

The Role of Waqf Resources in Empowering the Bangsamoro Communities in the Philippines

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Abstract

The study of the role of *waqf* in empowering the Bangsamoro communities in the Philippines provides fresh insights into the potential benefits that *waqf*, a traditional Islamic endowment practice, may bring to these communities. The research explores how *waqf* when strategically utilized, could address persistent socio-economic challenges such as lack of funding for a business, inadequate health services, and the inaccessibility of quality education. Using survey data collected from Bangsamoro communities across various demographics, we examine the residents' perspectives on the potential effectiveness and viability of deploying *waqf's* resources to solve capital problems for businesses, provide health services, and support education for various family members. The data also measures the perceived potential of using *waqf* sources for initiating business training centers for the poor and promoting overall community development. The analysis sheds invaluable light on the practicalities of incorporating *waqf* within the existing systems, uncovering its viability as a tool for the empowerment and socio-economic advancement of Bangsamoro communities. This research contributes to the discourse surrounding sustainable, culturally relevant strategies for the utilization of traditional practices in contemporary contexts, providing a seminal resource for policymakers, academicians, and development practitioners interested in the intersection of economic development and cultural traditions.

Keywords: Waqf, Bangsamoro Communities, Islamic Endowment, Developmental Practices, Philippines

INTRODUCTION

The name "Bangsamoro" itself, from the fusion of 'bangsa' (nation) and 'moro' (Muslim), embodies the spirit of a collective identity that has endured through centuries of historical complexities. It was popularized by Nur Misuari, the visionary founder of the Moro National Liberation Front (MNLF), reflecting the unity, hopes, and dreams of the Muslim population in this region. (Kapahi & Tañada, 2016). The establishment of the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) was officially inaugurated in early 2019 as a pivotal component of a historic peace accord, aimed at bringing an end to nearly five decades of strife between the Philippine government and the Moro secessionist groups. (Special Report, 2020). In simplified terms, it encapsulates the perceived collective identity, shared aspirations, and ancestral homeland of the Muslim population in Mindanao. The Bangsamoro region, nestled within the Philippines, possesses a multifaceted tapestry woven from a rich cultural heritage and a complex historical narrative (Paredes, 2015; Labrador & Santos, 2020). The historical narrative of the Bangsamoro region is a chronicle of resilience, resistance, and reconciliation. It bears the imprints of pre-colonial sovereignty, Spanish colonization, American occupation, and the tumultuous

chapters of the Moro Rebellion. (L. Bukit 2021; Gauna, 2021). Cultural diversity flourishes in the Bangsamoro region. This is a place where the Maguindanao, Maranao, Tausug, and other indigenous peoples coexist with the Tagalog, Visayan, and other Filipino ethnic groups.

In Arabic, "waqf" refers to the Islamic practice of reserving specific property for charitable purposes, prohibiting its use beyond that intention. This term suggests perpetuity, primarily involving land and buildings but also extends to items like books, farming equipment, livestock, shares, stocks, and cash. (Kahf, 2016). While the term "waqf" does not explicitly appear in the Quran, the concept is very much in accord with Quranic principles. The idea of giving for the sake of God, helping the poor, and dedicating personal resources for religious or charitable purposes correlates with several Quranic verses. This includes passages encouraging believers to "spend out of what we have provided for them" (Surah Baqarah: 3) and "in their wealth is a known right for the needy and the poor" (Surah Ma'arij: 24-25). Historically, the concept of *waqf* became institutionalized in Islam during the lifetime of the Prophet Muhammad (Peace be upon him) and expanded in subsequent Islamic empires as a significant infrastructure to provide public goods desired by the community. This practice was based on the broader Quranic emphasis on charity and support for the needy. In Islamic history, the first religious *waqf* (charitable endowment) was established by the Prophet Muhammad (Peace be upon him) when he bestowed his house in Medina as a place for Muslims to gather and pray. (Kahf, 2016).

