



Beyond Management Challenges: A Demise of a Cash *Waqf* Foundation

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ABSTRACT

This study investigates how management challenges have precipitated the demise of a cash *waqf* foundation in Ghana, namely the Ahlussunnah Wal-Jamaah *Waqf* Foundation (ASWAJWF). Grounding its methodology in human resource theory and behavioral theory of leadership, the study aims to identify factors leading to the demise of the ASWAJWF by conducting in-depth interviews with 24 individuals directly involved in the cash *waqf* collection and the management processes across 11 of Ghana's 16 regions. The findings attributed ASWAJWF's demise to leaders' misunderstanding of *waqf* as analogous to *-sadaqah*, lack of investment initiatives to sustain the fund due to managerial incompetence, and failure to engage and incorporate voluntary expert advice. This groundbreaking study pioneers the exploration of Ghana's *waqf* management challenges. It also stands as the inaugural *waqf* study to employ theories of demise in elucidating how management challenges caused the demise of a *waqf* institution. Its exploratory nature ignites and invites other researchers to examine the factors leading to the demise/closure of cash *waqf* institutions, thus serving as a reference for future researchers. Finally, we expect this study to draw the attention of cash *waqf* stakeholders, including policymakers, on the need to provide effective management and governance frameworks/tools to revive cash *waqf* and to safeguard the interests of donors, beneficiaries, and the public at large.

1. Introduction

Waqf, as a perpetual charity, is highly encouraged in Islam and its efficient utilization significantly contributes to the development of communities (Hakim & Sarif, 2021; Komilov, 2023). History has shown that *waqf* institutions provide social welfare services that many current governments struggle to offer (Zuki, 2012). For instance, during the Ottoman era, health, education, and welfare services were financed through *waqf*. Presently, the most notable countries where *waqf* institutions significantly contribute to socio-economic development include Kuwait, Malaysia, Egypt, Singapore, and Indonesia (Sulaiman & Alhaji Zakari, 2019).

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However, the potential of *waqf* still needs to be realized because of the management challenges faced by most *waqf* institutions (Zuki, 2012). The constant neglect of these challenges in establishing contemporary *waqf* institutions provides an opportunity for persistent corruption and mismanagement of *waqf* properties by *waqf* managers/trustees (Dogarawa, 2009). For example, media reports suggest that in Bengal, corruption and scandals involving *waqf* boards are alleged to have begun in 1947.¹ According to a report submitted in 2012 by the Karnataka State Minorities Commission in India, nearly 70% of *waqf* property has been illegally encroached upon, while the remaining have suffered cases of deliberate corruption.

The above report further recounts that *waqf* lands were disposed of at prices unimaginably below market rent. The same report also highlighted an alleged misappropriation of US\$27 billion in Indian property funds.² In 2018, the then-Egyptian Prime Minister sacked the Head of the Endowment Authority on allegations of corruption and willful violations relating to the sale of some of the authority's shares to the Egyptian Housing and Development Bank, where the sale's total losses amounted to nearly US\$5.7 million. These incidents of mismanagement are not exclusive to these countries; they are prevalent in many other countries, including Ghana.

In a media report, Alhassan (2016) lamented the mismanagement of a *waqf* foundation's funds established by the Ahlussunnah Wal-Jama'ah (ASWAJ) of Ghana. He alleged that there was no accountability and that the *waqf* foundation was used as a conduit for the trustees to enrich themselves at the expense of the Muslim community. According to Alhassan, the *waqf* funds vanished with no traces, leading to the collapse of the foundation.

To the best of our knowledge, no study has investigated the veracity of Alhassan (2016)'s claims, even though Allah commanded us to investigate any information conveyed to us before acting on it to avoid the regret of wrongly accusing and harming others in ignorance (Quran; 49:6). Similarly, Allah has warned us not to follow that of which we have no knowledge about, as He will hold us accountable for all of our actions in the hereafter (Quran; 7:36). Therefore, we must investigate the allegations of mismanagement against the trustees of ASWAJ. Specifically, our study examines how management challenges have led to the collapse of ASWAJ's *Waqf* Foundation (ASWAJWF). It is essential to establish whether the accusations against the trustees are true and pertinent for the revival and sustainability of *waqf* in Ghana. More importantly, this study demonstrates our obedience to the divine command to guard against blindly relying (*taqlīd*) on information without proper investigation.

Theoretically, our study adds to the existing literature by being the first to investigate the challenges of *waqf* management in Ghana, previous studies (Amad & Billah, 2020; Dogarawa, 2009) have focused on the significance and potential of *waqf* for poverty alleviation in Ghana. Furthermore, growing scholarly interest in the allegations of *waqf* mismanagement is an issue that should be investigated through empirical studies. Finally, the results of our study may provide a basis for future research on *waqf* management in Ghana.

