

The Role of Educational Endowments in the United Arab Emirates in Achieving Sustainable Development

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Abstract

This study explores the expanding role of educational endowments in the United Arab Emirates as a sustainable financing mechanism supporting quality education and equal opportunities, aligned with the Sustainable Development Goals, especially Goal 4 on quality education. The UAE presents a unique model that integrates religious values with innovative institutional practices to modernize endowment use for development. Addressing a gap in prior research, this study examines the legal and institutional frameworks of educational endowments and their role in advancing the SDGs, focusing on initiatives like the Mohammed bin Rashid Global Centre for Endowment Consultancy and digital endowment projects. Using a descriptive-analytical methodology, the research reviews national and local efforts and analyzes the quantitative and qualitative impacts of endowment institutions in line with UAE Vision 2031. Findings reveal a diversified and advanced system of endowment tools—including real estate, bonds, and institutional funds—combined with digital governance and partnerships with universities and the private sector. These efforts have financed digital education, scientific research, and expanded access for low-income groups domestically and internationally. The study highlights the strong connection between educational endowments and key development goals such as quality education, poverty reduction, gender equality, and economic growth. It positions the UAE's experience as a benchmark for transforming traditional charitable endowments into strategic tools for sustainable human development. The study concludes by recommending diversification of financing methods, enhanced digital governance, and the creation of a national index to better assess educational and social outcomes of endowments.

Keywords: Endowment, Educational Endowment, UAE, Sustainable Development, SDG 4, Governance, Endowment Bonds

Introduction

Waqf is one of the most prominent economic and social tools in Islamic civilization, combining spiritual and economic dimensions. With its sustainable nature and continuity of giving, waqf has contributed throughout history to financing education, building schools and universities, and providing scholarships to needy students, making it a fundamental pillar in human

development and the advancement of Islamic societies. With the development of modern economic and social concepts, waqf has begun to be viewed from a comprehensive development perspective that goes beyond charitable aid to being an effective mechanism for achieving sustainable development in all its dimensions: economic, social, and environmental.

In light of the global transformations toward achieving the Sustainable Development Goals (SDGs) launched by the United Nations as part of the 2030 Agenda, the need for innovative financing tools that contribute to supporting education and developing human capital has emerged. Here, educational waqf emerges as one of the most influential and enduring types of endowments, enabling societies to finance education at all levels and components in a sustainable manner that ensures equitable access to knowledge, reduces social disparities, and enhances innovation and productivity in the long term.

In this context, the United Arab Emirates represents a distinguished model in reviving the role of endowments in its modern, cultural sense. Since its founding, the country has worked to establish the principle of sustainable development as one of the pillars of its national vision, and has paid great attention to education as a cornerstone in building Emirati citizens and enabling them to compete globally. From this perspective, the focus has been on developing the educational endowment system as an innovative means to ensure permanent and independent funding for education projects, in line with UAE Vision 2031 and its goals of building a knowledge- and innovation-based economy.

Over the past two decades, the UAE has witnessed remarkable development in the legislative and institutional framework for endowments, whether through the establishment of specialized bodies such as the General Authority of Islamic Affairs and Endowments or through pioneering local initiatives such as the Awqaf and Minors Affairs Foundation in Dubai and the Mohammed bin Rashid Global Centre for Endowment Consultancy. These institutions did not limit themselves to managing traditional endowments, but rather worked to expand the concept of endowment to include digital education, scientific research, innovation, and even funding educational projects in less fortunate countries, making endowment an international tool for human development.

In recent years, social sciences have increasingly emphasized the importance of sustainable financing mechanisms in reducing educational inequality and supporting long-term human development. Contemporary debates highlight the limitations of conventional funding models, especially in regions experiencing rapid socio-economic shifts. Within this scholarly discourse, educational waqf has re-emerged as a significant topic, prompting questions about how traditional institutions can be revitalized to address modern development challenges. Current research trends examine the role of faith-based economic instruments—such as waqf—in promoting social justice, empowering marginalized groups, and strengthening community resilience. By positioning educational waqf within these ongoing debates, this study contributes to a broader understanding of how Islamic economic tools can align with global development paradigms and respond to contemporary socio-economic controversies, particularly those related to equitable access to education, privatization trends, and the sustainability of public resources.