The concept of *waqf*, a religious endowment in Islamic law, typically involving the donation of a building, plot of land, or other assets for religious or charitable purposes, is deeply rooted in the Islamic tradition of philanthropy. (Kahf, 2003). While this practice is widespread in many Muslim-majority countries, its potential implications and benefits within specific contexts, such as the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) in the Philippines, remain underexplored. The Bangsamoro communities are deeply affected by various socio-economic challenges, underscored by constraints such as a lack of funding, limited healthcare facilities, and educational inaccessibility. (Nordheim-Larsen, 2002). However, the employment of traditional Islamic financial instruments like *waqf* offers a promising solution. (Kahf & Mohamed, 2017; Ubaidillah et al., 2020; Abdullah, 2018; Ahmed, 2007). This research examines the role and potential of *waqf* as an instrument of social and economic empowerment within these communities. The study of the role of *waqf* in empowering the Bangsamoro communities in the Philippines aims to provide fresh insights into the application and utility of *waqf* in the unique societal contexts of the Bangsamoro communities. It endeavors to determine how *waqf* when strategically deployed can address and mitigate socio-economic hardship, promote access to education and health services, and foster community development and empowerment in Bangsamoro. Drawing on quantitative and qualitative data from various Bangsamoro demographics, this research explores resident perspectives on *waqf's* viability and potential effectiveness in advancing socio-economic improvement. As the discourse on sustainable and culturally specific economic policies gains momentum globally, this work will contribute pioneering thoughts on the intersection of traditional practices and contemporary socio-economic strategies. This exploration will provide a valuable resource for those involved in policymaking, academic research, and developmental initiatives, particularly where they intersect with the preservation and application of cultural and religious practices.

LITERATURE REVIEW

Featuring Waqf in the Southeast Asian Context, Particularly with Respect to other Muslim communities

The concept of "waqf," or charitable endowment, is a significant aspect of Islamic culture and socio-economic infrastructure globally, including in Southeast Asia. As a region with a sizable Muslim population, countries like Indonesia, Malaysia, Brunei, and Singapore have a rich history of implementing *waqf* as part of their societal structure, especially within their respective Muslim communities.

In Malaysia, *waqf* institutions like Johor Corp have played a pivotal role in social development. The establishment of hospitals, universities, and mosques through *waqf* endowments is prevalent. The Islamic Religious Council of each state is usually responsible for managing these *waqf* properties. (Ramli, 2015). While, Indonesia also has a rich history of *waqf*, with many educational and healthcare institutions established through this method. The Indonesian *Waqf* Board (BWI) oversees these assets. (Sugianto et al., 2022; Fauziah et al., 2021). In the context of social solidarity economics, *waqf* in Southeast Asia often assumes the form of land or property given for the welfare of the community (AHMAD, 1996). It parallels other communal and cooperative traditions found across the Muslim world but has also been shaped by the region's specific historical, political, and social contexts (Abu-Lughod, 1987). The use of *waqf* endowments to preserve cultural heritage sites is also occasionally observed (Khalfan & Ogura, 2012). Digitization and modernization of *waqf* are on the rise, fitting into the broader movement of Islamic finance and social entrepreneurship (Suzuki & Miah, 2002; Brown, 2023). There's a growing interest in cash *waqfs* and corporate *waqfs* (Kahf & Mohamed, 2017). New legal frameworks and infrastructure are being explored to maximize the benefits of *waqf* for wider societal benefits (Iman & Mohammad, 2017). Comparatively, the *waqf* systems in Southeast Asia share broad similarities with other Muslim societies in terms of the purpose and implementation of *waqf* (AHMAD, 1996). They all stem from the fundamental Islamic principles of charity and self-sacrifice for the common good (Bensaid et al., 2013). However, they also bear the distinctive imprints of their respective local contexts and legal systems, meaning that practices may vary from country to country.

Historical Context of Waqf in the Philippines and Bangsamoro

The Philippines, which is predominantly Christian, also has a significant Muslim minority, concentrated mostly in the southern portion of the country in what's known as the Bangsamoro region (Rasul, 2009; Boquet, 2017), previously the Autonomous sRegion in Muslim Mindanao (ARMM) (Perez, 2020; May, R.J, 2001). Understanding the historical context of *waqf* in the Philippines and more specifically within the Bangsamoro region requires situating it within this broader social and political context. (Alizaman Dumangcag Gamon & Tagaranao, 2017). The origin of *waqf* institutions (also termed *awqāf* in plural, and *waqf* in singular), which refer to inalienable Muslim endowments, in the Philippines predates the period of colonialism in the country. (Alizaman Dumangcag Gamon & Tagaranao, 2017). Islam arrived in the Philippines around the 13th or 14th century (Reid, 1984; Islam, 1998; Houben, 2003), well before Spanish colonization in the 16th century. Since Islam predates the introduction of Christianity in the country, the followers of Islam in the Philippines developed separate cultural practices, including the tradition of *waqf*. (Alizaman Dumangcag Gamon & Tagaranao, 2017). However, the practice of *waqf* in the Philippines, especially in its Islamic south, hasn't received the same level of scholarly attention as in some other Muslim-majority areas. This is partially due to the complex history of the region, including