The paper is organized into six sections. The first covers the introduction while the second outlines cash *waqf* management challenges. The third discusses typology of organisational theories of demise. Whereas the fourth provides a background of ASWAJ Cash *Waqf* Foundation, the fifth presents the methodology. The sixth presents the findings and discussions. The last section focuses on conclusion and recommendations.

¹<https://www.milligazette.com/Archives/01102002/0110200270.htm>

²https://twocircles.net/2012apr26/loot_waqf_properties_india.html

2. Cash *waqf* management challenges

The behaviour and willingness of charitable organisations to be accountable is a pressing issue globally due to cases of fraud, embezzlement and abuse perpetrated by their own trustees, managers, and employees (McDonnell & Rutherford, 2022). McDonnell and Rutherford (2022) assert that, in United Kingdom (UK), the legitimacy of charitable organisations and public trust in them are under threat due to the recent spate of high-profile crises and scandals such as extensive and prevalent financial mismanagement, improper fundraising practices, and the abuse of vulnerable beneficiaries. For example, a recent inquiry into the Everlasting Arms Ministries, a UK-based charity organization for the advancement of Christian religion and relief of poverty worldwide, found the absence of long-term financial plan to sustain its spending, significant depletion of funds from the proceeds of property disposal, poor financial management, and lack of financial expertise and planning in its administration, among others (McGregor-Lowndes & Hannah, 2022). Similarly, evidence of trustees' misconduct was also found in the administration of Assyrian Church of the East Relief Organization (McGregor-Lowndes & Hannah, 2022).

In their study of the practical challenges in managing non-profit organisations, Othman et al. (2012) examine the internal functioning problems in 17 non-profit organisations (including religious charities) in Malaysia through a qualitative study. The findings indicate challenges in terms of personnel, governance, accounting and financial practices, funding, and regulatory systems. Financial mismanagement remains a major challenge in non-profit organisations, particularly, fraud (Gibelman & Gelman, 2001; 2004) in the form of theft of assets (mostly cash) (Othman et al., 2012) and misappropriation of donated funds (Tremblay-Boire & Prakash, 2017). The consequences of these mismanagement challenges have resulted in tightened regulation, damaged reputation (Uygur, 2020) and failure of such organisations (Weisbord, 2013).

The above highlighted challenges are not exclusive to the Christian faith-based charity organisations. Islamic faith-based charities have suffered the same fate with a long history of such management challenges (Azmi et al., 2023). Azmi et al. (2023) note that several cases involving Australian Islamic charities have been reported, including misconduct, mismanagement, lack of accountability and transparency, money laundering, misappropriation of funds, and inefficiency and ineffectiveness. The findings of their study added poor governance covering undefined roles and responsibilities, absence of membership requirements and shortage of human resources.

In the case of *waqf* institutions, prior studies have highlighted several challenges at different levels, namely, global (e.g. Alharthi, 2021), country (e.g. Abd Jalil, 2020; Abdul Rauph & Adebayo, 2022), state (e.g. Abu Bakar et al., 2020; Ismail et al., 2021; Ma, 2017; Mohamad & Sulong, 2022; Owais, 2019), institution (Ahmad, 2019; Hussain et al., 2021; Junarti et al., 2021; Kamaruddin & Hanefah, 2021; Mohaiyadin & Aman, 2021; Mohd Puad et al., 2014; Mutalib & Maamor, 2016), and types and instruments (e.g. Nur Sasongko et al., 2021; Yusoff et al., 2021). The interest of our research is on the stream of studies focusing on challenges in managing cash *waqf* at the institutional level. Accordingly, the following paragraphs highlight the relevant literature on the challenges facing cash *waqf* institutions.

Nahar and Yaacob (2011) empirically investigate the accounting, reporting, and accountability practices of a Malaysian cash *waqf* institution. Their case study and archival documentation review and analysis (from 2000 to 2005) preliminarily finds that the institution has fulfilled both primary and secondary accountabilities. However, the study further finds that, on financial reporting, the *waqf* institution is misapplying for-profit financial reporting framework in reporting the results of its *waqf* operations, there is no definite timeline for the institutions to publicly disclose their *waqf* activities, and reliance on manual recording and reporting of cash *waqf* transactions. In terms of

operational disbursements, the results show that cash *waqf* disbursements are concentrated on health, education, and maintenance of mosques, despite the fact that *zakāt* institutions in the country also play the same role. Nahar and Yaacob call for the need to relook at such practice, aligning with the findings of Ihsan and Ibrahim (2011) in Indonesia where a cash *waqf* institution invests its fund in different business ventures.

