



Conceptualisation and Validating Benefidors Model in Waqf

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ABSTRACT - Waqf movement in Malaysia has a long history since the colonization era with plenty of innovations being practiced by waqf managers. The literatures have highlighted on the performance of waqf as a social finance instrument with transformational impacts to the economic wellbeing of the beneficiaries. There is a considerable gap between the cyclic impact on the transformation of waqf beneficiaries into donors that needs to be highlighted. The main aim of the study is to conceptualize and validate the beneficiaries-donors model which evolved from the perspective of mutual assistance (*ta'awun*) prosumers, consumermerchant, and volunteer. The study adopts a three-phase qualitative approach. The proposed model on Benefidors is the result of the first stage, which involved content analysis of literature data. Data was also obtained via Focus Group Discussions (FGD) in the second step of creating and confirming the model. Three different groups of participants, namely donors, beneficiaries, and mutawalli, participated in three different sessions of FGD using MS Teams. The third stage is model validation where the participants have validated the model through a few series of FGD. The participants were given a conceptual model to see whether the new term introduced, "Benefidors," could be accepted or require further refinement. The new term coined, Benefidors concept, suggests for a transformational cyclic impact of the major players in the waqf activism. The major output of this paper is the validated term "Benefidors" which is a hybrid word, derived from the word, "Beneficiaries" and "Donors". The "Benefidors" promotes towards "share more", "use more" and "donate more" for waqf ecosystem using the concept of mutual assistance (*ta'awun*) prosumers, consumermerchant and volunteer. The finding of this research shows that the new term "Benefidors," even though it is still emerging and requiring efforts for exposure and branding, is inherently practiced, being aware of and known in the community, but it needs a systematic design and strategic arrangement for further expansion.

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INTRODUCTION

The concept of waqf falls under the framework of Islamic social finance ecosystem. In Malaysia, waqf activity is managed under State Religious Islamic Council (SRIC). The existing structure of the Islamic social finance environment in Malaysia is decentralized following the nature of separation of power between federal and states. Bank Negara Malaysia (BNM) regulates the Islamic financial sector under the federal constitution, meanwhile, State Religious Islamic Council (SRIC) governs all waqf assets and activities in Malaysia as sole trustee. Due to its ecosystem nature, waqf in Islamic social finance is opined to hold complementary role to Islamic finance, which is beyond the commercial objective by integrating the business-related objectives and social responsibilities (JAWHAR, 2018). As an effort to promote the visibility and the dual-roles of waqf, this research aims to conceptualize and validate the beneficiaries-donors model which evolved from the perspective of mutual assistance (*ta'awun*) prosumers, consumerchant, and volunteer. The beneficiaries-donor concept is finally coined in this paper as “Benefidonors”, which is to be validated in this research.

LITERATURE REVIEW

Background of the Theoretical Underpinning

Benefidonors is a newly coined hybrid word suggested by this research that is derived from the word, “Beneficiaries” and “Donors”. The concept is inspired from the concept of mutual assistance (*ta'awun*), prosumer and consumerchant. Information sharing with others so that others can use the waqf project as well and donate back to the waqf fund and promote waqf and encourage new donors and beneficiaries in waqf eco-system (Misbah et al., 2021).

