AWQAF NEW ZEALAND · RESEARCH SERIES
Research working paper · English translation

Engineering the Awqaf Industry

Why we call it an industry, not a sector, and why Awqaf New Zealand was compelled to engineer it

"We preserve the asset and benefit from its fruit"



November 2026 · Version 1.0 · DOI: 10.5281/zenodo.23992850

Research working paper, not peer reviewed, not a financial offer

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Status of this paper: a research working paper open to critique. It is not peer reviewed and is not a fatwa, a legal opinion, an offer document or an invitation to participate financially. It describes no operating farm, no deployed capital and no existing waqf units, and nothing is offered in any jurisdiction. References to sources do not imply their authors' endorsement.

The Arabic edition is the original and the principal reference for this paper. This English edition is its full translation. Where meanings differ, the Arabic text governs.



Meet the Awqaf NZ Knowledge Guide

I help explain the ideas, questions and limits of knowledge. I do not issue rulings or certify findings: proposals need testing and qualified review.

Suggested citation

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Abstract and keywords

1 | Abstract and keywords

This paper examines a shift in institutional thinking: from describing awqaf as a sector to treating it as an industry requiring people to renew its instruments. It does not claim that Awqaf New Zealand invented the term, or that economic definitions make industry the opposite of sector. Both terms serve classificatory purposes. Instead, it proposes an additional operational meaning of industry: a system that designs its instruments, tests its results, trains its people, corrects its errors and publishes its learning. It applies this meaning to the research trajectory of a small volunteer charity, beginning with an observation about unused Qurbani value and encountering questions of ownership, characterisation, measurement and governance. [1, 2, 3, 10]

The study uses conceptual and documentary analysis, not a representative survey of waqf institutions. It distinguishes people whose livelihoods involve serving awqaf, people receiving its benefits, and people developing its capacity for renewal. These are overlapping functions, not moral categories. Insufficient resources for renewal are presented as a testable hypothesis, not an established account of the industry. The decision to pause over the distinction between temporary cash waqf and qard hasan illustrates a review function, not the validity of an unresolved contract. The paper proposes developing capabilities through education, vocational training, research and open knowledge, with verification preceding expansion. It reports no impact results, market estimates or demonstrated effectiveness of the proposed financing.

Keywords: awqaf industry; institutional engineering; temporary cash waqf; qard hasan; governance; utilisation measurement; human capital; open knowledge; Qurbani; New Zealand.



The argument in brief

Many people live on awqaf or benefit from it. Far fewer work for its renewal. An industry needs all three.

01	02	03
Those who live on it: staff, administrators, service providers	Those who benefit from it: beneficiaries and communities	Those who work for it: design, measure, correct, teach

Overlapping functions, not ranks of worth. The balance between them is a hypothesis to test (U1).



PART ONE

Industry, Engineering and Adoption

Sections 1 to 5

Section 2

2

2 | Sector and industry: terminology and the limits of the argument

In statistical classification, an institutional sector groups units according to economic characteristics and functions, whereas industrial classification groups them according to their activities. Stats NZ sources distinguish institutional sector from activity, while the International Standard Industrial Classification provides a framework for collecting and comparing activity data. The argument therefore cannot begin by asserting that sector is merely a classification whereas industry, by an agreed economic definition, necessarily means a self-renewing system. Industry is also a classification. [1, 2]

In management literature, OpenStax's Principles of Management defines an industry as organisations producing similar products or providing similar services. This describes a relationship between producers, not their quality or learning capacity. The expression "waqf industry" already appears in the literature, including a 2023 study of waqf research in Malaysia and Indonesia. That citation establishes usage only; its assessments are not transferred to New Zealand or other waqf institutions. [3, 4]

This paper proposes an operational definition: the awqaf industry is a network of work, knowledge and functions enabling the dedication of money to lawful benefit, protection of the parties' rights, development of management methods and review of results over time. On this definition, the number of organisations or extent of benefit does not establish mature renewal capacity. What matters is an observable learning cycle: a defined question, documented design, appropriate test, review and publication of transferable learning. This is an analytical proposal, not a binding standard or new official classification.

