# The Reconstruction of High-Inherited Wealth in Minangkabau through **Cash Waqf Movement**

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Abstract: The development and demands of modern life results in the decrease of role and existence of highinherited wealth in Minangkabau. This fact requires a reconstruction of the development of highinherited wealth in Minangkabau. One of them is through cash waqf movement which is an alternative in developing and empowering the people's economy. This paper aims at explaining the reconstruction of high-inherited wealth in Minangkabau through cash waqf movement. This study offers solutions and alternatives in restoring the role and existence of high-inherited wealth in Minangkabau through the cash waqf movement. By using a qualitative approach, this study found that the cash wagf movement can restore the role and position of high-inherited wealth in Minangkabau in the following forms; first, reclaiming the pawned assets and increase the number of assets through the cash waaf movement from all members of the tribe or clan. Second, legalizing these assets by changing the certificate into waqf property certificate. Third, managing the high-inherited assets productively and sharing the profits for the economic needs and welfare of the people or tribe. Assets management and development through the cash waqf movement can be used as a model for other communities, especially the Minangkabau community in managing people's or tribal assets and improving the welfare of the people.

Abstrak: Perkembangan dan tuntutan kehidupan modern menyebabkan peran dan keberadaan harta pusaka tinggi di Minangkabau semakin hari semakin pudar dan berkurang fungsinya. Fakta ini menuntut adanya rekonstruksi pengembangan harta pusaka tinggi di Minangkabau, salah satunya melalui gerakan wakaf uang yang menjadi salah satu alternatif dalam pengembangan dan pemberdayaan ekonomi umat. Paper ini berusaha menjelaskan rekonstruksi harta pusaka tinggi di Minangkabau melalui gerakan wakaf uang. Kajian ini berupaya untuk memberikan tawaran solusi dan alternatif dalam mengembalikan peran dan keberadaan harta pusaka tinggi di Minangkabau melalui gerakan wakaf uang. Menggunakan pendekatan kualitatif, studi ini menemukan bahwa gerakan wakaf uang dapat mengembalikan peran dan kedudukan harta pusaka tinggi di Minangkabau dalam bentuk; Pertama, mengembalikan atau menebus harta pusaka tinggi yang tergadai dan menambah jumlah harta pusaka tinggi melalui gerakan wakaf uang dari seluruh anggota kaum atau suku. Kedua, mengurus legalitas harta pusaka tinggi dengan cara mensertifikatkan menjadi harta wakaf. Ketiga, mengelola harta pusaka tinggi secara produktif dan membagikan hasilnya untuk kebutuhan dan kesejahteraan ekonomi kaum atau suku. Pengelolaan dan pengembangan harta pusaka tinggi melalui gerakan wakaf uang bisa dijadikan model yang dapat digunakan oleh masyarakat lainnya, terutama masyarakat Minangkabau dalam mengelola harta kaum atau suku dan meningkatkan kesejahteraan umat.

**Keywords:** Reconstruction; High-Inherited Wealth; Minangkahau; Cash Waqf.

### INTRODUCTION

This study was conducted due to author's concern about the condition of highinherited wealth in Minangkabau. The assets of high-inherited wealth are used for the needs of the people and the welfare of their tribe (Wulandari, 2020), but social facts show

that the existence of these assets is currently fading away. Their function no longer runs properly (Firdawaty, 2018). The number of tribes' members is increasing (Eficandra et al., 2018), while the amount of high-inherited property remains the same, even reduced by being pawned or sold (Febriasi, 2015). Some of the assets are even abandoned by the people. On the other hand, high-inherited wealth sometimes becomes the object of dispute for internal and inter-ethnic groups (Fauziardi, 2018). Some people certify the high inheritance, although later it also becomes a problem when it is certified on the behalf of an individual (Murniwati et al., 2021). These problems, of course, need to be solved so that the existence and function of high-inherited assets in Minangkabau can run well. Some Islamic law experts try to offer solutions, such as Mahmud Yunus (Eficandra et al., 2013) by offering a suggestion that high-inherited assets must be added through a will (Eficandra et al., 2018). However, this offer has not yet had a significant impact on the management of this Minangkabau inheritance in and economic development of the people. On the other hand, one of the economic instruments in Islam that is increasingly showing its alternative existence as an in development and economic empowerment of the people is waqf, especially cash waqf (Eficandra et al., 2017). Various cash waqf movements have started to appear and emerge collaboratively with various other programs.