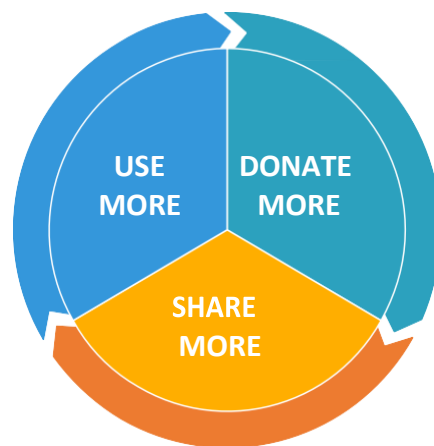
Mutual assistance (*ta'awun*) is the spirit that has been taught and practiced by Prophet Muhammad (PBUH) in the Muslim communities in Mecca and Madinah. Resources are shared, while assistance in various forms has glued the community to be strong towards facing economic and political challenges during the early period of Islam. Learning from the sunnah of the Prophet, the practice of waqf where sharing of resources is being performed in the Islamic communities to empower each other economically. Mazlan et al. (2018) stated that *ta'awun* is defined as the formation of a group to do something for mutual benefit without the need for the delivery of certain parties or in simple word as is “mutual help”. *Ta'awun* is referring to the helpfulness of helping to involve more than two individuals or more. Sudarti, et al. (2021) highlighted that this concept is stated in several Surahs in the al-Qur'an and al-Hadith of the Prophet Muhammad such as Al-Quran verse 2 of Surah al-Maidah: “And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in imposing punishment.” This verse provides an encouragement to support one another in goodness while also being religious toward Allah. Helping others, on the other hand, will make them feel better. Whoever combines Allah's blessings with human delight by assisting others will also be happy. The hadith of the Prophet Muhammad, narrated by Anas, said: “Help your brother in persecution” (reported by Bukhari). “Indeed, fellow believers must strengthen each other” (reported by Bukhari and Muslim). As Muslims are brothers, he will not do wrong and do not let him do wrong. “Whoever meets the needs of his brother, surely Allah will meet his needs” (reported by Bukhari and Muslim). In relation to waqf, the *ta'awun* concept creates macro-cooperation in more strategic direction. Many literatures on waqf adoptions in several so-called developing Muslim countries including Malaysia, Turkey, Indonesia and other countries have shown the evidence that waqf has fueled economic development in the Muslim communities. These countries exemplified that waqf is among a prominent driver for religious activities and public services such as health and education (Atan & Johari, 2017). Waqf thus promotes self-reliance of a community who assists each other by the sharing of resources via

asset transfer and knowledge and skills sharing amongst the members of the community, which in turn results to financial inclusion.

Prosumer in nature is about empowering ordinary consumers and has the potential to revolutionize the sharing of economy by the active participation of consumers. It also means that consumers are also producers. Today, many of us are already prosumers because we benefit from the latest technologies by easily downloading free open-source software, courseware and even hardware designs. As a result of these digital platforms, consumers have been motivated to adapt and establish new behaviors as they have discovered alternatives that are more convenient, affordable, and accessible (Mohd Dali et al., 2020; Sheth, 2020). This means more consumers may leverage on these freebies and their active participation in production having a knock-on effect of cheaper products. Naturally, this has redefined the concept of sharing (Ridza & Wahiddin, 2021; Zulkapli et al., 2020).

ConsuMerchant is a hybrid word that is derived from the words, “Consumer” and “Merchant”; this is a PG Mall very own genuine profit-sharing economy business model that empowers consumers/shoppers, young or old to be entrepreneurs and build a permanent business empire. It is basically a profit-sharing plan developed to benefit PG Mall shoppers by rewarding them with cash back ranging from 0.5% to 3.5% upon every successful transaction made. This concept also applies for referring new shoppers on board under PG Mall referral program.

Hence, based on the concept of prosumers theorized by Toffler (1980), the prosumer initiatives as USIM agenda (Zulkapli et al., 2020) and ConsuMerchant by Hau (2020) the operational definition of the “Benefidonors” concept in this study refers to beneficiaries who use waqf product, share or encourage others to use the waqf product and from the savings that the individual has made will be used to invest in other waqf product and transform the beneficiaries to becoming donors (Misbah et al., 2021). The concept of the benefidonors will be based on the information highlighted by the “Benefidonors” theme as shown in Figure 1 as follows.



Source: Adapted from shop-share-earn in Consumermerchant concept and learn more, make more and share more in USIM’s prosumers

Figure 1: The Benefidonors Themes

According to Bahroni (2012), Gontor Education is significantly influenced by five pesantren spirits (sincerity, simplicity, brotherhood, self-reliance, and freedom). Teachers and workers are not compensated in this sphere of dedication and social service; yet they must be serious and hardworking workers. Tuition fees are used exclusively to meet the requirements of pupils, with no rupiah set aside for teachers’ benefits. Various economic sources are investigated to meet financial needs, and an open management system is used to manage wealth. To aid the

educational process, the institution runs several economic units, which are run by teachers and students under the direct supervision of Gontor's headmaster. This is referred to be a protected economic enterprise movement aimed at meeting the needs of Gontor's welfare and waqf empowerment (Umam, 2014). Beneficiaries, managers, and volunteers among students and teachers are examples of benefidonor who exist in reality in Gontor Education. In the Waqf Eco-system, the interaction highlights self-reliance.

