



# The Concept of Benefidors in Sustaining Community Development through Individual Member Waqf Beneficiaries

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## ABSTRACT

### Keywords:

*Waqf*  
*Sustainability;*  
*Benefidors;*  
*Community*  
*Development;*  
*Prosumerism*  
*Islamic Finance;*  
*Social Capital*

This study investigates the role of waqf in sustaining community development through a novel hybrid concept termed “benefidors” individuals who simultaneously function as both beneficiaries and donors within the waqf ecosystem. Drawing on prosumerism, ConsumeMerchant behavior and the Islamic principle of mutual cooperation (*ta’awun*), it is posited that active participation through sharing, using and re-donating waqf, significantly enhance multiple dimensions of community well-being. Using a quantitative approach, data were collected via a structured survey instrument administered to 304 verified waqf beneficiaries from the Yayasan Waqf Malaysia database, representing diverse socio-demographic backgrounds across Peninsular Malaysia. The instrument, validated through pilot testing (n = 50) and expert review, employed multi-item Likert scales adapted from established literature to measure seven outcome variables: human capital, physical health, religious capital, family development, social capital, quality of life, and economic capital. Structural Equation Modeling (PLS-SEM) was used for data analysis. Results indicate that the benefidonor concept exerts a significant influence across all seven domains, with particularly strong effects on economic and human capital. While the study offers actionable insights for waqf institutions such as developing digital platforms to facilitate sharing, usage, and re-donation it is limited by its cross-sectional design and focus on existing beneficiaries, which may constrain generalizability. Nonetheless, the findings underscore the

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potential of transforming passive recipients into active co-creators of sustainable community development through the benefidonor model.

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## INTRODUCTION

Waqf, which is one of the most crucial components in the Islamic economic system for community development, is believed to have a positive impact on the economy by increasing the availability of money and the demand for goods and services (Aziz, 2017; Osman, 2012; Hariyanto, 2022; Johari, et al., 2023). It is contributors will continue to receive God's intangible gift as long as the waqf is used. Inalienability ensures that a manager (Mutawalli) will handle cash waqf and invest it, generating income for the beneficiaries to good use in society (Amaliah, 2020; Osman, 2012). According to Ahmad et al. (2015), waqf entailed by providing access to diverse socioeconomic facilities for the benefit of society and the management will use the return for a variety of religious and societal commitments (Holloway, 2014; Chowdhury et al., 2011; Hakim & Noviyanti, 2024). since it is an indivisible form of the Islamic way for a continuous work for the purpose of God and strengthened by a prevalent spirit of altruism (Khan, 2013).

As such, waqf distribution is important for growth and development of Muslim's nations and communities, particularly in eradicating poverty, boosting economic development, and enhancing the quality of life (Mannan, 1998; Sadeq, 2002; Ahmed, 2007). In line with the goal of waqf to help and rehabilitate the impoverished and underprivileged, waqf management must play a major role in organizing waqf collection and distribution (Ali, 2014). However, although the efficiency of waqf collection and distribution is largely reliant on the successful management of waqf institutions (Cahyo, & Muqorobin, 2019; Sulaiman & Zakari, 2015; Aziz et al., 2013). Numerous studies have shown instances of waqf payers' unfavorable impressions of the management of waqf money, particularly in terms of waqf distribution (Latif, 1998; Haron, et. al., 2023; Kamaruddin et. al., 2018; Cizakca, 1998). Therefore, since the inappropriate handling of waqf distribution could negatively affect the future growth of waqf institutions, a proper and more transparent waqf distribution is extremely important in order to erase such unfavorable impressions toward waqf institutions at large.

Earlier studies have investigated some important waqf factors for community development such as effective management and promotion strategies for managing cash waqf (Qurrata et. al., 2021; Hassan et. al., 2018; Harun et. al., 2016; Hussin, R., & Rashid,

R. A., 2017; Shulthoni et al., 2018; Abdullah, 2019; Nik Hashim et al., 2019). However, only a few related studies have focused on the effectiveness of waqf funds in developing the community through the knowledge and utilization of waqf donations, projects, and products. For instance, Al Hasan (2017) examined the effects of waqf on community development and suggested that the development of waqf assets is impossible without the synergy among waqf stakeholders such as the Nadzir (waqf department), Waqif (donor), Mauquf 'Alayh (receiver), Ministry of Religious Affairs (waqf regulator), and local governments. Additionally, Fauzi et. al., (2019) proposed that future studies examine the effects of additional predictors on cash waqf collection, including ease and convenience, time efficiency, and confidence and security. Ab Shatar et al. (2021) asserted that faithful donors frequently share good information through word of mouth, educate people about waqf institutions' programs and services, and urge people to support these institutions in order to create a sense of trust between donors and receivers. As a result, people are assured that cash waqf collection will improve the quality of life of the recipients, particularly those in need and low-income families, including the public (Shukor et al., 2017). According to Ahmad (2015), public knowledge and confidence, the reputation of the collecting agency, and the efficient use of cash waqf donations through relevant information and promotion are likely to influence the decisions to obtain waqf contributions.

