

# Educational Waqf Contributions in UAE

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## Abstract

Waqf is considered a well-established developmental institution in Islamic societies due to its vital role in supporting education, disseminating knowledge, and achieving sustainable development. The United Arab Emirates has paid great attention to revitalizing the concept of waqf and activating it in various fields—especially education—through pioneering initiatives launched in the Emirate of Dubai, which has become a leading model in innovative waqf practices. The problem of the study lies in the need to reveal the extent of the contributions of educational waqf to the development of the educational system in Dubai and its effectiveness in supporting educational institutions and financing educational and research initiatives. The study aims to analyze the educational waqf experience in Dubai, highlight governmental and institutional efforts that have contributed to supporting education, and demonstrate its impact on achieving human development and educational sustainability. The significance of the study emerges from its contribution to understanding the contemporary role of waqf in developing education and clarifying its potential as a sustainable developmental tool. The study employed a descriptive-analytical methodology by examining educational waqf initiatives and analyzing their impact on the educational sector. The findings indicate that educational waqf in Dubai constitutes an essential source for financing education and has contributed to enhancing the quality of the educational process through establishing academic institutions, supporting students, funding research, and improving the educational environment. The study concludes that adopting the concept of innovative waqf has positioned Dubai as a global model in utilizing waqf to support comprehensive development and build a sustainable educational system, offering a contribution from which other societies can benefit in activating the developmental role of waqf.

**Keywords:** Endowment, Educational Endowment, Emirate of Dubai, Educational Institutions

## Introduction

Waqf is widely recognized as one of the most influential social and economic institutions in Islamic civilization due to its central role in promoting social solidarity, sustaining public benefit, and supporting development across generations. Historically, the waqf system has contributed extensively to key sectors such as education, healthcare, social welfare, and public services, thereby shaping the intellectual and socio-economic progress of Muslim societies. In the United Arab Emirates, national leadership has placed renewed emphasis on revitalizing waqf in forms that align with contemporary development priorities, especially

those associated with sustainable development and future readiness. Within this framework, educational waqf has emerged as a strategic mechanism for human development and knowledge advancement, representing a critical area that warrants rigorous academic investigation.

Emirati society has long inherited a deep-rooted culture of waqf as a religious, humanitarian, and social value transmitted across generations. With rapid developmental transformations particularly in the Emirate of Dubai educational waqf has gained increasing prominence as an effective instrument for supporting education, fostering scientific research, and enhancing the capacities of educational institutions. Leading entities such as the Mohammed bin Rashid Global Centre for Endowment Consultancy and the Awqaf and Minors Affairs Foundation have introduced innovative waqf models that channel resources directly into the educational system at various levels. These initiatives demonstrate the potential of educational waqf to serve as a sustainable, independent, and community-driven financial model for advancing the national education agenda.

Despite this growing attention, there remains a clear gap in systematic academic research assessing the effectiveness, scope, and developmental impact of educational waqf in Dubai. Existing literature provides limited empirical analysis of how waqf initiatives contribute to educational quality, equity, sustainability, and alignment with national priorities. Thus, the significance of this research lies in its contribution to understanding the actual role educational waqf plays in advancing the educational system in Dubai and the United Arab Emirates more broadly. The study is particularly relevant for policymakers, waqf institutions, educational leaders, and development agencies seeking to enhance funding mechanisms, diversify resource streams, and strengthen long-term educational planning.

Accordingly, the research problem centers on the following question: What is the role of educational waqf in developing and advancing the educational system in the Emirate of Dubai, and to what extent does it contribute to supporting national educational goals and improving the sustainability and quality of education?

To address this question, the study aims to analyze the contributions of educational waqf in Dubai, evaluate its developmental impact on the educational sector, and highlight successful institutional and governmental models that have effectively supported public education, higher education, and scientific research. The study further seeks to propose evidence-based recommendations that may enhance educational waqf practices both nationally and across the Arab region.

The study adopts a descriptive-analytical methodology supported by data collection from relevant theoretical literature, institutional reports, and field evidence. It also employs a case study approach focusing on Dubai due to its pioneering role in innovative waqf practices and its advanced institutional frameworks for financing and supporting education. This methodological design enables a comprehensive examination of the relationship between educational waqf and educational development, while providing insights applicable to broader national and regional contexts.

