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## Waqf within the Family Scope as an Instrument for Economic Protection and Empowerment: A Literature Review of Fiqh and Social Practices

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### **Abstract**

*Ideally, family waqf serves as an economic instrument capable of protecting households from financial risks while empowering family members. However, the practical implementation of waqf in society indicates limited understanding of fiqh, professional management, and productive waqf utilization, resulting in underdeveloped potential as a mechanism for economic protection and empowerment. This study aims to analyze family waqf as an instrument of household economic protection and empowerment through an approach that integrates classical fiqh perspectives and contemporary social practices. The research employs a qualitative library research methodology, with primary sources including classical fiqh texts, fatwas, and waqf regulations, and secondary sources comprising Scopus- and SINTA-indexed journal articles, academic books, and institutional waqf publications. Data were analyzed thematically and conceptually, with literature triangulation ensuring validity and reliability of findings. The results indicate that, when managed productively and in accordance with fiqh principles, family waqf strengthens household economic resilience, provides financial reserves, and enhances social solidarity and responsibility among family members. From the perspective of *maqāṣid al-shari'ah*, family waqf contributes to the protection of wealth, life, and lineage, while also internalizing moral and religious values in daily family life.*

**Keywords:** Family Waqf, Economic Protection, Empowerment.

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## Abstrak

Idealnya, wakaf keluarga berfungsi sebagai instrumen ekonomi yang mampu melindungi rumah tangga dari risiko finansial sekaligus memberdayakan anggota keluarga. Namun, realitas praktik wakaf di masyarakat menunjukkan bahwa pemahaman fiqh, tata kelola profesional, dan pemanfaatan aset wakaf produktif masih terbatas, sehingga potensinya sebagai mekanisme perlindungan dan pemberdayaan ekonomi belum optimal. Penelitian ini bertujuan untuk menganalisis wakaf dalam lingkup keluarga sebagai instrumen perlindungan dan pemberdayaan ekonomi dengan pendekatan yang mengintegrasikan kajian fiqh dan praktik sosial kontemporer. Metodologi yang digunakan adalah penelitian pustaka kualitatif, dengan sumber primer berupa kitab-kitab fiqh klasik, fatwa, dan regulasi wakaf, serta sumber sekunder meliputi artikel jurnal terindeks Scopus dan SINTA, buku akademik, dan publikasi lembaga wakaf. Data dianalisis secara tematik dan konseptual, dengan triangulasi literatur untuk memastikan validitas temuan. Hasil penelitian menunjukkan bahwa wakaf keluarga, bila dikelola secara produktif dan sesuai prinsip fiqh, mampu memperkuat ketahanan ekonomi rumah tangga, menyediakan cadangan finansial, serta meningkatkan solidaritas dan tanggung jawab sosial antaranggota keluarga. Pendekatan *maqāṣid al-shari’ah* menegaskan kontribusi wakaf keluarga terhadap perlindungan harta, jiwa, dan keturunan, sekaligus internalisasi nilai moral dan religius dalam kehidupan sehari-hari.

**Kata kunci:** Wakaf Keluarga, Perlindungan Ekonomi, Pemberdayaan.

## Introduction

Waqf is one of the economic and social instruments that plays a strategic role in promoting the welfare of the Muslim community. Classically, waqf is defined as the transfer of assets whose benefits continue to flow (*sadaqah jariyah*) for public or specific purposes, while the principal remains intact (Jafar et al., 2025). From a fiqh perspective, waqf has clearly defined pillars, conditions, and types that must be fulfilled to be valid under Sharia. Beyond its normative dimension, waqf also has social and economic aspects (Sa’adah et al., 2025). Islamic economic theory posits that the management of waqf assets can function as a mechanism for wealth redistribution, reduce social inequality, and promote economic empowerment. Meanwhile, family theory emphasizes the role of the family as the smallest economic unit, which requires protection instruments and sustainable economic strategies to maintain the well-being of family members.

Specifically, family waqf (waqf ahli or dzurri) occupies a strategic position as a mechanism for household economic protection. Family waqf can be utilized to support children’s education, family health, business capital, and financial risk mitigation throughout the family life cycle (Wahda & Ramadhita, 2024). Previous empirical studies show that professionally managed waqf, in accordance with fiqh principles, can enhance household economic resilience and empower family members. Additionally, family waqf emphasizes the integration of social and

religious values, where fiqh principles, social norms, and moral responsibilities mutually reinforce the management of family assets.