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The Concept of Waqf and its Legal Principles

Waqf, in language, means to confine and withhold. Technically, it means to dedicate an asset and make its benefits available. This means allocating a specific sum of money or asset and dedicating its proceeds to serving a social, charitable, or developmental purpose. Waqf emerged since the dawn of Islam when the Prophet (peace and blessings be upon him) endowed his land in Khaybar. The Companions followed suit in establishing endowments to serve education, health, the poor, and travellers.

Over the centuries, the concept of Waqf has evolved into an integrated economic and social system that supports civil society institutions and fills funding gaps in public services,

particularly in education, health, and social care. Waqf is distinguished from other charitable financing instruments in that it is inherently sustainable, as its capital is not consumed but rather invested to generate a permanent return that is spent on the purposes for which it was endowed.

From a legal perspective, Waqf represents a practical application of the Islamic values of social solidarity and cooperation in righteousness, as God Almighty says:

Never will you attain righteousness until you spend [in the way of Allah] from that which you love. And whatever you spend—indeed, Allah is Knowing of it. (Al Imran: 92).

It is also based on the Prophetic hadiths that emphasize the continuation of reward after a person's death through ongoing charity, which constitutes one of the intellectual foundations of the concept of sustainable Waqf.

The Concept of Sustainable Development and its Dimensions

Sustainable development is defined as a process that balances meeting the needs of the present without compromising the ability of future generations to meet their own needs, as defined by the Brundtland Commission in 1987. It is a comprehensive process that combines economic, social, and environmental dimensions to ensure balanced and integrated growth. In 2015, the United Nations launched the 2030 Agenda for Sustainable Development, which includes 17 global goals that include poverty eradication, quality education, gender equality, economic growth, and climate action, among others. The fourth goal (quality education) is one of the most important of these goals, as it forms the basis for achieving the remaining goals, as it raises awareness, develops human capabilities, and promotes social justice.

The Relationship between Waqf and Sustainable Development

Waqf is one of the Islamic economic instruments most compatible with the concept of sustainable development. While sustainable development seeks to ensure the continuity of resources and achieve intergenerational justice, Waqf aims to ensure the continuity of benefits by investing assets for the ongoing benefit of society.

The complementary relationship between Waqf and sustainable development is evident in the following points:

1. Financial Sustainability: Waqf provides sustainable funding for development programs without relying entirely on government budgets or intermittent donations.
2. Social Justice: By supporting the less fortunate and funding education and healthcare, Waqf contributes to reducing class disparities and achieving the principle of equal opportunity.
3. Enhancing Human Capital: Educational endowments contribute to preparing educated generations capable of innovation and participating effectively in the labor market.
4. Environmental Dimension: Waqf can finance projects that preserve the environment, promote clean energy, and promote sustainable practices in universities and schools.

From an Islamic economic perspective, Waqf constitutes a unique model for achieving comprehensive development because it combines religious values and humanitarian motives, achieving economic growth without compromising morality or social justice.

Educational Endowments as a Development Tool

Educational endowments are a type of endowment whose proceeds are allocated to support the educational process at all levels, whether by establishing schools and universities, funding

scientific research, offering scholarships, or providing technical equipment and digital education.

Historically, educational endowments have been linked to the renaissance of the Islamic world. Al-Azhar University in Egypt, Al-Qarawiyin University in Morocco, and the Nizamiyya schools in Baghdad are all institutions established and funded through endowments. Today, this concept is taking on a modern developmental dimension in light of the challenges of financing education and the need to link it to innovation and the knowledge economy.

In the UAE context, the state has been able to transform educational endowments into an institutional component of the national education system, supporting public and private schools, funding digital educational initiatives such as the Digital School, and participating in the construction of universities and scientific research centers.

Fifth: Endowment Objectives in Supporting Sustainable Development

1. Achieving equity in education: by funding scholarships and grants for students from economically disadvantaged backgrounds.
2. Improving the quality of education: by offering resources for laboratories, digital libraries, and training programs.
3. Enabling scientific research and innovation: by creating research endowment funds that support the technology, artificial intelligence, and energy fields.
4. Enhancing community engagement: by providing incentives to individuals and institutions to set up their own educational endowments, thereby creating a culture of giving and social responsibility.

