


## A proposed competency model for cash *waqf* manager in Malaysia and Indonesia



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### ABSTRACT

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This article proposes a competency model for cash waqf manager in Malaysia and Indonesia as cash *waqf* is the most prominent type of *waqf*, owing to its flexibility and the potential solutions it can provide. There are issues and challenges in *waqf* management, such as the poor quality of the workforce and the lack of expertise and knowledge in asset and operational management, real estate, and finance that may result in underperforming *waqf* assets and a low return on investments. To derive an understanding of the competency requirements for managing cash *waqf*, this study employed a qualitative approach via library research to obtain relevant data from selected databases, researchers, religious sources, books, reports, and electronic sources. The competency model is proposed based on the knowledge, skills and other competency model and three domains of learning such as knowledge, psychomotor and affective. The proposed competency model is recommended to the industry players in solving critical issues of human talent in Islamic social finance and specifically in waqf management. The results of this study can provide valuable insights for the Human Resource Department in its efforts to recruit cash *waqf* managers, design training programmes, and establish effective succession planning strategies.

**Contribution/ Originality:** This article contributes a comprehensive discussion on identifying specific knowledge, skills and other competency required by cash waqf manager as the most prominent type of waqf. The model also considers learning domains which are crucial in developing any modules or training programmes for adoption by any waqf institutions.

### 1. INTRODUCTION

Islamic social finance enhances the contribution of Islamic finance to achieve the sustainable development goals (SDG) set by the United Nations (Rosman, Redzuan, Mokhtar, Ali, & Mohammed, 2022). The agenda of Sustainable development goals (SDG) includes mobilising efforts of all countries to end all forms of poverty, fight inequalities, and tackle climate change to ensure no one is left behind. *Waqf* is a mechanism within Islamic social

finance that follow Shariah principles such as not engaging in prohibited elements, such as *riba*. The concept of *waqf* has been mentioned in the Quran, such as,

‘By no means shall you attain Al-Birr (piety, righteousness, etc., it means here Allah’s Reward, i.e., Paradise), unless you spend (in Allah’s Cause) of that which you love; and whatever of good you spend, Allah knows it well.’

This verse highlights that a Muslim’s faith should be true and sincere in giving charity to others what he loves (Mohsin & Muneeza, 2020).

Cash *waqf*, as defined by Abdel Mohsin (2009, cited in Mohsin (2013) is ‘the confinement of an amount of money by a founder(s) (i.e., individuals, companies, institutions, corporations or organisations private or public), and the dedication of its usufruct in perpetuity to the welfare of the society’. Important principles of cash *waqf* are first, irrevocability that means the founder of the cash *waqf* cannot revoke the cash, ensuring that the support generated from the cash *waqf* is sustainable and continuous. Second, inalienability that means that once money is designated as *waqf*, no one can become the owner and sell it. The money becomes a frozen asset; thus, prohibited from being used as a gift, inheritance, or transfer of ownership under any circumstances.

Accordingly, cash *waqf* managers must have relevant knowledge, skills, and competencies to manage *waqf*. The *waqf* administration also evolved with the aim of sustainability that requires quality staffing to ensure efficiency and effectiveness of cash *waqf* management. The management staff should have sufficient knowledge and management skills. In Malaysia and Indonesia, many separate entities manage *waqf*, resulting in differing standard management procedures. For example, the Wakaf Selangor Muamalat committees managed *waqf* in the state of Selangor, Malaysia. It includes a joint management team between a bank and a government entity from different working environments. As a result, certain organisations may view the cash *waqf* scheme as an instrument that leads towards achieving Maqasid al-Shariah, while others are more concerned with the operational efficiency of the scheme and the effective utilisation of the cash *waqf* fund, regardless of the Islamic principles underlying its management. The difference in the standard of thinking by different organisations may lead to a few setbacks. Other setbacks are the inconsistency in the quality of work and the method of disseminating awareness about the scheme (Mokhtar, Sidin, & Razak, 2015). In addition, there are issues and challenges in *waqf* management, such as the poor quality of the workforce and the lack of expertise and knowledge in asset and operational management, real estate, and finance that may result in underperforming *waqf* assets and a low return on investments (PricewaterhouseCoopers, 2021).