Accordingly, "industry, not sector" identifies the question being asked rather than abolishing sector as a term. Asking about a sector may concern who belongs within it. Asking about an industry in the proposed sense concerns who develops the conditions for work to continue and improve. An organisation can remain classified within a nonprofit sector while contributing waqf knowledge, training or instruments. This requires neither conversion into a profit-making company, nor consolidation of diverse activities into one market, nor valuation of its contribution solely through service prices.

"Working for the industry" consequently means allocating identifiable effort to renewing shared capacity, rather than simply expressing interest. The product might be a data dictionary, a draft contract explaining objections, or training in documenting decisions. It might also be rejection of an unsuitable design. The paper proposes recognising a reasoned rejection as useful

knowledge because it can prevent repetition of an error. The terminology earns its place only through the responsibilities it adds. If it changes nothing about documenting and correcting assumptions, it remains rhetoric without a research purpose.

This definition also requires distinguishing outputs, outcomes and impacts. An output is a document or training activity completed; an outcome is a change in a user or procedure; an impact is a change in people's lives attributed to the intervention. The paper adopts this operational distinction to organise its claims, without inferring causation from sequence. A useful output may be published while its outcome remains unknown. A change may be observed without being attributable to the intervention alone. Readership or citation counts therefore cannot replace examination of the intended benefit.

Section 3

3

3 | Three human functions, not three ranks of worth

The paper uses “those who live on awqaf” in a restricted, neutral sense: people whose income or livelihood involves work or services connected with waqf administration. In the analytical model, this includes employees, administrators and service providers according to each institution’s arrangements. “Those who benefit from it” means intended beneficiaries or others receiving a lawful service. “Those who work for it” means people allocating effort to developing contracts, governance, measurement, technology, research and training. These are proposed functional definitions, not counts of people or judgements about motives.

The distinction must not diminish everyday administration. Maintaining records, checking eligibility and following obligations deserve recognition in institutional design. An administrator may combine service with renewal; a beneficiary may help design an instrument; a researcher may provide a paid service. The proposed unit of measurement is therefore the task, time and output, not personal identity. It would be mistaken always to classify an employee as someone living on awqaf, then exclude that employee’s improvements from work for awqaf merely because a salary is paid.

Institutional evidence recognises the need to build capacity without establishing the scale of any shortage. The Core Principles for Effective Waqf Operation and Supervision, launched in Bali in October 2018 during the IMF and World Bank Annual Meetings, provide a management and supervision framework. Indonesia also has published arrangements for training nazhir and assessing professional competence. These demonstrate organised capacity-building, not that other institutions lack it or that certification alone improves outcomes. [5, 6]

The proposition that beneficiaries greatly outnumber those working on renewal remains an **unverified hypothesis (unverified, U1)**. The sources used here provide no sufficiently comparable dataset measuring these categories. A proposed survey would first define institutional scope and period, then record work time and expenditure allocated to services, compliance administration and capability development. It should allow overlapping functions, record volunteer time, and specify whether maintenance and improvement count as operations or a separate renewal project. [Limits of the source base: 5, 6]

Asking managers whether they value innovation is insufficient. Better evidence would include a procedure amended following a complaint, training assessed through actual work, a study stating its limitations, or a decision record revising an assumption. These should be considered against organisational workload and circumstances without presuming an ideal ratio.

Beneficiary interviews could examine whether administrative improvement protects rights or increases access burdens. The findings might refute the original hypothesis. That possibility must remain open in the research protocol.

To reduce bias, the proposed survey should accommodate informal development, such as learning from a small incident without producing a report. It should also ask what work could not be undertaken and why, without interpreting non-completion as neglect. Protected review time or access to specialist advice might matter more than numbers of full-time researchers. Leaders' responses should be distinguished from staff and beneficiary experience, then compared for agreement and divergence. This is a proposal for collecting evidence, not a description of findings about any institution.