In the same Malaysian context, Khamis and Mohd Salleh (2018) examine the human resource, documentation and reporting challenges facing *waqf* institutions in managing cash *waqf*. They employed qualitative methodology, collecting data through semi-structured interview and literature review. The finding shows that, notwithstanding the fact that majority of *waqf* institutions have been promoting cash *waqf*, the existing practices in relation to human resource, documentation and reporting are not appropriate. Based on this finding, they put forward several proposals including training employees, increasing the number of staff, implementing employee performance management, systemising operations for comprehensive documentation, and improvement in the production of transparent and reliable accountability reports to relevant stakeholders.

Ali and Markom (2020) also explore the challenges faced by *waqf* institutions in managing cash *waqf* in Malaysia, through a literature review and a content analysis of various enactments dealing with the administration of *waqf*. From the former approach, they identify the insufficiency of existing legislations, lack of expert management skills, and lack of a regulatory oversight over the transparent collections of cash *waqf* and distribution of its returns to beneficiaries. The findings from the content analysis show the absence of definition specifically for cash *waqf* in the available enactments, leaving a room for suspicions about its validity in the states. Hence, they propose the development of a comprehensive *waqf* legislation, sound management policies, sustainable governance framework well as the adoption of blockchain to enhance cash *waqf* development in Malaysia. On the latter proposal, Mohaiyadin and Aman (2021) similarly recommend the use of blockchain to address the challenges confronting a public university *waqf* fund in terms of accountability and transparency in *waqf* collection and distribution. Zulaikha and Arif Rusmita (2018) and Zulkarnaen et al. (2021) also concur that blockchain can address the challenges facing cash *waqf* institutions through real-time reporting, data integration, data security, and cash *waqf* collection.

Ahmad (2019) empirically examine the factors challenging the performance of *zakāt* and *waqf* institutions in Northern Nigeria. On cash and related *waqf* funds, the findings of his interview show that the *waqf* institutions are challenged by public distrust in them, dissatisfaction with political office holders' interference, and the administrators' lack of adequate professional knowledge. Based on these findings the author suggests that the *waqf* board of trustees should consist of majority respected Muslim scholars, and run by Muslim rulers (*emirs*). Also, he proposes that the role of the state government should be limited to only supervising the appointment of administrators while the actual selection of administrators should be based on public opinion. Ahmad (2019) advocates for the board of trustees to be semi-autonomous, without government interference, in order for it to function effectively. Finally, he recommends conducting regular audits and transparently disclosing the information to the public.

In Morocco, Chalabi and Moutahaddib (2020) empirically examine the challenges of cash *waqf* through survey method. The findings enumerate some challenges including centralization of *waqf*, unproductivity, lack of transparency and complete information, poor governing laws for *waqf* administration, lack of exclusive and qualified staff to handle *waqf* matters, no long-term planning and loss of confidence and trust among Moroccans in religious authorities, among others. They recommend the creation of a non-government Cash *Waqf* Financial Institution (CWFI), with the government or any religious authority serving only as a supervisory body for monitoring and accountability. For creation of specialised CWFIs (e.g., for education, health, etc), they suggest

grouping cash waqf donor based on their common and shared interest. On human capital, they propose integration of the economics of waqf in educational institutions and training of cash *waqf* managers to develop their strategic management skills.

In the banking sector, Hossain and Nepa (2022) use a doctrinal research strategy in their study of the difficulties facing cash waqf management and its expansion through private banks in Bangladesh. The findings include insufficient legal protection, carelessness in creating cash waqf as a financial instrument, an ineffective management team, public dissatisfaction with waqf benefits, a lack of public awareness, and a lack of practical rules for mutawallis in the absence of education and research on cash waqf. They suggest ways to overcome these challenges. First, amending the existing waqf legislation to include suitable clauses for creating and administering cash waqf. Second, with the cooperation of all interested private banks, an integrated cash waqf research and management centre should be established for the education and training of the trustees (*mutawalli*). Third, public and private entities must also plan activities like announcements, publications, news, and dramas regarding cash waqf and its positive impacts on society to raise literacy among the poor population. Fourth, religious leaders should frequently give a discourse on cash waqf during Friday prayer.

