

Cash Waqf Governance Practices: Case Study in Malaysian Tahfiz Institution

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ABSTRACT

This paper delves into the intricacies of cash waqf governance practices in a Malaysian tahfiz institution, emphasizing the critical role of internal control systems, specifically in human resources, documentation, collection and distribution, and cash waqf reporting practices. Cash waqf is an Islamic endowment that plays a pivotal role in supporting the financial stability and operational sustainability of these religious educational institutions. Despite its importance, there remains a paucity of comprehensive studies exploring the internal control mechanisms governing waqf management in this context. This paper aims to examine in-depth the waqf internal control systems in tahfiz institutions in Malaysia, with a thematic analysis conducted in this study. This paper discusses the findings of the current waqf internal control system in one Malaysian tahfiz institution, focusing on human resources, documentation, collection and distribution, and cash waqf reporting practices. Based on the findings, several recommendations are made on how best practices for internal control in cash waqf management can be adopted in the future. The direction of future research includes empirical studies to assess the impact of internal control improvements on the operational and financial performance of tahfiz institutions.

Keywords: Waqf Management, Internal Control Systems, Human Resources, Documentation, Financial Reporting

Received:
July 18, 2024

Accepted:
Nov 26, 2024

**Online
Published:**
Nov 29, 2024

INTRODUCTION

Waqf management practices have garnered significant attention in recent years, particularly in the context of educational institutions such as Malaysian tahfiz (Islamic religious schools). The effective management of waqf, which involves the donation of assets for religious or charitable purposes is crucial for the sustainability and growth of these institutions. Previous literature has highlighted various aspects of waqf management including governance, transparency, and accountability (Yaacob et al., 2020). However, there is a need to delve deeper into internal control systems, specifically human resource management, documentation, and reporting practices, to enhance the overall effectiveness of waqf management in Malaysian tahfiz institutions (Hasan et al., 2022).

To address public interest, it is essential to scrutinize the current practices of Islamic faith-based institutions in Malaysia. Despite extensive research on waqf management, there is a noticeable gap in studies focusing on the internal control mechanisms within these institutions. Internal controls are essential for ensuring that waqf resources are used efficiently and for their intended purposes. The lack of robust internal controls can lead to mismanagement and potential misuse of waqf assets, undermining the trust of donors and stakeholders (Basirah & Nabiha, 2023). Furthermore, the unique operational environment of tahfiz institutions, which often operate with limited resources and varying levels of administrative capacity, presents additional challenges that necessitate tailored internal control systems (Abd Malib et al., 2021).

The gap in the literature regarding internal control mechanisms in waqf institutions, particularly within the context of Malaysian tahfiz institutions, has several significant consequences. Without robust internal controls, there is a heightened risk of mismanagement and misuse of waqf resources, leading to inefficiencies, financial misappropriation, and a loss of donor trust (Abd Malib et al., 2024). This lack of accountability can undermine the effectiveness of these institutions, hinder their sustainability, and expose them to potential fraud or corruption (Sanusi et al., 2024). Moreover, tahfiz institutions, which often operate with limited resources and varying administrative capacities, face unique challenges that require tailored internal control systems (Samadi et al., 2022).

The absence of research in private tahfiz institutions limits the development of appropriate policies and frameworks, further exacerbating governance issues and preventing these institutions from realizing their full potential. This gap in the literature calls for a comprehensive examination of internal control practices in the context of Malaysian tahfiz institutions. This study specifically investigates the existing governance practices within the country. By examining these practices, the study aims not only to identify their strengths but also to address public concerns regarding accountability issues faced by these institutions in Malaysia.

The study further evaluates the current internal control practices related to human resource management, documentation, and reporting in one of the Malaysian tahfiz institutions. By addressing these objectives, the research seeks to contribute to the existing body of knowledge on waqf management and provide practical insights for

policymakers and administrators in the education sector. While the findings of this study are not intended to be generalized to all tahfiz institutions in Malaysia, it can provide insights to help improve the efficiency and accountability of waqf management within tahfiz institutions. Additionally, the findings may serve as a benchmark for other similar institutions globally.

The remainder of this paper is organized as follows: Section 1 provides the Introduction, while Section 2 focuses on the background of waqf and waqf management in Malaysia. Section 3 explains the methodology used to examine selected waqf institutions in Malaysia. Section 4 discusses the findings on waqf internal control practices in selected institutions, including human resources, documentation, the collection and distribution of cash waqf, and financial reporting practices. Finally, Section 5 concludes with suggestions for improving waqf management practices in the future.

