

**EMPOWERING FAMILIES, ERADICATING POVERTY: UNLEASHING THE POWER OF ZURRI WAQF IN MALAYSIA**

Muhammad Hamizan Ab Hamid <sup>i</sup> & Mohd Afandi Mat Rani <sup>ii</sup>  
Muhammad Syahrul Deen Ahmad Rosli <sup>iii</sup>, Faezy Adenan <sup>iv</sup> & Mohd Ridhuwan Remly <sup>v</sup>

- <sup>i</sup> (Corresponding author). Academy of Contemporary Islamic Studies, Universiti Teknologi MARA 40450 Shah Alam, Selangor. muhammadhamizan@uitm.edu.my
- <sup>ii</sup> Academy of Contemporary Islamic Studies, Universiti Teknologi MARA 40450 Shah Alam, Selangor. mohdafandi@uitm.edu.my
- <sup>iii</sup> Academy of Contemporary Islamic Studies, Universiti Teknologi MARA 40450 Shah Alam, Selangor. syahruldeen@uitm.edu.my
- <sup>iv</sup> Academy of Contemporary Islamic Studies, Universiti Teknologi MARA 40450 Shah Alam, Selangor. faezyadenan@uitm.edu.my
- <sup>v</sup> Academy of Contemporary Islamic Studies, Universiti Teknologi MARA 40450 Shah Alam, Selangor. ridhuwan@uitm.edu.my

<b>Abstract</b>	<p><i>Zurri waqf is a form of Islamic endowment within inheritance and family legacy. In Malaysia, zurri waqf can transform families and communities, addressing wealth distribution, financial stability, and poverty reduction. This research explores the potential of zurri waqf as an instrument for sustainable economic development. It emphasises its capacity to empower families, promote financial responsibility, and contribute directly to poverty eradication efforts within Malaysia. Existing research often focuses on the theoretical and historical aspects of waqf. This study delves deeper into its practical applications to understand how zurri waqf's implementation can optimise its benefits for families and communities. This study employs a qualitative analysis: In-depth interviews with waqf experts, stakeholders, and beneficiaries to learn more about their thoughts, experiences, and problems with implementing the zurri waqf; a look at successful implementations of the zurri waqf to find examples of good management and results that help reduce poverty; Zurri Waqf possesses vast potential for social and economic transformation. Malaysia can leverage this instrument to empower families and contribute meaningfully to poverty eradication. Zurri Waqf can create sustainable income streams that provide long-term support for families. Collaboration among stakeholders, including Islamic institutions and government agencies, is crucial for maximising the benefits of zurri waqf. Successful management models emphasise asset development and community reinvestment. This research provides a comprehensive understanding of zurri waqf's practical applications, offering valuable insights to policymakers, Islamic institutions, and stakeholders on how to effectively implement this powerful tool for the betterment of families and communities in Malaysia.</i></p> <p><i>Keywords: Empowering, Family, Poverty, Zurri Waqf, Malaysia.</i></p>
-----------------	---

**INTRODUCTION**

Despite the significant strides that the Malaysian economy has made in recent years, the issue of poverty remains a persistent challenge in the country. The World Bank's report on the matter in 2023 indicated that despite the gradual reduction in the national poverty rate, the fight against poverty is still ongoing. The multifaceted nature of poverty in

Malaysia is a systemic issue that results from several factors, including income inequality, inadequate education, and limited access to basic amenities.

Thus, eradicating poverty in Malaysia requires a comprehensive approach that assesses progress and proposes potential solutions. This article aims to delve into the complexities of poverty in Malaysia, evaluate the progress made, and propose practical solutions to address this critical issue. This article will explore the intricacies of poverty in Malaysia, including its causes and consequences, as well as the efforts to alleviate it. The article will provide a detailed analysis of the country's poverty state, highlighting the root causes of the issue and the potential solutions that can help lift people out of poverty and improve their standard of living.

It is imperative to acknowledge that poverty in Malaysia extends beyond income and encourages a broader range of challenges. Multidimensional poverty, which includes the lack of access to necessities such as education, health care, sanitation, and income measured by the National Poverty Line Income (PLI), is a significant issue in Malaysia (United et al., 2023). The national poverty rate was 5.6% in 2020, meaning roughly 1.7 million Malaysians lived below the PLI (Department of Statistics Malaysia, 2021). However, this figure only provides a partial view of the situation. Inequalities in income distribution and access to essential services persist, disproportionately affecting specific demographics (World Bank, 2023).

Specifically, vulnerable groups such as rural communities, single-parent households, and the elderly face significant challenges in accessing opportunities to escape the cycle of poverty. These groups need more access to necessities and opportunities to improve their economic situation, making it challenging to improve their circumstances. Therefore, it is crucial to consider the multidimensional nature of poverty in Malaysia when addressing the issue. There is a need to create policies and programmes that target the specific needs of vulnerable groups, address inequalities in access to essential services, improve economic opportunities, and promote a more inclusive society that ensures everyone has an equal chance to succeed. Poverty in Malaysia is a complex issue that requires a multifaceted approach. By acknowledging the multidimensional nature of poverty, policymakers and practitioners can create more effective solutions that address the needs of vulnerable groups and promote a more equitable society.

The rapid urbanisation that has fueled Malaysia's economic growth has also created a stark disparity between urban and rural communities (World Bank, 2023). This phenomenon, often called a double-edged sword, has benefits and drawbacks. While urban centres have flourished, attracting investments, and boasting higher living standards and job opportunities, rural areas still need to catch up. This uneven development translates into significantly higher poverty rates in rural regions. Residents need more access to crucial services like quality education and healthcare, coupled with inadequate infrastructure development. This lack of access creates significant barriers to securing decent-paying jobs, ultimately hindering their ability to escape the vicious cycle of poverty. Although the national unemployment rate remains relatively low, a concerning trend of underemployment is emerging (Department of Statistics Malaysia, 2023). This phenomenon refers to individuals working part-time, in temporary positions, or jobs below their skill level. This mismatch between the skills of the workforce and the demands of the current job market hinders families' earning potential and limits upward mobility (Asian Development Bank, 2022). Individuals experiencing unemployment struggle to meet basic needs and lack opportunities for career advancement, perpetuating a cycle of low income and limited economic security.

