

## Concept of Benevolence and Social Exchange Theory in Waqf Zurri

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### Abstract

Waqf zurri or known as family waqf has gain attention since years back. Countries like Kuwait, Singapore, Indonesia and Malaysia has legalized and practised waqf zurri. The ultimate objective is to preserve the perpetuity of property within one's descendants. Specifically, in Malaysia, waqf zurri triggers issues and challenges which need to be catered together to guarantee the benefits which can be obtained from waqf zurri. Therefore, this study is to examine the connections of benevolence concept and social exchange theory in waqf zurri practices. This is a conceptual paper. Therefore, it is written based on the analysis of the Quran and hadith, followed by a review of literatures. The findings prove that the concept of benevolence can be achieved through the practice of waqf zurri and the adaptation of social exchange theory proving the occurrence of reciprocity between the practice of zurri waqf, the State Islamic Region Council (SIRC) and beneficiaries. This study is expected to encourage the participation of Muslims in Malaysia to practise waqf zurri as a way to strengthen family ties and to stabilize the economy of families and countries as well.

**Keywords:** Waqf Zurri, Family, Social Exchange Theory, Benevolence, Economy.

### Introduction

Malaysia has been practising waqf over the past years and the benefits of this waqf continue to be enjoyed until today. The philosophy of waqf is based on the faith of Muslims that there is life after death and waqf practise is a way to get closer to Allah. There are two types of waqf; i.e. general waqf (general) and special waqf (specific). General waqf means any waqf created for the welfare of the ummah. While a special waqf means a waqf created for a particular purpose whether determined by the endower or by the mutawalli (waqf

management). Due to its perpetual nature, waqf activities have resulted in the accumulation of waqf assets dedicated in contributing to the increase in revenue stream in assisting the socio-economic development of Muslims. Its benefits are not limited to Muslim communities alone but beyond the religious, cultural and racial boundaries (Ayedh & Khairi, 2019).

As we know that waqf is divided into two main categories. So in this context, waqf *ahli* (zurri), who is generally referred to as *Waqf 'ala Al-' Awlād*, is a beneficial waqf to the children and the descendants of this endower. The provision of this waqf brings benefits to offspring and after all the descendant passed away; waqf will turn into general waqf. The practice of waqf zurri started during the time of the Prophet PBUH and followed by wives, family and friends of the Prophet PBUH. Some of the waqf remains to this day where the benefits have been enjoyed by several generations of offspring. The practicing of waqf zurri is still active in Middle Eastern countries such as Turkey, Jordan and others. The positive impact achieved proves that waqf zurri is possible to be proactively implemented in Malaysia especially to safeguard the benefits of the descendants and the economy of the Muslim community in the long run.

The concept of *zuriat* is stated in surah An Nisa' verse 1:

*"O mankind! reverence your Guardian-Lord, who created you from a single person, created, of like nature, His mate, and from them twain scattered (like seeds) countless men and women;- reverence God, through whom ye demand your mutual (rights), and (reverence) the wombs (That bore you): for God ever watches over you".*

Allah s.w.t bestows offspring or *Zuriyat* for married couples to preserve the relationship between the ummah and as His servants; we should feel grateful by complying with all syariah principles. Thus, the success of zurri waqf practices was discovered in Turkey, Kuwait and Singapore (Fahrurroji, 2018). Specifically, in Malaysia; the practicing of waqf zurri was found in Kelantan, Terengganu, Penang and Kedah. However, there were challenges and difficulties throughout the implementation of waqf zurri and it caused the practice in Malaysia unpopular. Waqf zurri needs to be widely recognized and practiced as it has a major impact on offspring and indirectly to strengthen the economy of Muslims to avoid reliance on others when facing difficulties.