Many studies have been conducted on high-inherited wealth in Minangkabau. Those studies can be divided into several categories. First, the study of high-inherited assets which focuses on legal aspects (Zuwanda, 2021; Firdawaty, 2018; Tono et al., 2019; Hendri et al., 2021; Eficandra et al., 2018; Iqbal, 2020). Second, the study on the settlement of high inheritance disputes

(Ernawati & Baharuddin, 2017; Putri, 2021; Supriyanto et al., 2014; Yuhelna, 2014; Supriyanto et al., 2014; Putri, 2021). Third, the study on the position, function, and management of high-inherited assets in Minangkabau (Rahmat, 2019; Indrasukma, 2021; Panyalai, 2021; Febriasi, 2015; Fahmi et al., 2020; Basri & Ratna, 2020; Yuhelna et al., 2021; Eficandra et al., 2018; Elfia et al., 2020). Thus far, there has been no study that specifically discusses the management and development of high-inherited assets in Minangkabau through cash waqf movement.

This study attempts to fill the void in the study of the management of highinherited assets in Minangkabau through cash waqf movement. Thus, this study would like to answer several questions; how is the condition of high-inherited wealth in Minangkabau and how is the management and development of high-inherited wealth in Minangkabau through cash waaf movement. Therefore, fundamental the problem of this study is how to reconstruct high-inherited wealth in Minangkabau through cash waqf movement.

The study of the management of highinherited wealth in Minangkabau through cash waqf movement is interesting to discuss considering several aspects. First, existence and function of high-inherited wealth in Minangkabau are fading away day by day. Second, it seems necessary to find a solution so that the existence and function of this property return to the ideal ones of the Minangkabau community's values. Third, the existence of a model for the managing developing high-inherited through cash waqf movement may be able to help the economy and the tribes' members welfare or tribe welfare in particular and the Minangkabau community in general. Fourth, the management and development of high-inherited assets through cash waqf

movement can be used as a model that can be implemented by other communities in managing people's assets and improving the welfare of the people.

### **RESEARCH METHODS**

This study is a literature study supported by field data. The data were taken from the results of the previous studies that explained the reality of highinherited assets in Minangkabau today. These data were needed to strengthen the argument that there was a need for reconstruction of the management and development of high-inherited assets in Minangkabau. In addition, the sources of data were also obtained the literature about cash waqf as an developing alternative in and empowering the people's economy. The obtained then data were presented, verified, and analyzed. (Miles & Huberman, 1994).

### RESULTS AND DISCUSSION

# High-Inherited Wealth in Minangkabau: **Between Ideality and Reality**

Minangkabau is one of the ethnic groups in the customary environment located in West Sumatra Province. The Minangkabau ethnic is well-known for its matrilineal system. The kinship system which is regulated according to the female line is still maintained today (Sukmawati, 2019). As a form of maintaining this system, the Minangkabau community regulates the welfare of their tribal descent through Minangkabau community inheritance. stipulates the existence of pusako (heritage) with the principle of communal ownership which is passed on to female descendants. This heritage property is usually in the form of land, because in Minangkabau concept of thought what is meant by property is immovable property, such as rice fields and fields (Navis, 1984). The supervisor of this property is Mamak (mother's brother), while the mother is the holder of the keys to the ampang puruik and granary (a place to reserve assets and food). The property may sold or pawned, except not be circumstances accepted by the custom, repairing the Gadang namely House (Minangkabau traditional house), inauguration of penghulu (the headman), the funeral of a died tribe' member (costs for processing the corpse), and the cost of marrying off an adult female. (Haron & Hanifuddin, 2012).

Some early sources state that the inheritance in Minangkabau is also legally considered as ulayat land. (Haron Hanifuddin, 2012). However, development, history recorded that there had been a turmoil of thought in the matter of property in Minangkabau. Eventually, the inheritance in Minangkabau has been divided into two types, namely high inheritance and low inheritance. division is very likely influenced by Islam, as a gap to put Islamic inheritance doctrine, which strengthens the position of men who have not had power over property in Minangkabau so far. (Haron & Hanifuddin, 2012).