Section 4

4

4 | Engineering: design, test, correct and publish

Engineering here is a proposed method for organising decisions within Shariah, legal and practical constraints. It defines the problem, separates non-negotiable requirements from adjustable options, and converts assumptions into bounded tests. It then documents why a design was accepted or rejected. In research organisation, though not exact equivalence, this resembles the Frascati Manual's emphasis on systematic work, uncertainty and transferable or reproducible knowledge. Citing the manual does not classify every administrative activity as research and development. [7]

4.1 Engineering the legal characterisation of fiqh rulings, and contract drafting

Instrument design should establish relationships before selecting labels. Who provides the cash? In what capacity does another party receive it? Who controls allocation of benefit? Who must return an equivalent amount, and on what basis? What happens at maturity or default? These are examination questions, not concealed fiqh answers. If substituting "qard hasan" for "temporary waqf" changes no legal or economic effect, the reason for distinguishing them must be explained rather than assuming that the label creates the difference. [Context: 10]

Fiqh characterisation has a legal counterpart in the host country. A temporary cash waqf whose principal returns to its founder does not obviously fit the common-law idea of a permanent charitable trust. It might be characterised in law as a charitable trust, a loan or a contractual arrangement, each with consequences for charitable registration, private benefit and financial regulation. The engineering task is to draft a contract that preserves the fiqh ruling and is legally enforceable, without assuming that either one makes the other unnecessary. This paper offers no legal opinion on these questions.

Establishing a cash waqf and then lending its money should be distinguished from a direct loan between provider and recipient. The proposed structure involves different relationships; comparison cannot be reduced to money returning after a period. International Islamic Fiqh Academy Resolution 140 permits cash waqf and its use for lawful lending or investment. That foundation does not itself settle the conditions of a particular temporary structure or all its contractual consequences. [8]

The paper follows the resolution's distinction: when endowed cash is invested in purchasing property, the purchase does not automatically become waqf in substitution for the cash. In the model considered, the waqf is the cash; purchases are described as property purchased through

investment of endowed cash. This distinction must remain visible in contracts, records and reports. It does not alone resolve valuation, loss or repayment at maturity. [8]

Comparison of temporary and perpetual arrangements remains a research instrument here. Perpetual dedication presupposes continuing allocation, whereas a temporary arrangement, if validly characterised and conditioned, adds questions about termination and the destination of the cash. The paper proposes examining maturity's implications for liquidity, benefit entitlements and settlement. It claims neither unconditional superiority for temporary waqf nor inflexibility for perpetual waqf, and does not infer a capital guarantee from the waqf label. Ownership, guarantees, inheritance and zakat in the temporary structure require separate analysis; the source page's table is not reproduced as a final ruling. [8, 10; Appendix B]

4.2 Engineering measurement

The proposed measurement record distinguishes material existence, lawful potential use, practical recoverability and possible net value after costs. Not everything unsold represents recoverable loss. Additional use is not necessarily improvement if it harms an entitled person or overrides ownership. A research protocol should distinguish direct observations, estimates and unknowns, linking each description to its source. This is a measurement design, not a report of field results.

Awqaf New Zealand's published Qurbani Utilisation Index proposes a framework informed by food-loss measurement. The Food and Agriculture Organization of the United Nations (FAO) explains that indicator 12.3.1(a) covers losses across specified stages before retail. Drawing on its methodology does not make the Qurbani index an officially adopted UN indicator, or equate food measurement with measurement of all by-products or social benefits. Comparison requires explicit supply-chain boundaries and justification before combining mass, monetary value and human effects into one number. [11, 12]

4.3 Engineering governance and technology

AAOIFI's published Waqf Governance standard, GS 13, provides a reference for developing a requirements matrix. The paper does not claim that Awqaf New Zealand has passed a compliance audit. It proposes linking each requirement selected for adoption to a responsible person, procedure and verification record, distinguishing the standard from the organisation's own proposals. Documenting a decision does not replace examining its Shariah or legal validity. [9]

In the proposed digital design, specifications begin with relationships, rights, consents, permissions and version records, not the name of a technology. Testing should establish whether someone outside the design team can trace and correct an entry's rationale, and whether records can be recovered after error. Automation remains dependent on human clarification of

contractual meaning. Executing an ambiguous condition faster does not remove ambiguity. Difficulty altering a record does not substitute for rights to challenge decisions and correct data.