Ideally, family waqf is expected to serve as an instrument that ensures internal economic protection, strengthens welfare, and fosters social awareness and religiosity among family members. However, in practice, family waqf still faces several challenges. First, fiqh understanding of waqf at the family level is uneven, resulting in many waqf assets being managed passively or unproductively. Second, professional waqf management remains limited, hindering the potential for economic empowerment. Third, the integration between fiqh theory and social practice in family waqf management is often misaligned, limiting its effectiveness in supporting household stability and economic resilience. These conditions indicate a gap between the ideal of family waqf and its implementation, which constitutes the main problem of this study.

This study aims to analyze waqf within the family scope as an instrument for economic protection and empowerment, employing an approach that integrates fiqh studies and contemporary social practice. The study seeks to answer how family waqf can be optimized as a tool for mitigating household economic risks, empowering family members economically, and internalizing social and religious values. From the Islamic economic perspective, the study highlights waqf as a mechanism for wealth redistribution and sustainable social investment. From the family theory perspective, it emphasizes waqf's role in enhancing household economic capacity and strengthening social relationships and solidarity among family members.

The contribution of this study lies in providing a holistic perspective on family waqf, combining normative fiqh aspects and social practices in the community. The research not only enriches the literature on productive waqf but also offers strategic recommendations for policy development, professional management, and Sharia-based economic empowerment programs. Accordingly, this study is expected to serve as an academic and practical reference for waqf institutions, policymakers, and Muslim families in optimizing the potential of waqf as an instrument of economic protection and empowerment.

## **Literature Review**

Studies on waqf within the family scope as an instrument for economic protection and empowerment are not entirely new. Several studies have explored the role of productive waqf from both fiqh and social practice perspectives, employing various methodological approaches, ranging from juridical analyses to empirical field studies. These studies consistently emphasize the potential of waqf as an economic instrument that is not only religiously significant but also strategic in building household and community economic resilience.

Maziya Rahma Wahda and Ramadhita Ramadhita, in their work titled "Management of Productive Waqf in Supporting Family Resilience During Emergencies", highlight how productive waqf can support family economic resilience in times of crisis, such as during a pandemic. Using phenomenological and juridical approaches, the authors examine waqf management practices by nazhir and their impact on household economic stability. The findings indicate that

productive waqf not only provides additional economic resources but also strengthens solidarity and religious values within the family (Wahda & Ramadhita, 2024). This study aligns with the present research in emphasizing waqf as an instrument for family economic empowerment; however, Wahda & Ramadhita focus on emergency contexts, while the present study considers family waqf in a long-term and sustainable framework.

Irfan Catur Wuragil et al., in "Analysis of Productive Waqf Implementation in Enhancing Community Welfare", discuss the implementation of productive waqf to improve the welfare of the wider Muslim community. The study highlights the management of waqf assets to create business opportunities and enhance beneficiaries' living standards. The main findings indicate that productive waqf can serve as a source of economic empowerment while reducing social inequality (Wuragil et al., 2023). The similarity with the present study lies in recognizing productive waqf's role in economic empowerment, while the difference is that Wuragil et al. adopt a macro perspective, focusing on the broader community rather than the family unit.

Ahmad Jafar et al., in "Waqf: From Classical Charitable System to Modern Financial Tool", emphasize the evolution of waqf from a traditional charitable system to a modern financial instrument capable of supporting economic and social development. The study highlights innovations in waqf management, digitalization, and regulatory strengthening as factors enabling waqf to play a broader role in the modern economy (Jafar et al., 2025). The similarity with the present study is the recognition of productive waqf's potential as a driver of economic and social development, while the difference lies in Jafar et al.'s global and macro-scale focus, whereas the present study emphasizes waqf implementation at the family level as a microeconomic unit.

Yuliani Dwi Lestari et al., in "The Development of National Waqf Index in Indonesia: A Fuzzy AHP Approach", develop a National Waqf Index to systematically evaluate waqf performance and governance. Their findings indicate that regulatory and institutional factors are crucial for the success of waqf in delivering socio-economic benefits (Lestari et al., 2023). The similarity with the present study is the acknowledgment of the importance of governance and institutional structure, while the difference is that Lestari et al. focus on a macro-national perspective, whereas the present study centers on the micro-level impact of waqf on family welfare.

Based on the literature reviewed, it is evident that productive waqf has significant capacity for economic and social empowerment at both community and household levels. However, research gaps remain. First, few studies specifically examine family waqf as a mechanism for internal household economic protection. Second, existing literature often separates fiqh and social practice dimensions; whereas a strong fiqh understanding provides legitimacy, social practices determine the effectiveness of waqf management in enhancing family welfare. This study seeks to fill these gaps by emphasizing the integration of fiqh principles, productive waqf management, and family social dynamics, offering a more holistic perspective on waqf as an instrument for household economic empowerment.

