

## OPTIMIZING AMIL'S PERFORMANCE IN MANAGING ZISWAF FUNDS AT DOMPET DHUAFA

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### ABSTRACT

Zakat has a horizontal dimension between God and humans and vertically between humans and humans is consistent with issuing Zakat, Infaq and Sadaqah as part of the obligations of Muslims. Talented human resources are needed to manage the funds allocated so that these funds are channelled to parties entitled to these funds. In this case, this study is based on a survey of the phenomena occurring in Zakat collection institutions' human resources. Seeing the responsibilities and authorities carried out by Zakat institutions is also quite complex; this can be seen from the impact of human resources on the performance of Zakat institutions. The role of human resources is to become a professional asset of an Amil Zakat institution with certain standards. This article aims to understand the strategic role of human resource management in managing Zakat, infaq, and sadaqah funds through literature, legal regulations, and empirical evidence.

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### 1. INTRODUCTION

Poverty has become a problem that the Indonesian nation has been unable to overcome since the proclamation of independence in 1945. In March 2017, Indonesia's poor population (a population whose per capita monthly consumption is below the poverty line) reached 27.77 million. (10.64%), an increase of 6.9 million compared to 27.76 million (10.70%) in September 2016. The open unemployment rate (TPT) in February 2017 was 5.33%. These data show that poverty and unemployment are important issues requiring more attention [1]. Yusuf Qardhawi Islam views poverty as something that endangers faith, morals, family, and society and threatens the stability of reason. Therefore, people with financial difficulties usually feel jealous of rich people [2].

Whereas according to Imam Nawawi, as quoted by Yusuf Qardhawi, being able to eliminate goodness, cause humiliation, and encourage someone to be seen as a disaster must be addressed immediately, one of which is by increasing the potential of Zakat, Infaq and Zakat (ZIS) [2]. Zakat is one of the five pillars of Islam with a socio-economic model. With Zakat, monotheism, and vows, a person can legally enter the ranks of Muslims and be recognized as *Rukun Islam* [3]. Zakat has two dimensions of worship: the vertical dimension, where Muslims relate to Allah SWT, and the horizontal dimension, where Muslims will always be in touch with other Muslims. The purpose of Zakat, which is successful, depends on its management and utilization [4].

The administration of Zakat in Indonesia is specifically regulated in Law Number 23 of 2011 concerning the Administration of Zakat [5]. According to the law, there are 2 (two) institutions authorized to manage Zakat, the first is the Amil Zakat institution which the government runs, and the second is Amil Zakat institution which is run by the community. In the context of national life, Zakat management bodies have an important role because they will determine the success of managing Indonesia's socio-economic potential and play a role in realizing Islamic religious justice. Thus the two institutions are expected to develop so that the main goal of Zakat can be realized properly since the promulgation of Law Number 38 of 1999, dated 23 September 1999, concerning the Administration of Zakat [6].

Charity activities are an integral part of the life of the Muslim community. In philanthropic activities, ZISWAF (Zakat, Infaq, Alms and Waqf) activities have solved Indonesia's economic problems. The campaign also seeks to minimize economic inequality according to Islamic teachings to maintain justice among the people. In distributing wealth or assets, everyone who is rich and needs it can enjoy it. Indeed, the Qur'an also explains how Zakat activities are carried out and are related to prayer. Its mean can be interpreted as equating Zakat with worship. So Zakat can be said to have considerable potential for the welfare of the people.

The potential value of Zakat itself is inseparable from the performance provided by the Amil institution. And this kind of performance is intimate from the potential or quality of the professional HR (Human Resources) who manages it. The Professional human resources from Amil Zakat institutions will channel funds to those entitled to receive them through direct financing or community empowerment. Therefore, in managing Zakat funds, quality human resources are needed as professional assets to function in Islamic Zakat institutions. As well as the performance of a Zakat institution is influenced by the version of its human resources [7].

On the other hand, an HR assessment views the SDM or Amir as a voluntary person. The existence of the notion of volunteerism in carrying out the duties of Amil Zakat makes many people judge that Amil needs to be more competent. The idea is that volunteerism is an activity that is carried out altruistically and frankly. Therefore, no determining factor exists in the activities carried out, including the Zakat Funds management. Therefore, this paper analyses the human resources functioning in Amil Zakat institutions to see whether their competence complies with regulations by studying one of the samples from the Amil Zakat institution Dompot Dhuafa.

