

Existence and Nazhir Accountability of Waqf in Bengkalis District

Yasir Hendra¹, Yuswar, Z. Basri², Zulhelmy³

Drs. Yasir Hendra, M.Sc. : Office Government; Doctoral Candidate of Faculty of Economics, University of Trisakti Jakarta,

² Prof. Dr. Yuswar, Z. Basri, Ak, MBA : Professor in Accounting at Trisakti University Jakarta.

³Dr. Zulhelmy, SE. M.Sc., Ak. CA : Associate Professor in Accounting at Islamic University of Riau, Corresponding Author: Yasir Hendra

ABSTRACT: *The purpose of this study was to analyze the effect of Nazhir's understanding variables and Nazhir's competencies on the quality of waqf both individually (partially) and through Nazhir's accountability. The study used a quantitative method where the data used were primary data obtained from research questionnaires distributed in eight sub-districts with a population of 280 Nazar waqf. Questionnaire consists of four research variables namely Understanding Nazhir, Nazhir Competence, Nazhir Accountability and Quality of Endowments. The four variables are measured using a questionnaire where each variable has 9 indicators. Data was observed by choosing 150 respondents from the endowments in Bengkalis Regency. The sample size is calculated using the Slovin formula. This study uses the Structural Equation Model (SEM) method using the LISREL 8.80 application. The results of the study found that Nazhir's understanding did not affect the quality of waqf in Bengkalis Regency and Nazhir's competence did not affect the quality of waqf. But Nazhir's accountability is influential and positive towards waqf quality, with good accountability will increase public trust in waqf. In addition, Nazhir's understanding and Nazhir's competence have a positive and significant effect on Nazhir's accountability. The interesting thing in this study is Nazhir's understanding and Nazhir's competence does not have a positive and significant effect on waqf quality, where Nazhir's accountability variable is an intervening variable in this study. The influence of Nazhir's understanding and Nazhir's competence on the quality of waqf is not significant is a different finding from previous studies. The results of this study provide input to the waqf manager (Nazhir) to improve and remind Nazir's understanding and Nazhir's competence because these factors can improve the quality of waqf.*

Keywords: *Waqf, Nazhir, Understanding, Competence, Accountability, Quality of Waqf*

Date of Submission: 05-08-2019

Date of acceptance: 20-08-2019

I. INTRODUCTION

Understanding and empowering waqf assets among Muslims has undergone significant changes, both at the level of paradigm and operational practices. At the paradigm level, waqf which was originally only understood as limited to the use of places of worship in the form of mosques and mushalla, is now beginning to penetrate into the efforts of utilizing various goods or objects that have a productive economic content. While at the level of practice, waqf is now being developed into forms of productive value utilization and as a means of improving the economy, such as productive endowments for education, hospitals, supermarkets and so on (Kasdi, Abdurrahman, 2014).

Waqf management in Riau Province is seen from an institutional perspective since 2016, but when viewed from the side of its operational practices it has not yet been implemented. Management of productive waqf in Riau Province is still low. Data on waqf land in Riau Province from 8152 locations as many as 5691 locations have not been certified. This shows that the management of productive waqf is still low (source: Directorate of Empowerment Endowments 2016). The author in this case, concentrates on discussing the management of waqf in Bengkalis Regency which has not been well managed.

Indonesia has a large potential of waqf, but that potential has not been managed and utilized optimally. According to the Indonesian Ministry of Religion in 2016 the total amount of waqf land throughout Indonesia amounted to 435,768 locations with a land area of 4,359,443,170 m². From the data that has been certified 287,160 locations, the remaining 148,447 locations have not been certified. Data on waqf land throughout Indonesia can be seen in the following table:

Tabel 1.1.All Indonesian Waqf Land Data 2016

NO	PROVINCIAL	AMOUNT	ALREADY APPLICATION CERTIFICATE	NOT YET APPLICATION CERTIFICATE	LARGE TOTAL (M2)
1	Nanggroe Darussalam	24.898	13.730	11.168	767.869.011,58
2	Sumatera Utara	16.280	7.761	8.519	36.035.460,00
3	Sumatera Barat	6.643	4.420	2.223	212.212.380,00
4	Sumatera Selatan	6.394	3.521	2.873	380.456.227,29
5	Riau	8.152	2.641	5.691	1.183.976.528,00
6	Jambi	5.918	3.785	2.133	13.516.703,00
7	Bengkulu	2.759	1.869	890	7.122.171,22
8	Lampung	14.591	8.372	6.219	22.990.814,00
9	Bangka Belitung	1.133	779	354	3.243.060,00
10	Kepulauan Riau	1.187	326	861	1.066.799,00
11	DKI Jakarta	7.422	4.623	2.799	3.013.640,00
12	D.I. Yogyakarta	8.547	8.051	496	2.933.943,00
13	Jawa Barat	74.860	45.873	28.987	116.662.017,81
14	Jawa Tengah	103.294	82.641	20.653	163.169.706,97
15	Jawa Timur	74.429	54.193	20.236	58.239.272,20
16	Banten	20.089	11.049	9.040	39.322.270,00
17	Bali	1.399	1.132	267	13.990.000,00
NO	PROVINCIAL	AMOUNT	ALREADY APPLICATION CERTIFICATE	NOT YET APPLICATION CERTIFICATE	LARGE TOTAL (M2)
18	Kalimantan Barat	4.467	2.257	2.210	27.544.360,00
19	Kalimantan Tengah	2.642	1.631	1.011	5.778.500,00
20	Kalimantan Selatan	9.265	7.582	1.683	58.239.272,20
21	Kalimantan Timur	3.423	772	2.651	13.984.104,00
22	Sulawesi Utara	887	420	467	1.905.272,70
23	Sulawesi Tenggara	2.386	1.516	870	5.225.958,00
24	Sulawesi Tengah	3.173	2.051	1.122	165.042.816,23
25	Sulawesi Selatan	10.440	5.486	4.954	1.029.030.278,00
26	Sulawesi Barat	2.448	571	1.877	3.251.700,00
27	Papua	346	142	204	694.466,00
28	Papua Barat	338	105	233	591.117,00
29	Nusa Tenggara Timur	1.272	1.047	225	5.311.787,00
30	Nusa Tenggara Barat	12.105	7.031	5.074	25.816.325,00
31	Maluku	1.215	449	766	5.006.359,00
32	Maluku Utara	1.489	605	543	30.223.191,00
33	Gorontalo	1.877	729	1.148	1.663.350,00
TOTAL		435.768	287.160	148.447	4.359.443.170,00

Source: Directorate of Waqf Empowerment of the Ministry of Religion of the Republic of Indonesia dated March 2016

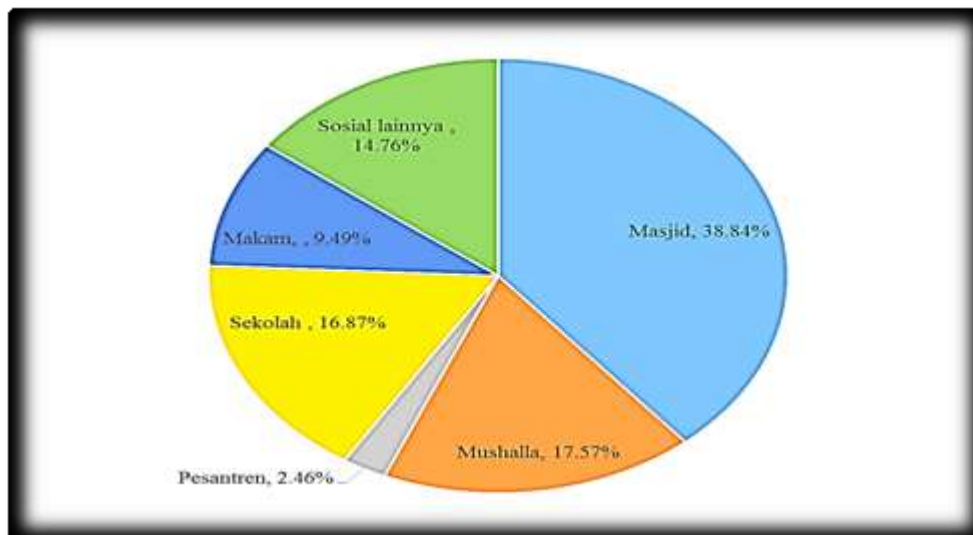
The Sumatra region, precisely Riau province, is the object of research and study on the existence of Nazhir Wakaf, by choosing Bengkalis Regency, which is the second richest region in Indonesia after East Kalimantan Regency. Bengkalis Regency consists of residents of Malay, Javanese and Chinese, this area has the most beautiful tourist objects and is one of the strategic areas for the development of waqf. But in reality some of the waqf land in Bengkalis has not been managed well towards productive so that it adds to the value of waqf property investment. Bengkalis Regency has 8 (eight) sub-districts, while the number of waqf land is 280 locations, the certificates have 133 parsil, and the Pledge Agreement for Waqf (AIW) and 147 Deed of Reimbursement Act (APAIW). This condition can be illustrated in the following table:

Tabel 1.2.Data on Land of Worship Waqf of Bengkalis Regency in 2016

NO	DISTRICT	AIW/APAIW	CERTIFICATE	TOTAL
1	Bengkalis	36	24	60
2	Bantan	37	14	51
3	Bukit Batu	-	39	39
4	Siak Kecil	-	41	41
5	Rupat	50	8	58
6	Rupat Utara	10	3	13
7	Mandau	14	-	14
8	Pinggir	-	4	4
	JUMLAH	147	133	280

Source: Ministry of Religion, Bengkalis Regency, 2017

Data shows that the potential waqf in Bengkalis district is still very small. Of the eight sub-districts that have an AIW / APAIW number and waqf certificates registered at the Office of the Ministry of Religion of Bengkalis, there are only 280 waqf lands. Whereas the distribution of waqf land based on its designation used for mosques, prayer rooms, madrasas and grave lands can be seen in the following diagram:



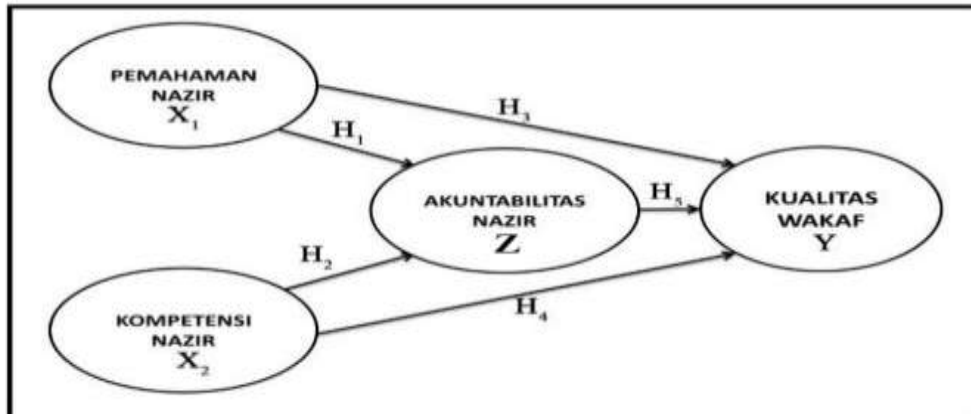
Source: Ministry of Religion, Bengkalis Regency 2017

Diagram 1.1. Distribution of Waqf Land in Bengkalis Regency in 2016

Distribution of waqf land based on its allotment used for mosques is 38.84 percent, for Mushalla 17.57 percent, for schools 16.87 percent for other social facilities 14.76 percent, for grave land or graves 9.49 percent, and for pesantren 2.46 percent. Thus it is clear that waqf in this district does not yet have broad potential as expected.

Research Question

The conceptual framework with an Islamic perspective is a model using the concept of TSR (Tawhidi String Relations), in which this model does not distinguish between dependent and independent variables or it can be said that the variables in this model influence each other. Below is a conceptual framework with an Islamic perspective. These variables can be seen in the form of a chart presented in the research framework as follows:

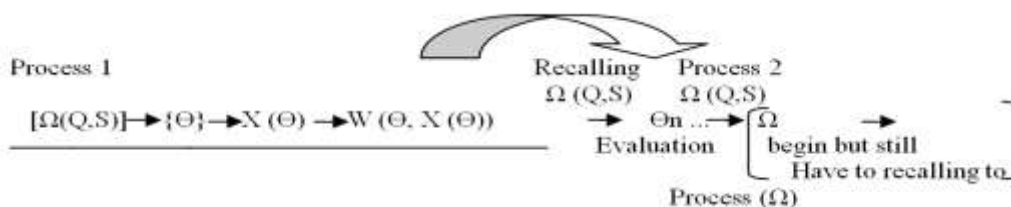


This study will explain how the influence of Nazhir's understanding variables, Nazhir competency and Nazhir accountability and endowment quality variables with the concept of Tawhidi String Relations (TSR). Based on the theory, problem formulation and previous research, the research problems in the form of research questions are formulated as follows:

1. Is there an influence on Nazhir's understanding of improving the quality of waqf?
2. Is there an influence of Nazhir's competence on improving the quality of waqf?
3. Is there an influence of Nazhir's accountability on improving the quality of waqf?
4. Is there an influence on Nazhir's understanding of Nazhir's accountability?
5. Is there an influence of Nazhir's competency on accountability of Nazir waqf?

Tawhidi String Relationship (TSR)

According to (Choudhury, 2002), the Qur'an is a source of knowledge that explains the knowledge of the One and Only God which is called tauhid. Al-Qur'an is given to humans so that humans make epistemology, the Qur'an is symbolized by Ω (Q.S). (Q.S. 2: 2) means that the Book (Al-Quran) has no doubts, instructions for those who are devoted. According to the Qur'an, this knowledge is a revelation passed on to humans through a process called the shuratic process, this is denoted by X (Θ). Shuratic process is a process that deals with humans and nature. In this process a strong interaction will emerge, and through this interaction integration will occur as a sign of a unified consensus, through this process comes the Social Wellbeing Function, this is represented by W ($\Theta, X(\Theta)$). In turn this integration will produce a process of epistemological evolution (Q.S. 42:49). It means that belongs to Allah, the kingdom of heaven and earth, He created what He wanted.



Understanding of Nazhir Wakaf

Based on Article 11 of Law No. 41 of 2004 concerning Waqf mentioning Nazhir's duties are: (1) Conducting administration of waqf property, (2) Managing and developing waqf property in accordance with its purpose, function and designation, (3) Supervising and protecting, (4) Sharing assets waqf objects, and (5) Report the implementation of tasks to the Indonesian Waqf Agency. Thus Nazhir must have a broad understanding of waqf.

Nazhir Wakaf Competency

Boyatzis (1982) defines competence as "the capacity that exists in a person, which leads to behavior, which fulfills the demands of work with organizational environmental parameters, and that in turn brings desired results". Pardjono et.al (2007) argues that the notion of competence is a set of intelligent actions, full of responsibility that a person has as a condition to be considered capable by the community in carrying out tasks in certain occupations. Furthermore, it was stated that the definition of competence consists of three things, namely the willingness of action, intelligence, and responsibility.

Based on the understanding of competencies that have been conveyed by the experts above, it can be concluded that competence is the quality indicated by the knowledge, skills, and attitudes of each individual when carrying out the task.

Accountability Nazhir

Accountability according to Rustam Ibrahim, as quoted by Hamid Abidin and Kurniawati, is a process where the organization or institution is openly responsible for what it believes in, what it does, and what it does not do. Operationally, these responsibilities are manifested in the form of reports (reporting), involvement (involving) and responsive (responding) (Hamid Abidin and Kurniawati in Abdurrahman Kasdi and Moerdiyanto, 2014).

That is also confirmed in the word of God in the Qur'an (An Nisa: 58). Meaning: "Surely Allah tells you to deliver the message to those who have the right to receive it and (tell you) if it establishes a law among men so that you determine justly. "Surely Allah gives you the best teaching. Indeed, Allah is the Hearing, the Seeing "(Kasdi, Abdurrahman and Moerdiyanto, 2014).