## **Research Methodology**

This article is a library research study with a qualitative approach, emphasizing an in-depth analysis of fiqh literature and social practices of family waqf as an instrument for economic protection and empowerment. The methodology employed is a critical and comparative literature review, which enables the author to identify, evaluate, and synthesize various scholarly sources, both from normative fiqh perspectives and empirical social studies. Primary sources include classical fiqh texts, religious institution fatwas, and regulations related to family waqf, while secondary sources consist of relevant academic journal articles.

Data analysis was conducted thematically and conceptually, highlighting patterns, consistencies, and variations in family waqf management. Data validation and verification were carried out through literature triangulation, ensuring that the interpretations are grounded in strong theoretical and empirical evidence. The manuscript was structured topically, beginning with the identification of basic concepts, followed by fiqh literature analysis, contemporary social practice review, and concluding with a synthesis that harmoniously connects theory and practice. This approach not only emphasizes critical analysis but also provides a holistic conceptual framework regarding the role of family waqf in household economic protection and empowerment.

## **Concept and Fiqh Foundations of Family Waqf**

Family waqf is one of the Islamic economic and social instruments that holds strategic relevance in building household economic resilience and moral integrity. Conceptually, waqf is defined as the transfer of property rights for sustainable benefit without diminishing the principal (al-asl) (Triyatno & Mustofa, 2024). Within the family context, waqf functions not only as an instrument of economic protection but also as a medium for internalizing religious values and moral education for future generations (Fajariah, 2025). This approach emphasizes that wealth is a trust (amanah), and its utilization must be directed toward collective and sustainable benefits.

From a classical fiqh perspective, family waqf, or waqf ahli/dzurri, has clear legal legitimacy and has been extensively discussed by scholars such as Al-Sarakhsyi, Al-Mawardi, and Ibn Qudamah. The validity of family waqf depends on the fulfillment of pillars and conditions, including lawful ownership of the property, sincere intention, designation of the waqf object, and clear, sustainable distribution of benefits (Malisi, 2022). These principles provide the legal foundation for family waqf to function optimally as an economic protection mechanism and a form of religious expression.

The pillars of family waqf consist of four main elements: the waqif (donor), the waqf asset (al-mawquf), the beneficiaries (al-mustafid), and the stipulation for continuous benefit (al-muqayyad bi-l-istimrar) (Triyatno & Mustofa, 2024). The waqif must have legal capacity and legitimate ownership, while beneficiaries can be family members or clearly defined social groups. These elements ensure that family waqf is not only Sharia-compliant but also effective in providing economic protection for its beneficiaries.

The conditions for valid family waqf emphasize the donor's sincere intention (ikhlas). Within the household, this intention is directed toward the welfare of family members, children's education, or fulfillment of social needs. Fiqh literature asserts that sincerity forms the main basis of waqf validity, as the economic and social benefits can only be realized if the waqif's intention aligns with Sharia principles and the objectives of the waqf.

Family waqf can take various forms, from waqf ahli designated for family members to general waqf benefiting the broader community. Waqf ahli focuses on internal family economic protection, such as education, health, or productive ventures, while general waqf emphasizes broader social impact. Both forms adhere to classical fiqh principles regarding sustainability of benefits and validity of endowed assets (Budiman, 2020).

Family waqf plays a protective role in household economics, particularly through productive assets. Waqf land, business capital, or rental properties can provide sustainable additional income to support education, health, and daily family needs. Contemporary literature highlights that productive waqf serves as a financial risk mitigation instrument while promoting family economic independence, in line with the *maqāṣid al-shari'ah* principle of *hifz al-mal* (Wahda & Ramadhita, 2024).

Historically, family waqf also preserves asset continuity and prevents fragmentation of ownership. The waqf ahli concept is considered a mechanism to maintain family assets and provide intergenerational benefits. Its relevance remains high today, ensuring family wealth is used productively and beneficially while preserving spiritual and moral values. In modern practice, innovations such as cash waqf and productive waqf enhance flexibility in utilizing family assets. Cash waqf allows easier fund allocation, whereas productive waqf, such as business capital or rental properties, generates sustainable economic benefits (Jafar et al., 2025). This transformation demonstrates classical fiqh's adaptability to modern socio-economic contexts.