## 2. METHOD

According to Zikmund and Babin, the design research is a master plan that defines methods, procedures for collecting and analyzing the information required in a study. Included in it the objective of the research to ensure that the information collected is appropriate and the question of the question can be answered.[8] The purpose of this research is to understand the social reality that occurs involving individuals and groups. This research was made qualitative through the use of data collection methods and the forms of thought in it. Relevant literature reviews, interviews, research findings, journals, and laws and regulations will also complement data processing. As an indicator, the primary data of this study refers to the understanding of the Qur'an, Hadith and Islamic experts regarding charitable activities, especially Zakat, infaq, alms and religious beliefs. In addition, this study is used to understand research variables related to real-life aspects of community life in the management and distribution of ZISWAF funds. This study is directly related to the status of Dompot Dhuafa as an Amil Zakat institution through technical data analysis and performance measurement achieved by the Amil Zakat institution.

## 3. RESULT AND DISCUSSION

Every Muslim is ordered to fulfil all of his obligations as a Muslim, including issuing Zakat, infaq and sadaqah from some of his wealth. In the management of Zakat, infaq and sadaqah funds are administered by an institution with a special role, namely the Amil Zakat institution. In the letter of Allah stated; "*Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise* [al-Tawbah 9: 60].

This verse explains that everyone who is entitled to receive Zakat, namely the poor who have difficulty meeting their needs, officials who collect funds, people who hope for faith and Islam, people who expect benefits and can free their people from misery, become enslaved people, debtors, warriors or travellers in God's way. Because there are Zakat recipients, make sure there is a party that manages the funds from the party issuing the ZISWAF part of the assets [9].

This management is entrusted to Amil Zakat agencies which are regulated and supervised by the government, following certain regulations to avoid fraudulent practices. Law Number 23 of 2011 concerning the Management of Zakat governs the provisions for criminal acts of Amil with bad intentions, including (1) Pasal 39. Anyone who deliberately violates the law by not distributing Zakat as referred to in Article 25 shall be imprisoned for five years or a maximum fine of Rp—500,000,000, and (2) Pasal 40. Anyone who intentionally and unlawfully violates the provisions of Pasal 37 shall be punished with imprisonment for a maximum of five years or a maximum fine of Rp. 500,000,000.

Established this Amil at the time of the Prophet and was considered as Callers, Collectors and Distributors collect from *Muzakki* and distribute to who are *Mustahiq*. The parties involved in forming this Amil must uphold the values of integrity and professionalism so that it can be said that all parties involved are the chosen ones [10]. Especially now that the government, society, and the institutions themselves respect and promote professional values in Zakat management. Competence of professional values leads to the competence of religious importance, with a personality with good self-commitment to the assigned task. And this is a form of human resource professionalism in managing ZISWAF funds. Because the professional value of Amil is an important element in building *Muzakki's* trust in authorized Zakat funding institutions.

On the other hand, Zakat means blessing, growing, developing and must be fulfilled properly. The value of the gift in question is that the assets issued as Zakat make the assets owned a blessing. If Zakat funds received from Muzakki can be distributed according to their authority, this will also increase the value of the gift. The distribution properly is truly beneficial to those entitled to receive it. Because seeing the potential of Zakat, if distributed properly, can have a broad positive impact. At least several things can be achieved through Zakat with current potential, namely (1) avoiding social or economic inequality, (2) increasing the people's economy, (3) encouraging development, (4) for the APBN and APBD development financing outside of welfare [11].

As mentioned above, this shows a great opportunity for Zakat funds to improve the welfare of the people or people experiencing poverty. According to the Strategic Studies Center for Badan Amil Zakat Nasional (BAZNAS), the national Zakat potential is said to reach 217 trillion. However, the funds absorbed by Indonesia through Zakat activities only reached 5 trillion. So absorption funds are still far from their potential. In connection with the absorption of funds that should be able to fulfil their potential, many questions arise about the performance of Amil Zakat institutions based on the performance collected by ZISWAF and their allocation and utilization to improve their welfare. Because the value of Muzakki's trust in Amil Zakat institutions can be justified in allocating and using the funds absorbed [12].

