

Strategy To Improve The Quality Of Human Resources Through Ziswaf Funds (Case Study Of The Smart West Pasaman Program)

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Abstract:

Improving the quality of Human Resources (HR) through the utilization of Zakat, Infak, Sedekah, and Waqf (ZISWAF) funds is the primary strategy in supporting education for underprivileged communities in West Pasaman Regency. This study aims to analyze the plan for improving the quality of HR through the utilization of ZISWAF funds in the Smart West Pasaman program managed by BAZNAS. The method employed is a descriptive qualitative approach, utilizing data collection techniques that include interviews, observations, and documentation. The data analysis technique uses a SWOT analysis to identify the strengths, weaknesses, opportunities, and threats that impact the program's success. The results of the study show an IFAS value of 3.06865 and an EFAS value of 2.98861, which places the program in quadrant I on the Cartesian diagram with an aggressive strategy (SO). This strategy leverages internal strengths to capitalize on external opportunities, such as government regulatory support and high demand for education. The implications of this study suggest that the strategic utilization of ZISWAF funds can expand the scope of beneficiaries, enhance program effectiveness, and contribute sustainably to improving the quality of human resources in West Pasaman Regency.

Keywords: HR, ZISWAF, Smart West Pasaman, SWOT, and BAZNAS

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INTRODUCTION

Poverty is a problem that has been faced by all nations worldwide, most notably in developing countries, including Indonesia (Imsar et al., 2021). This issue is complex and multi-dimensional, and can cause suffering, degrade human dignity, burden the state, reduce the quality of human resources, and hurt health and education. Therefore, poverty alleviation must be carried out with an integrated and appropriate approach (Jaya, 2020).

In addition, the World Giving Index for 2021 (Juliana Nasution & Nurhayati, 2023) reports that Indonesia has the largest Muslim-majority population in the world, comprising 236.53 million people, and is also the most generous country in the world. According to Islamic teachings, one way to overcome poverty is through the practice of Zakat, Infaq, Alms, and Waqf (ZISWAF) (Amelia et al., 2023). Zakat is one of the three pillars of Islam. From the perspective of fiqh, zakat refers to a certain amount of property that must be handed over to those who are entitled to receive it. Zakat, infaq, alms, and waqf (ZISWAF) have two primary benefits: as a form of worship to Allah

SWT and as a means of concern for fellow humans (Husti, 2023). Therefore, zakat as a very potent source of funds must be managed professionally and responsibly, so that its management can improve welfare at large (Nasrullah et al., 2020). The primary purpose of zakat is to alleviate poverty, not just to provide consumptive assistance to the mustahik.

One of the institutions that manages the education zakat program to help the underprivileged to continue their education is BAZNAS. The government established Law Number 23 of 2011 concerning Zakat Management to enhance the management of zakat by the community's legal needs (Nuri Aslami et al., 2023). The central BAZNAS is located in the capital city of Jakarta, but also has branches in various cities and provinces in Indonesia, one of which is in West Pasaman Regency. BAZNAS West Pasaman Regency is located on Jalan Cindua Mato, Lingkuang Aua, Pasaman District, West Pasaman Regency, West Sumatra. The consumptive zakat funds managed over the last 3 years, in 2022, amounted to Rp. 1,635,000,000 (one billion six hundred thirty-five million), which was distributed to 3,270 mustahik, spread across 11 sub-districts in West Pasaman Regency (Muhajir, Chairman of BAZNAS West Pasaman Regency, 2022). The management of zakat must be carried out professionally, honestly, and fairly, so that the community becomes more prosperous, especially for the muzakki and mustahik in general. Community welfare cannot be viewed solely from an economic perspective, but also from other aspects of human life (Yarham, 2022).



Source: Databoks (2024)

As of November 30, 2024, the population in West Pasaman Regency living in poverty was recorded at 7%. Compared to the previous year, the percentage of people living in poverty in districts and cities increased by 0.08 percent. The percentage of people living in poverty in West Pasaman Regency has been in a downward trend over the past decade, decreasing from an initial poverty rate of 7.93 percent to 7 percent. According to data from the Central Statistics Agency (BPS), the total population in 2023 in this district/city was 441,770 people. Compared to other regions in West Sumatra, the percentage of people living in poverty in this district or city is among the top four (Darmawan, 2025).

This phenomenon demonstrates that poverty can lead to various problems, one of which is children dropping out of school due to the inability to pay school fees. Poverty is also challenging to eliminate instantly. Several steps need to be taken to

overcome this. Improving the quality of education is one of the most effective ways to enhance the quality of Human Resources (HR). One of the roots of education problems in general lies in financing. Parents who do not have enough money to finance their children's education because their income is relatively low, and it is not comparable to the high cost of education that must be borne.

The high cost of education, combined with the increase in costs at each level, burdens the Indonesian people, especially those in the West Pasaman district, with the majority being from the lower middle class. Not a few people prefer not to go to school rather than spending much money. Low income results in limited purchasing power, making school an expense. So that no matter how much money is needed for all school activities, it is considered a burden.