Historically, waqf has played a prominent role in the socio-religious fabric of the United Arab Emirates. The culture of endowment has been preserved as an authentic Islamic and social tradition, with various properties historically dedicated to mosques, religious services, education, and social care. Over the centuries, Emiratis endowed assets to establish libraries, build schools, support students, construct hospitals, and fund charitable organizations assisting vulnerable groups (Abdul Latif, 2023; Deifallah & Al-Tunaiji, 2022). These wide-ranging initiatives reflect a profound societal awareness of the capacity of waqf to drive community development and social welfare. This historical foundation later enabled the emergence of educational waqf as a strategic developmental tool, particularly in Dubai, where it now represents a forward-looking model for investing in people, knowledge, and the future of education.

### **Emirati Waqf Institutions**

The role of educational Waqf in Dubai can be illustrated through three key Waqf institutions that have had a significant impact on education through support, funding, and investment.

#### **Mohammed bin Rashid Global Centre for Waqf and Donation Consultancy**

The Centre was established under the directives of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Ruler of Dubai, with the aim of organizing Waqf activities in the emirate and encouraging governmental and private institutions of all sizes to adopt the concept of innovative Waqf. The Centre grants the "Dubai Waqf Label," part of the innovative initiatives launched by His Highness within Dubai's global Waqf vision. This initiative represents a motivational role in promoting community participation. The vision of the Centre aims to revive Waqf and transform Dubai into a global hub for facilitating and empowering Waqf and donations to serve humanity. This vision is built on eight enablers, including a comprehensive strategy, a clear legislative environment, effective consultancy, adoption of global best practices in establishing and managing Waqf and donation institutions, maximizing social impact through innovative opportunities, identifying urgent Waqf needs, promoting Waqf and donation, and enabling crowdfunding (Shawish & Radwan, 2021).

These enablers support the global vision of Dubai in four strategic directions: transforming Dubai into a primary driver of community service through Waqf and donations; making Dubai a regional enabler to meet social needs in the Arab region through Waqf and donations; establishing Dubai as a source of global best practices for Waqf and donations; and positioning Dubai as a global center for Waqf research and expertise.

In recent years, the Centre has adopted the concept of "innovative Waqf," a modern model designed to make Waqf accessible to all segments of society and institutions, regardless of size, not limited to wealthy individuals, and applicable to any type of asset. The innovative Waqf aims to highlight Waqf as a developmental tool for society by moving beyond traditional Waqf categories such as buildings and land (Al-Akeed, 2024).

Innovative Waqf is based on two main pillars: the types of assets endowed and the beneficiaries of the Waqf proceeds. The first pillar allows institutions to endow non-traditional assets, whether tangible or intangible, according to the nature of the institution, with mechanisms agreed upon with the Centre. Participating institutions receive the Dubai Waqf Label in recognition of their sustainable community contributions based on innovative

Waqf principles. To date, more than sixty companies have participated, covering diverse societal needs, including education (Al-Jabri & Al-Eisawi, 2020).

*Examples of Educational Waqf Initiatives Include*

- Varkey Foundation Waqf: Allocated an annual budget for the Best Teacher in the World Award, the Innovative Emirati Teacher Award, and the Global Education and Skills Forum.
- Gulf Pharmaceutical Waqf: Created Waqf-funded seats and provided sustainable financial support for medical education at Mohammed bin Rashid University of Medicine and Health Sciences.
- Afaq Islamic Finance Waqf: Endowed all publications from the Afaq Center for Islamic Economics Research, including research, studies, reports, and Islamic financial encyclopedias, as well as training courses.
- Mohammed bin Rashid College of Communication Waqf: Allocated Waqf-funded seats for students.
- Al-Waleed Real Estate Waqf: Provides sustainable funding for medical education at Mohammed bin Rashid University of Medicine and Health Sciences.
- General Electric Waqf: Supports schools by maintaining and providing equipment in coordination with charitable organizations.
- Quran Radio Waqf: Established as a Waqf initiative in Dubai.
- Carmen Company Waqf: Allocates a portion of revenue to provide computers for students from low-income families, with a quarter directed to charitable organizations.
- Abdullah Al Ghurair Education Foundation Waqf: Supports education across the Arab world.
- IdaraCom Waqf: Provides Waqf subscriptions to knowledge development resources for Emirati employees.
- Dar Al Afkar Waqf: Offers Waqf-funded seats in training courses.
- Kitab Cafe Waqf: Introduced Waqf tables, allocating a portion of proceeds to encourage orphans to read.
- College of Islamic and Arabic Studies Waqf: Initially the core of what is now known as Al Wasl University, offering free education and financial allowances for needy students.

