

Maqasid al-Shari'ah and AI Education: Waqf as a Tool for Knowledge Preservation and Technological Advancement

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ABSTRACT

The recent, explosive advancements in AI is transforming global educational systems in providing opportunities of access, customization and knowledge generation, but at the same time has prompted concern of its governance ethics, epistemic bias and socio-digital disparities. The changes in Muslim societies require a revisit of Islamic knowledge traditions (particularly Maqasid al-Shari'ah, the higher objectives of Islamic law) to ensure technology adoption based on ethics, epistemic and social justice. This research study is to investigate the interplay between Maqasid al-Shari'ah, AI Education and waqf (Islamic endowment) as a viable financing and institutional infrastructure of Islamic intellectual tradition that promotes the preservation of knowledge and innovations in the modern education sector. Applying a conceptual and qualitative approach using doctrinal analysis methodology, this research blends the insights from classical Islamic legal theory with current findings in the area of AI Education and Islamic social finance, and also draws on comparable practices from waqf-based educational innovation in Malaysia and Indonesia. An integrated conceptual model where Maqasid al-Shari'ah serves as the ethical basis; waqf acts as a viable financing instrument; and AI as the technical driver in modern educational systems is built upon from the findings. The study indicates that Maqasid-driven waqf can alleviate common issues in educational finance, promote digital inclusion and enable an ethical implementation of AI in Muslim societies; and there are governing, regulatory and digital capacity constraints to be overcome to realize this model. This research is a testament of a strategic shift for sustainable preservation of knowledge, empowerment through technology and a socio-economic transformation in the Muslim world via an application of waqf for AI Education.

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INTRODUCTION

Islamic civilizations consider education as a process of human development that cultivates a person's intellect, values and morality as well as the social society as a whole. Since Islam began, learning, thinking, reflection, observation and research are a command of humanity as explained by the Qur'an several times (Al-Qur'an, 96: 1–5; 39: 9), and have been seen as an obligation that should not be abandoned as they build a society with intelligent and high moral individuals. Throughout the history of Islam, support for education institutions came from eternal Islamic social financing, allowing knowledge to be carried out from generation to generation (Muhammad et al., 2024).

Artificial intelligence technology, as the latest innovation, is changing the face of education worldwide with a phenomenon called Artificial Intelligence in Education (AIED), namely by providing the development of adaptive systems and intelligent tutoring to automate the teaching process, measure student performance accurately and personalize the learning path for students to optimize learning efficiency (Luckin et al., 2016; Holmes et al., 2022). Global institutions such as UNESCO also affirm the potential of artificial intelligence to improve access and equity in quality education in various countries, especially developing countries. AI is the most suitable element to be included in planning education and knowledge management in line with the digital technology's era.

Along with its opportunities, technological developments also pose considerable ethical, social, and legal risks. Numerous scholars have noted concerns regarding data privacy, fairness (algorithmic bias), transparency and accountability, the Digital Divide, intellectual property, surveillance and the potential excessive dependence on automated decision-making systems (Floridi et al., 2018; Zawacki-Richter et al., 2019). These issues call for the responsible governance of educational technologies, the provision of guidelines to navigate such concerns, and frameworks to prevent these innovations from infringing upon basic human well-being and dignity beyond merely efficiency improvements.

These challenges have significant implications within Muslim societies where education is inherently bound with ethical development and spiritual well-being. According to Islam, technology per se does not have any particular values or principles guiding it, rather its application must be subjected to the guidelines prescribed by Shari'ah. Applying Maqasid al-Sharah which is intended for bringing good, or benefit for the society and at the same time to avoid any damage or negative outcome, can guide technology development and use into a productive process which addresses contemporary challenges and at the same time; respects the Islamic ethics such as knowledge, justice, and well-being of society. Auda (2008) stated that technology serves Maqasid al-Sharah, if it enhances the public welfare, promote human welfare (maslahah) and deter the damage (mafsadah). Kamali (2022) argued that the role of technology could be judged against the objectives of Shari'ah to achieve social justice.

