

OPEN ACCESS**Received: 29/07/2025****Accepted: 1/11/2025****مجلة الدراسات****Perceptions of Trustees and Beneficiaries on the Effectiveness of Waqf Management in Saudi Arabia: A****Qualitative Study****Anis Abdulkadir Abubakar Kassim ***anas45@live.co.za**Dr. Kamaruzaman Bin Noordin ****zamann@um.edu.my**Abstract:**

This study explores the perceptions of trustees and beneficiaries regarding the effectiveness of waqf management in the Kingdom of Saudi Arabia. It aims to understand how those directly involved in the sector evaluate current administrative practices, governance procedures, and institutional performance within the framework of Vision 2030. Waqf, as one of the oldest instruments of Islamic philanthropy, plays a vital role in promoting social welfare and sustainable development. However, its potential in Saudi Arabia has not been fully realized due to managerial, structural, and regulatory challenges that affect the performance of waqf institutions. The study adopts a qualitative approach, using semi-structured interviews with twenty-three participants, including trustees, beneficiaries, and experts in waqf administration. The interviews were carefully transcribed and analyzed using thematic analysis to identify recurring themes and patterns. The findings reveal that while participants recognize the growing attention of the Saudi government toward revitalizing the waqf sector, they express concerns about the lack of standardized governance practices, limited professional training among trustees, and weak monitoring mechanisms. Many participants emphasized the need for greater transparency, accountability, and the integration of modern management tools to enhance operational efficiency. The study further highlights the importance of collaboration between the public and private sectors to increase the economic impact of waqf assets. Beneficiaries, in particular, stressed the need for more effective distribution mechanisms to ensure that waqf resources reach their intended recipients. Moreover, the findings show that trust and community engagement remain central to the success of waqf institutions. Building trust through participatory management and open communication can strengthen institutional credibility and encourage further community contributions.

Keywords: Waqf management, Trustees, Beneficiaries, Governance, Endowment institutions, Open communication.

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تصورات الأئمة والمستفیدین حول فعالیة إدارة الأوقاف في المملكة العربية السعودية: دراسة نوعية

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الملخص:

تناول هذه الدراسة تصورات النظار والمستفیدین حول فعالیة إدارة الأوقاف في المملكة العربية السعودية، وتهدف إلى فهم الكيفية التي ينظر بها الأطراف المعنية مباشرة في هذا القطاع إلى الممارسات الإدارية الحالية وإجراءات الحكومة ومستوى الأداء المؤسسي في ضوء رؤية المملكة 2030. ويند الوقف من أقدم أدوات العمل الخيري في الإسلام، وله دور أساسي في تحقيق التنمية الاجتماعية المستدامة، إلا أن إمكاناته في المملكة لم تُستثمر بالشكل الأمثل نتيجة التحديات الإدارية والتنظيمية والقانونية التي تواجه مؤسسات الوقف. اعتمدت الدراسة المنح النموي من خلال إجراء مقابلات شبه منظمة مع ثلاثة وعشرين مشاركاً من النظار والمستفیدین والخبراء في إدارة الأوقاف. وقد جرى تفريغ المقابلات وتحليلها تحليلًا موضوعيًّا لاستخلاص الأنماط والمواضيع المتكررة. وأظهرت النتائج أن المشاركين يدركون الاهتمام المتزايد من قبل الحكومة السعودية لتفعيل دور الأوقاف، إلا أنهم أبدوا ملاحظاتهم حول غياب الممارسات الحكومية الموحدة وضعف التدريب المهني للناظار، إضافة إلى محدودية آليات الرقابة والمتابعة. كما أكد العديد منهم على ضرورة تعزيز الشفافية والمساءلة وتبني أدوات الإدارة الحديثة لتحسين الكفاءة التشغيلية. وأشارت النتائج كذلك إلى أهمية تعزيز الشراكة بين القطاعين العام والخاص لزيادة الأثر الاقتصادي للأصول الوقافية. وأكد المستفیدین على ضرورة تطوير آليات التوزيع لضمان وصول موارد الوقف إلى الفئات المستهدفة بفاعلية وعدالة. كما بينت الدراسة أن الثقة والمشاركة المجتمعية تشكلان محور نجاح المؤسسات الوقافية، وأن بناء الثقة من خلال الإدارة التشاركية والتواصل المفتوح يعزز المصداقية المؤسسية ويشجع المجتمع على المساهمة في دعم الأوقاف.

الكلمات المفتاحية: إدارة الأوقاف، النظار، المستفیدین، الحكومة، مؤسسات الوقف، التواصل المفتوح.

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1. INTRODUCTION

Waqf, or Islamic endowment, has historically stood as one of the most powerful institutions for social welfare and community development in Muslim societies. It represents a voluntary act of devotion through which individuals dedicate a portion of their wealth or property for charitable and perpetual purposes that serve the public good (Cizakça, 1998; Singer, 2008). The sustainability of waqf has enabled Muslim communities to build mosques, schools, hospitals, and social infrastructure over the centuries, thereby strengthening social cohesion and economic resilience. In Saudi Arabia, the significance of waqf extends beyond its charitable essence as it forms a vital component of the country's social and economic structure and reflects a deeply rooted Islamic tradition that connects moral responsibility with economic activity. Despite its strong historical foundation, the waqf sector in Saudi Arabia has faced continuing challenges related to governance, transparency, and institutional efficiency that have limited its potential to contribute to national development goals (Singer, 2008 & Leeuwen, 1999).

Over the past few decades, the management of waqf has undergone significant transformation influenced by social change, globalization, and the demand for better administrative and financial systems. Saudi Arabia, being the birthplace of Islam and a country of immense religious importance, bears a special responsibility for preserving and modernizing Islamic institutions such as waqf. The Saudi Vision 2030 (Siraj, 2012 & Kuran, 2014), which seeks to diversify the national economy and encourage sustainable development, places waqf at the heart of several national initiatives to empower the non-profit and social sectors. The vision emphasizes the need to strengthen the contribution of waqf to national development through professional management, investment diversification, and the application of governance principles consistent with Islamic ethics and modern financial standards. This direction reflects the growing understanding that traditional waqf institutions must evolve into dynamic entities capable of addressing the social and economic challenges of the modern era Yaacob (2011).