periods of conflict and struggles for autonomy from the larger Filipino Christian-dominated state. Because of these issues, *waqf* institutions and their administration aren't as well-documented or studied (Alizaman Dumangcag Gamon & Tagaranao, 2017). Additionally, *waqf* initiatives are known to have existed and continue to exist in varying scales within the Moro or Muslim Filipino communities. Many mosques and Islamic schools, known as madrasahs, operate as *waqf* entities. These reflect the traditional usage of *waqf* for religious, educational, and social welfare purposes. (Alizaman Dumangcag Gamon & Tagaranao, 2017).

More recently, the establishment of the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) in 2019, as part of efforts to achieve lasting peace and address separatist tensions, has led to greater recognition and encouragement of Islamic law and practice, including *waqf*. BARMM's parliament has even passed a bill establishing a Bangsamoro *waqf*, or endowment, Commission. This commission would undertake the implementation and management of *waqf* in the region.

Economic Impact and Empowerment through Waqf

In the Islamic faith, philanthropy serves as a strategic approach to alleviating poverty (Ibrahim et al., 2017). According to Lamido & Haneef, (2021), the concept of *waqf* economics refers to a branch of *waqf* studies that focuses on devising models for the mobilization and efficient use of *waqf* resources. The goal is to boost productivity, stimulate consumption, enable resource redistribution, and promote investment and saving strategies that contribute sustainably to economic development. Productive *waqf* utilization has significant benefits for local communities, promoting socio-economic empowerment through potential growth stimulation and improved overall well-being, especially in sectors like healthcare (Aliyu, 2019). *Waqf* can lead to infrastructure development and enhancement of public utilities. For example, income garnered from *waqf* properties (like rent) can be directed towards maintenance of infrastructure, building schools, hospitals, highways, etc., which in turn will uplift the economic condition of the community. (Ali et al., 2019; Shaikh et al., 2017).

However, in the Philippines, *waqf* properties aren't governed or managed by Philippine laws related to land and property, meaning there aren't dedicated laws controlling their regulation, management, or development. Despite this, the Muslim communities in the nation own properties fitting the *waqf* definition, playing a significant role in the development of Islam within the country (AHMAD, 1996). Thus, In the Philippines, the Muslim minority groups have been expressing interest in Islamic financial systems such as *waqf* (endowment), zakat (almsgiving), sadaqah (charity), and the halal industry. They believe these can be active contributors to the economic growth and development of the country's local industries (Tagaranao et al., 2022).

Social Aspects and Community Building through Waqf

Waqf, an Islamic philanthropic tradition where assets are held in a trust and used for charitable or religious purposes, (Kahf, 2003), plays a crucial role in fostering social cohesion, promoting community-building, and empowering communities, including those in the Bangsamoro region (Alizaman D. Gamon & Tagaranao, 2018). Throughout the history of Islam, *waqf* has served as a mechanism for delivering welfare services in Muslim communities. Given its emphasis on welfare provision, it has undertaken a multitude of roles spanning both private and public domains (Abbasi, 2019). It is also directing its attention to the health sector through the establishment of organizations aimed at fostering community development (Abbasi, 2021). Understanding the historical procedures and frameworks of

waqf aids in gaining a comprehensive understanding of community structure development within the Muslim community (Nc & Khan, 2022).

Waqf plays a substantial role in promoting education (Hasan et al., 2019; Aliyu, 2019; Kasdi et al., 2022). Many research studies show that *waqf* assets have been consistently utilized to fund educational establishments like schools and libraries. These endowments are frequently established to support scholarships, thus opening doors for educationally marginalized communities. In this way, *waqf* serves as an entity that promotes fairness, disseminates knowledge, and boosts societal integration. *Waqf's* influence is substantially noticeable in the healthcare sector as well (Iskandar et al., 2023; Al-daihani et al., n.d., 2023; Aliyu & Rano, 2018). Many Islamic societies frequently have hospitals, clinics, and to a lesser extent, health programs and initiatives financed by *waqf*. Such healthcare infrastructure and initiatives offer essential services to individuals who are unable to cover the costs themselves. Consequently, these contributions enhance community resilience and reduce the inequalities present in healthcare accessibility.