To evidentially explain the reasons for the abysmal cash *waqf* collection performance of two Islamic banks and *waqf* institutions, Utomo et al. (2020) assess their cash *waqf* governance against the standards and provisions of cash *waqf* governance in Indonesia. The results demonstrate that the Islamic banks and *waqf* institutions have not been able to fully support the development of cash *waqf* products. Further on the *waqf* institutions, the results reveal that the managers are not conversant with the value of cash *waqf* transparency. Finally, the study shows that governance requirements and human resource management are respectively insufficient and ineffective to support the collection, management, and development of cash *waqf*. While the authors call on the Islamic banks to establish a cash *waqf* department and allocate more funding for cash *waqf* marketing activities, they propose mandating the cash *waqf* institutions to submit regular transparency reports to relevant stakeholders. Following Ali and Markom (2020)'s recommendation, Alharthi (2021) investigates the feasibility of blockchain in addressing the key challenges impeding the revival of the *waqf* (including cash *waqf*) system to its lost glory. The findings of his review of available literature indicate that blockchain technology is viable in addressing the challenges of the lack of data, tampered historical records in the event of the founders' demise, lack of transparency, and deficient auditing. He emphasises that blockchain eliminates possible corrupt practices, enhances transactional transparency, and serves as an integrated management system in which waqf stakeholders can engage and make relevant decisions. These are realised as the technology employs smart contracts with public records and traceability of transactions. However, Alharthi (2021) cautions that scalability, inconsistent regulations, legality, government interference, lack of awareness, poor understanding of required competencies, and issues of compliance and non-compliance to Shariah are some of the constraints that must be addressed for the blockchain technology to yield intended benefits for cash *waqf*.

Centuries ago, the fate of *waqf* institutions (including cash *waqf*) was attributed to government interference and western imperialism (Cizakca, 2000). Specifically, only about 20% of Bursa cash *waqfs* survived beyond a century (Cizakca, 1995). Presently, as the prior studies indicate, the survival of modern cash *waqf* institutions is challenged by factors relating to accountability, transparency, governance, managerial acumen, qualified human resource, trust, political interference, legislation, education/knowledge, waqf product development, and marketing (Ahmad, 2019; Alharthi, 2021; Ali & Markom, 2020; Chalabi & Moutahaddib, 2020; Hossain & Nepa, 2022; Khamis & Mohd Salleh, 2018; Nahar & Yaacob, 2011; Nurrachmi, 2012; Utomo et al., 2020).

However, how these challenges have contributed to the demise of a cash *waqf* institution remains empirically unexplored in the extant studies. This is not surprising as knowledge about the causes

of nonprofit entry and exit is generally scanty (Twombly, 2003). Besides, studies are fragmented in this regard as there is no consensus on the success and failure of nonprofits (Helmig et al., 2014). Consequently, drawing from nonprofit literature, this paper employs relevant theories to explain how the challenges have contributed to the demise of a *waqf* institution. The following section provides the framework of this study.

3. Typology of organisational theories of demise

Various organisational theories have been employed to examine the internal and external causes of nonprofits demise (Hager et al., 1996; Hager, 1999; Levine, 1978; Searing, 2020; Ortiz, 2022). While internal theories emphasis on elements within the boundaries of the organisation (such as commitments of and relationships between organisational actors, competencies of managers, and the size and structure of the organisation itself), external theories focus mainly on factors outside of the borders of the organisation (e.g., organisational population density, market pressures, inter-organisational relationships, and organisational reputations) (Hager, 1999).

Studies have further categorised the internal and external elements due to multiplicity of causes. Levine (1978) divides the causes of public organisation decline into political and economic-technical factors. Likewise, in her framework of organisational theories of death, Hager (1999) expanded Levine's (1978) typology into four, namely, ecological/structural, legitimacy, relational, and strategic management. Similarly, Fernandez (2008) suggests four categories consisting of technical, resource mobilisation, power relations, and goal attainment. In contrast, Searing (2015), in her study of young and new nonprofits demise, proposes three categories including legitimacy, relational, and resource extraction.

Following the footsteps of Hager (1999) and Fernandez (2008), Ortiz (2022) most recently also recommend four divisions made up of strategic management, resources, legitimacy, and ecological/structural. Since the *waqf* challenges, as highlighted in previous section, largely relate to management, the most suitable division to consider is the strategic management. Therefore, we are particularly interested in the theories under the strategic management element which explain organisational demise (Hager, 1999; Ortiz, 2022). These include human capital/resource theory, mission completion theory, and behavioural theory of leadership (Hager, 1999; Ortiz, 2022; Searing, 2015). However, mission completion is excluded as *waqf* institution's mission is perpetual, leaving only the human capital/resource theory and behavioural theory of leadership. Both theories are like Levine's (1978) "organisational atrophy" (internal) which defines the process and human resource factors that can cause organisations to poorly perform. Organisational atrophy is associated with dwindling performance due to various potential causes that are "almost too numerous to identify" (Levine, 1978, p. 319).

The human capital theory posits that lower levels of human resources lead to lower survival chances for organisations (Hager, 1999). Hager (1999) explains that human resources specifically include the knowledge and skills of professional managers. Thus, inability to mobilize human resources impacts the ability of an organisation to run successfully (Searing, 2015). This occurs when the organisation is either unable to attract adequate human resources or its managers lack managerial skills (Hager, 1999). In this regard, Fernandez (2008), among others, finds that insufficiency of human resources increased the probability of closure of most of the 41 closed Spanish voluntary associations. Similarly, Searing's (2020) study of smaller and younger American nonprofits' demise, through eight comparative case studies, shows that difficulties in managing human resources contributed to their demise as much as financial resources constraint. Hager's (1999) study of nonprofits' closure from 1980 to 1994 in the Minneapolis-St. Paul metropolitan area finds support for the human capital

theory.

