

-RESEARCH ARTICLE-

## ENHANCING SYNERGY IN THE WAQF ECOSYSTEM IN MALAYSIA: PROMOTING INCREASED WAQF CONTRIBUTIONS AMONG BENEFICIARIES, DONORS, AND MUTAWALLI

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### **—Abstract—**

This research endeavour aims to foster collaboration among beneficiaries, donors, and waqf managers (mutawalli) by deeply understanding the prevailing legislative framework. Employing a concept-driven qualitative methodology, we conducted content analysis through a deductive approach. The investigation employed three key attributes, namely "use more, donate more, and share more," to systematically explore the ramifications of established concepts in a broader context. Focus Group Discussions (FGDs) were conducted, and subsequently, the transcribed text from these FGDs underwent meticulous analysis. The study culminates in the proposition that beneficiaries, donors, and mutawalli can synchronize their efforts through the waqf project by: 1) opting for increased utilization when the waqf project offers goods and services either free of charge or at a more affordable rate compared to the prevailing market prices; 2) contributing higher donations through various means such as cash, deductions from salaries, electronic payments, or in-kind contributions; and 3) enhancing information dissemination by utilizing platforms such as social media (WhatsApp, Facebook, YouTube, TikTok, etc.), mass media (television and radio), roadshows, interpersonal communication, and various online channels to propagate the cause. The initiative for synergy examines the applicability of the "benefidonors" term within the present context. The findings demonstrate that the concept of Benefidonors can indeed facilitate the collaborative sharing of information, thereby amplifying waqf

contributions from beneficiaries, donors, and mutawalli. As a culmination of the study, a refined Benefidors model is delineated, providing a comprehensive framework for effective collaboration.

**Keywords:** Waqf, Benefidors, Malaysia, Content Analysis

## INTRODUCTION

Waqf is commonly understood as an altruistic gesture. The act of giving waqf is a selfless endeavour that serves to enhance the welfare of individuals within a community through the transfer of assets and the sharing of knowledge and skills. The term "waqf" can be defined as the act of dedicating an asset and allocating its benefits for a specific public use (Sadeq, 2002). The term "waqf" is derived from the verb "wa-qa-fa" and encompasses a range of meanings that are contingent upon the purpose and usage within a given sentence. The term "waqf" encompasses the concepts of cessation (السكن), prohibition or restriction (المنع), and retention or confinement (الحبس) (Johari et al., 2015; Mahmood, 2006; Sabran, 2002; Zuhaili, 1985). The proprietor relinquishes their ownership rights due to the product's utilisation for charitable objectives. According to the interpretation of Shariah, the concept of waqf entails the act of retaining an individual's assets for the purpose of benefiting others. According to Muslim jurists like Ibn Qudamah, Ibn al-Humam, Ibn Abidin, and al-Bujayrimi (Mahmood, 2006), the meaning of waqf in Islamic terminology is "a dedication of property either in expressed terms or by implication, for any charitable or religious object, or to secure any benefit to human beings". Therefore, in order to adhere to the authentic essence of Waqf in Islam, one must strive to attain proximity to Allah (taqarub ilallah) through the provision of social welfare to fellow individuals. In essence, waqf can be defined as a form of charitable endowment aimed at preserving the principal corpus (known as Ain Mawquf), while solely utilising its generated income for the betterment of the general public or for the purpose of assisting individuals experiencing financial hardship, thus serving as a means of public welfare. The ongoing sustenance of the waqf asset ensures that the benefactor will receive continuous rewards for as long as the principal can generate benefits.

## *WAQF IN MALAYSIAN CONSTITUTION*

The decentralisation of the waqf ecosystem in Malaysia is attributed to the division of power between federal and state administrations. The Islamic financial sector is subject to regulation by Bank Negara in accordance with the provisions of the federal constitution. In Malaysia, the sole trusteeship of all waqf assets is vested in the State Religious and Islamic Council (SRIC). Therefore, the utilisation of waqf as a form of Islamic social finance has the potential to enhance the role of Islamic finance beyond its commercial objectives, by effectively integrating business-related goals with social responsibilities. Hence, in order to achieve a comprehensive ecosystem, it is imperative

to integrate the Islamic financial sector and Islamic social finance, while ensuring the preservation of the existing framework (referring to the separation of power).

Based on the research conducted by [Weiss and Hassan \(2003\)](#) as well as [Radzi \(2013\)](#), it can be inferred that Malaysia is characterised as a democratic country that operates under a federal-state constitutional framework. Furthermore, Malaysia has a diverse population consisting of multiple ethnicities, with the Muslim community representing the majority. The legal system in Malaysia is characterised by a distinctive framework that is founded on the principle of power division among the federal, state, and concurrent lists. The Islamic financial system is categorised within the federal list. However, zakat and waqf (Islamic social finance) are governed under the state list, whereas social welfare is under the concurrent list ([Zubaidah Ismail, 2015](#)). The growth of social expenditure in relation to GDP per capita in Malaysia between 1960 and 2016 was not significant. As a result, it is suggested that zakat collection could be utilised to address social expenditure needs ([Nixon, Asada, & Koen, 2017](#)). Hence, it is imperative to enhance the accumulation and utilisation of Islamic social finance instruments such as zakat, waqf, and sadaqah by implementing a comprehensive marketing strategy and establishing a centralised data system. Consequently, the most feasible course of action entails the consolidation of all pertinent information within a unified waqf platform ecosystem. This approach aims to enhance the demand for waqf while simultaneously recognising the existing limitations.

The practise of waqf is strongly advocated for. Numerous textual sources advocate the practise of waqf due to its manifold virtues and the perpetual rewards it bestows, as elucidated in Surah Al-Imran, verse 92, and Surah Al-Baqarah, verse 261. It was also mentioned that waqf activity was never abandoned by the companions as narrated by Jabir;

لم يكن احد من اصحاب النبي (ص) ذو مقدرة الا وقف

Meaning: None of the companions of the Prophet (PBUH): those afford dies unless they are endowing waqf ([Al-Khasaf, 2017](#); [Ibn Qudamah, 1997](#)).

Therefore, it is imperative that the hadith serves as a fundamental criterion for the entire Muslim community in Malaysia, which constitutes approximately 60% of the overall populace amounting to 32 million individuals. If every adherent of the Islamic faith were to participate in waqf, the substantial frequency of waqf contributions has the potential to yield significant societal advantages.