Unequal access to quality education, particularly in rural areas, is a formidable barrier to eradicating poverty (UNICEF Malaysia, 2023). Rural schools often face resource limitations, including a lack of qualified teachers and outdated facilities compared to their urban counterparts. This disparity in educational opportunities severely restricts individuals' ability to acquire the skills and qualifications needed for better-paying jobs.

This lack of access perpetuates the intergenerational cycle of poverty, limiting individuals' potential for social mobility and further marginalising them within the workforce.

Additionally, as the World Bank noted in 2023, low-income families are on the verge of vulnerability. They are susceptible to outside shocks like economic downturns, natural disasters, and global health crises. These unforeseen upheavals disproportionately assail their livelihoods, either thrusting them back into the abyss of poverty or impeding their ascent. Confronted with job losses, dwindling incomes, or escalating expenses due to extraneous factors, economically fragile families grapple to meet basic needs such as sustenance, healthcare, and shelter. This precariousness accentuates the pressing need for robust social safety nets and support mechanisms, crucial in aiding individuals to weather unforeseen challenges and sustain their trajectory towards poverty eradication.

This study aims to ascertain how the zurri waqf in Malaysia has fostered human development among families and eradicated poverty in communities. This paper discusses three sections: Understanding zurri waqf, Mechanisms of Empowerment and Poverty Eradication, and Unleashing the Power of Family Waqf in Malaysia as Overcoming Challenges. Zurri waqf presents a distinctive and sustainable approach to empowering families and eradicating poverty in Malaysia. By providing a long-term income source, encouraging financial responsibility, and promoting family unity, zurri waqf has the potential to uplift communities and make significant contributions to broader human development objectives. Its mechanisms for empowering and eradicating poverty in detail, and how it can overcome challenges to unleash the power of family Waqf in Malaysia. Ultimately, the findings of this study will shed light on zurri waqf potential to promote human development and alleviate poverty in Malaysia.

## LITERATURE REVIEW

### Conceptualization of Zurri Waqf

Waqf is derived from the Arabic word waqf about language. The term waqf is a designation that originates from the verb "*waqafa*". In terms of terminology, *al-waqf* is synonymous with *al-qat'*, which denotes cessation or halting. The term waqf has many interpretations depending on the intended function and application of the verse. *Waqf*, defined by Ibn Manzur (1994), refers to standing, holding, being quiet, or stopping in the context of language. The scholars of fiqh have unanimously defined waqf linguistically as *al-habs*, meaning imprisonment, *al-man'*, meaning prohibition, and *al-tasbih*, meaning channelling, in the path of Allah (Ibn Qudamah, 1997).

According to Ghurabal in 1972, the word "*al-habs*" is more consistent with sharia terminology. In this instance, the term "*al-habs*" refers to the statements made by the Prophet Muhammad, peace be upon him, in various hadiths (al-Bukhariyy, n.d.; al-Naysaburiyy, 1997). Typically, there are two types of waqf: waqf *khairi*, which refers to waqf related to welfare, and *zurri* waqf, which refers to waqf established by family members (Muhammad Jawwad, 1966; Siti Mashitoh, 2001).

Waqf *khairi* categories general and special welfare waqf. General waqf refers to any waqf property established to benefit the general population without naming a particular recipient or purpose. The waqf does not impose any conditions on the waqf property. A special welfare waqf is when the waqf is for a particular purpose or beneficiary. For instance, waqfs provide property specifically to establish graves or for the welfare of the underprivileged (Umar, 2019). Additional designations for zurri waqf include waqf '*anak cucu*', waqf '*ala Aulad*', private waqf, waqf family, and waqf member. Zurri waqf is a specific kind of waqf that ensures the well-being and interests of the beneficiaries, who are the heirs of the waqf or their relatives (Mohd Afandi, 2012).

Zurri waqf is a specific part of a distinct waqf, allocated explicitly for the waqf's assets, with priority given to the heirs and relatives, aiming to support charitable purposes. Awang (1994) defines waqf as donating one's property for personal profit, then passing it on to one's offspring and relatives to get the benefits and advantages of zurri

waqf properties. According to Islamic law, zurri waqf is a mandatory practice since it ensures the well-being of the heirs and relatives connected to the waqf, allowing them to receive help. This zurri waqf may incentivise the public to donate waqf property (Sabiq, 1946). Zurri waqf is a specific type of Islamic endowment. In this practice, a donor (*waqif*) dedicates a perpetual endowment (*waqf*)—an asset like land, buildings, businesses, or even financial investments—for the benefit of their family members across generations (Parada et al., 2019). According to Awang (1994), waqf is donating property for personal gain and then passing it on to one's offspring and relatives to benefit from the zurri waqf assets.

It is important to note that zurri waqf differs from traditional charity models in that it establishes a sustainable source of income for generations to come. Unlike one-time donations, zurri waqf provides a legacy of financial security for families, empowering them to break free from the cycle of poverty. Moreover, zurri waqf may incentivise the public to donate waqf property, promoting the community's well-being. By contributing zurri waqf, individuals can significantly impact society and help create a better tomorrow for future generations, improve their well-being, and uplift their socio-economic status (Mohamad, 2018). It is crucial to differentiate zurri waqf from traditional charity models. Unlike one-time donations, zurri waqf establishes a sustainable source of income for generations to come. Fosters long-term financial security for families and empowers them to break free from the cycle of poverty.