Table 1 shows the summary of the concept of Prosumer, Consumermerchant and Benefidonor as an early assumption of the theoretical background based on analysis of the literatures.

Table 1: Summary of the concept of Prosumer, Consumermerchant and Benefidonor as an Early Assumption in Literature Review Analysis Theoretical Background

Concept	Prosumer Toffler, A. (1980)	Prosumer USIM (Zulkapli, M. S., et al., 2020)	Consumermerchant (Hau, 2020)	Beneficiaries, manager and volunteers in Gontor Education System (Bahroni, I (2012), Umam, K. 2014)
Role 1	Consumer	Learn more	Shop	Use (student)
Role 2	Producer	Make more	Earn	Produce (in managing enterprise)
Role 3		Share more	Share	Share voluntarily
Aspiration	“The thirdwave – the informationage of the “Do it yourself” revolution to limit and reduce labor costs Individualand firm Self-sustaining	“Do it yourself”. Learn more from many sources including online sources (iot) before and make and share more the knowledge to generate income. Job creator. Individual (student, academicians, and administration staff) Entrepreneurship in theuniversity	Shopper become merchant and introduce new shopper Individual which registers in the system / Platform Entrepreneurship through online system	

Thus, with the aspiration in gathering beneficiaries and donors in one platform under one roof, “Benefidonors” sharing economy instils the spirit of the Shared Prosperity Vision 2020 blueprint as a ground platform of economic competitiveness in emerging self-reliance surrounding beneficiaries and donor’s interaction to uplift the decent standard of living for all Malaysians towards 2030. This is in line with Sustainable Development Goals (SDG) such as to eradicate poverty, ensuring zero hunger, good health and wellbeing and reducing inequality.

Conceptualising Benefidonors from Prosumer Framework in Waqf Research

The concept of “Benefidonors” based on the current literature, had been in existence but mostly focusing in the form of three exclusive roles played by the three different parties as waqf manager (*mutawalli*), beneficiaries and donors. The role of sharing information mostly being executed by the waqf manager. Thus, to boost up more impactful and not really depending on

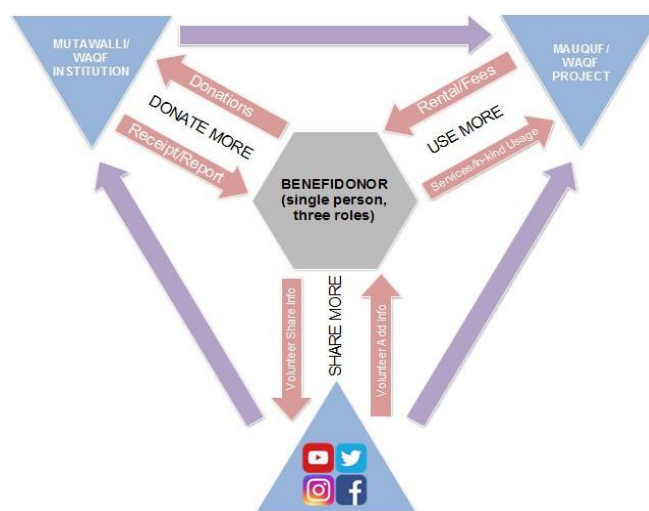
the *mutawalli*, a social innovation concept of benefidonor using prosumer framework is vital to be promoted and applied in the society.

The term “Benefidonor” benefited from prosumer concept which means one person acts three or more roles. It is closely related to do-it-yourself or in other word as volunteer that promotes the concept of use more, share more and donate more (Misbah et al., 2021). Volunteerism in waqf is nothing new, Suryani et al. (2017) proposes that when the government is unable to prosper the people through their program, volunteer sector can be seen as an alternative way out. As mentioned by Abdullah (2020), a study aimed to examine the sincerity factor as the main motivation to work for non-profit organizations especially in waqf institutions, found out that voluntary behavior and sincerity can surpass economic considerations, more broadly revealing that work carried out on the basis of volunteerism is felt to be more sincere than the work done by paid workers. The study interviewed 20 waqf practitioners (Nadzir) both as top leaders and implementers in pesantren or Islamic boarding school. The finding in this study is supported by the results of (Hoogervorst et al., 2016) in volunteerism basis. Besides that, other findings of work done sincerely are more able to attract trust from their clients, because the approach taken is directed towards an emotional approach.