The establishment of Yayasan Waqaf Malaysia (YWM) took place on July 23, 2008, with the primary objective of serving as a central entity responsible for the aggregation of waqf funds at the federal level. Nevertheless, the allocation of the disbursement was based on the state's execution. The unique aspect of the aspiration was its adherence to the principle of federal-state separation of power as outlined in Malaysian legislation. The establishment of YWM occurred subsequent to the establishment of the Department

of Zakat, Waqf and Hajj (JAWHAR) in 2004. The establishment of JAWHAR has resulted in improved organisation of waqf, zakat, and Hajj administration across the country, as well as enhanced effectiveness and efficiency of the service delivery system (source: <http://www.jawhar.gov.my/>). JAWHAR is responsible for overseeing the collection and utilisation of waqf funds through the implementation of various waqf projects outlined in the 9th Malaysia Plan. This is achieved through collaborative efforts with YWM, JAWHAR, and various SIRC. Several projects have been effectively developed:

**Table 1: Waqf Development Project in Collaboration with JAWHAR, YWM, and SIRC Under the 9th Malaysia Plan**

No	Project Category	Project Name/Location	Project Value
1	Orphanage	Darul Aitam wal Masakin Sultanah Haminah Binti Hamidun, Kota Setar, Kedah	RM 2.08 million
		Lot 2283, Machang Kelantan	RM 1.5 million
2	Shop-lot	Lot 85-94, Mukim Ulu Kinta, Tambun, Perak	RM 1.6 million
		Lot Kedai, Mukim Utan Aji, Perlis	RM 4.24 million
3	Education	Education complex: Maahad al-Mashoor, Balik Pulau, Pulau Pinang	RM 41 million
		Hostel complex <i>Waqf</i> Wan Mahmood, Besut, Terengganu	RM 8.3 million
4	Health	Hemodialysis Centre Batu Pahat, Johor	RM 8 million
5	Welfare	Women protection centre, Taman Perling, Johor Bahru, Johor	RM 7.33 million
		Muallaf Complex: Complex al-Sa'adah, Seremban, Negeri Sembilan.	RM 4.5 million
6	Hotel	Pantai Puteri Hotel, Tanjung Kling, Malacca	RM 25.6 million
		Seri Warisan Hotel, Taiping, Perak	RM 19 million
		<i>Waqf</i> Hotel and Baitul Hilal, Teluk Kemang, Port Dickson, Negeri Sembilan	RM 18 million
		Grand Puteri Hotel, Kuala Terengganu	RM 41.68 million
7	70 Community <i>Waqf</i> Bazaars and <i>Waqf</i> Mart	Among them: Community <i>Waqf</i> Bazaar, Bertam Mosque, Kepala Batas, Penang Community <i>Waqf</i> Bazaar, District Mosque, Taiping <i>Waqf</i> Mart, Panchor Jaya, Seremban, Negeri Sembilan. <i>Waqf</i> Bazaar, Jame' Mosque, Hulu Langat District, Kajang, Selangor. Community <i>Waqf</i> Bazaar, Sungai Adam Mosque, Jejawi, Perlis. Gift Kiosk, Putrajaya Mosque.	Various amounts

Source: <http://www.jawhar.gov.my/> (accessed on 25.9.2020), (Johari & Atan, 2018)

Table 1 presents an overview of the waqf projects that have been established through the collaboration of the Yayasan Waqaf Malaysia (YWM) and the Joint Department of Zakat, Waqf and Hajj (JAWHAR), in conjunction with various State Religious and Islamic Council (SIRCs). The table provides information on the donors, beneficiaries,

and mutawallis involved in these projects. A digital platform has the potential to facilitate the coordination and mobilisation of the collaborative efforts among the three entities, thereby establishing a waqf co-creation ecosystem that can generate significant societal benefits. Given the distinct governance structures based on state jurisdiction, it is imperative to foster cooperative sharing of information.

The primary aim of this study is to investigate strategies for enhancing waqf contributions among beneficiaries, donors, and mutawalli in order to foster greater synergy within the Malaysian waqf ecosystem through the adoption of a decentralised waqf system. In order to ensure the long-term viability of the waqf fund, it is imperative for donors and beneficiaries to collaboratively establish or enhance the ecosystem. This can be achieved by effectively leveraging shared information, thereby optimising the fund's sustainability.

However, a crucial inquiry persists regarding the optimal utilisation of the beneficiaries of the waqf project, as well as their dissemination of information to facilitate the wider benefit of others. Additionally, it is imperative to consider the seamless integration of donations back into the waqf institution, while duly recognising the decentralised nature of the waqf system. The present study encompasses several key sections, namely an introduction, literature review, methodology, results and discussion, and a conclusion.

## WAQF IN THE SCRIPTURE OF AL-QURAN AND AL-HADITH

### Al-Quran

The practise of waqf is strongly encouraged, as it has the potential to yield a lasting and sustainable reward in the afterlife. Numerous textual sources advocate for the practise of waqf, which is explicitly mentioned in the Quran as the act of dedicating one's wealth for the sake of Allah. This endorsement stems from the manifold advantages associated with waqf, which result in the multiplication of benefits. As an illustration, it is stated in Surah Al-Baqarah, verse 261, that contributing a significant expenditure in the form of Waqf (charitable endowment) for the sake of Allah will yield a return of 700 times:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ  
سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَعِفُ لِمَنْ يَشَاءُ وَاللَّهُ  
وَاسِعٌ عَلِيمٌ ﴿٢٦١﴾

*“The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and knowing.”*

(Al-Quran al-Baqarah: 261)

In accordance with additional scriptural passages, the promotion of virtuous actions and the subsequent rewards are emphasised as being among the most esteemed and esteemed aspects. It is asserted in Surah Ali-Imran, verse 92, that engaging in substantial acts of benevolence will yield commendable recompense in the afterlife:

لَنْ نَنَالُوا الْبِرَّ حَتَّىٰ نُنْفِقُوا مِمَّا نَحِبُّونَ ۚ وَمَا نُنْفِقُوا مِن شَيْءٍ فَإِنَّ اللَّهَ  
بِهِ عَلِيمٌ ﴿٩٢﴾

*“Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend - indeed, Allah knows of it.”*

(Al-Quran, Ali-Imran: 92)

The verses suggest that waqf is a form of sadaqah jariah, a virtuous act that yields continuous rewards from the present life to the afterlife.

#### Al-Hadith

In the meantime, it is worth noting that the hadith literature provides evidence regarding the actions of a companion of the Prophet Muhammad (peace be upon him), namely the Caliph Umar (may Allah be pleased with him), who made a significant contribution to the establishment of a productive land for the purpose of waqf.

"..... عن ابن عمر قال أصاب عمر أرضا بخيبر فأتى النبي صلى الله عليه وسلم يستأمره فيها فقال يارسول الله اني أصبت أرضا بخيبر لم أصب مالا قط هو أنفس عندي منه فما تأمرني به قال ان شئت حبست أصلها وتصدقته بها قال فتصدقته بها عمر أنه لا يباع ولا يوهب قال فتصدقته عمر في الفقراء وفي القرى وفي الرقاب وفي سبيل الله وابن السبيل والضيف لا جناح على من وليها أن يأكل منها بالمعروف أو يطعم صديقا غير متمول فيه".

*“...Ibn Umar reported: Umar acquired a land at Khaibar. He came to Allah's Apostle (ﷺ) and sought his advice in regard to it. He said: Allah's Messenger, I have acquired land in Khaibar. I have never acquired property more valuable for me than this, so what do you command me to do with it? Thereupon he (Allah's Apostle) said: If you like, you may keep the corpus intact and give its produce as Sadaqa. So, 'Umar gave it as Sadaqa declaring that property must not be sold or inherited or given away as a gift. And Umar devoted it to the poor, to the nearest kin, and to the emancipation of slaves, aired in the way of Allah and guests. There is no sin for one, who administers it if he eats something from it in a reasonable manner, or if he feeds his friends and does not hoard up goods (for himself).*

(Sahih al- Bukhari & Muslim)

The narration of Caliph Saidina Umar R.A. allocating a piece of land for waqf purposes serves to emphasise fundamental principles of waqf, as elucidated by the Prophet SAW, regarding the appropriate management of a productive land for the welfare of others.