### **Zurri Waqf**

Umar (2020) explores the fusion of waqf and entrepreneurship as a viable option for ensuring the long-term well-being of heirs. The research focuses on the family business sustainability model that utilises waqf tools to bring together heirs and relatives. The research highlighted the benefits of waqf in preserving property assets and yielding positive effects, particularly in family enterprises. Integrating waqf into the company will guarantee that the heirs employ the asset in the family business. Similarly, corporate gains may be evenly divided among all successors, benefiting those less capable.

Mahamood (2020) defines the offspring waqf as a tool for strengthening the family economy. The debate focused on the legal elements of waqf descendants under state law. This debate elaborates on the meaning of waqf for offspring according to current legislation to clarify waqf law. It is crucial to explain the need to create a waqf for descendants to protect the well-being of the heirs and promote unity among them. We must find innovative methods to enhance the development of offspring waqf assets via *istibdal*, leasing, and joint venture government-linked firms to maximise the potential of these land assets.

Mohamad (2020) examines the execution of offspring waqf in Terengganu. An extensive study has been conducted on using waqf for children, focusing on the implications for children without heirs, the involvement of authorities in waqf management, the complexities of waqf pledges, and the limited advantages of waqf property. This research also examines the status of the offspring members, with 3 out of 12 being active and 9 out of 12 involved in search attempts by the Terengganu Islamic and Malay Religious Council (MAIDAM). The endowment commitment is written in Rumi for half of it and in Jawi for the other half. The Terengganu State Fatwa Committee must approve the waqf that the descendants of Haji Abdullah bin Mohamad al-Fatani established. Although the waqf revenue results may not be as positive as desired, the heirs still get waqf advantages at a reasonable rate.

Taufiq and Muttaqin (2021) examine the use of offspring waqf in the Kyai family in Bangkalan Regency, Indonesia—the tradition of managing waqf property holdings for the Kyai family's descendants through generations. Appoint trustworthy family members as waqf managers to enhance the development of waqf assets. Kyai family waqf holdings are primarily in the form of land assets. The Kyai family waqf property manager has developed the land with several services, such as agricultural and retail businesses,

building rentals, boarding homes, and animal husbandry, to profit and provide convenience to heirs and relatives. The revenues generated from the waqf assets have been evenly divided among the heirs and used for education funding, supporting boarding schools, and enhancing the advantages of waqf assets for financially needy heirs.

Sanusi et al., (2021) have highlighted the significance of reporting on waqf in providing accurate information and statistics to stakeholders. Reporting on waqf is essential for providing current information on the development of waqf administration. According to Hisham and Muwazir (2021), including information about waqf in the annual financial report is vital to enhancing public trust in a waqf organisation that manages waqf funds. A waqf institution is responsible for overseeing the administration of the waqf fund and must provide adequate information on it. Sanusi et al. (2021) emphasised the importance of waqf reporting in delivering precise information and statistics to stakeholders. Reporting on waqf is crucial for giving up-to-date information on the progress of waqf administration.

Dalila (2019) discusses the managerial aspects of waqf reporting at Islamic Religious Council (MAIN). Emphasising reporting and accounting rules is essential in all institutions, regardless of whether they pertain to finance or costs. As to Hisham & Muwazir (2021), it is crucial to include information about waqf in the yearly financial report to boost public trust in a waqf organisation handling waqf money. A waqf institution oversees the administration of the waqf fund and must provide sufficient information on it.

Salman (2021) proposes that family waqf can be a solution to alleviate poverty in the Southern Region of Nigeria. The paper explores the concept of family waqf, including its definition, advantages, and drawbacks in implementation. The study also investigates how family waqf can help address poverty and its sustainability as a tool for enhancing communal well-being and fighting poverty. The research recommends that family waqf should be the primary tool for promoting human development in the Southern Region of Nigeria, focusing on legal issues related to waqf and general regulations in Nigeria.

Sakinah et al., (2021) conducted a study on improving the legal framework for the administration of family waqf by introducing the concept of al-Wilayah. Their research involved a comparative case study of five institutions that practice family waqf using the theory of *al-Wilayah*. The study proposed a new paradigm for waqf administration that combines the *Asliyyah* and *Fariyyah* regions. As a result, there are three improvements for managing offspring waqf: the primary, third-party, and legal models. The concept is through interviews with MAIN, trustee businesses representing the third-party model, and religious councils from different countries implementing the subsidiary body model in family waqf administration. The interview findings provided further insights into waqf legislation in Malaysia, fatwas, and the challenges faced in each al-Wilayah, enhancing the model's depth.

## METHODOLOGY

Qualitative analysis is a research approach scholars employ to acquire a comprehensive understanding of themes that necessitate further validation and exploration. Taylor et al. (2016) defines this approach as a means for academics to gain insights into social phenomena through quantitative methods. According to Saldana (2011), qualitative research can use various methodologies to investigate different facets of social existence. In the present study, a qualitative technique examines Islamic scholars' perspectives and opinions regarding using temporary waqf from historical and contemporary periods. Written materials, voice recordings, interview transcriptions, and audio recordings were analysed to accomplish this. The study's findings offer valuable insights into the phenomenon of temporary waqf and demonstrate the efficacy of qualitative methods in exploring complex social phenomena.

### Data Acquisition Methodology

The present study employed qualitative data-collection procedures to obtain the necessary information to address the research issue. According to Barbour et al. (2018), qualitative research aims to thoroughly understand social phenomena in their natural environment through naturalistic inquiry. Neely and Pon Shanmugam (2019) define qualitative data collection as gathering information via interactions, phenomena, and linguistic elements.

The study involved conducting a semi-structured interview with various participants from prominent organisations such as the Terengganu Islamic and Malay Religious Council (MAIDAM), the Kelantan Islamic Religious Council and Malay Customs (MAIK), the Penang Islamic Religious Council (MAINPP), and the Kedah Islamic Religious Council (MAIK). Interviews collect information since they provide comprehensive insights into a particular study issue using participants' experiences and perspectives as data. Interviews are a type of conversation that serves as a natural way of gathering information (Griffiee, 2005).