### **The Concept of Benevolence in Islamic And Western Perspectives**

The word benevolence in Quran covers the whole aspect of human life i.e. doing good in matters that are closely related to faith, worship and muamalah such as doing good to both parents, relatives, neighbours, orphans, animals and it becomes an obligation to every Muslim. The meaning of benevolence can generally be taken through the Quran which means doing good. Allah says in surah al-Nisa' verse 36 which means:

Meaning:

*"... Serve God, and join not any partners with Him; and do good- to parents, kinsfolk, orphans, those in need, neighbours who are near, neighbours who are strangers, the companion by your side, the wayfarer (ye meet), and what your right hands possess: For God loveth not the arrogant, the vainglorious"*

As debated by Ash-Shughayyir (2009); benevolence among parents is to express obedience as long as it does not deviate from the teachings of Islam as well as avoiding any hardship from them and always praying and seeking forgiveness for them. Besides, benevolence among orphans is in the form of providing appropriate education, love and others that it feels necessary.

Allah also mentioned in surah Ali-Imran verse 134 which means:

*“Those who spend (freely), whether in prosperity, or in adversity; who restrain anger, and pardon (all) men;- for God loves those who do good”.*

According to Ath-Thabari (2007); the verse is an interpretation to people who do good and welfare, while good deed charity is named as benevolence (Ali et al., 2017). This also coincides with Allah’s statement in surah Al-Nahl verse 90:

*“God commands justice, the doing of good, and liberality to kith and kin, and He forbids all shameful deeds, and injustice and rebellion: He instructs you, that ye may receive admonition”. (Al-Nahl, 16: 90)*

According to the interpretation of the Qurtubi (1964), benevolence of the above verse brings the meaning of goodness to themselves and others especially towards the family. This is due to Allah s.w.t loves His servants who do good among them (Ali et al., 2017). Hence one of these practices is the waqf zurri where benevolence among family is highly demanded and brings benefits for the common good. Thus, it can be stated that the discussion on benevolence includes a wider meaning that is when someone is capable to do good towards themselves, their family and non-families as well. It is a reflection to the completeness and glory of the precise morality of the Prophet PBUH (Masroom et al., 2017). This is because benevolence is also found in worship when a person performs his worship with determination, sincere, and obeying all of the Islamic pillars.

Furthermore, justice is the basis of the teachings of Islam and religious fiqh where Allah will not suppress his servants and man is also not allowed to suppress others. If we do more good than the what is supposed to be accepted by others, it is the benevolence of each other. In this verse, Allah has emphasized the importance of benevolence in everyday life whereby human beings will not suffer losses if we do good with other human beings. Allah had mentioned in surah Ar-Rahman: 60:

*“Is there any Reward for Good - other than Good?”.*

Thus, benevolence concept exists in the practice of zurri waqf and it reflects good ethics related to the actions of Muslims. Below is some of benevolence definition from western perspective:

Table 1: Benevolence definition

Author	Definition
(Mayer et al., 1995 and Colquitt et al; 2011)	the ability of trustees to do good to individuals who entrust them apart from personally oriented motives
(Deci & Ia, 2000; Weistein & Ryan, 2010)	good action meets the need for efficiency, as long as one feels effective in helping; requirements for relationships, to what extent one feels more connected with others; and the need for autonomy, encompassing voluntary pro-social action and autonomy
Lapidot et al. (2007),	individuals with courtesy characteristics are expected to play an important role from individuals with integrity and capabilities in building trust.
Batson et al. (1995),	as an emotional response that corresponds to one's well-being that is felt also by others

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Prinz, J. (2011),	it is something that we should foster for making us a better person. Benevolence is also recommended in having good morals
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According to the interpretation of some western researchers; it can be generalized that this concept is a good practice where it also takes into account the well-being of those around us who claim that person is acting proactively to help meet the needs of others as much as they can. It is a natural response in a difficult situation faced by other people including families.

### **Benevolence concepts in waqf zurri**

Benevolence is a word in Arabic which means "perfection" or "best". According to syara, it means doing a worship as well and accurately as ordered. In Islamic terminology, it means someone who worships Allah as if he saw Him, and if he cannot imagine seeing Him, then the person implies that Allah sees his actions as narrated in a hadith narrated by bukhari.