Quality of Waqf

The quality of waqf means that all results of waqf management performance, management, utilization and distribution meet the standards of accountability. Measurements of Accountability are not only limited to honest and fair financial reporting, but which put forward the essence of human life to God as the Essence of the owner of the entire universe. According to Crosby (1979) Quality is conformance to requirement, which is in accordance with what is required or standardized. The quality of waqf is obtained by fostering Nazhir in managing and developing waqf (Hamzah Z. 2016).

The basic management formula which consists of planning, organizing, implementation (actuating), and supervision (controlling) will maximize utilization of waqf, so that the quality of waqf desired by the organization will be achieved properly.

Existence

According to Martin Heidegger, existence will only be answered through the ontology path, meaning that if this problem is related to humans and the meaning is sought in the relationship. The method for this is the phenomenological methodology. So, what is important is finding the meaning of existence.

The existence of humans (desein) is also mitsein (being together). Therefore, humans are open to their world and to their neighbors. This openness rests on three basic things, namely: *befindlichkeit* (sensitivity), *Verstehen* (understanding), and *rede* (words, speech).

Sensitivity is expressed in terms of feelings: happy, disappointed or afraid. The feeling arises because together with others, he is confronted with the world as fate, where at the same time living the reality of our existence is limited. What is meant by understanding or understanding is that human beings with awareness of their existence among others must do something to use the possibilities that exist in them to give meaning and benefit to the world in its possibilities. Talk is an existential principle for the possibility to speak and communicate for humans. Prioriously, humans have the power to speak.

Humans who do not have actual existence face an artificial life. He did not unite his life as a whole. With perseverance that follows his heart, the real way to exist. This is the way to find yourself. Here, people will get the right understanding or thinking about humans and the world. (Ahmad Syadali and Mudzakir, 2004).

From the presentation of the concept of existence above, it can be concluded that existence can be juxtaposed with a comprehensive existence. So in this study the concept of Nazhir Waqf's existence will be brought closer to the existence of Nazhir's level of understanding and competence in Bengkalis Regency.

II. METHODOLOGY

The population is all nazhir waqf in Bengkalis Regency as many as 280 people. The sample size is determined using the Slovin formula. Data is sourced from research questionnaires distributed to 150 Nazhir waqf. Questionnaire consists of four research variables namely Understanding Nazhir, Nazhir Competence, Nazhir Accountability and Quality of Waqf

This research data is distributed into four main study variables. The four variables were measured using a questionnaire with each variable having 9 indicators. By using a Liked scale with 5 choice options. Data was observed by choosing 150 respondents from the Nazhir of waqf in Bengkalis Regency.

That research cannot always be expected to be truly true (100% sure right). Because of various factors, the results of the study can contain errors (*ghalat*).

For the exact level of science, the "best" experts agreed to 0.01. That means there are only 0.01 or 1% errors due to chance. So, in other words, believe 99% that the results of the study are correct. For the social sciences and education it was agreed that the "best" amounted to 0.05. That means there are only 0.05 or 5% errors due to chance. So, 95% sure that the research results are correct.

Then one way to determine the sample size that satisfies the count is to use the Slovin formula (Sevilla, Consuelo G. et. Al (2007) as follows:

$$n = N / (1 + Ne^2)$$

Information:

n = Number of samples

N = Total population (number of all population members)

e = Error tolerance (tolerance for errors; significance level; for social and education is usually 0.05) -> ($e^2 = \text{rank two}$)

Using this formula, the researcher first determines the confidence level (94%) of the correctness of the research results or the significance level of error tolerance (0.06) to occur. Using the Slovin formula:

$$n = N / (1 + N e^2) = 280 / (1 + 280 \times 0.06^2) = 139.44 \approx 140.$$

So with a population of 280 people, with an error tolerance limit of 6%, the minimum number of samples needed is 140 respondents. When using a sample of 150 respondents the results will certainly be more representative.

III. RESULTS AND ANALYSIS

DISKRIFTIF STATISTIC PROCESSING RESULTS

Level of Understanding of Nazhir Waqf

Nazhir's level of understanding is determined by various dimensions of measurement, namely understanding the concept of waqf, appreciation of waqf worship and application of waqf. These three dimensions each have several indicators which are then used as questions in the research questionnaire. To see the level of understanding of Nazhir waqf can be seen from the table below:

Tabel : 4.3 Level of Understanding of Nazhir

	Frequency	Percent	Valid Percent	Cumulative Percent
Low	4	2.7	2.7	2.7
Moderate	66	44.0	44.0	46.7
High	80	53.3	53.3	100.0
Total	150	100.0	100.0	

Source: processed data from research questionnaires

Based on the table above, it can be said that Nazhir's level of understanding is good. Because more than half of them are 53.3 percent of respondents are in a high position, 44 percent are moderate and 2.7 percent are low. Thus it is appropriate for waqf to be managed properly, because one of the important aspects of waqf management is Nazhir's level of understanding.

Level of Competency Nazhir Waqf

Nazhir's level of competence is determined by the dimension of knowledge consisting of general and special knowledge. Skills according to Article 11 of Law No. 41 of 2004, namely the ability and experience in managing waqf property so as to be able to achieve its goals, functions and designations. Attitude dimensions, namely fingerprint, trust, tablig and fatanah and have an entrepreneurial attitude. To find out the level of competency of Nazhir can be seen from the following table:

Tabel: 4.4 Level of Competency Nazhir Waqf

	Frequency	Percent	Valid Percent	Cumulative Percent
Low	11	7.3	7.3	7.3
Moderate	56	37.3	37.3	44.7
High	83	55.3	55.3	100.0
Total	150	100.0	100.0	

Source: processed data from research questionnaires

The table above shows that Nazhir's competency was good where 55.3 percent of respondents rated it high, 37.3 percent were moderate and 7.3 percent rated it low. Thus the proper waqf should be managed optimally, because one important side is Nazhir's level of competence.

Accountability Nazhir

The level of accountability of Nazhir Waqf is measured by various dimensions of measurement, namely: Financial Resource Accountability, which consists of the development of waqf property, must be business dimension, professional and sharia compliant and must have accountability standards that can be accounted for. Efficiency and Economic Dimensions, Nazhir must be economically oriented, right on target, effective and efficient and all losses in management of waqf must be borne by Nazhir. Dimensions of Legal and Administrative Compliance, meaning must comply with statutory provisions, Nazhir must be registered with the Indonesian Waqf Agency To see the accountability of Nazhir in managing waqf, it can be seen from the following table:

Tabel : 4.5Accountability Nazhir

	Frequency	Percent	Valid Percent	Cumulative Percent
Low	5	3.3	3.3	3.3
Moderate	67	44.7	44.7	48.0
High	78	52.0	52.0	100.0
Total	150	100.0	100.0	

Source: processed data from research questionnaires

Based on the table above Nazhir's accountability is good, where 52 percent of respondents rated it high, 44.7 percent were moderate and only 3.3 percent said it was low. Thus the management of waqf is accountable to regulations, finance, and management, because one important aspect is the level of accountability of the end.

Quality of Waqf

The Quality Level of Waqf is determined from several dimensions of measurement, namely: The dimensions of worship which support religious facilities and have helped to consolidate the poor and orphans. The economic dimension, helps the economic difficulties of the community, especially the poor and disadvantaged, provides convenience to SMEs, as well as small traders to access capital. Next is the social dimension, where waqf management has helped in the development of education and public health. To see the level of quality of Waqf, can be seen from the following table:

Tabel: 4.6Quality of Waqf

	Frequency	Percent	Valid Percent	Cumulative Percent
Low	10	6.7	6.7	6.7
Moderate	81	54.0	54.0	60.7
High	59	39.3	39.3	100.0
Total	150	100.0	100.0	

Source: processed data from research questionnaires

Based on the table above, the quality of waqf is quite good. Where more than half of the respondents rated the quality of waqf as being at 54 percent, while only 39.3 percent rated it high and 6.7 percent rated it low. Thus the waqf in Bengkalis Regency in supporting performance both in terms of worship, economy, and social empowerment needs to be given guidance from the government, so that the quality of the waqf increases. Because one important side of waqf management is the level of quality of waqf.

