

ENHANCING HUMAN WELL-BEING THROUGH ZURRI WAQF: A SUSTAINABLE DEVELOPMENT PERSPECTIVE

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Abstract	<p><i>This research examines whether zurri waqf, a traditional Islamic way of giving money based on family and community values, could help reach the Sustainable Development Goals (SDGs). It seeks to understand how Zurri Waqf initiatives can contribute to sustainable development and social progress. The research employs a qualitative analysis of case studies. Qualitative data is collected through interviews and document reviews. The study also employs a comparative analysis of zurri waqf practices across diverse regions. The findings reveal that zurri waqf is pivotal in addressing a range of SDGs, particularly poverty alleviation, access to quality education, healthcare, and community development. Zurri waqf initiatives exhibit a solid commitment to social welfare, and their success is often attributed to a combination of familial involvement, community support, and innovative governance structures. The study finds several essential success factors, such as making sure that zurri waqf goals align with the community's needs, managing funds in a way that does not harm the community's resources, and working well together with local stakeholders. The limitations of this study include a potential bias in the selection of case studies and the availability of data. Additionally, the research predominantly focuses on zurri waqf initiatives in select regions and may only capture part of the spectrum of practices globally. This study contributes to a broader understanding of the potential and challenges of zurri waqf as a catalyst for achieving the SDGs. This research offers original insights into the often-overlooked role of zurri waqf in sustainable development. It provides a comprehensive analysis of how zurri waqf aligns with and contributes to the SDGs, shedding light on its potential as a sustainable philanthropic model. The study's findings can be of great value to policymakers, philanthropists, and development practitioners seeking innovative approaches to empower communities and advance sustainable development.</i></p> <p>Keywords: <i>Community, Philanthropy, SDG, Zurri Waqf, Malaysia.</i></p>
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INTRODUCTION

The necessity of inclusive and sustainable development has become increasingly prominent since the turn of the twenty-first century. Disparities in development among developing, developed, and underdeveloped countries may impact the understanding of development in various contexts. Nevertheless, the objective of development remains consistent throughout the world. According to Chapra (2008), there is a global consensus on the fundamental objective of development, which is to advance the welfare of individuals. Human well-being is crucial in shaping objectives, strategies, and plans. Efforts towards inclusive and sustainable development have gained momentum in recent years. There is a growing awareness of the importance of reducing disparities in development worldwide. These disparities can be due to several factors, including historical legacies, unequal access to resources, and divergent policy choices. As such, addressing disparities in development requires a multifaceted approach that accounts for the specific circumstances of different countries and regions.

Despite these challenges, there is a broad consensus that the goal of development is to improve the well-being of individuals. This goal requires a holistic approach considering social, economic, and environmental factors. To this end, objectives, strategies, and development plans must thoroughly understand human welfare. By prioritising the needs of individuals and communities, we can ensure that development efforts are inclusive, sustainable, and effective. Despite the differing trajectories of development among developing and developed nations, the pursuit of inclusive development has garnered equal attention from the international community. Scholars concur that inclusive growth is essential for preserving human dignity and freedom (Sen, 1999). One might argue that development is the only mechanism capable of addressing the socio-economic challenges faced by impoverished individuals and promoting genuine progress and welfare. A robust social security system is critical for promoting socio-economic development among marginalised populations. Although the scope and mechanics of existing social security models may differ across national borders, their fundamental motivations are generally consistent. As the International Labour Organisation (ILO) stated in 2014, the primary objective of developmental programmes is to provide access to fundamental requirements and safeguard against the many vulnerabilities faced by marginalised segments of society. Thus, the principal idea of every development plan always includes ways to enhance people's health and happiness (Allen & Thomas, 2000).

The Millennium Development Goals (MDGs) framework represented one of the most extensive and all-encompassing models amongst the various global initiatives for development. Within 15 years, the international community prioritised eight social objectives, the Millennium Development Goals (MDGs). The designated period for the Millennium Development Goals (MDGs) is 2015. In contrast to the eight objectives outlined in the Millennium Development Objectives (MDGs), the Sustainable Development Goals (SDGs) provide a more comprehensive framework, including a total of 17 significant targets (Sachs, 2012). The United Nations (UN, 2015a) outlined the Millennium Development Goals (MDGs) and the Sustainable Development Goals (SDGs), both of which have the eradication of poverty as their primary objective. The experience of the Millennium Development Goals (MDGs) emphasised the significance of governmental and civil society involvement in pursuing the Sustainable Development Goals (SDGs). Thus, fostering collaboration and coordination across the public, private, and third sectors is essential to achieving this objective.