One of the proposed actions is to ensure the preservation of trees planted in fertile land and contribute the harvested fruits to charitable causes. The land with high productivity should not be subject to sale, donation, or inheritance. According to the hadith, the most commendable form of waqf entails the establishment of endowed land containing fruit-bearing trees, thereby enabling others to derive benefits from the yielded fruits. Nevertheless, the primary inquiry pertains to the contemporary prevalence of Muslim individuals who possess arable land suitable for endowment purposes. Not all individuals possess land containing fruit-bearing trees that can be designated for waqf objectives. Hence, the acceptance of cash waqf as a contemporary manifestation of waqf is attributed to its enhanced suitability in addressing the present-day requirements of the Muslim community for waqf-related endeavours.

## LITERATURE REVIEW OF BENEFICIARIES AND DONORS

The concept of waqf is supported by substantial evidence found in the texts of al-Quran and al-Hadith. This section provides a comprehensive review of the existing literature on the enhancement of synergy in the waqf ecosystem in Malaysia. It examines this topic from the perspectives of beneficiaries, donors, and mutawalli, while also acknowledging the decentralisation of the waqf system in Malaysia.

### *BENEFICIARIES TO USE MORE THE WAQF ASSETS*

The beneficiaries of waqf derive benefits from the asset that is designated for waqf purposes. According to the findings of [Seman, Kamal, and Hoque \(2017\)](#), it can be observed that waqf beneficiaries can be broadly categorised into two distinct groups. The initial category consists of the specific recipients, while the subsequent category comprises the general beneficiaries. The beneficiaries of a waqf are individuals or specific groups who have received benefits from the waqf assets, or who have been specifically designated as beneficiaries by the waqf donors. In the present scenario, it is held by Shafiiyyah, Malikiyyah, and a faction of Hanabilah that the inclusion of a declaration of acceptance (qabul) is necessary in order to establish the validity of the implementation of waqf. In the event that acceptance is not obtained, the recipient of the waqf shall be transferred to an alternative individual as designated by the donors, if applicable ([Mahdi, 2003](#)). The unspecified recipients, conversely, refer to individuals or specific groups that remain unidentified by the donors. Consequently, the recipient is not required to formally acknowledge or accept (qabul) on its own behalf. Hence, it is deemed satisfactory to formally declare the donor's waqf declaration (*ijab*) ([Ibrahim, 2009](#)).

Effective management of waqf property can result in the generation of maximum benefits, which in turn can contribute to the well-being of the community members who are designated as beneficiaries of the waqf property ([Istiqomah Sholihah, 2021](#)). The waqf management concept suggests that the beneficiaries, known as mawqufalaih, have

the potential to transition into donors, referred to as waqif (Merlinda et al., 2021). The beneficiaries of waqf encompass not only individuals who are impoverished and in need but also extend to encompass the utilisation of religious sites, social and human capital development, educational initiatives, research scholarships, and other related endeavours (Bakar, Ahmad, Salleh, & Salleh, 2020). In addition to the traditional recipients of waqf, such as the impoverished, destitute, orphaned, and incarcerated individuals, healthcare provisions, encompassing the establishment of medical facilities and the allocation of funds towards physicians, medical trainees, patients, and pharmaceuticals, are recognised as an additional noteworthy beneficiary of waqf proceeds. Several scholars have noted that it is generally understood that revenues from waqf should be allocated to the poor and needy, unless there are specific instructions to the contrary (Abbasi, 2012; Alam, Shahriar, Said, & E Elahi, 2018; Atan & Johari, 2017). Waqf beneficiaries refer to individuals who are entitled to receive the benefits derived from assets that have been designated as waqf (Seman, Kamal, & Hoque, 2017).

According to Zuhaili (1985), the understanding of waqf is derived from the analysis of Quranic verses and Hadith, as discussed in the preceding section. It is observed that waqf involves the act of refraining from possessing and administering property, which is entrusted solely to a mutawalli. The utilisation of waqf assets is open to beneficiaries regardless of their wealth, religious affiliation, or socioeconomic status. Nevertheless, the beneficiaries do not possess legal ownership of the waqf assets. The concept of "in-kind-benefit ownership" pertains to a scenario wherein beneficiaries utilise assets under the management of a mutawalli, without possessing legal ownership of said assets. The advantages can be utilised on multiple occasions, and when they are employed repeatedly by various recipients, the contributors accrue numerous incentives. The diverse applications of waqf assets yield immediate outcomes that have a significant impact, foster public trust in the mutawalli, and potentially augment waqf contributions. The primary responsibility of the Mutawalli is to optimise the utilisation of waqf assets, thus it is imperative to motivate recipients to make greater use of these resources. This phenomenon is commonly referred to as "use more."

## **DONORS TO DONATE MORE**

Donors, who play a crucial role in waqf activities, exhibit distinct features and reasons that drive their support for this philanthropic endeavour. In the context of waqf, individuals who contribute to the endowment are commonly referred to as waqif (Syarbini, 1377H). These individuals can be described as donors, founders, or individuals who dedicate their property for the purpose of endowment. The term "waqif," also known as the donor, pertains to individuals or groups who make contributions to the waqf fund. The donor possesses the prerogative to designate the property investment and its intended use of the waqf benefit (syurutul waqif) (Nuruddeen Muhammad, 2010). Furthermore, any stipulations set by the waqif on the

property must be duly honoured and regarded. The waqf possesses the authority to regulate the management of the waqf as well as the succession procedures pertaining to the mutawalli, who serves as the manager (Ahmed, 2007).

According to Zuhaili (1985), there are four essential prerequisites for an individual to qualify as a donor. Firstly, the person must possess personal freedom. Secondly, they must be the rightful owner of the property they intend to donate. Thirdly, they must possess legal, mental, and financial competence. Lastly, the individual must have reached the age of puberty. Therefore, Islamic legal scholars maintain the view that waqf, or charitable endowments, can be deemed legitimate among those who are not adherents of the Islamic faith, provided that the primary purpose of such waqf is exclusively directed towards advancing the interests of Islam and the broader society. The literature has extensively documented many motives for individuals to engage in donation throughout different segments of society. The variables encompassed in this study comprise awareness, promotion, acceptance, knowledge, income, social culture, and the establishment of trust between the community and waqf institutions (Fauzi et al., 2019; Hadiyati, Gladys, & Iqbal, 2020; Ibrahim, Abd Halim Mohd Noor, Arshad, & Don, 2020a; Merlinda et al., 2021; Nasiri, Noori, & Salleh, 2019).