ANALYSIS of Structural Equation Models (SEM) Second Order Confirmatory Factor Analysis (SOCFA)

Processing data with LISREL 8.80 as software from structural equation model (SEM) using the confirmatory factor analysis (CFA) method. SEM is a procedure for estimating a series of dependency relationships between a set of concepts or constructs represented by several variables that are measured and incorporated into an integrated model (Malhotra, 2010). In SEM, constructs are latent or concepts that cannot be directly observed, which can be conceptually defined but cannot be measured directly or without errors. Can also be referred to as a factor, a construct measured by various indicators or observed variables.

Understanding of Nazhir

Latent variables Nazhir's understanding consists of 3 latent dimensions, namely understanding the concept of waqf, appreciation of waqf worship, application of waqf. Overall the latent variable Understanding Nazhir consists of 9 observed indicators, as seen in the picture below:

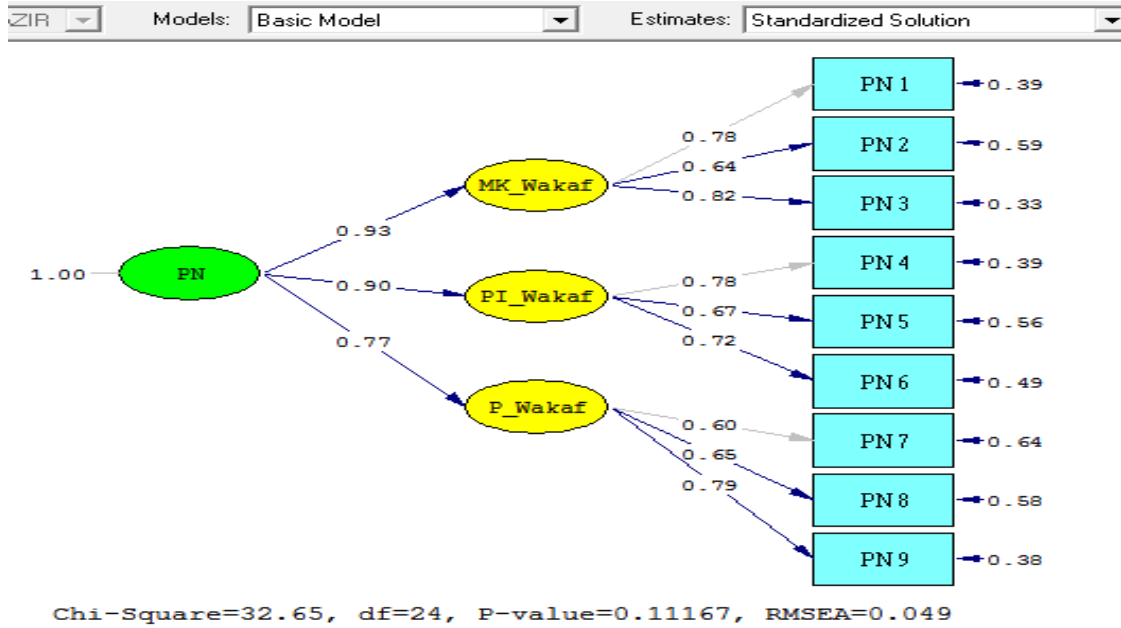


Figure 4.2 Understanding of Nazhir

Source: Results of processing with LISREL 8.80

Based on the standardizes factor loading value, all variables are values above 0.50 or 0.70. This shows that all PN1 - PN9 observed indicators can be included in the model.

Nazhir Competence

Latent variables Nazhir's competencies consist of 3 latent dimensions, namely: knowledge, skills and attitudes. Overall the latent variables Nazhir Competencies consist of 9 observed indicators, as seen in the picture below:

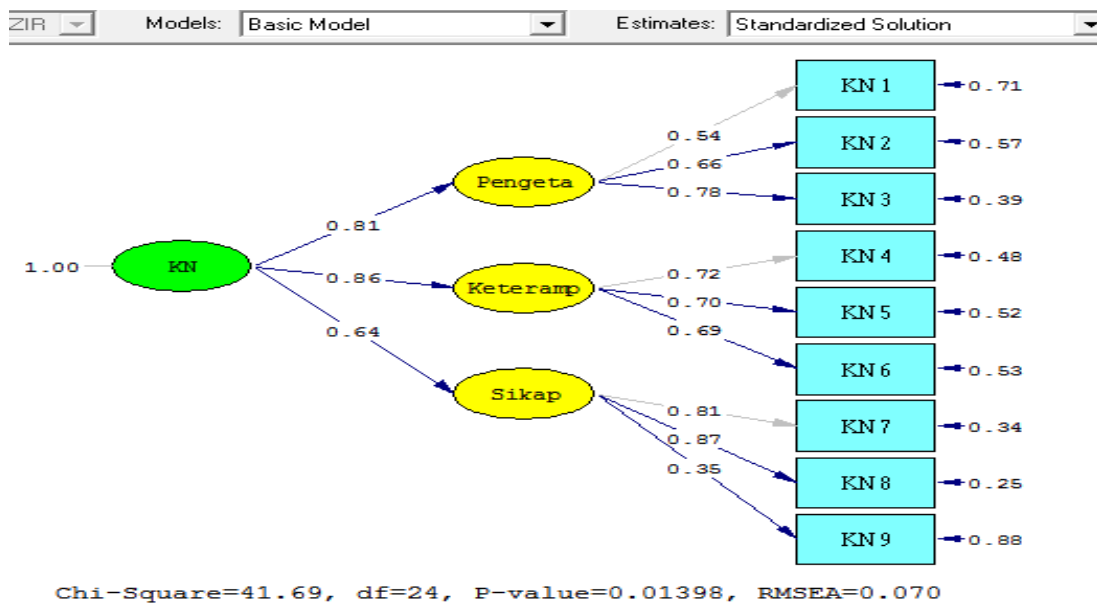


Figure 4.3 Nazhir Competence

Source: Results of processing with LISREL 8.80

Based on the standardizes factor loading value, all variables are values above 0.50 or 0.70. This shows that all observed indicators KN1 - KN9 can be included in the model.

Accountability Nazhir

Latent variables Nazhir's accountability consists of 3 latent dimensions, namely financial resource accountability, efficiency and economics and legal and administrative compliance. Overall the latent variables Nazhir accountability consists of 9 observed indicators, as seen in the picture below:

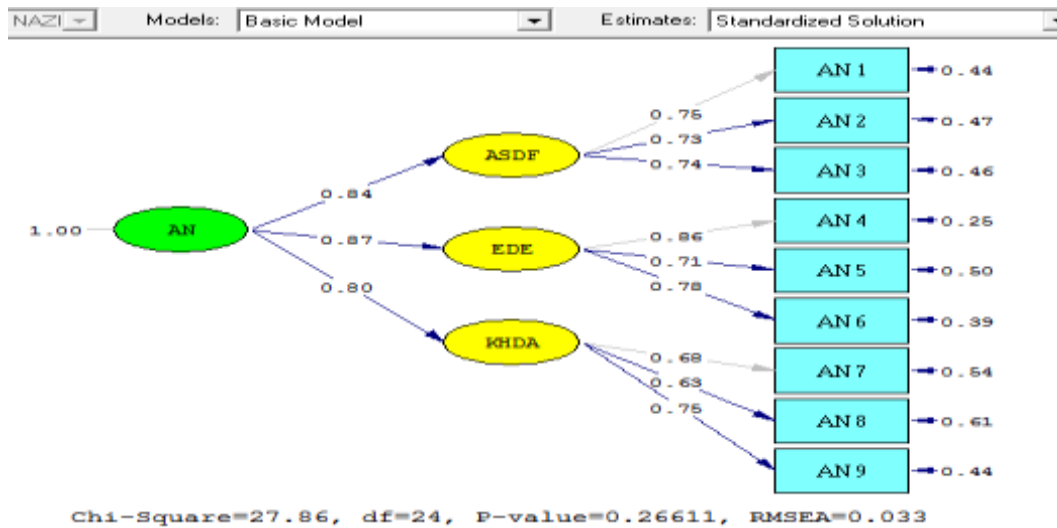


Figure 4.4 Accountability Nazhir

Source: Results of processing with LISREL 8.80

Based on the standardizes factor loading value, all variables are values above 0.50 or 0.70. This shows that all observed indicators AN1 - AN9 can be included in the model.