Although there has been increasing attention from the government and society, many waqf institutions in Saudi Arabia continue to face administrative and regulatory difficulties. Several reports have pointed to overlapping responsibilities between government bodies, weak monitoring and evaluation mechanisms, and the absence of comprehensive databases to record and manage waqf assets. Moreover, the diversity of waqf types, whether religious, educational, health-related, or developmental, adds layers of administrative complexity that require specialized knowledge and adaptive governance practices. Trustees often find it challenging to maintain a balance between religious compliance and financial sustainability, while beneficiaries sometimes express dissatisfaction regarding the fairness of distribution, delays in implementation, and lack of transparency in decision-making (Siraj, 2012; Rusni Hassan & Yahaya, 2020).



These persistent challenges highlight the urgent need to reassess how waqf institutions are managed and how their performance is perceived by those directly engaged in their operations.

The literature on waqf management in Saudi Arabia has expanded in recent years, reflecting the growing interest among scholars in linking religious endowment with modern development frameworks. Several studies have examined the legal and institutional systems that regulate waqf, noting progress in the government's initiatives but also identifying fragmentation in implementation. Others have focused on governance and accountability, stressing the need for transparency, efficiency, and professional oversight. However, most of these studies approach the topic from a policy or institutional angle, paying limited attention to the lived experiences of trustees and beneficiaries who operate within the waqf system. Their voices remain underrepresented in academic research, even though they provide valuable insights into the realities of waqf management. Understanding their perspectives is crucial for identifying the strengths and weaknesses of existing practices and for designing reform strategies that respond to actual needs rather than theoretical assumptions (Saldaña, 2015).

International experiences in countries such as Malaysia, Turkey, and Indonesia demonstrate that effective waqf management can be achieved through institutional modernization, strong governance, and alignment with national development agendas. Malaysia provides an inspiring example of how decentralized management through State Islamic Religious Councils can be combined with corporate governance principles to promote accountability and efficiency. These comparative models offer meaningful lessons for Saudi Arabia as it seeks to modernize its waqf sector. Yet, the Saudi context is unique in many respects. Waqf institutions in the Kingdom operate within a deeply religious and culturally specific environment shaped by Sharia principles, historical legacies, and social expectations. As a result, reforms cannot simply replicate foreign models. They must be adapted to the local institutional and social realities of Saudi society. To achieve this, it is essential to understand how those directly involved in the waqf sector perceive the current situation, what challenges they encounter, and how they view the opportunities for improvement (Sadeq, 2002; Mohsin, 2010).

Trustees, traditionally known as mutawallis, hold the responsibility of protecting waqf assets, ensuring compliance with Islamic legal principles, and fulfilling the intentions of the founder. Their effectiveness determines whether the objectives of the waqf are realized in practice. Beneficiaries, on the other hand, represent the recipients of the waqf's social benefits, and their satisfaction provides an important measure of the system's success. A lack of communication or cooperation between these two groups can create inefficiencies, misunderstandings, and mistrust, which in turn can weaken the credibility of waqf institutions. Therefore, exploring the relationship between trustees and beneficiaries offers valuable insight into the practical challenges and ethical dimensions that shape the success of waqf operations. Rusni Hassan and Yahaya (2020).



Vision 2030 also emphasizes the importance of community engagement and social responsibility in achieving national development. The waqf system naturally embodies these principles since it relies on voluntary participation and community-centered values. However, to meet Vision 2030's ambitious goals, waqf institutions in Saudi Arabia must transition from traditional charitable entities into professionally managed organizations that operate according to recognized governance and management standards. This shift depends not only on laws and policies but also on the perceptions and attitudes of those who lead and benefit from these institutions. Examining these perceptions helps to reveal the readiness of waqf organizations for reform and the degree to which policy goals align with on-the-ground realities.

Previous studies like (Sadeq, 2002; Mohsin, 2010) have also highlighted that waqf management should be viewed within the wider context of Islamic finance and social responsibility. Waqf uniquely combines spiritual and material objectives, seeking to balance moral obligations with economic efficiency. However, this balance often gives rise to differing perspectives among stakeholders. Some emphasize maintaining traditional religious practices and avoiding any form of commercialization, while others advocate for modernization and integration with contemporary financial systems. Saudi Arabia illustrates this tension clearly. The country's waqf institutions must preserve religious integrity while also adopting modern management practices to ensure growth and sustainability. Understanding how trustees and beneficiaries interpret and respond to these competing expectations can provide practical insights for designing reforms that respect Islamic principles while ensuring operational effectiveness (Yaacob, 2011).

This study fills an important gap in the literature by offering a qualitative examination of the perceptions of trustees and beneficiaries regarding waqf management in Saudi Arabia. By using interviews as the primary method of data collection, the research captures the complexity and depth of personal experiences that are often overlooked in quantitative studies. The focus is on understanding how key stakeholders evaluate the efficiency, transparency, and responsiveness of waqf institutions, as well as their opinions on the ongoing efforts to modernize the sector in accordance with Vision 2030. The findings are expected to contribute both theoretically and practically to the growing body of knowledge on Islamic endowment management. Theoretically, the study enhances understanding of how perceptions, social trust, and institutional relationships influence the performance of religious organizations. Practically, it provides evidence-based recommendations that can assist policymakers, regulators, and waqf administrators in improving governance practices and institutional performance.

2. RESEARCH PROBLEM

The issue of waqf management in Saudi Arabia has become increasingly important as the country moves toward achieving the ambitious goals of Vision 2030. Although the waqf sector has deep historical and religious roots, its current management structure has not always kept pace with the rapid institutional and



economic developments of the modern era. Many waqf institutions still rely on traditional administrative practices that were suitable in earlier periods but no longer meet the expectations of a growing and complex society. The lack of standardization across different waqf entities, the limited professional preparation of trustees, and the absence of unified regulatory mechanisms have contributed to inefficiencies and weakened public trust.