*"You worship Allah as if you see Him, but if you do not see Him then He sees you". (HR Al-Bukhari, 1987: 50; Muslim, t.th: 9).*

This hadith holds high value in Islam as it covers all aspects of worship physical and spiritual. This includes matters pertaining to faith and behavior of limbs (such as tongues, hands and feet) to sincere matters involving human hearts and thoughts. It is worth noting that the charity of acts and worship is done in order to achieve the purpose of Allah's mercy (Mustafa, 2009).

Waqf zurri is one of the forms of benevolence within families and descendants which encourageable in Islam especially if the endower is capable and some of his family members experienced hardship in living. Thus, due to benevolence; the endower intends to surrender his property as waqf zurri to guarantee the survival of his family that extends beyond descendants. This is supported by the following hadith:

*"O Messenger of Allah, Allah SWT said in His book which means: (You will never achieve good (which is perfect) until you deed some of what you love). To me, my most precious property is in Bairaha (says the narrator it is a garden that is often visited by the Prophet PBUH whom he often shades or relaxes and drinks water in it). Thus, it is now the right of Allah SWT and the Prophet PBUH, I wish him all the benefits and rewards. "O Messenger of Allah, use this property wherever you want it." Then, the Prophet PBUH said: "It is good to O Abu Talhah, but the property is valuable. We accept your gift but we resolve it to you. Give to your relatives."*

Then Abu Talhah surrendered the property to his family<sup>1</sup>.

Through this hadith, Qaradawi & Yahaya (2012) is of the opinion that it is a form of permissibility in implementing waqf zurri (family). Waqf zurri or also called waqf 'ala aulad or waqf ahli is provided for the family and the relatives of the endower itself. This is because Islam calls for doing good and channeling benefits to all individuals including non-Muslims. Of course, the most important glorified people are parents and relatives even though they are not Muslims. In this regard, Allah explained the rights of non-Muslim parents against his Muslim son in surah Luqman verse 15:

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<sup>1</sup> Hadith translation from Zulkifli Mohamad al-Bakri, (2018), *Irsyad al-fatwa #274: wakaf Ahmad Dawjee Dadabhoy*. <https://muftiwp.gov.my/artikel/irsyad-fatwa/irsyad-fatwa-umum/2824-irsyad-al-fatwa-274-wakaf-ahmad-dawjee-dadabhoy>.

*"But if they strive to make thee join in worship with Me things of which thou hast no knowledge, obey them not; yet bear them company in this life with justice (and consideration), and follow the way of those who turn to me (in love): in the end the return of you all is to Me, and I will tell you the truth (and meaning) of all that ye did."*

In the context of waqf zurri; benevolence is when a person intends to surrender their property to their heirs when it comes to his death. Benevolence occurs when the endower wants to avoid the difficulties and obstacles faced by their family members when they lose their loved ones especially in terms of financial support. Benevolence among family members is highly demanded because family members are the closest to leaning in when fall into hardship. Immediately after the death of all beneficiaries; each benefit accumulated from the waqf zurri property will be passed back to the community to assist in the achievement of the general *maslahah* (universal interest).

In addition, benevolence is associated with waqf zurri through feelings of empathy towards our families and generations if they have difficulty in continuing life without sufficient financial support. Thus, the existence of waqf zurri is as an alternative in providing an important need for the parentless. If one person never feels empathy for the tribulations of another person; this describes the selfishness which against with *maqasid sharia*. Based on the nature of benevolence through the practise of waqf zurri; it is an example of compliance of one of the pillars under *maqasid sharia* (Islamic law) which is to preserve property.

Waqf zurri erupts when a person thinks that a property will be abandoned when he passed away can be utilized by his family; this shows the benevolence and prioritization the welfare of family members when he's gone and maintaining his property in order to generate multiple benefits when it has been developed. Benevolence took place when he thinks about how the plight of his family members who may not be eligible to receive anything according to faraid rulings despite his life is in turbulence and desperately in need of wealthy family support. Consequently, when the endower takes into account the problems of his family members then he has a sense of benevolence and a sense of responsibility in providing assistance by leveraging on the property to be left behind. Through waqf zurri, the benefits will reach each of its descendants including those that may not be listed in the heirs according to faraid law. By being benevolence, he portrays a sense of knowing and being sensitive to the suffering of others, even though he is a family member of several generations.