These issues are prominent in Malaysia (Khamis & Salleh, 2018) and Indonesia (Rusydia & Devi, 2018) as there has been a resurgence of the *waqf* institutions in the last few decades, particularly cash *waqf* (MIFC, 2015). Cash *waqf*, a type of movable *waqf* established using cash, emerges as an innovative approach to providing various financial models to meet the expectations of societies in Muslim-dominant countries. Thus, this paper proposed a competency model for cash *waqf* managers of *waqf* institutions in Malaysia and Indonesia in order to strengthen the *waqf* instrument.

## 2. ERADICATING POVERTY THROUGH CASH WAQF

Cash *waqf*, also known as *waqf al-nuqud* or *waqf al-mal*, involves the donation of a specific sum of money by individuals or institutions to be used for charitable causes or projects. The donation is considered an endowment which should be preserved, with only its profits being used for charitable activities. Unlike traditional *waqf*, which generally consists of donating physical assets, such as land, buildings, or other assets, cash *waqf* involves entrusting money that is then invested to generate income (Aldeen, Ratih, & Herianingrum, 2020; Amalia & Puspita, 2018; Badan Wakaf Indonesia, 2020).

Cash *waqf* has been strategically employed to tackle the issue of unproductive *waqf* assets. Directing cash *waqf* generated revenue towards the upkeep, development, or suitable use of underperforming *waqf* assets will help unlock their potential and ensure they fulfil their charitable goals successfully. By transforming cash *waqf* into

lucrative investments or by channelling the income generated from cash *waqf* towards the restoration of underutilised *waqf* assets, the endowment can emerge as a cardinal instrument that enhances the societal and economic influence of *waqf* establishments and guaranteeing that they persist in conferring benefits to the community (Mohsin, 2013).

Cash *waqf* is a flexible alternative to the traditional *waqf* structure, allowing anyone to participate in voluntary donations with available cash. However, according to Iman and Mohammad (2014) in Qurrata et al. (2021) *waqf* management requires three essential resources: people, money, and property or assets. Osman, Htay, and Muhammad (2012) identify trustworthiness and cash *waqf* management as determinants of the level of cash *waqf* management in Malaysia. Accordingly, cash *waqf* management institutions need human resources with proper educational backgrounds, professional training, and certification programmes. Human resources possessing the criteria are believed could ensure the effectiveness and efficiency of cash *waqf* management (Qurrata et al., 2021).

The concept of *waqf* significantly impacts the Muslim community, as it follows Islamic principles and against Shariah non-compliance activities. Instead, cash *waqf* facilitates participation in social development by enabling participation among Muslims and non-Muslims. Cash *waqf* also enables the rightful utilisation of cash by maximising utilisation rather than mere consumerist consumption. As a result, cash *waqf* contributes to a government's national development plan by eradicating poverty and improving social services (Mohsin & Muneza, 2020). This resonates with the resurgence of *waqf* institutions, particularly cash *waqf*, in the last few decades (MIFC, 2015). Cash *waqf*, a type of movable *waqf* established by using cash, has emerged as an innovative approach that provides various financial models to meet the expectations of societies in Muslim countries.

### 3. WAQF MANAGEMENT IN MALAYSIA AND INDONESIA

This cash *waqf* model practised in Malaysia and Indonesia are good practices which have been customised to meet societies' needs in the most innovative styles and support the education and health sectors. Cash *waqf* holds substantial significance in both Islamic finance and philanthropy. It enables individuals and organisations to positively impact society by providing financial support for various charitable and social causes. This includes funding for education, healthcare, and poverty alleviation initiatives that benefit the wider community (Aldeen et al., 2020; Possumah, Huda, & Rofiqoh, 2022; Usman & Ab Rahman, 2023). For instance, cash *waqf* has the potential to boost economic development by supporting small business entrepreneurs via the provision of interest-free loans. Therefore, besides aiding economic growth, cash *waqf* also increases employment opportunities. Moreover, cash *waqf* is known to assist government programmes. Linked to cash *waqf*, *sukuk* has also been employed as a fiscal instrument for funding various government schemes (Alshater, Hassan, Rashid, & Hasan, 2022; Musari, 2022; Thaker, Amin, Thaker, Khaliq, & Pitchay, 2020).