Beyond economic aspects, family waqf has social and moral implications. Planning, management, and benefit distribution involve family members actively, fostering collective awareness, solidarity, and social responsibility. From the Islamic economic perspective, waqf is viewed as a sustainable wealth redistribution mechanism that strengthens community solidarity networks (Ilyas, 2017). Productive waqf ensures that assets are actively managed to generate continuous economic benefits for both beneficiaries and managers (Sadat & Samri, 2023). This aligns with sustainable development theory, emphasizing productive use of resources for present and future generational welfare. In the family context, productive waqf can act as an economic protection instrument, strengthen household capacity against financial risks, and provide social capital supporting economic resilience (Budiman, 2020).

From a family and household economic sociology perspective, the family is the fundamental social unit for transmitting values, norms, and religious practices. Interaction among family members in planning and managing waqf fosters simultaneous social learning in economic, managerial, and religious dimensions. This approach aligns with social learning theory, which posits that individual behaviors and values are shaped through observation, participation, and active

engagement in social practices (Tarsono et al., 2025). Hence, family waqf functions not only as an economic tool but also as a moral and religious educational medium that internalizes Islamic values in daily household life.

Nevertheless, the main challenge in implementing family waqf lies in professional and transparent management. Contemporary literature emphasizes the need for competent and highly-integrity nazhir to ensure waqf assets are utilized according to their objectives. Good governance ensures sustainable economic protection while maintaining alignment with Sharia principles and modern household socio-economic needs (Ilyas, 2017). The integration of classical fiqh principles and modern social practices creates a multidimensional family waqf model. This instrument serves not only as economic protection but also as a means of moral education, solidarity building, and social network strengthening, demonstrating the relevance of family waqf in fostering economic well-being, enhancing social capacity, and preserving Islamic values amid contemporary life dynamics.

### **Family Waqf as a Mechanism for Household Economic Protection**

Family waqf is one of the Islamic economic instruments that holds strategic relevance in maintaining household economic stability. Conceptually, waqf is defined as the transfer of property rights for sustainable benefit, provided that the usufruct does not diminish the principal (al-asl) (Triyatno & Mustofa, 2024). Within the family context, waqf serves a dual function: as a means of economic protection and as a form of religious expression. This approach demonstrates that wealth is not merely a consumption tool but a trust (amanah) to be utilized optimally for the welfare of the family and future generations, fostering holistic socio-economic responsibility (Wuragil et al., 2023).

Classical fiqh literature emphasizes the validity of family waqf (waqf ahli/dzurri) through the fulfillment of its pillars and conditions, including legitimate ownership of assets, sincere intention, and clear, sustainable distribution of benefits. This tradition highlights that household economic stability is not solely determined by asset accumulation but by Sharia-compliant asset management. From a fiqh perspective, family waqf is a legitimate and meaningful form of economic protection, providing continuous benefits to family members (Afandi et al., 2025).

Socially, family waqf functions as an economic risk mitigation mechanism. By allocating part of their assets to productive waqf, families can generate stable additional income. For example, waqf land used for productive farming or rental property creates financial flows that can support children's education, family health, or daily needs (Sadat & Samri, 2023). This practice illustrates that waqf is not merely ritualistic but a strategic economic instrument that reduces household financial vulnerability.

The implementation of productive waqf also strengthens intergenerational economic resilience. Properly managed waqf assets provide financial reserves for emergencies, including economic crises or sudden market fluctuations. This function underscores the relevance of waqf as a long-term protection mechanism integrating fiqh principles with practical family needs. From the Islamic economic

perspective, productive waqf simultaneously serves social and economic objectives. Distributive justice theory in Islam emphasizes wealth redistribution as a means to reduce social inequality while enhancing community welfare (Pane et al., 2025).

Productive management of waqf assets not only benefits recipients economically but also creates family capacity to actively participate in sustainable economic development. This approach aligns with modern sustainable finance concepts, which stress the importance of long-term asset management to minimize risks and maximize benefits (Febrianti, 2024). From a family and household economic sociology perspective, managing productive waqf encourages active participation of family members in planning and decision-making. According to social learning theory, active involvement in resource management shapes values, behavior, and economic competencies among younger generations (Tarsono et al., 2025). Thus, family waqf functions not only as an economic asset but also as a medium for economic, moral, and religious education within the household.

Contemporary literature highlights that productive waqf enhances family economic capacity by providing business capital or education funds. Waqf-based business capital enables family members to develop micro and small enterprises, fostering an independent economic ecosystem (Sadat & Samri, 2023). Consequently, productive waqf reduces dependency on external assistance while strengthening internal family solidarity as a form of social capital consistent with *maqāṣid al-shari'ah* principles.