LITERATURE REVIEW

The management of waqf assets has been a critical area of focus within the Islamic finance sector, with numerous studies emphasizing the need for robust governance frameworks. Effective waqf management ensures that charitable objectives are met and that the assets are preserved for future generations (Zulkifli et al., 2021). In the context of Malaysian tahfiz institutions, internal control systems are particularly crucial due to the unique operational challenges these institutions face. Internal controls encompass a range of practices, including human resource management, documentation, and financial reporting, all of which are vital for maintaining transparency and accountability (Alshater et al., 2022).

Human resource management is a fundamental component of internal control systems in waqf management. Effective human resource practices ensure that qualified and competent individuals manage waqf assets, thereby reducing the risk of mismanagement and fraud (Kamaruddin & Hanefah, 2021). Previous studies have highlighted the importance of continuous training and development for staff involved in waqf management to enhance their skills and knowledge. While resources are often limited, investing in human capital is essential to improve overall governance and operational efficiency (Sulaiman et al., 2019; Qurrata et al., 2021).

Documentation practices are another critical aspect of internal control systems in waqf management. Proper documentation ensures that all transactions and decisions are recorded accurately, providing a clear audit trail and facilitating effective oversight (Utomo et al., 2021). The literature indicates that many waqf institutions face challenges related to inadequate documentation practices, which can lead to inefficiencies and potential legal issues (Reskino et al., 2023). In the context of Malaysian tahfiz institutions, improving documentation practices is necessary to enhance transparency and ensure that waqf assets are managed in accordance with Islamic principles (Abd Malib et al., 2024).

The collection and distribution of cash waqf in tahfiz institutions are crucial for ensuring sustainable financial support for Islamic education. Recent studies have highlighted

innovative strategies for collecting cash waqf, such as leveraging digital platforms and mobile applications to enhance donor participation and streamline contributions (Ramdani et al., 2024). Additionally, transparent and efficient distribution mechanisms are essential for maintaining donor trust and maximizing the impact of waqf funds. Implementing robust governance structures and utilizing financial technologies can optimize the allocation of resources toward infrastructure development, educational materials, and welfare programs for students and staff. Such measures not only bolster the financial stability of tahfiz institutions but also contribute to the broader socio-economic development of the Muslim community (Ahmad & Rusdiyanto, 2022).

Financial reporting is a key element of internal control systems that has been extensively discussed in the literature. Transparent and accurate financial reporting is essential for maintaining the trust of donors and stakeholders, as well as ensuring compliance with regulatory requirements (Ortega-Rodríguez et al., 2023). Studies have shown that many waqf institutions struggle with financial reporting due to a lack of standardized practices and limited financial expertise (Abu Talib et al., 2020). For Malaysian tahfiz institutions, adopting standardized financial reporting frameworks can significantly improve accountability and facilitate better decision-making (Kamaruddin et al., 2024).

Previous studies on waqf management practices in Malaysia have primarily focused on specific aspects such as waqf accounting and reporting (Kamaruddin et al., 2024; Abu Talib et al., 2020). Studies by Ahmed Ayedh et al. (2021) emphasize examining the impact of internal control systems' components on enhancing accountability and assessing organizational financial regulatory compliance processes. Additionally, Amayreh (2021) focused on the impact of corporate governance and compliance with Shariah principles on internal controls over financial reporting. However, limited research has been conducted on cash waqf governance, particularly focusing on internal control systems in tahfiz institutions, such as human resource management, documentation, and financial reporting. Therefore, this study aims to fill the gap in these specific aspects of waqf management practices, as well as cash waqf internal control practices, within one of the tahfiz institutions in Malaysia.

METHODOLOGY

The main aim of this research is to explore current waqf internal control practices by a tahfiz institution in Malaysia. For the purpose of this research, one particular tahfiz institution in Malaysia was studied, namely as Private Tahfiz Institution A. Although there are other private tahfiz institutions in Malaysia, this study however decided to only examine waqf management practices in private tahfiz institution A due to several reasons. First, private tahfiz institution A is well established as compared to other private tahfiz institutions in Malaysia. Second, private tahfiz institution A is offering various waqf programs and activities, which give larger impact toward beneficiaries as compared to other private tahfiz institutions in Malaysia.