Quality of Waqf

Latent variable Quality of Waqf consists of 3 latent dimensions, namely: worship, economic and social. Overall the latent variable Quality of Waqf consists of 9 observed indicators, as seen in the picture below:

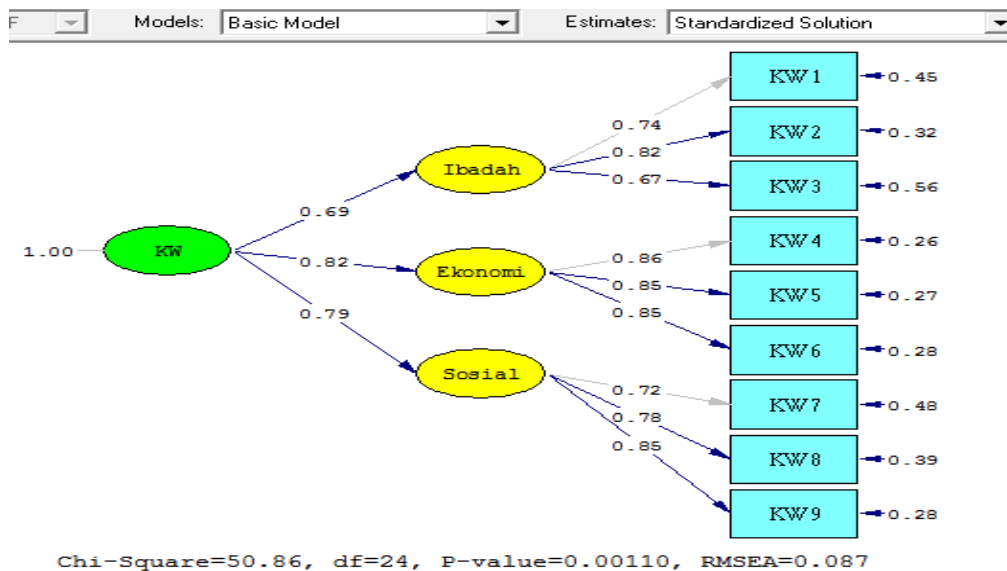


Figure 4.5 Quality of Waqf

Source: Results of processing with LISREL 8.80

Based on the standardizes factor loading value, all variables are values above 0.50 or 0.70. This shows that all KW1 - KW9 observed indicators can be included in the model.

Relationship with evaluation of coefficients or parameters that indicate a causal relationship or the effect of one latent variable on other latent variables. The resulting structural model equations are as follows:

Structural Equations		
AN = 0.33*PN + 0.42*KN, Errorvar.= 0.53, R ² = 0.47		
(0.14)	(0.16)	
2.38	2.70	
KW = 0.75*AN - 0.074*PN + 0.10*KN, Errorvar.= 0.40, R ² = 0.60		
(0.18)	(0.14)	(0.15)
4.26	-0.55	0.69
Indirect Effects of X on ETA		
	PN	KN
	-----	-----
AN	--	--
KW	0.25	0.32
	(0.12)	(0.13)
	2.05	2.42

Based on the theory, previous research, research variables and formulation of the problem, the hypothesis is proposed as follows:

a. Hypothesis I: The Influence of Nazhir Understanding on Improving the Quality of Waqf

It should be explained here that the results of the hypothesis can be accepted (Ha) and can be rejected (Ho), will depend on the value of the numbers and the relationship between the research variables.

Based on the results of data analysis, it is known that there is no influence of Nazhir's understanding of the quality of waqf. These results indicate that the influence of Nazhir's understanding of waqf quality of Ho, means that it is rejected, because the value of t value - 0.55 and the observed variable value is < 1.96. The better or positive Nazhir's understanding is not necessarily the better or positive quality of waqf, on the contrary that the lower or negative understanding of Nazhir is not necessarily the lower or negative quality of waqf. The findings of this study (different) are not in line with the findings of research conducted by the BWI R & D Division in collaboration with the UIN Jakarta Research Institute on the management of waqf assets in DKI Jakarta in 2012 concluded that Nazhir's role in waqf was very large.

b. Hypothesis II: The Influence of Nazhir Competence on Quality Improvement of Waqf

Based on the results of data analysis it is known that there is no influence of Nazhir's level of competence on the quality of waqf. These results indicate that the influence of Nazhir's competency on the waqf quality of Ho, means that it is rejected, because the t value is 0.69 and the observed variable is < 1.96. These results indicate that the better or positive Nazhir's competency is not necessarily the better or positive quality of waqf, on the contrary that the lower or negative Nazhir's competencies, it is not necessarily the lower or negative quality of waqf.

The findings of this study are not in line with the findings of Ahmad Furqon (2006), where his research on Nazhir Waqf Based Social Entrepreneurship in the Muslim Foundation in Pekanbaru City concluded that Nazir waqf must be based on social entrepreneurship. Social entrepreneurship is having the competence, skills and attitudes to develop waqf property so that it is of productive value.

c. Hypothesis III: The influence of Nazir Accountability on Increasing the Quality of Waqf

Based on the results of data analysis, it is known that there is a positive and significant influence of waqf accountability on the quality of waqf. These results indicate that the influence of Nazhir's accountability on waqf is Ha, means that it is accepted, because the t value is 4.26 and the observed variable is > 1.96. These results indicate that the better or positive waqf accountability, the better or positive waqf quality, on the contrary that the lower or negative waqf accountability, the lower or negative the quality of waqf.

The findings of this study are in line with Nurul Huda et al (2014) with the title of his work Accountability as a Solution for Waqf Management. The results of the analysis show the priority of waqf management problems lies in the time to hand over waqf assets directly to the person rather than through the waqf management agency. The solution to the problem of waqf management is to increase Nazhir's incentives and intensive training for Nazhir.

This finding also strengthens previous researches such as According to Fikri et al. (2010) Non-Government Organizations (NGOs) have many weaknesses related to accountability, because of the lack of information to the public. Operationally accountability is manifested in the form of reporting, involving, and responding. Accountability can foster community trust in the institution. Accountability is therefore important because it will affect the legitimacy of waqf management institutions. Thus, accountability is not solely related to financial reporting and programs made, but is also related to the issue of public legitimacy (Budiman 2011).

d. Hypothesis IV: The Influence of Understanding Nazir on Accountability Nazhir

Based on the results of data analysis, it is known that there is a positive and significant influence on Nazhir's understanding of waqf accountability. These results indicate that the influence of Nazhir's understanding of Nazhir Ha's accountability means that it is accepted, because the t value of 2.38 and the observed variable is > 1.96 . These results indicate that the better or positive Nazhir's understanding, the better or positive waqf accountability, on the contrary that the lower or negative Nazhir's understanding, the lower or negative waqf accountability. These results mean that the more respondents understand the concept of waqf, appreciation of waqf worship and the application of waqf, the more respondents understand financial resource accountability, efficiency and economics, legal and administrative compliance.

Antonio, M. Syafi'i (2008) in the research title "Productive Waqf Management" has a variable implementation of accountability management with the results of research that professional management of waqf must be based on three philosophies namely first, management patterns must be in the form of integrated projects; second, prioritizing Nazir welfare principles, both their rights and obligations; third, the principle of transparency and accountability.

e. Hypothesis V: The influence of Nazhir Competence on Accountability Nazhir

Based on the results of data analysis it is known that there is a positive and significant influence of Nazhir's competence on waqf accountability. These results indicate that the influence of Nazhir's competency on accountability of Nazhir Ha, means that it is accepted, because the value of t value is 2.70 and the observed variable is > 1.96 . These results indicate that the better or positive Nazhir competency, the better or positive waqf accountability, on the contrary that the lower or negative Nazhir competency, the lower or negative waqf accountability. These results mean that the more respondents have good knowledge, skills and attitudes, the more respondents understand financial resource accountability, efficiency and economics, legal and administrative compliance.