Furthermore, benevolence indirectly demonstrates that the endower has a feeling of surrender to Allah by fulfilling his responsibilities as a caliphate which also a sense of accountability for each action performed. Hence, he is responsible for his property where he leverages his property as best as possible and through waqf zurri his property is capable of generating prolonged benefits and can be enjoyed by his descendants over a long period of time.

In fact, benevolence is a principle that lifts the approach of feeling to Allah's supervision in every action. So, in the context of social welfare and finance, (Yusoff et al., 2019) which referring to the endower shall prevail the affairs of muamalat with trust, virtue, generosity, seek reasonable profit, avoid oppression and exercise the rights of others above the benefit obtained by the awareness that Allah always watches the practice of His servants (Mohamad Fitri et al. 2016). This means that the trustees of the waqf must fulfill the rights of the individual on the property with a sense of trust and welfare. Hence, when the rights of other individuals have been materialised, it refers also to worship in the context of waqf zurri in social finance (Yusoff et al, 2019).

When Allah creates a human nature, which requires partners and dependable on each other, it implies that no human in this world can pursue a life alone without the need of help from others. In fact, not all individual is wealthy and have economic stability. This circumstance demands human beings to have sense of dependable and interactions with each other in order to survive. This means that strengthening relationships is the epitome of charitable acts and the utmost benevolence is obliged to be channel to non-Muslims (Zulkifli, 2018). Thus, waqf zurri encompasses benevolence of relatives and descendants even though non-Muslims because of benevolence mentioned by Allah encompass all individual regardless of religion and race. It is notable that based on *faraid* law when some of the non-Muslim families do not gain their rights and there needs to be a will to enable them to accept this right. Hence, waqf zurri can be a tool to solve the dispute where the benefits of this waqf zurri is prolong and growing.

According to Qaradawi & Yahaya (2012), Islam places the economy as an alternative to aim for a greater vision so that humans always know Allah from being buoyed with the struggles of living needs. Hence, when the necessity of life is adequate and makes a person be able to pursue his life comfortably, the focus on worship can be achieved properly. It also coincides with the finding of Nik Yusoff (2002) who stated that if the muamalat is perfectly accomplish; it is able to realize economic prosperity and get closer to Allah and be able to contribute to the flexibility of Islam as a religion which prioritizes development, equitable and just. This is achievable in the practice of waqf zurri when waqf assets are developed so that its benefits can be enjoyed by not only confine to his offspring but also reachable to society in contributing to the stability of the nation's economy.

In conclusion, benevolence shows the circumstances or characteristics of the person who always performs worship as they believed Allah is always watching. It is not a position that makes him proud, but it portrays the characteristics of the kindness of a person who seeks to improve his worship in order to be perfect (Amran, 2012). Whenever a person has high benevolence; he will diligently pursue goodness to seek Allah's blessings and keep away from any bad behaviour as they are convinced that Allah is always watching (Yusoff et al., 2019). Allah mention in Surah An-Nahl: 90 which means:

*"God commands justice, the doing of good, and liberality to kith and kin, and He forbids all shameful deeds, and injustice and rebellion: He instructs you, that ye may receive admonition".*