High-inherited assets are joint property of a tribe/people in Minangkabau which have been passed down from generation to generation from their ancestors. Thus, who certainty the original owner was no longer recognized. This property is the main element in the matrilineal kinship organization in Minangkabau. Usually, this property is in the form of immovable property, such as land, housing, villages, rice fields, forests and the like. Whereas what is meant by low inheritance is the assets obtained through self-earned and/or marital

property in a family in Minangkabau during a marriage. These assets are usually referred to livelihood assets, such as houses, vehicles and so on (Eficandra et al., 2018). Highinherited assets are also referred to as high inheritance or maternity assets because they are passed down from generation to generation. High inheritance is obtained through tembilang besi (iron spade), which means a tool used for clearing the forest/land by the ancestors, while the low inheritance is obtained through tembilang emas (golden spade), which means buying or pawning rice fields. (Haron & Hanifuddin, 2012).

Syarifuddin (1984) explains that the inheritance of high-inherited wealth in Minangkabau customs refers to principles. First, the unilateral principle. It is the right of inheritance that only applies in one line of kinship through the mother. Second, the collective principle. namely that the person entitled to the inheritance is not an individual but a group, so that the inheritance cannot be divided. Third, the principle of virtue, namely that in receiving inheritance or given a role of managing inheritance, there are some levels of rights that cause one party to be more entitled than another. As long as those who are more entitled to it are still alive, the others will not receive it.

The position and distribution of high inheritance Minangkabau development became a broad discussion Minangkabau among scholars. scholars discuss high-inherited wealth as shubhat assets, luqatah assets, ghasab assets or waqf assets (Syarifuddin, 1984). In fact, one of the Minangkabau clerics, Sheikh Ahmad Khatib Al-Minangkabawi stated firmly that the high inheritance model in Minangkabau has violated Islamic law (Sahid et al., 2018). However, some opinions explain that at first glance the inheritance of high-inherited

wealth in Minangkabau looks different from Islamic teaching, but in practice this is not the case. This is because high-inherited wealth is communal property of a tribe's group, whereas according to the sharia, the property that can be inherited is the property of ragabah. Thus, the inheritance model of high-inherited wealth does not violate Islamic law, because it does not meet the requirements. (Noviardi, 2020; Fitriyana, 2021)

Despite, its legal status debate, the high condition of inheritance in Minangkabau is currently decreasing in quantity. This is due to the increasing family members in a tribe or clan. Members of a tribe or clan increase due to marriages, meanwhile the high inheritance, both land and rice fields/fields, remain the same. The property must be occupied by members of a new clan or tribe, and as a result of management, the property will be reduced because it must be divided among all members of the clan or tribe. In addition, the government's regarding policy construction of public facilities also affects the amount of high inheritance. Highinherited assets are used/purchased by the government for development, such as roads, schools, hospitals, markets, and others. On the other hand, the amount of property is reduced due to a misuse manipulation executed by certain clan leaders, such as being sold, given away and others that are not in accordance with Minangkabau customary provisions. (Eficandra et al., 2018)

On the other hand, high inheritance is often the object of internal disputes among tribe's members or between two tribes (Fauziardi, 2018). High inheritance disputes are not only about choosing the application of laws such as Islamic, customary, or Indonesian civil law, but also due to lack of clarity about which party should maintain

and control this high inheritance, as well as the absence of a grant letter from the tribe towards the high high-inherited land as happened in Pesisir Selatan. In addition, such dispute also occurs because the property is pawned (Hariyanti, 2021) or sold (Holipah, 2007). On the other hand, the government's policy for land certificates also has an influence on the condition of high inheritance in Minangkabau. Some clans certify high inheritance although later it also becomes a dispute when it is certified in the name of an individual (Murniwati et al., 2021).

Those examples are just a few of the disputes concerning high-inherited assets which picture that what is idealized by Minangkabau community towards conception of high inheritance has not been implemented as it should be. Ideally, highinherited wealth is a defense for the welfare of life and the economy of the tribal members, but the reality is quite the opposite. This wealth is decreasing in quantity and even become the object of disputes and quarrels among the members of a tribe or even between tribes. It absolutely becomes an important homework for Minangkabau community to restore the function and position based Minangkabaunese's perspective on the conception of ideal property.