Ortiz (2022) argues that the governing structures of any organisation have multiple actors with diverse views and experiences requiring collective leadership to achieve organisational success. Convinced that both the leaders' ability to learn to collectively lead, and organisational managerial capacity impacts the survival of organisations, Ortiz introduces behavioural theory of leadership to explain the leadership and managerial challenges that lead to nonprofits closure. The author proposes that the leadership (including board and staff members) of nonprofits that learn and collectively manage their organisation adequately are more likely to survive than organisations with inadequate management practices. In an analysis of 16 case studies, Ortiz finds strong empirical support for the theory as being useful in explaining why nonprofits closed. The same analysis also show that managerial problems are one of the most common internal elements causing nonprofits closure.

In sum, both human capital theory and behavioural theory of leadership have been proven as useful in understanding why organisations closed. Both theories appear to be the same though behavioural theory of leadership seeks to emphasise leaders' collective learning role in managing nonprofits. Consequently, we adopt both theories in our attempt to understand how the management challenges have caused ASWAJWF's demise.

4. ASWAJ *waqf* foundation

Ghana has a minority Muslim population. According to the Ghana Statistical Service (2021), 20.4% and 19.2% of the Ghanaian population in urban and rural areas, respectively, are Muslims. They are divided into four major Islamic sects: Tijaniyya, Ahmadiyya, Shia, and ASWAJ. Among these sects, ASWAJ, the second largest Muslim population in Ghana after the Tijaniyya sect, was the first to initiate a cash *waqf* in the country. The ASWAJ's leadership includes national, regional, and zonal imams (religious leaders).

The *waqf* initiative resulted from Sheikh Alhaji Ibrahim Umar Imam's (Haj Umar) recommendation during his address to commemorate the 8th ASWAJ National Convention in 2009. He is a renowned Islamic scholar who serves as the National Imam of the ASWAJ in Ghana. According to him, this proposal solves poverty, illiteracy, and begging, the leading factors hindering the progress and development of Ghanaian Muslim communities. Consequently, ASWAJWF was launched on December 26, 2009, at the University of Ghana, Legon. The plan was to invest 80% of the cash *waqf* amount, 15% to pay commissions to operatives/collectors, and 5% to cover administrative expenses.³The investments include commercial real estate and agriculture. The proceeds from the investment were to be used to assist Islamic scholars in furthering their knowledge and constructing schools, health facilities, shelters, and wells, as well as other projects that would benefit the community and assist the needy in society (Alhassan, 2016; Ghana News Agency, 2010). The leadership established branches in Takoradi, Kumasi, Bolgatanga, and other regions of Ghana (Ghana News Agency, 2010; Weiss, 2022).

Notwithstanding its promising agenda, for many years, the entire cash *waqf* initiative has silently died (Alhassan, 2016). For instance, cash *waqf* collection for the ASWAJ Ashanti Region *Waqf* Fund gradually ceased (Weiss, 2022). Weiss (2022) narrates that in 2013, a detailed inquiry into the collection activities showed that of the 480 issued receipt booklets, only 335 were submitted for verification, and the total number of contributors could not be ascertained. Other misdeeds include lack of documentation, poor record keeping, and collectors' embezzlement of funds. Unsurprisingly,

³<https://www.facebook.com/aswajwaqffoundation.garghana>

rumors regarding possible misbehavior and improper use of *waqf* monies began to circulate. Consequently, ASWAJ stopped promoting cash *waqf* in its sermons. Weiss concludes that later attempts to revive this region's *waqf* have failed.

This sad demise of the ASWAJ Ashanti Region's *waqf* foundation signals the fate of other regions' cash *waqf* under the purview of the ASWAJ. Alhassan (2016) concerns about the *waqf* fund's accountability and misuse are related to its leadership and management. With leadership being part of the management function (Răducan & Răducan, 2014), we attempt to answer the question of *how management challenges have accounted for the demise of ASWAJWF*. In their study of nonprofit demise, Hager et al. (1996) find that organizational demise is not a simple concept. Nevertheless, we define "demise" as the cessation of the cash *waqf* foundation's operations (Hager et al., 1996).

5. Methodology

We employed a qualitative case study to conduct an in-depth investigation into the specific reasons for the demise of the ASWAJWF (Patton, 2015). In addition, this study is both contextual and explanatory. Hence, a case study is the most suitable strategy for providing answers to the "how" and "why" questions in the natural context of the case (Rowley, 2002). Although history typically focuses on one case (Johansson, 2007), it emphasizes its uniqueness (Ridder et al., 2009) and allows the exploration of the case via detailed and in-depth data collection from multiple information sources and reporting of case descriptions and case-based themes (Creswell, 2007).