Numerous studies have also demonstrated that those who consistently contribute to waqf endeavours exhibit a variety of rationales and incentives. Scholarly research has identified two primary factors that exert significant influence: the internal push factor and the external component. The majority of work examining variables derived from the Theory of Planned conduct (TPB) has consistently demonstrated that attitude, subjective norms, perceived behavioural control, and prior conduct significantly influence the attitude towards repeated or re-donation, as well as the intention to re-donate. The influence of intention on donors' views has had a considerable impact on their subsequent re-donating activity (Allah Pitchay, Mydin Meera, & Saleem, 2015; Azizi, Shukor, & Sabri, 2019; Dennis, Qoyum, & Sakti, 2018; Osman, Mohammed, & Amin, 2014; Sakti, Thaker, Qoyum, & Qizam, 2016; Yusoff, Rahman, & Mohamed, 2018). Moreover, the influence of individuals' perceptions of the people around them, specifically in relation to donors, which is considered a component of subjective norms, plays a substantial role in motivating donors to engage in repeat donations (Azizi, Shukor, & Sabri, 2019; Sakti, Thaker, Qoyum, & Qizam, 2016; Yusoff, Rahman, & Mohamed, 2018). Perceived behaviour control, as indicated by the level of knowledge about waqf and financial resources possessed by donors, consistently demonstrates a positive influence on re-donating behaviours among waqf donors (Mittelman & Rojas-Méndez, 2018; Osman, Mohammed, & Amin, 2014; Osman, Mohammed, & Fadzil, 2016; Smith & McSweeney, 2007; Yusoff, Rahman, & Mohamed, 2018).

In addition to intrinsic motivation, which serves as an internal driving force for repeated donations, the inclination to engage in re-donation among donors is influenced by

external factors such as trust in the organisation, familiarity with the organisation, and perceived effectiveness of waqf contribution management (Kassim, Embi, Haron, & Ibrahim, 2019). The variable that influenced the donor's decision is strongly correlated with the level of accountability exhibited by the waqf manager or organisation.

It is imperative to emphasise, as per the existing literature, that donors, who play a crucial role in waqf endeavours, arrive at their decision to contribute based on the presence of accountability and trust within the institution they intend to endow. In addition to inherent motivational factors, the decision-making process of donors engaging in cash waqf activities is influenced by various external factors, such as performance, perception, reputation, and the desire to maintain a positive image. Therefore, the role of the Mutawalli as the sole trustee is crucial in promoting increased donations from benefactors, in order to enhance the benefits of waqf for both the beneficiaries and the wider public.

The objectives of waqf encompass facilitating the donor's acquisition of everlasting rewards through fulfilling the needs of the underprivileged and bestowing socio-economic benefits upon the community, all the while ensuring the enduring preservation of waqf assets. A person's awareness and intention to become a cash waqf donor can be fostered by their social environment and level of understanding (Iqbal, Nadya, Saripudin, & Hadiyati, 2019).

The collaboration and interdependence among donors, beneficiaries, and mutawallis play a pivotal role in enhancing the waqf ecosystem.

## SYNERGISING WAQF CONTRIBUTION BY SHARING MORE INFORMATION AMONG

### BENEFICIARIES, DONORS, AND MUTAWALLI.

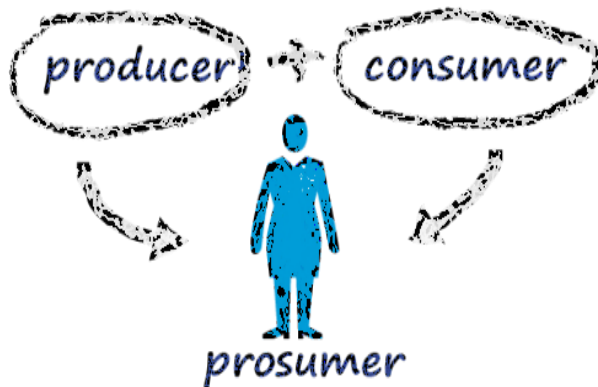
Prior research has suggested that the significance of knowledge and understanding is diminished unless they are connected to the awareness and promotion that influence the community's interest in engaging with cash waqf. Ongoing promotional and socialisation initiatives are necessary to enhance community engagement with cash waqf by gradually augmenting society's knowledge, comprehension, and consciousness (Hadiyati, Gladys, & Iqbal, 2020). Having knowledge about the different types of waqf, such as cash waqf, waqf share, and waqf corporations, contributes to economic progress. Therefore, it is imperative to sustain efforts in promoting community involvement in the advancement of waqf in Malaysia. In order to effectively engage potential donors, it is imperative for institutions to persist in their efforts to educate, socialise, promote, and disseminate information. These actions are crucial for raising awareness and fulfilling the requirements of potential donors (Ardi, Yurista, & Ramadhan, 2020). As an illustration, the Al Azhar waqf institution employed a promotional mix strategy to

facilitate the collection of cash waqf, utilising social media platforms and television channels. This approach was adopted due to the prevailing lack of awareness and comprehension among the general populace regarding the concept of cash waqf (Amalia, 2019). The existing body of research on waqf, staff training, and public awareness of the potential benefits of waqf to the community is found to be limited, as indicated by the Abdul Aziz et al. (2019) and Abdullah, Asharaf, and Syahidawati (2011). The promotion of collaboration between waqf agencies and Islamic financial institutions serves as an indirect catalyst for fostering charitable actions within the community. The implementation of cash waqf is anticipated to foster a sense of engagement among Muslims in waqf activities, as it represents a promising mechanism for bolstering socio-economic progress (Hayari, Riana, Abd, & Daud, 2018). There is a need for increased awareness initiatives aimed at educating individuals about the importance and benefits of endowing their assets. According to Ismail, Salim, and Hanafiah (2015), it is suggested that primary school-aged children should be provided with waqf education in order to enhance their understanding of waqf and its advantages for both Muslims and the broader society.

## CONCEPTUAL FRAMEWORK OF BENEFIDONORS

The term "Benefidonors" is a neologism that combines the words "beneficiary" and "donors," drawing inspiration from the linguistic blend observed in the terms "prosumer" and "consumerchant." Prosumerism refers to the heightened engagement of customers in the production process, as indicated by the utilisation of customer feedback and direct design requests in technologically advanced sectors like computer-aided manufacturing systems, as well as the growing prevalence of customization in both goods and services markets (Alderete, 2017). In essence, prosumers can be defined as consumers who engage in a continuous and active role in the production of goods (Refer to

Figure 1).



**Figure 1.** Prosumers Concept Adapted from Toffler (1980)

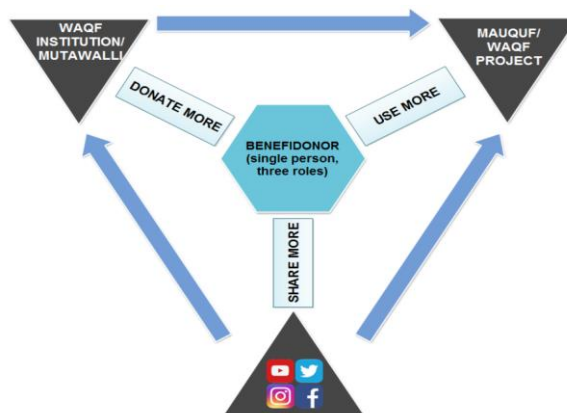
The term "prosumerism" was introduced by Alvin Toffler in his seminal work "The Third Wave" to delineate individuals who engage in the production of certain goods and services that they subsequently consume for personal use. This encompasses activities such as crafting one's own garments, constructing personal automobiles, or cultivating vegetables for domestic culinary purposes.

Consumermerchant is a profit-sharing economy business model developed by PG Mall, wherein individuals of various age groups, including consumers and shoppers, have the opportunity to engage in entrepreneurial activities and establish a sustainable business empire. The programme in question can be described as a profit-sharing initiative that provides cashback rewards (ranging from 0.5% to 3.5%) to shoppers of PG Mall for each transaction that is completed successfully. The aforementioned concept can also be applied to the acquisition of new customers from foreign countries within the framework of the PG Mall referral plan (Hau, 2020).