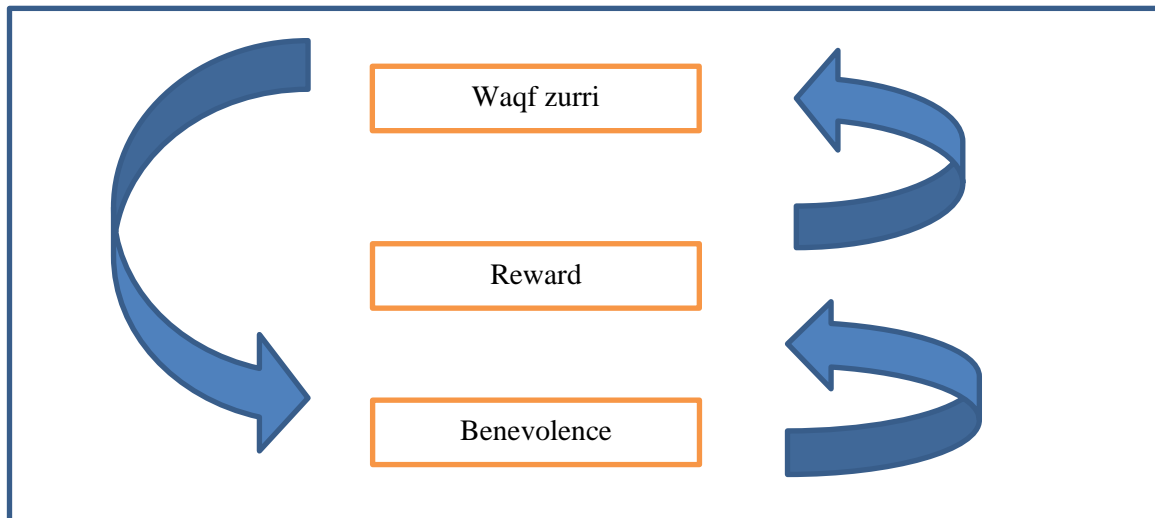


Figure 1: Concept of Benevolence in Waqf Zurri Practice Which Benefits Both Endower And Beneficiaries.

The correlation of benevolence in the practice of waqf zurri clearly reflects the rewards eagerly desire by Muslims. Being caring and loving among families and other Muslims is claimable in Islam upon taking responsibility as caliphate. The practise of benevolence is undeniably achievable in other practices and it encompasses waqf zurri. If honesty and benevolence can be increased in the behavior of public bureaucracy through religious teachings in public administration, it will benefit the public interest (Noor, 2008). The Qur'an has encouraged Muslims to practice benevolence in all aspects of their lives. This reward is a two-point protracted reward because when the benefits of the zurri waqf continue to be enjoyed, then the endower will receive a reward from the waqf property given. Meanwhile, beneficiaries will also be rewarded when they help to develop the assets so that their benefits continue until many generations. Therefore, the practice of waqf zurri will continue to reward those who have died and the living ones.

Overall, benevolence features cover some aspects such as; do good, being empathy, and fulfil social responsibility to society. Islamic teachings consider the failure to carry out obligations is sinful and any violation of this responsibility is an offence subject to the punishment of Allah on the day of Judgment (Wahab, 2019). Thus, the wonder of benevolence and vice versa when being selfish is sensible by the Muslims if they are benevolence or not. The continuance of the waqf zurri practices can nurture benevolence among endower, family and descendants which is demanded in Islam.

### Social Exchange Theory in Waqf Zurri

Social exchange theory was first introduced by Homans (1958) with the title 'social behavior in exchange'. Social exchange theory states that the relationship between humans is formed using subjective cost benefit analysis and alternative comparisons. It suggests that donors are often motivated to give because they see the benefits will come later upon their charity (Amos, 1982; Bar-Tal, 1976; Krebs, 1982). Alternatively, for some donors, the motivation to support a charity is derived from sense to help or to show a strong bonding with friends or loved ones who regard the family as something precious (Bruce, 1998; Sargeant, 1999).

Social exchange theory provides a sociological framework for scrutinising welfare donations (Blau, 1964). Based on Abd Jalil et al., (2019) which also adapts social exchange theory in

understanding the influence of feedback information in the form of disclosure of information on waqf commitments. His research shows that there is an important role in communication, responsiveness and performance disclosure on commitment. Such social exchanges occur between communication, responsiveness and performance disclosure.