Discussion of the allocation and use of Zakat funds and the role of Amil Zakat institutions today cannot be separated from human resources or the professional performance of Amil. The Amil Zakat agency has become an important part of managing Zakat funds. Of course, it requires competent human resources with the knowledge and skills to express attitudes so that Amil can carry out their duties creatively and innovatively. The competence of human resources leads to the value of efficiency and effectiveness and the credibility of Amil Zakat institutions. The impact of human resource capacity on Amil Zakat institutions is based on the reason that human resources are the driving force in collecting *Muzakki* funds and distributing *Muzakki* funds to mustahik. Thus one of the benefits of Zakat activities can be realized; namely, it can minimize social or economic inequality. Therefore, it can be interpreted that the good or bad of the Amil Zakat institution is determined by the management model carried out by its human resources [13].

According to the performance results of the Amil Zakat institution itself, it can be evaluated through certain standard indicators, including Indeks Zakat Nasional (IZN), Indeks Desa Zakat (IDZ), Center of Islamic Business and Economics Studies (CIBEST), Balanced Scorecard, Indonesia Magnificence of Zakat (IMZ) and International Standard for Zakat Management (ISZM). The results of the performance of Amil Zakat institutions that are determined against the compliance criteria produce a profile of the intellectual capital of Amil Zakat institutions in managing Zakat funds.

The performance of Zakat institutions is closely related to the knowledge and capabilities of the Zakat institutions themselves and cannot be separated from the quality of their human resources. Based standard indicators to measure the performance of Amil Zakat institutions, it can be done using six methodologies, namely Indeks Zakat Nasional (IZN), Indeks Desa Zakat (IDZ), Center of Islamic Business and Economics Studies (CIBEST), Balanced Scorecard, Indonesia Magnificence of Zakat (IMZ) and International Standard for Zakat Management (ISZM), each method has its characteristics and characteristics. Each adopted a different process.

Thus each method has its advantages and disadvantages, which, when viewed as a whole, will produce a combined value and maximize the data received. The form of analysis of the strengths and weaknesses of the standard Amil Zakat performance measures for institutions, namely;[14]

Table 1. The strengths and weaknesses of the standard Amil Zakat performance measures

Measurement Method	Strength	Weakness
Indeks Zakat Nasional (IZN)	Zakat measurement method First. And describe the input & LAZ output in scope macro and micro.	National in nature lets eat substantial costs. IZN measurement method still depends on another measurement method to generate an analysis of the maximum.
Indeks Desa Zakat (IDZ)	Can show shape the clear programme. It can be used as study material to observe and evaluate Amil Zakat Institutions.	Expensive on operational cost. The result of the method depends on the quality of the observers.
Center of Islamic Business and Economics Studies (CIBEST)	Can figure out <i>Mustahik</i> condition well. The	Countable research objects are small, so they are considered less

Balanced Scorecard	measurement method can be focused on the target Data can be accessed with Easy—the Judging from several factors, financial, conditions <i>Muzakki</i> , programs, and others.	efficient. The research results are still in nature Partially. The measurement results are still less describing external environmental conditions actually.
Indonesia Magnificence of Zakat (IMZ)	Can measure performance comprehensively.	The more dominant measure was institutional rather than a conditional field.
International Standard for Zakat Management (ISZM)	The measure of several internal organizational or institutional aspects.	Focus on conditions internal

To measure the quality of human resources of Amil Zakat institutions universally and, it can be done through the following indicators, namely (1) level of education, (2) contribution experience related to social activities or Amil Zakat institutions, (3) work innovation results. And Creativity, (4) the relationship between the form of organizational structure and the role of Amil Zakat, and (5) social relations with all institutional stakeholders. The essential thing that needs to be known is that great HR must go through several stages of transformation; (1) build interaction and deepen belief, (2) build self-awareness and initiative, (3) build awareness of one's role Deep understanding, (4) build sincerity, the belief that everyone has good values, and (5) build values without selfless or willing to sacrifice for the good.