As the first to introduce and publicly collect cash for *waqf*, ASWAJWF was selected as a case study using purposeful sampling. This is also the only known cash-based *waqf* that has collapsed. In addition, direct contact with the ASWAJ is the only reliable method to accurately verify and explore" the ASWAJWF's demise (Searing, 2020). Other studies (e.g., Hager et al., 1996; Hager, 1999; Hu et al., 2016; Searing, 2020) have adopted a similar approach to investigate nonprofits' closures or demise. Accordingly, data were collected through semi-structured interviews to ascertain the reasons for the demise of the ASWAJWF. This data collection procedure allowed the usage of open-ended questions and granted the interviewees enough flexibility to share their opinions. The interview questions were informed by the research objectives, anchored on the human capital theory and behavioural theory of leadership. The questions are tabulated below.

Table 1. Interview questions

Questions
A. <i>Human Resources</i>
1. What were the human resources challenges faced by the management during the operation of the Ahlussunnah Wal-Jamaah Waqf Foundation (ASWAJWF)?
2. How did the challenges contribute to the demise/collapse/failure of ASWAJWF?
3. Any other feedback?
<i>Prompt follow-up questions based on responses.</i>
B. <i>Leadership</i>
4. What was the leadership structure of ASWAJWF?
5. What were the leadership challenges faced by ASWAJWF?
6. How did the challenges contribute to the demise/collapse/failure of ASWAJWF?
7. Any other feedback?
<i>Prompt follow-up questions based on responses.</i>

As shown in the table, while Question 1 aimed at ascertaining the human resources challenges that bedevilled the operation of ASWAJWF, Question 2 focused on determining how the human

resources challenges contributed to its collapse. In Section B of the table, Question 4 sought to identify the leadership structure of ASWAJWF for our understanding, Question 5 investigated the associated leadership challenges, and how such challenges led to the demise of the foundation is established in Question 6.

The interview participants were those directly involved in collecting and managing cash *waqf* across 11 of the 16 regions of Ghana. These regions have offices that run ASWAJWF. As shown in Table 1 below, the participants (n = 24) consisted of 13 cash *waqf* administrators/managers, ten collectors, and one concerned member.

Table 2. Profile of participants

Participants' designation	Region	No. of Participants
Deputy National Imam of ASAWJ		
Regional Secretary	Ashanti	3
Regional Financial Committee/Waqf Collector		
Concerned ASWAJ Member	Bono East	1
Regional Imam	Brong-Ahafo	2
<i>Waqf</i> Collector		
Regional Imam	Central	2
<i>Waqf</i> Collector		
Regional Imam	Eastern	2
<i>Waqf</i> Collector		
National Imam of ASAWJ		
General Secretary of ASWAJ	Greater- Accra	4
Regional Secretary ASWAJ		
Manager of a Muslim Charity		
Regional Imam	Northern	2
District Imam cum <i>Waqf</i> Collector		
Regional Imam	Western	2
<i>Waqf</i> Collector		
Regional Imam	Upper-East	2
<i>Waqf</i> Collector		
Regional Imam	Upper-West	2
<i>Waqf</i> Collector		
District Imam	Volta	2
<i>Waqf</i> Collector		
Total		24

While we drew two administrators each from the Ashanti and Greater Accra regions (having the most ASWAJ sect followers), the rest had one participant each, excluding Bono East Region. For the collectors, each region had one participant, except for Bono East Region. The administrators were mainly the *imams* (religious leaders) and other ASWAJ officeholders, whereas the collectors were other appointed religious personalities.

We utilized the human capital theory and the behavioral theory of leadership to guide the development of the interview's open-ended questions (Abu Talib et al., 2020). The interviews lasted between 30 and 45 minutes. The interviews were then recorded and transcribed. The data were coded and organized into specific themes and thematically analyzed using NVIVO 11. For the preservation of anonymity, AC1 to AC24 codes were used in capturing participants' views. We present the findings and discussion below.

6. Findings and discussions

6.1. Human resource

Lack of knowledge and skills were significant factors leading to the demise of the ASWAJWF. Contrary to Hager (1996)'s findings, in which only 5.7% of the interviewees cited lack of expertise as the main reason for closure, we found that all participants emphasized poor human resources as the leading cause of the foundation's failure. AC23 revealed that "the leaders who brought the concept of cash *waqf* neither understood its concept nor had the skills to manage it." AC11 stressed that "the leadership ignored competent people having managerial skills in managing the affairs of *waqf*." Nevertheless, AC1 and AC16 believed that some competent managers were involved as advisers but needed to have the chance to influence decisions. This negligence led to misuse of the collected funds. AC23 confirmed that:

"When we were involved in the *waqf* activities, we suggested to the leaders to invest the collected money. We proposed some business activities to them, such as building a hostel and renting it. They refused our proposal because they did not understand the *waqf* concept and thought it was just collecting money and giving it to the needy or painting the masjid."