Proposed financial decision design also requires scenarios capable of producing rejection: delayed expected resources, inability to recover cash when due, or processing costs exceeding lawful benefit. The designer should explain who bears each consequence before seeking finance. No hypothetical calculation or return promise is offered, since unsupported numbers could lend false certainty. The useful task here is to identify documents required for calculations, their reviewer, when data become outdated, and what condition triggers reconsideration before commitment.

Section 5

5

5 | Communication and Adoption: The Missing Layer of the Awqaf Industry

The missing layer means a function requiring explicit attention in this research design, not an assertion that waqf institutions lack communication. The paper starts from the appropriateness of local accountability: founders' conditions, beneficiaries' rights and trustees' responsibilities require clarification within their legal and social context. The Waqf Core Principles recognise legal and supervisory frameworks without making jurisdictions identical. The proposition that most development is local and models rarely travel remains a research observation, **unverified (U5)**, not a comparative survey finding. [5]

The same hypothesis includes institutions rebuilding instruments developed elsewhere, and Muslim minority communities in Western countries struggling to find adoptable models. Multilingual websites alone establish neither knowledge transfer nor its absence. The proposed study would sample published models, trace translations, licences, implementation guidance and reuse, then interview organisations attempting adoption. It must distinguish unnecessary reinvention from necessary local adaptation and record successful transfers capable of refuting the hypothesis. [U5; proposed research design]

International waqf work already exists. The Awqaf Properties Investment Fund, managed by the Islamic Development Bank, advertises financing for income-generating property projects and applications from eligible organisations in member and non-member countries. This establishes activity across national borders, not a relationship with Awqaf New Zealand. The proposed comparison concerns a different function: making a knowledge-based model adaptable by a small community organisation, rather than reducing transfer to project financing. These functions can complement each other; the paper does not claim financing initiatives fail to transfer knowledge. [18]

Engineering consequently includes communication and adoption: can someone outside the design team understand the relationship, assess the evidence's limits and identify requirements before use? In this paper, **marketing** means making a model understood and adoptable, not fundraising, selling units or donation appeals. Awqaf New Zealand does not solicit donations and offers no units. This is its published position, not an inference from its scale. Nothing is offered for financial participation in any jurisdiction. [19]

This layer includes plain-language education, translations retaining qualifications, and measurement methods others can apply and criticise. Explanations should distinguish proposals from settled matters, and endowed cash from property purchased through its investment, with-

out simplifying away fiqh meaning. Illustrations and stories may assist explanation, but understanding requires separate testing. Readers should retain a route to the complete text and sources; simplification must not replace conditions and objections. [8, 16; proposed design requirements]

The proposed infrastructure includes explicit reuse licences with item-specific conditions, and permanent DOIs referencing documents and versions. The DOI Foundation describes persistent identifiers for identifying and accessing material; this paper does not treat them as evidence of peer review or contractual approval. The Open Science Recommendation of the United Nations Educational, Scientific and Cultural Organization (UNESCO) connects multilingual access with reusability while protecting rights and confidentiality. These principles do not make every institutional item unrestricted: licences for text, images and trademarks must each be checked. [20, 21]

Replication was intended from the outset. Article 5 of the 2011 cooperation protocol with the Awqaf and Minors Affairs Foundation (AMAF) in Dubai refers to charitable investment "starting with New Zealand as a model", so that "the model will be shown to the Muslim communities in the western countries". This records an intention in a signed document held by Awqaf New Zealand, not demonstrated external adoption or current endorsement. [22]

Awqaf New Zealand publishes in five languages. *One Family, Many Languages* presents the Awqaf Animal Family concept for plain-language Qurbani and waqf education, published as DOI 10.5281/zenodo.23947126. An animated educational video made for the same purpose, a tour of the Awqaf Animal Family farm, is published on the institution's YouTube channel. The Qurbani Utilisation Index, DOI 10.5281/zenodo.22700036, was also made available as a method for testing and reuse. These outputs do not establish measured reach, trust or adoption. [11, 16, 19, 23]

"Replicate, don't duplicate" translates into a proposed transfer package: problem definition, validity conditions, unresolved characterisation questions, a data dictionary, collection tools, hypothetical examples, correction history and licence conditions. Guidance should specify what requires local change and who reviews it. Testing could ask a user uninvolved in preparation to explain the package, recording questions and errors before revision. Adoption should be assessed through documented understanding, responsible adaptation and implementation capability, not downloads alone. These are proposed specifications, not a completed package or demonstrated result.