The achievement of Sustainable Development Goals (SDGs) depends not only on the active participation of the corporate and governmental sectors but also on the significant contribution of the charitable sector. The importance of the charitable sector in achieving sustainable development has been consistently emphasised (UNSDSN, 2012). Given the acknowledged focus on the potential contribution of the philanthropic sector in attaining sustainable development, it is crucial to highlight the importance of waqf

(Islamic endowment). Waqf is a fundamental component of the third sector within an ideal Islamic economy, and its significance is particularly noteworthy in Muslim-majority nations.

The zurri waqf is an institution rooted in Shariah principles. It is essential to emphasise that the Sustainable Development Goals (SDGs) framework is similar to the zurri waqf -based development agenda (Khan, 2015). Consequently, the zurri waqf institution may serve as an intermediary in achieving the shared objectives of both the SDGs and the family. The over \$1 trillion value of global waqf clarifies that it is integral to achieving Sustainable Development Goals (SDGs), especially in Muslim-majority countries (Securities Commission Malaysia, 2015).

This article adopts a rigorous analytical approach to analyse the conceptual compatibility between the core principles of the zurri waqf and the thematic pillars of the Sustainable Development Goals (SDGs). This section conducts a comprehensive examination of the principles of Islamic finance, with a particular focus on how the notion of waqf, which emphasises perpetuity and a community-centric approach, could help attain specific Sustainable Development Goals (SDGs). The objective is to cultivate a comprehensive comprehension of how these concepts may, through practical efforts, effectively tackle current global concerns.

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 incentivize the public to donate waqf property (Sabiq, 1946).

Zurri Waqf

Umar (2020) discusses the integration of waqf and business as an alternative for the sustainability of heirs' welfare. This study focuses on the family business sustainability model using waqf instruments to unite heirs and relatives. The study also emphasised the advantages of waqf in maintaining property assets and having a good impact, especially in family businesses. Implementing waqf in business will ensure that the heirs utilise the asset in the family business. Likewise, business profits can be distributed equally to all heirs, and the distribution can help heirs and relatives who are less able.

Mahamood (2020) explains the offspring waqf as an instrument to empower the family economy. The discussion emphasised the legal aspects of waqf offspring in the state enactment. Accordingly, this discussion also explains the definition of waqf for offspring from the point of view of current law to explain waqf law. In addition, the explanation regarding the need to establish a waqf for descendants is essential nowadays to ensure the welfare of the heirs is guaranteed and to strengthen brotherhood among them. We need to develop new ways to help the growth of offspring waqf assets by using istibdal, leasing, and joint venture GLC companies to get more use out of these land assets.

Baihaki & Bahari (2020) discuss the development management of the Seetee Aishah waqf. This study explains that the commercial management of waqf assets has grown productively on the waqf land of Seetee Aisah. Various commercial management projects on Seetee Aisah waqf land in Penang have residential units, shops, office buildings, and office shops. The study also explains that implementing Seetee Aisah's waqf property management in the commercial sector provides many benefits, especially to the Penang Malay community, to obtain job opportunities and increase the cumulative economic income of the Malays in Penang. Through this commercial activity, Penang Islamic Religious Council (MAINPP) can generate income by renting premises, and the proceeds' benefits have been channelled and distributed to Seetee Aisah's heirs.

Mohamad (2020) discusses the implementation of offspring waqf in Terengganu. Lots of research has on how to use waqf for children, including what happens to children who do not have any heirs, what role the authorities play in the waqf's status, the hard-to-understand pledge of waqf, and the low benefits of waqf land. This study also focuses on the status of members of the offspring; 3/12 are active, while 9/12 are in search efforts by Terengganu Islamic and Malay Religious Council (MAIDAM). As for the endowment pledge, 6/12 is written in Rumi, while another 6/12 is in Jawi. The waqf of the heirs of Haji Abdullah bin Mohamad al-Fatani is one of the waqf pledges that has undergone reexamination and requires validation by the Terengganu State Fatwa Committee. While the result of waqf income could be more encouraging, the heirs still get the return of waqf benefits at a low rate.

Sanusi et al. (2021) discuss the waqf family as an alternative to managing the estate after death. Although property management has current alternatives such as wills, fears, and grants, the waqf family can help the waqf leave wealth to their families and their descendants. This study also explains the problem of the waqf family due to the absence of a will and a lack of knowledge about property management from the heirs. In this study, it is also helpful to learn more about the waqf family as a good way for beneficiaries to manage the business side of making money to pay for benefits, which can have a significant effect in the future. There is a recommendation from the study that the zurri waqf management procedure needs improvement to encourage its implementation in the future.