Beyond the economic dimension, family waqf has significant social and moral impacts. Planning, management, and benefit distribution involve family members actively, fostering collective awareness and social responsibility. Family members learn that wealth is a trust to be managed for mutual benefit, cultivating a culture of moral values and solidarity that supports holistic family welfare (Budiman, 2020). The main challenge in implementing family waqf is professional and transparent governance. Modern fiqh literature emphasizes the need for competent and high-integrity *nazhir* to ensure that waqf assets are effectively utilized (Ilyas, 2017). Good governance ensures that the expected economic protection from family waqf is consistently realized, aligned with Sharia principles and contemporary socio-economic needs.

Productive waqf offers high flexibility in modern family contexts. Cash waqf, for instance, can be invested in productive enterprises, education, or emergency funds. This approach reflects the adaptation of fiqh to modern social needs while preserving religious values, ensuring that family waqf remains relevant amid changing economic and family structures. Financial literacy education allows families to understand the productive potential of waqf assets, plan benefit distribution, and mitigate financial risks. Real-world practices demonstrate the success of family waqf as an economic protection strategy. Waqf land for business, micro-business capital, or productive education funds provides significant financial stability for families, reducing economic vulnerability, enhancing welfare, and strengthening social resilience within households and surrounding communities.

The integration of fiqh principles, sound asset management, and social strategies makes family waqf a multidimensional instrument. It functions not only

as economic protection but also as a means of moral education, solidarity building, and social network strengthening. Its successful implementation demonstrates the relevance of family waqf as an Islamic value-based economic strategy adaptable to contemporary social dynamics. With professional management, productive strategies, and family participation, family waqf effectively protects household economics from financial risks, builds economic capacity, fosters religious awareness, and strengthens social cohesion.

### **Social and Religious Dimensions in the Practice of Family Waqf**

The practice of family waqf represents a tangible manifestation of Islamic philanthropy, which not only emphasizes economic redistribution but also embodies profound social and religious dimensions (Zahara et al., 2020). Historically, waqf has played a central role in Islamic civilization, including the establishment of mosques, schools, hospitals, and public infrastructure that provide long-term social benefits (Fajariah, 2025). This role illustrates that waqf, including within the family scope, is not merely economic but also strengthens social and spiritual networks throughout Islamic history.

In both classical and contemporary fiqh studies, family waqf is understood as property endowed by family members (waqif) for internal and external benefit, simultaneously serving as a religious expression of ukhuwah (brotherhood) and social responsibility. Fiqh literature emphasizes that the purpose of waqf is to maximize public welfare and provide sustainable benefits to society, as continuous-benefit charity (sadaqah jariyah) is considered one of the highest forms of almsgiving (Hidayat et al., 2023). This perspective highlights that waqf practice is not merely a social act but also an act of worship offering perpetual spiritual reward.

The social value of family waqf is evident in its capacity to strengthen intergenerational solidarity within families. When a head of the family allocates part of their assets as waqf for their descendants, it fosters collective awareness of shared welfare. This collective consciousness serves as a foundation for social value education, teaching family members that wealth is not individual property but a trust to be used for communal benefit. The process builds solidarity that transcends economic boundaries, embedding waqf as a social practice rooted in Islamic values.

Religious expression in family waqf is reflected in the waqif's sincere intention (niyyah) and spiritual awareness to draw closer to Allah through concrete actions. In Sharia theory, intention is a fundamental element determining the validity of worship; similarly, waqf based on sincere religious intention transforms family waqf into more than an economic arrangement—it becomes a manifestation of obedience to Islamic teachings (Rahmalina et al., 2023). This foundation legitimizes waqf actions, ensuring that each endowment carries a strong worship dimension aimed at continuous benefit for recipients.

Social literature also indicates that family waqf serves as a tool for social inclusion. Endowed assets accessible to family members needing education or healthcare reduce internal inequality and support overall household welfare. This instrument organically creates an internal welfare network, protecting family

members from economic hardship without relying on external sources. Consequently, family waqf functions not only as individual charity but as a social strategy to sustain collective family welfare.

Furthermore, contemporary application of family waqf requires professional and transparent governance. Literature on productive waqf emphasizes sustainable asset management to ensure maximum social benefit. Effective management enhances the economic value of waqf assets and strengthens internal family trust in the benefits obtained, thereby maintaining the social and religious relationships underlying the waqf (Budiman, 2020).