Finally, replication does not automatically transfer legal authority or a fiqh ruling. The proposed approach requires local legal advice, accountable local trustees and local fiqh review of the structure. "International" describes knowledge circulation, not one cross-border fund. Sister bodies, if established, would be independent, with no transfer of funds between them under this proposal. Attribution and accountability must remain clear, without claiming their representation from New Zealand. Replicability thus respects local responsibility and exposes

knowledge to scrutiny while retaining all the paper's restrictions on offerings and implementation.



PART TWO

The Case, Its Limits and the Way Forward

Sections 6 to 10

Section 6

6

6 | Why was Awqaf New Zealand compelled to take this path?

Awqaf New Zealand is a New Zealand registered charitable trust dating from 2011, registration CC46694, and is run by volunteers. The public register confirms its registration and trust structure. It received the 2013 Islamic Economy Award in the Waqf category in Dubai. The award is recorded as institutional history, not evidence validating current contracts or proposals. Neither register nor award is used to infer outcomes they did not measure. [13, 10]

"Compelled" explains the research trajectory: a small organisation in a minority Muslim setting and a common-law country sought to turn an observation into a lawful, documentable instrument. "No waqf law, no waqf authority and no ready instruments" describes the absence of a specialised waqf framework available for this design, not an absence of relevant general law or regulatory authorities. This paper offers no legal opinion on New Zealand law, and the scope of that absence remains to be confirmed by legal review (U2). [10]

The founding observation was that some annual Qurbani value was discarded or unused, and its amount had not been measured within the work considered. Claiming a quantified large loss, or that nobody anywhere had measured it, would exceed that observation. The amount of recoverable value and the completeness of the search for prior research remain unverified (U3). The paper therefore converts the observation into questions about quantity, ownership and cost, without a loss percentage or market estimate. [11]

In 2011 Awqaf New Zealand signed a cooperation protocol with the Awqaf and Minors Affairs Foundation (AMAF) in Dubai. Its Article 5 commits both parties to cooperate on "the use of the unused parts of the stocks slaughtered for the sake of Adhahi (sacrifice) and Islamic charity, and to add the financial resources thereof to the Waqf". This records a historical document, not a current relationship or endorsement. The protocol is not taken to confer automatic authority over resources owned by others. [22]

In 2016 the ISRA Council of Scholars, in an endorsement signed by nine scholars, approved the model's foundational structure **in general**. [24] Five international workshops subsequently exposed the distinction between temporary cash waqf and qard hasan. Awqaf New Zealand stopped rather than proceed with implementation, and the question is before the 12th Forum on Waqf Fiqh Issues at its request. No anticipated Forum outcome is presented. [10]

Pausing means neither that the research lacks value nor that the issue has been decided against the model. Its limited institutional meaning is that a design-critical question was not treated as merely a communications obstacle. No units have been offered and no capital raised. The 2018

Waqf Core Principles document also lists Husain Benyounis in its international working group. That establishes a specific contribution to knowledge work, not the group's representation or approval of the current proposal. [5, 10]

Section 7

7

7 | What has the engineering produced, and what are its limits?

Within this study, the accurately describable products are documentary and research outputs: a proposed index, an open feasibility study with corrections, and working papers with digital identifiers. Repository deposit or a DOI does not turn a draft into peer-reviewed research. Publication records establish documents and titles; their assumptions' validity and impact measurement are separate matters. A publication list must not become a list of economic or social achievements. [11, 14, 15, 16, 17]

Published output	Function in learning	What publication does not establish
Qurbani Utilisation Index	Proposes how to define what should be measured	Loss quantity or net value recovered
Feasibility study and corrections	Exposes design assumptions and review questions	Demonstrated feasibility or existing operations
From Charitable Waste to Sustainable Wellbeing	Connects resource questions with governance and development	Measured social impact
One Family, Many Languages	Examines an education and communication concept	Proven improvement in understanding or behaviour
From Maximising the Benefits of Qurbani to Building Human Wellness	Offers a maqasid analysis of resources and wellness	A fatwa, clinical outcome or realised financing

Sources: publication records and identifiers [11, 14, 15, 16, 17]. The final column applies this paper's distinction between having a design and verifying its results.