The Dubai government has granted several privileges to institutions awarded the Dubai Waqf Label, including:

- Priority: Preference in government procurement and contracts with Dubai government entities, as per the directives of His Highness Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai.
- Media Coverage: Publicity regarding the institution's adoption of innovative Waqf and receipt of the Dubai Waqf Label, as well as coverage of its activities.
- Marketing Rights: Authorization to use the Dubai Waqf Label across communications, including websites, apps, employee ID cards, and more.
- Visibility: Display of the Dubai Waqf Label at the institution's headquarters to inform clients of its community contributions.
- Promotion: Inclusion of the institution's logo in advertising and promotional campaigns conducted by the Centre.

### ***Educational Waqf Support Models***

The Mohammed bin Rashid Global Centre for Waqf and Donation Consultancy awarded the Dubai Waqf Label to Wasl Asset Management Group, part of Dubai Properties, for the second consecutive time. This recognition was granted for the group's support of 24 public schools and educational institutions between 2014 and 2019, with a total contribution exceeding AED 4 million (Emarat Al Youm, 2019).

Wasl's services to schools and educational authorities included support for student welfare funds, providing computers, meals, and transportation for students from low-income families. The group also supplied essential school equipment, such as computers, iPads, and printers, and undertook maintenance tasks, including painting, installing and maintaining shade structures in schoolyards, setting up surveillance cameras, maintaining water coolers, repairing and replacing projectors, air conditioning, and furniture, as well as providing new facilities for football, volleyball, and basketball courts. Additionally, Wasl established the Wasl Smart Learning Centre, an Innovation Lab in one school, and a modern library to encourage students to read.

### ***Endowment & Guardianship Foundation***

The institution is responsible for cataloguing and managing Waqf assets in Dubai and applies policies to ensure the sustainability of endowments, including reconstruction after their expiration, maintenance, asset management, and economic projects in accordance with Islamic law. It also provides guidance to endowment trustees and manages and invests Waqf funds. The institution's vision is summarized as "Qualified Minor – Growing Waqf" (Al-Salahat, 2012).

Founded over fourteen years ago under Law No. 6 of 2004 during the era of Sheikh Maktoum bin Rashid Al Maktoum, the institution supervises and manages Waqf assets. Its mandate expanded with Law No. 9 of 2007, issued under the directives of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister, Ruler of Dubai, to ensure an enabling environment for the growth of Waqf and management of minors' assets. The institution currently supports over 2,400 minors, ensuring their welfare and educational needs are met according to Islamic principles, with a structured and carefully planned vision (Al-Jabri & Al-Eisawi, 2020).

The institution has established five Waqf funds: Islamic Affairs Fund, Social Affairs Fund, Charity and Piety Fund, Education Fund, and Health Fund. A quarter of the Education Fund is allocated to establishing and equipping educational institutions, supporting students, printing and distributing Islamic books and Qur'ans, and sponsoring students for studies abroad, both in religious and secular fields. Beneficiaries must be UAE citizens, maintain consistent academic attendance, achieve a minimum grade of 75%, study within the country, and have family income below the established average thresholds.

### ***Educational Programs and Activities***

**1. Scholarships for Outstanding Students:** The foundation covers tuition fees for high-achieving minors with scores of 85% and above, including those from low- and middle-income families. University tuition fees are also covered, and students are provided with

academic mentors for guidance until graduation, culminating in recognition at the annual awards ceremony with monetary rewards.

2. **Recognition of Academic Excellence:** Following the foundation's vision, "Qualified Minor – Growing Waqf," annually recognizes top-performing students achieving 85% or above. The ceremony honors students, graduates, and their caregivers, fostering motivation, competition, and sustained academic excellence.
3. **Provision of School Supplies:** The program aims to:
  - o Equip caregivers with strategies to motivate students.
  - o Encourage minors to value education and achieve excellence.
  - o Strengthen communication between the foundation and its beneficiaries.
  - o Promote joy and engagement among students by providing school gifts.
  - o Reduce the financial burden of school-related expenses.