One of the central challenges facing the waqf system lies in the gap between policy intentions and actual implementation (World Bank, INCEIF & ISRA, 2019). While Vision 2030 and related national strategies emphasize the need for efficient governance, transparency, and effective investment of waqf assets, many institutions continue to struggle with outdated operational systems. The fragmentation of authority between governmental and non-governmental bodies further complicates efforts to develop a coherent national framework for waqf administration. Some institutions operate under direct supervision of the Ministry of Islamic Affairs, while others function semi-independently under charitable or private foundations (Abdullah, 2018). This variation in structure leads to inconsistencies in procedures, accountability, and performance evaluation. As a result, the overall impact of waqf on social and economic development remains below its full potential.

Another dimension of the problem relates to the lack of a strong feedback mechanism that connects decision-makers, trustees, and beneficiaries. Trustees are often appointed based on personal or religious standing, rather than managerial expertise, which can limit their ability to handle complex financial and administrative responsibilities (Yaacob, 2011). At the same time, beneficiaries rarely have formal channels to express their views about the effectiveness of waqf projects or to participate in decision-making processes. This absence of communication reduces mutual trust and transparency, and it also prevents waqf institutions from learning directly from the experiences of those they aim to serve. Consequently, many reforms are designed from the top down without sufficient understanding of the realities faced by trustees and beneficiaries at the operational level.

Previous studies have largely concentrated on the legal, institutional, and policy aspects of waqf management, producing valuable insights into frameworks and regulations (Siraj, 2012). However, fewer studies like (Creswell, 2014; Yin, 2018) have investigated how those who work within the waqf sector perceive these frameworks in practice. The perceptions of trustees and beneficiaries can reveal much about the success or failure of existing management systems. Their understanding of governance, accountability, and performance reflects how national policies are interpreted and applied at the institutional level. Therefore, there is a pressing need for empirical research that explores these perspectives and examines the human dimensions of waqf administration. Without incorporating the voices of these key actors, attempts to modernize waqf institutions may fail to capture the underlying social and organizational challenges that hinder progress.



This study seeks to address that gap by examining the perceptions of trustees and beneficiaries concerning the effectiveness of waqf management in Saudi Arabia. It focuses on their experiences with governance, transparency, and administrative performance, and it explores how they view current reform efforts under Vision 2030. The study also aims to uncover the factors that either facilitate or obstruct efficient management, as well as the expectations of stakeholders for future improvement. By analyzing these perceptions, the research provides a grounded understanding of how waqf institutions function in practice, thereby contributing to the body of knowledge on Islamic endowment management and public trust.

3. RESEARCH QUESTIONS

- How do trustees and beneficiaries perceive the overall effectiveness of waqf management in Saudi Arabia?
- What are the key challenges that hinder efficiency and transparency in the management of waqf institutions according to trustees and beneficiaries?
- How do trustees and beneficiaries view the reform initiatives introduced under Vision 2030, and to what extent do they consider these initiatives effective in addressing the challenges of waqf management?
- What recommendations can be proposed to enhance governance, accountability, and trust within Saudi waqf institutions based on the insights of trustees and beneficiaries?

4. RESEARCH OBJECTIVES

The main objective of this study is to explore and analyze the perceptions of trustees and beneficiaries regarding the effectiveness of waqf management in Saudi Arabia. Specifically, it seeks to achieve the following four objectives:

48. To examine how trustees and beneficiaries perceive the overall effectiveness of waqf management in Saudi Arabia.
49. To identify the main challenges that hinder efficient and transparent waqf management from the perspectives of trustees and beneficiaries.
50. To evaluate the views of trustees and beneficiaries concerning the current reform initiatives introduced under Vision 2030.
51. To propose practical recommendations for improving governance practices, promoting accountability, and strengthening the trust between waqf administrators and beneficiaries.

5. SIGNIFICANCE OF THE STUDY

The waqf institution holds a special place in the social and economic development of Muslim societies. Its historical role in promoting education, health care, and community welfare demonstrates its capacity to serve as a sustainable model for social solidarity. In Saudi Arabia, waqf continues to symbolize the spirit of



giving and communal responsibility that lies at the heart of Islamic ethics. Nevertheless, as the nation undergoes comprehensive transformation through Vision 2030, the role of waqf requires renewed attention to ensure that its contributions align with the broader objectives of national development. This study is significant because it investigates the perceptions of trustees and beneficiaries, who represent the main pillars of the waqf system, and whose experiences reveal how institutional structures perform in practice.

From an academic perspective, the study adds to the growing body of knowledge on Islamic endowment management by shifting the focus from legal and institutional analysis to human-centered understanding. Most existing studies have concentrated on regulatory reforms, financial mechanisms, and theoretical governance models, while relatively few have explored how waqf management is perceived by those directly involved in it. By analyzing the experiences of trustees and beneficiaries, this research provides an empirical basis for evaluating the effectiveness of waqf institutions in the Saudi context. It enriches the literature by offering qualitative insights that capture the complexity of human perceptions, attitudes, and motivations, which are often difficult to measure through quantitative research.

Practically, this study offers valuable guidance to policymakers and waqf administrators who are engaged in reforming the sector. The findings highlight how trust, communication, and transparency influence the credibility of waqf institutions and determine their success in achieving intended outcomes. Decision-makers can use the results to design more effective training programs for trustees, strengthen accountability systems, and establish participatory frameworks that include beneficiaries in the planning and evaluation processes. By doing so, waqf institutions can improve both efficiency and public trust, enabling them to function as active partners in achieving Vision 2030's goals for social and economic diversification.

Socially, the study contributes to deepening awareness among communities about the importance of waqf as a tool for sustainable development. By emphasizing the perspectives of trustees and beneficiaries, it reminds society that waqf is not merely a charitable mechanism but a long-term investment in human welfare and national progress. The study also highlights the moral and spiritual dimensions of waqf, reaffirming its role as a bridge between faith and development. The inclusion of community perceptions underscores that successful reform depends on the active involvement of society, not solely on administrative or financial measures.

In summary, the significance of this study lies in its holistic approach. It combines theoretical understanding with practical insights, linking policy objectives with lived experiences. It supports both academic scholarship and policy formulation, providing a foundation for future research on Islamic endowment systems not only in Saudi Arabia but also in other Muslim countries seeking to modernize their waqf sectors within a Sharia-compliant framework.

