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Preferences of Waqf Projects among Indonesians

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Abstract: *Waqf as an Islamic social finance instrument holds great potential for productive and societal development in Indonesia, given its big size of Muslim population and generous donation behavior. However, the projection of waqf collection which is currently limited to certain forms of assets and programs, also creates a gap between the realization and potential of waqf that hinders it full potential. Therefore, this study aims to analyze the programs and characteristics preferred while donating in waqf to fully understand the determinants of waqf interest in each program. This study used a sample of 361 respondents and used multiple regression analysis with stepwise method. The results showed that social waqf is the most popular waqf program compared to social-productive (hybrid) and productive programs. Each program also has its own characteristics which need to be considered to increase public interest. The results of this study are expected to provide a deeper understanding of the preferences and characteristics of waqf favored by the community, in the hope that waqf institutions or nazhir can establish more relevant and effective waqf collection strategies in attracting community participation and achieving broader socio economics objectives.*

Keywords: *Waqf Programs, Waqf Preference, Waqf Characteristics, Stepwise Method*

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INTRODUCTION

Waqf is one of the Islamic social finance tools with significant benefits in improving the socio-economic conditions of a society. From a social perspective, waqf assets can finance public facilities and services in various sectors, as evidenced by the construction of mosques, educational institutions, libraries, hospitals, and hotels. In return, these public goods provide aids for public necessities, and therefore enhancing the welfare of society (Kahf, 2003). Through waqf, communities can support each other and strengthen social bonds, creating a more inclusive and sustainable environment (Khan, 2019). Although being heavily regarded as an Islamic practice, the benefits of waqf extend beyond Muslim communities, supporting the development of society without limiting itself to certain groups and filling the gaps in the current socio-economic systems (Zuki, 2012).

In addition to social development, the waqf also impacts the economic sector. Çizakça (1997) stated that waqf can help a country achieve its economic goals by reducing government spending and overcoming budget deficits. The contribution of waqf in stabilizing economy are known through financing entrepreneurs and seamless acquisition of assets (Yakubu & Aziz, 2019). This alternative source of funding has increased independency and growth of business in Muslim communities (Listiana et al., 2020), while it supports economic growth and is in line with the achievement of Sustainable Development Goals (Abdullah, 2018; Latif et al., 2018). Waqf provides sustainability by supplying needed resources to address long-term financial challenges (Abdullahi, 2022). Moreover, waqf has proven to be an efficient source of sustainable funding, appropriately allocated to recipients in need (Shaikh et al., 2017). Therefore, the diverse programs offered by waqf, along with its varied funding, distribution, and beneficiary types, play a prominent role in maintaining sustainable socio-economic development.

In relation to its economic expansion, Ascarya et al. (2020) categorize waqf into three forms based on its economic substance: (1) social waqf, which has social motives and does not generate profit; (2) productive waqf, which has commercial motives and generates profit; and (3) hybrid waqf, which is a combination of the two. These different forms of waqf are practiced worldwide, including in Indonesia, which has the largest Muslim population in the world.

Indonesia has utilized waqf as a financial instrument. The significant potential for community donations makes waqf a promising crowdfunding-based financial instrument, and the government considers it an alternative stimulus for economic development (Masrizal et al., 2022). However, the actual amount of waqf collected falls far below its potential. Indonesian Waqf Board (2024) estimates a potential for cash waqf of 180 trillion rupiahs, but as of November 2023, only 2.23 trillion rupiahs have been collected. Cash waqf has shown notable growth in Indonesia, with innovative programs like Cash Waqf Linked Sukuk (CWLS) and Cash Waqf Linked Deposit (CWLD). Nevertheless, there is a significant gap between the actual collection of cash waqf and its potential. The same issue exists with waqf land, where despite a vast amount being accumulated, a considerable portion (42.58%) remains uncertified and unutilized optimally (SIWAK, 2023). Much of the waqf land, including properties, remains unproductive and poorly managed, primarily focused on spiritual and social aspects rather than economic development (Ascarya et al., 2022; Ihsan & Ibrahim, 2011; Fauzi et al., 2022; Ryandono & Hazami, 2016). Data from SIWAK (2022) shows that waqf land is predominantly used for social facilities, such as mosques, prayer rooms, schools, and other social amenities. While waqf property development remains a key focus in Indonesia, other relevant projects in the real sector need exploration and development (Listiana & Masyita, 2020).