Concurrently with these ethical issues, waqf endowments, which have played a key role in supporting educational institutions in Islamic societies, can also contribute to the financing of new educational approaches. The historical waqf endowment model funded schools, libraries, research centres, and universities for centuries and played an instrumental role in the progress of knowledge in Islamic civilizations. Researchers have also shown that waqf, through its modern forms of social financing, can be used for a variety of charitable purposes, including education, poverty eradication, and healthcare

through innovative financing mechanisms such as cash waqf, corporate waqf, and digital waqf (Mohsin, 2019; Alias, 2013). Nevertheless, there is still limited evidence regarding waqf's potential to finance AI-based education ecosystems.

While several studies have been conducted on AIED (Luckin et al., 2016; Holmes et al., 2022; UNESCO, 2023), on Islamic social finance (Mohsin, 2019) and on AI ethical concerns (Floridi et al., 2018), they all developed largely in parallel and in separate research silos. Existing research on AIED predominantly explores issues of technological advancement, teaching pedagogical efficacy, and learning outcomes, with little focus on Islamic ethical governance of education technologies. Similarly, studies on Waqf focused on its potential in alleviating poverty, promoting entrepreneurship, healthcare and developing institutions, but there has been less concern with financing AIED systems. Research on Maqasid al-Shariah has been highly valuable in shaping ethical considerations for development in the age of technology and sustainability, yet these three topics of Waqf, AIED and Maqasid based education ethics have not yet been addressed in a cohesive manner.

To clarify this research gap even further, Table 1 summarises selected studies and highlights the shortcomings that justify the present research.

Table 1. Literature Synthesis and Research Gap

Author(s)	Research Focus	Major Contribution	Research Limitation	Gap Addressed in This Study
Çizakça (2000)	Historical development of waqf	Demonstrated the historical contribution of waqf to education and public welfare	Focused on historical institutions with limited attention to digital transformation	Examines how waqf can finance AI-driven education
Singer (2008)	Waqf and Islamic civilization	Explained the socio-economic role of waqf in educational development	Did not consider emerging educational technologies	Connects waqf with contemporary AI educational systems
Luckin et al. (2016)	Artificial Intelligence in Education	Identified the educational potential of intelligent learning systems	Lacked discussion of Islamic ethical principles and financing mechanisms	Integrates AI education with Islamic ethical governance and waqf financing
Holmes et al. (2022)	AI and educational innovation	Examined AI applications in teaching and learning	Limited discussion of religious and value-based educational frameworks	Applies Maqāsid al-Sharī'ah as an ethical framework for AI education
Floridi et al. (2018)	Ethics of AI	Developed principles for trustworthy AI governance	General ethical perspective without Islamic normative analysis	Extends ethical AI through an Islamic Maqāsid perspective
Mohsin (2019)	Contemporary waqf	Demonstrated the developmental role of modern waqf	Did not address AI-supported educational ecosystems	Positions waqf as a sustainable financing mechanism for AI education
UNESCO (2023)	Generative AI in education	Advocated human-centred and inclusive AI governance	Did not incorporate faith-based or Islamic financing perspectives	Combines UNESCO's ethical AI principles with Islamic social finance and Maqāsid

Source: Developed by the author from the reviewed literature (2026).

Overall, the review of literature finds that a vast number of studies have greatly expanded the understanding and knowledge of each topic, namely AI in education, Islamic social finance, and the governance of ethical technologies. However, most of the prior studies do not look at the topics from a comprehensive, synergistic angle with a specific emphasis on bringing together Maqasid al-Shariah, waqf financing, and Artificial Intelligence in Education as an integrated solution to drive sustainable educational development in the Muslim world. Such conceptual separation may hinder policymakers, schools, and waqf foundations from designing a more inclusive, responsible and financially sound Artificial Intelligence in Education ecosystem.

Given this, the paper's contribution can be seen as proposing a fully integrated conceptual framework linking together the normative goals of Maqasid al-Shariah, the financial benefits of waqf, and the disruptive opportunities presented by AI in Education.

In doing so, this study will add value to ongoing academic debates related to Islamic educational governance, the digital revolution, and sustainable development, and serve as an initial platform for subsequent empirical investigations and public policy.

