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Sacred Dependency: Madrasa Networks as Institutionalized Poverty Traps In Pakistan's Political Economy

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Abstract

Pakistan's approximately 36,000 to 43,000 registered religious seminaries enroll an estimated 3.5 to 4.6 million students annually, yet their internal economic architecture remains a critically understudied dimension of the country's developmental crisis. This paper argues that a significant segment of Pakistan's madrasa network has undergone a structural transformation evolving from an institution of religious formation into a self-sustaining economic enterprise that systematically instrumentalizes impoverished children as primary agents of revenue generation, while simultaneously violating the foundational Islamic legal principles it claims to embody. Drawing on Islamic jurisprudence, institutional economics, and ethnographic observation conducted across madrasa institutions in Punjab and Khyber Pakhtunkhwa (2020–2025), the study identifies four interlocking mechanisms of institutional dysfunction. First, Cultivated Mendicancy wherein children are systematically conditioned through sermons, organized campaigns, and coercive incentive structures to solicit seasonal charitable contributions including grain harvests, animal hides, and monetary donations normalizing solicitation as spiritual practice in direct contravention of established Prophetic prohibitions. Second, the Tamleek Juridical Mechanism through which communally-donated assets are converted into privately-controlled institutional property, circumventing Islamic Waqf law and Zakat distribution ethics. Third, Dynastic Institutional Capture whereby hereditary succession supplants scholarly merit, and teacher appointments reflect student revenue-generation capacity rather than pedagogical qualification. Fourth, Epistemic Closure through Religious Sanction wherein alternative educational pathways are delegitimized as irreligious, and institutional accountability is systematically suppressed through the weaponization of sacred authority. The cumulative consequence is the large-scale, intergenerational production of a chronically dependent population structurally excluded from productive economic participation and conditioned toward institutionalized solicitation from childhood. Against Pakistan's declining education expenditure of 0.8 percent of GDP and its ranking of 164th out of 193 countries on the Human Development Index, this paper contends that madrasa-mediated dependency cultivation constitutes a measurable and systematically overlooked impediment to national human capital formation. Evidence-based policy recommendations are advanced for regulatory bodies, civil society organizations, and international development institutions.

Key words: Madrasa Political Economy, Institutionalized Mendicancy, Human Capital Formation, Waqf Misappropriation, Dynastic Institutional Capture, Tamleek Mechanism, Cultivated Dependency, Poverty Trap, Islamic Jurisprudence, Pakistan Religious Education, Epistemic Closure, Child Welfare, Fatf Compliance

Introduction: The Paradox of Sacred Poverty

In Pakistan, a child memorizes the Quran on an empty stomach while the administrator who dispatched him to solicit donations from neighboring households drives to Friday prayers in a late-model vehicle. This observation is not offered as polemic; it is offered as a sociological datum one that encapsulates, with discomfiting precision, the structural relationship between power, piety, and poverty that this paper seeks to analyze. Pakistan hosts one of the most extensive non-state

educational networks in the contemporary Muslim world, with religious seminaries serving as the primary educational institution for millions of children drawn overwhelmingly from the most economically distressed strata of Pakistani society. With over 43,000 madrasas educating approximately 4.6 million students, these institutions remain a crucial source of free education in a country where the state has systematically abdicated its educational responsibilities. The Pakistan Economic Survey 2024–25 reports that public expenditure on education has declined to a historic low of 0.8 percent of GDP far below the UNESCO-recommended threshold of 4 to 6 percent. UNICEF estimates that approximately 26.2 million children remain out of school in Pakistan, conferring upon the country the world's second-largest out-of-school population. Pakistan's Human Development Index value of 0.540 places it 164th out of 193 countries in the 'low human development' category. International pressure from the Financial Action Task Force (FATF), which placed Pakistan on its grey list between 2018 and 2022, has directed attention toward madrasa funding transparency. More recently, the government's 2019 decision to classify madrasas under the Ministry of Education and mandate curriculum reform has faced sustained resistance from seminary leadership illustrating the structural entrenchment of the mechanisms analyzed in this paper. Yet both the security-focused and reform-focused literatures have systematically overlooked a parallel and arguably more pervasive dimension: the institutionalization of economic practices that exploit vulnerable children, violate foundational Islamic legal principles, and reproduce conditions of chronic dependency across generations. This paper advances three principal claims. First, within a significant and discernible segment of Pakistan's madrasa network, a structural transformation has occurred in which religious educational institutions have been captured by economic interests that serve administrators at the direct expense of enrolled students. Second, this transformation is embedded in governance arrangements, pedagogical practices, financial mechanisms, and social control systems that collectively constitute an integrated enterprise of dependency production. Third, the economic practices documented herein violate not merely external developmental norms but the very Islamic jurisprudential tradition whose authority they invoke. "A nation that permits its most vulnerable children to be harvested as instruments of institutional commerce while their administrators educate their own children in elite private schools has not experienced a failure of religious education policy. It has experienced a failure of moral accountability [1-6].