Awqaf New Zealand uses AI tools, under its direction, to multiply the capacity of its volunteer team, and the engineering page describes their use in preparatory work. However, the actual capacity increase, cash savings or net time savings have not been measured (U4). Counting generated drafts is insufficient. Prompting, review and correction time should be included, and output quality compared against a defined standard. More text is not assumed to mean more knowledge. [10]

The paper proposes internal measurement before productivity claims: select comparable tasks, record total time to approved output, document citation and translation errors, and assign accountable human review. Sensitive personal data should be excluded from unauthorised experiments; fiqh adjudication and credit decisions should not be delegated to the tool. These are proposed design conditions, not an existing system's description. An output remains rejectable even when produced quickly or cheaply.

A fundamental limitation is that a document does not demonstrate implementability. An explainable contract may require legal revision; processable material may be uneconomic to collect; attractive communication may create misleading understanding. The paper therefore proposes a record of transitions between knowledge states: idea, draft, specialist-reviewed design, planned test and measured result. Movement between states requires more than a change in wording or publicity. This study presents no financial implementation, farm results or existing units. [11, 14, 17]

It also proposes independent review of the decision to continue, not merely document content. The reviewer should see arguments for and against, changed assumptions and remaining unknowns, then identify the weakest link affecting the next step's validity. The answer might be ownership evidence, a measurement trial or reformulation of a fiqh question, rather than another general study. Reasons for responding or not responding should be published insofar as accountability and privacy allow. The paper does not assume such review has occurred; it proposes it for organising subsequent work.

Section 8

8

8 | Developing people who work for the industry: a shared-capacity proposal

The proposed programme begins with tasks requiring people able to explain their decisions. It seeks neither an individual expert in everything nor an all-purpose qualification. Instead, it develops a common working language among the jurist, accountant, researcher, technical practitioner and trainer. Learning can begin with reading a contract and tracing rights, identifying an entry's source, or criticising an indicator with unclear boundaries. Competence ultimately concerns task performance, not eloquence about waqf or certificates alone.

Proposed learning pathways connect conceptual foundations and relationships, documentation and data skills, risk and governance, project-specific vocational expertise, and research and evaluation. No accredited programme or training agreement is announced. Published Indonesian nazhir certification arrangements demonstrate that some competencies can be organised and assessed, not that their model transfers automatically outside its context. A small organisation may need a part-time function or specialist service rather than a separate department for each task. [6]

Vocational skills should be specified through assessable outputs: collect data without duplication, explain consent without coercion, calculate costs from supporting records, or match a contract version to the procedure used. Simulation exercises should require neither public money nor real beneficiary data. If a later project proceeds to field testing, research, operational and financial permissions should be distinguished as required following review. Success in simulation does not alone demonstrate readiness for independent, high-consequence decisions.

Proposed research collaboration should define the question, collection methods, publication rights and conflicts of interest without presuming named organisations or existing relationships. Researchers should retain the ability to publish findings contradicting the hypothesis. Questions can be narrow: can readers distinguish endowed cash from purchases through its investment after reading an explanation? Do two observers classify a material's destination consistently? Modest verifiable knowledge provides a firmer foundation than an expansive explanation that cannot be refuted.

"Replicate, don't duplicate" means transferring a documented method after checking suitability, rather than copying a contract or plan unchanged. The paper proposes a package containing definitions, conditions, metadata, procedures, revisions and known errors. Transfers should record what remained constant, what changed and why. Replicating an experiment to verify re-

sults is not wasteful duplication; it is part of testing. The aim is to avoid unnecessary reinvention while retaining independent verification.