METHOD

This study utilises a qualitative conceptual research design to investigate how Maqasid al-Shariah, waqf, and Artificial Intelligence in Education (AIED) can be brought together into a comprehensive system of sustainable education development. As a conceptual research design, it aims not to test hypotheses or collect primary empirical data but to synthesise and connect knowledge from Islamic studies and contemporary academic research into a new conceptual paradigm. Such a conceptual design is common for developing theoretical approaches and producing new insights on complex, interdisciplinary topics (Jabareen, 2009; Jaakkola, 2020).

Research Design

This research employs a qualitative conceptual approach based on a combination of conceptual analysis and literature synthesis. Instead of survey data, experiments or statistical procedures, this research evaluates scholarly knowledge about relationships between the key research concepts of Maqasid al-Shariah, waqf as a mechanism for Islamic social finance and AIED.

This design is suitable for the purposes of this study as these three concepts derive from diverse fields of study (Islamic jurisprudence, Islamic economics, educational technology and digital governance) and can benefit from cross-disciplinary research. According to Jabareen's (2009) method for conceptual research, the research identifies the core concepts, their relations and creates an integrated model to explore waqf for financing sustainable AI in education within the limits of Maqasid al-Shariah.

Sources of Data

All sources are secondary in nature and comprise a combination of classical Islamic writings, contemporary literature and relevant institutional reports. Classical sources include the Holy Quran, Sunnah, works of prominent classical Islamic scholars such as al-Shatibi, al-Ghazali and al-Mawardi's work on Islamic jurisprudence and Maqasid al-Shariah. These sources provided a normative and ethical context to discuss educational development and waqf in the light of Islamic tenets. Contemporary sources are comprised of peer-reviewed journal articles, academic books, book chapters, conference papers, and current reports in Artificial Intelligence in Education, Islamic social finance, waqf governance, digital transformation and sustainable development. Several documents from

international organizations like UNESCO, IDB Institute, OECD and World Bank were included to provide policy insights and global perspectives on AI in education.

Conceptual Analysis and Literature Synthesis

A critical evaluation of the literature identifies major concepts, theoretical viewpoints and nascent trends relating to AIED, Islamic social finance and Maqasid al-Shariah. Unlike a full-scale systematic review that adheres to PRISMA guidelines, this research adopts a structured literature synthesis by integrating and correlating information from diverse, though complementary sources.

The literature review focused on three thematic areas:

1. AIED within the Maqid al-Sharah ethical framework and the promotion of knowledge conservations.
2. Waqf as a vehicle for securing sustainable funding for education and development
3. Artificial Intelligence in education: contemporary practices and good governance.

Through these themes, common themes, limitations and the research gap for this study can be established. These elements form the basis for building the proposed conceptual framework.

Development of the Conceptual Framework

The synthesized concepts are then explored for logical relations in terms of how the objectives of Maqasid al-Shariah could ensure the ethical deployment of Artificial Intelligence in Education and how waqf could provide a viable financing mechanism for this, alongside enabling other related areas like the enhancement of educational quality, access and effective institutions.

The derived framework is an original conception that links all these elements. Selected examples of actual waqf initiatives (Malaysia and Indonesia are mentioned as non-case-study illustrations) in Islamic countries could further strengthen the application aspect of this discussion without providing empirical proof of their effectiveness.

Ensuring Rigor and Trustworthiness

Diverse scholarly traditions (Islamic jurisprudence, Islamic economics, education technology and public international law/ policy) provided a solid basis for argument, thereby enhancing rigor and trustworthiness. Comparisons between the varied scholarship have helped to maintain conceptual consistency of the final synthesis. Emphasis was also placed on up-to-date scholarly literature (peer-reviewed) and authoritative organizational reports for reflecting the latest advancements in the research field.

RESULTS AND DISCUSSION

The results of this conceptual study come from integrating three interconnected bodies of knowledge, namely Maqasid al-Shariah, waqf as an Islamic social finance vehicle, and artificial intelligence in education (AIED). This is not approached as three independent fields of research but rather integrated as one conceptual framework to offer ethical support, sustainable finance, and the technological knowhow for a transformed education system. The work is discussed in two sections.