Additionally, *waqf* makes a substantial contribution to a wider array of social services, including support for the impoverished, and orphanages, (Hamber & Haneef, 2017). Elder care institutions, and aid for individuals with disabilities (Bakar Yakubu & Baiqun Isbahi, 2022; Yakubu & Tahir Usman, 2020). In terms of funding crucial public amenities and services, it has a pivotal role in the provision of welfare and may contribute to lessening poverty levels (Musgrove, 1996).

The *waqf* paradigm holds great potential as an influential instrument for community growth and empowerment within the Bangsamoro communities. It can make meaningful contributions to the establishment of communal social norms, enhancement of public services, and the cultivation of a strong spirit of community and unity.

Waqf and Challenges in the Bangsamoro

The function of *waqf* holds immense significance for the Muslim community, acting as a central tool in efforts to establish mosques and Islamic educational establishments, as well as in delivering critical social services. In the Philippines, the majority of *waqf* properties have been instrumental in the construction of mosques and Islamic educational institutions, alongside initiatives for aiding the underprivileged Muslim community. Such properties have significantly enhanced and nurtured the religious and educational growth of the Bangsamoro population (Alizaman D. Gamon & Tagoranao, 2018). Nonetheless, the *waqf* system suffers from several challenges, predominantly concerning its administration and developmental aspects. Many Filipino Muslims are unaware of the meaning and significance of *waqf*, leading to potential misunderstandings and misuse of this essential facet of Muslim society. Some trustees, known as Mutawallī, have been known to abuse or mismanage the entrusted *waqf* properties, using them to their own advantage. A significant barrier to the development of *waqf* properties is the lack of capital from Halal sources.

The teaching and promotion of the benefits of the *waqf* system have been hampered due to a general lack of interest from the 'Ulamā'. Furthermore, limited support from private and government institutions has contributed to the system's underuse and misapprehension. Unfortunately, only a small number of affluent Muslims are willing to contribute a portion of their wealth to *waqf*, placing further constraints on its potential expansion and impact (Alizaman D. Gamon & Tagoranao, 2018). A comprehensive guidebook is essential to facilitate the adoption and economic benefits of *waqf* practices. The NCMF must promote the *waqf* sector's job opportunities and offer competitive pay. Public awareness about the

significance of Waqf as a tool for socio-economic growth must be heightened by either the BARMM or the National Commission on Muslim Filipinos (NCMF). Lastly, a strategic plan is necessary to address challenges in the management and preservation of properties. (Yelvita, 2022).

The Bangsamoro community displays a commendable level of basic knowledge about *waqf* according to the study by Lampatan & Mahaini (2022). also uncovers a shortfall in their comprehension of contemporary *waqf* applications and practices. It indicates that while their grasp on the fundamentals of *waqf* is robust, their familiarity with the more specific, modern approaches to *waqf* may need enhancement.

RESEARCH METHOD

The study explores the role of waqf resources in empowering the Bangsamoro communities in the Philippines. This study has used a quantitative methodology. A field survey was conducted in the Bangsamoro community in the Philippines. A total of 204 participants. Using survey data collected from Bangsamoro communities across various demographics, we examine the residents' perspectives on the potential effectiveness and viability of deploying *waqf's* resources to solve capital problems for businesses, provide health services, and support education for various family members. The data also measures the perceived potential of using *waqf* sources for initiating business training centers for the poor and promoting overall community development.

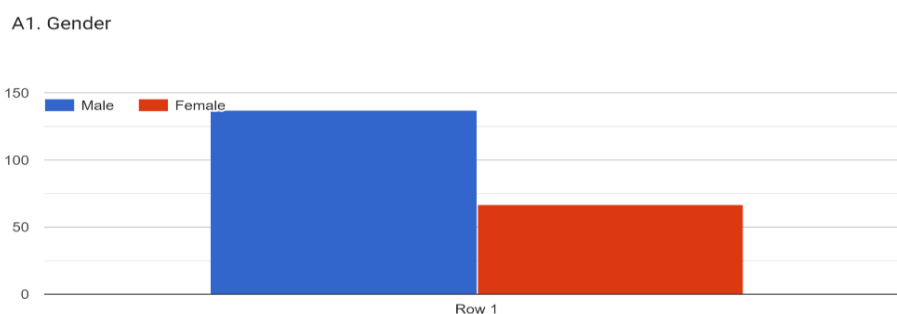
The Likert scale, a prevalent tool used in survey design, is attributed to Rensis Likert, an economist born in the 1930s. It was an American social psychologist, however, who first suggested the use of a 5-point measuring scale. This scale was proposed by Likert in 1932 as a psychological tool to assess attitudes by evaluating various propositions. Participants express their agreement or disagreement with a given statement by choosing among five psychometric response levels: (1) strongly disagree, (2) disagree, (3) neutral (neither agree nor disagree), (4) agree, and (5) strongly agree.