Supporting the UAE Vision 2031: which envisions the UAE to be an education, technology, and knowledge economy global hub.

Educational Endowments in the UAE

The United Arab Emirates stands as a trailblazer among the Arabs and Muslims in the modern endowment system that inherits religious authenticity while being civilized and innovative through the institution's vision. With the government's aim of making the sustainable development its priority, it is the education sector that has been given the foremost special treatment among others because endowments are viewed as the main support for this sector and thus the society and even the nation are empowered to eventually attain sustainable prosperity through this very education that they consider as the key to building human capital and society's capacity.

Thus, a well-coordinated and comprehensive institutional and legislative framework was set up to oversee the educational endowments, which guarantees the permanence of their resources, the openness of their management, and the maximum effect of their development. This is consistent with UAE Vision 2031 and the Fifty Principles, which emphasize the education of the population as one of the main pillars of the country's future.

UAE Endowment Framework

The legal framework governing endowment work in the United Arab Emirates is based on an integrated system of federal and local legislation that ensures effective management and sustainable development of endowment resources. Among the key legal foundations is the

Federal Law of 2018 concerning the General Authority of Islamic Affairs and Endowments, which defines the Authority's responsibilities in managing, investing, and supervising endowments to achieve both Sharia and developmental objectives. Additionally, the Dubai Law of 2022 concerning the Awqaf and Minors Affairs Foundation emphasizes the expansion of endowment activities to include vital sectors such as education, health, scientific research, and innovation. Local legislation in Abu Dhabi, Sharjah, and Ras Al Khaimah also regulates the work of endowment departments and the supervision of endowment assets, contributing to a cohesive national system. This flexible legal framework reflects the UAE's shift from the traditional concept of endowment to a developmental model that integrates charitable giving with economic and social progress. In parallel, the UAE adopts clear principles of governance and transparency in managing endowments. These principles are implemented through the preparation of periodic reports detailing revenues and expenditures, the adoption of Sharia-compliant investment standards, and the use of advanced digital accounting systems. The combination of Sharia and financial oversight serves as a vital mechanism to ensure accountability, sustainability, and the continued achievement of endowment objectives.

Educational Endowment Institutions in the UAE

The General Authority of Islamic Affairs and Endowments serves as the primary federal institution responsible for supervising endowments across the United Arab Emirates. It is the only national body authorized to formulate public policies for the development and investment of endowment assets. Through its initiatives, the Authority has established several educational endowment funds that directly support students both within the UAE and abroad. In collaboration with local universities, it provides various scholarships, particularly in fields such as Islamic studies and the humanities, thereby strengthening the link between education and sustainable social development.

The Awqaf and Minors Affairs Foundation in Dubai is one of the most active and influential endowment institutions in the country. It manages a wide range of educational investment portfolios dedicated to funding scholarships, maintaining schools, and providing digital learning tools. According to the 2025 report, the value of educational endowments managed by the foundation reached approximately AED 472 million, with AED 5.3 million allocated in grants and assistance benefiting over 2,000 students across the UAE. The foundation has also pioneered innovative programs such as the Knowledge Endowment and the Digital School Endowment, which aim to deliver e-learning opportunities to children in remote areas.

The Mohammed bin Rashid Global Centre for Endowment Consultancy (MBRGCEC), established in 2016, represents a significant intellectual and advisory platform that advances the modern understanding of endowment in the Islamic world. As the first global center dedicated to innovative endowment services, it has launched a series of educational initiatives, including the Educational Endowment Sukuk for financing educational projects through Islamic financial instruments, the Sustainable Education Endowment to support digital learning content and platforms, and the Innovation Endowment designed to fund university research and empower creative youth.

The Sharjah Awqaf Department has played a leading role in the digital transformation of endowment management. Through its electronic platform Endowment Supervisor, the department has streamlined data management for endowments and beneficiaries while

facilitating online donations. Its projects include financing private schools for low-income families and establishing public libraries endowed with permanent resources for books and educational materials, thereby expanding access to knowledge within the community.

Several universities in the UAE have also established internal educational endowments to support academic excellence and research. Mohammed bin Zayed University for Humanities has allocated endowments to support outstanding students and research in the fields of national values and identity. The University of Sharjah has created an endowment fund dedicated to scientific research and financial assistance for underprivileged students. Meanwhile, Khalifa University is developing a research endowment focused on advancing studies in artificial intelligence and sustainable energy. Collectively, these efforts highlight the growing role of educational endowments in strengthening the UAE's educational landscape and promoting sustainable development.