Taufiq and Muttaqin (2021) discuss the implementation of offspring waqf in the Kyai family in Bangkalan Regency, Indonesia. Implementing the Kyai family's offspring waqf has been passed down from generation to generation to manage waqf property assets. The appointment of waqf managers of family members who are trusted and trusted to develop further the waqf property's assets The generation of Kyai zurri waqf assets is in the form of land assets. In this regard, the Kyai zurri waqf property manager has developed the land with various facilities, including agriculture, shop enterprises, building

rentals, boarding houses, and animal husbandry—the company for the benefit and convenience of heirs and relatives. The profits from the waqf benefits of the offspring have been distributed equally among the heirs and used for various purposes, including education funding, financing boarding schools, and further expanding the benefits of waqf assets for heirs who need financial funds.

According to Sanusi et al. (2021), waqf reporting must provide stakeholders with accurate information and data. Waqf reporting is essential, especially in providing the latest information on the development of waqf management. Dalila (2019) explains the management elements in waqf reporting at Islamic Religious Council (MAIN). An emphasis on reporting and accounting principles is crucial in every institution, whether it involves finance or expenses. Accordingly, according to Hisham and Muwazir (2021), disclosure of information related to waqf in the annual financial report is essential to increasing public confidence in a waqf institution managing waqf funds. A waqf institution is responsible for managing the waqf fund and must state enough information related to it.

Salman (2021) explains zurri waqf as an alternative to dealing with the problem of poverty in the Southern Region of Nigeria. The study touches on the concept of zurri waqf from the definition and its advantages and disadvantages from the point of view of implementation. In this regard, the study also looked at the extent to which zurri waqf needs can solve the problem of poverty. Next, the study also analysed the sustainability of zurri waqf instruments, significantly contributing to the well-being of community life to deal with the problem of poverty. This study also recommends zurri waqf as the main instrument for human development in the Southern Region of Nigeria—legal problems related to waqf and general regulations in Nigeria in this study.

Sakinah et al. (2021) discuss improving the legal model for zurri waqf management through the concept of al-Wilayah. This discussion uses a comparative case study based on the theory of al-Wilayah on waqf management in five MAINs that implement the waqf family. The study has proposed a model in waqf management based on the merger of the *Asliyyah* region and the *Fariyyah* region in waqf affairs. This study resulted in three improvements to the offspring waqf management model: the MAIN model, the third-party model, and the legal model. This model is through interviews with selected MAIN, trustee companies representing the third-party model, and religious councils in other countries that have adopted the subsidiary body model in zurri waqf management. The interview results helped make this model more detailed by giving us more information about the waqf laws in Malaysia, the fatwas, and the problems people face in each al-Wilayah.

METHODOLOGY

According to Taylor et al. (2016), qualitative analysis is a strategy researchers use to give thorough insights on topics that need to be better understood and validated. One example of this practice is the investigation of this research approach. Saldana (2011) observed that qualitative research might use various approaches to analyse aspects of social life. This study uses a qualitative methodology to analyse Islamic scholars' viewpoints and professional insights from the past and present about the implementation of temporary waqf. Written texts, voice recordings, interview transcriptions, and audio recordings were all used in the study.

Methodology For the Acquisition of Data

These qualitative data-collection strategies were used in the study in order to gain information that would answer the research question. Through naturalistic inquiry, qualitative research endeavours to comprehensively understand social phenomena within their natural environment, as Barbour et al. (2018) stated. According to Neely and Pon Shanmugam (2019), qualitative data collection refers to collecting information via interactions, phenomena, and linguistic materials to obtain information.

During the interview sessions, waqf practitioners and regulators will share their perspectives and contributions. According to Daniel and Turner (2006), interviews have the potential to provide complete insights into a specific research topic by relying on the participants' personal histories and points of view for information. Interviews are a type of discussion, which is a natural way of acquiring information (Griffie, 2005). As a result, qualitative research is a method for gathering data. This research included conducting a semi-structured interview with the formants for this study on the administration, division, and development of waqf land. These formants included 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).

The Analysis Of Data

It is essential to thoroughly evaluate the content once it has been from written and spoken sources. It should be done before the material systematically to highlight the most significant facts. Therefore, the content analysis approach investigates the results. To categorise, evaluate, and study objectively recorded conversations.

This technique involves thoroughly examining and analysing the data obtained from primary and secondary sources. As a result of the qualities of this investigation, a deductive approach, the process of deductive reasoning is logical reasoning that draws conclusions based on general principles. To evaluate a hypothesis that already exists. Four parts make up the deductive research technique. The first stage involves beginning with an established theory and developing a hypothesis that can be shown to be incorrect based on the theory. The second stage involves acquiring data to test the hypothesis, and the final stage involves studying and evaluating the evidence (Hayes et al., 2019; Creswell & Creswell, 2018).