Until now, the development of the local Muslim community has taken a holistic approach with a focus on economic, social, and welfare development. Waqf is presumably in the reviving process for a stronger impact on the Muslim community (Siraj, 2012); hence, the benefidonor concept may serve as a new financing method for a range of product and service needs around the world. For instance, Mobin et. al., (2017) advocated maximizing the use of cash waqf as a source of Islamic microfinance to make up for the shortcomings of traditional microfinance. In addition, past researchers have also examined cash waqf in various contexts through numerous factors. Osman et al. (2012), for example, suggested that religious satisfaction, waqf literacy, trustworthiness, demographic factors, efficient management, and tax incentive determine the public's motivation toward cash waqf contributions; nonetheless, waqf literacy must still be highlighted since the understanding of waqf among Malaysians is narrow. Meanwhile, Sakti et al. (2016) indicated attitude and social influences as the main factors influencing cash waqf contributions; however, interestingly, religious obligation was not an influential factor in this study. Finally, Ab Shatar et al. (2021) in their recent study found that word of mouth and trust have a significant positive effect on cash waqf collection, along with convenience and accessibility to cash waqf, which is likewise important to this activity.

Foremost among these is human capital development, where waqf's historical legacy shines brightest. From the foundational centuries of Islamic civilization, waqf has fueled the engines of knowledge erecting schools, endowing scholarships, and sustaining libraries (Donna, 2007). Human capital, defined by the cumulative knowledge, skills, and competencies that drive productivity, finds fertile ground in waqf-funded institutions

(Ardiyansyah et al., 2021; Faisal, 2021). In contexts like Nigeria, where public trust funds falter under institutional constraints (Oladapo et al., 2017), waqf institutions in Zamfara State exemplify how education linked to livelihood pathways can break poverty's grip transforming literacy into self-sufficiency. This extends to medical education and research infrastructure, where waqf has historically supported physicians, apothecaries, and student housing (Abattouy & Al-Hassani, 2013).

Parallel to intellect is the body hence the critical role of waqf in physical health development. Recognizing health as both a social determinant and a development outcome, waqf-based healthcare models offer dignified, cost-free services to the indigent, echoing the Islamic hospitals of the 10th–14th centuries that treated war victims and supported their families (Tanjung, 2021). While managerial weaknesses have occasionally undermined trust-based health initiatives (Hasan, et al., 2017), the structural potential remains where waqf alleviates the financial burden of care and reinforces community health resilience (Elmahgop, et al., 2025), positioning it as a viable pillar in universal health coverage for the poor. Equally vital is religious capital the moral and spiritual fabric that binds communities. Waqf has long sustained mosques, employed imams and teachers, and funded orphanages and religious schools (Osman et al., 2012; Mujani et al., 2014), embedding faith into daily life. Though Heist & Cnaan (2016) note that religious capital does not automatically rise with material aid, its cultivation through waqf when coupled with education nurtures ethical citizenship and communal identity, reinforcing values that underpin sustainable development. The family, as society's first institution, benefits profoundly from waqf's reach. When parents receive waqf-supported education religious or secular they become transmitters of values, skills, and aspirations to the next generation (Yaacob et al., 2013). This intergenerational transfer counters the civilizational risks of moral drift and addresses the shortcomings of short-term welfare programs that fail to alter deep-seated behavioral patterns (Delgado et al., 2018; Irmayani et al., 2020).

Waqf further strengthens social capital by weaving networks of trust and reciprocity. Donors and recipients, bound by shared purpose, forge connections that transcend transactional aid (Cornwell et al., 2009). While motivations may blend altruism and self-regard, the outcome enhanced social integration fuels collective resilience (Andreoni, 1990). Conversely, donor distrust can fracture these ties (Johari et al., 2015), underscoring the need for transparency and participatory governance in waqf institutions. Life quality, as envisioned in Islamic development thought, harmonizes material comfort with spiritual well-being (Sadeq, 2002; Ali, 2014). Waqf advances this balance by improving access to education, shelter, health, and social participation though studies in Malaysia reveal uneven satisfaction, with education and social inclusion yielding the highest perceived gains (Wahid et al., 2004). This suggests that waqf's impact on life quality is mediated not by income alone, but by human agency and dignity. Finally, economic capital development leverages waqf as a platform for entrepreneurship and skill-building. Unlike conventional microfinance, waqf offers stable, long-term capital for training centers, market infrastructure, and micro-enterprises (Haneef et al., 2015;

Obaidullah, 2008). The “train-the-trainer” model where beneficiaries reinvest their knowledge ensures scalability without perpetual subsidies (Rahman et al., 2013). In contrast to state programs that fail to enhance livelihoods (Kapoor, 2019), waqf empowers individuals to become producers, not just recipients.

According to Guelida et. al., (2022), the waqf institution has influenced the development of common law trust and because of governmental openness, information sharing should not be restricted to recipients and funders. The more information that is communicated and the various advantages that may be employed combined, the more contributors to the waqf is encourage, whether they are repeat donors or new donors. Based on this distinction, this study focuses primarily on waqf by considering the interaction between donors and beneficiaries with the characteristics of using more, donating more, and sharing (information more). Therefore, the originality of charitable institutions comes from waqf framework. In sum, the benefidonor paradigm reimagines waqf not as passive charity, but as dynamic co-creation where giving and receiving converge in a virtuous cycle of human and communal flourishing. Each of the seven developmental dimensions thrives not in isolation, but in symbiosis, guided by the timeless wisdom of waqf as a living endowment for the public good.