To investigate the internal control systems of internal control practices in Malaysian tahfiz institutions, this study employs a qualitative research methodology, specifically focusing on semi-structured interviews. Qualitative methods are well-suited for exploring complex and context-specific issues, allowing for an in-depth understanding of the practices and challenges associated with waqf management (Awalludin 2023).

For data collection purposes, this study employs an interview method. The primary data collection involves conducting interviews with the principal and the accounting officer of a selected tahfiz institution. These individuals are chosen due to their extensive involvement and firsthand knowledge of the tahfiz institution's waqf management practices, thus providing valuable insights.

Semi-structured interviews were selected as the data collection method because they provide a balance between guided questions and the flexibility to explore emerging topics in greater depth. This approach enables the researcher to obtain detailed and nuanced data, capturing the complexities of human resource management, documentation, and reporting practices within the institution (Ruslin et al. 2022). Each interview session was recorded with the consent of the participants and subsequently transcribed verbatim to ensure accuracy in data representation. The interviews aimed to uncover the specific internal control mechanisms in place and the challenges encountered in implementing these controls effectively.

Thematic analysis was utilized to analyze the collected data, a method recognized for its robustness in identifying and interpreting patterns within qualitative data (Braun & Clarke, 2022). The analysis involved several stages: familiarization with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the final report. This systematic process allowed for the extraction of key themes related to internal controls in waqf management, providing a structured and comprehensive understanding of the practices within the tahfiz institution (Nowell et al., 2017). The use of thematic analysis facilitates the identification of both explicit and implicit patterns, ensuring a thorough examination of the data.

To enhance the credibility and reliability of the findings, the study employed several validation strategies. Triangulation was achieved by corroborating interview data with institutional documents and financial records provided by the participants (Patton, 2015). Additionally, member checking was conducted, wherein participants reviewed the transcriptions and preliminary findings to verify their accuracy and authenticity (Motulsky, S. L. 2021). These steps ensure that the data analysis accurately reflects the participants' experiences and perspectives, thereby strengthening the trustworthiness of the study's conclusions. By employing these rigorous methodological approaches, the study aims to provide a comprehensive and reliable assessment of internal control practices in waqf management within Malaysian tahfiz institutions.

In accordance with the principles of anonymity and confidentiality outlined by Laura Azzarito (2023), the actual name of Private Tahfiz Institution A will remain undisclosed. Since the information gathered is a primary source derived from a focus group discussion,

revealing the institution's identity would be unethical. To ensure thorough documentation, the interviewing discussion was recorded.

FINDINGS

As mentioned previously in the research methodology section, this section is divided into four main parts, which are: (i) human resources practices; (ii) documentation practices; (iii) collection of and distribution of cash and (iv) financial reporting cash waqf practices. However, in order to have a better understanding of waqf management practices in Private Tahfiz Institution A, the background of Private Tahfiz Institution A is described in the next section.

Background of Private Tahfiz I Institution A (PTI A)

Private Tahfiz Institution A (PTI A) was established on 17 February 2004. PTI A is a secondary education center managed by PTI A education group, emphasizing Islamic studies through the traditional method of learning turath knowledge and the Quran via talaqqi. The school combines traditional and contemporary systems in its teaching and learning sessions to ensure that students master Islamic turath knowledge in line with modern advancements. It focuses on three streams: (i) Quranic memorization (hafazan Al-Quran), (ii) traditional turath studies via talaqqi, and (iii) the academic syllabus under the Malaysian Ministry of Education (KPM). PTI A education group includes various types of schools ranging from preschools, primary schools, secondary schools, to Islamic colleges.

PTI A has expanded its educational system not only within Malaysia but also internationally. Among its international branches are locations in Morocco, London, Indonesia, and Sudan. The administration system of PTI A is seen as more strategic and inclined towards a corporate style. In the context of waqf fund collection, PTI A has opened avenues for continuous cash waqf donations. These cash waqf funds are allocated according to fund categories, allowing the public to make contributions based on the designated categories.

Waqf can generally be classified into two types which are waqf am (general waqf) and waqf khas (specific waqf). Waqf am refers to contributions made by donors (waqif) without any designated purpose or intention. In contrast, Waqf khas involves contributions from waqif with a specified purpose and intention regarding the use of the waqf property.