The Smart West Pasaman program emerged as an initiative to address these challenges. This program aims to optimize the use of Ziswaf funds to support the improvement of education quality, skills development, and economic empowerment within the community. By involving various stakeholders, including local governments, Ziswaf management institutions, and the community, this program is expected to have a sustainable positive impact on human resource development in West Pasaman. This program is also expected to create greater awareness about the importance of managing Ziswaf for social purposes, especially in the field of education.

Based on research conducted, it is evident that the process of empowering education through the Smart Pariaman program, carried out by BAZNAS Pariaman City, has been implemented to the greatest extent possible. The transparent management and distribution of zakat funds to eligible students in Pariaman City are carried out according to the applicable terms and conditions. Research shows that the Sharia Maqasid Analysis in the implementation of the distribution and collection of ZISWAF funds by the Baitulmal Tazkia Institute encompasses principles such as fairness, balance, benefits, and sustainability, which are crucial in managing ZISWAF funds. Effective implementation of ZISWAF can contribute to community empowerment and social welfare.

Based on research conducted within this program, BAZNAS NTB Province assists zakat beneficiaries according to the level of education they are pursuing. For its distribution, BAZNAS NTB Province collaborates with the KCD (head of the service branch) in each Regency/city, aiming for equitable distribution and the effectiveness of zakat fund distribution through educational programs. Research by (Ro'ifan, 2020), shows that improving education through the Demak Cerdas program cannot be said to be effective. Because of the five indicators determined, there is one that is not effective, namely in the formation of the right program because there is still a lack of public information about the existence of the Demak Cerdas program, the beneficiaries are still unevenly and optimal in terms of distribution.

Research conducted shows that each participant receives special coaching about the learning process and developments on their campus. The coaching is conducted to enhance the quality of human resources and to produce high-quality leaders in the future. Research (Rika Rahmadina Putri, 2021) has shown that the government's high expectations for advancing the nation's education have led BAZNAS Prabumulih City to distribute ZIS in education, which is part of the innovative Prabumulih program. Research conducted shows that waqf and zakat can be integrated with the education system to provide long-term benefits. In the context of waqf, these charitable

contributions can be utilized to construct educational infrastructure and facilities, offer scholarships, and support research and curriculum development initiatives.

In line with the research conducted, the distribution of zakat funds through the innovative Bekasi program at the National Amil Zakat Agency of Bekasi Regency, which utilizes the dimensions of effectiveness as outlined by Sutrisno (2010), is highly effective. However, based on the analysis there are still things that need to be improved in the implementation of program socialization so that the public's understanding and knowledge of the duties and functions of BAZNAS In the research conducted by (Masriah et al., 2024), shows that the strategy to improve the quality of human resources at BAZNAS Bekasi Regency is used by the concept of the theory of HR quality strategy, because BAZNAS Bekasi Regency has a strategy that can guarantee each of its human resources to become superior and quality human resources.

Previous research has focused on various education empowerment programs implemented by BAZNAS in different regions, with an emphasis on managing ZISWAF funds to support the education sector. These studies tend to discuss program implementation in general without delving deeper into its management strategies. On the contrary, the research that is currently being carried out has a more specific and practical focus, namely on the management of zakat to improve the quality of human resources, especially in the field of education in West Pasaman. The difference lies in the use of the SWOT analysis approach. A SWOT analysis is an effective tool for examining various factors in a structured and in-depth manner, which can be used to develop better strategies in zakat management. In this case, the SWOT analysis will compare internal factors, namely the strengths and weaknesses that exist in zakat management, as well as external factors, namely opportunities and threats that can affect the effectiveness of the Pasaman Barat Cerdas program.

Based on the research gap and the research gap, this study aims to analyze **"strategies to improve the quality of human resources through ZISWAF funds with case studies on the Smart West Pasaman Program"**, using SWOT analysis to identify strengths, weaknesses, opportunities, and threats in the management of ZISWAF funds. The primary objective of this study is to provide recommendations that can help address existing challenges and optimize the utilization of ZISWAF funds to enhance the quality of human resources in the area.

This research can also serve as a reference for other regions seeking to optimize zakat management and reduce social disparities. In addition, this research has the potential to increase awareness among Muslims about the importance of zakat in empowering the community and as a tool for creating social change. With the findings obtained, this research can contribute to the formulation of better policies in zakat management and improve the quality of human resources more sustainably in the future.

Theoretical Framework

1. Human Resources (SDM)

Human resources (HR) are productive individuals who serve as the driving force of an organization, both in institutions and companies, where they play a crucial

role as assets. Therefore, their abilities must be trained and developed. The definition of macro human resources generally consists of two components: macro human resources, which refer to the number of people of productive age in a given area, and micro human resources, which refer to individuals who work in an institution or company (Susan, 2019).

According to Malayu Hasibuan (2010: 6), as cited in Wijaya et al. (2019), human resources refer to the combined ability of thinking and physical power possessed by individuals. The ability of human resources cannot be assessed from just one aspect, but must include the entire range of thinking and physical abilities possessed.