6. LIMITATION OF THE STUDY

Every research study operates within certain boundaries that define its scope and focus. This study is no exception. Its main limitation lies in its qualitative nature, which emphasizes depth of understanding over



numerical generalization. The study involved twenty-three participants, including trustees, beneficiaries, and experts in waqf management, whose insights represent a carefully selected sample rather than the entire population of waqf stakeholders in Saudi Arabia. Therefore, while the findings provide valuable interpretations and patterns, they cannot be statistically generalized to all waqf institutions in the country.

Another limitation relates to the availability of data and access to institutional information. Waqf management in Saudi Arabia is often handled by multiple authorities, and official records are not always publicly available. This constraint restricted the researcher's ability to compare participants' perceptions with detailed institutional performance data. In addition, some trustees and beneficiaries were cautious in expressing their views due to the sensitivity of religious and administrative topics, which may have influenced the openness of their responses.

The study also recognizes temporal limitations. It captures perceptions during a specific period of ongoing reform, and these perceptions may evolve as Vision 2030 initiatives progress and new policies are introduced. Moreover, the research focuses primarily on Saudi Arabia, which possesses unique religious, legal, and cultural contexts. The findings may therefore differ in other countries with different administrative systems or governance structures.

Despite these limitations, the research maintains high credibility through methodological rigor, careful selection of participants, and systematic analysis. The insights derived remain valuable for understanding the current realities of waqf management and for guiding future studies that can build upon this foundation with broader samples or comparative approaches.

7. Terminology

To ensure clarity and precision, the following key terms are defined as they are used in this study:

Waqf: According to Cizakça (2000), waqf is a perpetual charitable endowment established under Islamic law for social or religious purposes. In this study, waqf refers to a voluntary act of dedicating property or wealth for perpetual charitable purposes in accordance with Sharia, where the property becomes non-transferable and its benefits are used for social, religious, or humanitarian objectives.

Trustee (Mutawalli):

As described by Hasan (2007), the mutawalli is the individual entrusted with managing waqf assets and ensuring that they are utilized according to the founder's intentions. In this research, a trustee denotes the person or body responsible for managing waqf assets, preserving their value, and distributing returns to beneficiaries in compliance with Islamic principles.

Beneficiary: Ihsan and Abdul Aziz (2024) define a beneficiary as the rightful recipient of the benefits derived from waqf assets, as determined by the waqf deed. In this study, a beneficiary refers to any individual,



group, or institution entitled to receive benefits from a waqf, including charitable organizations, schools, or public service entities specified by the founder.

Governance: Rusni Hassan and Yahaya (2020) explain governance in the waqf context as the framework of accountability, transparency, and ethical management that ensures resources are effectively and lawfully used. In this study, governance denotes the system of rules and processes by which waqf institutions are directed and controlled to achieve efficiency, integrity, and compliance with Sharia values.

Vision 2030: According to the Ministry of Islamic Affairs (2022), Vision 2030 is a national development plan launched by the Kingdom of Saudi Arabia to diversify the economy and empower the non-profit sector while preserving Islamic values. In this study, Vision 2030 refers to Saudi Arabia's reform framework emphasizing sustainable development, transparency, and the modernization of religious and charitable institutions, including waqf.

Perception: Saldaña (2015) defines perception as an individual's interpretation or understanding of a phenomenon based on personal experience. In this research, perception refers to the understanding, opinion, or evaluation held by trustees and beneficiaries regarding the effectiveness, transparency, and fairness of waqf management.

These operational definitions guide the scope of analysis in this research and provide a consistent framework for interpreting the findings.

8. Literature Review

The institution of waqf represents one of the most enduring social and economic mechanisms in Islamic civilization. Its foundations lie in the principles of charity, social justice, and perpetual benefit, which are central to Islamic teachings. Historically, waqf served as a bridge between faith and development by enabling individuals to dedicate parts of their wealth or property for public purposes such as education, health care, infrastructure, and social welfare. Through this mechanism, Muslim communities created sustainable systems for supporting public goods without reliance on state funding. The management of waqf became an integral part of Islamic governance, reflecting the moral and ethical dimensions of wealth distribution and social responsibility (Cizakça, 1998; Singer, 2008).

Across the Muslim world, waqf played a vital role in sustaining intellectual and cultural life. During the Abbasid and Ottoman periods, waqf institutions financed schools, universities, libraries, and research centers, laying the foundations for knowledge dissemination and scientific advancement (Leeuwen, 1999; Cizakça, 2000). These historical experiences demonstrated that waqf was not only a religious act of charity but also an instrument of socio-economic empowerment. As the modern state emerged in the twentieth century, many countries sought to reform their waqf systems to adapt to changing economic and administrative conditions. The challenge has been to modernize without eroding the religious and ethical essence that defines the waqf institution (Kuran, 2014).



In Saudi Arabia, the importance of waqf is particularly profound due to the country's religious status and historical heritage. Waqf management has traditionally been linked to the country's broader Islamic identity and its responsibility toward the preservation of sacred endowments. For centuries, local trustees managed endowments related to mosques, education, and social welfare. However, as the country developed economically and demographically, the need for institutional reform became evident. Modernization brought with it a demand for professional management, financial oversight, and integration with national development policies. This shift was reflected in the establishment of the General Authority for Awqaf, which signaled the government's commitment to strengthening governance and ensuring that waqf assets are used effectively for societal benefit (Ministry of Islamic Affairs, 2022).

Several Saudi and international scholars have explored this transformation. Siraj (2012) highlighted the historical continuity of waqf and its role in maintaining religious and social stability, noting that moral foundations remain strong while administrative practices lag behind modern standards of accountability. Similarly, Yaacob (2011) emphasized that the absence of unified legal frameworks and systematic monitoring contributes to operational inefficiencies. He argued that the fragmentation of waqf management between public, private, and charitable entities leads to inconsistent performance and limited transparency. He also pointed out that trustees often face challenges related to a lack of managerial training and technical expertise, which affects decision-making and long-term sustainability.

In addition to administrative challenges, financial management of waqf assets has been a recurrent theme in the literature. Scholars such as Sadeq (2002) and Mohsin (2010) have argued that traditional investment strategies do not fully utilize the economic potential of waqf. Many waqf assets remain inactive or underutilized because trustees focus primarily on preservation rather than productive development. They emphasize that effective waqf management should include diversified investment, transparent reporting, and reinvestment of profits into new charitable ventures. This argument aligns with modern Islamic-finance principles that seek to balance religious compliance with economic efficiency (World Bank, INCEIF & ISRA, 2019).