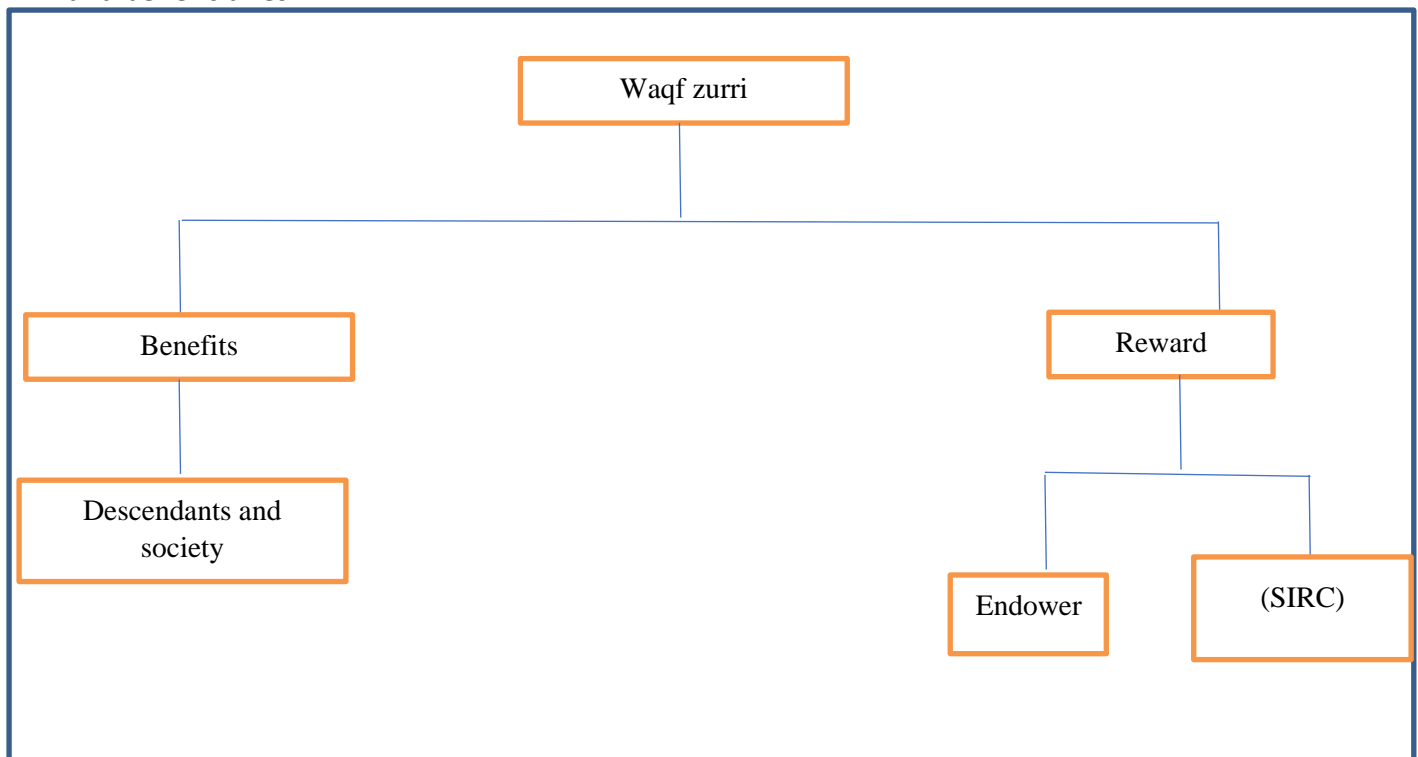
Social exchange theory will be adapted in this analysis on the premise that individuals are rational human beings. Since these exchanges are universal and definitely not limited to the economic market, this theory may be a more useful model for evaluating donor activity or, in this case is the endower as compared to pure economic theory, since the theory of social exchange is intended to include all attempts to reward social interactions, including humanitarian values, or spiritual principles as well as the promotion of personal benefits and emotional fulfilment (Blau, 1964). Thus, the endower of waqf zurri enjoys a prolonged exchange of incentives as long as the benefits of the waqf assets meet their offspring while the waqf beneficiaries receive the proceeds from the development of waqf assets.