Furqon, Ahmad. (2014) in the research title "Nazhir Waqf Competency Based on Social Entrepreneur: Case Study of Nazhir Waqf in Pekalongan Center Business" with variables namely assessment aspects measured from three categories, namely knowledge, skill and attitude. Having the results of research that first, the end of waqf Pekalongan Center Business (BCP) at the knowledge level is still very alarming, the average Nazhir does not understand the laws and regulations about waqf well, the type of financing model that is understood is only the traditional model (leasing, swap) not modern financing; second, at the skill level, the Nazir BCP skill is still weak; third, different from skills, Nazhir BCP's attitude is very good, characterized by tenacity, patience, transparency, and accountability.

IV. CONCLUSION

There are several conclusions that can be drawn based on the results of this study:

1. Nazhir's understanding does not affect the quality of waqf. The results of the analysis show that Nazhir's understanding was rejected against the quality of waqf. The findings of this study (different) are not in line with the findings of research conducted by the BWI R & D Division in collaboration with the UIN Jakarta Research Institute on the management of waqf assets in DKI Jakarta in 2012 concluded that Nazhir's role in waqf was very large.
2. Nazhir's competency does not affect the quality of waqf. The results of the analysis show that Nazhir's competency is rejected against the quality of waqf. The findings of this study are not in line with the findings of Ahmad Furqon (2006), where his research on Nazhir Wakaf-Based Social Entrepreneurship in the Muslim Foundation in Pekalongan City concluded that Nazir waqf must be based on social entrepreneurship. Social entrepreneurship is having the competence, skills and attitudes to develop waqf property so that it is of productive value.
3. Nazhir's accountability has a positive and significant effect on the quality of waqf. The results of the analysis show that Nazhir's accountability is accepted towards the quality of waqf. The findings of this study are in line with Nurul Huda et al (2014) with the title of his work Accountability as a Solution for Waqf Management. The results of the analysis show the priority of waqf management problems lies in the time to hand over waqf assets directly to the person rather than through the waqf management agency. The solution to the problem of waqf management is to increase Nazhir's incentives and intensive training for Nazhir. The solutions offered show things related to increasing accountability for waqf management, so that professionalism in the management of waqf is formed which can increase public trust.
4. Nazhir's understanding has a positive and significant effect on Nazhir's accountability. The results of the analysis show that the nazhir's understanding is accepted towards Nazhir's accountability. Antonio, M. Syafi'i (2008) in the research title "Productive Waqf Management" has a variable implementation of accountability management with the results of research that professional management of waqf must be based on three philosophies namely first, management patterns must be in the form of integrated projects;

second, prioritizing Nazir welfare principles, both their rights and obligations; third, the principle of transparency and accountability.

5. Nazhir's competency has a positive and significant effect on Nazhir's accountability. The results of the analysis show that Nazhir's competence is accepted towards Nazhir's accountability. Furqon, Ahmad. (2014) in the research title "Nazhir Waqf Competency Based on Social Entrepreneur: Case Study of Nazhir Waqf in Pekalongan Center Business" with variables namely assessment aspects measured from three categories, namely knowledge, skill and attitude. Having the results of research that first, the end of the waqf of the Pekalongan Center Business (BCP) at the knowledge level is still very alarming, the average Nazhir does not understand the legislation regarding waqf well,

REFERENCES

- [1]. Abdul Wahab Khalaf. 1951. *Aḥkam al-Waqf*, Matba'ah al-Misir, Mesir. h. 216.
- [2]. Abu Suud Muhammad. 1997. *Risalatu Fi Jawaz, Waqf Al Nuqud*, Dar Ibn. Hazm. Beirut. h.20-21.
- [3]. Achmad, Djunaidi, dan Thobieb Al-Asyhar. 2005. *Menuju Era Wakaf Produktif (Sebuah Upaya Progresif Untuk Kesejahteraan Umat)*. Mitra Abadi Press: Jakarta.
- [4]. Ahmad Syalabi. 1973. *Sejarah Pendidikan Islam*, terjemahan Mukhtar dan Sanusi Latief. Bulan Bintang, Jakarta, h. 347.
- [5]. Ahmad Syadali dan Mudzakir. 2004. *Filsafat Umum*. Bandung: Pustaka Setia.
- [6]. Ahmad Tafsir. 1994. *Metodologi Pengajaran Islam*. Bandung: Remaja Rosdakarya.
- [7]. Ahmad Tafsir. 2006. *Filsafat Pendidikan Islami*. Bandung: PT. Remaja Rosda Karya.
- [8]. Al-Kubaisi, Muhammad Abid Abdullāh. 1977. *Aḥkām al-Waqf fī Asy-Syarī'ah al-Islāmiyyah*, Baghdad, juz. II h, 35
- [9]. Al-Qur'anul karim dan terjemahan. Q.S Al-Baqarah ayat 30. Bandung: CV Penerbit Diponegoro.
- [10]. Al-Qur'anul karim dan terjemahan. Q.S Al-Baqarah ayat 261. Bandung: CV Penerbit Diponegoro.
- [11]. Al-Qur'anul karim dan terjemahan. Q.S Al-Baqarah ayat 267. Bandung: CV Penerbit Diponegoro.
- [12]. Al-Qur'anul karim dan terjemahan. Q.S Al-Qur'an 107: 1-7. Bandung: CV Penerbit Diponegoro.
- [13]. Al-Qur'anul karim dan terjemahan. Q.S Asy-Syura ayat 42. Bandung: CV Penerbit Diponegoro.
- [14]. Al-Qur'anul karim dan terjemahan. Q.S Ali-Imran ayat 92. Bandung: CV Penerbit Diponegoro.
- [15]. Al-Qur'anul karim dan terjemahan. Q.S Al-Ahzab ayat 72. Bandung: CV Penerbit Diponegoro.
- [16]. Al-Qur'anul karim dan terjemahan. Q.S Al-Mujadalah Ayat: 7. Bandung: CV Penerbit Diponegoro.
- [17]. Al-Qur'anul karim dan terjemahan. Q.S Al-Hajj ayat 77. Bandung: CV Penerbit Diponegoro.
- [18]. Anonim. 1987. *Wakaf, Izarah dan Syirkah*. Publisher Al-Ma'arif. Bandung.
- [19]. Anonim. 2016. *Waqf and Economic Growth*. Proceedings. Centre for Financial Inclusion
- [20]. Arikunto, Suharsimi. 2002. *Prosedur Penelitian Suatu Pendekatan Praktek*. Jakarta: PT Rineka Cipta.
- [21]. Asaf A.A. 1974. *Fyzee, Outlines of Muḥammad Law*, Oxford University Press, Delhi. Edisi IV. h. 312.
- [22]. Asmuni. 2007. *Wakaf: Seri Tuntunan Praktis Ibadah*. Yogyakarta: Pustaka Insan Madani.
- [23]. Asy-Syarbini. 1958. *Mughni al-Muhtaj*, Juz II (Mesir: Mustofa al-Babi al-Halabi) hal. 376.
- [24]. Asy'ari. 2010. *Pemberdayaan Harta Wakaf dan Peningkatan Ekonomi Umat (Tawaran Model Pemberdayaan Harta Wakaf di Kecamatan Ampek Angkek dan IV Koto di Kabupaten Agam)*. Makalah. The 9th Annual Conference On Islamic Studies (ACIS), Surakarta, 2-5 Nopember 2010.
- [25]. Aziz, Abdul Muhammad Azzam. 2010. *Fiqh Muamalat*. Amzah: Jakarta.
- [26]. Az-Zuhaili, Wahbah. 2008. *Al-Fiqh al-Islāmi wa Adillatuhu*, Beirut: Dār al-Fikr. Juz. Ke-8.
- [27]. Badan Pusat Statistik. 2015. *Bengkalis Dalam Angka 2015*. Bengkalis.
- [28]. Boyatzis, R.E. (1982). *The Competent Manager: A Model for effective performance*. New York: John Wiley & Sons.
- [29]. Budiman, A.A. 2011. *Akuntabilitas Pengelola Lembaga Wakaf*. Jurnal Walisongo, Vol. 19, No. 1, hlm 75-102.
- [30]. Choudhury, M. A. 2002. *The Islamic World View*. Keagan Paul International London. P-176.
- [31]. Choudhury, M. A. 2006. *On the Theme of Tawhid, Zakah and Waqf in a Meta Epistemological General System Model, a Critique of Economic Theory and Modelling Presented in the Seventh International Conference, The Tawhidi Epistemology: Zakat and Waqf*. Bangi 2010. Pp. 15-19.
- [32]. Choudhury, M. A. 2013. *Hanbook Of Tawhidi Methodology: Economic, Finance, Society and Science*. Jakarta: Universitas Trisakti.
- [33]. Cooper Donald R, dan Schindler. 2003. *Business Research Methods*. McGraw-Hill, Irwin, Boston.
- [34]. Dahlan, Abdul Aziz. 2003. *Ensiklopedia Hukum Islam 2*. Jakarta: PT Ichtiar Baru Van Houve.
- [35]. Depag RI. 2007. *Strategi Pengembangan Wakaf Uang di Indonesia*. Jakarta: Direktorat Pemberdayaan Wakaf, Direktorat Jenderal Bimbingan Masyarakat Islam.
- [36]. Departemen Agama Republik Indonesia. 2007. *Fiqh Wakaf*. Direktorat Pemberdayaan Wakaf.
- [37]. Departemen Agama RI. 2007. *Perkembangan Pengelolaan Wakaf di Indonesia*, Direktorat Pemberdayaan Wakaf dan Direktorat Jenderal Bimbingan Masyarakat Islam, Jakarta.
- [38]. Departemen Agama RI. 2008. *Strategi Pengembangan Wakaf Tunai Di Indonesia*, Jakarta: Direktorat Pemberdayaan Wakaf, Direktorat Jenderal Bimbingan Masyarakat Islam.
- [39]. Departemen Agama RI. 2009. *Panduan Pemberdayaan Tanah Wakaf Produktif Strategis di Indonesia*. Jakarta: Direktorat Pemberdayaan Wakaf. Direktorat Jenderal Bimbingan Masyarakat Islam.
- [40]. Departemen Pendidikan dan Kebudayaan. 1988. *Kamus Besar Bahasa Indonesia*. Balai Pustaka, Jakarta.
- [41]. Direktorat Pemberdayaan Wakaf. 2015. *Dinamik Perwakafan di Indonesia dan Berbagai Belahan Dunia*. Jakarta: Kementerian Agama.
- [42]. Fathurrahman, T. 2012. *Wakaf dan Usaha Penanggulangan Kemiskinan Tinjauan Hukum Islam Peraturan Perundang-undangan di Indonesia (Studi Kasus Pengelolaan Wakaf di Kabupaten Bandung)*. Disertasi tidak dipublikasikan Universitas Indonesia. Jakarta.
- [43]. Fikri, A., M. Sudarma, E.G. Sukoharsono, dan B. Purnomosidhi. 2010. "Studi Fenomenologi Akuntabilitas Non Government Organization". *Jurnal Akuntansi Multiparadigma*, Vol. 1, No. 3, hlm 409-420.
- [44]. Furqon, Ahmad. 2006. *Kompetensi Nazhir Wakaf berbasis Sosial Entrepreneur (Studi Kasus Nazhir Wakaf Bisnis Center Pekalongan)*. Laporan penelitian individu atas biaya anggaran DIPA tidak diterbitkan. Semarang: IAIN Walisongo.
- [45]. Gay, L.R., dan P.L. Diehl. 1992. *Research Methods for Business and Management*. New York; MacMillan Publishing Company.