The first provides a critical review of the proposed conceptual framework and explains how it enhances current literature in these areas.

The second critically discusses relevant examples from Malaysia and Indonesia, based on the explicitly set out analytical criteria, to illustrate the practical application of the framework.

The Integrated Maqid-Waqf-AI Framework

The main finding of this study is that for education systems to be sustainably transformed in the Islamic societies of today the three interconnected and interdependent elements need to be integrated: Maqasid al-Shariah (ethical and normative governance) waqf (financial and institutional sustainability) artificial intelligence in education (technological innovation). Rather than discussing these concepts separately, as other researchers have done, this work integrates them as three integral components of a single learning ecosystem. Ethical governance, driven by Maqasid al-Shariah, directs technological innovation, whilst waqf facilitates the financing and the institutional capacity needed for its prolonged implementation and AI serves as the delivery mechanism for a better and accessible educational and quality of delivery. This study argues, that without appropriate financing from waqf; the relevant application of technology; and the ethical basis for education, technology can never deliver sustainable education in Islamic societies.

One of the major contributions of the proposed framework is that it extends three important streams of existing scholarship.

Table 2. Comparison between Existing Literature and the Proposed Framework

Theoretical Domain	Existing Literature	Limitation	Contribution of the Proposed Framework
Islamic Social Finance	Waqf is primarily discussed as a charitable institution supporting education and welfare (Çizakça, 2000; Singer, 2008).	Limited attention to AI-enabled educational transformation.	Repositions waqf as a strategic financing mechanism for AI-driven educational innovation.
Maqāṣid al-Sharī'ah	Maqāṣid has been widely applied in Islamic law, finance, and governance (Auda, 2008; Kamali, 2022).	Limited application to AI governance in education.	Extends Maqāṣid as an ethical framework for responsible AI adoption in educational institutions.
Artificial Intelligence in Education	AI literature focuses on learning efficiency, automation, and personalised learning (Luckin et al., 2016; Holmes et al., 2022).	Ethical financing and Islamic governance receive little attention.	Integrates AI with Islamic ethics and sustainable financing mechanisms.

Source: Developed by the author (2026).

We can conclude from this comparison that the uniqueness of this framework resides in the identification of novel relationships among existing concepts and not necessarily the conceptualization of new concepts. This cross-disciplinarily contribution further enriches and enriches the existing discourse on the governance of Islamic education by presenting a holistic model for this governance where financial viability is combined with the ethic of Legitimacy, technological advancement.

Comparative Analysis: Malaysia and Indonesia

Table 3. Comparative Analysis of Waqf-Based Educational Innovation

Analytical Criterion	Malaysia	Indonesia	Implication for Nigeria
Governance	Strong university-waqf collaboration	National coordination through BWI	Strengthen collaboration between universities and waqf institutions
Funding Mechanisms	Cash waqf and corporate waqf	Community-based waqf and digital waqf	Diversify waqf financing models
Digital Integration	Advanced digital management systems	Rapid growth of digital waqf platforms	Invest in digital infrastructure
AI Readiness	Emerging AI initiatives in higher education	Growing digital education ecosystem	Build AI capacity through waqf funding
Shari'ah Governance	Institutional Shari'ah oversight	National regulatory framework	Develop comprehensive governance standards
Scalability	Strong institutional support	High community participation	Combine institutional leadership with community engagement

Source: Developed by the author from reviewed literature (2026).

Critical Discussion

This shows that both Malaysia and Indonesia managed to innovate their waqf institutions into modern entities, but used a variety of institutional arrangements. Malaysia is stronger on integrating the various stakeholders into the investment framework for the development of education by creating stronger linkages among universities, Islamic financial institutions, and government agencies. On the other hand, Indonesia shows how it is possible to mobilise participation and innovate with digital technologies in national waqf projects.

These cases thus suggest that in educational transformation, not only technological innovation matters but more so the enabling governance and funding, institutional linkages, and good practice. This finding validates our proposed framework, which posits that Islamic moral governance guides the process with Maqasid al-Shariah, waqf institutions as financial providers, AI technologies are deployed to improve educational services delivery in a structured governance system.