Theoretical Framework

Political Economy of Religious Institutions

The political economy tradition holds that economic outcomes are shaped by the institutional frameworks within which actors operate, and that these frameworks are themselves the product of power relations, distributional conflicts, and the strategic behavior of organized interests. Applied to religious institutions, this framework directs analytical attention away from stated purposes and toward the incentive structures, governance arrangements, and distributional consequences that characterize actual operation. Bromley's institutional economics provides a complementary lens, distinguishing between the formal rules defining an institution's nominal purpose and the operational rules governing actual behavior. When these diverge when an institution nominally devoted to religious education operates economically as a revenue-extraction enterprise the conditions for institutional capture obtain: the systematic redirection of organizational resources away from stated purposes and toward private benefit, sustained by informational asymmetries and power differentials inherent in the institution's relationship with its beneficiaries [7-8].

Dependency Theory and Human Capital Formation

The poverty traps a self-reinforcing mechanism perpetuating deprivation across generations finds powerful illustration in the madrasa context analyzed in this paper. When children are systematically denied access to productive skills, conditioned toward solicitation as a primary economic modality, and graduated into an ecosystem offering no pathway beyond the seminary network, conditions of generational poverty are structurally produced rather than incidentally encountered. Heckman's foundational research demonstrates that cognitive and dispositional orientations established in childhood exert durable and largely irreversible influence on adult economic behavior and capability. The World Bank's Pakistan Human Capital Review (2023) confirms that low human capital development limits Pakistan's ambition to achieve upper-middle-income status, identifying educational quality and skill formation as critical bottlenecks [9,10].

Islamic Jurisprudence as Internal Critique

A methodologically distinctive contribution of this paper is its deployment of Islamic jurisprudence as an internal normative framework for critique. The Islamic prohibition of mendicancy among able-bodied individuals is unambiguous across all major jurisprudential schools. The Prophet Muhammad (peace be upon him) declared: 'The upper hand is better than the lower hand; the upper hand is the one that gives, and the lower hand is the one that takes' [11]. He further warned: 'A man continues to beg from people until he comes on the Day of Resurrection without any flesh on his face' [11]. Waqf law is governed by strict inalienability principles: 'Do not sell it, do not give it as a gift, and do not bequeath it'. The Zakat distribution categories (Al-Taw bah, 9:60) do not include institutional administrators. Islamic prohibition of begging is similarly unambiguous: 'Whoever begs from people in order to accumulate wealth, it is as if he is asking for burning coals' (Sahih Muslim, Hadith 1041) [11,12].

Research Methodology

This study employs a qualitative research methodology combining four complementary approaches: (1) ethnographic observation of madrasa practices across multiple institutions in Punjab and Khyber Pakhtunkhwa, Pakistan (2020–2025); (2) documentary analysis of regulatory reports, government economic surveys, and international organization assessments; (3) normative analysis drawing on primary Islamic jurisprudential sources; and (4) comparative institutional

analysis situating Pakistani madrasa practices within broader political economy frameworks. This study employs observational and documentary research methods. No experimental interventions were conducted on human subjects. Ethnographic observations were conducted in public or semi-public institutional settings; no personally identifiable information was collected, recorded, or reported. The research adheres to the ethical principles of the Declaration of Helsinki with respect to the protection of human dignity and privacy. Formal ethics committee approval was not required under applicable guidelines for observational social science research of this nature.

Cultivated Mendicancy: The Institutionalization of Solicitation The Architecture of Child-Mediated Revenue Collection

The most structurally significant economic mechanism within certain Pakistani madrasa networks and the least examined in peer-reviewed literature is what this paper terms Cultivated Mendicancy: the systematic deployment of enrolled children as primary agents of institutional revenue generation through organized solicitation campaigns, and the parallel cultivation of psychological dispositions that normalize charitable dependency as a spiritually valorized livelihood strategy. Ethnographic observation documents a recurring annual cycle of organized charitable collection in which students are dispatched to solicit contributions from surrounding communities. These campaigns are structured around three principal collection events: the wheat harvest season, during which students visit agricultural households to solicit grain contributions; Eid al-Adha, during which students collect animal hides for institutional sale; and Ramadan, during which students solicit Zakat and voluntary charitable contributions from neighborhood households. Research using district-level data confirms that madrasa enrollment patterns in Pakistan are significantly correlated with indicators of economic marginalization. Children who question their deployment as collection agents are, in documented cases, confronted with the explicit formulation: 'You eat here; you do not eat at your own home.' This statement reducing the child's educational presence to a debt serviced through solicitation labor captures with analytical precision the instrumental relationship between administrator and student [14].