RESULTS AND DISCUSSION

The Role of Zurri Waqf as a Catalyst

The integration of Islamic philanthropic traditions, such as waqf, into the global framework of Sustainable Development Goals (SDGs) is a promising avenue for sustainable development. Waqf, as an age-old Islamic practice, involves the endowment of assets for charitable and social purposes (Ahmed, 2004). The concept of waqf is deeply rooted in Islamic history and has played a pivotal role in addressing social and economic challenges. In the modern context, it has the potential to be a powerful tool for advancing the SDGs, which are a set of 17 global goals adopted by the United Nations to address pressing global challenges, including poverty, inequality, education, healthcare, and climate change (United Nations, 2015). Zurri waqf can significantly contribute to several SDGs. For example, it can address Goal 1 (No Poverty) by providing financial support to low-income families, helping them to generate income and become self-sufficient. Additionally, it can contribute to Goal 4 (Quality Education) by funding educational initiatives, scholarships, and educational infrastructure, thereby increasing access to quality education (Kamali, 2005).

Zurri waqf endowments have consistently proven highly effective in alleviating poverty within the communities they serve. This impact is well-documented and supported by numerous case studies (Smith, 2018). The data clearly indicates that the financial support and livelihood opportunities provided through zurri waqf projects have led to a marked reduction in poverty levels within targeted communities (Ahmed et al., 2020). Waqf offspring are the backbone of the success of social security, especially for Muslims. According to Khan et al. (2019), the institution of waqf has long been responsible for providing facilities to meet Muslims' demands and social needs. Various waqf mechanisms were constructing infrastructure to benefit the community. These include roads, bridges, drainage systems, hospitals, and water supply. For religious purposes, it

covers the construction of mosques, madrasahs, religious schools, and cemeteries (Azman et al., 2019). History has proven that waqf has played a prominent role in the construction of civilization and the wealth of Muslims worldwide since the Prophet Muhammad SAW until today (Sulaiman & Hasan, 2017).

Zurri waqf can promote the growth of small and medium-sized initiatives within family-owned businesses. Establishing a waqf for the offspring in the small and medium project sector is crucial as it can significantly boost national revenue and foster successful entrepreneurs among descendants and relatives. Successful entrepreneurs can establish new companies and create job opportunities that contribute to developing cutting-edge discoveries, technologies, and inventions (Mohd Yusof et al., 2021). Heirs should participate in small and medium ventures to improve the family's economy. Other problems, such as the high cost of living, family finances, and career prospects for entrepreneurs, cause this scenario. The heir's crucial role in managing a firm to boost revenue is vital for the long-term success of other heirs and future generations.

Zurri waqf is crucial in supplying money for company start-ups in the financial sector. Financial support might be directed to capable heirs to create a family company. Providing financial support to heirs and relatives in the company alleviates the challenges of running the firm and creates extensive job opportunities for other family members. Providing financial support to this firm indirectly enhances the potential of the successors in other areas, regardless of their diverse educational backgrounds. Providing business financial support via progeny waqf instruments is effective since it fulfils the requirements of descendants and family members. Therefore, this financial support encourages beneficiaries to refrain from borrowing money from many financial institutions to establish a firm. Zurri waqf is a crucial tool for creating family income today. It should be established for long-term objectives to ensure that heirs may support themselves, their families, and their relatives in the future (Rashid, 2011; Cizakca, 2000).

Aid waqf land by heirs. Efficient planning for an inherited waqf property is essential to ensure it yields advantages for the heirs and relatives. Zurri waqf land allocated for project purposes should align with the goals and principles of zurri waqf development, emphasising the need for upkeep. Developing the project on the offspring's waqf property offers several advantages, such as boosting the heirs' income and preventing issues like underdevelopment, invasion, and disagreements among the heirs. Hence, establishing a proficient progeny waqf is crucial in the present time to ensure the efficient use of the waqf land for all beneficiaries, including heirs, the community, and the nation.

Furthermore, zurri waqf may be by the provision of services. Offspring waqf offers the benefit of using skills from heirs with experience in specific fields to enhance the family's income and provide job opportunities for the community. This service for descendants includes consulting, training, monitoring, and insurance. Heirs with business knowledge might establish a new business incubator for other heirs by protecting and supporting the firm to ensure its success. Assistance and motivation in offering counsel and direction in strategic planning may aid managers in the first phases of a corporation. Implementing the zurri waqf service offers several advantages in enhancing the economic well-being of the heirs and relatives while ensuring their well-being.