The study aimed to gather information on the management, allocation, and growth of waqf land, and the interview helped the researcher discover the common concerns in zurri waqf more easily. The present study employed qualitative data-collection procedures to obtain the information necessary to address the research issue. The study aimed to comprehensively understand social phenomena in their natural setting through naturalistic inquiry. The use of interviews as a method of collecting information has provided comprehensive insights into the study issue, and the study aimed to gather information on the management, allocation, and growth of waqf land.

### Data Analysis

After gathering information from written and spoken sources, conducting a comprehensive assessment of the material is imperative, prioritising the task by emphasising the most significant information. The content analysis technique is employed to objectively classify, assess, and analyse documented discussions, thoroughly examining and analysing data collected from primary and secondary sources. The deductive research approach involves logical reasoning to generate conclusions from general principles and is used to evaluate an existing theory. This research methodology consists of four stages, the first of which is the formulation of a hypothesis that the theory can show to be false, and the second of which is the gathering of data to validate the hypothesis. Finally, the last stage involves analysing and assessing the findings (Hayes et al., 2019; Creswell, 2015).

Table 1: Provides A Concise Overview of The Individuals

No.	Interviewees	Groups
1	Syeikh Fakhrrurazi Bin Yub	Kedah State Islamic Religious Council
2	Syeikh Ahmad Zaki Bin Haji Ghazali	Kedah State Islamic Religious Council
3	Puan Nor Hairani Binti Saad	Kedah State Islamic Religious Council
4	Muhammad Fairus Bin Abd Rahim	Kedah State Islamic Religious Council
5	Puan Syakirah Binti Mohamad	Council of Islamic Religion & Malay Customs of Kelantan
6	Hj. Fakhruddin Bin Abd Rahman	Penang State Islamic Religious Council
7	Mohamad Ridwan Bin Mohd Nor	Council of Islamic Religion and Malay Customs of Terengganu
8	Ummi Sayyidatul Habibah Bt. Mat Lazin	Council of Islamic Religion and Malay Customs of Terengganu
9	Dato' Dr. Haji Zulkifly Bin Haji Muda	Terengganu State Muft Department
10	Yb Senator Datuk Dr Zulkifli Mohamad Al Bakri	Former Minister in The Prime Minister's Department (Religious Affairs)
11	Tuan Muhammad Azizan Bin Abdullah	Department of Awqaf, Zakat and Hajj (Jawhar)
12	Mohd Ridzuan Mohamad	Council of Islamic Religion and Malay Customs of Terengganu

Source: Authors, (2022)

## RESULTS AND DISCUSSION

### Mechanisms of Empowerment and Poverty Eradication

Zurri waqf plays a significant role in empowering families through several vital mechanisms. One crucial aspect lies in its ability to provide sustainable income streams. Education fees, healthcare expenses, and housing costs are just a few pressings needs that Waqf's assets help families with (Hayat, 2017). This financial assistance directly alleviates the burden on families, allowing them to invest in their long-term well-being and prospects. The planning of waqf land development for Tengku Kaya Pahlawan's descendants is an MAIK initiative to develop waqf assets in the State of Kelantan. Various efforts need to identify the essential waqf land to provide significant benefits to heirs and the Muslim community. Accordingly, the descendants' waqf land can benefit MAIK.

The study's findings revealed that MAIK spent RM16.24 million on three projects to develop land for waqf zuriat. In addition, there are two projects carried out in collaboration with the Department of Waqf, Zakat, and Hajj (JAWHAR) amounting to RM2.30 million and a joint venture project between MAIK and the private sector, which is Sentosa Jaya Development Sdn. Bhd. Table 2 is the property development project of the progeny waqf in the State of Kelantan, as follows:

Table 2: Zuriat Waqf Real Estate Development Project

Location	Project Name	Project	Completion Year
Lot 145, Seksyen 4, Kota Bharu	Bangunan rumah kedai 3 tingkat	Swasta (Syarikat Sentosa Jaya Development Sdn. Bhd.)	2011

Source: MAIK, 2014

The study's findings found that to implement more dynamic and effective development, the Kelantan State Islamic Religious Council has cooperated with the developer, Sentosa Jaya Development Sdn Bhd., and will carry out commercial development on the waqf land. The Islamic Religious Council of Kelantan's strategy for successfully developing the waqf land is through the istibdal method.

Using this technique, the developer and the Kelantan State Islamic Religious Council completed a commercial building construction project, with the developer bearing the entire cost. Istibdal, on the part of the land lot 145 with an area of 0.27 acres worth RM414,410, instead of Sentosa Jaya Development Sdn Bhd, gave possession of 2 units of a 3-story shop house valued at RM576,000 to MAIK. To effectively develop the benefits, this cooperation is necessary to facilitate the development of the Waqf of offspring and to uphold the waqf party's trust (Syakirah et al., 2020).

Likewise, the developer and MAIK cooperated in providing significant funds to develop the waqf land and the building in 2013. Two of the six lots are to the Council of Islamic Religion and Malay Customs of Kelantan and the Waqf Division regulation. Now, the waqf building has been leased to the Distribution Unit of the State Islamic Religious Council to be used as a sewing class and as a dormitory for the asnaf. The sewing class teaches, and trains interested artisans in Kelantan with sewing skills (Syakirah et al., 2020).

In addition, the building is a boutique subsidiary of the Kelantan State Islamic Religious Council. The Waqf Division charges various rental rates according to the block's location and unit's level. For the lot at the end, the Endowment Division has charged a rental rate of RM 2,800.00 for the lower level, RM 2,670.00 for the middle level, level two, and RM 900.00 for the upper level, level three. For the adjacent lot, the rental rate is as much as RM 1,300.00 for the lower level, RM 1,200.00 for the middle level, and RM 800.00 for the upper level (Syakirah et al., 2020).