Proposed open knowledge also needs boundaries. Access to a document does not imply permission to use personal data or trademarks, or remove the need for legal and fiqh review. Reuse conditions should be stated for each item. A publication rule should include version, date, source and reason for changes, alongside reasoned records of criticism not accepted. The purpose is not to display mistakes, but to make the evidence-to-decision relationship intelligible. Protecting sensitive data remains compatible with publishing methods and assessing quality.

Capacity-building should not become an unlimited funding request. The proposed pathway specifies an output, skills gap, accountable implementer, documented cost and evidence of success before seeking resources for a stage. The paper does not assume recovered value will finance this programme; that requires separate feasibility assessment. Nor does institutional independence mean dispensing with every external resource. Learning decisions should remain explainable, and the boundary between volunteer work and paid expertise should be visible rather than concealing either contribution.

Developing people also includes their right to understand responsibility limits and decline tasks beyond their competence. Each task should identify its reviewer, necessary training and complaint recipient. Volunteer enthusiasm should not imply nonexistent capacity or replace separation of preparation and approval with personal trust. Simple tasks can rotate to reduce reliance on one person while specialist work remains with qualified practitioners. Knowledge transfer then becomes part of continuity, rather than an addition postponed until project completion.

Section 9

9

9 | Objections and responses

Does calling waqf an industry turn worship into a commodity? This objection is justified if maximising income overrides ritual requirements or resource owners' rights. The paper therefore restricts industry to engineering lawful means, not redefining worship as a product. Designs must permit rejection of a financial benefit when it conflicts with a relevant right or condition. Nor is every Qurbani by-product assumed available to the organisation merely because it can be processed. The question preceding efficiency is who has authority to decide. [Context: 8, 17]

Is engineering an import displacing fiqh? The term describes work organisation, not an authority replacing Shariah judgement. Proposed testing concerns contractual clarity, procedures and data. Popular acceptance or profitability does not establish permissibility. Conversely, valid characterisation, if established, does not replace verification of measurement and implementation. Another name could describe the method if it preserved these functions. The proposal's value lies in its accountability and corrigibility, not the word's origin or appeal.

Is a small charity entitled to make this argument? It can present a question and documented experience within their limits, without judging the industry's performance or representing other institutions. Claims must remain proportionate: working-group membership establishes particular participation; publication establishes access to a text; a documented pause establishes a decision in this case, not institutional superiority. The argument depends neither on smallness as a virtue nor scale as authority, but on examinable, criticisable work. [5, 10, 11]

Does this add burdens for administrators and staff? The proposal distributes development tasks and scales requirements to capacity, rather than requiring every administrator to become a jurist, programmer and statistician. It should test whether proposed documentation saves time or adds unhelpful work. Measurement costs must include staff and beneficiary time. The appropriate result might be simplifying a procedure or abolishing a report rather than adding a platform or committee. Respect for everyday administration belongs within improvement design and does not weaken the demand for evidence.

Why not simply use qard hasan? This is a foundational objection, and it is the question Awqaf New Zealand itself raised after 2016 and paused its work to resolve. A comparative study by Dr Abdelkader Jilali Qaddawi, published in 2024, sets out substantive differences between a qard hasan fund and a temporary cash waqf fund for lending [26]. Among them: the qard hasan fund holds the money as a liability (*yad daman*) and guarantees the principal, whereas the temporary waqf fund holds it in trust (*yad amanah*) and does not guarantee return of the principal except in cases of transgression or mismanagement; a lender may demand early repayment, weaken-

ing the fund's stability, whereas the founder may not recall the principal before the term ends; the waqf allows accounting, oversight and monitoring of the fund; and the term does not lapse on the death of the founder or of the trustee. This paper presents these as the study's findings, not as a final ruling: whether they hold, and how far, is the question before the 12th Forum on Waqf Fiqh Issues. If no material distinction or justified benefit is established, the choice of instrument remains open. [8, 10, 26; Appendix B]

Will repeated review make action impossible? Evidence should be proportionate to consequences and reversibility. Reviewing educational wording does not require financial commitment procedures; small institutional size does not justify lighter scrutiny of others' contractual rights. The paper proposes a sequence permitting reversible work while implementation-critical questions remain pending. Testing can be simplified and bounded instead of bypassed. Engineering means organising what can be learnt now and what must wait, not turning every question into a reason to suspend every kind of work.