**Figure 2.** PG Mall Consumermerchant Concept (<https://pgmall.my/consuMerchant-concept>)

The concepts of consumer and merchant are grounded in the theory of two-sided markets, as well as the adoption of consumers and the acceptance of merchants towards the specific merchant card being utilised (Arango, Huynh, & Sabetti, 2015; Bounie, François, & Van Hove, 2017; Plouffe, Vandebosch, & Hulland, 2001). The consumer-merchant concept employs a cyclical approach that emphasises the principles of shopping, sharing, and earning, enabling consumers to transition into producers.



**Figure 3.** The Early Conceptual and General Idea of Donate More, Use More, and Share Expected from Beneficiaries, Donors, and Mutawalli.



This study employs the Benefidors model to elucidate the conceptual framework of the Benefidors. In the present scenario, the term "Benefidors" is formed by merging the expressions "prosumer" and "consumerchant" as proposed by [Misbah et al. \(2021\)](#). The transition of individuals from being beneficiaries to becoming donors, and vice versa, may be associated with the utilisation of consumer-to-producer and consumer-to-consumer cycle approaches. Hence, [Figure 3](#) presents an initial conceptual overview.

## METHODOLOGY

This study draws upon current academic research and employs descriptive analysis to develop a conceptual model of Benefidors in the context of waqf. The aforementioned approach is a conceptual and analytical methodology employed to track the emergence of recipients and contributors, facilitated by the mutawalli, in order to enhance the conceptualization of benefidors.

The research utilised content analysis, a commonly employed qualitative methodology. The qualitative content analysis involves the description of the explicit content, which is closely related to the text, as well as the interpretation of the implicit content, which is further removed from the text but still connected to the participants' real-life experiences ([Graneheim, Lindgren, & Lundman, 2017](#); [Marican, 2005](#)). The descriptions and interpretations of the study's objects can be derived from the application of phenomenological and hermeneutic approaches. This study employed a deductive approach, also known as concept-driven ([Schreier, 2012](#)), to examine the implications of existing theories or explanatory models in relation to the collected data. The transition occurs from theoretical concepts to empirical evidence, or from a higher level of abstraction to a lower level of specificity. According to [Eriksson and Lindström \(1997\)](#), there is a potential drawback in employing a conventional deductive approach, as it may lead researchers to develop categories solely based on an existing theory or model ([Graneheim, Lindgren, & Lundman, 2017](#)).

A deductive content analysis was conducted to examine the synergistic sharing of information as a means to enhance the waqf system decentralisation in Malaysia. This analysis focused on the involvement of beneficiaries, donors, and mutawalli in promoting increased waqf participation. The analysis of the text pertaining to Focus Group Discussions (FGDs) was conducted utilising a theoretical framework known as Benefidors, which encompasses three distinct dimensions: increased utilisation, heightened donation, and enhanced sharing ([Misbah et al., 2021](#)). The coding frame was constructed based on the explicit definitions of each dimension. During the interviews, the topics of increased utilisation, enhanced philanthropy, and expanded collaboration were examined across various thematic areas. The concept of benefidors has been thoroughly described, providing an enriched

understanding of its theoretical dimensions. A series of three focus group discussion (FGD) sessions were conducted utilising an online platform. The following is a concise overview of the respondents involved in the Focus Group Discussion (FGD).

**Table 2:** Profile of the FGD Respondents

	<b>Item</b>	<b>Frequency</b>	<b>Percentage (%)</b>
1.	Gender		
	Male	15	56
	Female	12	44
	Total	27	100
	Location		
	Johor	2	7
	Kuala Lumpur	4	15
	Kelantan	1	4
	Melaka	1	4
	Negeri Sembilan	1	4
	Putrajaya	4	15
	Perak	1	4
	Pahang	3	11
	Selangor	8	30
	Terengganu	1	4
	Others	1	7
	Total	27	100
3.	Profession		
	Government servant	12	44
	Private sector	11	41
	Retiree	2	7
	Others	2	7
	Total	27	100
4.	Waqf Group		
	Beneficiaries	10	37
	Donors	10	37
	Mutawalli	7	26
	Total	27	100
5.	Age		
	0-14 years old	0	0
	15 – 40 years old	12	44
	41-64 years old	15	56
	More than 65 years old	0	0
	Total	27	100



Table 2 presents a comprehensive overview of the characteristics of the 27 individuals who took part in the focus group discussions (FGDs). These participants were categorised into three groups: beneficiaries (n = 10), donors (n = 10), and mutawalli (n = 7) waqf groups. Out of the entire sample, 15 participants identified as male, whilst 12 participants identified as female. These individuals were selected from a pool of respondents residing in 10 different states within Malaysia, namely Johor, Kuala Lumpur, Kelantan, Melaka, Negeri Sembilan, Putrajaya, Perak, Pahang, Selangor, and Terengganu. Out of the total sample size of 27 participants, it was found that around 44% were employed in government positions, while 41% were affiliated with the private sector. Retirees constituted 7% of the respondents, with the remaining 7% falling into the category of "others." The survey results indicate that a significant proportion (56%) of the participants are between the age range of 41 to 64 years, while the remaining 44% belong to the age group of 15 to 40 years.

In order to assess the viability and validity of the study, a variety of data analysis techniques were utilised as a means of triangulation. This involved conducting interviews in focus group discussions, analysing relevant documents, and making observations. The purpose of this approach was to bolster the findings by cross-referencing the information gathered through qualitative methods (Humble, 2009). Potter (1996) posits that the utilisation of several sources in research findings enhances their persuasiveness compared to relying just on a singular source. This study employed many data gathering methods in order to consolidate the findings and establish a unified interpretation, so accomplishing the study's objectives and enhancing the credibility of the findings' interpretation. The data collected during the field study was subjected to analysis using a systematic approach, as recommended by Philips (2016). The initial phase of the data analysis process involved becoming acquainted with the data, which was subsequently followed by the transcription of the recorded information, organising the data, and using coding techniques. The final step in this process entailed the composition of a comprehensive report. Throughout the study, the raw data through a series of four stages; 1) incidents relevant to each category were compared; 2) categories and their properties were integrated; 3) the theory was delimited; and 4) the analysis or theory was documented (Glaser & Strauss, 1967). Therefore, this study utilised a meticulous analytical methodology. The categories or concepts that were identified during a particular phase of analysis were juxtaposed with those that were identified during the preceding phase. The aforementioned procedure was iterated until the point of saturation was reached, at which no additional noteworthy categories or concepts were identified.

## FINDINGS AND DISCUSSION

The examination of significant conceptual constructs was categorised into four subcategories, utilising the data obtained from the viewpoints of the recipients, donors,

and mutawalli. 1) Employ a greater quantity 2) Contribute a larger amount 3) Disseminate a higher degree 4) Validate the notion of benefidonors.

The researchers employed their own interpretation to assess the data, categorising most quotes into a single group to reduce redundancy in respondents' quotes. However, it is worth noting that numerous statements exhibited connections to multiple structures, hence including multiple thematic elements.