Integration of religious and social values also enables families to contribute to community development beyond the immediate household. When waqf assets are managed productively or allocated for broader social needs, such as general education or community assistance, family waqf extends beyond domestic boundaries and contributes to wider societal welfare, realizing *maqāṣid al-shari‘ah* in the context of *hifz al-nafs* (protection of life) and *hifz al-mal* (protection of wealth) (Pane et al., 2025). Classical fiqh literature, such as Ibn Qudamah’s discussions, debates the scope of family waqf regarding productivity and long-term benefits. Some scholars maintain that family waqf should prioritize internal household welfare, while others allow transformation into general waqf when broader benefits arise—a critical interpretation in modern social dynamics (Rahmalina et al., 2023; Lestari et al., 2023).

Social practices across Muslim communities demonstrate diversified implementation of family waqf according to local needs. For instance, family waqf traditions among kyai or pesantren communities in certain regions are integral to local social culture, indicating that family waqf functions as both cultural heritage and a strong social identity (Zahara et al., 2020). This demonstrates that religious and social dimensions are inseparable from waqf practices in Muslim societies. The *maqāṣid al-shari‘ah* approach emphasizes that the primary objective of waqf is to achieve fair and sustainable public welfare (Rahmalina et al., 2023).

From an Islamic economic perspective, family waqf can be analyzed as a financial resilience instrument integrating fiqh principles and household economic management strategies. Islamic economic theory highlights the importance of productive and sustainable asset management to achieve individual and family welfare (*maslahah*). By managing waqf assets productively, families gain long-term economic benefits and build financial protection capacity against market uncertainty and emergencies (Agustianto, 2019). This aligns with sustainable finance principles, emphasizing asset optimization while maintaining Sharia compliance.

Additionally, from the perspective of family theory and household economic sociology, family members’ involvement in waqf planning and management serves as a medium for social learning. This theory posits that individual behavior, values, and skills are shaped through observation, participation, and practice within social environments (Tarsono et al., 2025). Accordingly, family waqf functions not only as an economic empowerment tool but also as a medium for knowledge transfer, ethical education, and intergenerational responsibility. These interactions strengthen solidarity, social responsibility, and religious value internalization within households, forming economically and morally resilient families.

Contemporary challenges, such as modern family structures, urbanization, and rapidly changing economic needs, necessitate innovation in family waqf practice. Current literature recommends strengthening productive waqf institutions, improving waqf literacy among Muslim families, and integrating digital technology in waqf management to maximize benefits and ensure relevance to present social needs. The social and religious dimensions of family waqf practice demonstrate that waqf is not merely an economic redistribution strategy but also a mechanism for building solidarity, moral education, and religious observance.

### **Implementation of Family Waqf in the Contemporary Social Context**

The implementation of family waqf in the contemporary era represents a multidimensional phenomenon, reflecting the expansion of waqf functions from merely an instrument of wealth redistribution to a mechanism for social and economic empowerment (Fadilah & Zen, 2024). Conceptually, family waqf involves the allocation of assets by individuals or families whose benefits are intended for both family members and the wider society, based on the principle of sustainable benefit without reducing the principal assets (Rahmalina et al., 2023). In modern social contexts, this instrument is relevant for addressing family economic issues, strengthening social networks, and fostering religious awareness internalized within Muslim family life.

Classical fiqh studies position waqf as a form of sadaqah jariyah with high religious merit due to its enduring and widespread benefits. From early Islam to the classical period, waqf was widely employed to protect assets from fragmentation while providing long-term benefits for families and communities (dhurri waqf) (Maswanto & Yudha, 2025). This classical concept provides a theoretical foundation for family waqf practice and emphasizes its social function in maintaining household economic stability within a valid fiqh framework.

In contemporary social contexts, family waqf implementation has adapted to changing Muslim community needs. Beyond land or building endowments, modern waqf includes productive waqf such as business capital, cash waqf, or other productive investments capable of generating long-term income streams (Sadat & Samri, 2023). This model positions waqf not only as a religious trust but also as an economic empowerment instrument responsive to family and societal economic dynamics.

A crucial aspect of family waqf implementation is its focus on household economic empowerment. Productive waqf managed professionally can provide additional income sources, strengthening internal family economic resilience. Empirical studies indicate that well-managed waqf can create job opportunities, reduce economic vulnerability, and enhance household capacity to face emergencies such as financial crises or pandemics.

Socially, family waqf has great potential to strengthen both internal and external social cohesion. When waqf assets are utilized for education, healthcare, or other social programs, strong solidarity emerges among family members and surrounding communities. This practice cultivates collective solidarity and shared responsibility, demonstrating that waqf not only strengthens household economic structures but also improves social welfare within broader communities (Wuragil

et al., 2023).