In Malaysia, the Prime Minister's Department established the Department for *waqf*, zakat, and hajj (JAWHAR) to coordinate the activities of all State Islamic Religious Councils in matters related to *waqf* development. These authorities are responsible for *waqf* properties' registration, administration, and supervision (JAWHAR, 2024).

A large private non-profit organisation, Dompot Dhuafa Republika, promotes cash *waqf* in Indonesia. The organisation collaborated with the Indonesian *Waqf* Board as a government *waqf* institution to further develop *waqf* programmes and ensure *waqf* implementation's efficiency and effectiveness. Dompot Dhuafa is one of the most prominent cash *waqf* institutions in Indonesia. The institutions operate as a charitable foundation that collects and manages cash *waqf* donations from individuals and organisations. Dompot Dhuafa employed a team of skilled professionals, including a dedicated *waqf* manager and professionals responsible for overseeing the cash *waqf* funds. Cash *waqf* managers ensure that donations are collected, invested, and allocated in accordance with Islamic principles and the donors' intentions. Dompot Dhuafa has successfully implemented various cash *waqf* initiatives. One notable example is the 'Sadaqah Jariah' programme. The programme involves utilising cash *waqf* donations to fund long-term sustainable projects, such as building schools and hospitals in underserved areas (Amrin, Rahim, &

Yono, 2023). These initiatives provide ongoing benefits to the community, aligning with the concept of perpetual charity (*sadaqah jariyah*).

Baitul Maal wat Tamwil (BMT) is an Islamic microfinance institution in Indonesia that manages cash *waqf* funds. The institution allows individuals to donate cash *waqf* and provides microfinance services to empower communities economically. BMT has a dedicated manager for cash *waqf* management. The manager ensures that cash *waqf* donations are invested prudently and that the profits generated are used for charitable purposes, such as providing interest-free loans to small businesses and entrepreneurs (Putri, Hasanah, Nur, & Qadir, 2019). BMT has successfully leveraged cash *waqf* funds to create economic opportunities for marginalised communities. Providing interest-free loans and financial education allows for poverty alleviation and economic empowerment in various regions of Indonesia (Mustofa & Khoir, 2020). Many institutions in Indonesia have donated cash *waqf* specifically for education. These cash *waqf* donations are managed by managers appointed by educational institutions or foundations. *The manager* manages cash *waqf* funds earmarked instances for scholarships, infrastructure development, or educational programmes. Managers also ensure that the funds are used to provide educational opportunities to needy students (Aldeen et al., 2020). In addition, several universities in Indonesia have introduced cash *waqf* scholarships to provide financial support to deserving students. This scholarship is sustained through cash *waqf* donations and investment returns. One success story is the Yayasan Waqaf Al-Irsyad scholarship programme, which has enabled thousands of underprivileged students to access quality education (Rohmana, 2023).

#### 4. REQUISITES OF CASH WAQF MANAGEMENT

Successful *waqf* initiatives require careful planning, management, and adherence to Islamic principles. Three essential factors identified in previous research are people, money, and property or assets. It is further elaborated that a robust *waqf* institution requires competent human capital with managerial skills and ethics (Qurrata et al., 2021). Nevertheless, among the major challenges of managing *waqf* is the managers (*Nazhirs*) who are not professionally trained and have no financial background (Khamis & Salleh, 2018). This results in a delay in operation, and the reporting of *waqf* management is not conducted in a proper financial format. Therefore, sufficient training in the relevant skills and knowledge is needed to enhance the understanding of cash *waqf* managers. A more efficient way to manage *waqf* is needed, particularly in education, which is also the largest sector, to ensure the growth for better and sustainable development of future generations in the country. Given the current setting, *waqf* has evolved with different innovative means being developed for the benefit of humanity, whether for economic or social development. There is no limit to the innovation of *waqf* as the practice is within the Shariah parameters. Even though this is very new for cash *waqf* to venture into, it is a great source for innovative cash *waqf* models that are more trusted, transparent, efficient, and better traced.