Zurri waqf's role as a catalyst for sustainable development is multifaceted and intricate. It serves as a bridge between tradition, culture, community engagement, and contemporary development objectives. Zurri waqf demonstrates how a philanthropic model deeply rooted in Islamic tradition can drive progress towards the SDGs. This bridge has been instrumental in fostering a unique approach to philanthropy, where familial resources are channelled towards community development, ultimately realising Sustainable Development Goals. Research and observations on the administration of offspring waqf property show that MAIDAM mainly focuses on managing and developing the offspring waqf of Haji Abdullah bin A. Aziz in Tok Pelam. The administration of an inherited zurri waqf depends on the original intention of the waqf. Most waqf property is

for an extended period for purposes such as renting, burial places, and similar activities. Most of the waqf land is in Terengganu. According to the list that the waqf's offspring gave to MAIDAM, zurri waqf land for residential purposes, such as home plots and construction premises, will go to the family or descendants of the waqf. The research findings concluded that the existing rental rate needs to be more appropriate and realistic. Table 1.0 displays the current situation of descendants' real estate, rental, and waqf management records up to 2020.

Table 1.0: Real Estate Status, Rent and Waqf Management Records Zuriat

Name of Waqf	Property Status	Rental
Zurri waqf Tuan Dalam & Tuan Endot bin Tuan Chik Haji	1 Lot of Land Lease site. A Tenant	RM600.00 per year
Zurri waqf Tuan Dalam & Tuan Endot bin Tuan Chik Haji	Paddy land Lease site. A Tenant	RM250.00 per year
Zurri waqf Haji Abdullah Waqf	1 Lot of Land Empty land	-
Zurri waqf Haji Mohd bin Musa	Cemetery	-
Zurri waqf To' Puan Nik Mahani binti Hj Nik Mohd Rashid	1 Lot of Land Home Uses For Heirs	-
Zurri waqf Sheikh Abdul Kadir	10 Land Lots 12 Tenants Residential rental	RM3,039.00 per year
Zurri waqf Che Wook binti Mahmud	1 Lot of Land Duku Garden No Tenants	-
Zurri waqf Engku Syed Zain bin Mohd	2 Land Lots Lease site. 30 Tenants	RM2,977.00 per year
Zurri waqf Tuan Sulong bin Hassan	1 Lot of Land Lease site. 3 Tenants	RM1,225.00 A year

Source: Units Waqf & General Source Documnet (2021).

Table 1.0 shows the management and development of waqf land in the State of Terengganu. The study found that most forms of waqf use by descendants comprise residential houses, business premises, and vacant land. Overall, premises and residential buildings serve individuals and residents of the local community. In the meantime, MAIDAM takes the inheritance waqf revenue and distributes it to the heirs. Based on the research findings, collecting waqf benefits from offspring generates less economic income for the heirs.

The endowment of Tuan Dalam and Tuan Endot bin Tuan Chik Haji has two waqf land lots, namely land lot 3503 in Batu Rakit and land lot 3053 in Losong. Both descendants' waqf land as an agricultural lease to two tenants. Rental income on land lot 3503 in Batu Rakit amounts to RM600 per year, and land lot 3053 in Losong amounts to RM250 per year. The study's findings revealed that the number of heirs identified was as high as twenty until 2021. From a distribution point of view, MAIDAM has yet to have a specific plan. MAIDAM has collected the agricultural rental revenue and handed it over equally to twenty heirs. Each heir needs to submit their respective bank account numbers for MAIDAM to deposit the benefits from the rental of the agricultural site (Mohd et al., 2008).

Each waqf heir of the descendants of Tuan Dalam and Tuan Endot bin Tuan Chik Haji will receive benefits amounting to RM40.50 because of the agricultural rental receipt.

From the point of view of distribution to heirs, it is a year—distribution based on MAIDAM's approval based on collecting agricultural rental revenue. For example, in 2017, MAIDAM only distributed benefits twice a year to the heirs, namely in June, amounting to RM300, and the following month in December, amounting to RM300. The MAIDAM explained that the agricultural rental yield needs to be higher, causing the heirs to obtain little benefit (Mohd et al., 2008).

Haji Abdullah's descendants' endowment has two land lots, 3712 and 3713, in Bukit Besar. The land area is less than a quarter of an acre of land, which is 0.3612. The use of the waqf land of Haji Abdullah's descendants does not involve any form of site rental or development activities. The offspring's waqf land was empty and abandoned, filled with weeds. While for the waqf, Haji Mohd bin Musa's descendants have one lot of land in Bukit Besar. The waqf land of Haji Mohd's descendants has MAIDAM as a cemetery. The land is a cemetery for deceased heirs and relatives (Mohd et al., 2008).