From the perspective of contemporary social practice, family waqf also demonstrates relevance for social inclusion. Cash waqf, for example, is considered more accessible and can be utilized for various empowerment programs, including micro and social enterprises. Contemporary literature shows that this type of waqf addresses limitations of traditional waqf, such as illiquidity or restricted access to capital, thereby expanding its impact on Muslim economic empowerment (Sup, 2021).

However, implementing family waqf in contemporary practice also faces several challenges. Issues such as unprofessional governance, unclear legal status of waqf assets, and low waqf literacy in society remain major obstacles to optimizing waqf benefits (Agustianto, 2019). Addressing these challenges requires strengthening institutions and fostering collaboration between families, waqf institutions, and legal authorities to create a transparent and accountable waqf system.

The importance of professional waqf management reflects the need for strong, transparent, and participatory governance. In the context of family waqf, this involves careful planning, active involvement of family members in decision-making, and regular evaluation mechanisms for the economic and social impacts of waqf assets. This approach enables family waqf to serve as a sustainable empowerment instrument while fulfilling *maqāsid al-shari'ah* principles by providing maximum benefits to the wider society.

In practice, several communities and waqf institutions have developed innovative approaches to optimize family waqf benefits, such as integrating land waqf and cash waqf in social infrastructure projects, productive enterprises, or community empowerment programs (Zahara et al., 2020). Such innovations demonstrate that family waqf can adapt to modern needs without losing its religious and social essence, contributing to sustainable economic development.

The economic empowerment impact of family waqf in contemporary social contexts is also evident in the increased economic capacity of families and small communities, particularly in developing micro-enterprises and improving access to education and healthcare. Productive waqf strengthens family economic resilience, reduces social inequality, and improves general living standards (Wuragil et al., 2023).

Additionally, modern family waqf contributes to the formation of moral and social ethical values within households. The process of planning, managing, and distributing waqf benefits fosters collective awareness, redistributive justice, and moral responsibility in asset management. These values align with Islamic principles of solidarity, shared welfare, and worship as a positive expression of spiritual commitment amidst broader social changes (Sobiyanto et al., 2023).

Overall, the contemporary implementation of family waqf demonstrates that this instrument can harmoniously bridge religious, social, and economic needs. The success of this strategy heavily depends on professional governance, innovative waqf model development, and strengthened religious and social literacy among communities. Accordingly, family waqf is not only historically relevant but also a strategic solution for economic empowerment and social welfare in the modern era.

## **The Dynamics of Fiqh and Social Interpretation of Family Waqf**

The dynamics of fiqh and social interpretation of family waqf vividly illustrate how Islamic law continuously adapts to the complex needs of the modern community. Generally, waqf has been understood in Islamic jurisprudential tradition as the endowment of wealth for long-term benefit, encompassing both social and religious purposes. However, contemporary social developments require a more inclusive interpretation of waqf functions, particularly in the family context, where waqf is not only a serious act of worship but also an instrument of empowerment within society (Khaeri, 2022).

In classical studies, scholars such as Al-Sarakhs and Ibn Qudamah emphasized the essential pillars and conditions for valid waqf—namely, intention, lawful ownership of assets, and clear, sustainable benefits. Family or dhurri waqf (waqf ahli) is designated for family members or relatives, and this tradition is legitimized in fiqh literature because it aims to preserve internal family welfare (Budiman, 2020). This classical understanding remains the primary foundation for managing family waqf in many contemporary Muslim communities.

However, social interpretations of family waqf have expanded in meaning alongside societal changes. In many modern communities, waqf extends beyond immovable assets such as land or buildings to include cash waqf and productive assets capable of generating sustainable income (Zahara et al., 2020). This adaptation demonstrates the interpretive capacity of fiqh to respond to modern economic needs without abandoning its essence as a spiritual and social instrument.

Integration between fiqh interpretation and social practice is evident in the development of productive waqf, which involves managing waqf assets to generate sustainable economic benefits. This innovation broadens family waqf practices from direct benefit distribution to enhancing family economic capacity through productive assets. Productive waqf has become a significant component in contemporary Islamic economic literature as an alternative to strengthen community welfare. From a *maqāṣid al-shari’ah* perspective, productive waqf accommodates sharia objectives to protect wealth (*hifz al-mal*), life (*hifz al-nafs*), and social welfare (*maslahah*) (Rahmalina et al., 2023). Such an approach underscores that family waqf functions not only as ritual worship but also as a socially and economically relevant instrument for household and community welfare, demonstrating that fiqh interpretation is responsive rather than static.