Based on this comparative analysis, countries like Nigeria could also find lessons in incorporating Islamic social finance into its national educational policies, along with investments in digital infrastructure, strengthening capacity, and improving AI literacy. It means that in such cases waqf institutions may need to progress beyond basic charity services into strategic partners for educational transformation and sustained development.

Governance and Ethical Considerations

However, the success of a waqf as an enabler of AI education will entirely depend on its governance structure and methods for enforcing ethics, a major constraint for many Muslim-majority countries (Ahmed, 2015). Kuran (2001) pointed out that, for waqf, immobility of institutions could be an obstacle to its adaptability, whereas its governance for AI education may be complicated by transparency issues, corruptibility, and administrative inefficiency. Therefore, a well-structured waqf for AI education must, among others:

1. Be guided by professional management
2. Incorporate independent audits
3. Employ digital financial management tools
4. Operate under regulations based on Islamic Jurisprudence
5. Use performance evaluation framework

From the Islamic perspective, waqf ethics should consider; 'amanah (trust), 'adl (justice) and 'ihsan (excellence) in management and implementation (Hafiz & Saiful 2016).

Policy Implications

The convergence of Maqasid al-Shariah and AI education has several policy implications for Nigeria and other countries. First, public higher education policy and policy on technology innovation needs to integrate the Islamic social finance concept as a supplementary mode of financing. This would allow for a legally defined endowment-based waqf fund. Secondly, to facilitate investment in AI infrastructure, strategic partnerships could be developed between private Islamic finance actors, technological companies and public authorities; this is, thus, a practical step to reduce reliance on government resources and stimulate innovation. Third, all levels of the education curriculum needs to emphasize AI literacy, digital literacy and data ethics. The curriculum must take on board the framework provided by UNESCO (2023). Fourth, policy should govern the application of the AI system in a manner that safeguards the ethical principles of education, such as data protection and transparency.

CONCLUSION

This research explored the interaction between Maqasid al-Shariah, waqf and AI within the educational sphere by illustrating the effectiveness and long-term applicability of the Islamic social finance practice to the development of modern technologies in the Muslim world. The research showcased the ability of the classic Islamic institution of waqf to serve as an efficient medium to propel the modernisation of education and aid in supporting the curriculum designed to address the challenge of Artificial Intelligence. Basing modern technology development in the Muslim world on Maqasid al-Shariah, particularly on *hifz al-'aql* (preservation of intellect), ensures an ethically sound approach for applying AI to the education system. Moreover, HCT complements this perspective by explaining how investment in AI education brings the benefit of increased economic productivity and technological development in a nation. Malaysian and Indonesian models have demonstrated that an effective strategy for waqf-driven innovative education lies in robust institutionalization, embracing digitalization, and supporting policies that encourage such changes. A key challenge has been establishing efficient waqf governance structures and managing ethical and technical considerations, coupled with a shortage of technological capacity. Nevertheless, a Maqasid-driven waqf frame of development in the educational context remains a viable path towards improved access to quality education, preservation of knowledge and sustainable societal development in Nigeria.

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AUTHOR CONTRIBUTIONS STATEMENT

All the contributions concerning the research idea, carrying out the literature review, constructing the conceptual framework, data analysis (review of relevant scholarly literatures) and interpretation of findings, and finally the entire write up were made by the authors.

AI USAGE STATEMENT

During the preparation of this manuscript, the author used Artificial Intelligence (AI) solely as a supporting tool to assist with tasks such as idea generation, language refinement, grammar improvement, and enhancement of the overall clarity and organization of the text. The AI was not used to generate research data, conduct data analysis, interpret findings, or formulate the study's conclusions. The author critically reviewed, verified, and edited all AI-generated content before incorporating it into the manuscript. The author assumes full responsibility for the accuracy, originality, integrity, and scientific validity of the work. The use of AI was conducted in accordance with the principles of academic integrity, research ethics, and the applicable institutional guidelines.

CONFLICT OF INTEREST

The authors certify that there are no conflicts of interest regarding the publication of this paper. All data collected, the approach to research used, data analysis and results derived are solely those of the authors and are free of the influence of any funding agency or commercial entity.

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