- [46]. Ghozali, Imam. 2008. Aplikasi Analisis Multivariat dengan Program SPSS. Semarang: Badan
- [47]. Gofar, A. 2002. Keberadaan Undang-Undang Wakaf di dalam Perspektif Tata Hukum Nasional. *Mimbar Hukum*, 57, 72-82.
- [48]. Hafidhuddin, Didin dan Hendri Tanjung. 2003. *Hukum Wakaf (Manajemen Syariah)*. Ciputat: Dompot Dhuafa Republika dan Ilman.
- [49]. Hamzah Z. 2016. Analisis Faktor-Faktor yang Memengaruhi Pengelolaan Wakaf di Kabupaten Bogor. Bogor : IPB.
- [50]. Harahap, Sumuran. 2006. Kebijakan Pemerintah Tentang Perwakafan. Bima Islam.
- [51]. Hasanah, Uswatun. 2011. Wakaf dan Penanggulangan Kemiskinan Di Indonesia. Jakarta:Gramata Publishing.
- [52]. Hasymi, Sherafat Ali. 1987. Management of Waqf: Past and Present dalam Hasmat Basyar (ed.). Management and Development of Auqaf Properties, Jeddah: Islamic Research and Training Institute and Islamic Development Bank.
- [53]. Hendi Suhendi. 2002. Fiqih Muamalah Jakarta: PT Raja Grafindo Persada.
- [54]. Hendi Suhendi. 2007. Fiqih Muamalah. Jakarta: PT Raja Grafindo Persada.
- [55]. Heri Sudarsono. 2007. Bank & Lembaga Keuangan Syari'ah. Yogyakarta: Ekonisia.
- [56]. Hermawan Kartajaya dan Muhammad Syakir Sula. 2006. Menakar Kerja Sama Nazhir dengan LKS. Al-Awqaf, Jurnal Wakaf dan Ekonomi Islam, Volume 1, Nomor 01.
- [57]. Huda, Nurul., Desti Anggraini dkk., 2014. Akuntabilitas Sebagai Sebuah Solusi Pengelolaan Wakaf, dalam jurnal Akuntansi Multiparadigma, Vol.5, No.3, Desember.
- [58]. Ibnu Qudamah. 1987. al-Mughni, Maktabah al-Riyad, Riyad, tt. Juz V. h. 646Igbaria et al (1997) dalam Wijanto, S.H. 2008. Structural Equation Modeling dengan Lisrel 8.8. Yogyakarta: Graha Ilmu.
- [59]. Kamus Besar Bahasa Indonesia. 1988. Balai Pustaka, Jakarta. Hal. 1008
- [60]. Karim, Helmi. 2002. Fiqh Muamalah. Jakarta : Raja Grafindo Persada.
- [61]. Kasdi, Abdurrahman dan Moerdiyanto. 2014. Pemberdayaan Wakaf Produktif Berbasis Wirausaha. Yogyakarta : IDEA press.
- [62]. Kementerian Agama Kabupaten Bengkulu 2017
- [63]. Khabib Bashori. 2007. Muamalat. Yogyakarta: Pustaka Insan Mandiri.
- [64]. Kompilasi Hukum Islam. 2010. Ekonomi Syariah. Bandung: Fokus Media.
- [65]. Malhotra, N. K. 2010. Riset Pemasaran. Pendekatan terapan jilid 1 & 2 (2th ed.). Jakarta: Indeks.
- [66]. Mardani. 2011. Hukum Ekonomi Syariah Di Indonesia. Bandung: Refika Aditama.
- [67]. M. A. Ibn Abidin. 1992. (d. 1252 A. H.). Radd al-Muhtar Ala Durr al-Mukhtar. Vol. 4. Daral-Kutub al-Ilmiyah.
- [68]. M.A. Mannan. 1999. Cash Waqf Certificate, (Presentation at Third Harvard University Forum on Islamic Finance). Harvard University, USA. (Bangladesh)
- [69]. M. A. Mannan. 2005. Sertifikat Wakaf Tunai: Sebuah Inovasi Instrument Keuangan Islam. Jakarta: CIBER PKTTI-UI. (Indonesia)
- [70]. M.A. Mannan. 2006. Aneka Masalah Hukum Perdata Islam di Indonesia. Kencana, Jakarta. (Indonesia)
- [71]. M.A. M. Haskafi. 1992. (d.1088 A. H.). Durr al-Mukhtar in Hashiyah Ibn Abidin. Vol. 4.Beirut: Dar al-Kutub al-Ilmiyah.
- [72]. Muhammad Abû Zahrah. 1971. Muḥadharat fi al-waqf, Dar al-Fikr al-'Araby, Kairo. H. 318.
- [73]. Muhammad Ibn Ismail as-San'any. 1987. Subul as-salam, Muhammad ali shabih, Mesir, tt juz III. Hal. 112.
- [74]. Muhammad Jawad Mughniyah. 1994. Fikih Lima Mazhab, Buku Ke-2, Jakarta: Basrie Press.
- [75]. Muhammad Yusuf. 2009. Pemberdayaan Wakaf Produktif Untuk Pemberdayaan Ekonomi Umat. Semarang: Badan Wakaf Nusantara.
- [76]. Mujahidin, Akhmad. 2013. Ekonomi Islam. Jakarta: Rajawali Press.
- [77]. Mujahidin, Akhmad. 2016. Hukum Perbankan Syariah. Jakarta: Rajawali Press.
- [78]. Munawwir, Ahmad Warson. 1984. Kamus al-Munawwi. Surabaya: Pustaka Progresif.
- [79]. M. I. I. Bukhari. 1993. (d. 256 A. H.). Sahih al-Bukhari. Vol. 3. Bierut: Dar Ibn Kathir.
- [80]. Nabil Subhi Ath-Thawi. 1985. Kemiskinan dan Keterbelakangan di Negara-negara Muslim, Mizan, Bandung. h. 107.
- [81]. Nani Almuin. 2012. Wakaf untuk Perumahan Fakir Miskin. Uhamka.
- [82]. Nisfiannoor, Muhammad. 2013. Pendekatan Statistika Modern. Universitas Trisakti. Jakarta.
- [83]. Parjono,dkk. (2007). Panduan Penelitian Tindakan Kelas. Laporan Penelitian: UNY.
- [84]. Prihatini, Farida, dkk., 2002. Hukum Islam: Zakat dan Wakaf Teori dan Praktiknya di Indonesia. Kerjasama Penerbit Sinar Sinanti dan Badan Penerbit Fakultas Hukum Universitas Indonesia, Jakarta.
- [85]. Prihatna, Andi Agung dan Kurniati. 2005. Caring and Sharing Pattern of Giving in Indonesia Society. Jakarta: Piramedia.
- [86]. Randa, F., I. Triyuwono, U. Ludigdo, dan E.G. Sukoharsono. 2011. "Studi Etnograf: Akuntabilitas Sosial pada Organ- isasi Gereja Katolik yang Terinkulturasi Budaya Lokal". Jurnal Akuntansi Multiparadigma, Vol. 2, No. 1, hlm 35-51.
- [87]. Rohillah, Eva dan Rulli Nasrullah. 2003. Mengelola Pelayanan Kesehatan untuk Dhuafa, Ciputat: Layanan Kesehatan Cuma-Cuma.
- [88]. Rasul, Syahrudin, 2002. Pengintegrasian Sistem Akuntabilitas Kinerja dan Anggaran dalam Perspektif UU NO. 17/2003 Tentang Keuangan Negara. Jakarta: PNRI.
- [89]. Rozalinda. 2014. Manajemen Wakaf Produktif. Padang: Pusat Penelitian IAIN Imam Bonjol.
- [90]. Ruslan Rosady. 2003. Manajemen Publik Relation dan Media Komunika. Jakarta: PT Raja Grapindo Persada.
- [91]. Sayyid Ali Fikri. 1938. al Muamalah al Madiyah wa al Adabiyah, Mustafa al babi al Halabi, Mesir. Juz II, hal.304.
- [92]. Sayyid Sabiq. 2012. Fiqih Sunnah, jilid 2, Bandung: Madina Adipustaka. hlm. 23.
- [93]. Shalih, Muhammad ibn Ahmad ibn Shalih. 2000. Al-Waqf fi al- Syari'ah al-Islamiyyah wa Atsaruh fi Tanmiyah al Mujtama'. Riyadh:t.tp.
- [94]. Sekaran, Uma. 2003. Metodologi Penelitian untuk Bisnis, Buku ke-2 Edisi ke-4. Jakarta: Salemba Empat.
- [95]. Setia Tunggal Hadi. 2005. Undang-Undang Republik Indonesia Nomor 41 Tahun 2004 Tentang Wakaf. Jakarta: Harvarindo.
- [96]. Sevilla, Consuelo G. et.al. 2007. Research Methods. Rex Printing Company. Quezon City.
- [97]. Sitepu, Abdi Zulkarnain. 2005. Pemberdayaan Masyarakat Islam Melalui Pemberdayaan Ekonomi.
- [98]. Soleh, Ahmad Zainus. 2014. Menyoal Profesionalisme Nazhir dan Istibdal dalam Regulasi Perwakafan. Jurnal Bimas Islam, Vol. 7 No. 4: 663-698. Jakarta: Direktorat Pemberdayaan Wakaf Direktorat Jenderal Bimbingan Masyarakat Islam.
- [99]. Suhadi, Imam. 2002. Wakaf Untuk Kesejahteraan Umat. PT. Dana Bhakti Prima Yasa, Cetakan Pertama, Yogyakarta.
- [100]. Sugiyono. 2006. Memahami Penelitian Kualitatif. Alfabeta: Bandung.
- [101]. Sugiyono. 2014. Cara Mudah Menyusun Skripsi, Tesis dan Disertasi (STD). Alfabeta: Bandung.
- [102]. Syekh Ali Ahmad Al-Jarjawi. 1980. Indahnya Syariah Islam. Jakarta: Gema Insani.
- [103]. Thalha Hasan. 2013. Proceeding Seminar Wakaf. Peran Pemerintah Dalam Memberdayakan Wakaf Uang Untuk Meningkatkan Kesejahteraan Rakyat. Hotel Santika p-4. Edisi Januari.
- [104]. Tim Penyusun. 2007. Strategi Pengembangan Wakaf Uang di Indonesia (Jakarta: Direktorat Pemberdayaan Wakaf.
- [105]. Turner, Mark and Hulme, David. 1997. Governance, Administrasi, and Development: Making The State Work. London: MacMillan Press Ltd.