The study's findings found that the concept of istibdal implemented on the waqf land of Tengku Kaya Pahlawan's descendants provides dynamic and practical benefits in



generating funds, especially for the heirs. The proof can be through the benefits from the building rental amounting to RM80,000.00 for one year. If all the building lots were on each level, MAIK would earn more than RM100,000.00 a year. To develop waqf real estate assets, MAIK implemented waqf management, which is a good initiative. It can provide excellent returns and benefits to the heirs and the community (Syakirah et al., 2020). The waqf assets of the offspring consist of land, house sites, and coconut plantations. Zurri waqf Business Building, Jalan Kelochor, Kota Bharu, Kelantan, is one of the developments built on this waqf land. The income from the rental of these premises is per the intention of Tengku Kaya Pahlawan's endowment, which is one part for charity and nine parts for the heirs. Table 3 shows the use and rental rate of Waqf for Tengku Kaya Pahlawan's offspring in 2009 as follows:

Table 3: Uses and Rent Rates of Waqf Zuriat Tengku Kaya Pahlawan

<b>Lots</b>	<b>Current Uses</b>	<b>Monthly Income (RM)</b>	<b>Annual Income (RM)</b>
140	Rent a house site	53.40	641.00
174	Rent a house site	76.30	916.00
145	Rent a house site	170.00	2041.00
32	Rent a house site	52.50	630.00
12	Rent a house site	38.25	459.00
266	Rent a house site	150.00	1800.00
2081	Rent a house site	533.14	6937.70
2154	Rent a house site	37.39	448.70
1118	Paddy leases	33.33	400.00
708	Rent a house site	358.33	4300.00
824	Rent a house site	25.00	300.00
TOTAL			18,873.40

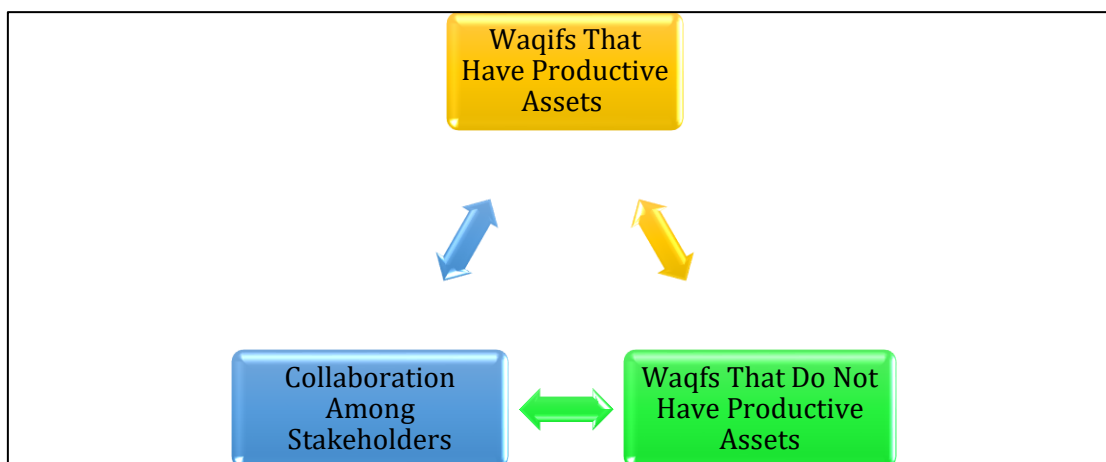
Source: MAIK, 2014

Table 3 shows the use and rent rate of waqf for Tengku Kaya Pahlawan's offspring. The study found that most of the waqf land lots of Tengku Kaya Pahlawan's descendants were for house site rental, and one land lot was for rice lease. The monthly income for each use of the waqf land lot could be higher. This situation is because the tenant's ability to pay the rent is very modest. It impacts the annual income of each lot of rented land. The highest total collection per year was only RM6 937.70, and the lowest rental collection amounted to RM300.00 per year. For the paddy lease, heirs only get a yearly collection of RM400.00. The total collection of house site rentals and paddy leases per year is RM18,873.40.

### **Unleashing the Power of Zurri Waqf in Malaysia**

Implementing zurri waqf as a productive financial tool in Malaysia holds significant potential. However, its full potential still needs to be realised due to the need for further development. Identifying critical components is imperative to unlocking its full potential—using zurri waqf as a viable instrument for financial management and investment purposes. Therefore, an in-depth investigation into the critical components of zurri waqf is required to realise its benefits.





Source: Author, 2024

### First: Waqifs that have productive assets.

Waqfs, charitable endowments in Islamic law, can significantly enhance the waqf assets of their descendants if they already possess productive assets (Mohamad Suhaimi et al., 2018). Productive assets generate income, such as companies, hotels, factories, plantations, and livestock. In order to ensure that these assets are not consumed or sold and to preserve their longevity, the waqf must register either a portion or all the property's assets with the Malaysian National Trust Council (MAIN) as waqf property assets of descendants. Implementing a waqf that already owns productive assets is essential to safeguarding the heirs' interests and preventing property disputes after the death (Mohamad Sukeri et. al., 2014). Researchers suggest prioritising waqfs that already own productive assets in developing waqf assets for their descendants.

For example, a corporate business company such as Perbadanan Johor (JCorp) can be a more effective management platform for developing waqf assets. Only heirs and relatives are responsible for corporate waqf's operational management, and their collaboration is essential in contributing expertise to develop the waqf assets of the descendants more comprehensively. Establishing a corporate entity as a waqf indirectly provides benefits, especially in safeguarding waqf property assets so that irresponsible heirs do not sell or misappropriate them. Through this waqf, the corporate company also takes care of the welfare and strengthens the economic income of the heirs to be more secure from any property disputes and fights among the heirs (Mohamad Suhaimi et al., 2018).