Results and Analysis

The analysis is going to be primarily conducted within the Bangsamoro community provided by Google (Google Forms and Google Sheets). Visualize Data: Google Forms automatically summarizes form responses in the "Responses" tab with simple graphs. Each question will have a corresponding chart, table, or breakdown detailing responses.

Demographic Profile of the Respondents

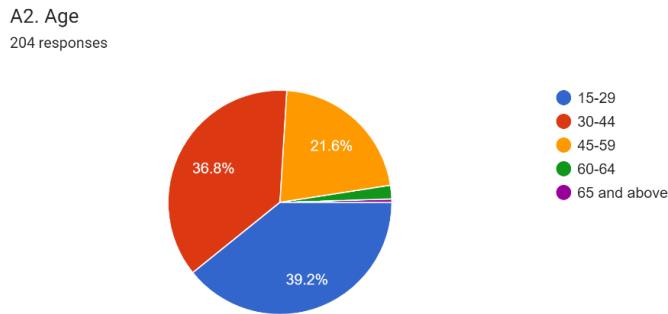
Figure 1: Gender Distribution



Source: (Author's own) Field Survey in Bangsamoro, Philippines

A total of 205 respondents in this survey are both male and female, as indicated in Figure 1 high level of the respondent is male.

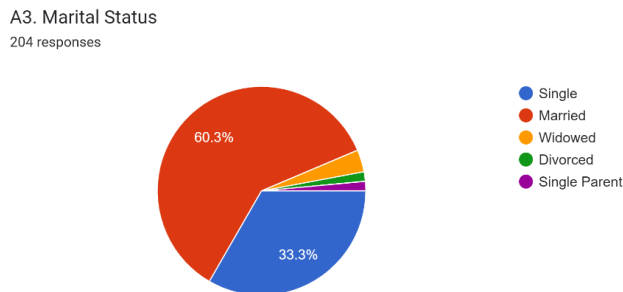
Figure 2: Age Distribution



Source: (Author’s own) Field Survey in Bangsamoro, Philippines

A total of 204 respondents in this survey are teenagers, adults, and senior citizens as indicated in Figure 2 the majority are (39.2 percent), while 30-44 ages have (36.8 percent), and the 45-59 ages have (21.6 percent).

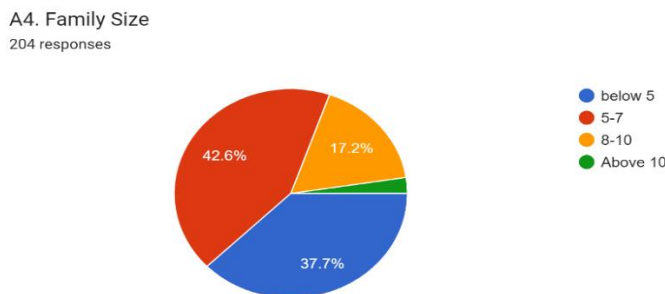
Figure 3: Marital Status Distribution



Source: (Author’s own) Field Survey in Bangsamoro, Philippines

A total of 205 respondents in this survey, the majority of them are married as indicated in Figure 3 (60.3 percent) of respondents while single (33.3 percent).

Figure 4: Family Size Distribution

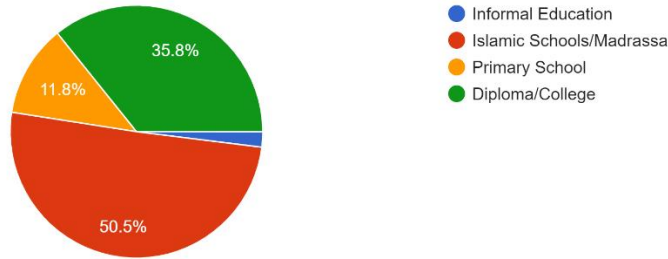


Source: (Author’s own) Field Survey in Bangsamoro, Philippines

A total of 204 respondents in this survey the majority of them are 5-7 total families as indicated in Figure 4 with (42.6 percent) of respondents, while below 5 have an average of (37.7 percent), 8-10 have an average of (17.2 percent).

