



Matrix Analysis of the TOWS Model and Waqf Promotion Strategy in Morocco

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Abstract:

The Waqf is known to play an effective role in social stability and the circulation of the country's economic wheel, notably through its direct and indirect contribution resulting from its socio-economic projects. This role has earned him the rank of the pioneer in the construction of a cohesive and supportive society.

The analysis of the Waqf strategy in Morocco in the light of its socio-economic missions systematically requires the highlighting of the TOWS model in intersection with its interventions with the internal and external factors of its promotion: (SO: strengths-opportunities), (ST: strengths-threats), (WO: weaknesses-opportunities) and (WT: weaknesses-threats).

Keywords: TOWS, SWOT, STRATEGY, STRENGTHS, OPPORTUNITIES, WEAKNESSES, THREATS.



Introduction

Described for the first time by Heinz Weihrich in 1999, TOWS takes the SWOT analysis a little further to help managers act in difficult situations. Indeed, it is a matrix built from the SWOT model; it leads the reflection to more advanced decisions. The acronym TOWS uses the same elements as its predecessor but in reverse order. It combines internal and external strengths to come up with productive ideas on how best to use information. The main goal of a TOWS is to reduce threats, take advantage of opportunities, exploit strengths, and remove weaknesses.

1. The Importance of the TOWS Matrix for Waqf

Before highlighting the importance of the TOWS matrix in the analysis of the connections between the internal and external strengths and weaknesses of the Waqf, it is essential to present the SWOT model which examines the strengths, weaknesses, opportunities and threats that an institution faces. Marketers use the latter as a simple planning tool to get a clearer picture of the external and internal environment. The SWOT model is really useful, but it does not generate concrete ideas for improvement on its own. That's where the TOWS comes in.

1.1 *The SWOT Model*

The main objective of the SWOT analysis is to increase awareness of the factors that go into making a strategic decision or the implementation of a policy to promote the institution. To achieve this, SWOT analyzes the internal and external environment, identifying the factors that can impact the viability of a decision.

SWOT analysis is commonly used by companies, but it is also used by non-profit organizations and, to a lesser extent, by individuals for personal evaluation. The model is also used to evaluate initiatives, products or projects. The SWOT



analysis should also be used to help an entity better understand its current and future market position or alignment with stated objectives.

Although TOWS uses the same elements as a SWOT analysis, it serves more as an action tool than an analysis tool. TOWS is most effective when used as an adjunct to the SWOT analysis tool to help decide how to act upon obtained results.

1.2 TOWS Matrix Analysis

The importance of the TOWS matrix stems from various considerations including the fact that:

- It helps bridge the gap between research and forward-thinking strategic directions;
- It facilitates the presentation of the results clearly to the organization's stakeholders for support;
- It allows to set key focal points for actions very quickly. It covers all the bases considering both positive and negative influences.

2. The Waqf in the socio-economic domain

From a social point of view, the waqf aims to support individuals not only from the donor's family but also other people or groups of people who are in need by providing them with sustained income over the long term¹.

From an economic point of view, the waqf is an operation whose objective is to invest in productive capital; that is, to generate income and profits to be allocated to the poor or other beneficiaries as well as to fund projects for economic development².

¹ Kettani . O, "The Role of the Waqf in the Islamic Economic System, Zakat and the Waqf: Historical, Legal, Institutional and Economic Aspects", ed. Islamic Development Bank and Islamic Research and Training Institute, 261-280, (1997).

² Fekkak . H and Chihab . G, "Social Policy Instruments in an Islamic Context: Between Reducing Poverty and Improving Human Well-Being", *International Journal of Economic Studies and Management*, No.4, August .2022.



The Waqf has always been one of the sources of beneficence and charity as it embodies, in the eyes of the Islamic community, the effective application of the Islamic principles in human and social relations.

Solidarity and compassion among the members of society are guaranteed by the Waqf through various expenditures in favor of the needy and disadvantaged, either directly or through the aid it provides to civil society associations in various social fields including education, health, housing, inter alia.

2.1 Provision of bare land parcels

The Waqf actively contributes to projects of a social and educational nature by allocating specific plots or parts thereof to residential communities, civil associations, benefactors and local groups in order to build or expand mosques, cemeteries, social and cultural facilities, institutes dedicated to traditional teaching and the publishing of the Holy Qur'an, among others. Worthy of note is that it takes into account the limitations and scarcity of real estate in the areas concerned.

