

cost by funding human resources, paying educator salaries, supporting educational materials such as books for students or office stationery for office use, funding electrical and water bills, and covering university vehicles such as bus and minivan for the benefit of students and university staff.

A quote statement from A2 supports the findings of this study: "*Waqf fund also became one of the financial resources in the education sector which was used for the payment of teachers and staff salaries,.. purchase of textbooks and more*". Statement by A2 was supported by the A6, which emphasized that; "*...in the Ottoman period waqf was used to pay teacher salary*"

The argument stating waqf supporting operation cost complements the quoted statement by A3, "*waqf fund injection could reduce educational burdens by covering operational costs and salary, thus paving the way for students' scholarships.*" This statement indicates that waqf fund supporting operational costs may assist education institutions with surplus money to finance students.

Besides, A9 also mentioned the same statement that complements other articles, "*through which the salaries of the faculty and the stipends for the students were paid*". These statements convey a similar meaning that the waqf fund can cover the education institution's operational cost. Operating costs, particularly educator salary consider a considerable burden for the university. It is a critical cost but vital to maintain, retain and recruit quality educators to cultivate students and provide quality education. Besides, most educational institutions in the world depend on student tuition fees to cover their operating cost (Lee, Kim, & Lee, 2020). Thus financial constraints can lead to the educational institution cutting spending on student education, which may affect their quality delivery. At worst, they will increase admission and tuition fees, which may burden prospective students. Therefore, waqf act as alternative funding to cover education operational cost.

Institution Admission and Enrollment Cost

Though some countries provided free education, many had to reverse this decision due to the increasing educational cost. Tuition and enrollment fees vary from one country to another and range to selected courses. The increasing admission and enrollment fee undeniably burdened students and their parents and became a pressing issue for them (Kim & Ko, 2014; Lee et al., 2020). The reasons behind rising tuition fees because increasing institution spending growth, facilities, and compensation. Among these, it has been acknowledged

that a significant contributing factor to the increase in tuition fees is the reduction of government funding (Okunade, 2004). Education is a public commodity and a right for all people.

Waqf instrument is needed to make education an option for everyone by becoming a sustainable solution. Evidence of this can be seen in A1,

"Waqf can have a huge role in various fields, especially when waqf is used for education... The allocation scheme can be applied by providing scholarships to students studying at home and abroad, providing educational loans to those who need assistance..". Another quoted statement from A8, *"establishment of Islamic Waqf Bank, may help to promote free education among Muslims, and finally able to enrich the development of Muslim ummah through a proper and systematic way of funding in education."*

The A8 described the potential of the waqf bank to promote free education for Muslims. However, there are no free universities' admission and enrollment fee within the researcher's knowledge. But, some university in Turkiye has cheaper admission and enrollment fee. For instance, Ph.D. enrollment in some public universities is around 100\$ dollar per semester. Some universities also offer food at a lower price, around \$0.50 for lunch at the university canteen. It is possibly implemented with the fund of waqf and subsidized by the government.

The evidence provided by A2 verifies the role of waqf by mentioned university in Malaysia also has a reduced fee policy by utilizing waqf. A2 wrote, *"In Malaysia, the principal goal in the establishment of public university Waqf Centre is to cater to the financial needs of underprivileged students to pursue their education in Malaysia. Public universities are given autonomy status to generate their own income to find funds to cover the cost of higher education...Under the Malaysian Education Development Plan 2015 – 2025 (Higher education), the government has given an incentive to the establishment of the endowment and Waqf fund by encouraging contribution to higher education at the early stages of its establishment through the provision of matching fund for higher education institutions. In order to drive continuous excellence in the national Higher education system, Waqf instruments are deemed suitable to be implemented to solve these problems. In order to provide guidelines to develop and manage the Waqf and endowment funds, the Ministry of Higher Education has produced a book on Enhancing University Income Generation, Endowment and Waqf Playbook ((UniTP Purple Book)".*

Interestingly, A4 illustrated how waqf could serve its role in Bangladesh's education by saying, *"It is observed that there are about, say, 20% pretty rich people in Bangladesh. They are as rich as world-class rich. So if they are interested in Madrasah education and come forward with this cash waqf, then definitely Madrasah education can be funded without any hassle. He calls everyone to play role in waqf contribution and negates the negative conception on unsuccessfulness of waqf utilization, "sometimes, the rich think that Madrasah education is unproductive. Hence, investing in Madrasah education cannot be a worthwhile investment. We all have to work together to break this myth and misconception. Then if we can introduce cash waqf as a social service and launch a movement on 'cash-waqf-for-Islamic-higher-education,' then cash waqf will be available for developing Islamic higher education.*

The great potential of the waqf instrument can only be implemented if the public truly understands and put faith in the waqf instrument. Reduction in admission and enrollment fees will allow everyone to attain knowledge. Besides, it will reduce parents' and students' burdens and enable them to use their money for a better life. Waqf education also may facilitate students; finances and avoid taking any loans, especially loans with interest prohibited in Islam.