This indicates that the leaders' insufficient knowledge contributed to using the cash *waqf* as a normal *sadaqah*. Thus, there was no need to invest the money to use the resultant returns on charitable activities, and this violated the basic perpetuity principle of *waqf*. Several interviewees (administrators and collectors) confessed that the leadership directly distributed some cash *waqf* money to the poor and the needy. AC5 said, "... We did not even invest the money, no plan for that. He [*Imam*] usually gives it to the needy and, most of the time, university students". AC24 (*Imam*) also added that "some portion of the *waqf* fund was benevolently loaned to people and failed to return it." AC17 said, 'When we collect the money, we sent it to the *imam*, he decided what to use it for.' Consequently, "the *imams* should be liable for the misuse of the money (AC10) due to "...too much influence in running the affairs of the foundation even though some of them were not even assigned managerial roles and were not competent" AC9.

In response to the allegation, an *Imam* claimed that the Mosque Committee should instead be blamed, as the cash *waqf* was under the committee's custody. AC24 vehemently states, "the *Imams* are not seeing any money; it is the Mosque Committee. The act of corruption is prevalent, even the government cannot fight it." Thus, he implied that the committee had mismanaged the fund. Contrary to the claim that there was no investment plan, AC24 insisted that there were plans to invest the money. He noted, "in Accra, we attempted to construct a 20-story building with the funds collected, but we were unable to complete it due to mismanagement that eroded donors' trust in contributing to the project."

Indeed, the act of the blame game of the whereabouts of the funds resulted in a loss of confidence and trust in the trustees/managers of ASWAJWF. AC3, a member of ASWAJ, informed that "it came to a time where many people lost trust in them [trustees/managers] because of how they managed the fund." The situation is such that "people do not want to hear the term *waqf*" (AC23), and "it will be difficult to redeem the damages caused" (AC16).

The *imams* further argued that Allah specifically ordained them to handle religious funds, including cash *waqf*, as they are the most knowledgeable and qualified to manage such funds. During an interview with Hafiz TV (2022), ASWAJ's National *Imam* said that Islamic clerics are supposed to be responsible for managing collected funds in Islamic institutions, such as *zakāt* and mosque funds, and not mosque committees. He supported his argument with a verse from the Quran, where Allah says, "Take *sadaqah* (alms) from their wealth to purify them and sanctify them with it" (Quran; 9:103). In his opinion, Allah commanded His messenger (ﷺ) and those entrusted with managing Muslim

affairs to 'take' alms (*zakāt*).

Therefore, the Islamic clerics are the most qualified to manage Islamic institutional finances since they are the successors of the Prophets.⁴ He went further, quoting Allah's saying that "And do not give the weak-minded your property, which Allah has made a means of sustenance for you; but provide for them with it, clothe them, and speak to them words of appropriate kindness" (Quran; 4:5). His interpretation suggests that 'weak-minded' includes anyone who is not a cleric. Thus, the mosque committee is incapable of managing the funds.

Indeed, there is no doubt about Allah's commandment of the Prophet Mohammed (ﷺ) and the fact that the *imams* are the heirs of Allah's Prophets. However, Prophet (ﷺ) was also the state leader at that time. Given that the Prophet (ﷺ) and his predecessors designated officers to collect and disburse *zakāt*, jurists held that the Islamic state was obligated to appoint collectors and distributors of *zakāt*. For instance, the Prophet (ﷺ) assigned 'Umar bin al Khaṭāb and Ibn al-Lutbiyah to manage *sadaqah* (Al Qardawi, 1969). In addition, there was an Islamic Treasury to maintain *zakāt* and other revenue (Al Qardawi, 1969).

Furthermore, among the eight recipients of the *zakāt* is 'those employed to administer the *zakāt*' (Quran; 9:60). The administrators include collectors, custodians, and distributors. These activities should be performed with sound knowledge of *zakāt* principles, rules, and regulations (Al Qardawi, 1969). Consequently, such knowledge is required of every administrator in organizations that handle *zakāt*. This implies that the *waqf* administration is not restricted to clerics only. Rather, any competent Muslim with knowledge and managerial skills is a qualified candidate for *waqf* management.

Unfortunately, the clerics, though knowledgeable in religion, were ignorant of cash *waqf* management. Therefore, it is not surprising that, in line with human capital theory, the lower levels of clerics' managerial competency led to the demise of ASWAJWF.