Humans as creatures have special abilities and occupy the highest position among other creatures, namely as God's caliph (representative) on earth. This is mentioned in the words of Allah SWT. in the Qur'an Surat al-Baqarah/2:30 (Wulandari, 2020):

وَإِذْ قَالَ رَبُّكَ لِلْمَلَكَةِ إِنِّي جَاعِلٌ فِي الْأَرْضِ خَلِيفَةً قَالُوا أَتَجْعَلُ فِيهَا مَنْ يُفْسِدُ فِيهَا وَيَسْفِكُ الدِّمَاءَ وَنَحْنُ نُسَبِّحُ بِحَمْدِكَ وَنُقَدِّسُ لَكَ قَالَ إِنِّي أَعْلَمُ مَا لَا تَعْلَمُونَ

Meaning: Remember when your Lord said to the angels, "Surely I am going to make a caliph on the earth."

Human resources is the leading force in managing all resources on earth. Humans were created by Allah SWT as the caliph on earth to govern the earth and all its contents for the welfare of humanity, other creatures, and the entire universe. All of God's creation on this earth was created for the good of humanity. Allah affirms this in the Qur'an Surah Al-Jatsiyah/45 verse 13:

وَسَخَّرَ لَكُم مَّا فِي السَّمَوَاتِ وَمَا فِي الْأَرْضِ جَمِيعًا مِنْهُ إِنَّ فِي ذَلِكَ لَآيَاتٍ لِّقَوْمٍ يَتَفَكَّرُونَ

Meaning: "And He has subdued for you all that is in the heavens and all that is on the earth, (as a grace) from Him. Indeed, in such a thing, there are signs (of Allah's power) for the people who think."

2. Ziswaf (Zakat, Infaq, shodaqah, and waqf)

Islam, as a widespread religion, is receptive to elements that enhance human civilization (Syahbudi et al., 2023). Ziswaf (Zakat, Infaq, Shodaqah, and Waqf) is a tool for distributing wealth in the Islamic economic system. Of the four instruments, only zakat is obligatory for every Muslim, while the other three are a means to share with fellow Muslims. ZISWAF has two meanings: first, as an effort to carry out God's commands (ritual piety), and second, as an effort to fulfill social responsibility (social piety) (Wulandari, 2020).

Some people are conditioned by giving zakat to the seeker of knowledge, namely intelligence that can be used for the benefit of the community, especially Muslims, the group who are entitled to receive education fund assistance taken from the zakat, infaq, shadakah and waqf fund programs, namely students who do lack funds to pay school fees and who have been in arrears for months for the right reason and not for unreasonable reasons (Ayu Ashara Harahap & Fauzi Arif Lubis, 2021).

The word zakat originates from the word zaka, which is the isim of Mashdar, with several etymological meanings, including holy, growing, blessing, praiseworthy, and developing (Tryana Ramadhany Batubara & Muhammad Syahbudi, 2023). On the

other hand, zakat does not reduce wealth; instead, it grows. There are no recorded instances of people becoming poor solely because they pay zakat (Muhammad Zaki, 2020). Zakat is an obligation for every Muslim, as stipulated in the Qur'an, the Sunnah of the Prophet, and ijma' ulama, which provides a lesson that the wealth owned by a person is only a trust and a mandate from Allah, serving a social function (Andriani, 2022). By utilizing zakat, we can help our disadvantaged families with the zakat we spend, and we can reduce the degree of use of muzakki. This has very favorable results, as it can reduce the adverse effects of the social climate among muzakki and mustahiq (Rahma, 2023).

Shadaqah comes from the word *shadaqa*, meaning 'true'. A person who likes to give alms is a person who is true in his confession of faith. As for the terminology of shadaqah sharia, the original meaning is *tahqiqu shay'in bisyai'i*, or to establish/apply something to something. Its attitude is voluntary and not bound by specific conditions in its production, both regarding the amount, time, and rate. Alternatively, voluntary giving made by one person to another, especially to people experiencing poverty, is not limited to open opportunities determined by the type, amount, or time. Alms can take many forms, including material gifts and services that are useful to others. Even a smile that is done sincerely to please others is included in the category of shadaqah (Nasikhah, 2021).

Linguistically, it comes from the word *anfaqa*, which means to spend or expend wealth. In Sharia terms, *infak* means spending part of one's property or income for the benefit of Islamic commands, such as donating to orphans, the poor, supporting mosque operations, or assisting people affected by disasters (Suhidra Hidayat, 2022).

The term "*waqf*" is linguistically derived from the verb "*waqafa-yaqifu*," which means to stop (Quddus et al., 2020). Waqf is a form of worship that offers significant rewards to those who practice it due to its sustainable benefits (Siregar et al., 2020). Waqf, which is not limited to immovable property or goods (such as land and buildings), can provide wider benefits in various fields, including education, health, agriculture, religion, and agricultural infrastructure (Purnama Ramadani Silalahi et al., 2024). Waqf includes the act of withholding a portion of a person's assets for appropriate use in fulfilling the interests of the Community (Harianto et al., 2024).