Cash Waqf Governance Practices

Private Tahfiz Institution A (PTI A) operates under a structured governance framework led by a Chief Executive Officer (CEO) who reports directly to the Private Tahfiz Institution A's Board of Directors (BOD). The BOD consists of six members with diverse professional backgrounds in finance, business, religion, and law. This diversity ensures effective governance and the implementation of waqf projects and activities managed by PTI A.

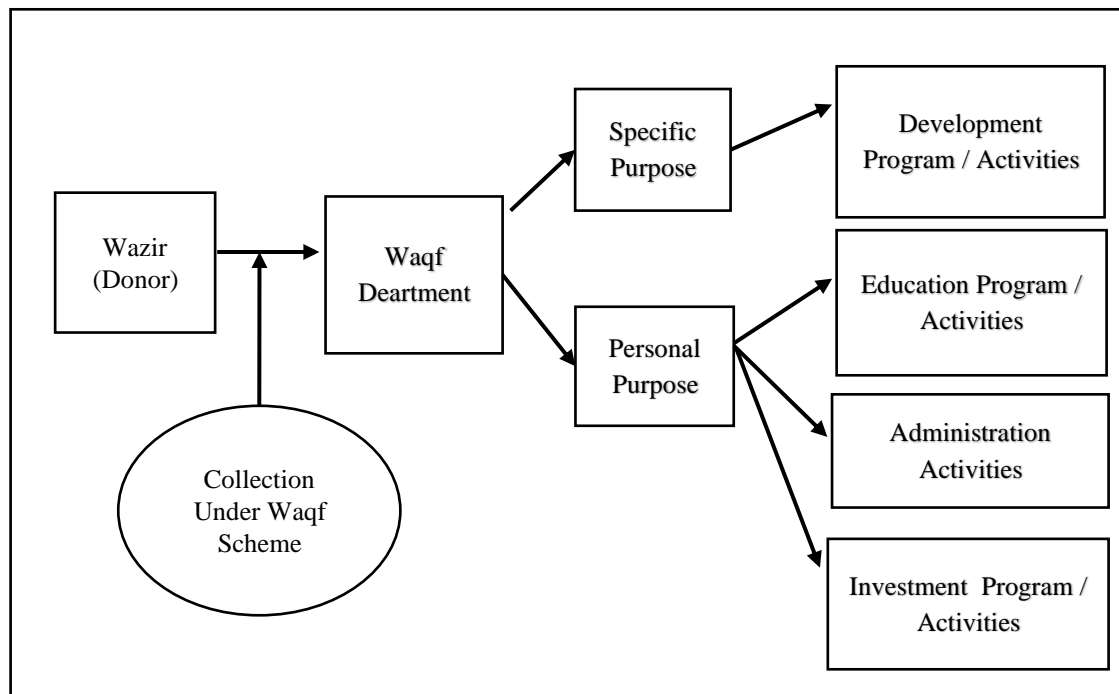
The CEO oversees the collection of waqf funds donated by the public, ensuring proper management and accountability. The current composition of the BOD is as follows:

1. Chairman of the Tahfiz Institution Group.
2. Chief Executive Officer of PTI A.
3. Board Member (Chief Justice of the State Court).
4. Board Member (CEO of the Tahfiz Institution Education Group).
5. Board Member (CEO of Tahfiz Institution A Cooperative Berhad).
6. Board Member (Finance Director of the State Municipal Council).

PTI A comprises four departments: the waqf department, the administration department, the accounting and finance department, and the corporate and external relations, da'wah, and Religious Affairs Department. Waqf Institution A has appointed waqf officers within the waqf department, who also serve as collection agents for waqf purposes. Each waqf officer is responsible for collecting waqf across all nine districts in the state. Additionally, PTI A collaborates with corporate entities such as Pos Malaysia to facilitate waqf collection through the marketing and da'wah department.