#### *Maktoum Quran Centers*

Since ancient times, citizens of Dubai have demonstrated a strong commitment to teaching the Quran, viewing it as both an act of worship and a communal responsibility. Religious endowments in the emirate were often established either as mosques or as centers for Quran memorization and related sciences. Over time, these endowments expanded to include instruction in Islamic jurisprudence, Arabic language, and Islamic propagation. Among these initiatives are the Maktoum Centers for Quran Memorization, a Waqf established by the late Sheikh Maktoum bin Rashid Al Maktoum during his tenure as Ruler of Dubai, following his directives to create this enduring institution (Shawish & Radwan, 2021).

Founded in 1997, the Centers aim to instill religious values in younger generations, promote memorization of the Quran, teach Islamic jurisprudence, and preserve canonical texts. The Centers conduct various activities, including an annual competition, two annual Umrah trips, and the innovative "Quran Day," an intensive memorization program enabling students to complete the Quran within a short period. In 2017, the Centers opened a dedicated headquarters in Al Warqa'a, affiliated with the Dubai Department of Islamic Affairs and Charitable Activities. Funded through a Waqf established by Sheikh Maktoum's descendants, the Centre has an annual budget of AED 2 million, allocated as rewards for students and salaries for teachers and supervisors. Currently, the Centers operate 40 male and 54 female study circles across the emirate, offering free courses to more than 1,500 students annually, covering various ages and academic levels.

#### *Fields of Educational Waqf in Dubai*

The extensive efforts by the Dubai government and individuals in supporting educational Waqf can be categorized into several key areas:

1. **Construction of School Buildings and Classrooms:** This includes developing laboratories, computer labs, libraries, sports facilities, school theaters, and kindergartens, as well as adding classrooms, rehabilitating schools to accommodate students with special needs, and maintaining educational infrastructure. For example, Wasl Asset Management Group supported 24 public schools and educational institutions between 2014 and 2019 with over AED 4 million in contributions (Al-Jumaili, 2017).
2. **Support for Scientific Research and Academic Studies:** Dubai has prioritized research as a critical component of education, fostering innovation, industrial development, and community advancement. Funding comes from Waqf proceeds or designated shares, such

as Dubai Holding allocating AED 50 million annually for innovation and future research. The Abdullah Al Ghurair Education Foundation, a Waqf institution, supports education across the Arab world, including research, infrastructure development, and scholarships for high-achieving students. Dubai Courts allocate a portion of commercial rental income to cover university fees for students in need. Initiatives such as Kitab Café allocate proceeds from Waqf tables to promote reading among orphans, while Wasl contributes part of its revenue to school maintenance and renovation.

3. **Reinvestment of Tuition Fees for Waqf Sustainability:** Some Waqf-based educational institutions charge symbolic tuition fees, using the proceeds to sustain and grow the Waqf. Notable examples include the educational city established by Haji Saeed Loutah in Al Muhosina, which includes the College of Medicine, College of Pharmacy, the Islamic School, and the Future Kindergarten. Tuition fees contribute to the continuity and development of these Waqf institutions (Al-Jumaili, 2017).
4. **Endowment of Tangible Assets:** Community members and institutions in Dubai have endowed movable assets such as books, computers, and other equipment to benefit students and educational institutions. For instance, Dar Jumeira for Publishing and Distribution allocated a percentage of its books for school libraries, while Carmen Company contributed part of its revenue to purchase computers for low-income students. General Electric supports schools through Waqf initiatives, providing maintenance and equipment.

Additionally, Sheikh Maktoum bin Rashid Al Maktoum's Holy Quran was printed as a Waqf initiative in 1998. A high-level scientific committee supervised its design and review in collaboration with recitation authorities from Egypt and Syria. The Quran was first issued in 2006, in multiple formats, and is distributed free of charge both domestically and internationally, with copies provided to all mosques in the emirate.

#### *Human Resource Development and Support through Educational Waqf in Dubai*

One of the most significant areas of support provided by educational Waqf in Dubai is the development of human capital. Many Waqf donors focus on enhancing human resources within universities, colleges, vocational schools, and Waqf institutions, as well as in organizations concerned with research and professional development. This includes institutions that provide endowed seats for study and learning, reflecting the importance of human capital in societal progress. Prioritizing human development aligns with the directives of Dubai's leadership. Sheikh Mohammed bin Rashid Al Maktoum emphasized: "As leaders, our mission is to achieve the public good and ensure the happiness of people, which cannot be accomplished without their participation. Therefore, we prioritize human development, which is a central pillar in our vision" (Al-Jabri & Al-Eisawi, 2020).