#### 5. CASH WAQF MANAGER

Improving human capital support is one of the main thrusts of the Malaysian Waqf Masterplan (2021–2030), ‘Enhancing Knowledge and Awareness’ in Malaysia. Indonesia also aims to manage *waqf* productively to help overcome development challenges reflected in the SDG. In order to manage *waqf*, managers shall possess the disciplines, knowledge, and skills essential to the institution’s performance. Previous studies have highlighted four competencies of managers: compliance-related, entrepreneurship, economic, and interpersonal (Firmanshah, Rusli, & Maulana, 2020). First, managers should have relevant and adequate knowledge of Islamic and government rules. They should also be competent in analysing the economic conditions in a country. Managers should use the *waqf* not only in religious facilities but also through educational and health facilities for societal benefits. Finally, interpersonal competency means the managers can build and enlarge their networks. Building and maintaining partnerships with other parties, including other managers, government, private organisations, and *waqif*, would

increase the effectiveness of *waqf* management, attaining the long-term goal of achieving the prosperity of the ummah.

Nevertheless, among the major challenges of managing *waqf* is the poorly trained managers with no financial background (Khamis & Salleh, 2018). This caused a delay in operation and the reporting of *waqf* management. Therefore, the urgency to provide sufficient training with relevant skills and knowledge to enhance the understanding of the managers of managing the *waqf* is needed. Ideally, a more efficient way to manage *waqf* is needed, particularly through education, to ensure the growth for better and sustainable development of future generations in the country. Even though the cash *waqf* model is new, it would be a great source for innovative cash *waqf* management, resulting in more trusted, transparent, and efficient management. As managers increase the effectiveness of *waqf*, it is important to have a competency model which leads the handling of cash *waqf* in every *waqf* institution.

Competency refers to an underlying characteristic of individuals surpassing expected performance. It also can be viewed as a human being's capabilities or the expectation to perform certain tasks in an organisation (Khalid, Haron, & Masron, 2018). Competencies for *waqf* institution means achieving a specific level of the master to conduct analysis, plan, and manage cash to meet the level of expectation of various stakeholders. This study adopted the elements of competencies that comprised KSOC (knowledge, skills, and other characteristics), which was consistent with the theory of effective job performance as espoused by Boyatzis (1982) and Ali, Mohamed, Shahimi, and Shafii (2015).

## 6. COMPETENCY MODEL FOR CASH WAQF MANAGER

Cash *waqf* managers are individuals or institutions appointed to oversee and manage *waqf* assets and ensure they are used for the intended charitable or social purposes per Islamic principles. Their roles and responsibilities can vary based on the specific *waqf* and local legal and administrative frameworks. Thus, they should have certain competencies in the form of knowledge, skills, and other characteristics to perform their duty. Knowledge refers to the basic understanding of a person over something, including general and specific related knowledge. Skills refer to the ability of an individual to apply knowledge and know how to complete the assigned task and solve problems. Other competencies include analytical and interpersonal skills, such as problem identification and solving skills, and verbal and communication skills, as discussed in previous studies on Shariah auditor competency in the Islamic banks (Mohd Ali, Shafii, & Shahimi, 2020).

This study developed a competency framework for cash *waqf* managers based on field's theory of effective job performance (Boyatzis, 1982). Competency is an essential component to ensure the effectiveness of one particular job. Accordingly, specific requirements are needed when performing a duty for any position in any Shariah-compliant company, namely the person's accountability to Allah, the concept of *taklif* and vicegerency, and what has been suggested by any Western-based theory.

Agil, Alhabshi, and Zainal (2009) proposed a framework for human capital development in the Islamic financial services industry with a foundation of strong ethical and value standards. Next, curriculum core cognitive, affective and psychomotor skills are spelt out in Bloom (1956) taxonomy. Later, the framework includes universally accepted supplementary skills such as innovation, entrepreneurship, community, transformation, financial engineering, and others. The author also includes a proposal for implementing the framework through a training programme. Through the framework explained, Mohsin (2013) considers a framework for cash *waqf* financial institutions to be easily adopted by different countries to create an active society that is involved in enhancing societies and reviving all the old and unproductive *waqf* properties. The framework requires the involvement of many parties, such as individuals, organisations, institutions and companies.