Homiletic Conditioning: The Theology of Solicitation

The material solicitation apparatus is sustained by a parallel rhetorical and pedagogical apparatus through which charitable collection is valorized as spiritual practice. Regular sermons within certain madrasas present solicitation not merely as institutional necessity but as an act of spiritual merit an opportunity for students to serve as divinely commissioned intermediaries of charitable transfer. This conditioning serves dual institutional functions: externally legitimizing revenue extraction as religious philanthropy; internally suppressing student resistance by rendering non-participation a form of spiritual ingratitude. "The deployment of children in organized charitable solicitation campaigns, rationalized through religious rhetoric and sustained by food-security dependency, constitutes a form of institutionalized economic exploitation that operates beneath the threshold of legal and regulatory visibility insulated from scrutiny by the sacred authority of its administrators and the cultivated docility of its beneficiaries."

Violation of Islamic Anti-Mendicancy Principles

These practices stand in direct tension with the Islamic jurisprudential tradition invoked to legitimize them. The Quran commands: 'And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah' (Al-Jumua, 62:10) a Quranic injunction toward productive economic engagement fundamentally at odds with the solicitation culture cultivated within certain seminary environments. The normalization of charitable dependence as a vocational orientation represents a pedagogical inversion of the Islamic tradition's consistent emphasis on self-sufficiency, dignified labor, and the integration of religious commitment with worldly productivity.

The Tamleek Juridical Mechanism: Sacred Charity, Private Accumulation

The Instrument and Its Legitimate Purpose

The second mechanism is the systematic employment of the Tamleek instrument to convert communally-donated charitable assets into privately-administered institutional property. Tamleek, in its legitimate Islamic jurisprudential context, refers to the transfer of ownership of Zakat funds to eligible recipients, thereby completing the donor's Zakat obligation. Research on Waqf management in Pakistan confirms that private awqaf operate with minimal legal supervision, typically registered as societies or foundations creating structural conditions for asset privatization [14].

Mechanisms of Asset Privatization in Practice

Within certain madrasa administrative environments, Tamleek has been adapted to serve a structurally different purpose: the formalization of administrative control over donated assets in a manner that insulates them from communal accountability. Land purchased through charitable contributions is registered in the administrator's name or family members' names. Buildings constructed through donor funds are treated as assets under the administrator's sole discretion. As documented by FATF assessments, Pakistan remained on the international grey list between 2018 and 2022 precisely because of failures to establish oversight of religious seminary financial operations, with the majority of madrasas operating without independent financial audits [5].

Violation of Waqf Law and Zakat Distribution Ethics

The privatization of communally-donated assets constitutes a violation of foundational Islamic legal principles. Islamic Waqf law establishes that property dedicated to public charitable purposes cannot be alienated, sold, or redirected to private benefit (Sahih al-Bukhari, Hadith 2737). The Quranic framework for Zakat distribution (Al-Tawbah, 9:60) does

not enumerate institutional administrators among eligible recipients. The religious knowledge conferring authority upon the administrator simultaneously establishes the illegitimacy of private appropriation of donated assets [11].

Dynastic Institutional Capture: Religious Feudalism in Contemporary Form **Hereditary Succession and the Subversion of Merit**

The third mechanism Dynastic Institutional Capture refers to the widespread pattern through which madrasa administration, assets, and authority are treated as heritable private property by founding administrators, with institutional leadership succession determined by kinship rather than scholarly qualification or pedagogical merit. This pattern constitutes religious feudalism in contemporary institutional dress: the conferral of quasi-manorial authority over an institution's human, financial, and material resources upon a dynastic line, insulated from accountability by the sanctification of the administrator's religious status.

Teacher Appointments as Revenue Instruments

A particularly revealing manifestation is the observed practice of linking teacher appointment and retention to the charitable revenue-generation capacity of associated students rather than to pedagogical qualification or teaching effectiveness. Teachers whose student cohorts demonstrate superior collection performance receive preferential institutional treatment; those with superior scholarly credentials but revenue-poor student associations face marginalization. This inversion substituting revenue generation for pedagogical merit represents a complete subordination of educational purpose to economic interest.