### Human Resources in Zakat Management

Pasal 12 Paragraph 1 of Law Number 38 of 1999 concerning the Implementation of Zakat explains that Zakat is systematically collected by Amil Zakat institutions, namely received or taken from Muzakki based on Muzakki's information. Presidential Regulation Number 23 of 2011 concerning the Administration of Zakat states that the functions of Amil Zakat institutions include planning, implementing and organizing the collection, distribution and utilization of Zakat. Knowing this legal concept, Amil Zakat institutions must remember this concept according to the applicable legal order. At the same time, pay attention to religious regulations.

Regarding the concept of the Amil system, Islam Rasulullah SAW also gave an example of the importance of Amil Zakat in the era of previous leaders, including the Khulafaurrasyidin era. Therefore, an Amil body at this time is a good and proper need. Then the Amil Zakat institution connects ordinary individuals and professional groups organized in Zakat management. Referring to the texts of the Al-Qur'an and Hadith, what is called Amil are not random individuals but a group of people who are organized in control, as previously stated [15].

According to Yusuf Qardhawi, an Amil Zakat must have specific qualifications, including (1) Islam, (2) Mukallaf, namely a person who is mentally mature and able to accept and fulfil obligations, (3) Amanah is the executor god. from the management of funds for the Amil Zakat institution. An Amil who is trustworthy in managing the funds collected by the institution creates a sense of trust from the community or Muzakki. (4) Understanding Islamic Zakat by providing regular and transparent reporting on the distribution and use of Zakat funds and management of religiously appropriate purposes. Knowledge of Zakat fiqh will help Amil convey to the public or Muzakki an understanding of the implementation of Zakat management and (5) competence and experience in the field of Zakat management. At least the knowledge and capacity of institutional human resources to manage Zakat funds help improve the efficiency and effectiveness of Amil Zakat institutional performance [3] [16]

An agency's Amil Zakat Human Resources (HR) must be professional and competent. More importantly, an amir with a role and responsibility in an institution must have the value of perseverance and sincerity in managing Zakat funds. Human resources (HR) in Amil Zakat institutions apply to all parties who play a role in it, especially management who directly collect Zakat funds, as stated in the planning form issued following reports published periodically. Every human resource (HR) in an Amil Zakat organization has different responsibilities and functions, depending on their role. To capture and map the human resources of Amil Zakat institutions, it is first necessary to identify each human resource's main tasks and functions [17]. In general, the functions of Amil Zakat institutions include the marketing or socialization of Zakat, the role of collecting Zakat funds, the role of utilizing Zakat funds, and the role of managing Zakat assets. With this function, their respective positions (including the socialization field) must carry out their primary tasks. In this field, professional human resources must lead to understanding and make the public aware of the responsibilities and wisdom of Zakat issued.

*First*, the area of Zakat fundraising. The main task of HR is to record Muzakki data and issue Zakat assets. *Second*, the distribution and use of Zakat funds. In this field, human resources' main task is to allocate funds properly, such as collecting mustahik consumption data and giving funds to mustahik and empowering Zakat funds according to religious rules, starting from the *third* field of collecting mustahik data, distributing funds, assisting and motivating, and managing Zakat assets. In this field, HR performs the main tasks of recording, bookkeeping, and inventorying Zakat assets [13].

In addition to regulations that must be owned by Islamic religious institutions in terms of human resources, as an organization, it must also be able to motivate the human resources within it. The encouragement given by the organization as a form of human resource development has nothing to do with the institution's progress because it already has talented and quality human resources. Efforts originating from the organization as a driving force for human resource development within the institutional environment can be carried out using; (1) providing more specific educational opportunities for employees in the field of Zakat and its management, (2) providing special training to improve competency skills or employee skills, (3) provide an exchange of insights such as comparative studies to condition and understand the potential of Amil Zakat outside their area, and (4) achieving prosperity by fulfilling the rights that become Amil Zakat rights. In addition to organizational efforts to motivate human resources in the form of Amil Zakat self-development, organizations must also put their trust in the honesty of Amil Zakat to hold all parties in the Zakat management organization accountable for the success that the Amil Zakat institution wants to achieve. The nature of taking responsibility by carrying out their duties responsibly rather than depending on the position is as many facts that occur in the organization.