The governance of the cash waqf funds in PTI A is shown in Figure 1 as follow:

Figure 1:
The Governance of Cash Waqf Fund In PTI A



Waqf Application Practices

All individuals wishing to make a waqf donation with PTI A must complete the waqf application form. Currently, the waqf application form is available both online on the PTI

A website and offline at the PTI A office. There are several methods of waqf collection at PTI A, which include:

1. Direct fund collection at the PTI A office
2. Corporate partnerships
3. Online banking and on-pay cash waqf contributions
4. Cash collections from the public
5. Appointing cash waqf collection agents by setting up booths at supermarkets, farmers' markets, and similar venues

Human Resources

PTI A employs staff with a minimum qualification of a diploma. Employees managing the school's finances possess diplomas in accounting or finance, equipping them with the necessary skills to handle financial records, including maintaining a cash book. Staff at PTI A undergo regular training to enhance their professional development. The institution emphasizes segregation of duties, assigning specific roles to manage finance, human resources, and the academic department. The Waqf Department is staffed with trained personnel to manage cash waqf collections and oversee promotional strategies to boost collections and effectively distribute funds. This structured approach ensures that PTI A's internal control systems meet accepted standards, particularly regarding the segregation of duties in waqf management.

Documentation

Studies have found that PTI A does not record financial information manually using books or Microsoft Excel. Instead, PTI A uses specific software, such as MYOB, to record information related to cash waqf. PTI A also maintains all necessary waqf documents, including forms, receipts, and financial documents, which are systematically organized and stored for specific periods, such as one year. When waqf funds are received from the public, receipts are issued automatically and all donor information is recorded. Contributors have the flexibility to make one-time payments or opt for monthly deductions through bank instructions or other recurring payment methods.

Cash Waqf Collection and Distribution Practices

The Waqf Department at PTI A is responsible for overseeing waqf agents and special waqf projects. Cash waqf collection practices involve registered waqf agents, either individuals or companies, who are assigned collection responsibilities based on the type of waqf. General waqf (Waqf Am) involves broader collection efforts, while special waqf (Waqf Khas) is focused on specific projects with defined purposes. Agents are required to meet key performance indicators (KPIs) related to collection targets and are compensated with a 10% commission from the total funds raised. In terms of cash waqf distribution, funds are allocated to various purposes: administrative needs, educational programs, business projects aimed at generating profit, and development projects such as infrastructure improvements. Once the fundraising objectives for a specific project are met, further fundraising efforts are discontinued. PTI A's approach ensures the efficient use of waqf funds, supporting both the institution's operational needs and its charitable and educational objectives.

Waqf Reporting Practices

Reporting plays a key role in the internal control of cash waqf management, with private tahfiz institution A (PTI A) demonstrating strong governance through the use of modern accounting software for financial reporting. However, gaps exist in PTI A's reporting practices. The institution prepares two main reports: a summary of revenue and expenses, and a comprehensive financial statement submitted to the Companies Commission of Malaysia (SSM). However, detailed written statements outlining total collections and expenditures are not produced. Additionally, there is a lack of public disclosure, as cash waqf funds are not made available in publicly accessible reports. Reports are prepared for internal use and submission to SSM, but not to the Department of Islamic Affairs Negeri Sembilan (JHEAINS), due to a lack of legal requirements, and there is no disclosure on PTI A's official website. To improve transparency and accountability, it is recommended that PTI A publicly disclose financial reports to foster donor trust and increase contributions. Furthermore, JHEAINS should enforce regulations requiring private tahfiz institutions to submit annual financial reports, enhancing oversight of waqf management.

CONCLUSIONS

This study offers a comprehensive analysis of cash waqf management practices in Malaysian tahfiz institutions, focusing on four key areas: human resources, documentation, collection and distribution, and reporting practices. The findings highlight PTI A's strong governance, marked by effective human resource practices, systematic documentation, and well-managed collection and distribution processes. However, weaknesses in reporting practices were identified, particularly the limited public disclosure of waqf funds and the absence of legal requirements for reporting to regulatory authorities.

The study calls for further research to extend these findings to other waqf institutions in Malaysia, considering their diverse organizational structures. Future research could focus on the integration of technology, such as blockchain, to enhance transparency and traceability of waqf transactions. It could also explore hybrid waqf models that combine traditional and modern financial instruments, conduct comparative studies of governance structures to identify best practices, and investigate donor behavior and community engagement strategies to strengthen waqf contributions. Addressing these areas could lead to the development of comprehensive frameworks for waqf management, ensuring financial sustainability, better governance, and increased stakeholder involvement in tahfiz institutions.

ACKNOWLEDGEMENT

Appreciation and heartfelt gratitude are extended to all private tahfiz institutions involved in this study, particularly to Universiti Islam Selangor for awarding the research and innovation grant (KUIS/2021/GPIK-16/GPI/16), as well as to everyone who contributed directly or indirectly to the success of this study.

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