## RESEARCH METHOD

In this study, the data collection and analysis are based on a quantitative approach using a survey instrument (Zheng, 2021; Mamabolo & Myres, 2019). Accordingly, to develop a legitimate questionnaire for the study, a thorough review of the literature related to waqf and its socio-economic aspects was conducted, and the sampling frame were waqf beneficiaries from the Yayasan Wakaf Malaysia database (<https://www.ywm.gov.my>). Accurate measurement is vital to achieving the research objective, while a through literature review helps determine the research variables and develop the research framework (Kelley-Quon, 2018, Sandelowski, 2000). Hence, to collect data, this study used a set of questionnaires divided into nine sections (Section A to Section I). Data were collected using a structured, self-administered survey instrument developed in Google Forms and distributed digitally to verified waqf beneficiaries listed in the Yayasan Waqf Malaysia database. The questionnaire comprised 47 closed-ended items organized into nine thematic sections: demographic profile (Section A) and eight multi-item constructs measuring human capital (6 items), physical health (4 items), religious capital (4 items), family development (4 items), social capital (14 items), life quality (4 items), economic capital (6 items), and the core independent variable benefidonors (5 items). All measurement scales were adapted from validated instruments in prior literature by Lubis (2010), Johari et al., (2015) and Misbah et al., (2021). This scales employed a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) to capture respondents’ perceptions of change before and after receiving waqf support.

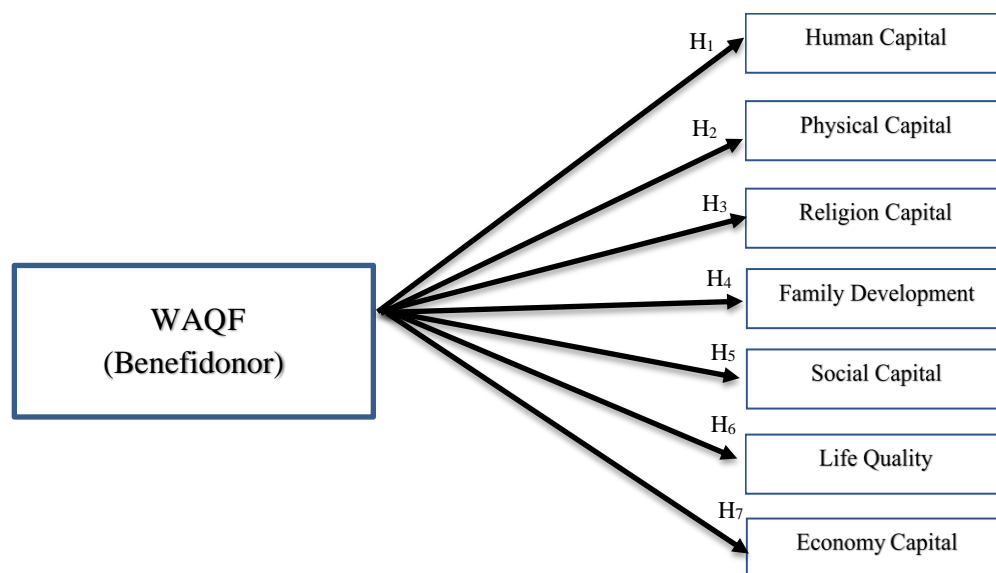
Overall, 7 types of capital are used in this study to assess the benefidonor effect on community development, namely human capital, physical health, religious capital, family capital, social capital, life quality capital, and economic capital. Specifically, the six items for measuring human capital are based on the studies by [Lubis \(2010\)](#) and [Rizvi & Lingard \(2011\)](#), while the physical health measurement scale was drawn from [Ismail et. al., \(2015\)](#) study. Next, the four items for measuring religious capital were selected from the study by [Lubis \(2010\)](#), whereas the family development measurement scale was adapted from [Beard \(2005\)](#) and [Mahoney et. al., \(1999\)](#), social capital, and life quality were all collected from the studies by [Nguyen et. al., \(2016\)](#), [Suhaimi et. al., \(2014\)](#), [Bujang et. al., \(2020\)](#), [Zal et. al., \(2013\)](#), and [Ebrahimi \(2017\)](#). Finally, the six items for measuring economic capital are based on the study by [Johari et. al., \(2015\)](#). These capitals are important because they multidimensionally measure the benefidonor concept from the capital, development, social, and religious aspects. Whereas the benefidonor were measured based on study concept by [Fauzias Mat et. al \(2021\)](#) and [Misbah H. et. al., \(2021\)](#) as applied in the questionnaire, with close-ended questions and a five-point Likert scale used to gather precise information conveniently. The level of agreement statement was positive to describe element by using interval order for any Structural Equation Modelling analysis (SEM). In order to obtain the good fitness of measurement model, the data was collected based on respondents' insight. Tables 1 summarize all the operational definition of capital measurement for community development.