# Cash Waqf Movement: An Alternative for developing Wealth and Empowering the People's Economy

حبس الاصل وتسبيل الثمرة Waqf is defined as (hold the capital and donate the profits), in another definition, it is about وصرف حبس المال maintaining the wealth حبس المال منافعه في سبيل الله and using the profits in the name of God) (Sabiq, 2009). In Law Number 41 of 2004 concerning waqf, it is explained that waqf is a legal act of waqif, namely to separate and or give part of one's own property to be used forever or for a certain period of time

according to interests, for worship purposes and or general welfare according to Sharia. Based on this definition, it can be understood that cash waqf is a legal act of waqif to separate and or hand over part of one's own money to be used forever or for a certain period of time according to interests, for worship purposes and or general welfare according to Sharia. In another definition, cash waqf is waqf in the form of money (in rupiah in Indonesia) which can be managed productively by nazhir by which its profits are utilized for mauguf alaih. (Eficandra et al., 2017).

Cas waqf has been existed since the 2nd century of Hijr year (Sya'bani, Scholars, both classically and contemporary, agree on the permissibility of productive cash waqf. The permissibility of cash waqf was stated in Hanafi and Maliki madhabs. Even Shafi'i madhab also allows cash waqf as said by Al-Mawardy. In line with that, The Indonesian Ulama Council explained that cash waqf does not conflict with the definition of waqf that has been formulated by the majority of scholars by referring to the hadiths concerning waqf (Nawawi, 2016). The Indonesian Ulama Council issued a fatwa on the permissibility of cash waqf in 2002 (Indonesian Ulama Council, 2002). It was followed by the enactment of Law Number 41 of 2004 concerning waqf (the government of the Republic of Indonesia, 2004). Thus, this law provides hope in empowering the people's economy in addition to the interests of worship and other social facilities (Lubis, 2020).

Some people's understanding of waqf tends to be limited to land and building waqf. During the development of times, productive waqf studies have emerged in the management of land and building waqf which have been non-productive and cash waqf study. With the number of Muslim communities in Indonesia, the potential of

cash waqf is very large and becomes one of the sources for the economic empowerment of the people (Hidayat, 2017). Thus, cash waqf can be an alternative source of funding in empowering and improving the economy and welfare of the people (Kamal, 2021). The results of the cash wagf investment can be channeled to help the operational costs of educational institutions (Svamsuri & Al Mananaanu, 2021), health and social institutions (Kamal, 2021). Managed cash waqf can provide a multiplier effect in the economy, the results of the cash waqf investment can be given either in the form of assistance to the economic sector or noneconomic sector (Al Arif, 2012).

Some of the benefits of cash wagf, among others: First, benefits for personal welfare (world-hereafter). Second, benefits for family welfare (world-hereafter). Cash waqf certificates can also be purchased to ensure the improvement of the quality of life generation through of the next implementation of educational programs, marriages, and others. This is because the bank will still be responsible for managing the profit from the cash waqf certificate because by managing such a program, the cash waqf can be used for the welfare of generations. Third, future social development. With the profits from cash waqf, one can provide valuable assistance for the establishment or operation of educational institutions including mosques, hospitals, schools, madrasas, academies, and universities. Fourth, build a prosperous society. Funds raised from cash waqf will be invested and the profits can provide social security for the poor and security for the rich. Finally, cash waqf will become a means for developing care and mercy between the rich and the poor, thus it also helps to create harmonious relationships and good cooperation. (Sabri, 2014).

The productive development of waqf is an inevitability at this time. Because, theoretically the concept and practice of wagf will be able to answer and realize it according to the needs and benefits of the people. Likewise, on the other hand, the economic empowerment of the people in the context of improving welfare and alleviating poverty, as well as the realization of independence in the economy, is a demand that must be considered and solved. Therefore, based on the extraordinary potential of cash waqf as capital/investment and the potential of land waqf which is relatively large and wide in several areas, it can be understood that the two potentials are very possible to collaborate in order to improve welfare the and economic empowerment of the people. (Eficandra et al., 2017)

#### Developing **High-Inherited** Wealth through Cash Waqf Movement

Based on the previous explanation regarding many problems related to the existence high-inherited of assets Minangkabau, it is necessary to reconstruct the management and development of highinherited assets so that they can return to their function as a means of empowering people or tribes. On the other hand, cash waqf is an economic instrument that is increasingly showing its existence to be an alternative in developing and empowering the people's economy. In this section, the author tries to offer a model for the reconstruction of high-inherited through cash waqf movement.