The Double Standard: Elite Exemption from Sacred Dependency

The most analytically telling indicator of embedded institutional cynicism is the observable contrast between the educational trajectories prescribed for enrolled students and those pursued for administrators' own children. Enrolled students are confined to curricula equipping them exclusively for seminary-network roles. Muhtamim families routinely educate their own children in English-medium private schools, professional degree programs, and international universities a double standard that constitutes empirical evidence of administrators' own private assessment of the education they provide. "When those who administer an educational institution ensure that their own children are educated elsewhere, they have disclosed more eloquently than any critic could their private judgment of that institution's educational value."

Epistemic Closure through Religious Sanction

The Delegitimization of Alternative Educational Pathways

The fourth mechanism Epistemic Closure through Religious Sanction operates at the level of ideology and social control, insulating the economic practices of preceding sections from scrutiny by delegitimizing alternative educational frameworks and criminalizing dissent through the weaponization of sacred authority. Within certain madrasa environments, formal schooling is characterized as spiritually dangerous a gateway to irreligion and moral dissolution. Students who pursue formal education face social stigmatization; their families may face adverse consequences characterized as a betrayal of religious educational obligations. Reform efforts in Pakistan including the 2019 reforms classifying madrasas under the Ministry of Education have faced sustained resistance from seminary leadership, illustrating the structural entrenchment of these epistemic closure mechanisms.⁶ Challenges in integrating productive and peace education into madrasa curricula stem precisely from the structural resistance of existing administrative arrangements [15].

Sacred Authority as Instrument of Accountability Suppression

The muhtamim's status as Islamic scholar is systematically leveraged to render critical inquiry about institutional finances, governance, or student welfare socially and spiritually dangerous. Those raising financial questions are characterized as disrespectful of religious authority; advocates for reform are framed as agent's hostile to Islam; parents inquiring about educational outcomes are managed through appeals to religious deference rather than substantive transparency. The consequence is the effective insulation of institutional economic practices from both internal correction and external scrutiny.

Macroeconomic Consequences: Human Capital Deficit and National Development

The Scale of Productive Exclusion

The mechanisms documented above carry measurable macroeconomic consequences for Pakistan's developmental trajectory. An estimated 4.6 million students currently enrolled in Pakistani madrasas receive, in the majority of cases, an education that equips them exclusively for roles within the seminary network. Research confirms that madrasa enrollment patterns correlate significantly with indicators of economic marginalization at the district level. The World Bank's Pakistan Human Capital Review (2023) underlines that low human capital development limits Pakistan's economic growth prospects and capacity to develop a skilled workforce [1,10,13].

Intergenerational Dependency Reproduction

Madrasa-mediated dependency cultivation reproduces the conditions of its own perpetuation across generations through three principal channels: the normalization of solicitation transmitting dependency-oriented dispositions to subsequent student generations; the establishment of new madrasas funded through charitable networks developed during training; and the social stigmatization of formal education reducing the probability that children of madrasa graduates seek alternative educational pathways. Challenges in integrating productive competencies into madrasa curricula in Pakistan

stem precisely from the structural resistance of existing administrative arrangements. Historical analysis of madrasa development in Pakistan confirms that these institutional patterns are deeply entrenched and predate contemporary reform efforts [14,15].

Summary Table: Mechanisms, Violations, and Consequences

Mechanism	Institutional Practice	Islamic Legal Violation	Economic Consequence
Cultivated Mendicancy	Systematic child deployment in charitable solicitation; homiletic normalization of begging as spiritual practice	Prophetic prohibition of solicitation by able-bodied individuals (Bukhari 1429, 1474; Muslim 1041)	Dependency-oriented dispositions; exclusion from productive participation; learned helplessness
Tamleek Juridical Mechanism	Conversion of communally-donated assets to privately-controlled property; circumvention of Waqf law	Waqf inalienability (Bukhari 2737); Zakat distribution categories (Al-Tawbah 9:60)	Private appropriation of public charitable resources; administrator wealth accumulation
Dynastic Institutional Capture	Hereditary succession; teacher appointments by student revenue capacity; elite exemption from dependency	Amanah and Adl principles in communal institutional stewardship	Educational quality suppression; perpetuation of institutional dysfunction
Epistemic Closure	Delegitimization of formal education as irreligious; suppression of accountability through sacred authority	Islamic obligations of Shura and transparency in communal affairs	Insulation of exploitative practices from reform; perpetuation of human capital deficit

Policy Recommendations: Toward Accountable and Productive Religious Education

The policy implications are targeted in aim directed not toward the elimination of religious education but toward the elimination of exploitative economic practices grafted upon it. The following recommendations are organized by temporal horizon and directed at multiple stakeholder constituencies.