**Table 1.** the Capital Measurement for Community Development

Capital	Type of Measurement
1 Human Capital (H1)	Human capital involves the knowledge and skill development of <i>waqf</i> beneficiaries before and after using <i>waqf</i> assets/funds, which includes questions on the new knowledge and skills acquired as well as the improvement or practice of the existing knowledge and skills before and after using the <i>waqf</i> assets or funds.
2 Physical Health (H2)	Physical health involves the health and physical improvement levels before and after using <i>waqf</i> assets/funds, which includes questions on the type of work, working hours, and working days, and the type of job before and after using the <i>waqf</i> assets/funds.
3 Religious Capital (H3)	Religious capital involves the level of knowledge, understanding, and practice of religion before and after using <i>waqf</i> assets/funds, which includes questions about the level of religious understanding and practice among <i>waqf</i> beneficiaries.
4 Family Development (H4)	Family development involves the development of a family before and after using <i>waqf</i> assets/funds, which includes questions about the level of development among family members.
5 Social Capital (H5)	Social capital involves social interactions among family members and family with society before and after using <i>waqf</i> assets/funds.
6 Life Quality (H6)	Life quality involves the enhancement of life quality before and after using <i>waqf</i> assets/funds, which includes questions about the quality of life, new debt, and living conditions.
7 Economic Capital (H7)	Economic capital involves the development of the economy of the household before and after using <i>waqf</i> assets/funds, which includes the income, economic assets, and savings of a family.

Prior to full deployment, the instrument underwent a pilot test with 50 waqf beneficiaries in Kelantan and Selangor to assess clarity, reliability, and face validity. Based on pilot results (Cronbach's Alpha > 0.70 for all constructs) and expert review (Content Validity Index  $\geq 0.71$ ), minor refinements were made. The final dataset included 304 valid responses, which were screened for completeness and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4. This variance-based SEM approach was selected due to its robustness with non-normal data, smaller sample sizes, and ability to simultaneously estimate complex path relationships among latent variables. Model assessment followed established criteria for reliability (Cronbach's Alpha, Composite Reliability), convergent validity (Average Variance Extracted > 0.5), and discriminant validity (HTMT < 0.85), ensuring rigorous empirical testing of the hypothesized relationships.

Based on the reviewed literature and the hypotheses developed (H1–H7), the conceptual framework of this study is presented in Figure 1 below. This framework summarizes the proposed relationships between benefidonor participation in waqf activities (independent variable) and the seven dimensions of community development (dependent variables). It provides the basis for the empirical testing conducted in the subsequent methodology section.



**Figure 1.** Research Framework

In order to define the target population and sampling frame, the respondents were selected from the Yayasan Waqf Malaysia database, including the State Islamic Religious Council (SIRC) and other waqf institutions, this study used probability sampling method, since this segment generally involves the waqf recipients only, stratified sampling technique used. The questionnaire for this study was developed via Google Forms and

the direct link to the questionnaire was distributed to the respondents, wherein a welcome screen is displayed upon clicking on the link, and instructions to answer the questionnaire are provided. In essence, the survey instrument is effective for achieving high-speed responses owing to its smooth process and cost-effectiveness (Zikmund, 2003). The questionnaires were distributed to waqf users in Malaysia, including Muslims and non-Muslims, 304 were deemed legitimate and useful for the study and the respondents were categorized according to their gender, age, education, and occupation.

Prior to the actual data collection, a pilot study was first conducted in Kelantan and Selangor to test the validity and reliability of the questionnaire in order to estimate the time needed for data collection and to ensure that the questions can be understood by the respondents in general. In the pilot study, a self-administered survey on the 50 waqf recipients were selected in accordance with the literature, which highlights that 50 respondents are appropriate for pilot testing purposes (Ogbeibu, 2018). There is improvement in some of the process of the survey method in the pilot study and it has been used for the actual data collection. The pilot test has been conducted in measuring the reliability of the instrument on the consistency the concept that it measures. Later the data from pilot study were used for the reliability and the validity analysis. The summary of the reliability analysis and the validity of all the constructs for the pilot study is tabulated in Table 2 below,

**Table 2.** Reliability of Items from Pilot Test (n=50)

Constructs	No. of items	Cronbach's Alpha
Human Capital	6	0.711
Physical Health	4	0.791
Religious Capital	4	0.714
Family Development	4	0.723
Social Development	14	0.956
Life Quality	4	0.850
Economic Capital	6	0.891
Benefidonor	5	0.758
Total	47	0.912

Source: Research Question

The value of Cronbach's Alpha for all construct ranged from 0.711 to 0.956 indicated that the measurement items are satisfactory in measuring the construct of interest. Since all constructs had achieved good reliability values in the pilot study, no modification of questionnaire items was conducted for the actual study afterward. Initially, the questionnaire consisted of 47 items across eight constructs, as shown in Table 2. Following the confirmatory factor analysis (CFA), several items with low factor loadings ( $<0.40$ ) were removed in order to achieve acceptable reliability and validity. As a result, all results presented in this study are based on the refined set of items, not the full initial set. This study also conducts the validity test to assess how much the item

measure or represent the construct of the study. Five experts are selected to evaluate that the items developed and customised for measuring the eight constructs are content valid. The content validity index for the constructs of this study have ranged from 0.71 to 1.00, as it above the threshold of 0.70 to demonstrated that the items in the constructs are content valid. Taken together, the five experts have established that the research instrument for this study had achieved an acceptable content validity index. For the actual data set, first procedure was data screening and cleaning which was conducted by using SPSS to define any missing data and to determine usable data for analysis and hypotheses testing. Evidently, no missing data were detected in the dataset since the total number of samples for 47 items is 304 as recorded in the Google Form platform.