Next, the waqf of the descendants of to' Puan Nik Mahani binti Hj Nik Mohd Rashid has two bungalow residences. A bungalow house has been waqf in MAIDAM as a waqf for descendants. In the pledge, the endowment explained that the waqf of the bungalow residence is reserved for the heirs as a boarding house when the heirs who work outside Terengganu return to their hometowns. Meanwhile, another bungalow house is for religious education. The endowment intends to establish a premise for studying the Quran and religious knowledge for all ages and create a place for other activities for Muslims. Therefore, looking at the wishes and good intentions of the waqf, MAIDAM and JHEAT have established an implementing body of Ma'ahad Tahsin al-Quran in Pasir Panjang. The waqf building is now Ma'ahad Tahsin al-Quran Pondok Nor Mahani (Mohamad Ridzuan, 2021).

Syeikh Abdul Kadir's offspring endowment owns ten lots of land used as house rental sites. The rental income amounts to RM3,039.00 per year. Only now, the information obtained explains that the distribution of the waqf of Sheikh Abdul Kadir's offspring has yet to be determined. This problem occurs because the heir cannot. Some heirs claim to be heirs to the waqf of Sheikh Abdul Kadir's offspring, but in terms of lineage and documentation as evidence, they must be explained in detail. In order to overcome the problem of the heirs not being identified, MAIDAM has issued a letter to the representative of the heirs to confirm the number of heirs either through an oath at the Commissioner of Oaths or an authoritative body to prove that he is the heir of Sheikh Abdul Kadir. According to the information obtained, MAIDAM has yet to bring this problem to the Syariah court because it involves various procedures and documentation (Mohamad Ridzuan, 2021).

Accordingly, waqf is the land of Sheikh Abdul Kadir. The investigation found that residents' houses were on the waqf land of Sheikh Abdul Kadir's offspring. The residents must realise that they have been living and building houses on waqf land. This problem occurs because the waqf of Sheikh Abdul Kadir's offspring is made verbally and has no documentary evidence. This situation is the cause of residents' settlement of residential houses to build houses on the waqf land of descendants. MAIDAM has registered in the council's name following many complaints explaining that the land is the waqf of Sheikh Abdul Kadir's offspring (Mohamad Ridzuan, 2021).

The study also found that the waqf land of Syeikh Abdul Kadir's offspring has the MAIDAM dormitory in Kampung Ladang Sehat, Kuala Terengganu. The land in the village of Ladang Sehat was purchased using istibdal money resulting from reclaiming land lot 709 of the urban mukim, which is the former Kuala Terengganu District Office. MAIDAM Hostel is on waqf land lot 1324 KRM 1141, subdistrict Batu Buruk. The area of the land is 1,656 hectares. Its construction has cost RM4.5 million, of which RM3.5 million is from zakat money loans, and RM1 million is from waqf money. Previously, the building belonged to the Terengganu Religious Affairs Department (JHEAT) as a Sultan Zainal Abidin Ladang Religious High School dormitory. Later, the dormitory was repaired under

Terengganu Development Management (TDM) and is now used as a student dormitory on the UniSZA campus (Mohamad Ridzuan, 2021).

Challenges and Solutions

While the alignment between zurri waqf and the SDGs is evident, careful consideration is needed. Governance issues, financial sustainability concerns, and legal constraints are factors that zurri waqf initiatives may encounter. Effective governance mechanisms, characterised by transparency and accountability, are proposed to enhance the efficacy of zurri waqf initiatives (al-Bargi, 2019; Mohammed & Nor, 2020). Transparent governance ensures that resources efficiently and effectively support the objectives of the SDGs. Additionally, legal reforms accommodate the evolving nature of philanthropic models and adapt to the unique characteristics of zurri waqf to ensure the continued success of these initiatives (Kamarulzaman & Shaharuddin, 2016).

MAIDAM is the sole trustee of progeny waqf property. MAIDAM receives many waqfs of real estate from the waqfs of different waqfs regarding value, physicality, and benefits. However, not all waqf lands are empty; some are left empty and overgrown with weeds. Children's waqf land in a strategic location has a high market value and more potential than in remote areas. Heirs and relatives use today's offspring waqf land and need as much as possible to develop a more dynamic offspring waqf land asset. Therefore, there is a discussion about the issue of waqf land for descendants, as follows:

Benefits Of Zurri Waqf Distribution Less Helping Heirs

Based on the type of use of waqf land handed over to MAIDAM, most are in agriculture and site rental. Among them are the types of rental land use, including residential rental houses, business site rentals, paddy land, gardens, and only a few types of development. Meanwhile, the size of waqf land is small—less than one acre. This situation presents challenges and obstacles for MAIDAM to develop the land assets of the offspring's waqf. This situation has resulted in many waqf assets still needing to be held (Mohamad Ridzuan, 2021).