The Mediated Philanthropy Model (MPM) Social Exchange Theory System developed by Blau (1964) will be adapted for this study. The model was developed from the Basic Philanthropy Model (Blau, 1964), which demonstrated the relationship between donors, recipients and social responsibility. When an individual contributes time or money to the beneficiary, he or she will receive a sense of gratitude from the beneficiaries as well as acceptance of the social obligation of the local community. For example, if waqf assets are in the form of community-based services, such as schools or hospitals, it appears to be very important that, in addition to the benefits to the offspring of endower, it also reaches the community in general. The advanced version (MPM) describes the exchange between donors, charities, beneficiaries and society. This model shows when donors give charitable organisations something; the recipient will respond with a sense of appreciation and input on the success of the donor, anticipating the donor to repeat more donations. Charitable organisations are also mediators between donors and recipients, since their function is to collect, administer and distribute these funds to those who are eligible to receive them. In the case of waqf zurri, this exchange theory took place between endower, the State Islamic Religious Council (SIRC), the beneficiary and society. When (SIRC) keeps, manages and distributes the benefits of waqf zurri to the descendants of endower and society where they are involved; thus, the (SIRC) also received a positive influence from the group on the management of waqf zurri and (SIRC) also gain rewards for performing its obligations as trustees. Since (SIRC) is the sole trustee of all types of waqf in Malaysia, it also acts as trusted body which accepts this charity.

Therefore, the objective of this study is: to examine the connections of benevolence concept and social exchange theory in waqf zurri practices.



Table 1: Concept of benevolence in social exchange theory which benefits both endower and beneficiaries.



The adaptation of this theory therefore coincides with the practise of waqf zurri, as it requires the cooperation and participation of the endower, (SIRC) and the beneficiaries whose benefits received by their descendants will be transformed into a prolonged reward for the endower upon his death, while the incentives and positive insights of the community towards (SIRC) will also be acknowledged as the sole trustee and administrator. It implies that waqf zurri as a dual reward which contributes rewards also as well as benefits to the endower and its recipients. Since (SIRC) act as the trustee who is responsible for handling the management of waqf zurri until the distribution of its benefits will gain the rewards of Allah swt, so it is desirable and relevant if the waqf zurri is uphold and expanded to its practice among the Muslim community

### Metodology

Qualitative research using a document analysis approach to different primary and secondary sources is the technique chosen for this report. The data and information collected in conducting this study is based on literature in which the information is analysed from different literatures and their descriptions are systematically defined by particular themes by using thematic form.

### Findings and Discussions

Waqf zurri's practises in Malaysia is still in its infancy. There are critical factors that need to be taken into account, such as: awareness of the benefits of waqf zurri, adequate documentation and implementation procedures, and enhanced roles and scope of (SIRC). Waqf zurri is one alternative for the distribution of wealth, and this incentive continues to be embraced even after its descendants passed away. This practise also supports the principle of benevolence mentioned in the Quran; be good to others, particularly to our immediate

family members in order to maintain and improve relationship. Based on the principle of benevolence in the practises of waqf zurri, it realizes the role of caliphate that is the responsibility of the Muslims in this life.

The definition of benevolence and the practise of waqf zurri is interdependent. Muslims who wish to practise waqf zurri have an empathy for their families as well as their generation. Selfish attitudes can be reduced and they can choose to practise benevolence toward others in order to sustain family relationships which affect the economic security of Muslim families and communities. Furthermore, compliance with the maqasid shariah, which is intended to protect properties, can be reflected by being benevolence to the family and descendants. Waqf Zurri offers a platform for practising benevolence which is strongly demanded by Islamic principles.

The worship of waqf zurri gives room for Muslims to do good without limitations in order to get closer to Allah. This is because the benefits reach family members, descendants and beyond to other Muslims without any difference between them. Furthermore, the concept of benevolence entrenched with waqf zurri practice gives a double reward to its endower where it clearly shows that this endower care on the welfare of families and other Muslims who can benefit from the property surrendered, so that it can be develop and generate the economy of families and other Muslims.