The study's sample (N=304) reflects diverse socio-demographic characteristics across Peninsular Malaysia. Slightly more male respondents (53.6%) participated than female (46.4%). The majority (80.3%) were aged 24 to 59 years, with smaller shares aged 18 to 23 (11.5%) and 60 to 71 (8.2%). Geographically, Kelantan contributed the most (41.1%), followed by Terengganu (11.8%), while Kuala Lumpur had the lowest representation (1.3%). Most respondents lived in urban areas (66.1%) and were married (61.2%). Household sizes typically included three to five dependents (56.3%). Education levels peaked at SPM/SPMV (41.8%), followed by diplomas (19.7%); very few held PhDs or only primary education (0.7% each). Occupationally, 43.1% were self-employed, 25% unemployed, and 23% worked in the private sector. Over half (53.9%) received monthly income. Nearly all respondents reported being healthy (93.4%) and physically able (97%). Regarding waqf type, 48.4% received support for traditional Islamic education (Pondok), 33.6% cash waqf, and smaller shares agricultural, housing, or institutional waqf. Socio-demographic variables gender, age, education, income, marital status, and region were used to describe the sample and as controls in robustness checks. Their inclusion did not significantly affect the core relationships between benefidonor participation and waqf outcomes, confirming the stability of findings across diverse demographic groups.

**Table 3.** Respondents' Profiles

Variable		Frequency	Percentage (100.0%)
<b>Gender</b>	Male	163	53.6
	Female	141	46.4
<b>Age</b>	18-23 years old	35	11.5
	24-59 years old	244	80.3
	60-71 years old	25	8.2
<b>State</b>	Perlis	6	2.0
	Kedah	15	4.9
	Pulau Pinang	11	3.6
	Perak	11	3.6
	Selangor	24	7.9
	W.P. Kuala Lumpur	4	1.3
	Negeri Sembilan	24	7.9
	Melaka	14	4.6

	Johor	14	4.6
	Pahang	20	6.6
	Terengganu	36	11.8
	Kelantan	125	41.1
<b>Location</b>	Urban	201	66.1
	Rural	103	33.9
<b>Marital Status</b>	Single	72	23.7
	Married (Living Together)	186	61.2
	Married (Living Separately)	6	2.0
	Widower	10	3.3
	Widow	30	9.9
<b>Household Size</b>	0-2	83	27.3
	3-5	171	56.3
	6-9	50	16.4
<b>Religion</b>	Islam	303	99.7
	Christian	1	0.3
<b>Education</b>	Primary	2	0.7
	SRP/PMR	27	8.9
	SPM/SPMV	127	41.8
	STPM	38	12.5
	Certificate	7	2.3
	Diploma	60	19.7
	Bachelor	33	10.9
	Master	8	2.6
	PhD	2	0.7
<b>Job Status</b>	Government Servant	27	8.9
	Private	70	23.0
	Self-employed	131	43.1
	Unemployed	76	25.0
<b>Type of Income</b>	Daily	11	3.6
	Weekly	18	5.9
	Monthly	164	53.9
	Season	34	11.2
	Demand/Project	20	6.6
	Others	57	18.8
<b>Health Status</b>	Healthy	284	93.4
	Unhealthy (Disease)	20	6.6
<b>Physical Status</b>	Normal	295	97.0
	Disabled	9	3.0
<b>Type of Waqf Received</b>	Mosque	8	2.6
	Building (School)	4	1.3
	Islamic Hut	147	48.4
	Building (House Lot)	10	3.3
	Cash <i>Waqf</i>	102	33.6
	Agriculture / Livestock <i>Waqf</i>	29	9.5
	Corporate <i>Waqf</i>	3	1.0
	Others	1	0.3

Source: Research Questions

## RESULT AND DISCUSSION

A significant path indicates that a proposed hypothesis is supported, whereas a non-significant path indicates that the hypothesis is not supported (Hair et al., 2013). To achieve the t-value and determine the relationship between variables, a bootstrapping

technique can be employed with the resampling of 5,000 samples for the direct relationship. According to Hair et al. (2013), two-tailed hypotheses can be accepted if the t-value is more than 1.960 and the p-value is less than 0.05. To verify the hypotheses, a bootstrapping method can be employed after ensuring the reliability and validity of the measures and generating the structural model via smart PLS-SEM.

Results provide in the table 4 below, an in-depth analysis of the relationships between several independent variables (SA–SG) and the dependent variable SH (Benefidors). Based on the result, an each hypothesis (H1–H7) demonstrates significant relationships with t-values exceeding the threshold for significance and p-values below 0.01, indicating high reliability of the findings. Specifically, Human Capital (SA) shows a negative impact on SH ( $\beta = -0.387$ ,  $t = 7.644$ ,  $p = 0.000$ ), suggesting that higher levels of human capital may inadvertently reduce contributions from benefidors. Similarly, Physical Health (SB) and Family Development (SD) also negatively affect SH, as reflected by their beta values (-0.321 and -0.322, respectively), significant t-values, and p-values below 0.01. Religious Capital (SC) has a somewhat weaker but still significant negative impact on SH ( $\beta = -0.266$ ,  $t = 5.369$ ,  $p = 0.000$ ). These findings may indicate that personal resources in these domains could redirect focus or reduce the perceived need to contribute to benefidors.