Regarding the benefits of distributing children's waqf property, the waqf can set the children's waqf assets as a *mustara' waqf*, where part of the benefits is to the heirs and the public. A *mustara' waqf* is a type in which some proceeds go to charity while the rest go to the heirs. In addition, the waqf determines the distribution of the benefits of the waqf assets of the offspring to the heirs by as much as 85% and MAIN by as much as 15%. MAIN is the sole trustee for all waqf property assets, including offspring waqf assets. The distribution of 15% to MAIN will channel the benefits of the offspring waqf in the form of welfare to the public. It will help ensure the offspring's benefits for the larger community.

### Second: Waqifs that do not have productive assets.

Waqfs that do not have productive assets can also be waqf assets for descendants. A waqf that does not have a productive asset is a waqf that only has assets in the form of land. Endowment in the form of land assets is the most prevalent among the Muslim community in Malaysia. Most waqf give assets in the form of land owned to heirs for various purposes. Waqfs that have assets in the form of land only need to be developed with various instruments to generate assets from the waqf land of their descendants. Heirs and relatives cooperate with MAIN and the developer to develop the waqf land assets owned

by the offspring with commercial development projects that provide more profit to the heirs.

In the form of land, Waqf assets must generate income for the heirs. Heirs must delegate the management of the development of waqf assets to MAIN. In this regard, cooperation between MAIN and corporate companies can develop waqf assets for descendants on a larger scale. MAIN can modify the joint venture approach to develop zurri waqf assets to pay for the project construction costs on zurri waqf land. From the point of view of the distribution of waqf benefits for offspring, it is that the distribution be given equally, i.e., 50 per cent to MAIN as the sole trustee of the waqf.

Meanwhile, on behalf of the developer, 50 per cent is given. The developer has released much funding capital for developing waqf assets for descendants. Meanwhile, MAIN can re-generate offspring waqf assets with various financial instruments and projects to improve the quality and quantity of offspring waqf assets further. As a result of this distribution, waqf not only develops waqf assets for offspring but also provides profits and long-lasting benefits to the heirs.

### **Third: Collaboration among stakeholders**

As the sole trustee of the waqf, MAIN must be responsible for developing the descendants' waqf assets. Comprehensive offspring waqf management of offspring waqf property assets effectively. In this regard, MAIN must see the importance of progeny waqf assets as an asset with great potential to benefit all heirs, particularly the Muslim community in general.

To carry out collaborative efforts and cooperation between various. Collaborative efforts with stakeholders are essential to developing offspring waqf property assets. MAIN should collaborate with Yayasan Waqaf Malaysia (YWM), federal government agencies, GLCs, and government-related investment companies (GLIC). The cooperation between MAIN and stakeholders aims to ensure more efficient waqf management and to maximize the mobilization of waqf assets for future generations. This collaborative effort is essential to ensuring that the role of zurri waqf can continue to be empowered, thus improving the country's economic development. Therefore, MAIN's involvement with all parties, whether the community, government agencies, or government-related companies, can empower the role of zurri waqf in efforts to develop waqf assets in Malaysia.

MAIN intends to hire an Islamic Affairs Officer with the necessary professional competence to manage offspring waqf effectively. The chosen candidate should possess leadership qualities, good interpersonal communication skills, conceptual thinking, and the ability to solve problems and make decisions. It is crucial for effectively managing and developing waqf property assets belonging to descendants. Therefore, selecting Islamic Affairs Officers with expertise in managing offspring waqf is essential, as it can provide numerous benefits and positive impacts, especially in developing offspring waqf assets in a more dynamic and progressive direction. MAIN will appoint an Islamic Affairs Officer with professional competence in managing offspring waqf. The selection of a professional Islamic Affairs Officer should have leadership qualities, interpersonal communication, conceptual thinking, and the ability to solve problems and make decisions. This matter is essential to managing and developing the waqf property assets of descendants more effectively. Accordingly, selecting Islamic Affairs Officers with expertise in managing offspring waqf provides many advantages and positive impacts, especially in helping to develop offspring waqf assets in a more dynamic and progressive direction.

Likewise, the role of the institution of Yayasan Wakaf Malaysia (YWM) as a national waqf entity must mobilise efforts to provide understanding and increase experience and expertise in developing waqf for children. YWM's functions are to carry out cooperative relations with parties involved, such as MAIN, IPTA, and IPTS, to advance and develop offspring waqf property, and to research new offspring waqf products. YWM should implement welfare and social programmes to explain the importance of offspring waqf as an instrument for property management after the death of a family member.

Likewise, YWM needs to intensify its promotion programme related to the offspring waqf. Promoting efforts can be carried out through various mediums, including conferences, seminars, and Waqf Hi Tea Talks about zurri waqf. In addition, YWM also needs to expand the promotion from the point of view of issuing endowments to the entire Muslim community.

The Department of Waqf, Zakat, and Hajj (JAWHAR) is critical to managing waqf assets in Malaysia. The study suggests that JAWHAR should take appropriate steps to increase the community's awareness and understanding of zurri waqf. Zurri waqf is a type of waqf that involves the endowment of property or assets for the benefit of future generations. The offspring waqf management model proposed in this study can be used as a reference by JAWHAR to redevelop the instrument of growth and economic development for Muslims through offspring waqf. The proposed model is based on the concept of zurri waqf and can aid in the effective management and development of offspring waqf assets. Additionally, the study recommends that JAWHAR issue a detailed manual guidebook on managing offspring waqf. The manual of the offspring waqf management book can be a reference and guide for MAIN and stakeholders for managing and developing offspring waqf assets in each state. It can guide the legal, financial, and administrative aspects of waqf management, including its establishment, registration, and management and distribution of its benefits.