Waqf zurri also corresponds with maqasid shariah in preserving property which aims in protecting societal property from destruction and transfer of property to the hands of others in an ill void manner including prohibition of injustice, denial of rights and so on. Therefore, it can be avoided if the practice of waqf zurri to families and descendants which essentially reflect benevolence among the beneficiaries. Indirectly, benevolence through the practice of waqf zurri is expected to bring positive results towards the stability of the Muslim community. Upon scrutinize the essence of the hadith of the Prophet PBUH regarding the priority of giving property to relatives which referring to Abu Tolhah; it can be concluded that the importance of prioritizing giving against families which example of benevolence is highly demanded. The virtues obtained from benevolence practice of each family are strengthening the bond among family members and descendants. This also resulted in frequent gathering among them. The reality today is that most of the families only recognize their family members as far as two or three descendant's bloodline and not more than that. However, due to waqf zurri, it can be an amplifier factor of relationship between them and prolonged as long as the benefits are received. The love and benevolence of fellow family members and his descendants is loved by Allah s.w.t and this practice promises a constant reward for him in the eternal world.

Despite that, social exchange theory illustrates a three-corner reciprocal relationship that includes endower, (SIRC) and beneficiaries. Every action done will have an impact on whether positive or not towards the doer and its recipients. Therefore, the waqf zurri practices indicates that the continuous reward will be received by the endower as long as the benefits of waqf zurri has reach and enjoyed by the recipients either from the family or society in general. The beneficiaries will get help in continuing their lives and they express their gratitude by constantly praying for the endower in the eternal realm. As (SIRC) turn out to be a party who manages this property; they are also blessed with a reward for the responsibility carried out for the sake of trust held. The community also provides a positive perspective on the efforts of the (SIRC) in carried out the process of waqf zurri. The impact of this positive perspective can further encourage the practicing of waqf zurri among Muslims when the trust hold by (SIRC) is acumned as best as possible against the heirs and descendants of the endower according to his intentions.

Thus, the existence of the benevolence in waqf zurri has greatly positive impact that historically existed since the time of the Prophet. Although centuries have passed, it is encouraging for us to continue this practice. Every actions or practices of Prophet certainly contain invaluable values. This also supported by social exchange theory which reflects the relevance of relationships that have an impact on the endower, (SIRC) as well as the beneficiaries. Therefore, it clearly showed that waqf zurri practices are supported by spiritual and scientific arguments.

### Conclusion

Waqf zurri and the undeniable nature of benevolence will bring great benefits towards Muslims as a whole. It is highly encouraged and claimed in shariah; to comply with what Allah asks us to do especially to our families and heirs. It is our responsibility as a family member to help survival for helpless families and strengthen the family economy upon the death of their loved ones. For example; if there is a family member with disabilities (OKU); they really rely on the financial support of waqf zurri. So, the implementation of waqf zurri can be an alternative in helping homeless family members and (OKU). Therefore, obstacles arising in the implementation of the waqf zurri should be discussed in detail and resolved to smooth the implementation process until the benefits of the waqf reach the recipient and ultimately return to the community in general. For the benevolence concept; it is highly demanded by Islamic teachings to show empathy for the difficulties of others especially against immediate families. Whilst the theory of social exchange is accurately reflecting the practice of waqf zurri where it is intertificial and has a positive impact between the parties involved. It expresses a flowing reward where supplies for the endower whilst surviving beneficiaries will be able to continue living with the benefits left behind while seeking to upgrade the economy of their families to be independent and do not depends on the benefits of waqf zurri per se. Overall, waqf zurri is one of the platforms that can be implemented by Muslims in being benevolence which is also closely related to preserving property under the maqasid shariah.

The contribution of the study is that it highlights the magnificent of waqf zurri practices which can be one of the wealth management instruments for Muslims. It guaranteed a perpetual benefits and rewards for the endower and the descendants. Furthermore, this study is able to discover the relationships of benevolence and social exchange theory which portray strong justification in practising waqf zurri. Waqf zurri is none nothing like normal charity which embark a short-term impact, but it goes beyond and capable to strengthen the economy of the country by having good assets planning and development. Finally, this study shed a light on the stakeholders involved and the importance of the synergy among them in application of social exchange theory in waqf zurri practices. More concepts and theory is welcome in recognizing waqf zurri practices as a beneficial wealth management instruments.

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