According to Ma and Kassim (2017) that the quality of volunteers varies. For small waqf institutions, government departments launched the volunteer project for a long-term development to play a good social function. Most waqf institutions communicated the project by online promotion, advertisement, and government support. Volunteers are from the various sectors of society, and the main resources are from fresh graduates, idle staff and retirees. Abdullah (2020) also mentioned that waqf in educational institutions such as Islamic boarding schools with all their charitable efforts managed with sincerity and volunteer has proven to be successful, however they propose to explore the sincerity and volunteer aspect in other type of waqf area.

Proposing Benefidonor Model from the Previous Literatures

Based on the above discussions; mutual assistance (*ta’awun*), the prosumer, consumer, merchant and volunteering. The concept of Benefidonor can be conceptualised to develop in a proposed model as shown in the following Figure 2:



Source: Research Excellence Consortium (KKP), Research Team, USIM

Figure 2: The proposed model of the Concept of Benefidonor from the Concept of Prosumers

The construct of the above model is based on three main players in waqf activity; the waqf manager (*mutawalli*), beneficiaries and donors. Their current roles naturally by default is based on exclusive and separate roles and functions. In Malaysia currently, Mutawalli has played very excellent roles in managing waqf contribution and also has delivered the message in promoting waqf initiatives to the society. Yayasan Waqf Malaysia who played the middle roles and coordinator, has made waqf management more constructive and centralized. The donors also with their intrinsic and extrinsic motivation factors, have contributed in various aspects to waqf activities, in various forms, moveable and immovable kinds of waqf assets. The beneficiaries as well, have received and benefited the waqf asset for economic empowerment and enhancement in material and monetary. These three players might have involved in donating, using and sharing the waqf activities. However, all these activities have not been formalized and put into single doer and functional linkages. The term “Benefidors” aims to cultivate and develop more waqf activist in the act of giving, promoting the waqf initiatives and benefiting the waqf project by using them, hence promoting the perpetual nature of waqf. The idea and concept are materialized in the above Figure 2.

METHODOLOGY

This study consists of three stages of methodology. The proposed model on Benefidors (Figure 2) is the result of the first stage, which involved a content analysis of the data gathered from the literature. The preliminary data for this article comes from ongoing academic research and descriptive analysis to conceptualize the Benefidors model in waqf. The concept of waqf in nature supported with analytical method, is used to give account to the formation of beneficiaries and donor with the assistance of the waqf manager (Mutawalli), which finally synergizing the concept of “Benefidors”. Data and information are gathered from library collections, local and international scholarly journals, and interviews with waqf activists. Finally, the data was analyzed using textual content analysis.

The second stage to develop and confirm the model, data was also collected from Focus Group Discussion (FGD). A few series of FGD were conducted via an online platform, MS Teams. Three FGD’s were arranged according to the nature of contribution in waqf activity by the participants. The first FGD was conducted on 10 July 2021; it was arranged for donors only. The second FGD was conducted on 17 July 2021 and was arranged for the beneficiaries and the third FGD was conducted on 25 July 2021 and was arranged for the mutawalli. The data from the three FGD’s was then analyzed using content analysis. It was first transcribed from interview session with the participants and by using N-Vivo to get three keys activities or categories in waqf were finally concluded, which are donate more, share more and use more. The participants as depicted in Table 2 are selected based on purposive sampling considering their contributions to waqf activities in Malaysia. Yayasan Waqf Malaysia (YWM) assisted the process of contacting the participant and engaging with the researchers. YWM is an important organization that administrates the waqf contributors’ data in Malaysia. The interview questions for all the three groups were self-developed by the researchers based on analysis of literature and research objective; that is to conceptualise the Benefidors concept and its theoretical underpinnings. The questions have been validated by experts in qualitative interview method and waqf research.