*Use more from the perspectives of beneficiaries, donors, and mutawalli.*

During the initial session, a set of semi-structured questions was formulated to gather information regarding the utilisation of waqf assets and services. The utilisation of waqf benefits is observed in various forms of waqf projects or products, thereby leading to an increase in the use of waqf resources. When queried about strategies to optimise the utilisation of waqf assets for the benefit of the beneficiaries (mawquf alaih), donors (waqif), and mutawalli (waqf manager), the participants responded that this objective can be accomplished through the implementation of below-market rental rates or the provision of waqf services and property fees at no cost.

Conversely, the provision of free education by waqf-based educational institutions emerged as the most impactful initiative for the recipients. One of the participants in the focus group discussion (FGD), specifically Respondent 17, belonging to the group of beneficiaries, conveyed her appreciation regarding the subject matter. The individual expressed satisfaction with the complimentary educational offerings provided by a culinary institution operated by YWM. The individual obtained access to tuition-free education for a duration of six months, which encompassed various benefits such as six daily meals, provision of a uniform, and access to teaching and learning materials. The establishment of the culinary college was motivated by its waqf objectives, which are to cultivate and nurture individuals from the B40 and economically disadvantaged backgrounds with skills and expertise in the culinary and pastry arts. The ultimate goal is to empower these individuals to become successful entrepreneurs within the food services industry. One additional participant (Respondent 14) belonging to the beneficiary group expressed satisfaction with the most affordable rental rate offered for one of the waqf shop lots. It provided him with the necessary motivation to effectively manage his business operations. The individual was granted access to the facility, along with monetary aid, in order to support his entrepreneurial endeavours. This opportunity was awarded to him following a persuasive presentation made to the YWM panel during a business pitch.

An additional participant from the donor cohort contributed that he availed himself of a musolla, a property designated as a waqf, in order to engage in prayers without incurring any costs. Additionally, he recognised that the establishment of the facility was made

possible by a waqf donation. In contrast, Respondent 9, a benefactor who had not anticipated being a recipient of any assistance from the waqf fund, expressed astonishment upon discovering their eligibility for waqf aid.

The Mutawalli group's respondents (Respondents 23 and 26) provided an additional instance wherein waqf clinic services were offered at a price lower than the prevailing market rate. Based on their assertion, the standard fee for x-ray services is approximately RM 100. However, the waqf clinic imposes a significantly lower service charge of RM 30. Consequently, the general populace was able to avail themselves of the advantages offered by waqf, as evidenced by the comparatively lower service charges in comparison to conventional or commercial rates. Another illustrative instance is the waqf dialysis clinic and mobile clinic that provide medical services at prices below the prevailing market rates, encompassing service charges and medication costs. According to the account provided by Respondent 26 of the Mutawalli group, funds in the form of cash were effectively gathered through waqf contributions. These funds were intended for the construction of a bus terminal in the southern region of Peninsular Malaysia. The objective of this initiative is to facilitate affordable fees and rental rates for buses and other forms of public transportation, while minimising the initial capital required for its establishment. The primary objective of this endeavour was to make a potential contribution to the overall public welfare by potentially resulting in a reduction in ticket prices. Another aspect that has been highlighted is the potential impact of providing free expert services on reducing costs and streamlining operations for waqf institutions and mosques. It is suggested that these services should be effectively utilised to minimise expenses and enhance efficiency. At Waqf Annur, we are responsible for the management of various waqf assets. The mosque situated on the land that has been endowed to the Johor State Islamic Religious Council (SIRCJ) is one of the assets under the management of Waqf Annur. The SIRCJ has delegated the responsibility of managing the mosque to Waqf Annur. Currently, there is a desire to construct a mosque within the framework of Waqf Annur. It is anticipated that a mosque will be constructed in Bandar Tiram within a span of two years. The Batu Pahat Housing Complex Mosque is also being considered as a potential target for development within the same timeframe. If feasible, it is envisioned that a Waqf Annur mosque will be established in every district, strategically situated in accordance with the waqf initiative's designated locations.

### **Waqf benefit/ assistance in the form of cash**

Based on the data obtained from Focus Group Discussions (FGDs), individuals who engage with or derive advantages from the waqf system are primarily those who have received cash waqf. Three participants (Respondent 14, Respondent 17, and Respondent 13) belonging to the beneficiary cohort were provided with financial aid in the form of cash as part of the waqf benefit assistance programme. The cash provided support to the

recipients in the form of business capital assistance, funds for educational purposes to pursue studies at a culinary college, and the renovation of a school's prayer hall. Two additional participants were provided with waqf benefit assistance, which included cash aid for educational purposes and support related to the COVID-19 pandemic.

### ***Waqf benefit assistance in the form of in-kind***

In-kind assistance refers to a form of support within the waqf system that is provided to the beneficiaries, donors, or mutawalli. Four participants from the cohort of recipients were granted waqf benefits in the form of non-monetary resources (Participants 19, 20, 12, and 15). Two participants, specifically respondents 19 and 15, were provided with individual tablets by YWM for the purpose of utilisation among B40 students. Respondent 20 was provided with a laptop and printer, whereas Respondent 12 received two horses intended for the therapeutic treatment and healing of children with special needs, specifically those diagnosed with autism.

### ***Donate more from the perspective of beneficiaries, donors, and mutawalli.***

#### ***Donate more in the form of cash waqf***

A number of participants made contributions via cash waqf. Cash waqf was donated to various agencies and institutions by two specific respondents, namely Respondents 2 and 8. One individual made a contribution in the form of a cash waqf to various charitable organisations, including a children's charity home, the musolla closest to their residence, mosques located in different areas, the tani market, and a night market. One of the participants made a cash waqf donation exclusively to YWM.

One participant from the recipient demographic indicated that they proactively engage in providing a monetary contribution following the morning prayer known as "sedekah subuh". During the early morning prayer time known as fajr, the individual contributes monetary funds to various channels such as fund boxes, waqf institutions, or individuals in need, without imposing any specific conditions or requirements. Four participants affiliated with the Mutawalli group collectively recounted a number of instances involving monetary contributions in the form of cash waqf.

#### ***Donate in the form of salary deduction***

As per the accounts of certain recipients, they made contributions to waqf by means of a monthly deduction from their salaries to YWM. The salary deduction varied between a minimum of RM 5 and a maximum of RM 500 per month, thereby facilitating contributions to the cash waqf and fostering a robust relationship between the mutawalli and donors (waqif).

During the focus group discussion (FGD) session, various feedbacks were documented regarding donations in the form of assets or in-kind. Based on the account provided by an individual, it was reported that a waqf, in the specific manifestation of a horse, was contributed to a programme aimed at assisting children with autism. This donation was made subsequent to the favourable outcomes observed from utilising equine training as a therapeutic approach within the autism centre. Another participant asserted that musollas and mosques have received in-kind donations for public utilisation. These contributions encompassed catering tools provided by a restaurant proprietor, as well as instances of endowing waqf land to waqf institutions.

In certain instances, instead of bestowing land, benefactors may opt to endow their land and subsequently convert it into monetary assets. The term used to describe this concept is known as "Hibah lil-Waqf." It refers to the act of donating land, which is considered a hibah, or gift, in accordance with the terminology of Islamic law. This donation is subsequently converted into cash, which is then used to establish cash and waqf shares. These shares are then utilised to perpetuate and expand the waqf assets. The transferable transaction is executed within the familial context to uphold the continuity of land ownership among closely related individuals.