Therefore, Amil Zakat institutions must also implement regulations that follow religious principles. Then the factors that form human resources in Amil Zakat institutions, the environment and work relations in them. The working relationship that must be built in Amil Zakat institutions is the application of "family" values. The next one involves paying attention to the motivations mentioned earlier. In this way, a good working relationship can indirectly lead to other benefits, avoiding a gap between management and the employees trying to manage the organization. In addition, the Amil Zakat institution aims to create welfare for all, which means that the rights and obligations in the institution must be reflected in the interest received by the parties or Amil Zakat [18].

### **The situation of Human Resources in Dompot Dhuafa**

According to the information interviewed, during the current pandemic, there has been no decline in the HR function at the Amil Zakat institution Dompot Dhuafa. According to sources, regarding the pandemic, which has hampered many industries, in Dompot Dhuafa itself, Muzakki coaching is still going well. Although smaller than before the pandemic. However, under certain conditions, the projects donated are far more. Because from various sides of society, many parties are still willing to participate in minimizing crises during a pandemic. As for the Amil Zakat, which oversees Dompot Dhuafa, is still in the same scope. There have been no reductions in staff or layoffs due to the pandemic, and there have been no additional human resources. Thus, the level of capability of Amil Zakat institutions or human resources as Amil Zakat is still at the previous level of qualification. The news regarding the development of Dompot Dhuafa as of August was quite good regarding the re-recruitment to improve the institution's performance. According to sources, as of December, Dompot Dhuafa will also open up more human resources in the fundraising section of the Mount Merapi relief effort.

### **The performance of the functions and responsibilities of Dompot Dhuafa's Human Resources**

The results of Dompot Dhuafa's institutional performance are reflected in the projects implemented in various fields of education, health, economy, social and da'wah, and culture in multiple regions. A show that responds to Dompot Dhuafa's efforts has been embraced and felt by many groups, both locally and internationally. The material presented by Amil, represented by Dompot Dhuafa, proves that Dompot Dhuafa has set foot in Hong Kong, Japan, Malaysia, Australia and others—the relation to the ability provided by Amil from the Dompot Dhuafa Institute. As regulated by the Dompot Dhuafa Institute, Amil must work full time, be dedicated to the institution, know the field of ZISWAF or Zakat fiqh, and meet Amil ethical standards. Amil's performance is also invaluable for the services provided. Direct analysis of Dompot Dhuafa's Amil reveals that the results follow its fundamental nature as alms.

### **Human Resources Recruitment at Dompot Dhuafa**

Based on monitoring the Amil Zakat Dompot Dhuafa institution in South Jakarta, it looks competent, especially the Customer Service (CS) section. Judging from the measurement of the quality of the human resources of the Amil Zakat institution, Dompot Dhuafa pays sufficient attention to the quality of its

professional team, from understanding Zakat and communicating the management of collected Zakat funds. According to sources, in the context of recruiting employees from the Amil Zakat Dhuafa institution, it is said that it requires human resources knowledgeable about Islamic values and the application of philanthropy in society. Especially in the employee recruitment indicator for Dompot Dhuafa, a minimum bachelor's degree in Islamic economics, management, etc., is required. Judging from the form of innovative ideas, it can be seen from the process of discussing the production of the program released by Dompot Dhuafa that agencies need the value side of employee creativity and innovation to encourage and attract public awareness of invention. And this is inseparable from the very well-organized role of Dompot Dhuafa's organizational structure; even on the Dompot Dhuafa website, it is explained transparently, starting from the leadership in charge of the institution.

#### 4. CONCLUSION

Human resources in Dompot Dhuafa is reasonably competent because, with the variable size evaluation of human resources from motivation, discipline, work environment etc., the work environment has a good alignment, which can create a value of commitment for all parties or Amil Zakat. And the institution continues to be trusted through connections that have penetrated internationally. The role of human resources managing Zakat Funds at a count was inseparable from the quality of HR performance in science and good experience in conveying understanding to Muzakki. The HR recruitment process for Amil Zakat Institutions follows clear and quality metrics. From the level of education as a condition for becoming an Amil, especially understanding the field of Islamic philanthropy, making employees at the institution a trusted party to manage Zakat funds. Material analysis based on Dompot Dhuafa's study shows that the results meet quality indicators. An Amil partisan of Dompot Dhuafa explained it. An Amil must work full time, focus on institutions, achieve understanding in ZISWAF or Zakat fiqh, and comply with Amil ethical standards.

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