The competency level can be determined by referring to the two-dimensional Bloom's revised cognitive domain that allows the specification of learning complexities (depth or competency) at different levels. in four knowledge

dimensions i.e. factual, conceptual, procedural, and metacognitive knowledge. In the knowledge dimension, skill or competency is learned and mastered at six different levels, which are: (i) remember: retrieving relevant knowledge from long-term memory, (ii) understand: determining the meaning of instructional messages, (iii) apply: carrying out or using a procedure in a given situation, (iv) analyse: breaking material into its constituent parts and detecting how the parts relate to one another and an overall structure or purpose, (v) evaluate: making judgments based on criteria and standards, and (vi) create: putting elements together to form a novel, coherent whole or make an original product (Forehand, 2005). This is important in dealing with manager who is not being professionally trained and lacking knowledge of managers. Cash waqf managers need knowledge of Shariah, especially Shariah-compliant financial instruments and their practical application (Aldeen et al., 2020). For instance, they should be well-versed in structuring *waqf* investments according to Islamic finance principles, such as profit-and-loss sharing agreements (*mudabah* and *musharakah*) to ensure that the investments are free from interest-based transactions (Rahayu & Pramuka, 2022). Managers should also know that it is compulsory to allocate *waqf* funds to Shariah-compliant microfinance institutions to ensure that they operate within the boundaries of Islamic finance while providing financial support to local entrepreneurs (Ahmad, 2019). Managers also must be familiar with the rules and regulations of *waqf* activities. Malaysia and Indonesia have specific regulations governing *waqf* activities. This includes understanding the legal requirements for registering *waqf* properties, managing assets, and adhering to tax regulations (Sharif, Nasrullah, Hatta, & Hidayatullah, 2023).

Moreover, a *waqf* manager in Indonesia should know the Ministry of Religious Affairs' regulations regarding *waqf* management to maintain compliance and ensure that all properties and assets are registered with the appropriate authorities (Fitri, 2023). As for Malaysia, *waqf* comes under the State list of the Federal Constitution. It comes within the purview of the respective state governments to legislate and administer *waqf* lands within each state authority. The legal regime for the administration of *waqf* in Malaysia is seen in the State Islamic Religious Council (SIRCs) being put in the position of sole trustee (*mutawalli/nazhir/cash waqf manager*) of *waqf* properties in the state. *Waqf* properties in Malaysia can thus be said to have been put indirectly under state control through the state Islamic religious councils (Kader & Zubaidah, 2015). Thus, any activities related to *waqf* are subject to each state's regulation restrictions.

In term of the psychomotor skills domain, it is noted that cash waqf management includes physical movement, coordination, and use of the motor-skill areas. The category level by Simpson (1972) in Hoque (2016) includes perception, set, guided responses, mechanism, complex overt response, adaptation, and origination. Considering this domain, a proficient *waqf* manager should have expertise in managing waqf assets effectively, including investing in viable and ethical ventures while minimising risks. An Indonesian *waqf* manager may diversify *waqf* assets by investing in a mix of Shariah-compliant financial instruments, real estate, and socially responsible businesses to achieve long-term financial growth (Sukmana, Ratnasari, & Widiastuti, 2022). It is noted that a lack of experience and knowledge in the areas of asset and operational management, real estate, and finance may result in underperforming *waqf* assets and low return on asset investments (Aldeen et al., 2020; PricewaterhouseCoopers, 2021).

A competent managers should also be able to develop a strategic plan that aligns with the *waqf*'s objectives. This involves setting clear goals, defining a mission, and outlining steps to achieve the desired social and financial impact. For example, *waqf* managers may create a strategic plan that focuses on using *waqf* funds to support orphanages in underserved regions, outlining specific projects and allocating resources to achieve this goal (Rizki & Mais, 2020). To stay relevant, *waqf* managers must be open to innovative solutions and adapt to changing circumstances. This might involve exploring new *waqf* models or investment opportunities (Possumah et al., 2022). For instance, an adaptable *waqf* manager in Indonesia could explore blockchain technology to increase transparency and efficiency in waqf management (Rohim, Priyatno, & Sari, 2022). This is in line with what has been stated by

Jouti (2019) that an effective ecosystem in social finance requires the stage of upgrading the ecosystem, which the main changes in the environment should accompany.