### **In-kind donation for humanity on top of waqf**

During the Movement Control Order (MCO), individuals who were recipients of waqf funds actively engaged in volunteer work. Specifically, waqf beneficiaries associated with the organisation YWM participated in the distribution of charitable packages to individuals in need, which were provided by YWM. A collective of 120 individuals offered their services to assist YWM in conjunction with RELA, in the distribution of relief packages to the affected beneficiaries. During the period of Ramadan, volunteers actively participated in the collection of second-hand clothing with the purpose of distributing them to individuals facing financial hardships amidst the Movement Control Order (MCO).

### **Share more from the perspective of beneficiaries, donors, and mutawalli.**

The majority of participants expressed the belief that utilising social media platforms such as WhatsApp, Facebook, YouTube, Instagram, and TikTok is an efficient strategy for disseminating information about waqf to the general public. This sentiment was shared by respondents 14, 17, and 19 from the beneficiaries group, respondents 10 and Nurain from the donor group, as well as respondents 25, 24, and 27 from the mutawalli group. Moreover, a number of participants expressed their willingness to disseminate waqf-related information through social media platforms. During the focus group discussions (FGDs), it was observed that certain participants expressed astonishment upon learning about the existence of various types of waqf products in Malaysia. The assertion was made that this data was acquired through the utilisation of focus group discussions (FGDs).

Regarding the younger demographic, specifically individuals with an average age below 40, social media emerges as the most favourable platform. A number of participants also acknowledged that the older demographic continues to favour conventional channels of information dissemination, such as television and newspapers.

In addition to the utilisation of social media, a speaker or influencer can also be employed as a means to effectively persuade the general public to contribute a greater amount to waqf initiatives. The mutawalli delineated various initiatives and collaborations aimed at enabling the influencer to efficiently endorse the waqf product. Respondent 27, a member of the mutawalli group, provided an additional statement; “We currently possess a multitude of online communication channels at our disposal. To address this, in the region of Perak we have established a dedicated media team with managing our presence across various social media platforms such as Facebook, Instagram, Tiktok, and more. Additionally, we are fortunate to have an impactful corporate speaker as part of our team. This individual holds a significant influence, and approximately two to three members of our appointed team collaborate with them. This speaker conducts exclusive sessions focused on discussing matters related to zakat and waqf”.

Television and radio were additional channels that captured the attention of the participants. According to the assertions made by Respondent 8 and Respondent 3, members of the donor and beneficiary groups, it has been observed that waqf material has been extensively disseminated through television and radio programmes.

In contrast, beneficiaries and mutawalli exhibit a preference for disseminating information through interpersonal communication methods such as oral transmission and face-to-face interactions during roadshows. The individuals express their satisfaction in endorsing the utilisation of Waqf services to a wider audience. For example, Respondent 17, who was the beneficiary, disseminated information regarding the culinary academy as a cost-free educational opportunity to her neighbours and relatives. The individual in question imparts insights derived from her personal encounters with obtaining tuition-free education via a waqf-oriented initiative. In addition, the mutawalli is recognised for the dissemination of knowledge through the organisation of roadshows. Despite occasional inconveniences, roadshows are highly valuable due to the overwhelmingly positive and receptive response from the public.

### **Confirming the concept of Benefidors**

Following the conclusion of the Focus Group Discussion (FGD) session, a comprehensive overview was provided summarising the discourse pertaining to the concept of benefidors. A brief video presentation was shown through the online platform YouTube during the Focus Group Discussion (FGD) session. The video can be accessed at the

following link: <[https://www.YouTube.com/watch?v=M\\_F\\_zL07vIQ](https://www.YouTube.com/watch?v=M_F_zL07vIQ)>. The focus group subsequently engaged in a discussion regarding the extent to which the conceptualization of Benefidors effectively encompasses the three criteria of increased utilisation, enhanced contribution, and heightened sharing. The concept garnered widespread acceptance from all demographic groups. The donors expressed their appreciation for the intriguing and commendable nature of the conceptualization, while the beneficiaries concurred that such a well-defined concept should be endorsed by all parties involved. As per Mutawalli's assertion, the practicality of the concept is already established, necessitating further promotion and implementation. As stated by Respondent 10, the concept of Benefidors holds particular interest in its potential to enhance the efficacy of sharing waqf information. This perspective was similarly endorsed by Respondent 8, who contends that Benefidors serves as an appropriate framework for presenting a precise depiction of the system due to its ease of comprehension. Respondent 8 further expresses challenges in effectively communicating information about waqf to others. Based on Respondent 1, the role of Benefidors is commonly fulfilled by non-governmental organisations (NGOs), involving a significant number of individuals. However, there is potential for a more structured organisation of Benefidors. Respondent 4 expressed enthusiasm for the concept of Benefidors, highlighting its potential to foster social networking within society.

All respondents, who are beneficiaries, unanimously concurred and expressed their belief that the concept is indeed present in the current state of affairs. Respondent 19 elucidated that the enhancement of transparency and the dissemination of information have the potential to augment waqf contribution by unveiling the underlying motivating factors. According to Respondent 14, the notion of Benefidors is lucid and possesses potential for public education. Respondent 10 expressed the viewpoint that the promotion of the initiative is warranted, as it is believed that Muslims should increase their involvement in waqf, in addition to zakat and other forms of contributions. Respondent 18 expressed agreement and endorsement of the initiative, expressing a willingness to participate in the waqf activist group alongside her spouse in order to collectively initiate the services.

Benefactors play a crucial role in facilitating the perpetuation and viability of waqf. The concept is present in the Waqf ecosystem in an unconscious manner. Based on Mutawalli's viewpoint, the concept merely entails the rebranding of the Waqf ecosystem's existence.

*Respondent 25: I think it's a good concept that things It is appropriate for the waqf property to last.*

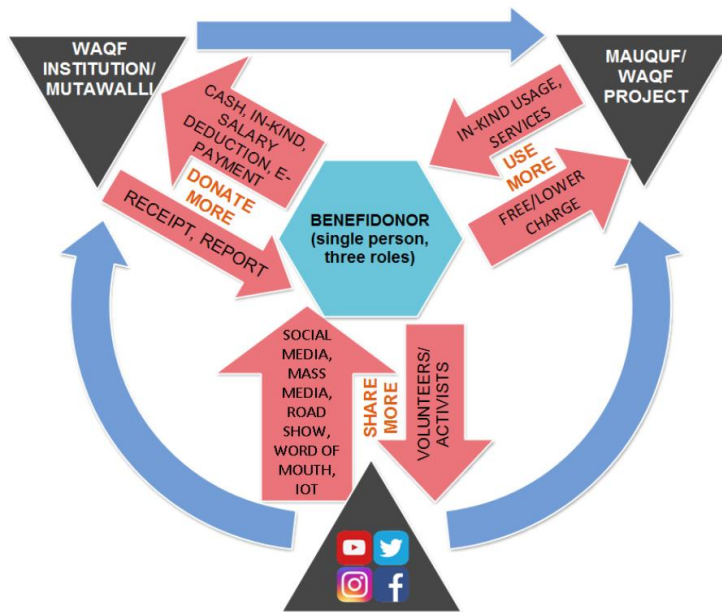
*Respondent 23: The concept of Benefidors already exists in the state, it is we who are not aware of it. Like in Pahang, it already exists. The sense of this concept is more of branding to what we do.*