Budiarto (2021) explained several factors contributing to the gap between the potential and realization of waqf collection in Indonesia. One reason is that the institutions managing waqf and distributing waqf assets are not yet operating sustainably (Çizakça, 2002). While ineffective management practices and slow bureaucratic processes are major obstacles to this operational efficiency (Nawawi et al., 2024), *waqf* projects in Indonesia often struggle to meet the evolving expectations of the population, who increasingly demand transparency, social impact, and measurable outcomes (Listiana et al., 2024). Traditional waqf assets may continue to grow, but limited public understanding and regulation inefficiencies has obstructed the full potential of waqf in education and healthcare (Masruroh et al., 2024). Furthermore, several waqf institutions offers limited variety and inflexibility of waqf projects, hence widening the gap between potential contributions and actual collections of waqf. For instance, it is not often in productive projects that the existing waqf models fails to address specific financial needs (Majid & Sukmana, 2023).

Waqf has great potential to promote social and religious welfare in society. However, its implementation and effectiveness are still far from reaching their full potential. The socio-economic benefits of the waqf are neglected and cannot be widely felt by those in need (Suhadi, 2002). Many people, especially Muslims as donors, do not understand the broader impact of waqf beyond its religious and social aspects. Related to waqf preferences, existing studies (Sukmana et al., 2024; Susanti et al., 2023; Masruroh et al., 2024) only indicate the downside of specific projects, without discussing the perspectives of donors towards each program, namely social, productive, and hybrid waqf, in detail. Along with the expansion of waqf projects, gaps in research may cause difficulties for waqf institutions to identify and implement strategies that align with modern donor preferences.

Given these challenges, a study is needed to understand the factors that motivate waqif to donate their wealth, making waqf collection more effective and aligned with community interests. By understanding community preferences and the factors influencing interest in waqf, waqf institutions and nazhir can develop more effective strategies to promote waqf and increase community participation. To further accommodate society's needs through the lens of waqf financing, specific details and meticulous characteristics of waqf projects demanded among waqifs are necessary to be defined. By understanding these preferences, waqf institutions can better connect their offerings to meet public expectations.

Therefore, this research aims to improve the collection and distribution of waqf assets, which is still far from its potential, and to enhance the effectiveness and positive impact of waqf programs provided by waqf institutions and nazhirs. The study is expected to provide insights into the entire waqf ecosystem, particularly the government and waqf institutions, to develop strategies to align waqf programs more closely with donor preferences, ensuring optimal allocation and utilization of waqf resources. In return, this esteemed insight of the waqf ecosystem is hoped to contribute more effectively to national development goals, such as poverty reduction, education, and healthcare improvements.

RESEARCH METHODS

Data collection in the research was conducted using primary data, obtained through surveys of questionnaires using the Google Form with a list of Muslims and 18 minimum of age respondents. The sampling technique in this study refers to the theory of Tabachnick and Fidell (2012) where the minimum number of respondents required for quantitative research is $N > 50 + 8m$. With 24 independent variables, the minimum respondent needed for the study is 242 respondents. This method helps ensure that enough participants are included, allowing for more accurate analysis of the relationships between the independent and dependent variables. The assumption behind this technique is that a larger sample size improves the accuracy of regression parameter estimates, particularly when effect sizes are small or measurement reliability is low, making it suitable for this study's objectives.

Although the Tabachnick and Fidell method is primarily designed for general quantitative research, it remains relevant in the Indonesian context, especially given the diverse and growing Muslim population. However, one limitation of this sampling method is that it assumes a certain level of homogeneity in the population, which may not fully capture the nuances of Indonesian society. Despite this, the method is useful for ensuring a sufficient sample size, particularly when multiple independent variables are being analysed. In this study, respondents were presented with 36 questions, using a combination of multiple-choice and a Likert scale (1-6), to measure their interest in three types of waqf programs: social, productive, and socio-productive (hybrid). The analysis was conducted in several stages, beginning with a wording test, followed by a pre-test for validity and reliability using IBM SPSS 27. The main analysis employed stepwise multiple regression to identify the best model and characteristics for each type of waqf program (Robson & Hart, 2021).