**Table 4.** Path Coefficient and Research Hypotheses

Hypothesis	Relationship	Beta value	t-value	p-value	Result
H1	SA > SH	-0.387	7.644	0.000	Accepted
H2	SB > SH	-0.321	5.438	0.007	Accepted
H3	SC > SH	-0.266	5.369	0.000	Accepted
H4	SD > SH	-0.322	6.508	0.000	Accepted
H5	SE > SH	0.313	3.510	0.000	Accepted
H6	SF > SH	-0.436	9.853	0.000	Accepted
H7	SG > SH	-0.451	9.861	0.000	Accepted

Note: Significance level = \*\*\* $p < 0.01$ , \*\* $p < 0.05$ ,  $p < 0.10$ \*

SA-Human Capital; SB-Physical Health; SC-Religious Capital; SD-Family Development; SE-Social Capital; SF-Life Quality; SG-Economic Capital; SH-Benefidors.

In contrast, Social Capital (SE) is the only variable with a positive impact on SH ( $\beta = 0.313$ ,  $t = 3.510$ ,  $p = 0.000$ ), highlighting the importance of interpersonal networks and community engagement in enhancing contributions. On the other hand, Life Quality (SF) and Economic Capital (SG) exhibit the strongest negative influences on SH, with beta values of -0.436 and -0.451, respectively, and exceptionally high t-values (9.853 and 9.861). These results suggest that higher life quality or greater economic resources may shift priorities away from benefidors, possibly due to a reduced sense of dependency or urgency. Overall, this analysis underscores the complex interplay between different forms of capital and SH, revealing that while social connectivity fosters positive

contributions, other resources might inadvertently detract from them. Understanding these dynamics is crucial for formulating strategies that promote benefidonor engagement effectively.

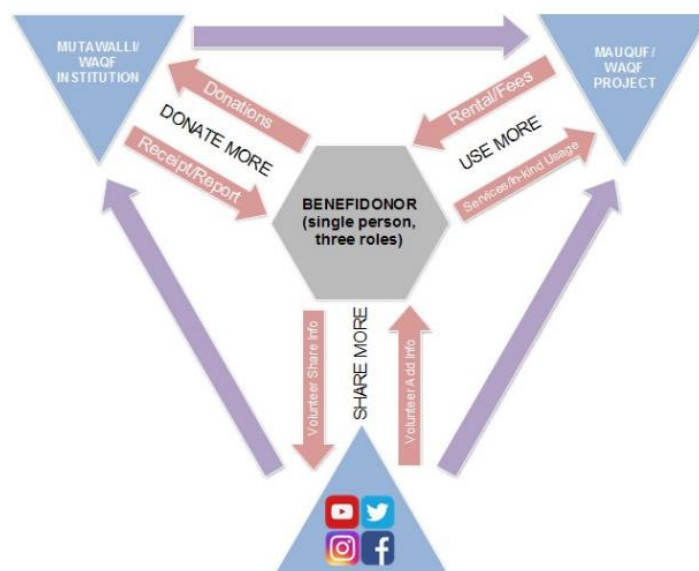
While all paths were statistically significant, several hypotheses exhibited negative beta values, which contradict the hypothesized positive direction. For example, human capital (H1:  $\beta = -0.387$ ,  $p < 0.01$ ) and economic capital (H7:  $\beta = -0.451$ ,  $p < 0.01$ ) showed significant negative effects on benefidonor outcomes. These findings suggest that although the relationships are statistically significant, the directionality is inconsistent with theoretical expectations. Therefore, these hypotheses cannot be fully accepted in their original form. Instead, they highlight a need to revisit the theoretical assumptions underlying the benefidonor concept. Possible explanations may include competing resource priorities, measurement limitations, or contextual factors in waqf administration. On the other hand, Social Capital (SE) emerges as a critical positive contributor to SH, demonstrating its role in fostering community engagement and supporting the development objectives among waqf beneficiaries. The positive and significant relationship ( $\beta = 0.313$ ,  $p = 0.000$ ) suggests that strengthening networks, trust, and cooperation within the community directly enhances benefidonor outcomes. Notably, while all hypotheses are accepted due to statistical significance (t-values and p-values below thresholds), the contrast between the positive impact of SE and the dominant negative effects of other variables highlights a crucial area for strategic focus. These results imply that enhancing social connectivity and addressing the potential trade-offs or unintended consequences of other dimensions could help optimize the outcomes for SH and improve the effectiveness of waqf initiatives.

### **The Concept of Benefidonor to Sustain Community Development**

The term “benefidonor” is a novel construct that merges “beneficiary” and “donor” to describe individuals who simultaneously receive from and contribute to the waqf system. Unlike traditional models of charitable giving where roles are strictly divided between the donor (waqif) and the passive recipient (mauquf ‘alayh) the benefidonor actively engages in three interrelated behaviors: (1) using waqf-provided goods or services (such as education, healthcare, or microfinance), (2) sharing information about waqf benefits with peers through word-of-mouth or digital channels, and (3) re-donating resources whether monetary, time, or skills back into the waqf ecosystem. This dynamic role is theoretically grounded in prosumerism (where users co-create value), ConsumeMerchant behavior (where consumers act as advocates), and the Islamic principle of Ta’awun (mutual cooperation). By integrating these perspectives, the benefidonor concept moves beyond one-way charity toward a reciprocal, participatory model that

enhances both individual agency and systemic sustainability offering a meaningful departure from conventional frameworks in waqf and social finance literature.