The literature also reflects growing attention to governance as a critical determinant of waqf performance. Governance, in the context of waqf, extends beyond financial management to include ethical conduct, accountability, and stakeholder participation. Ihsan and Abdul Aziz (2024) conceptualized governance in waqf as a combination of administrative efficiency and moral integrity, arguing that the absence of proper governance mechanisms results in misuse of funds, mismanagement of assets, and erosion of public confidence. Similarly, Rusni Hassan and Yahaya (2020) found that improved transparency and disclosure in waqf institutions correlate strongly with greater community trust and higher levels of contribution. Governance, therefore, is not only a technical requirement but also a moral imperative that sustains public faith in the waqf system.



Comparative studies such as those conducted in Malaysia, Turkey, and Indonesia offer valuable insights into how governance reforms can transform waqf institutions. Malaysia's experience has often been cited as a successful model. Under the supervision of State Islamic Religious Councils, Malaysia developed a dual system that integrates Sharia compliance with corporate-style management. Hasan and Abdullah (2018) observed that this model increased accountability and enhanced the efficiency of resource allocation. Raja Aishah (2021) further noted that Malaysia's waqf system benefits from the application of modern accounting and auditing practices, which ensure transparency and encourage private-sector participation. Public-awareness campaigns and partnerships with educational institutions have also contributed to the revitalization of waqf as a developmental instrument.

Turkey presents another example of institutional reform. The Turkish Directorate General of Foundations introduced public-private partnerships to restore and manage historical waqf properties, generating income that is reinvested in social programs. According to Kuran (2014), Turkey's experience demonstrates how modernization and preservation can coexist within an Islamic framework. Similarly, Indonesia has promoted community-based waqf through initiatives that encourage local ownership and participation. Studies by Cizakça (2000), and Shahul, H. Hidayatul, I. (2006), highlight that when local communities are actively involved in decision-making, waqf projects tend to be more sustainable and socially responsive. These examples underline that successful reform requires not only technical innovation but also cultural and social engagement.

While these international cases offer useful lessons, scholars have warned that waqf reform cannot follow a single model. Siddiquee (2005) and Siraj (2012) argued that differences in political structures, legal traditions, and societal expectations mean that each country must design reforms that suit its specific environment. In Saudi Arabia, the religious and institutional context is distinct, shaped by Sharia-based governance and centralized administrative systems. Therefore, waqf reform must be grounded in Islamic legal principles while remaining responsive to contemporary developmental needs. A direct transplantation of foreign models may conflict with local norms and administrative realities (AAOIFI, 2020).

Another crucial theme highlighted in the literature concerns the interplay between trust, community participation, and the long-term sustainability of waqf institutions. Trust functions as a form of social capital that strengthens the enduring relationship among donors, trustees, and beneficiaries. According to Yaacob (2011) and Chaerunnisa et al. (2022), a decline in trust discourages donor engagement and reduces the overall flow of charitable contributions. These scholars emphasize that transparency, institutional responsiveness, and active community participation are vital elements for sustaining confidence in waqf management. This aspect is particularly significant in Saudi Arabia, where public confidence in religious and philanthropic institutions directly shapes participation and support levels (Singer, 2008).



Recent studies have also examined the alignment between waqf reform and national development agendas. Vision 2030 places emphasis on strengthening the non-profit sector, encouraging private-sector participation, and promoting social responsibility. Researchers such as Abdullah (2018) observed that integrating waqf within Vision 2030 initiatives can enhance its developmental impact, especially in education, health care, and housing. They noted that this integration requires effective collaboration between the public sector, private investors, and civil-society organizations. However, these authors also caution that the success of such collaboration depends on a strong regulatory framework and mutual trust between the stakeholders involved (World Bank, INCEIF & ISRA, 2019).

A consistent theme across the literature is the call for greater professionalization and capacity building among waqf trustees. Scholars such as Rusni Hassan and Yahaya (2020), Nawal binti Kasim et al. (2013), and Hasan (2007) emphasize that contemporary waqf management demands a comprehensive set of skills extending beyond religious knowledge to include financial analysis, project planning, and legal compliance. They contend that trustees should be equipped with modern management competencies to ensure the long-term sustainability and effectiveness of waqf institutions. In this context, structured training programs, standardized operational manuals, and certification systems are widely recommended as essential tools for enhancing professional expertise. Without these measures, waqf institutions risk persistent inefficiency and administrative stagnation.

Another important line of inquiry in the literature addresses accountability and performance evaluation within waqf institutions. Zainol et al. (2024) observe that systematic performance assessment remains a neglected aspect of waqf management. They propose the adoption of measurable performance indicators, similar to those utilized in corporate governance but aligned with Sharia objectives. These include transparent financial reporting, efficiency in service delivery, and satisfaction among beneficiaries. Within the Saudi context, integrating such evaluation mechanisms could significantly strengthen institutional monitoring and ensure that reform efforts yield tangible, sustainable outcomes (Zainol et al., 2024).

From a theoretical standpoint, the study of waqf management can be linked to institutional theory and stakeholder theory. Institutional theory suggests that organizations evolve in response to the norms, values, and rules of their social environment. Waqf institutions, as faith-based entities, must adhere to both religious expectations and governmental regulations. This dual accountability creates a complex governance environment where moral values intersect with administrative rules. Stakeholder theory complements this by emphasizing that organizations must address the needs and expectations of multiple groups, including donors, trustees, beneficiaries, and regulators. Applying these theories to the Saudi context allows for a deeper understanding of how institutional structures and stakeholder interactions shape the performance and perception of waqf management (Creswell, 2014; Yin, 2018).



Although the literature has expanded considerably, most previous studies rely on documentary or policy analysis, leaving a gap in understanding how people within the system experience these dynamics. The voices of trustees and beneficiaries are rarely heard in academic discussions, yet they are the ones who translate policy into practice. Their perceptions reveal how governance reforms affect day-to-day operations, how accountability mechanisms are implemented, and how trust is built or eroded. The current study responds directly to this gap by providing qualitative evidence drawn from their lived experiences (Saldaña, 2015; Miles, Huberman & Saldaña, 2014).