RESULTS AND DISCUSSION

Demographic Findings

The research successfully gathered data from 316 respondents who passed the screening criteria. Majority of respondents were aged 18 to 24 years (38%), followed by those aged 25 to 34 years (28.8%), 35 to 44 years (14.7%), 45 to 54 years (14.4%), 55 to 64 years (3.9%), and above 65 years (0.3%). Most respondents were female (60.7%) and resided across various regions in Indonesia. The highest number of respondents (47.1%) were from Jabodetabek, followed by non-Jabodetabek Java (28%), Sumatera (8%), Sulawesi (6.1%), Kalimantan (5.8%), Bali and Nusa Tenggara (4.2%), and Ambon, Maluku, Papua, and Papua Barat (0.8%). The highest education level achieved by respondents was a bachelor's degree (51.5%), followed by high school (31%), master's degree (8.3%), diploma (7.8%), and doctorate (0.8%). The main occupations were students (25.1%), private employees (20.7%), entrepreneurs (15.5%), government employees (13.3%), teachers or lecturers (7.7%), homemakers (7.5%), professionals (5.5%), and others (4.7%). Most respondents earned between 1 to 5 million rupiahs (34.6%), followed by 5 to 10 million (29.4%), above 10 million (21.3%), and below 1 million (14.7%).

Table 1. Demographic Distributions

No.	Criteria	Frequency	Percentage
1	**Age**		
	18 - 24 years old	137	38.0%
	25 - 34 years old	104	28.8%
	35 - 44 years old	53	14.7%
	45 - 54 years old	52	14.4%
	55 - 64 years old	14	3.9%
	> 65 years old	1	0.3%
2	**Gender**		
	Female	219	60.7%

No.	Criteria	Frequency	Percentage
	Male	142	39.3%
3	**Domicile**		
	Jabodetabek	170	47.1%
	Jawa non Jabodetabek	101	28.0%
	Sumatera	29	8.0%
	Kalimantan	21	5.8%
	Sulawesi	22	6.1%
	Bali and Nusa Tenggara	15	4.2%
	Ambon, Maluku, Papua, and West Papua	3	0.8%
4	**Last Education Attended**		
	Elementary School	1	0.3%
	Junior High School	1	0.3%
	Senior High School	112	31.0%
	Diploma	28	7.8%
	Bachelor's Degree	186	51.5%
	Master's degree	30	8.3%
	Doctoral Degree	3	0.8%
5	**Occupation**		
	Student	91	25.1%
	Civil Servant/Government Employee	48	13.3%
	Private Employee	75	20.7%
	Entrepreneur	56	15.5%
	Professionals (Doctors, Architect, etc)	20	5.5%
	Teacher/Lecturers	28	7.7%
	Housewives	27	7.5%
	Others	17	4.7%
6	**Average Salary**		
	< Rp 1 million	53	14.7%
	Rp 1 million - Rp 5 million	125	34.6%
	Rp 5 million - Rp 10 million	106	29.4%
	> Rp 10 million	77	21.3%

Waqf History

In addition to figuring out respondent's preferences in waqf programs, this study also aims to understand the respondents' experiences with waqf through questions about their past waqf involvements, types of assets donated, and the amount of money contributed to the form of cash waqf. Among the respondents, 290 individuals (80%) reported having engaged in waqf, while 71 (20%) stated they had not. The most common form of waqf among those who participated was cash, with 72.4% (210 respondents) contributing in this way. Other prevalent waqf forms were land (14.1% or 41 respondents), buildings (7.9% or 23 respondents), vehicles (3.4% or 10 respondents), and religious items such as prayer equipment and Qur'ans (1.7% or 5 respondents). Furthermore, majority of respondents (42.9% or 90 individuals) were willing to contribute between Rp 100.000 to 500.000, while 38.6% (81 individuals) donated more than Rp 500.000. Additionally, 18.6% (39 respondents) contributed amounts below Rp 100.000. This shows significant potential for waqf participation, as 80% of respondents were aware of waqf instruments and had made various contributions. The substantial cash waqf donations ranging from Rp 100.000 to 500,000 further signify the considerable potential for waqf.