The proposed offspring waqf management model and manual guidebook can be valuable resources for JAWHAR and other stakeholders in managing and developing waqf assets. Effective management of waqf assets can contribute to the growth and economic development of Muslims and the community. The study recommends that the Department of Waqf, Zakat, and Hajj (JAWHAR) undertake measures to enhance the community's awareness and understanding of zurri waqf. Zurri waqf is a noble concept that involves the endowment of property or assets to benefit future generations. The offspring waqf management model proposed in this study can be used as a reference by JAWHAR to overhaul the instrument of growth and economic development for Muslims through offspring waqf. The proposed model can effectively manage and develop offspring waqf assets to benefit the community. Furthermore, JAWHAR publishes a detailed manual guidebook on managing offspring waqf. The manual can serve as a reference and guidebook for MAIN and stakeholders to manage and develop offspring waqf assets in each state effectively.

Malaysia has the potential to empower families and make a significant contribution to poverty eradication efforts through the proper utilisation of zurri waqf. It is essential to address various aspects of this type of waqf. Doing so will create an environment that fosters the growth and development of zurri waqf, allowing families to benefit from the available resources and contribute to alleviating poverty in the country. Therefore, it is imperative to address the relevant aspects of zurri waqf to leverage its full potential and achieve the desired outcomes. By doing so, Malaysia can establish a practical framework for families to access the resources provided by zurri waqf and contribute to poverty eradication efforts.

Zurri waqf has the potential to empower families and contribute significantly to poverty eradication efforts in Malaysia. Addressing the relevant aspects of this type of waqf is crucial to leveraging its full potential and achieving the desired outcomes. Malaysia has the potential to empower families and make a significant contribution to poverty eradication efforts through the proper utilisation of zurri waqf. Addressing the various aspects of this type of waqf can help achieve this goal. By doing so, Malaysia can create an environment that fosters the growth and development of zurri waqf. Enable families to benefit from the resources available to them and contribute towards alleviating the issue of poverty in the country. Therefore, it is imperative to address the relevant aspects of zurri waqf to leverage its full potential and achieve the desired outcomes.

## CONCLUSION

Zurri waqf is a potent and versatile mechanism that can effectively preserve wealth and inheritance while empowering families and contributing significantly to poverty eradication efforts in Malaysia. Through its multifaceted potential, zurri waqf can provide a sustainable and impactful solution to achieve these critical goals. Zurri waqf is a reliable source of long-term income that can reduce families' vulnerability to poverty and offer financial stability. It can fulfil essential needs, support education, and invest in future generations, creating a positive ripple effect throughout the family lineage. Establishing and managing a zurri waqf instils family financial responsibility, providing an opportunity to develop sound financial management skills through collaborative decision-making, budgeting, and long-term planning.

Moreover, zurri waqf is a unifying force that strengthens family bonds by fostering shared goals and responsibilities among family members. By managing productive waqf assets or developing land assets effectively, zurri waqf can generate sustainable income streams to support vulnerable families and individuals within the community. It can contribute to poverty reduction by providing a safety net and empowering individuals to break free from the cycle of poverty. Structures like Mustara' waqf allow some of the waqf's benefits to go to charitable causes, thus enabling families to contribute to social development and support initiatives that address poverty, education, and healthcare needs within the broader community. Additionally, the long-term nature of Family Waqf ensures that its benefits extend across generations, creating a lasting positive impact on families and contributing to the upliftment of communities over time.

By unlocking the full potential of zurri waqf through strategic management, collaboration among stakeholders, and continuous improvement, Malaysia can harness this powerful tool to empower families, alleviate poverty, and contribute to a more just and equitable society. Zurri waqf presents a promising avenue for achieving sustainable development goals and creating a brighter future for future generations. It is time to seize this opportunity and make a positive change for the betterment of families and communities in Malaysia.

## REFERENCES

### Book

- al-Bukhariyy, A. M. (n.d). *al-Lu'lu' wa al-Marjan*. Egypt: Maktabah Isa Al-Babi Al-Halabi.
- al-Naysaburiyy, Muslim al-Hujjaj. (1997). *Sahih Muslim*. Bab al-Waqf. Vol. 3. Mu'assasah 'Iz al-Din.
- Awang, M. R. (1994). *Undang-Undang Tanah Islam: Pendekatan Perbandingan*. Kuala Lumpur: Dewan Bahasa Dan Pustaka.
- Barbour, R. S., Kingdom, U., Buscatto, M., Chamberlain, K., Zealand, N., Coetzee, J.K. and Sun, J. (2018), *The SAGE Handbook of Qualitative Data Collection*. SAGE Publications Inc, Los Angeles.
- Creswell, J. W. (2015). *Educational Research: Planning, Conducting, And Evaluating Quantitative and Qualitative Research*. Lincoln: University of Nebraska Press.
- Ghurabal, M.S. (1972). *al-Mawsu'ah al-Arabiyah al-Muyassarah*. Kaherah: Dar Al-Shu'ub.
- Ibn Manzur, A. F. J. M. I. M. (1994). *Lisan Al-'Arab*. Vol. 9 & 12. Beirut: Dar Sadir.
- Ibn Qudamah, A. I. A. 1997. *al-Mughni Li Ibn Qudamah*. Vol. 8. Riyad: Dar Ilm al-Kutub.
- Muhammad Jawwad, M. (1966). *Fiqh al-Imām Ja'far Al-Ṣādiq 'Arḍ wa-Istidlāl*. Vol.5. Beirut: Dal Al-Ilm Li Al-Mayin.
- Sabiq, S. (1946). *Fiqh al-Sunnah*. Vol. 3. Cairo: Dar al-Fatah li A'alam al-Arabi.
- Saldana, J. (2011). *Fundamentals of Qualitative Research*. In: Beretvas, N., (Ed.), Oxford University Press, New York, NY
- Siti Mashitoh, M. (2001). *Bagaimana Membuat Wakaf*. Kuala Lumpur: Penerbit UM.
- Taylor, S. J., Bogdan, R. and DeVault, M. L. (2016). *Introduction to Qualitative Research Method*. John Wiley and Sons, NJ.