Many Waqf donors and institutions in Dubai have embraced the responsibility of developing human capital through education, training, and investment. Their efforts have produced highly qualified professionals who have left lasting contributions across multiple sectors, both within Dubai and beyond. A notable example is the charitable support provided by the Essa Saleh Al Ghurair Foundation, which contributed AED 5 million in 2017 to fund medical education for UAE nationals at the Mohammed Bin Rashid University of Medicine and Health Sciences. Dr. Raja Essa Al Ghurair, Chairperson of the Foundation, stated: "We participate in this initiative out of our strong belief in the importance of contributing to the Year of Giving 2017, and in supporting the global vision of Waqf launched by His Highness Sheikh

Mohammed bin Rashid Al Maktoum. Through this innovative Waqf, we hope to achieve the intended impact.” Dr. Alawi Sheikh Ali, Dean of the University’s College of Medicine, highlighted the significance of private sector cooperation in supporting community initiatives, noting: “We thank the Essa Saleh Al Ghurair Foundation for this generous support, which will directly benefit medical education, and we look forward to further fruitful collaborations with pioneering institutions that help elevate healthcare standards, develop medical capacities, and build sustainable talent in the UAE” (Dhubailah, 2022).

The Islamic and Arabic Studies College in Dubai—now part of Al Wasl University—is another prominent example. With more than 10,870 graduates from various GCC countries, the institution has achieved a 100% employment rate for its male graduates and 86% for female graduates, according to Dr. Mohammed Abdul Rahman, Director of the College.

Other institutions contribute to cultural, social, and scientific development. For example, the Awsha Bint Al Hussein Foundation has supported cultural and social initiatives for over 25 years. James Educational Group allocates 4% of its student seats to financially disadvantaged students, demonstrating a strong commitment to social responsibility within the educational sector. Founder and Chairman Sanifarki stated: “We are proud to contribute to the community where we operate. As a private institution, we strive to make a meaningful impact by supporting education through endowed seats for students.”

Dubai Customs has also demonstrated exceptional social responsibility, implementing over 600 community initiatives in the past three years. Their efforts, recognized with the Dubai Waqf Mark from the Mohammed Bin Rashid Global Center for Endowment and Donation Consultancy, include supporting the Dubai Autism Center, cooperating with the UAE Association of the Visually Impaired to enable members to perform Umrah, and launching the “Footprint of Hope” initiative with the Awqaf and Minors Affairs Foundation to empower 17 minors through academic development. Additionally, the Directorate supports people of determination and senior citizens, waiving fees for services at customs centers.

### **Conclusion**

This study demonstrates that educational Waqf in Dubai represents a unique model for leveraging endowment resources to support education and sustainable human development. Through strategic vision and enlightened leadership, Dubai has revived the Waqf concept in a contemporary form that blends Islamic heritage with administrative and economic innovation, establishing the emirate as a leading center for educational Waqf regionally and globally.

Findings show that Waqf institutions in Dubai, such as the Mohammed Bin Rashid Global Center for Endowment and Donation Consultancy and the Awqaf and Minors Affairs Foundation, have significantly contributed to funding education, supporting research, providing scholarships, constructing educational facilities, and developing school and university environments. The adoption of innovative Waqf concepts has enabled small and medium-sized individuals and institutions to participate in education through diverse and non-traditional means.

Through the multiple practical models discussed, it is evident that Waqf in Dubai has transcended the traditional charitable concept, becoming a dynamic developmental tool that fosters human capital, promotes social solidarity, and supports sustainable development. Educational Waqf has thus evolved from a charitable activity into a structured system with tangible economic, social, and cultural impact, aligned with the UAE Vision 2071 for a knowledge- and innovation-based society. Dubai's experience in educational Waqf provides a practical and exemplary model for the Arab and Islamic world, offering sustainable solutions for financing education and ensuring its continuity and financial independence. The study recommends expanding research in this field, establishing precise educational Waqf databases, and enhancing public-private partnerships to scale and sustain its impact on education and comprehensive development.

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