Zakat, as one of the sources of state income, is mentioned in the words of Allah SWT related to the obligation to pay and the groups that are entitled to receive zakat. Allah SWT immediately determined the group that had the right to receive, as the hypocrites at that time protested against the Prophet (saw) regarding the distribution of zakat assets that had been distributed (Jannah, 2022). The distribution of zakat funds has been explained by Allah SWT in the Quran Surah at-Taubah verse 60, which reads:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَاةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

means: "Indeed, zakat is only for the poor, the poor, the amil zakat, who soften their hearts (converts), for (liberating) the servants of the sahaya, for (liberating) the debtor (Ghorimin), for the way of Allah (sabilillah) and for those who are on the way (ibn sabil), as an obligation from Allah. Allah is All-Knowing, All-Wise".

Surah At-Taubah verse 60 explains that zakat must be distributed to eight groups or *asnaf*, namely: the poor, the poor, *amil* (zakat administrators), *converts*, *riqab* (enslaved people), *gharim* (debtors), *sabilillah* (those who are struggling in the way of Allah), and *ibn sabil* (traveler). The distribution of zakat must be managed appropriately so that it reaches the intended recipients as specified in the Quran.

3. SWOT Analysis

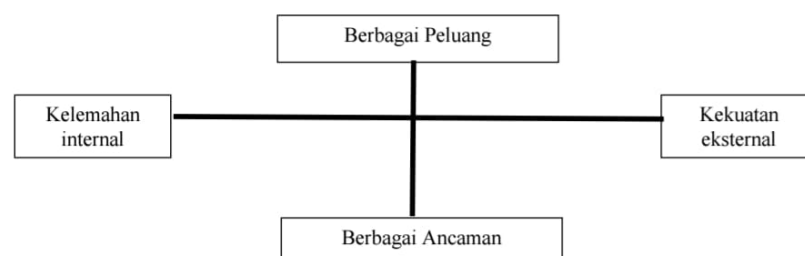
According to Pearce and Robinson (Sahroni & Suseno, 2023), SWOT stands for the company's internal strengths and *weaknesses* as well as opportunities and threats in the environment the company faces. SWOT analysis is a systematic way to identify factors and strategies that illustrate the best fit between them. This analysis is based on the assumption that an effective strategy will maximize strengths and opportunities, minimizing weaknesses and threats. When applied accurately, this simple assumption has a significant impact on the design of a successful strategy.

According to Irham (Sutsana, 2019), analyzing the SWOT framework involves examining both external and internal factors.

- a. External factors: The company's external factors will affect the formation of opportunities and threats, referring to conditions that occur outside the company and can impact its decision-making. These external factors include the macroeconomic business environment, the industrial environment, as well as legal, political, economic, and social media environments.
- b. Strengths and weaknesses influence factors within the company (Internal). Factors in the company. This factor concerns a condition within the company, which is influenced by the formation of the company's decision-making process. This factor encompasses functional managers, including finance, resources, marketing, management, and operational information systems.

According to Fred R. David (Imroatun, 2017), the SWOT matrix is a crucial matching tool that helps managers develop four types of strategies: the SO Strategy (strengths-opportunities), the WO Strategy (weakness-opportunities), the ST Strategy (threat-strength), and the WT Strategy (weakness-threat). Matching key external and internal factors is the most challenging part of developing a SWOT Matrix and requires good judgment, as there is no single most correct combination. The purpose of each matching tool in Stage 2 is to generate sensible alternative strategies, rather than selecting or determining which strategies are best. Therefore, not all strategies developed in the SWOT Matrix will be selected for implementation.

The diagram of the SWOT analysis presented by Rangkuti Dalam is shown in Figure 1 below.



Picture 1. Diagram SWOT

- a. Quadrant I
This is a very advantageous situation. The company has opportunities and strengths that it can leverage. The strategy that must be set in this condition is to support an aggressive growth policy (*Growth-oriented strategy*)
- b. Quadrant II
Despite facing various threats, the company still has internal strengths. The strategy to be implemented leverages the power to capitalize on long-term opportunities through diversification strategies, as outlined in Quadrant III. The company faces enormous opportunities, but on the other hand, it also faces some internal constraints and weaknesses. The business conditions in the third quadrant are similar to those represented by the question mark in the BCG matrix. The focus of this company's strategy is to minimize internal problems, enabling it to capitalize on better opportunities, specifically in quadrant IV. This is a miserable situation; the company faces various internal threats and weaknesses.

RESEARCH METHODOLOGY

This study employs a qualitative approach to analyze the role of Strengths, Weaknesses, Opportunities, and Threats (SWOT) in better understanding the phenomenon related to the implementation of HR quality improvement strategies through ZISWAF funds. The data sources used comprise both primary and secondary data. Primary data was obtained through in-depth interviews with informants directly involved in the implementation of this program. The interviewed informants consisted of 1 program manager and two beneficiaries, namely students who received scholarships. The interviews were conducted with a focus on extracting information related to the strengths, weaknesses, opportunities, and threats faced in program implementation. The data collection techniques used are observation and documentation. Observation is conducted to observe the program's implementation firsthand in the field. At the same time, documentation includes data collection in the form of reports, program archives, and other relevant documents that support the research analysis. Secondary data were obtained from a wide range of literature, including scientific journals, articles, surveys, related reports, and theories relevant to the issues discussed in this study.