The integration of waqf into the framework of Vision 2030 also invites new questions about the role of religion in economic development. Scholars such as (Zainol et al., 2024) argue that waqf has the potential to support sustainable development goals by mobilizing dormant assets for productive purposes. When properly managed, waqf can reduce poverty, improve access to education and health, and create employment opportunities. However, achieving this potential depends on the efficiency of institutions and the level of trust among stakeholders. As such, this research builds on previous findings while focusing on how stakeholders perceive ongoing reforms and their effectiveness in realizing these broader objectives.

In summary, the literature reveals that effective waqf management depends on several interrelated factors: governance, trust, professionalism, community participation, and policy alignment. Saudi Arabia's reform initiatives under Vision 2030 provide a promising framework for revitalizing the sector, but their success ultimately depends on how these reforms are understood and applied at the grassroots level. Exploring the perceptions of trustees and beneficiaries therefore contributes to both theoretical advancement and practical policy development.

9. RESEARCH METHODOLOGY

Appendix

This study employed a qualitative research design to explore the perceptions of trustees and beneficiaries regarding the effectiveness of waqf management in Saudi Arabia. The qualitative approach was chosen because it allows for a deeper understanding of participants' views, experiences, and interpretations that cannot be captured through numerical data. The study is exploratory in nature and seeks to reveal patterns, meanings, and insights that contribute to improving governance and management practices in the waqf sector.

The research population consisted of individuals directly involved in the waqf field across several Saudi regions, including trustees responsible for managing waqf assets, beneficiaries who receive waqf services, and experts engaged in waqf policy and administration. These participants were drawn from various institutional contexts, such as charitable organizations, educational waqf institutions, and the General Authority for Awqaf.



A purposive sampling method was adopted to select participants who possessed relevant knowledge and practical experience in waqf management. The selection criteria included a minimum of three years of involvement in waqf activities and a direct role either in decision-making, supervision, or utilization of waqf resources. A total of twenty-three participants were interviewed, representing both genders and different institutional levels. This number was considered sufficient to achieve thematic saturation, ensuring that no new significant insights emerged during the analysis (Creswell, 2014).

Semi-structured interviews served as the main data-collection tool. The interview questions were carefully constructed based on the research objectives, literature review, and theoretical framework. The questions covered core themes such as governance, transparency, professional competence, trust, and reform efforts under Vision 2030. The full interview guide is provided in the Appendix to demonstrate alignment between the study objectives and the collected data.

Each interview lasted approximately one hour and was conducted in Arabic to ensure comfort and clarity of expression. The discussions were recorded with participants' consent and later transcribed for analysis. Confidentiality was maintained throughout the process, and participants' identities were not disclosed.

The collected data were analyzed thematically following the coding procedures proposed by Saldaña (2015). The analysis involved three key stages: initial coding to identify relevant statements, grouping codes into categories, and synthesizing these categories into broader themes that reflected the collective experiences of trustees and beneficiaries. This process enabled the researcher to interpret how participants understood governance, accountability, and the reforms introduced under Vision 2030.

To ensure credibility and trustworthiness, the study followed established qualitative validation principles. Data triangulation was achieved by comparing interview findings with official waqf documents and regulatory reports. Member checking was conducted with selected participants to confirm the accuracy of interpretations, while peer review of coding was performed by two academic colleagues specializing in Islamic management studies. These measures enhanced the dependability, confirmability, and validity of the findings (Lincoln & Guba (1985)

Ethical considerations were carefully observed. All participants provided informed consent and were assured that their participation was voluntary. The study upheld confidentiality, privacy, and respect for participants' opinions throughout the research process.

Overall, this methodological approach provided a reliable foundation for interpreting stakeholders' perceptions of waqf management in Saudi Arabia. It offered flexibility for capturing complex social realities while maintaining academic rigor and ethical integrity. The results derived from this process form the basis of the discussion and findings presented in the following section.



10. DISCUSSION AND FINDINGS

This study explored the perceptions of trustees and beneficiaries regarding the effectiveness of waqf management in Saudi Arabia. Through thematic analysis of twenty-three qualitative interviews, several interconnected themes emerged that reflect the current realities, challenges, and opportunities of waqf institutions in the Kingdom. The findings offer insight into governance practices, transparency, trust, professional competence, and the impact of reform initiatives introduced under Vision 2030 (Saldaña, 2015). These findings collectively address the study's four research objectives and provide answers to the research questions by explaining how stakeholders perceive effectiveness, challenges, reform initiatives, and governance improvements in waqf management.

• Governance and Administrative Efficiency

A dominant theme across interviews was the perception that governance practices in many waqf institutions remain inconsistent and underdeveloped. Trustees and beneficiaries frequently highlighted the absence of clear administrative structures, unified reporting systems, and standardized policies. Several trustees noted that while government supervision has increased in recent years, coordination between different authorities remains weak, leading to duplication of effort and confusion over responsibilities.

Participants expressed concern that governance frameworks tend to focus on compliance rather than strategic management. Many waqf administrators are well-intentioned but lack specialized knowledge in financial planning, project evaluation, or institutional governance. This gap often results in inefficiency and delays in project implementation. A trustee managing a large educational waqf observed that decisions are sometimes based on personal judgment rather than institutional policy, which undermines accountability and performance monitoring.

These findings are consistent with the work of Siraj (2012) and Yaacob (2011), who reported similar governance challenges in Malaysian and Gulf waqf institutions. However, the interviews also revealed a growing awareness among participants of the importance of adopting modern management principles. Several trustees mentioned recent training programs and workshops that introduced new models of waqf governance inspired by best practices in corporate and non-profit management (Raja Aishah, 2021). While these initiatives remain limited in scale, they reflect a positive shift toward institutional learning and professional development (Rusni Hassan & Yahaya, 2020). This theme directly answers Research Question 1 and fulfills Objective 1 by explaining how trustees and beneficiaries perceive the current effectiveness and weaknesses in governance and administrative efficiency within Saudi waqf institutions.