- [106]. Usman, Suparman. 1996. Hukum Perwakafan Di Indonesia. Jakarta: Darul Ulum Press.
- [107]. Wadjdy, Farid. 2008. Wakaf dan Kesejahteraan Umat (Filantropi Islam Yang Hampir Terlupakan). Yogyakarta : Pustaka Pelajar.
- [108]. Wahbah Zuhaili. 1985. al fiqh al Islami wa adilatuhu. Juz. VII. H. 157.
- [109]. Wahbah Zuhaili. 1985. al fiqh al Islami wa adilatuhu. Juz. VII. H. 193.
- [110]. Wahbah Zuhaili. 1985. al Fiqh al Islami wa adilatuhu, dar al fikr, Mesir, 1985, juz. VII. h.
- [111]. Wahbah az-Zuhaili. 2011. al Fiqh al Islami wa Adilatuhu. Depok: Gema Insani.
- [112]. Wahbah Az-Zuhaili. 1985. al-Fiqh al-Islami Wa Adillatuhu. Damsyik, Dar al-Fikr. Juz VII.
- [113]. Widyastuti, Citra, 2010. Analisis faktor-faktor yang mempengaruhi keputusan nasabah menabung di Bank Syariah. Universitas Muhammadiyah Yogyakarta, skripsi tidak dipublikasikan.
- [114]. Wijanto, S.H. 2008. Structural Equation Modeling dengan Lisrel 8.8. Yogyakarta: Graha Ilmu.
- [115]. Winardi, J., 2004. Manajemen Perubahan (Management of Change). Jakarta: Kencana.
- [116]. Yeremias Keban. 2007. Enam Dimensi Strategis Ilmu Administrasi. Jakarta.
- [117]. Zulhelmy. 2013. Isu-Isu Kontemporer Ekonomi dan Keuangan Islam. Bogor: Al Azhar Freshzone Publishing.

Yasir Hendra" Existence and Nazhir Accountability of Waqf in Bengkalis District"
International Journal of Business and Management Invention (IJBMI), vol. 08, no. 08,
2019, pp 05-18