The data analysis technique employed is a combination of thematic analysis and a SWOT analysis approach. The stages of analysis include data reduction, data presentation, and conclusion. Data reduction is carried out by filtering relevant information from interviews, observations, and documentation related to aspects of strengths, weaknesses, opportunities, and threats. The reduced data is then arranged in a thematic form to facilitate interpretation. The findings were then analyzed using a SWOT matrix to formulate a strategy for enhancing the quality of human resources, based on ZISWAF funds, in greater depth.

RESULTS AND DISCUSSION

Strategies to improve the quality of human resources through the Ziswaf Fund in the Smart West Pasaman Program with a SWOT (*Strengths, Weaknesses,*

Opportunities, Threats) analysis approach obtained through interviews and questionnaires to Smart West Pasaman Program Managers and Beneficiaries. In an interview conducted on March 26, 2025, regarding the strategy to improve the quality of human resources through the Ziswaf Fund in the Smart West Pasaman Program, the question was based on the SWOT method.

SWOT ANALYSIS ON IMPROVING THE QUALITY OF HUMAN RESOURCES THROUGH ZISWAF FUNDS

a. Internal Factors of Strategy Analysis (IFAS)

In determining the IFAS, factors are identified that involve creating the IFAS Matrix by calculating the score multiplied by the rating, resulting in the determination of the company's position. In addition to strengths and weaknesses, when identifying the internal environment. The following is the calculation of the scores and ratings for internal factors in the Smart West Pasaman Program, specifically factors comprising strengths and weaknesses (weaknesses), as shown in Table 1.

Table 1. Matriks IFAS

Internal Factors								
No	Strength	R1	R2	R3	Sum	Weight	Rating	Score
1	The Smart West Pasaman Program has clear and transparent fund management	4	3	4	11	0,15942	3,67	0,58507
2	The scholarships awarded allow beneficiaries to access higher education that was previously unaffordable	3	3	4	10	0,14493	3,33	0,48261
3	The program has received significant support from the community	2	3	2	7	0,10145	2,33	0,23637
4	Program management is efficient with the proper distribution of funds	4	4	3	11	0,15942	3,67	0,58507
	Total				39			1,88912

Internal Factors								
No	Weakness	R1	R2	R3	Jumlah	Bobot	Rating	Skor

1	The program relies heavily on ZISWAF contributions that can change	3	3	2	8	0,11594	2,67	0,30955
2	The program relies heavily on ZISWAF contributions that can change	2	3	2	7	0,10145	2,33	0,23637
3	Strict selection process for prospective beneficiaries	1	2	2	5	0,07246	1,67	0,121
4	The limited number of scholarships results in many deserving people being unable to receive aid	4	3	3	10	0,14493	3,33	0,48261
	Total				30			1,17953
	Total S+W				69	1		3,06865

Source: Questionnaire results and data processed (2025)

Based on the results of the calculation in Table 1, the strengths and weaknesses are part of the internal analysis in the strategy to improve the quality of human resources through the Smart West Pasaman program managed by BAZNAS West Pasaman Regency. Based on the analysis results, the two main strengths of this program have the same highest score of 0.58507, specifically in the aspects of clear and transparent fund management and program efficiency, with the proper distribution of funds. The statement of the BAZNAS manager strengthens this: *"Sharia regulations must guide us, there is also a mandate of the Republic of Indonesia. All programs that BAZNAS accommodates must have regulations, SOPs, and the BAZNAS press, so that we can collect and distribute zakat that is right on target. The applications that come in we assess from the beginning, starting from data, work, income, then we make sure by going directly to the field."*

The results of the interviews indicate that the program's implementation is carried out professionally and accountably, thereby fostering public trust and ensuring that assistance is provided to those who genuinely need it. Meanwhile, the main weakness is the limited number of scholarships, with the highest score in this category being 0.48261. This means that not all potential beneficiaries can be accommodated. One recipient said: *"The number of scholarships is limited, even though there are many who need it. If possible, this program will be expanded so that more people are helped."*

The results of the analysis of internal factors showed a total score of 3.06865. Based on Fred R. David's theory in (Nasrudin, 2020), this score is in the strong category (3.0–4.0) which means that the Smart West Pasaman program has been able to utilize its main strengths to overcome weaknesses, and has an excellent opportunity to improve the quality of human resources more broadly in West Pasaman Regency.

b. External Factors of Strategy Analysis (EFAS)

In determining EFAS, factor identification is carried out by calculating the score multiplied by the rating; the result determines the company's position. The following are the results of preparing the EFAS Matrix of objects in the Smart West Pasaman Program, which consists of factors that include opportunities and threats (threats) as shown in Table 2.