CONCLUSION

The quality of public education currently can be improved through waqf. Aside from that, education endowment has had great success throughout Islamic civilization. The introduction of the Waqf education model in Islamic civilization served as the cornerstone for the quick expansion of knowledge in most Islamic developed nations. Higher education has also developed along with the advancement of waqf in Islamic civilization. Waqf funds have benefited the rise of Islamic education and other non-educational fields. Waqf's distinctive ability to last forever helps educational institutions advance the development of education.

There is no denying that waqf has enormous potential to support education development. However, the extent of the literature did not address the current practice of waqf-based education. The article addresses waqf's roles in supporting educational development through three institutional costs: institution establishment, institution operation, and institution admission and enrollment costs. The implementation is of waqf education crucial and relevant for Muslim countries to catch up with the globalization world and to produce excellent

Islamic human capital. It is seen as a problem solver that has a lingering Muslim world. Muslims should wake up and optimize religious and social instruments to support the rising Islamic civilization.

The study has some strengths, such as categorizing the roles of waqf education development into a stage for better understanding and using content analysis to capture ideas, facts, and findings of waqf education from a Muslim researcher's viewpoint. It helps us understand that most Muslim scholars believe that waqf education is a sole solver for current education issues looming among Muslim countries. The study also urges authorities and relevant bodies to utilize waqf for education planning and development. For the practical implication, the three stages of waqf education roles can be executed in small-scale or big-scale education institutions. However, the main issue that needs to be considered is public/private trust, which involves cash, money, and asset. For future research, it is recommended that the public and private sector perception toward waqf collaboration, especially in terms of transparency and trust, be studied using a qualitative study to gain a rich understanding of such collaboration. Lastly, an action research study must be undertaken to diagnose why waqf still cannot be optimized fully for education development; what are the issues? Why do Muslims still fail to adopt waqf into education? Where is the problem, a problem with the waqf institution, the people who manage it, or with the authority bodies? These questions need to be answered to bring waqf education to another level.

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Appendix

Table 1. Coding Agenda of Waqf Role in Education

Agenda	Explanation
Fee	Waqf used to fund tuition fee
Salary	Waqf used to fund the salary of educator
University management	Waqf used to fund university management
Facilities	Waqf used to maintain facilities
Utilities	Waqf used to maintain utilities cost
Scholarship/loan	Waqf used to provide scholarship
Project	Waqf used to fund projects/activities

Table 2. Selected Articles for Data Analysis

Authors	Article Name	Pseudo Name
Rusydiana, Sukmana, & Laila (2021)	Waqf on Education: A Bibliometric Review based on Scopus	A1
Sayuti et al. (2021)	Higher Educational Opportunities for Underprivileged Community Via Waqf Education Financing Models	A2
Hasan, Hassan, & Rashid (2019)	The Role of Waqf in Educational Development – Evidence from Malaysia	A3
Huq & Khan (2017)	The Role of Cash Waqf in the Development of Islamic Higher Education in Bangladesh	A4
Hussin, R., Rashid, R.A., & Inayah, N (2016)	Exploratory study on waqf implementation in Malaysian public and private Universities: With special reference to Turkish universities	A5
Çizakça (2018)	From Destruction to Restoration – Islamic Waqfs in Modern Turkey and Malaysia	A6
Sukmana (2020)	Critical assessment of Islamic endowment funds (Waqf) literature: lesson for government and future directions	A7
Aziz (2017)	Developing Islamic Waqf Bank as a Mechanism for Financial System Stability	A8
Fındıklı (2021)	Rethinking Ancient Centers of Higher Learning: Madrasa in a Comparative-Historical Perspective	A9
Saidon et al. (2019)	Examining The Practice of Waqf-based Education in Indonesia	A10