Table 2. Waqf History

Criteria Waqf History	Frequency	Percentage
Yes	290	80%
No	71	20%
Asset Donated in Waqf		
Money	210	72,4%
Land	41	14,1%
Buildings	23	7,9%
Vehicle	10	3,4%
Prayers Equipment	5	1,7%
Office Equipment	1	0,3%
Amount of Cash Donated (if in Cash Waqf)		
< Rp 100.000	39	18,6%
Rp 100.000 - Rp 500.000	90	42,9%
> Rp 500.000	81	38,6%

Waqf Program Preferences

Adjusting to the characteristics of the data used in this study, a different test was carried out using the Analysis of Variance (ANOVA) method by comparing the averages of the three ordinal dependent variables. Based on the results, it was found that the variables of interest in three waqf programs namely in social, productive, and social-productive (hybrid) programs were statistically significant with a significance value below 0.05.

Table 3. Waqf Program Preferences

Waqf Program Interest	t	Sig.	Mean Difference
I am willing to donate in social waqf programs	25,09	0,000	1,136
I am willing to donate in productive waqf programs	13,07	0,000	0,745
I am willing to donate in social-productive (hybrid) programs	18,37	0,000	1,017

5% Significance Level

The average scale scores in each program sequentially are 5.14, 4.75, and 5.02. The highest average value is at 5.14, which means that respondents are more interested in waqf in social programs compared to the other programs. The second most preferred would be to donate in the hybrid waqf program and followed last by productive waqf. The mean score for each program is at 4 and 5, which indicates that most respondents answered, 'quite agree' and 'agree' to donate their assets in social, productive, or hybrid waqf programs.

Table 4. Willingness to Donate in Waqf

Willingness to Donate in Waqf	Mean	SD
I am willing to donate in social waqf programs	5,14	0,86
I am willing to donate in productive waqf programs	4,75	1,08

I am willing to donate in social-productive (hybrid) programs	5,02	1,05

Social Waqf Regression Model

Social waqf model was constructed by regressing interest in social waqf against 57 other independent variables. Six significant independent variables were identified as suitable characteristics for social waqf programs. Based on partial t-tests, certain variables showed a significant and positive correlation with the interest in donating to social waqf programs. These variables include trust in the social waqf institution (TRT1), preference for social waqf, income above Rp 10 million, and channeling waqf through Islamic Financial Institutions - Receivers of Cash Waqf (LKS PWU). TRT1 had the most significant influence on people's interest in contributing to social waqf programs. Additionally, individuals who preferred social waqf were more likely to contribute to such programs. Respondents with incomes above Rp 10 million also showed a greater interest in contributing to social waqf. However, contributions of movable assets other than money negatively correlated with interest in social waqf, as did the profession of entrepreneurs. The statistical model was significant with an F-value of 8.58 and $p < 0.05$. The R^2 value of 0.13 indicated that the independent variables had limited ability to explain the dependent variable. Moreover, the adjusted R^2 value of 0.11 showed that the independent variables collectively influenced the dependent variable by 11%. The standard error estimate of 0.81 indicated a relatively normal distribution around the population, making the data representative. The model also showed no issues regarding normality, heteroscedasticity, and multicollinearity.

Table 5. Social Waqf Model

Model 1 = Social Waqfs

Variable	Coefficient	t value	VIF
Trust in social waqf management institutions (TRT1)	0,20	3,02	1,17
Prefer Social Waqf	0,27	2,85	1,03
Self-employed	-0,37	-2,57	1,03
Revenue above IDR 10 million	0,28	2,59	1,04
Donating waqf through LKS-PWU	0,09	2,24	1,14
Donating movable property or assets other than money	-0,23	-1,99	1,03
F (6, 354)	8,58		
R^2	0,13		
Adjusted R^2	0,11		
Standard of Error Estimates	0,81		

Productive Waqf Regression Model

The TRT2 variable illustrates that people's trust in productive waqf management institutions is the characteristic that has the most significant effect on people's interest in endowment for productive programs (b = 0.29; t = 4.43; p <0.05). In terms of benefit allocation, public interest in waqf for productive programs can increase if the waqf assets are utilized for the productive sector and the community's economic progress. There is a negative effect on the income variable and the form of use of waqf assets, which means that people with income below IDR 1 million (b = -0.45; t = -3.02; p <0.05) will tend to be interested in social waqf programs or social-productive. Like the form of waqf, people who choose waqf programs directly (b = -0.30; t = -2.38; p <0.05) have low interest in waqf in productive programs.