2.2 Provision of built assets

The Waqf offers a number of its premises to associations and institutions serving the public good in order to utilize them free of charge as headquarters for conducting their charitable activities. This arrangement facilitates the provision of social, educational and health services to citizens by these charitable organizations.

a. Functional Housing for Religious Attendants

The Waqf allocates functional housing to many religious officials (imams, muadins, etc.) next to the mosques in which they carry out their functions. These allocations take into consideration the social conditions of religious officials, in order to facilitate their missions, help them socially and improve their standards of living.



b. Consideration of the social aspect in the rental process

Rental fees are adjusted to accommodate the difficult social conditions of some tenants such as patients with chronic diseases, the destitute who have limited incomes and cases of physical disabilities. These situations are dealt with on a case-by-case basis when settling certain lease assignment files (Tawlia) or when studying rent review files, in particular when determining rental prices or studying requests for price reviews. It should be noted that widows are strictly exempt from paying the "Ghibta" when they take possession of the place of residence rented by the deceased husband.

c. Job Creation

The Waqf's agricultural sector plays an important role in generating employment opportunities within the rural world, both directly, through the works and investment projects in agricultural land and farms overseen by the Waqf, and indirectly, through investments made by tenants. These opportunities are also created at the time of harvest on these farms or during ordinary farming (ploughing, fertilization, purification, drug spraying, harvesting, yield harvesting, etc.).

Furthermore, a substantial workforce is engaged in in the construction and restoration of religious buildings such as mosques, zawayas, mausoleums as well as scientific and cultural institutions such as schools, museums, institutes, and in the implementation of Waqf projects in the urban environment such as commercial complexes and residential buildings.

In addition, the Waqf contributes to the employment sector through providing resources for commercial, professional, craft and industrial activities. In this way, the Waqf helps to alleviate the phenomenon of unemployment and helps a number of citizens to secure their livelihoods and improve their incomes.



d. Mitigating the rural exodus

The leasing of agricultural land in the Waqf provides rural dwellers with the opportunity to possess land, thereby establishing a primary source of livelihood or augmenting their income. It also helps to mitigate the phenomenon of rural-to-urban migration together with the associated negative social, economic and security repercussions. The population also benefits from the purchase of the agricultural harvest for processing or marketing purposes.

e. Contribution to the national economy

The richness of the urban heritage intended mainly for rental for various activities, as well as the importance of olive and date palms located in Waqf farms or planted by farmers, qualify them to play a vital role in the national economy. This distinctive status renders the Waqf the most majestic owner of real estate in the country and one of the largest suppliers of olive processing units.

f. Provision of residential, commercial and craft units

As already presented earlier, the Waqf stands out for its production of residential, commercial, craft and professional units intended for rental, offering benefits to various layers of the Moroccan society.

g. Providing the real estate base needed to attract investment projects

The Waqf offers a substantial land base for the implementation of large-scale investment projects. These projects encompass the agricultural sector through leasing for investment including intensive cultivation, advanced agriculture, tree planting, hydro-agricultural equipment, etc. Furthermore, within the urban peripheries, the Waqf facilitates endeavors including the construction of residential, commercial or industrial units.

3. Managerial constraints in line with the TOWS model

In the preceding sections, we have detailed all the internal and external challenges the Waqf faces in the light of their strengths and opportunities to



implement their strategy, in the form of social, economic and financial projects and programs. Within the context of this multidimensional diagnosis of the current state of the Waqf, what are the most salient intersections characterizing the current situation?

The study of the data of the different compartments of the SWOT model in connection with the TOWS matrix allowed us to analyze the postulates in the light of all the explorations of the previous axes. The nature of Waqf interventions in Morocco, in relation to the internal and external factors influencing its promotion, can be classified into SO (strengths-opportunities), ST (strengths-threats), WO (weaknesses-opportunities) and WT (weaknesses-threats) strategies, each contributing to the attainment specific objectives.

3.1 Strengths/Opportunities (SO)

The capacities of the Waqf facility can serve as venues for growth, innovation and advancement. Once it develops a clear and ambitious strategy for its promotion, it should be systematically transferred to a particular type of management according to the intersections of their strengths (the internal environment) and its opportunities (the external environment). These strategic management crossovers should be based on:

- The need to ensure compatibility between internal and external strategic directions and to take advantage of the Waqf's flexibility to change the organizational structure of the institution at the central and local levels (some studies show that productivity can triple through sustained transition from one organizational structure to another³);
- The interest of the private sector in the Waqf due to its specificity and its multidimensional historical experience;

MEIER, O. "Change Management: Cultural and Organizational Change", Dunod, 2012.³



- Establishing mutually beneficial partnerships with institutions and individuals, fostering a win-win relationship;
- Agreements with financial institutions in the field of financial investments to benefit from their granted privileges in this regard;
- The existence of an appropriate organizational culture for the implementation of a promising strategy that allows for a strategic management model rather than day-to-day management;
- Investing in externally available training qualifications to build the capacity of stakeholders in the implementation of the strategy.

3.2 Strengths/Threats (ST)

For the Waqf, a monitoring strategy entails leveraging existing structural forces to mitigate external threats.

- The Waqf has a very large real estate asset that allows it to overcome the constraints related to the scarcity of the land base in any investment process or the high cost of land in urban areas;
- The Waqf Code⁴ has a very modern, sophisticated, and strict legal structure that protects it from all attempts to encroach and attack individuals or institutions;
- The Waqf constitutes a significant reservoir of qualified human resources that allows it to increase the level of supervision and openness to the external environment along with its challenges.

3.3 Weaknesses/Opportunities (WO)

In principle, this is a long-term strategy for the Waqf. It systematically seeks to address the latter's internal shortcomings through external opportunities.