Immediate Regulatory Measures

- **Mandatory Financial Audit and Transparency:** All registered madrasas should submit annual audited financial statements to a designated regulatory body with public disclosure of income sources, expenditure categories, and asset holdings. The Societies Registration (Amendment) Act 2024 provides a legislative foundation; effective implementation demands dedicated enforcement capacity proportionate to violations detected.
- **Child Welfare Protection:** Legislative prohibition of the deployment of enrolled students in organized charitable solicitation activities including grain collection, animal hide collection, and monetary solicitation should be enacted in accordance with Pakistan's child labor legislation and the UN Convention on the Rights of the Child.
- **Waqf and Tamleek Regulatory Framework:** A national registry of madrasa-associated properties and endowments should be established, with independent verification of ownership structures and a strengthened legal framework preventing privatization of communally-donated assets through Tamleek manipulation.

Medium-Term Structural Reforms

- **Curriculum Integration:** Incentive frameworks including conditional registration renewal and access to state Zakat funds should be linked to meaningful integration of foundational productive competencies within madrasa curricula, including literacy, numeracy, and vocational skills relevant to Pakistan's labor market needs.
- **Governance Standards:** Registration requirements should mandate minimum governance standards, including independent oversight bodies with community representation, merit-based criteria for teacher appointment, and mechanisms for parental participation in institutional accountability.

Long-Term Structural Investment

- **Public Education Investment:** The fundamental condition rendering madrasa enrollment attractive to impoverished families the absence of viable public alternatives requires sustained structural address. Increased investment in accessible quality education, including conditional cash transfer programs, constitutes the most durable mechanism for reducing involuntary madrasa dependency [10].
- **Islamic Scholarly Engagement:** Meaningful reform requires engagement with the Islamic scholarly tradition on its own terms. The jurisprudential case against institutionalized mendicancy, Waqf privatization, and Zakat misappropriation is strong and well-grounded in the primary sources of Islamic law.^{11 12} Its articulation by credible religious scholars may prove more effective than external regulatory compulsion alone [16].

Conclusion

This paper has presented an original analysis of the political economy of a significant segment of Pakistan's madrasa system. The four mechanisms identified Cultivated Mendicancy, the Tamleek Juridical Mechanism, Dynastic Institutional Capture, and Epistemic Closure through Religious Sanction constitute an interlocking system of institutional dysfunction that exploits vulnerable children, violates foundational Islamic legal principles, and reproduces conditions of chronic dependency across generations at significant cost to Pakistan's human capital formation and national development. The paper's methodological contribution lies in deploying Islamic jurisprudence as an internal normative framework for this critique. The practices documented here are inconsistent not merely with external developmental norms but with the religious tradition in whose name they are conducted and upon whose authority they depend for legitimacy. External regulatory compulsion, while necessary, is unlikely to prove sufficient in contexts where institutional authority is grounded in claims of sacred mandate. The most durable pathway to institutional transformation will likely require the recovery and assertion, by credible Islamic scholars, of the tradition's own robust commitments to productive self-sufficiency, transparent stewardship of communal resources, and the dignity of educational beneficiaries. Pakistan's madrasa challenge is not a problem of Islam. Islam possesses the jurisprudential resources to critique and correct every practice documented in this paper. The challenge is a problem of institutional capture of economic and dynastic interests that have colonized religious educational forms and deployed sacred authority to insulate private benefit from public accountability. The children enrolled in these institutions deserve an education that prepares them for productive, dignified, and self-determined lives. That aspiration is not in tension with the Islamic tradition. It is, on the most careful reading of that tradition, precisely what Islamic education was always intended to provide [16,17].

AI and AI-Assisted Technology Disclosure

In accordance with Preprints.org policy and the Committee on Publication Ethics (COPE) position statement on the use of artificial intelligence in manuscript preparation, the author discloses that AI-assisted writing tools (Claude, Anthropic) were used during the preparation of this manuscript for language refinement, structural organization, and editing assistance. The intellectual content, original arguments, field observations, analytical framework, and conclusions are entirely the author's own. The author has reviewed and takes full responsibility for the accuracy and integrity of all content. AI tools have not been listed as authors, as they do not meet established authorship criteria.

Conflicts of Interest

The author declares no conflicts of interest. This research was conducted without any external funding, institutional sponsorship, or financial support. No financial or personal relationships exist that could have inappropriately influenced the design, conduct, reporting, or interpretation of the research presented in this manuscript.

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