Through this newly created hybrid concept, information on waqf projects and products is exchanged in the community to stimulate participation and donation as well as to recruit new donors and recipients into the waqf ecosystem (Misbah et al., 2021). The phrase "benefidonor" refers to a person who plays three or more roles simultaneously under the prosumer theory, particularly in the sharing of information (sharing more) and contribution to waqf funds (donating more), and are strongly tied to the do-it-yourself concept or, in other words, volunteering (Fauzias Mat Nor et al., 2022). Accordingly, the operational definition for benefidonor in this study refers to beneficiaries who use waqf products, share or encourage others to use waqf products, invest in other waqf products through the savings made by the individuals, and finally transform from beneficiaries into prosumers (Misbah et al., 2021). In general, the benefidonor concept in this study is based on the information highlighted by the "benefidonor" theme as illustrated in Figure 2 below,



**Figure 2.** the Concept of Benefidonor Adapted from Prosumerism

Source: Fauzias Mat Nor et al. (2022)

In this study, the benefidonor construct represents the independent variable, while the waqf dimensions human capital, physical health, religious capital, family development, social capital, life quality, and economic capital it is essential to clarify how each is empirically measured and theoretically linked to the benefidonor concept. Drawing on established scales from prior literature, each dimension is operationalized through respondents' self-reported changes before and after receiving waqf support. For

instance, human capital is assessed by measuring gains in knowledge, skills, and educational attainment enabled by waqf-funded training or scholarships; physical health is evaluated through changes in employment capacity, work intensity, and access to waqf-supported healthcare; religious capital captures improvements in religious understanding and practice facilitated by waqf-financed mosques, religious schools, or da'wah programs. Similarly, family development reflects enhancements in parental ability to educate and morally guide children often made possible through waqf-provided livelihood stability; social capital is gauged by the frequency and quality of community interactions, trust, and collective action fostered through shared waqf experiences; life quality encompasses tangible improvements in housing, debt reduction, and overall well-being; and economic capital measures increases in household income, asset ownership, and entrepreneurial activity resulting from waqf-based microfinance or vocational support.

Theoretically, benefidors who actively share information, use waqf products, and donate resources are expected to generate improvements in these dimensions. Operationally, a benefidor is defined in this study as a waqf recipient who: *first*, by uses waqf-provided goods or services (e.g., education, healthcare, housing). *Second*, by shares knowledge about waqf projects with peers through word-of-mouth or digital channels. *Third*, by re-donates monetarily or otherwise to sustain or expand waqf initiatives.

In doing so, benefidors transcend the traditional passive role of mere recipients and become active agents of community development. Empirically, the benefidor construct is measured through five validated items capturing behaviors related to information sharing, product usage, and re-donation tendencies. As demonstrated in prior studies (e.g., Nor et al., 2022; Misbah et al., 2021), this model not only strengthens trust in waqf institutions but also amplifies outcomes across seven dimensions of community well-being: human capital, physical health, religious capital, family development, social capital, quality of life, and economic capital. Accordingly, the following hypotheses are formulated to test these proposed relationships.

Waqf activities generally involve three key participants: 1) waqf management (mutawalli), 2) waqf donors, and 3) waqf beneficiaries, whose current responsibilities are based on exclusive and distinct roles and functions. While the middleman and coordinator (mutawalli) help centralize and improve waqf management, the donors contribute to waqf operations in numerous ways and forms, including moveable and immovable types of waqf assets depending on their intrinsic and extrinsic motivating reasons. Subsequently, the waqf assets are given to the beneficiaries, who benefit from the material and financial improvement or economic empowerment that the assets provide. Although these three key participants may have contributed to, utilized, and shared waqf activities, none of these activities has been defined or connected in a way that only one person can

undertake. Accordingly, the phrase "benefidonors" intends to foster more waqf activities via the act of giving, supporting waqf initiatives, and benefiting waqf projects, especially by employing such activities and promoting the permanent character of waqf.

The benefidonor concept includes spreading knowledge about waqf donations, projects, and products whilst enticing people to use them (Misbah et al., 2021). Word of mouth, for instance, is one of the key factors for advertising new products or service offerings to various customers and influencing their purchase behavior (Bass, 1969) because the direct information and recommendations from friends, family, and coworkers may serve as the customers' main source of reference before making any purchase decision (Lin et al., 2013). Likewise, this reflects a great degree of generosity, loyalty, and integrity of waqf institutions in overseeing waqf such that a philanthropic organization with a strong reputation for compassion, loyalty, and credibility is more likely to exhibit a positive image and a good reputation (Snip, 2011). The means of gaining trust from any community members should also be communicated through actual behavior based on those members' expectations to advance economic activities (Osman et al., 2012). For instance, by offering a sense of convenience in cash waqf collection, cash waqf can now be contributed through internet channels at any time thanks to the advancement in online communications and the emergence of numerous mobile applications (Shukor et al., 2017). This enables people to readily contribute to cash waqf organizations since they only need to donate a little amount of cash and are exempt from providing any other tangible or immovable assets. Besides, the digital payment method system is also essential for streamlining the donation procedure, making it practical for other people (Aziz et al., 2013). According to Mohsin and Mohammad (2015) and Aziz et al. (2013), institutions can essentially improve waqf collection by making the contribution process easier and more accessible for donors, thus encouraging the donors to give. In fact, since people's intentions to give are positively correlated with greater access to monetary waqf (Johari, F. et. al., 2015; Fauzi et al., 2019), access to cash waqf is, therefore, crucial for ensuring efficient cash waqf collection.