Table 6. Productive Waqf Model

Model 2 = Productive Waqfs

Variable	Coefficient	t value	VIF
Trust in productive waqf management institutions (TRT2)	0,29	4,43	1,02
Waqf is utilized in the economy and productive sectors (SAM 5)	0,17	4,17	1,01
Income below IDR 1 million	-0,45	-3,02	1,00
Prefer Productive Waqf	0,40	2,71	1,03
Prefer Direct Waqf	-0,30	-2,38	1,01
F (5, 355)	14,02		
R^2	0,16		
Adjusted R^2	0,15		
Standard of Error Estimates	1,00		

The second waqf model is statistically significant with a value of F (5, 355) = 14.02 and p <0.05. The value of R^2 = 0.16 indicates that the ability of the independent variable to describe the dependent variable is quite limited (Ghozali, 2018). However, the standard of error estimates of 1.00 indicate that a low value indicates that there is a normal distribution around the population. From the regression results using the stepwise method in this productive waqf program model, it is found that the data used in the study are normally distributed, free of heteroscedasticity problem, and no multicollinearity problem in the model.

Social-Productive (Hybrid) Waqf Regression Model

From the social-productive waqf model, the TRT3 variable illustrates people's trust in social-productive waqf management institutions which makes it one of the characteristics that has the most significant effect on people's interest in donating to the waqf program (b = 0.32; t = 4.85; p <0.05). The positive value found in the variable coefficient indicates that the increase in the level of trust in social-productive waqf management institutions has also increased public interest in waqf in the program. In addition, what is influential is in terms of the allocation of benefits, where if waqf assets are channeled to the construction of public facilities or facilities (b = 0.17; t = 4.43; p <0.05), it will increase public interest in waqf hybrid program. The negative coefficient on the preferred social waqf variable (b = -0.54; t = -5.31; p <0.05) indicates that people who like social waqf programs have a lower interest in waqf in social-productive programs. Based on the regression model of waqf social-productive programs, the housewife profession (b = -0.66; t = -3.54; p <0.05) has a lower interest in donating to the hybrid waqf program. In addition, people with income ranges below Rp. 1 million Rp. 1 to 5 million will have a lower interest in waqf in the hybrid program.

Table 7. Social-Productive Waqf Model

Model 3 = Social-Productive (Hybrid)

Variable	Coefficient	t value	VIF
Trust in productive waqf management institutions (TRT3)	0,32	4,85	1,03
Prefer Social Waqf	-0,54	-5,31	1,03
Waqf used in public facilities (SAM 6)	0,17	4,43	1,03
Housewives	-0,66	-3,54	1,03
Income below IDR 1 million	-0,51	-3,52	1,12
Income IDR 1 million - IDR 5 million	-0,23	-2,18	1,11
Benefits for public (khairi)	-0,20	-2,50	1,03
F (7, 353)	16,19		
R^2	0,24		
Adjusted R^2	0,23		
Standard of Error Estimates	0,92		

The hybrid waqf model is statistically significant with a value of F (7, 353) = 16.19 and $p < 0.05$. The value of $R^2 = 0.24$ indicates that the ability of the independent variable to describe the dependent variable is quite limited. Standard of Error Estimates of 0.92 indicate that a low value indicates that there is a normal distribution around the population so that the data can represent the actual population. The data used has been normally distributed and there is no heteroscedasticity problem in this model. It can also be seen that the VIF value for each variable is below 5, indicating that there is no multicollinearity problem in the regression model.

Hypothesis Analysis

Hypothesis 1 Public's interest to participate in certain waqf program is bigger than to participate in other programs.

With a significance level of 0.00 and below the alpha value of 0.05, the first hypothesis is accepted. The interest in waqf for certain types has proven to be greater than other types of programs with the order of the most popular programs being social waqf, hybrid, and lastly productive waqf. This result can also be aligned with the proven fact that the majority of waqf properties are used for spiritual and social facilities (Fauzi et al., 2022; Ryandono & Hazami, 2016). Contributing in waqf that is intended to bring benefit to the social sectors are known to place a bigger interest than to contribute to productive or hybrid (social-productive) programs.

Hypothesis 2 Certain allocations of benefit have impact on public's interest to donate in one of the waqf programs.