Figure 5: Level of Education Distribution

A5. Level of Education
204 responses



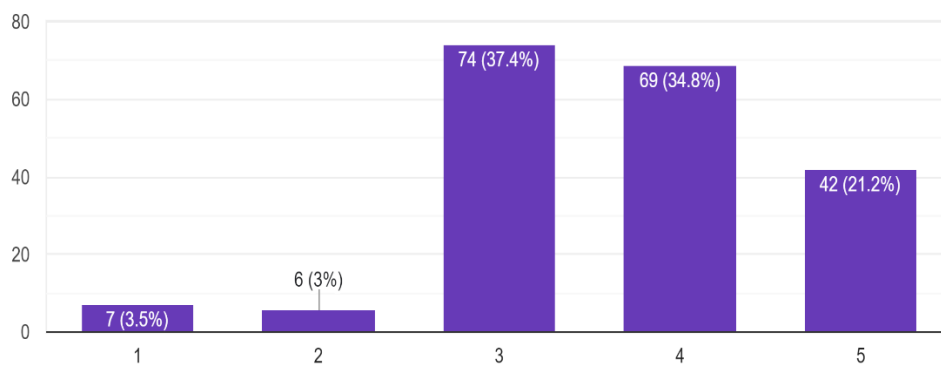
Source: (Author’s own) Field Survey in Bangsamoro, Philippines

A total of 204 respondents in this survey the majority of them are in the fields of Islamic Schools/ Madrasah in the level of education as indicated in Figure 5 with an average of (50.5 percent), while Diploma /college has an average of (35.8 percent) the primary school has an average (11.8 percent).

RESULTS

Figure 6: Waqf Resources can solve my Capital problem to run a Business

B1. Waqf resources can solve my capital problem to run the business.
198 responses



Source: (Author’s own) Field Survey in Bangsamoro, Philippines

This survey intended to examine and explore the residents' perspectives on the potential effectiveness and viability of deploying *waqf's* resources.

Figure 6 indicates the respondents' perspectives on the potential of the *waqf* resources among the Bangsamoro community. A graph shows the percentage using the 5-point scale of respondents in order

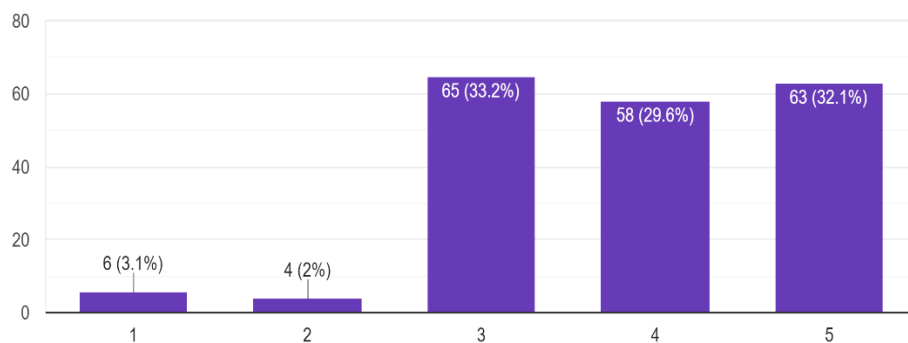
from 1 had 7 respondents and an average of (3.5 %), 2 had 6 respondents and an average of (3 %), 3 being the highest percentage had 74 respondents and an average of (37.4 %), 4 had 69 respondents and an average of (34.8%), and 5 had 42 respondents and an average of (21.2%).

This survey is to examine and explore whether this survey on *waqf* resources can solve my capital problem to run the business. The highest percentage among the participants is an average of 37.4%

Figure 7: Waqf Resources can be used for Providing Health Services in my Community

B2. Waqf resources can be used for providing health services in my community.

196 responses



Source: (Author’s own) Field Survey in Bangsamoro, Philippines

This survey intended to examine the residents' perspectives on the potential effectiveness and viability of deploying *waqf*'s resources.