The last third stage is model validation. The model (Figure 2) has been validated by the the above research participants through a few series of Focus Group Discussion (FGD) conducted via MS Team. The participants were given a conceptual model and were probed to see whether the new term introduced, "Benefidors," could be accepted by them. They also were asked whether the term exists in their current waqf practices. At the same time, they also were asked whether further improvement could be suggested on the term “Benefidors”.

Table 2: Demographic Background of Participants

	Gender	Location	Profession	Age/range (years old)	Individual/ Institution
Donors					
D1	Female	Kelantan	Retiree	61	Individual
D2	Female	Kuala Lumpur	Special Children's Kindergarten Teachers	47	Individual
D3	Female	Melaka	Teacher	55	Individual
D4	Female	Kuala Lumpur	Civil Engineer	38	Individual
D5	Male	Selangor	Administrative Assistant	47	Individual
D6	Male	Selangor	Yayasan Waqf Malaysia	26	Individual
D7	Male	Selangor	Civil Servants	24	Individual
D8	Female	Selangor	Administrative Executive	32	Individual
D9	Male	Putrajaya	Civil Servants	55	Individual
D10	Male	Selangor	Administrative Officer	38	Individual
Beneficiaries					
B1	Female	Putrajaya	Admin Assistant	32	Individual
B2	Male	Selangor	MREC Equine Manager	56	Individual
B3	Male	Selangor	Teacher	42	Individual
B4	Male	Kuala Lumpur	Businessman	36	Individual
B5	Female	Putrajaya	Administrative Assistant	42	Individual
B6	Male	Kuala Lumpur	Retiree	60	Individual
B7	Female	Terengganu	Businesswoman/ Instructor	25	Individual
B8	Female	Selangor	Housewife	38	Individual
B9	Female	Johor	Teacher	52	Individual
B10	Female	Pahang	Gardener	41	Individual
Mutawalli (Waqf Managers)					
M1	Male	Negeri Sembilan	Chief Assistant Director of Waqf Division	35	MAINS
M2	Male	Putrajaya	Director of Waqf Division Director of Property Management and Development Division	45	JAWHAR
M3	Male	Pahang	Waqf Executive	54	MUIP
M4	Male	Pahang	Senior Executive of Management Division	34	MUIP
M5	Female	Putrajaya	Senior Executive of Management Division	39	YWM
M6	Male	Johor	Senior Manager of Waqaf	46	An-Nur Johor
M7	Male	Perak	General Manager, Mal & Wakaf Management and Development Division	44	MAIPK

RESULTS

Categorization of Opinions on the Benefidors Term

A series of focus group discussions (FGD) were used as the primary technique of the data collection, with waqf participants that included the donors, beneficiaries, and Mutawalli from various selected state religious institutions, as depicted in Table 2. These sessions of FGD have been conducted via MS Teams, and each session was presented by ten participants from each group. Overall, participants consisted of 18 males and 12 females, with the mean age of the participants being between 30 and 60 years old. In terms of their professions, this FGD session was attended by various professionals, including a housewife and a retiree.

During the session, the framework has been shown to the participants, explanation and elaboration were given to them and they were probed to see whether the new term introduced, "Benefidonors," could be accepted by them. Open ended comments and feedbacks were sought from the participants. They were free to give opinions and suggest any idea to the framework as in Figure 2 that was shown to them. A few minutes were given for them to study and understand the framework. In addition, they were also asked whether the term exists in their current waqf practices. At the same time, they also asked whether further improvement could be suggested on the term "Benefidonors". In the following Figure 3, categorization was made based on the textual analysis of the transcription using NVivo software. The analysis of the discussion shows the thirteen participants' acceptance of the term "Benefidonors." This acceptance can be traced and described by the words' expressions such as "it's good", "agree", "good model", "can be successful", "strongly agree", "will join", "I understand" and "in accordance". Some of them, moreover, accepted the term and are of the opinion that the term already exists in waqf activity. There are participants who came out with constructive suggestions and improvements for delivering and branding the terms for future direction.