⁴ *Waqf Code in Morocco, promulgated by Dahir No. 1-09-236 of 8 Rabea I 1431 (February 23, 2010), as amended and supplemented in March 2019, official bulletin No. 5847 of June 14, 2010 (in Arabic).*



Among the purely analytical elements of the Waqf environment that could be exploited in its favor are:

- Benefitting from the experience of some institutions outside the Waqf, especially in the absence of reliable systems and appropriate structures to support the systematic implementation of the strategy;
- Avoiding overlap between strategic oversight and operational missions, taking advantage of the qualifications offered by academic institutes and educational establishments;
- Taking advantage of the opportunities offered by certain service providers specialized in organizing training cycles and qualifying human resources, particularly in the absence of a medium-term training plan aimed at strengthening the capacities of human capital working in Waqf (some human skills have not benefited from any training, such as those responsible for keeping, preserving and reading Waqf documents, in addition to some practitioners of the Waqf trade, such as "Quobad and Nouab");
- Exploiting the experience of certain operators in the management of their collection system (agent, profession and function): the Waqf establishment currently suffers from the absence of a legal status regulating certain professions, despite their vitality at the administrative level - such as the "Quabd" collection system -, in spite of the fact that many financial operations depend on it and that there are complementary alternatives;
- Alleviating the squeeze of archive space, using the services of private companies to carry out this archiving process and to monitor it at several levels;
- Transitioning to a strategic management mode and openness to the numerical world of digitalization and ICT in order to keep pace with the evolution of the external environment and address the lack of offices and the inadequacy of equipment in the workplace, at the central and local levels;



- Working on a communication plan refocused around forward-looking scenarios, for the Waqf's communication with its external environment is currently limited due to the remarkable predominance of day-to-day administrative management. Given the importance of reviving the Waqf to mitigate the notable decline, in the recent years of the "Tabbiss" operations constituting the Waqf, it has become necessary to open up and better communicate with the external environment;
- Developing a marketing policy as the context of the Waqf provides many techniques in terms of marketing. In fact, the absence of a policy in this direction shows the urgency of adopting a marketing plan for the Waqf, in consultation with the concerned professionals, in order to achieve the objectives of the strategy of its promotion.

3.4 Weaknesses/Threats (WT)

In this case, the Waqf establishment is in a critical situation; it is threatened by external forces for which it has no direct response, and it is forced to be defensive with a minimum-minimum strategy. Among these forces, we can cite the following:

- The inadequacy of the present administrative structure of the Waqf, at the central and local levels, at the current phase and the requirements of the implementation of the strategy of its promotion. The Waqf environment continues to develop rapidly, which unquestionably requires an organizational structure that carefully accompanies these changes;
- The inability of the current administrative structures to adapt to the vision and general orientations of the Waqf strategy. The present organizational structure was designed at a certain time to conceive that time's challenges and constraints, based on the functional division of tasks; hence, the issues accompanying the strategy for the promotion of the Waqf necessitate a shift from functional management dominated by daily



management by executing in the strict sense the different tasks towards strategic management based on orientations, programs, projects and support structures;

- The inadequacy of the incentive system to encourage increased productivity, compared to other similar sectors and institutions, especially in favour of human resources responsible for implementing the Waqf strategy;
- The lack of a job and skills repository that makes it impossible to identify the appropriate human structure for the Waqf activity, while respecting quality requirements, in addition to providing a description of tasks and functions for all components of the organizational structure in a centralized and local manner to ensure that the right person is placed in the right position;
- The overlap of roles and functions in the hands of a single person (an employee with administrative and revenue collection functions without any professional correlation between the two functions);
- The lack of distinction between supervisory and executive functions as well as between strategic and operational supervision in the field;
- The need for an internal control system to proactively manage potential risks;
- The absence of an integrated management IS to enable the collection and use of data on Waqf assets and the monitoring of the implementation of related work programs;
- The difficulty in monitoring the operating resources realized for the financial year, due to the absence of an integrated IS to examine the income of the same year, as well as the receivables arising from previous years and the advances received for subsequent years;
- The lack of accurate data on the management of the Waqf through indicators based on I.S. results;



- The absence of significant indicators to assess the effectiveness of performance in the strict sense, allowing the monitoring and evaluation of the various strategic areas of intervention of the Waqf.

Conclusion

The Waqf is expected to face an increasingly competitive environment; this is particularly true in the rental property market where competition has become more complex, for it is increasingly forced to focus on value creation to pave the way for success in this rapid transition of the world of finance and economy.

To determine the most valuable strategy for the Waqf, it is essential to understand the costly implications of inaction, delay, or gradual introduction of change. The TOWS model in combination with the Waqf strategy makes it possible to integrate strategic and financial aspects to determine the modalities and motivations for change.

Acknowledging these constraints, the Waqf must clearly define its strengths and weaknesses, as well as recognise its opportunities and threats. It is essential to have tools that help in choosing the best way to optimize the effectiveness of its interventions by generating a profitability that is consistently higher than the cost of capital and creating value for its assets.



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