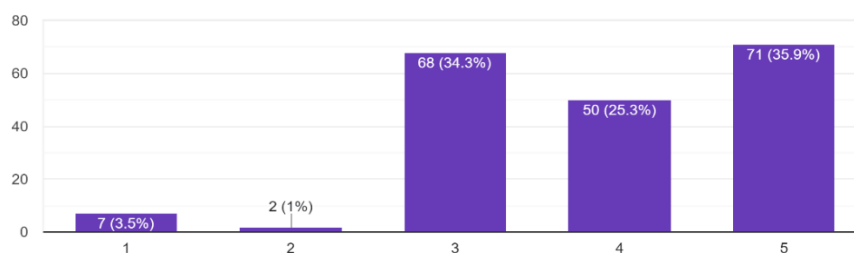
Figure 7 indicates the respondents' perspectives on the potential of the *waqf* resources among the Bangsamoro community. A graph shows the percentage using the 5-point scale of respondents in order from 1 had 6 respondents and an average of (3.1 %), 2 had 4 respondents and an average of (2 %), 3 being the highest percentage had 65 respondents and an average of (33.2 %), 4 had 58 respondents and an average of (29.6 %), and 5 had 63 respondents and an average of (32.1%).

This survey is to examine and explore whether this survey on *waqf* resources can be used for providing health services in my community. The highest percentage among the participants is an average of 33.2%.

Figure 8: Waqf Resources can be Supportive in Educating me

B3. Waqf resources can be supportive in educating me.

198 responses



Source: (Author’s own) Field Survey in Bangsamoro, Philippines

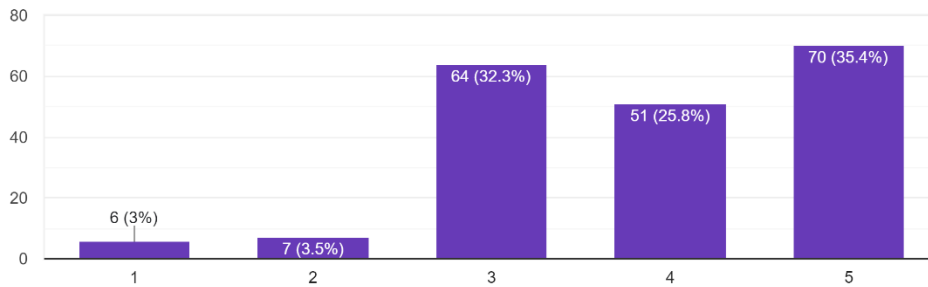
This survey intended to examine the residents' perspectives on the potential effectiveness and viability of deploying *waqf's* resources.

Figure 8 indicates the respondents' perspectives on the potential of the *waqf* resources among the Bangsamoro community. A graph shows the percentage using the 5-point scale of respondents in order from 1 had 7 respondents and an average of (3.5 %), 2 had 1 respondent and an average of (1 %), 3 had 68 respondents, and an average of (34.3 %), 4 had 50 respondents and an average of (25.3 %), and 5 being highest percentage had 71 respondents and an average of (35.9%).

This survey is to examine and explore whether this survey on *waqf* resources can be supportive in educating me. The highest percentage among the participants is an average of 35.9%.

Figure 9: Waqf Resources can help educate my Spouse and Children

B4. Waqf resources can be helpful in educating my spouse and children.
198 responses



Source: (Author's own) Field Survey in Bangsamoro, Philippines

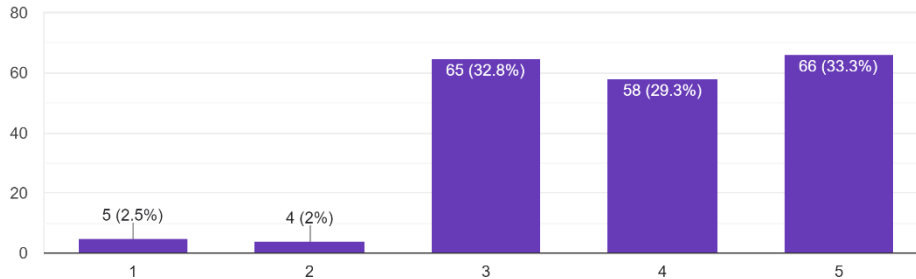
This survey intended to examine the residents' perspectives on the potential effectiveness and viability of deploying *waqf's* resources.

Figure 9 indicates the respondents' perspectives on the potential of the *waqf* resources among the Bangsamoro community. A graph shows the percentage using the 5-point scale of respondents in order from 1 had 6 respondents and an average of (3 %), 2 had 7 respondents and an average of (3.5 %), 3 had 64 respondents, and an average of (32.3 %), 4 had 51 respondents and an average of (25.8%), and 5 being highest percentage had 70 respondents and an average of (35.4%).