As one of Islamic philanthropy and an alternative for developing wealth and empowering the people's economy, the cash wagf movement will be able to restore the role, position, and function of high heritage assets in Minangkabau. This can be done by gathering all members of the clan or tribe, and agreeing to collect money from each

member as a form of waqf. The money is then managed and developed in high heirloom objects. For this reason, there are several steps and forms of the cash waqf movement that must be carried out in restoring the position and function of high heritage assets in Minangkabau, including:

## 1. Increasing the quantity of high-inherited wealth

The increasing number of a tribe's members causes a decrease in the quantity of high-inherited wealth. Besides, many highinherited assets have been pawned and even sold by the tribe's members as described previously. This reality certainly causes a decrease in the function of high-inherited wealth in Minangkabau. To restore its position and function, it is necessary to increase the quantity of it through cash waqf movement by all members of the tribe.

The initial step of this movement can be done by gathering all members of the conduct deliberation. tribe to This deliberation discusses the agreement of tribe's members to jointly reclaim the high inheritance that has been pawned. Every member of the tribe needs to be asked for his/her opinion regarding the efforts to reclaim the property that has been pawned. After all members of the tribe agree, then the way to reclaim it is discussed, namely through the cash waqf movement. Every member of the clan spends money as waqf. The money is then used to reclaim the pawned high inheritance.

In addition to reclaiming the pawned high inheritance, the money collected from tribe's members as waqf can also be used to buy another land. The land is then used as the high inheritance of the people or tribe, because it is purchased with waqf money from all of its members. Thus, the quantity of high inheritance increases to balance the increasing number of tribe's members as

well. After reclaiming the pawned property and adding the assets by buying it with waqf money, then it is necessary to legalize them as waqf property or high inheritance.

## 2. Legalizing high-inherited wealth

After collecting high inheritance from the waqf, the next thing that needs to be management for the inheritance is to legalize it so that its existence is recognized in accordance with applicable laws and regulations. The legality of this high inheritance can be managed with registering options. First, two high inheritance assets by making them as waqf property belonging to people or tribes. Thus, the high inheritance is certified as waqf land. Second, registering the high inheritance into the category as ulayat land which is the joint property of tribal members. This choice makes high-inherited assets certified as ulayat land.

High inheritance assets can be used as tribal waqf assets. Thus, the management of the legality of high inheritance is carried out by registering it as a waqf property, thus it obtains a waqf land certificate. The rule of law that regulate this waqf land certificate include; the Minister of Religion Instruction No. 15 of 1989 concerning the administering of Waqf Pledge and Land Waqf Certificate (1989), the Instruction of the Minister of Religion and the Head of BPN No. 04 of 1990 and No. 24 of 1990 concerning Waqf Land Certificates (1990), Joint Decree of the Minister of Religion and the Head of BPN No. 422 and No. 3/SKB/2004 concerning Land Certificates (2004).registration procedure for making waqf land certificates is regulated by Ministerial Regulation of ATR/BPN No. 2 of 2017 (2017). Meanwhile, the recording of waqf pledges and their registration is emphasized in Law no. 41 of 2004 concerning Waqf in Article 32 (2004).

The steps for registering the high inheritance as waqf property can be started by gathering tribal members and conducting deliberation transform to the high inheritance property to become waqf property. Furthermore, the members of the tribe report the waqf of high heritage assets to the Office of Religious Affairs (so-called KUA in Indonesian abbreviation) as the Official for Making the Waqf Pledge (socalled PPAIW in Indonesian abbreviation). The members of the tribe as wakif appoint one or several waqf nazhir that can be represented by the leader of the tribe (penghulu). PPAIW then issues the Waqf Pledge (so-called AIW in Indonesia), nazhir's Endorsement Letter, and submitted nazhir's registration to the Indonesian Waqf Board. Furthermore, PPAIW or nazhir registers waqf land on behalf of nazhir to the Land Office by attaching the conditions that have been determined. After registration, the Head of the Land Office issues a Land Wagf Certificate in nazhir's name, and records it in the Land Book and Land Rights certificate. Thus, high inheritance assets already have legality and are recognized by legislation, so that there will be no more reduction in quantity and will not become an object of dispute.