**Journal**

- Dalila, D. (2019). The Role of Islamic Governance in The Reinforcement Waqf Reporting: SIRC Malaysia Case. *Journal of Islamic Accounting and Business Research*, 10(3), 392-406.
- Griffie, D. T. (2005). Research tips: Interview data collection issues and decisions. *Journal of Developmental Education*, 28(3), 36-37.
- Hayat, F. M. (2017). Islamic Endowments and Social Development in Southeast Asia: The Case of Malaysia, Vol. 14. Institute of Southeast Asian Studies.
- Hayes, B. K., Navarro, D. J., Stephens, R. G., Ransom, K. and Dilevski, N. (2019). The diversity effect in inductive reasoning depends on sampling assumptions. *Psychonomic Bulletin and Review*, 26(3) 1043-1050.
- Hisham, M. F., & Muwazir, M. R. (2021). Analisis Amalan Pelaporan Dan Pendedahan Maklumat Wakaf di Malaysia. *Labuan E-Journal of Muamalat and Society*, 15, 75-88.
- Mohamad Suhaimi, S., Mohd Noor, M., & Johan, M. F. (2018). The management and implementation of Zurri Waqf in Malaysian waqf institutions. *Journal of Pengurusan*, 52(2), 1-18.
- Mohamad Sukeri, H., Mohamad Nor, M. Z., & Hassan, M. A. (2014). The role of Malaysian National Trust Council (MAIN) in Waqf administration: Issues and challenges. *Journal of Economic Cooperation and Development*, 35(1), 147-160.
- Mohamad, M. R., Mohd Yusoff, Z., & Nordin, N. (2020). Wakaf Zuriat di Terengganu. *Malaysian Journal of Islamic Studies*, 4(1), 107-114.
- Mohamad, N. A. (2018). A study on the socio-economic roles of Waqf Ahli (family waqf) in promoting family security and a sustainable family economy. *IIUM Law Journal*, 26(1), 141.
- Mohd Afandi, M.R. 2012. Wakaf Zuriat: Isu Dan Penyelesaian. *Jurnal Pengurusan JAWHAR*, 6(2), 62-89.
- Neely, A.H. & Pon Shanmugam, A. (2019). A qualitative approach to examining health care access in rural South Africa. *Social Science and Medicine*, 230, 214-221.
- Parada, M. J., Samara, G., Dawson, A., & Bonet, E. (2019). Prosperity over time and across generations: The role of values and virtues in family businesses. *Journal of Organizational Change Management*, ahead-of-print.
- Sakinah, A. S., Ahmad, S.C.A. & Kamaruzaman, N. (2021). Revitalising The Management Of Family Waqf: Away Forward. *Journal of Southwest Jiaotong University*, 56(3), 603-618.
- Salman, M. (2021). Family waqf as a progressive technique for poverty extermination: A headlong for human development in the southern region of Nigeria. *Albukhary Social Business Journal*, 2(1), 52-62.
- Sanusi, S. W., Yaacob, S. E., & Salleh, M. F. 2021. Wakaf Zurri: Instrumen Pengurusan Harta Dalam Pembangunan Tamadun Islam. *Journal of Al-Tamaddun*, 16(1), 139-152.
- Syakirah, N. S., Yaacob, M. S., Rahim, A. H. A., & Mustaffa, M. N. (2020). Waqf Land Development Through Istibdal: A Case Study of Majlis Agama Islam and Adat Istiadat Melayu Kelantan (MAIK). *Journal of Islamic Banking and Finance*, 37(3), 38-52.
- Taufiq, A. A., & Muttaqin, C. (2021). Sociological Analysis of Islamic Law on Waqf Practices in Kyai Family In Bangkalan District. *Jurnal Emba Review*, 1(2), 220-231.
- Umar, U. H. (2019). Integrating Family Waqf into An Inheritable Going Concern Business: An Instrument for The Sustainable Welfare of Exempted Heirs. *Revitalisation Of Waqf for Socio-Economic Development*, 2, 67-87.
- Umar, U. H. (2020). Integrating Family Waqf into An Inheritable Going Concern Business: An Instrument for The Sustainable Welfare of Exempted Heirs. *Revitalisation Of Waqf for Socio-Economic Development*, 2, 67-87.

### **Webinar**

Mahamood, S.M. (2020, November 09). Wakaf zuriat: Instrumen Memperkasa Ekonomi Keluarga (Webinar). UiTM Shah Alam.

### **Website**

Asian Development Bank. (2022, April 26). Building Back Better: Tackling Underemployment in Asia and the Pacific. <https://www.adb.org/news/features/significant-job-losses-developing-asia-2020-ADB-data-show>

Department of Statistics Malaysia. (2021). Population and Housing Census 2020: Population and Housing Characteristics of Malaysia.

Errol Spence Jr. Crawford Fight: One-Sided Beating | SHOWTIME PPV. (2023). <https://www.getenglishlessons.com/video/errol-spence-jr-crawford-fight-one-sided-beating-showtime-ppv>

How Integrated Is Latvian Society? An Audit of Achievements, Failures and Challenges. (2010). <https://doi.org/10.22364/ils.2010>

UNICEF Malaysia. (2023). Malaysia. <https://www.unicef.org/malaysia/>.

United Nations Development Programme. (2023). Human Development Reports: Malaysia. <https://hdr.undp.org/>

### **Disclaimer**

*Opinions expressed in this article are the opinions of the author(s). Al-Qanatir: International Journal of Islamic Studies shall not be responsible or answerable for any loss, damage or liability etc. caused in relation to/arising out of the use of the content.*