Table 2. EFAS Matrix

External Factors								
No	Opportunities	R1	R2	R2	Sum	Weight	Rating	Score
1	Develop partnerships with colleges or training institutions	3	4	2	9	0,12676	3	0,38028
2	can take advantage of scholarships to continue their education at a higher level	4	3	3	10	0,14085	3.33	0,46903
3	Reduce dependence on a single source of funding and increase the coverage of beneficiaries	2	3	3	8	0,11268	2,66	0,29972
4	Increasing public awareness about the importance of zakat as an instrument of social empowerment and education	3	4	2	9	0,12676	3	0,38028
	Total				36			1,52931

External Factors								
No	Threats	R1	R2	R3	Sum	Weight	Rating	Score

1	Changes in the amount of zakat funds received can affect the program's ability to provide scholarships for beneficiaries	3	2	4	9	0.12676	3	0,38028
2	Uncertainty regarding the sustainability of scholarship funds can make beneficiaries feel worried	4	3	3	10	0,14085	3,33	0,46903
3	Government policies that change the allocation of funds for ZISWAF	2	2	3	7	0,09859	2,33	0,22971
4	Uncertainty regarding the sustainability of scholarship funds can make beneficiaries feel worried	3	2	4	9	0.12676	3	0,38028
	Total				35			1,4593
	Total O+T				71	1		2,98861

Source: Questionnaire results and data processed (2025)

Based on the results of the calculation in Table 2, opportunity and threat factors are external conditions that describe the strategy to improve the quality of human resources through the Smart West Pasaman program. Based on the analysis results, the primary opportunity in this program is the use of scholarships to pursue higher education, with the highest score of 0.46903. This was reinforced by a statement from one of the beneficiaries who said, *"Thanks to this program, I can have the opportunity to continue my college education because I get scholarship funds from this program."*

In addition, the BAZNAS manager also emphasized the importance of this program as part of efforts to reduce inequality in access to education: *"This program provides greater opportunities for children from low-income families to access a decent education. This indirectly helps reduce social inequality by providing more equal access for everyone."*

Meanwhile, the main threat to the strategy to improve the quality of human resources of the Pasaman Barat Cerdas program is uncertainty regarding the sustainability of scholarship funds, with the same highest score of 0.46903. This concern arises due to the irregular nature of the funds, as conveyed by one of the beneficiaries: *"This Baznas is funded from community zakat, so it is not fixed and could affect this program."*

This is in line with a statement from the BAZNAS manager who admitted that the dynamics of zakat receipts have a significant influence on the continuity of the program: *"If the incoming zakat is reduced, the program can automatically also be affected."*

The results of this external factor analysis resulted in a total score of 2.98861. Based on the EFAS score, the external position of the Pasaman Barat Cerdas program falls into the medium category, as it lies within the range of 2.0 to 2.99, according to Fred R. David's theory. This indicates that the program has been quite successful in capitalizing on opportunities to address existing external threats. However, there remains a need to refine the strategy to establish a stronger external position in the future.

c. SWOT Strategy Formulation

The SWOT analysis in Tables 1 and 2 can be used to formulate strategies to improve the quality of human resources through ZISWAF funds, which are run through the Smart West Pasaman Program. The formulation of the improvement strategy in the SWOT matrix was achieved by combining the strength and opportunity factors (SO), the weakness and opportunity factors (WO), the strength and threat factors (ST), and the weakness and threat factors (WT).

From the results of the study, the formulation of strategies for improving the quality of human resources through Ziswaf funds is shown in Table 3 as follows:

Table 3. SWOT Matrix

<div>IFAS</div> <div>EFAS</div>	Strength (S)	Weakness (W)
	S1. The Smart West Pasaman Program has clear and transparent fund management S2. The scholarships awarded allow beneficiaries to access higher education that was previously unaffordable S3. The program has received significant support from the community S4. Program management is efficient with the right distribution of funds	W1. The program relies heavily on Ziswaf donations, which can change W2. Beneficiaries rely heavily on these scholarship funds to continue their education W3. Strict selection process for prospective beneficiaries W4. The limited number of scholarships results in many deserving people being unable to receive aid
Opportunities (O)	Strategy SO	Strategy WO
O1. Develop partnerships with colleges or training institutions O2 can take advantage of scholarships to continue their	1. Optimize transparent and efficient fund management (S1, S4) to build strategic partnerships with universities and training institutions	1. Reduce dependence on a single source of funding (W1) by developing alternative funding sources through partnerships and CSR (O1, O3)