Educational Endowments Activation

The Innovative Endowment initiative was launched to expand the concept of endowments into new fields such as digital education, scientific research, and technology through public-private partnerships, with the private sector playing a leading role. Through the Innovative Endowment Certificate system, several businesses and organizations have collaborated, making it easier for the private sector to drive sustainable educational initiatives.

The Digital Education Bonds emerged from a partnership between the Awqaf and Minors Affairs Foundation in Dubai, the Ministry of Education, and the Digital School. This initiative aims to raise a substantial annual fund to support e-learning for students in underdeveloped countries, positioning the UAE as a leader in digital educational endowments.

In addition, entities involved with endowments organize various community awareness campaigns and offer introductory courses to explain the role of endowments in supporting education. They also encourage businesspeople and individuals to establish endowments in their own names or their families' names to support students and innovators.

UAE Educational Endowment Analysis

The experience of the UAE demonstrates clear institutional maturity in managing educational endowments, which can be understood through several key aspects. There is strong cooperation between federal and local institutions, with the General Authority of Islamic Affairs and Endowments working closely alongside local authorities in Dubai, Sharjah, and Abu Dhabi to advance national objectives. The adoption of digital platforms for collecting donations and managing endowment assets has enhanced accountability and facilitated easier monitoring of educational expenditures. The variety of endowment instruments, including real estate endowments, endowment bonds, and educational funds, provides sustainable financing while distributing risk effectively. Collaboration with the private sector, involving companies and banks in educational endowment projects, marks a significant shift in the economic culture surrounding endowments. Furthermore, a substantial portion of these endowments is dedicated to supporting the Sustainable Development Goals, particularly Goal 4 on quality education, as well as other goals such as equity and innovation.

Educational Endowment and Sdgs in UAE

Education is viewed as the primary engine of human development and the starting point for the realization of the Sustainable Development Goals. Consequently, educational endowments have emerged as a powerful financing instrument for securing educational sustainability and also raising its quality, especially in the UAE, which is a society aiming to rectify the whole world by a knowledge-based economy.

The impact of educational endowments in the UAE is not limited to the traditional charitable aspect but rather becomes a key part of the national development strategy. They assist in achieving social equilibrium, helping to provide equal educational opportunities, and supporting innovation and scientific research financing, which is in line with the national vision and the UAE 2031 Agenda that put emphasis on people first investing.

Ucational Endowments & SDGs

Educational endowments intersect with a number of Sustainable Development Goals, particularly Goal 4, but their impact extends to other goals as well. This relationship can be summarized in the following table:

UN Sustainable Development Goals	The UAE's educational endowment contributes to achieving this goal by:
Goal 4: Quality Education	Funding scholarships, establishing schools and libraries, and supporting digital education through the Digital School.
Goal 1: No Poverty	Providing educational grants for children from low-income families, increasing their future employment opportunities.
Goal 5: Gender Equality	Programs to support girls' education and empower women through educational endowments.
Goal 8: Decent Work and Economic Growth	Providing national competencies with the knowledge and skills to increase productivity and competitiveness in the labor market.
Goal 9: Industry, Innovation, and Infrastructure	Supporting scientific research and technological innovation in universities through research endowments.
Goal 17: Partnerships for the Goals	Cooperation between the government, the private sector, and local and international endowment institutions.

Impact Indicators of UAE Educational Endowments*Quantitative (Statistical) Impact*

According to the Dubai Awqaf and Minors Affairs Foundation (2024-2025), the value of educational endowment assets reached nearly AED 472 million. In 2024, donations amounting to AED 5.3 million were allocated as educational grants and assistance. These grants benefited approximately 2,079 students across various levels, ranging from elementary to postgraduate studies. The endowment projects included a total of 51 properties dedicated exclusively to educational financing, such as schools, laboratories, and digital learning centers.