• Transparency and Accountability

Transparency emerged as another key concern among participants. Both trustees and beneficiaries agreed that lack of transparency remains one of the main factors affecting public trust in waqf institutions.



Many participants stated that financial reports are not regularly disclosed and that beneficiaries often do not know how waqf funds are allocated or invested. This absence of open communication has led to misunderstandings and, in some cases, suspicion among the public.

Beneficiaries expressed a strong desire for more access to information about how resources are managed. They emphasized that transparency should include not only financial data but also decision-making processes, project outcomes, and evaluation reports. Participants suggested that establishing online platforms for publishing annual reports and progress updates would enhance institutional credibility.

The issue of accountability was closely linked to transparency. Some trustees admitted that internal auditing systems are still developing, and performance evaluations are not consistently applied. This finding echoes the observations of Ihsan and Abdul Aziz (2024), who argued that effective governance in waqf depends on institutionalized accountability mechanisms rather than individual integrity alone. The participants' perspectives confirm that trust in waqf institutions cannot rely solely on religious reputation; it must be supported by measurable transparency and accountability practices (Sadeq, 2002). This theme addresses Research Question 2 and Objective 2 by identifying the main challenges that hinder efficient and transparent waqf management.

- **Trust and Community Perception**

Trust was repeatedly identified as both a challenge and a goal for waqf institutions. Trustees acknowledged that public confidence in waqf has fluctuated over time. Some participants attributed this to isolated cases of mismanagement in the past, which have left lasting impressions on society. Others noted that the lack of visible results from certain waqf projects contributes to skepticism among donors and beneficiaries.

However, the findings also show that when waqf institutions communicate effectively and demonstrate tangible outcomes, trust can be quickly restored. Beneficiaries reported greater satisfaction with waqf programs that engage them directly in feedback or community consultation. Trustees also observed that transparency, timely reporting, and evidence of social impact enhance credibility and attract new donors.

These findings resonate with the conclusions of Yaacob (2011) and Chaerunnisa et al. (2022), who affirm that trust operates as a vital form of social capital sustaining long-term participation in charitable and philanthropic initiatives. In the Saudi context, where waqf holds deep religious and cultural significance, the restoration and preservation of trust are crucial for mobilizing public engagement and strengthening the sector's contribution to social and economic development (Singer, 2008). This section answers Research Question 2 and supports Objective 2 and 4 by showing that trust and transparency are interdependent factors influencing waqf efficiency and public confidence.



● Professional Capacity and Human Resource Development

Another significant theme that emerged from the findings relates to the limited professional capacity of many waqf administrators. Participants consistently recognized that trustees hold a pivotal role in ensuring the efficiency, accountability, and sustainability of waqf institutions. However, a large number of them lack the managerial and financial expertise required for effective modern governance. Several trustees acknowledged that their appointments were often based on religious standing or social reputation rather than professional qualifications in management or finance.

Both beneficiaries and experts emphasized that the effectiveness of waqf management depends heavily on professional competence supported by continuous education and skill development. They recommended the introduction of specialized training programs and certification schemes in waqf management similar to the structured models successfully implemented in Malaysia (Hasan & Abdullah, 2018). These observations reinforce the arguments advanced by Rusni Hassan and Yahaya (2020), Nawal binti Kasim et al. (2013), and Hasan (2007), who underscore that capacity building is an indispensable foundation for institutional reform and long-term sectoral improvement.

Several participants pointed out that human resource development should also include younger professionals, especially those with backgrounds in business, law, and economics. They argued that integrating new generations into waqf administration could introduce fresh ideas and technological innovation, ensuring long-term sustainability (Raja Aishah, 2021). This finding answers Research Question 2 and fulfills Objective 2 by highlighting the lack of professional training among trustees as a major challenge facing waqf institutions.

● The Role of Vision 2030 and Reform Perceptions

Vision 2030 has brought waqf into the national conversation on social and economic transformation. The participants recognized that the government has made significant progress in institutionalizing waqf governance, most notably through the establishment of the General Authority for Awqaf and the encouragement of public-private partnerships. Many trustees viewed these reforms positively, describing them as necessary steps toward modernization and efficiency.

However, participants also expressed reservations about implementation. They felt that while policy frameworks are ambitious, progress on the ground remains uneven. Some noted that bureaucratic procedures slow down project approvals and that coordination among institutions is still weak. Beneficiaries observed that the impact of Vision 2030 reforms has not yet reached all regions, with smaller or rural waqf institutions lagging behind urban counterparts.

This mixed perception mirrors findings from Abdullah (2018) who found that policy reforms often require longer timeframes to produce visible results. Despite these concerns, most participants expressed



optimism that ongoing reforms will eventually strengthen governance and expand waqf's contribution to national development. They viewed Vision 2030 not merely as a government initiative but as a collective responsibility involving the entire society (World Bank, INCEIF & ISRA, 2019). This section answers Research Question 3 and fulfills Objective 3 by evaluating how trustees and beneficiaries perceive Vision 2030 reforms and their effectiveness in improving waqf management.

- **Public-Private Collaboration and Innovation**

A forward-looking theme that emerged from the interviews was the increasing interest in collaboration between waqf institutions, private investors, and civil society organizations. Participants recognized that traditional funding models may no longer be sufficient to sustain large-scale social programs. They saw partnerships as a way to diversify income, share expertise, and improve efficiency.

Some trustees mentioned successful pilot projects in which private companies helped manage or develop waqf assets, leading to higher returns that were reinvested into education or health care. Beneficiaries supported such collaborations, provided that they remain within the limits of Sharia principles and ensure fair distribution of benefits. This perspective aligns with international experiences reported by Raja Aishah (2021) in Malaysia and Kuran (2014) in Turkey, where public-private partnerships revitalized waqf properties and expanded their economic role.

Participants also highlighted the growing potential of digital transformation in enhancing waqf operations. They noted that online donation platforms, digital accounting systems, and virtual monitoring tools can serve as effective instruments to improve transparency, streamline reporting, and attract younger generations of donors. This perspective reflects an increasing awareness that technological integration can significantly strengthen accountability, operational efficiency, and stakeholder engagement within waqf institutions (Zainol et al., 2024). This part answers Research Question 4 and achieves Objective 4 by identifying forward-looking recommendations related to innovation, collaboration, and digital transformation.