This survey is to examine and explore whether this survey on *waqf* resources can help educate my spouse and children. The highest percentage among the participants is an average of 35.4%.

Figure 10: Waqf Money can be used to set up a Business Training Center for the Poor in my community

B5. Waqf money can be used to set up a business training center for the poor in my community.
198 responses



Source: (Author’s own) Field Survey in Bangsamoro, Philippines

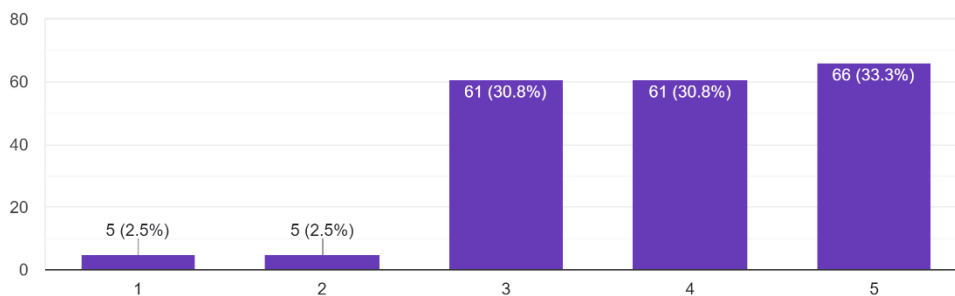
This survey intended to examine the residents' perspectives on the potential effectiveness and viability of deploying *waqf's* resources.

Figure 10 indicates the respondents' perspectives on the potential of the *waqf* resources among the Bangsamoro community. A graph shows the percentage using the 5-point scale of respondents in order from 1 had 5 respondents and an average of (2.5 %), 2 had 4 respondents and an average of (2%), 3 had 65 respondents, and an average of (32.8 %), 4 had 58 respondents and an average of (29.3 %), and 5 being the highest percentage had 66 respondents and an average of (33.3 %).

This survey is to examine and explore whether this survey on *waqf* money can be used to set up a business training center for the poor in my community. The highest percentage among the participants is an average of 33.3 %.

Figure 11: Waqf Resources can improve the condition of my community

B6. Waqf resources can improve the condition of my community.
198 responses



Source: (Author’s own) Field Survey in Bangsamoro, Philippines

This survey intended to examine the residents' perspectives on the potential effectiveness and viability of deploying *waqf's* resources.

Figure 11 indicates the respondents' perspectives on the potential of the *waqf* resources among the Bangsamoro community. A graph shows the percentage using the 5-point scale of respondents in order

from 1 had 5 respondents and an average of (2.5 %), 2 had 5 respondents and an average of (2.5 %), 3 had 61 respondents, and an average of (30.8 %), 4 had 61 respondents and an average of (30.8 %), and 5 being the highest had 66 respondents and an average of (33.3 %).

This survey is to examine and explore whether this survey on *waqf* resources can improve the condition of my community. The highest percentage among the participants is an average of 33.3 %.

Conclusions and Future Research Recommendations

In conclusion, the survey empirically studied the perspectives of the Bangsamoro community on the potential activation and deployment of *waqf* resources. Analyses of the survey data revealed considerable optimism among the respondents about *waqf's* role in various sectors such as capital access for business, healthcare delivery, and education. However, it is essential to bear in mind that the level of confidence varies among the different sectors.

In the area of addressing business capital challenges, a significant proportion (37.4%) of the participants demonstrated a high degree of trust in the potential of *waqf*. Similarly, for improved access to healthcare services, the vote of confidence was found to be slightly lower with an average of 33.2%. In the educational domain, *waqf* resources were perceived as supportive in the personal education of the respondents (35.9%) and the education of their spouses and children (35.4%). In addition, the prospect of using *waqf* resources to set up a business training center for the poor also garnered substantial support, with an average positive response of 33.9%. Perhaps one of the most enlightening findings from the survey underlines the community's expectations of *waqf* in improving overall community well-being. The survey evidenced significant support (33.3%) for *waqf's* role in community development, signaling the residents' expectations and belief in the welfare potential of *waqf*.

These findings not only confirm the active acceptance of *waqf* resources in various sectors but also highlight the necessity for further strategic planning and shaping the infrastructure for the effective use of *waqf* for the betterment of society. Policymakers and stakeholders in the Bangsamoro community should take these observations into consideration for the optimal utilization of *waqf* resources. Further research may also be necessary to investigate the specific strategies and policy frameworks that can best harness the potential of *waqf* resources.

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