Section 10

10

10 | Conclusion

The paper proposes moving from classification boundaries to the production of capacity for continuity and correction. It does not claim Awqaf New Zealand has re-engineered the awqaf industry. It describes an effort to engineer its model's requirements and the questions requiring pause, documentation and publication. Needing an instrument differs from demonstrating one instrument's suitability. Review may leave some proposals unfit for implementation without eliminating the value of the question or publishing reasons for rejection.

The proposed programme's criterion is an increase in work that people other than its designers can understand, test and correct. This includes clear contracts, bounded measurement, performance-based training and knowledge transferable under stated conditions. The goal is not reducible to raising money, purchasing technology or issuing documents. Working for the industry, in the proposed sense, means protecting the conditions of lawful benefit and developing people's capacity to renew them. That thesis itself remains open to criticism and testing.

References and source note

References and source note

Access date: 6 November 2026. Institutional sources are self-descriptions, not independent evaluations. The engineering page [10] is used for history and the fiqh question only; its claims of priority and operational language are not adopted. Historical documents held by Awqaf New Zealand are cited as such [22, 24]. Claims not yet independently verified are listed in Appendix A. The links identify sources, not partners or supporters.

> **Use of AI tools.** This paper was drafted with the assistance of generative AI tools (ChatGPT and Gemini), and edited, checked against Awqaf New Zealand's records and laid out with Claude, all working under the author's direction. The author is responsible for the content. AI tools were not used to issue rulings or to generate data. This paper continues the argument of *From Awqaf Sukuk to Awqaf Units* [25] and the working papers cited in section 7.

[1] Stats NZ. "Institutional sector". DataInfo+. https://datainfoplus.stats.govt.nz/item/nz.govt.stats/4a29a0ee-6545-4fb1-951d-4a09eecc7762

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Appendix A. Claims not yet independently verified

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U1: Beneficiaries' numerical or relative predominance over people allocating work to industry renewal. A hypothesis without sufficient comparative data here. The proposed test surveys tasks, time and outputs.

U2: The comprehensive legal assertion that New Zealand has no waqf law, authority or ready instruments. Not independently verified. Used as the case account's absence of a specialised framework available for the design, not an absence of general law or regulation.

U3: The amount of unused Qurbani value and the universal assertion that nobody anywhere has measured it. The founding observation is Awqaf New Zealand's own; quantity and completeness of the literature search are not established here.

U4: The amount of capacity multiplication or savings resulting from AI. Tool use is documented; quantitative effects were not measured in the available materials.

U5: The predominance of local development, rarity of designing models for cross-border replication or their transfer, rebuilding existing instruments, and difficulty for Muslim minority communities in finding adoptable models. These linked observations and hypotheses have not been established through a comparative survey. Section 5 proposes examining models, licences, adoption evidence and interviews, including contradictory cases.

Appendix B. Points on which no definitive fiqh position is taken

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1. Permissibility and conditions of temporary cash waqf in the structure considered, particularly where an equivalent amount eventually returns to the cash provider.
2. The substantive distinction between establishing temporary waqf and lending from it, and making a direct qard hasan, including each relationship's character, rights and obligations.
3. Cash ownership or attachment of rights during the term, the administrator's capacity, liability for misconduct or negligence, and the distinction between preserving principal and guaranteeing an investment outcome.
4. Ending dedication and settling liquidity, loss, default and beneficiary claims without incorporating an unexamined guarantee.
5. Death, inheritance and zakat consequences according to structure, entitled party and relationship stage. The source page's table was not adopted as a set of rulings.
6. Conditions governing Qurbani by-products, ownership transfer or agency, and allocation of proceeds, without assuming that describing them as waste makes them available to the charity.
7. The limits of applying Resolution 140: it establishes the distinction between endowed cash and purchases through its investment, but this paper does not settle the temporary structure's details and consequences.

Awqaf New Zealand · A research working paper open to critique · Not an offer of waqf units

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