The study affirms that the benefidonor concept where beneficiaries also act as active donors and promoters of waqf significantly influences seven key dimensions of community development: human capital, physical health, religious capital, family development, social capital, quality of life, and economic capital. These findings suggest that engaging waqf beneficiaries as participatory agents can accelerate sustainable community upliftment. Beneficiaries who share waqf-related information, use waqf products, encourage others, and contribute funds are more likely to transform into "prosumers," thereby reinforcing the waqf ecosystem (Misbah et al., 2021). The structural model demonstrates moderate to strong explanatory power, with R<sup>2</sup> values ranging from 0.437 to 0.694. Economic and human capital emerged as the most strongly affected

domains, while religious capital showed the weakest effect. Human capital development is enhanced through affordable access to training centers, skill-building programs, and educational support funded by waqf, enabling individuals especially the poor to become viable micro-entrepreneurs (Rahman et al., 2013; Mohd Thas Thaker et al., 2020). In health, waqf responds to rising demand for primary care, particularly post-pandemic, by funding medical equipment and services, thereby increasing public trust through transparent dissemination of waqf benefits (Shukor et al., 2017).

Religious capital grows as waqf supports mosques, religious schools, and charitable activities, deepening faith-based engagement and reinforcing complementary social finance practices like zakat (Yaacob et al., 2013; Hasan et al., 2017). Family development is nurtured through free education and parental empowerment, enabling intergenerational transmission of moral, religious, and practical knowledge critical in contexts where traditional family structures are eroding (Omer & Jabeen, 2015). Social capital strengthens as beneficiaries share experiences and build trust through interpersonal networks, fostering what scholars term “impure altruism” motivated by both social good and personal fulfillment. Quality of life improves holistically, encompassing education, safety, social belonging, and spiritual well-being. Economically, waqf facilitates microcredit, vocational training, and asset acquisition, directly enhancing livelihoods and reducing dependency.

However, several paths yielded negative beta coefficients contrary to hypothesized positive relationships raising important questions. These counterintuitive findings where higher human, economic, or physical capital correlates with lower benefidonor engagement suggest a critical insight: benefidonor behavior may be strongest among those who still feel interdependent with the waqf system, rather than those who have already achieved self-sufficiency. Once beneficiaries attain stable income, advanced education, or improved health, they may perceive less need to “give back” or promote waqf, viewing their relationship with the institution as transactional rather than relational. This implies that waqf institutions should not only target the poorest, but also design retention strategies for upwardly mobile beneficiaries for example, by framing re-donation not as charity, but as investment in community legacy or spiritual continuity. In contrast, the positive role of social capital underscores that benefidonor identity thrives in contexts of trust, reciprocity, and communal belonging. This suggests that waqf programs should prioritize community-building activities such as beneficiary forums, peer mentoring, or collective impact projects that reinforce social bonds alongside material support. Ultimately, the goal is not just to lift individuals out of poverty, but to embed them in a self-reinforcing ecosystem of shared responsibility, where success is measured not only by personal advancement but by one’s contribution to the next beneficiary’s journey.

## CONCLUSION

This study advances the discourse in Islamic social finance by conceptualizing and empirically validating the “benefidonor” paradigm within the waqf ecosystem. The findings confirm that benefidonor engagement significantly strengthens seven interrelated dimensions of community capital, human capital, physical health, religious capital, family development, social capital, quality of life, and economic capital, thereby reinforcing waqf as a sustainable instrument for holistic community upliftment rather than a mere charitable transfer mechanism. Theoretically, this study contributes to contemporary waqf literature by reframing beneficiaries as active co-creators of value. By positioning benefidonor as a measurable behavioral construct, the research extends existing Islamic philanthropy models beyond unilateral giving to reciprocal participation. Practically, the results provide actionable implications for waqf administrators and policymakers: *first*, waqf institutions should institutionalize participatory mechanisms that facilitate sharing, usage, and re-donation through integrated digital ecosystems. *Second*, gamification and community recognition strategies may strengthen intrinsic motivation and embed a culture of reciprocity. *Third*, partnerships with mosques, NGOs, and microfinance institutions can expand outreach and ensure inclusivity, particularly for digitally marginalized groups. Ultimately, this study affirms that when waqf institutions transform passive recipients into active contributors, waqf evolves into a model of sustainable social co-investment. The benefidonor paradigm thus offers a replicable framework for revitalizing waqf governance and strengthening community resilience in Muslim-majority and minority contexts alike.

Despite its contributions, this study is subject to several limitations. *First*, the research design relies primarily on cross-sectional data, which restricts the ability to infer long-term causal relationships between benefidonor engagement and multidimensional community development. *Second*, the empirical data were collected within a specific socio-cultural and institutional context. Variations in waqf governance structures, regulatory environments, and socio-religious norms across countries may limit the generalizability of the findings. Future comparative research across different jurisdictions is required to validate the robustness and transferability of the benefidonor model. Addressing these limitations would enhance theoretical refinement and policy applicability of the benefidonor framework within global waqf development discourse.

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