In classical fiqh, waqf is viewed as an endowment for general or specific purposes, where the principal asset must remain intact while its benefits can be enjoyed sustainably. Fiqh scholars such as Al-Ghazali and Al-Mawardi emphasized *hifz al-mal* (protection of wealth) and *maslahah* (public interest) as legal foundations for waqf (Fadilah & Zen, 2024). Economically, classical waqf functioned as a wealth redistribution instrument to prevent accumulation among certain groups while enhancing societal welfare, though its management was relatively passive, limited to physical assets like land and buildings for social and religious purposes.

In the modern context, Islamic economic perspectives highlight productive waqf as an economic instrument capable of generating sustainable financial benefits (Sa’adah et al., 2025). This approach integrates classical fiqh principles

with contemporary economic theories, such as financial sustainability and risk management, positioning waqf assets not only as ritual charity but also as social and economic capital supporting family resilience. Contemporary fuqaha stress professional governance, transparency, and innovative waqf management to maximize economic benefits while maintaining sharia compliance (Fajariah, 2025). Thus, modern fiqh provides both legal legitimacy and practical mechanisms for families to use waqf as instruments of economic protection and empowerment.

Interpretive changes are also marked by increased access to waqf through cash waqf, which is easier to manage and more flexible. Socially, this approach allows families to participate actively in waqf without owning significant tangible assets, broadening community participation and promoting economic inclusion. The dynamic interpretation of fiqh regarding family waqf is also evident in responses to modern challenges such as education, healthcare, and family business capital needs. Contemporary literature shows that waqf practices have evolved from supporting ritual needs to offering concrete economic solutions for families under financial pressure, particularly during crises (Wahda & Ramadhita, 2024). This transformation reflects the integration of religious values and sharia-based economic strategies.

Nevertheless, the dynamics of fiqh and social interpretation of family waqf face implementation challenges. A major issue is professional and transparent governance. Waqf management literature emphasizes the importance of competent nazhir (waqf managers) to ensure responsible management of waqf assets and the generation of socio-economic benefits in accordance with waqf objectives (Ilyas, 2017). This indicates the need for more mature institutional approaches in the context of family waqf.

Moreover, social dynamics regarding family waqf include increasing public awareness of family members' rights and the broader purposes of waqf. This awareness encourages the transformation of waqf practices from mere philanthropy into social instruments capable of addressing economic disparities, enhancing family business capacity, and strengthening social resilience. This reality underscores that social interpretation of waqf must align with principles of justice and public interest.

The evolving fiqh and social interpretations also influence legal and policy developments in waqf across Muslim countries. Regulators and waqf institutions in many countries now adopt models supporting productive and cash waqf, creating legal frameworks more adaptive to contemporary needs (Zahara et al., 2020). These regulatory changes show that fiqh interpretation is inseparable from social realities and economic development needs. Such adaptation affirms the flexibility of Islamic law as a normative system while maintaining core principles.

Family waqf, initially rooted in internal family interests, has evolved into an integral part of broader social and economic development strategies, affirming the family as a strategic unit in social welfare distribution (Sadat & Samri, 2023). The dynamics of fiqh and social interpretation of family waqf demonstrate that Islamic legal interpretation continues to develop to address contemporary challenges without losing its religious foundation. The evolution of productive waqf, cash waqf, and institutional adaptation reflects a dialogue between classical fiqh principles and contemporary social needs.

## Conclusion

This study emphasizes that family waqf plays a strategic and multifunctional role as an instrument for economic protection and empowerment. Through productive management aligned with fiqh principles, family waqf provides long-term financial benefits, including mitigating household economic risks and supporting education, health, and family enterprises, while sustainably enhancing the economic capacity of family members. From the perspective of Islamic economics, family waqf functions as a fair wealth redistribution mechanism and a socially-oriented investment promoting collective welfare. From the family theory perspective, it strengthens social bonds, solidarity, and responsibilities among members.

Beyond its economic advantages, family waqf fosters deep moral and religious awareness. Active participation of family members in planning, managing, and distributing waqf cultivates values of solidarity, social responsibility, and the internalization of Islamic principles in daily life. The *maqāṣid al-shari‘ah* approach highlights that family waqf contributes to sharia objectives, including the protection of wealth, life, and lineage, thereby shaping families that are both economically resilient and ethically devout. Overall, this study offers a holistic perspective that enriches the literature on productive waqf and provides practical guidance for families, waqf institutions, and policymakers to optimize waqf potential as a contextual, sustainable, and human-centered instrument for economic protection and empowerment.

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