High-inherited assets, also known as ulayat lands, can also be registered for ownership in the form of certificate of ownership of a land (Riardo, 2019). The registration of the legality of this land is regulated in Government Regulation Number 24 of 1997 concerning Land Registration (1997). In addition, this is also contained in the Minister of Agrarian Regulation Number 18 of 2019 concerning Procedures for ulayat land Administration of Customary Law Community Units (2019). Although agrarian law does not specifically regulate the registration of ulayat land, there are several laws and ministerial regulations that regulate it (Tanuramba, 2019). In addition, the Regional Government of West Sumatra Province has also regulated the customary land in the West Sumatra Province Regional Regulation Number 6 of 2008 concerning *ulayat* Land and Utilization (2008). The registration can be submitted in one of the Complete Systematic Registration (so-called Indonesian abbreviation) programs which have recently been actively carried out by the government. (Riardo, 2019).

legality of To obtain the high inheritance property by certifying customary land, it can be done by converting previous former rights and former customary property rights and applying for property rights. It can be started by making a letter of statement by the head of the heirs, followed by approval by the head of village and the head of district, concerned and known by the regional headman, tribal head, and Regional Customary Deliberation Office (so-called KAN Minangkabau in abbreviation) chair, and finally with the issuance of a certificate issued by the head of village and the head of district. These certificates are then used for registration to the Land Office. Registration at the Land Office is carried out in accordance with the procedures established by the Land Office. If later the certificate holder dies, then the process of changing the ownership's name in the land certificate is submitted, namely by making a certificate of inheritance rights first. After that, the process of changing the name on the land certificate can be carried out. (Melita, 2016).

The registration of land certificates for high inheritance is very important so that the integrity of community rights is maintained, and high heritage assets are recognized by the state. The certificate issued becomes strong evidence of ownership of the high inheritance. The importance of

registration and recognition is to avoid conflicts and disputes between among the members of tribe or between tribes. This registration is absolutely carried out by considering the existence of the high inheritance. In other words, the registration of the legality of this high inheritance does not result in the loss of the ulayat. Thus, the certified high inheritance or *ulayat* land must be based on the rights of the people, not the rights of individuals. Because it will lead another conflict if there is no confirmation of the ownership of a tribe on the land, especially if it is registered in the name of an individual without being known by other tribal members. (Feronica et al., 2019).

## 3. Productively empowering high-inherited wealth

High heirloom assets that have been added in number and certified as waqf land for the people, need to be further developed in their productive management. So far, high inheritance tends to be neglected by the people. Thus, high inheritance becomes unproductive. Through the cash waqf movement, high inheritance assets are then turned into productive assets. Of course, such empowerment provides economic benefits for members of the tribe or the tribe itself and increases their welfare and independence in the economic field.

The empowerment of high inheritance assets as a result of the cash waqf movement can be done productively by processing these assets according to the development of the era. In other words, high inheritance in the form of land does not have to be cultivated for rice fields or fields, but can also be developed for the construction of shop houses, rented houses, tourist attractions and so on, which is more productive than management. conventional This management task can be given to the tribal members, or also to other people with a

salary system. The profits from management of this high inheritance are then distributed to members of the tribe, such as for the educational needs of the tribe. Thus, high inheritance waqf is from the people and for the welfare of the people.

If this movement is carried out properly, then the function and existence of high inheritance in Minangkabau will return to what was originally idealized. The welfare and economy of clan members will increase, because there is a high inheritance that is managed productively. In addition, it will reduce disputes over property ownership and management of these assets.

### CONCLUSION

Reconstruction high-inherited of development wealth assets or Minangkabau is an inevitability. Reality shows that high inheritance in Minangkabau no longer functions ideally. In fact, high inheritance becomes the object of dispute that split up the members of the tribe or between the tribes. This fact results in the importance of restoring the function and position of high inheritance in Minangkabau, one of which is through the cash waqf Reconstruction movement. high of through waaf inheritance the cash movement can be carried out in several steps. First, reclaiming pawned inheritance and increasing the amount of property through cash waqf movements from all members of the tribe or tribe. Second, legalizing high inheritance assets by certifying them as waqf assets. Third, managing high inheritance productively and sharing the profits for the needs and economic welfare of the people. management and development of high heritage assets through the cash waqf movement can be used as a model that can be implemented by other communities in managing people's assets and improving the welfare of the people.

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