11. CONCLUSIONS

The findings confirmed that governance and administrative efficiency are central to reforming the waqf sector. Participants recognized the establishment of the General Authority for Awqaf as a significant step toward institutional modernization and national coordination. However, they also pointed out that governance systems are still fragmented and vary widely across organizations. Some entities have adopted professional structures, while others continue to operate in traditional and informal ways. This inconsistency has created administrative duplication and reduced efficiency. Previous studies by (Al-Musa, 2012). Also noted that the absence of a unified governance framework weakens oversight and limits transparency. Therefore, reform efforts should focus not only on legal regulation but also on developing a harmonized administrative structure that blends Sharia principles with contemporary governance standards.



Transparency and accountability were consistently identified as essential for improving public confidence in waqf institutions. Many participants expressed concern that financial and project reports are not regularly shared with the public, which makes it difficult for donors and beneficiaries to assess how funds are used. These concerns mirror earlier findings by Ihsan and (Al-Musa, 2012). Who emphasized that ethical governance in waqf cannot exist without clear and accessible accountability mechanisms. Implementing regular audits, publishing annual reports, and making performance data publicly available would help strengthen trust and demonstrate the institutions' commitment to responsible stewardship.

Trust itself emerged as a central theme in this study. It functions as the social foundation that allows waqf to thrive as a long-term community institution. Participants explained that past mismanagement and a lack of communication have weakened public confidence, while transparency and demonstrated social impact can rebuild it. This view reflects the arguments of Yaacob (2011) and Chaerunnisa et al. (2022), who described trust as a form of social capital that encourages continued participation in charitable initiatives. In Saudi Arabia, where waqf carries deep cultural and religious meaning, maintaining trust is essential for attracting donors and ensuring the sustainability of social programs.

Professional capacity and human resource development were also major concerns. Many trustees are chosen for their reputation or religious knowledge rather than their managerial or financial expertise. This limits the sector's ability to adopt modern administrative practices. Scholars such as Rusni Hassan and Yahaya (2020), Nawal binti Kasim et al. (2013), and Hasan (2007) have emphasized that effective waqf management depends on professional competence and continuous training. Establishing specialized education and certification programs in waqf management would help ensure that trustees possess both ethical integrity and technical skills. Encouraging young professionals with backgrounds in business, law, and technology to join the waqf sector could also strengthen innovation and long-term sustainability.

The study also revealed that digital transformation holds great potential for improving the transparency and efficiency of waqf institutions. Participants mentioned that online donation systems, digital accounting tools, and data driven monitoring could help enhance accountability and attract younger donors. These findings are consistent with the observations of Zainol et al. (2024), who noted that technology can modernize operations and make waqf management more responsive. Digitalization also aligns with the objectives of Vision 2030, which promotes innovation, transparency, and institutional excellence across all sectors.

The role of Vision 2030 was evident throughout the study. The national strategy views the non-profit and charitable sectors as vital components of economic diversification and social development. Integrating waqf into this broader framework has revived its potential as a tool for sustainable progress. Participants acknowledged that Vision 2030 has brought renewed attention and support to the waqf sector, but they also



highlighted challenges in implementation. Some reforms are more visible in urban centers than in rural areas, where smaller institutions face resource and expertise constraints. Addressing this disparity will require decentralizing certain functions and providing regional support and training to ensure that all parts of the country benefit from reform initiatives.

Beyond the national context, the study contributes to the global understanding of how faith-based institutions can support the Sustainable Development Goals. The results reaffirm that when managed effectively, waqf can promote education, healthcare, social welfare, and poverty alleviation. This aligns with the ideas of Abdullah (2018) and Abdul Aziz (2024), who argued that waqf serves both moral and developmental purposes consistent with the objectives of Islamic law. The integration of waqf within the framework of Vision 2030 demonstrates how traditional Islamic institutions can be revitalized to meet modern social and economic needs.

12. RECOMMENDATIONS

Based on the study's findings, several recommendations are proposed to strengthen waqf governance, enhance public trust, and ensure better alignment with Vision 2030.

1. Governance Framework: The findings revealed that governance systems in waqf institutions remain fragmented and lack unified standards. Therefore, a national framework should be developed to standardize waqf governance, ensuring that institutions across the Kingdom operate with consistent rules, transparent reporting, and accountable leadership.

2. Professional Training and Certification: Results indicated that many trustees lack managerial and financial expertise, which limits operational efficiency. Hence, training and certification programs should be institutionalized to professionalize trusteeship and management. Such programs could be established in cooperation with universities, the General Authority for Awqaf, and Sharia advisory bodies.

3. Digital Transparency Platforms: Interviews showed that beneficiaries and donors expressed strong concern about the lack of transparency and information sharing. Accordingly, digital platforms should be expanded to improve transparency by publishing annual reports, project updates, and financial data accessible to the public. This would also enhance communication between institutions and donors.

4. Community Participation and Feedback: The study found that the relationship between trustees and beneficiaries is often one-directional, with limited feedback or consultation mechanisms. To address this, community participation should be encouraged to ensure that waqf projects address real societal needs. Mechanisms such as feedback systems, consultations, and advisory boards can help integrate public input into decision making.

5. Performance Evaluation Indicators: Participants highlighted the absence of clear criteria to assess institutional efficiency or social impact. Thus, performance indicators should be introduced to evaluate the



efficiency and impact of waqf institutions. These measures should include financial transparency, service quality, and social benefit outcomes.

6. Alignment with Vision 2030 Priorities: The analysis showed that although Vision 2030 reforms are promising, implementation remains uneven across regions. Therefore, greater alignment is needed between waqf initiatives and the priorities of Vision 2030, particularly in education, health, and sustainable development. Collaboration with the private sector and civil society can help expand the sector's reach and impact.

7. Legal and Policy Development: Findings indicated ongoing challenges related to overlapping authorities and limited legal clarity in trustee responsibilities. Consequently, legal and policy frameworks should continue to evolve to clarify the responsibilities of trustees, protect donor rights, and facilitate dispute resolution. Continued research and policy dialogue among academics, practitioners, and policymakers are necessary to keep waqf management dynamic and responsive to emerging challenges.

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