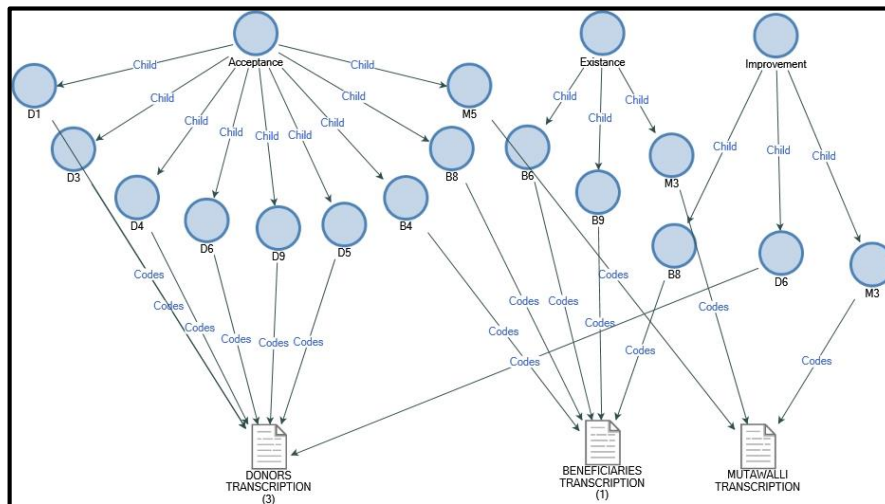


Figure 3: NVivo Analysis on 'Benefidonors' Term

The Term "Benefidonors" is Accepted

In general, thirteen participants were actively giving their ideas and comments. On the surface, based on the framework given, they accepted that the term "Benefidonors" as it is suitable to be used and the term represents the existing activities in their participation in various aspects in waqf. They also responded positively by saying that:

"...the concept of benefidonors is very good. It made someone become responsible, as we endow, we acknowledge the benefit we get." – D4

"I strongly agree. If we can get more people to contribute waqf as a benefidonors, then waqf can grow" – D9

"I understand and if other people see, they understand, so this matter is not misused " – B4

"I think this concept is in accordance with the concept of waqf" – M5

The term "Benefidonors" is Accepted and Already Exist

Consistently, a number of respondents were also alert and were of the opinion that the concept actually exists in practice, only the term "Benefidonors" is not being used. It shows that the new term "Benefidonors," even though it is new to be introduced, the concept can be understood and accepted by the participants. Meanwhile, in daily practices, three participants agreed on the

existence of the practice of "Benefidonors". This existence can be traced and described by the below sentences quoted by them:

"A good model because this is actually happened" – D5

"What we do is *infak*/ contribution/*zakat*, it is obligatory on us and *wakaf*" – B6

"Regarding the concept of benefidonors, I do agree. Because to me we do exist. We already done this" – B9

"The concept of benefidonors actually already exists in the state. Just not aware. Like in Pahang it already exists but is not aware" – M3

The Term "Benefidonors" is Accepted and Already Exist, but Need Improvement

An advance group of participants also have provided suggestions to further improve the practises of "Benefidonors". The term is just suggested, but to make better enhancement on practicality and feasibility of the terms for execution and endorsement, a few suggestions have been made by the participants, as quoted below:

"Coalition with the government" – D6

"But those who raise their own funds, need to find corporate members to find donations to give to people in need." – B8

"This endowment is personalized. Need to come every day, the hearts will open. Share this, many more events that social media, briefings, exhibitions share again " – M3

The suggestions made by the participants are to promote and apply the term "Benefidonors," which involves the strategy of "coalition" with the government and corporate sectors through sharing events such as social media platforms, briefings, and exhibitions. All the above three categories of findings were summarized in Appendix 1. This Table (see Appendix 1) represents the findings on the discussion of the term "Benefidonors" from the participants. The transcripts categorizing the acceptance and responses by the participants on the existence of the term in experience dealing with waqf activity were attached.

Discussion

From the findings and the descriptions above, it is clear that the newly coined and introduced term in waqf activity, "Benefidonors" is well accepted by the participants in the FGD, who are representing the major groups of waqf participants; the Mutawalli, the Donor and the beneficiaries. The results of the analysis show that the Benefidonors concept is well received by the participants and that the concept is viable and simple to grasp. As mentioned by Mazlan et al. (2018) and Sudarti et al. (2021), the acceptance is similar to the notion of mutual assistance (*ta'awun*), which drives people to help one another. Thus, Benefidonors can stand alone as a robust emergent concept, improving Toffler's (1980) prosumer theory, the prosumer initiatives such as the USIM agenda (Zulkapli et al., 2020), and Hau (2020).