6.2. Leadership

The interview findings indicate that the *imams* managed the ASWAJWF in their respective regions. AC1, a former administrator, explained that "regional executives under the leadership of the regional *imams* controlled the foundation." The regional executives consisted of Chairman, Secretary, and Treasure, who were selected without any competency criteria. They [ASWAJ] selected anybody they desired.", AC23 noted. This leadership arrangement did not foster the survival of ASWAJWF, as ASWAJ's national *imam* was seen as authoritative and did not encourage collective learning and management of the foundation. The participants reasoned that the failure of the leadership to adhere to collective management contributed to its demise. For instance, AC7 described the national leader as "a dictator who did not listen to *Shura* [collective consultation]."

In contrast, AC23 opined that the *imams* were not dictators. The first problem was that they did not consult experts. If they consult, they have accepted their limitations in handling the funds. [Some of the] *imams* were arrogant in seeking advice from experts to effectively manage the ASWAJWF. They believed that as *imams*, they knew everything. However, as *imams*, if they do not know something, they should seek the advice of someone who knows. When we selflessly raise the issues of effective management, they say that we are undermining their authority. I remember that I was

⁴Referring to the *ḥadīth* where Abū-Dardā' (May Allah be pleased with him) reported: The Messenger of Allah (ﷺ) said, "He who follows a path in a quest of knowledge, Allah will make the path of Jannah easy to him. The angels lower their wings over the seeker of knowledge, pleased with what he does. The inhabitants of the heavens and the earth and even the fish in the depth of the oceans seek forgiveness for him. The superiority of the learned man over the devout worshipper is like that of the full moon to the rest of the stars (i.e., in brightness). The learned are the heirs of the Prophets who bequeath neither dinar nor dirham but only that of knowledge; and he who acquires it has acquired a large portion." [Abū Dāwud and At-Tirmidhi].

labelled as non-ASWAJ and dismissed after offering suggestions for investing in the *cash waqf* funds collected so far. Another problem is that a leader is succeeded only upon death and is immune to accountability. Although people asked about the cash *waqf* and what they [leaders] did with the money collected, no one had the answer.”

AC5 affirmed that “without seeing anything tangible to show for the cash waqf, donors refused to make further contributions to the fund.”

The above quotations suggest that the leadership style contradicts the behavioral theory of leadership, which advocates adequate collective learning and management to ensure survival (Ortiz, 2022). With this and managerial incapacity and failure to render accountability to the people, it is not surprising that ASWAJWF could not continue its operation.

7. Conclusion and recommendations

This qualitative study employed human resource theory and the behavioral theory of leadership to investigate the reasons behind the demise of the ASWAJWF in Ghana. The foundation’s demise was attributed to leaders’ misunderstanding *waqf* as a normal *sadaqah*, lack of investment initiatives to sustain the fund due to managerial incompetence, and failure to consult and accept experts’ voluntary advice.

Based on these findings, we provide recommendations. All those involved in managing a cash *waqf* must understand its meaning, concept, implications, and practical applications. Second, trustees/managers must acquire the necessary managerial and entrepreneurial skills, particularly the art of fund/investment management (Haneef, 2018). Third, leaders must collaborate by leading collectively to achieve the desired results (Denis et al., 2001). Collective leadership requires a leadership style that fosters collective learning and management. This means seeing *waqf* institutions as ‘schools of democracy,’ where members learn together to agree to effect changes in their organizations (Jo, 2020). Since leadership can be learned and taught (Yukl, 1971), ASWAJ leaders should learn and apply the art of leadership, especially the *Shurah* leadership style of Prophet Mohammed (ﷺ). As both theories suggest, developing *waqf* leadership (trustees/managers and staff) capacity and ensuring internal cohesion leads to organizational perpetuity (Searing, 2020).

This study contributes to the literature by investigating the challenges of *waqf* management in Ghana. It is also the first among the extant *waqf* studies to employ a theoretical framework to explain how the challenges contributed to the demise of *waqf* institutions. Its exploratory nature ignites and invites other researchers to examine the reasons for the demise/closure of cash *waqf* institutions, thus serving as a reference for researchers. Finally, we expect the study’s insight to draw the attention of cash *waqf* leaders and other stakeholders, including policymakers, to the need to provide effective management and governance frameworks/tools to revive cash *waqf* and to safeguard the interests of donors, beneficiaries, and the public at large.

This study has several limitations. Due to the study’s limited scope to a single case study; therefore, the findings cannot be broadly applied to other contexts. Additionally, corroborating the interviewees’ accounts with documentary evidence (e.g., minutes of meetings, notes, and records) would strengthen the study’s credibility. Finally, extensive application of the employed theories and other theories is required to confirm their potency in explaining the reasons for the demise/discontinuation of cash *waqf* institutions.

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