*Respondent 23: We encourage waqf givers to use waqf, for example, there is a waqf concept clinic at the Kuantan State Mosque, where we use our cash waqf to fund. We*

*build the clinic and hold the waqf of the building, where at the same time, the waqf also goes to the clinic so that people can benefit from the discounted price from the waqf. So, the individual who benefits spreads his stories to people by informing them that the clinic is cheap.*

*Respondent 23: This concept highlighted that people are more willing to endow properties because whatever is endowed can be used and shared. This is a concept that already exists in Pahang. I just want it to be on a bigger scale for people to understand, it's not clear, maybe they haven't noticed that they already have these 3 concepts. They are waqf givers, waqf users, and those who promote waqf to others. Like clinics, they charge low prices to encourage people to come, and promote others to come to use the clinic and contribute waqf cash with us. Because waqf has 2 cash waqf and property waqf.*

Benefidonors have been a prominent presence within the contemporary waqf ecosystem, particularly in the context of individuals assuming multiple roles as mutawalli, beneficiary, or donor. The waqf manager primarily engages in the dissemination of synergistic information to both beneficiaries and donors. Therefore, in order to enhance the concept and reduce reliance on mutawalli, it is imperative to implement a social innovation known as Benefidonors, which operates within a prosumer framework. The evaluation and measurement of this phenomenon within society is imperative.



**Figure 4:** Illustrates the specific interactions of the three criteria of use more, donate more, and share more in detail based on the FGD feedback.



The inclusion of various payment options, such as cash, in-kind waqf contributions, salary deductions, and e-payment choices, is likely to result in increased donations from the public towards waqf institutions or any waqf initiatives overseen by Mutawalli. The presence of a wide range of payment methods serves to enhance the propensity of donors to contribute on a more frequent basis, particularly in instances where a sense of trust has been established between the community and waqf institutions (Fauzi et al., 2019; Hadiyati, Gladys, & Iqbal, 2020; Ibrahim, Abd Halim Mohd Noor, Arshad, & Don, 2020b; Johari et al., 2015; Merlinda et al., 2021; Nasiri, Noori, & Salleh, 2019; Shukor et al., 2018). According to a study conducted by Kassim, Embi, Haron, and Ibrahim (2019), there is evidence to suggest that donors are becoming more acquainted with the organisation due to the rise in waqf contributions. This trend can be attributed to the perception that the management of waqf contributions has become more effective. Individuals will readily avail themselves of waqf products and services, either without any cost or at a price that is below the prevailing market rate. Therefore, the advantages of waqf extend beyond the constraints outlined by Bakar, Ahmad, Salleh, and Salleh (2020).

Various Internet of Things (IoT) options, including social media, mass media, roadshows, word of mouth, and other platforms, enable the dissemination of information about waqf among the general public. The findings derived from the participants' responses validate the notion that social media is the most effective platform for promoting the awareness of waqf and subsequently enhancing public contributions (Ahmad et al., 2020). The diagram illustrates the significance of synergistic activities in promoting social innovation within a decentralised framework. Additionally, these activities facilitate the exchange of information across borders, ultimately aiming to foster a closer connection with Allah (*taqarub ilallah*). The aforementioned statement aligns with the intended objectives of waqf, as outlined in the Quran and Hadith. Hence, conducting an analysis of the utilisation of Benefidors in the present-day context emerges as a commendable approach towards consolidating the decentralised waqf co-creation ecosystem. In summary, this study has demonstrated that the presence of Benefidors can facilitate the exchange of information, leading to increased contributions of waqf among beneficiaries, donors, and mutawalli. The implementation of waqf decentralisation in Malaysia is considered to be the most effective approach.

## CONCLUSION

The concept of waqf involves the act of donating funds or assets with the intention of preserving the principal amount, known as the corpus (Ain Mawquf), while utilising only the generated income for the betterment of society, particularly in assisting the impoverished and underprivileged individuals. In essence, waqf serves the purpose of promoting public welfare. The ongoing preservation of the waqf asset facilitates the

donors' ability to accrue perpetual rewards, contingent upon the continued capacity of the corpus to provide benefits to others. The decentralisation of the waqf ecosystem in Malaysia can be attributed to the division of authority between the federal and state administrations. The Islamic financial sector is regulated by Bank Negara in accordance with the provisions of the federal constitution. In Malaysia, the sole trustee responsible for overseeing all waqf assets is the State Religious and Islamic Council (SRIC). Therefore, the utilisation of waqf as a form of Islamic social finance has the potential to enhance the role of Islamic finance beyond its commercial objectives, by effectively integrating business-related goals with social responsibilities. Therefore, in order to enhance waqf contributions, it is imperative for social innovation to engage beneficiaries, donors, and mutawalli in the implementation of dynamic strategies that foster synergy within the waqf ecosystem in Malaysia. The concept of "benefidors" was derived from the notions of prosumer and consumer, and it encompasses three fundamental categories: increased utilisation, heightened philanthropy, and enhanced sharing, which align with the overarching criteria.

The present study has uncovered the existence of various themes associated with the concept of Benefidors. The concept of Benefidors was further elaborated and grounded in empirical evidence through a series of Focus Group Discussion (FGD) sessions involving three distinct groups within the waqf ecosystem. The research results indicate the following: 1) There is a positive correlation between the utilisation of the waqf project and its ability to offer goods and services at no cost or at reduced rates compared to prevailing market prices. 2) Increased contributions can be made through various means such as cash donations, salary deductions, electronic payments, or in-kind contributions. 3) Enhanced dissemination of information can be achieved by utilising social media platforms such as WhatsApp, Facebook, YouTube, TikTok, as well as traditional mass media channels like television and radio, organising roadshows, employing word of mouth, and utilising other internet platforms to effectively propagate the message. Therefore, the research findings have provided confirmation regarding the significance of Benefidors in facilitating the exchange of information, thereby enhancing the contribution of waqf among beneficiaries, donors, and mutawalli. This practise is identified as the most effective approach for decentralising the waqf system in Malaysia.

The study additionally presented the enhanced Benefidors model, which involves a tripartite information exchange wherein an individual fulfils the roles of a beneficiary, a donor, and a volunteer who disseminates information regarding waqf to support mutawalli. The interplay among these three entities is pivotal to the notion of beneficiaries. The three parties share a common objective of enhancing the quality of development and transformation of waqf projects, as evidenced by their convergent perspectives on the principles of 'use more, donate more, and share more'. The Benefidors platform enables the borderless execution of the concept, making it

applicable to all waqf institutions in Malaysia. There is a suggestion to establish the Benefidors digital platform, which aims to enhance social innovation by consolidating various initiatives onto a unified platform. This platform would also facilitate the integration of Malaysia's decentralised waqf ecosystem, which is distinctively structured. The aforementioned recommendations can be realised due to the well-established and widely accepted concept of Benefidors among beneficiaries, donors, and mutawalli. Therefore, it is possible to redefine the existing practises within the waqf ecosystem without any constraints across various decentralised administrations. This demonstrates that the collaboration of various elements can result in a more substantial waqf contribution towards the advancement of sustainability in the coming years.

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