To adapt to fintech development, *waqf* managers must be willing and ready to change or accept a new model/new platform to remain relevant in current market conditions. Thus, willingness to change should be one of the *waqf* manager criteria. This is in line with the Islamic legal maxim that can be the basis for change which is 'it cannot be denied that changes in rulings follow changes in time'. This maxim indicates that rulings will change if the customs change due to the change in people's needs over time (Laldin et al., 2013). Cash *waqf* managers also should maintain transparency by providing regular reports to stakeholders and ensuring proper financial accountability. They have to produce annual reports detailing the financial performance and the impact of *waqf* projects, which are shared with donors, beneficiaries, and regulatory bodies (Sharif et al., 2023). Any obstacles may lead to delays and inaccurate and incomplete investigation and reporting (Ravi & Redzuan, 2022).

In terms of the affective domain, it includes the manner in which we deal with things emotionally, such as feelings, values, appreciation, enthusiasm, motivations, and attitudes. The domains include (i) receiving, (ii) responding, (iii) valuing, (iv) organising, and (v) characterising (Hoque, 2016). These domains may be used to define the skill or competency that *waqf* manager's master. Therefore, stating a specifically targeted level in the competency model will assist the process of developing a training programme or recruitment process. In relation to this domain, another characteristic required by a *waqf* manager is ethics. Maintaining high ethical standards is crucial; thus, *waqf* managers must ensure that all financial transactions adhere to Islamic ethics, avoiding any investments or activities that contradict Islamic principles. Rusydiana and Devi (2018) supported by Haidlir, Laksmono, Kasri, Azizon, and Hartono (2021) identifies two primary challenges in the management of cash *waqf* in Indonesia. The first obstacle pertains to issues of trust, with the most critical concern being the lack of trust among donors. The second challenge relates to Shariah problems, specifically the failure to fulfil *waqf* covenants. A *waqf* manager would ethically allocate funds for projects that address societal issues, such as providing clean water to underserved communities or funding education programmes for disadvantaged youth. Furthermore, effective communication is crucial for building trust with stakeholders. A proficient *waqf* manager should be able to communicate transparently with donors, beneficiaries, and regulatory authorities to ensure everyone is well-informed about *waqf* activities. Also, regular reports to donors and beneficiaries should be made in Indonesia to provide updates on how *waqf* funds are utilised, demonstrating transparency and accountability (Rahayu & Pramuka, 2022).

Current practices of *waqf* management in Malaysia and Indonesia highlight the importance of collaboration among diverse stakeholders and implementation partners (Sukmana et al., 2022). To achieve successful collaboration, the principle of *shura* can be applied in the *waqf* agenda (Masri, 2021). *Shura* is a way of dealing with many issues concerning the interests of the public that cannot be resolved personally. Key players face many obstacles in implementing any *waqf* agenda, such as a lack of resources and expertise that may be resolved with the practice of the *shura* (Masri, 2021). One of the factors for successful *shura* is communication skills. Muslim scholars such as Al-Ghazali and Hamka have made extensive efforts to outline the fundamental principles of effective communication, according to the Qur'an, which are *qaulan sadidan*, *qaulam balighan*, *qaulan maysura*, *qaulan kareeman* and *qaulan ma'rufa* (Kamaruzzaman & Ariffin, 2021).

In addition, *waqf* managers should be able to understand local community needs and issues and be culturally sensitive. They should identify and prioritise projects that directly benefit the community while considering local customs and preferences to ensure that initiatives are well-received and culturally appropriate (Ahmad, 2019). A skilled and dedicated *waqf* manager also plays a pivotal role in ensuring that *waqf* operates efficiently, effectively, and in a manner that aligns with Islamic principles and the welfare of the community.

## 7. CONCLUSION

This article made a concerted effort to enhance prior studies on the qualification aspect of *waqf* management, emphasising the elements necessary for competent cash *waqf* managers. The proposed competency model is recommended to the industry players in solving critical issues of human talent in Islamic social finance and specifically in *waqf* management. The results of this study can provide valuable insights for the Human Resource Department in its efforts to recruit cash *waqf* managers, design training programmes, and establish effective succession planning strategies.

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**Transparency:** The authors state that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics.

**Competing Interests:** The authors declare that they have no competing interests.

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