Most of the waqf assets in Terengganu are still agricultural. This agricultural status needs to provide a significant funding return to the heirs. This situation causes the needs of the heirs not to be met and becomes a burden when faced with the increase in the price of goods nowadays. For example, the waqf of Che Wook binti Mahmud's offspring has much land with garden plants. The produce of the garden o generated less income for the heirs because the land area of the garden was less than one acre. Similarly, Haji Abdullah's descendants' waqf has two lots of empty land that provide income to the heirs. The land area is less than one acre and is left to be overgrown with weeds only (Mohamad Ridzuan, 2021).

The increase in heirs causes the distribution of benefits to become smaller. When transferring benefits to heirs, MAIDAM faces this problem. MAIDAM still needs the best method to solve the issues of managing offspring waqf assets. Adding heirs causes conflict between the heirs and MAIDAM in distributing benefits. This situation is mainly why the heirs view MAIDAM negatively (Mohamad Ridzuan, 2021).

In this regard, zurri waqf requires optimal development to develop land assets. This situation is difficult to achieve because each development requires enormous costs or expenses. The MAIDAM has taken the approach that the lands of zurri waqf are on a temporary rental basis, such as for agriculture and small businesses. However, MAIDAM faces a situation where the tenants are primarily low-income earners, and the rental rate is low. The result of this rental collection will be returned by MAIDAM to the heirs of the waqf to fulfil their responsibilities (Mohamad Ridzuan, 2021).

Therefore, to overcome the distribution of the waqf benefiting the descendants, it is suggested that MAIDAM has a specific determination method for giving distribution to the heirs. MAIDAM must have a policy or development plan, whether short-term or long-term, to develop progeny waqf assets in the state of Terengganu. Planning the

development of waqf is essential to help increase the distribution of benefits to the heirs and complete the wishes of the waqf for the good of the family and the Muslim community in general. Next, MAIDAM needs to carry out cooperative relations with federal government agencies, the private sector, and government-owned companies (GLCs), which are necessary to develop the waqf property assets of descendants effectively and productively.

By offering a detailed and nuanced discussion of zurri waqf's role in achieving the SDGs, this research contributes to academic understanding. It offers valuable insights for policymakers and practitioners looking to leverage philanthropic models deeply rooted in cultural and religious traditions for sustainable development.

Misunderstanding of Heirs About Management of Waqf Land Assets

Understanding the management of offspring's waqf assets has received very little attention—the management of waqf land assets has the problem of misunderstanding among the heirs. A special offspring waqf is typically limited to a specific purpose or for a purpose the waqf has set. This situation differs from general waqf, allowing it to benefit the community without specific limitations. However, some heirs only understand the need for land for descendants on one need, namely mosques and cemeteries. This situation causes many of the waqf land assets of the descendants to be waqf specifically for the heirs. It prevents the management of MAIDAM from carrying out other developments apart from the wishes of the waqf. For example, part of the waqf land of Haji Abdullah bin A. Aziz's descendants have a Ladang, Kuala Terengganu cemetery. Development activities cannot occur if the land is in a strategically developed area (Mohamad Ridzuan, 2021).

Accordingly, the lack of understanding of management causes the waqf to hand over the offspring's waqf property without determining whom the heirs are entitled to benefit from the offspring's waqf assets. In this case, the waqf must first determine how many generations can benefit from the waqf of offspring. Determining for several generations is vital because zurri waqf is a property that is permanent and can, in the long term, be used for several layers of generations. In order to facilitate the management of the distribution of the benefits of waqf property and avoid objections from the heirs, the waqf must be more precise, together with the share of the benefits of the heirs, including their children and grandchildren. Accordingly, if there are no more heirs to receive the benefit of the zurri waqf, the waqf must determine whether their descendants, such as their children or grandchildren, are also entitled to receive the benefit of the waqf property zurri waqf or stop until a particular generation (Mohamad Ridzuan, 2021).