Qualitative (Qualitative and Social) Impact

The impact of educational endowments is profound and difficult to measure solely by numbers or quality, yet their influence on society leads to significant transformations that become clearly evident over time. These impacts include improving the quality of education by establishing specialized high schools equipped with advanced facilities, digital curricula, and modern laboratories. Educational endowments also promote greater equality by

providing learning opportunities for disadvantaged groups both within the UAE and internationally. They contribute to women's empowerment through ongoing support for girls' education projects and funding university scholarships specifically for female students. Additionally, educational endowments encourage scientific research by creating dedicated funds in universities that focus exclusively on fields such as artificial intelligence and sustainable energy.

Global Aspect of UAE Educational Endowment

The impact of educational endowments extends beyond the UAE, influencing the world in several significant ways. They support the global digital school initiative, which targets students living in remote and underdeveloped regions. Funds have been allocated for educational projects across Africa and Asia through organizations such as the Dubai Cares Foundation and the Mohammed bin Rashid Center for Endowment. Additionally, collaboration with international NGOs like UNESCO facilitates the exchange of expertise in sustainable education development. These efforts have transformed the UAE into a global model for using endowments to advance education and international development, further solidifying its role as a leader in humanitarian aid distribution.

Expanding Educational Endowments' Impact

To address these challenges and develop a sustainable long-term strategy, several measures can be implemented. First, diversifying the sources of endowment financing is essential, including issuing educational endowment bonds and establishing investment funds dedicated to scientific research. Second, consolidating digital platforms for endowments will facilitate donation management, governance, and educational data analysis at the national level. Third, creating a national index to measure the educational impact of endowments can help report on the social and educational benefits derived from endowment funding. Fourth, fostering public-private collaborations will expand the reach of educational endowment projects in both domestic and international markets. Finally, implementing legislation that benefits endowment donors—such as tax exemptions or official recognition for companies supporting educational endowments—can encourage greater participation and support.

Conclusion

The United Arab Emirates has developed a remarkable model for educational endowments that combines religious compliance with a forward-looking vision for development. This nation has modernized an age-old practice, transforming it into a powerful avenue for sustainable development, especially within the education sector, which serves as the foundation for all cultural and economic progress.

This study reveals that religious donations for education have evolved beyond merely funding the construction of schools and awarding scholarships. They have become a core strategy for national development by financing quality education, promoting digital learning, and advancing scientific research and innovation, all aligned with UAE Vision 2031 and the UN Agenda 2030 goals.

The success of the UAE's approach stems from several factors, chief among them a strong political will that prioritizes education as a key driver of development. Legislation regulating the management and investment of endowments ensures their sustainability and longevity.

Institutional cooperation between bodies such as the General Authority of Islamic Affairs and Endowments, the Dubai Awqaf and Minors Affairs Foundation, the Sharjah Endowments Department, and other local entities has created a unified and effective system. Additionally, digital transformation in endowment management has enhanced transparency, accountability, and participation from donors and beneficiaries alike.

The diversity of educational endowment tools—including real estate, endowment funds, education bonds, and partnerships with the private sector—further strengthens this model. Analysis of the connection between endowment funds and the Sustainable Development Goals shows that these endowments directly contribute to achieving quality education (Goal 4) and support other goals such as poverty alleviation, gender equality, economic growth, innovation, and partnership building. Thus, endowments have evolved from simple charitable acts into long-term development and investment instruments that nurture the nation's human and social capital.

Despite these achievements, challenges remain. These include limited diversification in endowment asset investments, the need for precise indicators to assess educational impact, raising public awareness about the importance of educational endowments, and integrating federal digital platforms to improve management efficiency and oversight.

Based on the research findings, key recommendations include innovating endowment financing tools through educational initiatives and digital research funds; coordinating endowment databases across emirates to enhance governance and transparency; establishing a national index to measure the educational impact of endowments, linking funding to educational outcomes; involving the private sector and universities in creating joint educational endowments to support emerging fields like artificial intelligence and green technologies; and expanding community awareness campaigns to firmly establish endowments as a cornerstone of national sustainability.

In summary, the UAE's educational endowments offer a new paradigm for leveraging religious values toward development, serving as a pioneering global model. The transformation of endowments from purely devotional acts into instruments for sustainable human development—investing in people, knowledge, and innovation—marks the hallmark of the UAE's approach. This practice demonstrates to the international community that sustainable giving is not just a present act of charity but an investment in future generations, embodying the UAE's enduring motto: Investing in people is the most valuable and lasting investment.

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