After carrying out a stepwise regression between the six sectors and the three waqf program models, the benefit allocation sector that influences the waqf program is the economic and productive sector (SAM5). This variable includes the economic progress of the community where waqf assets are channeled to activities that contribute to the progress of the community's economy. However, the benefit allocation sector only has a significant effect on productive waqf programs. Based on the available research findings, it can be said that the second hypothesis is accepted. Among six allocations of waqf benefit that can be distributed, SAM5 and social welfare sector (SAM6) are the only types of allocations that is significant within the model. It means that the interest to donate in productive waqf will increase if the assets are utilized to economic or productive sectors. Meanwhile in the social-productive waqf programs, the interest to donate may increase if the donated assets are channelled into build public facilities.

Hypothesis 3. Certain waqf institution has impact on public's interest to waqf in one of the waqf programs

The category of waqf institutions in this study refers to Act number 41 of 2004 article 9 concerning Waqf, where the institution entitled to manage waqf can be an individual or individual, organization, or legal entity. However, after the model regression was run, the type of waqf institution did not seem to influence the preference on specific waqf programs. Therefore, the third hypothesis regarding the preferences of waqf institutions is rejected. It can be concluded that the type of entity to manage waqf has not got a significant effect to influence people's interest to donate in each waqf program.

Hypothesis 4. Demographic characteristics have an influence on interest in waqf in one of the waqf programs.

Information regarding the community's demographic criteria also influences interest in waqf in the three waqf programs. In each waqf program regression model, the demographic characteristic that most significantly influences interest is the average income. Another demographic characteristic found in the regression model is occupation where entrepreneurs and housewives that have influence on the social and social-productive waqf models. Demographic factors can further explain people's preferences for being interested in social, productive, and social-productive waqf programs. Therefore, the fifth hypothesis regarding demographics is accepted because the factors are proven to have an influence on the interest in waqf in the three waqf programs. This finding is related to a study by Robson and Hart (2021) which reveals that differences in demographic factors may affect individual's intention to donate in three different areas.

Hypothesis 5. The level of trust in social, productive, and socio-productive (hybrid) waqf management institutions has an influence on interest in waqf in one of the waqf programs.

Trust plays an important role in describing people's interest in waqf. Within three regression models, trust is the first variable that is in the three regression models after going through the adding and eliminating methods carried out by the stepwise method. The existence of three trust variables, namely trust in social waqf institutions in social programs, trust in productive waqf institutions in productive programs, and trust in hybrid waqf institutions in hybrid programs indicates a strong relationship and influence between trust and public's interest in waqf in every program.

Trust appears as the first variable in each model regression. Within stepwise method, the order of variables presented in each model ranks the significance of variables with the model. Being the first variable to exist in every type of model, it implies that building trust towards waqif or the donors are the most important factors to increase interest in participating in each waqf program.

The presence of the trust variable in each regression model indicates that trust is a characteristic of waqf which sufficiently influences the community's interest in waqf. Therefore, the fourth hypothesis regarding trust is accepted because it has proven to have an influence on interest in waqf in the three waqf programs.

CONCLUSION

This study reveals differences in donor willingness across social, productive, and socio-productive waqf programs. Social waqf is the most popular, followed by socio-productive waqf, with productive waqf being the least preferred. Although productive and socio-productive waqf programs are less well-known, interest in socio-productive waqf is notably higher than in productive waqf. This heightened interest offers an opportunity for socio-productive waqf managers to enhance their marketing strategies and attract a broader donor base, potentially maximizing both social and economic benefits.

Additionally, the study concludes that not all characteristics are equally relevant across the three waqf types. For instance, benefit allocation significantly influences interest in productive waqf, especially when directed toward economic development. Trust in waqf management institutions emerges as a key factor influencing all waqf programs. Demographic factors also play a role, though the preference for waqf institutions does not appear to significantly affect donor interest. These findings provide valuable insights for refining waqf fundraising and marketing strategies, as understanding the distinct characteristics of each waqf type can help attract more donors and mobilize greater waqf funds.

RECOMMENDATION

The suggestions for further research in the field of waqf studies include expanding the scope and sample population to gain a broader understanding of people's preferences and needs regarding waqf programs. Researchers can extend the research to other regions or communities to identify general patterns and relevant variables influencing the choice of waqf programs. Additionally, future studies may involve more complex predictor variables in stepwise regression analysis, going beyond variables that comply with regulations and exploring practices commonly used by the community. Moreover, involving *nazhir* or waqf managers as research subjects can provide insights into the realization of collected waqf and the performance of waqf programs, allowing for deeper evaluation and better development strategies in the future.

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