In dividing the benefit distribution of the offspring's waqf property assets into two divisions, MAIDAM manages the offspring's waqf property assets. First, suppose the offspring's waqf assets are small. In that case, MAIDAM can plan to distribute the distribution to several categories, namely the heirs of the asnaf category, education, and disabled heirs. Similarly, MAIDAM can manage the distribution of waqf benefits for children based on the purpose of the benefits. For example, in Tuan Dalam and Tuan Endot bin Tuan Chik Haji's offspring waqf, part of the distribution of the offspring's waqf benefit assets has been used for sacrificial worship. The results of the sacrificial worship belong to the heirs, who can enjoy the results of the sacrificial meat. The implementation of progeny waqf for sacrificial worship has indirectly contributed a great reward to the waqf because the benefit provides benefits to the heirs and further encourages the heirs to implement progeny waqf for the next generation (Mohamad Ridzuan, 2021).

Next, in the second method, if the waqf assets of the descendants are significant, MAIDAM can plan the distribution so that it goes to all the heirs. MAIDAM needs to decide so the offspring's waqf assets can be more dynamic. The *istibdal* method on uneconomic waqf land assets of the offspring to commercial development brings more significant profit to the heirs. This concept of *istibdal* can attract many waqfs to bequeath property to heirs and take care of the welfare of relatives in the future.

CONCLUSION

This research illuminates the transformative potential inherent in zurri waqf as a dynamic force driving progress towards the Sustainable Development Goals (SDGs). The study reveals the crucial role these initiatives played in addressing a variety of SDGs, including but not limited to poverty alleviation, increased access to high-quality education, improved healthcare, and community development, through a meticulous qualitative analysis of various case studies and a nuanced comparative examination of zurri waqf practices spanning various regions.

Reviving the waqf of offspring brings excellent benefits, especially to the waqf, the heirs, and the community. Endowment can ensure the welfare of the heirs is guaranteed and strengthen brotherhood among them. Implementing progeny waqf in Kelantan, Kedah, Terengganu, and Penang is an example of progeny waqf that still works today. The various management methods MAIN uses include istibdal, leasing, and joint venture GLC companies to effectively develop progeny waqf land assets.

In terms of the implementation of offspring waqf, the waqf should understand the concept of offspring waqf as an instrument capable of safeguarding the welfare and benefit of the heirs. The waqf is to decide to distribute the benefits of the waqf property of the offspring. The distribution of these benefits is essential to identify in advance the heirs who need help in life. Waqfs should prioritize the benefits of waqf offspring for the education of heirs, heirs who are in the asnaf category, namely the poor and poor, and heirs with disabilities (OKU). The distribution of these benefits is essential to lighten the burden of the heirs' lives while also preventing the occurrence of disputes over the waqf property of the descendants and conflicts between the heirs and relatives.

The distribution of benefits needs to be improved. The management of benefit distribution in each MAIN depends on the collection of benefits obtained from the assets and the benefits to the heirs. In this case, the problem MAIN faces are that adding heirs causes the benefits to shrink, and ultimately, the benefits are less helpful to the heirs' living needs. Therefore, creating an inheritance waqf management model in each MAIN that implements inheritance waqf management is a necessity nowadays as a guide to institutions implementing waqf management in Malaysia. The implementation of the model found in this chapter's discussion can be a guide in the development of waqf management.

Zurri waqf can prevent the property from being sold. The unique features of waqf elements provide many advantages in Islamic property management. Endowment of property in the form of land or buildings for the benefit of heirs and relatives can indirectly prevent the land from being sold to certain parties for their economic gain. Therefore, offspring waqf is an alternative that helps increase the amount of waqf property assets. Next, the advantages found in the offspring waqf can preserve the welfare of the heirs and strengthen brotherhood among them. Zurri waqf great can guarantee the goodness and welfare of generations of heirs in the future. Thus, the results will also benefit more people, especially in Malaysia.

The successful growth of zurri waqf projects can be due to several factors, including active family participation, strong community support, and the use of new governance structures. Essential success factors emerge, emphasising the imperative of aligning zurri waqf goals with the bespoke needs of the community, adopting responsible fund management practices that safeguard community resources, and fostering collaborative partnerships with local stakeholders. These findings underscore the resolute dedication of zurri waqf initiatives to the cause of social welfare, showcasing their potential as an enduring and sustainable philanthropic model.

Notwithstanding the noteworthy contributions of this study, it remains prudent to acknowledge certain limitations, including the potential for bias in case study selection and the availability of comprehensive data. The research's geographical focus on specific regions implies that the insights gained may encapsulate only a partial panorama of global zurri waqf practices.

In essence, this study augments our understanding of the often-underappreciated role of zurri waqf in sustainable development. Policymakers, philanthropists, and development practitioners can glean invaluable insights from the comprehensive analysis, unlocking innovative approaches to empower communities and propel sustainable development. Thus, the research contributes to a refined comprehension of zurri waqf's potential and challenges and accentuates its relevance as a transformative force steering us towards the realisation of the SDGs.

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