It is unanimously agreed that, even though the term has never been used and the model in articulating linkages between the functionalities of waqf activity has never been made previously, the participants were aware that the implicit practice is there in the waqf activity. The choice of the term itself, "Benefidonors", even though it is still new, the concept can be understood and accepted by the participants. These findings demonstrated that, despite the fact that the term "Benefidonors" is still new, the concept can be comprehended and accepted by the participants. Meanwhile, certain participants in daily practices have agreed on the existence of the term "Benefidonors." The existence of this term has confirmed that the waqf eco-system is being practiced in such a way similar to that of consumer producer in Prosumer by Toffler (1980), or learn more, make more, and share more (Zulkapli et al., 2020), shop, earn, and share (Hau, 2020), or use, produce, and volunteer (Bahroni, 2012; Umam, 2014).

However, there are challenges for introducing the terms and to make the implicit practice into systematic design, especially in relation to introducing a new terminology. Hence, a few

suggestions have been made by the participants. A strategic "coalition" with the government and corporate sector could be a good start where it will make a good push factor to promote the agenda. With commitment from Yayasan Waqaf Malaysia as collaborator for this research it is hoped that this holy agenda will turn into a positive movement. The improvement suggestions again entailed by the mutual assistance (ta'awun) aspirations. Volunteering is another facet that should be promoted more, and volunteering in the waqf eco-system is not new, as Suryani et al. (2017) and Abdullah (2020) have confirmed. In addition, a continuous and persistent sharing using social media platforms, road tour with briefings and exhibitions would also be good start to embark into branding the term "Benefidonors".

CONCLUSION

There is a big gap in most of waqf literature and analysis on the cyclic impact of waqf activity and the transformation of beneficiaries into donors. The context of donors and beneficiaries also are exclusively deliberated. This research aims to conceptualize Benefidonors model from the perspective of prosumerism and consumerchant. The concept suggests on the transformational continuous and impactful cycle of the players within the waqf movement. As a hybrid word that is derived from the words "Beneficiaries" and "Donors", the term Benefidonors in this research has been exposed and validated by the participant through a few series of Focus Group Discussion (FGD). This paper proposes an interactive relationship between donors and beneficiaries with the assistance of the Mutawalli. This effort hence, help creating and branding Benefidonors whereby there is a systemic design with the assistance of Mutawalli, in which both donors and beneficiaries can donate, use and share more information about waqf.

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Appendix 1: Categorising Feedbacks on ‘Benefidonors’ Framework
(translated from Malay to English)

Participant	Transcribe Quote on Term ‘Benefidonors’		
	Acceptance	Existence	Improvement
D1	<i>“for me, it's good because now we have many NGOs.”</i>		
D3	<i>“I also agree because like Pn Noorbhaya told, sometimes we don't do anything and so we join the NGO which is not accredited or maybe we would join any”</i>		
D4	<i>“...the concept of benefidonors is very good. It made someone become responsible, as we endow, we acknowledge the benefit we get.”</i>		
D5		<i>“a good model because this is actually happened”</i>	
D6	<i>“I think it can be successful if we share information we can strengthen, meaning if I get the information, I share”</i>		<i>“Coalition with the government”</i>
D9	<i>“I strongly agree. If we can get more people to contribute waqf as a benefidonors, then waqf can grow”</i>		
B4	<i>“I understand and if other people see, they understand, so this matter is not misused ”</i>		
B6		<i>“What we do is infak/ contribution/ zakat, it is obligatory on us and wakaf”</i>	
B8	<i>“My husband and I will join for what is right for people who need more”</i>		<i>“But those who raise their own funds, need to find corporate members to find donations to give to people in need.”</i>
B9		<i>“Regarding the concept of benefidonors, I do agree. Because to me, we already did it. We already done this”</i>	
M3		<i>“The concept of benefidonors actually already exists in the state. Just not aware. Like in Pahang it already exists but is not aware. “</i>	<i>“This endowment is personalised. Need to come every day, the hearts will open. Share this, many more events that social media, briefings, exhibitions share again ”</i>
M5	<i>“I think this concept is in accordance with the concept of waqf”</i>		