<p>education to a higher level</p> <p>O3. Reduce dependence on a single source of funding and increase the coverage of beneficiaries</p> <p>O4. Increasing public awareness about the importance of zakat as an instrument of social empowerment and education</p>	<p>(O1) to improve the quality of education and training of beneficiaries</p> <p>2. Encourage successful beneficiaries (S2) to become program ambassadors, in order to increase public awareness of the importance of zakat in human resource empowerment (O4)</p> <p>3. Utilizing community support (S3) as social capital to expand the reach of programs and diversify education (O3, O2) so that more human resources can be empowered equally</p>	<p>2. Face the limitations of the number of scholarships and the strictness of selection (W3, W4) by building a network of non-formal training and complementary scholarships from external partners (O1)</p> <p>3. Providing further assistance to beneficiaries (W2) so that they are better prepared mentally and academically to continue their education to a higher level (O2)</p>
Threats (T)	Strategy ST	Strategy WT
<p>T1. Changes in the amount of zakat funds received can affect the program's ability to provide scholarships for beneficiaries</p> <p>T2. Uncertainty regarding the sustainability of scholarship funds can make beneficiaries feel worried</p> <p>T3. Government policy that changed the allocation of funds for Ziswaf</p> <p>T4. The number of other institutions or programs that provide similar scholarships can reduce the attractiveness of Pasaman Barat Cerdas</p>	<p>1. Maintaining public trust through transparency and efficiency (S1, S4) so that they continue to receive strong support despite a decrease in zakat funds (T1, T3)</p> <p>2. Explain the positive impact of the program (S2, S3) to maintain its attractiveness amid increasing competition for other scholarships (T4)</p> <p>3. Using community and beneficiary support (S3) as a social buffer to face the uncertainty of the sustainability of scholarship funds (T2)</p>	<p>1. Improving the financial literacy and economic independence of scholarship recipients (W2, T2) so that they are less dependent and can be independent after the scholarship.</p> <p>2. Improving the selection system to be fairer and more flexible (W3) so that it remains competitive despite the emergence of many similar programs (T4)</p> <p>3. Adjust program strategies to the latest policies (W1, T3) through active collaboration with zakat authorities and local governments.</p>

for prospective recipients of benefits		
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Based on the results of the SWOT Matrix in Table 3, here is the explanation:

1. The SO strategy leverages the strengths of BAZNAS, including transparent fund management (S1), efficient distribution (S4), and community support (S3), to capitalize on partnership opportunities with universities (O1) and expand access to education (O2). In an interview with the BAZNAS Manager, he said, *"We are guided by strict regulations and SOPs"*, which strengthens the transparency of management. They also target *"one house of one undergraduate per sub-district by 2026"*, indicating a focus on expanding access to education. Beneficiaries said in interviews that, *"This program helps me continue my studies"* and *"I hope this program can help more families"*, indicating that this program is effective in helping education.
2. The WO strategy focuses on overcoming weaknesses, such as dependence on zakat funds (W1) and limited access to information (W4), by leveraging partnership opportunities (O1) and digitalization (O3). The BAZNAS manager stated, *"We are looking for ways to reach a wider community"*, showing efforts to overcome limited information. Beneficiaries also suggested, *"If you can register online, it will be easier"*, which shows the need for innovation in the registration system. The BAZNAS manager also stated in an interview that, *"We hope to establish more partnerships with the private sector,"* which also supports diversification of funding sources.
3. ST's strategy utilizes accountable management and community support to face threats such as a decrease in zakat funds (T1) and competition from similar programs (T4). The manager emphasized, *"We have strong SOPs and regulations"* to maintain transparency and public trust. The beneficiary admitted, *"The funds from zakat are not fixed, so it can affect the continuation of the program"*, showing concern regarding the uncertainty of funds. However, despite the many other programs, this program is still interesting because it provides educational opportunities for the underprivileged.
4. The WT strategy aims to reduce internal weaknesses and confront external threats. The manager stated, *"We are developing skills training for HR"* to reduce the reliance on scholarships. Beneficiaries also said, *"There should be training for beneficiaries to be more independent"*, as a way to increase their independence. The beneficiary also said in a Bhawa interview, *"Registration is easier if it can be done online"*, indicating the importance of improving the system to be more inclusive.

d. Priority Development Strategy

The strategies that can be prioritized for implementation by Smart West Pasaman Actors are determined using a combination of scores from the IFAS and EFAS tables. The following are the results of the priority strategy:

Table 4. SWOT Matrix Strategy Combinations

EFAS	IFAS	

Opportunities (O)	Strategy S-O 1,88912+1,52931=3,41843	Strategy W-O 1,17953+1,52931=2,70884
Threats (T)	Strategy S-T 1,88912+1,4593=3,34842	Strategy W-T 1,17953+1,4593=2,63883

Sumber: Hasil Angket dan data diolah (2025)

Based on the combination of SWOT matrix strategies in Table 4. The Pasaman Barat Cerdas program needs to utilize ST strategies to increase its popularity. This is driven by the highest score of SO (3.41843), followed by the ST (3.34842) strategy, the WO = 2.70884 strategy, and the WT = 2.63883 strategy.

e. Diagram Cartesius SWOT

Table 1 of the IFAS matrix shows a total strength score of 1.88912 **and** a total weakness score of 1.17953. The total strength score is higher than the total weakness score; thus, the difference is 0.70. Meanwhile, Table 2 of the EFAS matrix shows a total opportunity score of 1.52931 and a total threat score of 1.4593, resulting in a difference of 0.07031. From the results of these calculations, the Cartesian diagram can be described as follows:

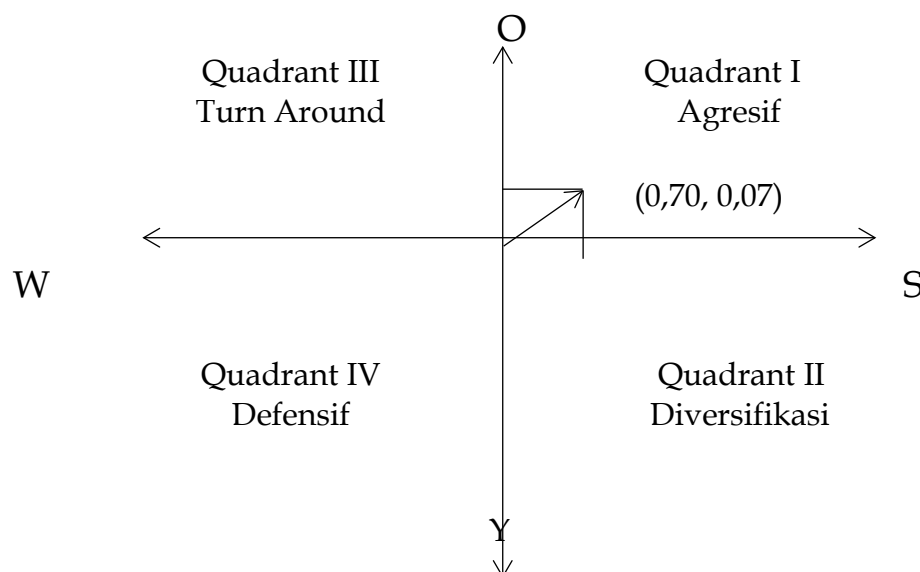


Figure 1. Cartesius SWOT matrix diagram

Based on the Cartesius SWOT diagram, it is evident that the Smart West Pasaman Program is located in quadrant I (aggressive) with a strategic recommendation of being progressive. From the alternative strategies of SO, WO, ST, and WT mentioned above, the alternative strategy proposed based on the position of the innovative west pasaman program in the first quadrant is the SO strategy, which presents a very favorable situation for the institution, as it offers opportunities and strengths.

DISCUSSION

The Smart West Pasaman Program is a strategic initiative designed to enhance the quality of human resources (HR) by effectively utilizing zakat, infaq, alms, and

waqf (ZISWAF) funds. The primary focus of this program is to provide educational scholarships for students from underprivileged families who demonstrate academic potential. This is done to address the challenge of low access to higher education in the West Pasaman area, especially for those who are most in need. The regional Amil Zakat Institution runs this program in collaboration with the local government and various educational institutions. It is supported by the Mustahik and Muzaki data collection and digitization system.

Based on the results of the SWOT analysis, the most relevant strategy applied in the Smart West Pasaman Program is an aggressive strategy (*Strengths-Opportunities*), which leverages internal strengths to capitalize on and optimize existing external opportunities. This is supported by the analysis results, which show that the strength score of 3.06865 falls into the strong category. In contrast, the external opportunity score of 2.98861 is categorized as medium to strong.

The program's main strength lies in its transparent and efficient management system for distributing scholarships. Management that is equipped with clear regulations and SOPs creates high accountability and increases public trust in BAZNAS. The professionalism and commitment of the management in running this program provide a strong foundation that supports the successful distribution of scholarships to those in need. This not only reflects the effectiveness of the program, but also becomes an important social capital to build wider collaborations in the future.

Meanwhile, the main opportunity that can be taken advantage of is the high needs and interest of the community, especially from underprivileged families, to continue their education to the university level. This scholarship program has significantly increased access to education and helped reduce social inequality. Positive support from beneficiaries and the community shows that the program has made a significant impact and has the potential to expand its scope.

By combining the strengths and opportunities they have, the target of one house and one bachelor per sub-district, planned by BAZNAS for 2026, is a fundamental strategy that needs to be optimized. This target is not just a number, but a real effort to break the chain of poverty through education. This program provides scholarships to children from underprivileged families, enabling them to pursue higher education through graduation from high school. In its implementation, graduates of this program have begun to show significant benefits, both individually and socially. Many of them, after graduation, were able to secure decent jobs, thereby improving their families' standard of living.

To expand the program's impact, one strategy that can be implemented is to increase the scope of scholarship recipients by collecting ZISWAF funds in a firm and transparent manner. This collection can be achieved not only through conventional methods, such as charity boxes or bank transfers, but also through digital and modern approaches. For example, BAZNAS can organize training for the public on zakat payments using QRIS (*Quick Response Code Indonesian Standard*). By using QRIS, people can distribute zakat through digital applications such as DANA, OVO, LinkAja, GoPay, ShopeePay, or mobile banking, which can be accessed at any time and from anywhere. This training can be disseminated through digital platforms, including social media, the official BAZNAS website, YouTube channels, and

interactive webinars, allowing people to follow the guidelines for paying zakat online without needing to be physically present. The goal is to increase public trust and awareness that zakat is not only an obligation, but also a means of social empowerment that has a direct impact.

In addition to training, BAZNAS can also develop a digital information system to record muzaki and mustahik in real-time. This system helps record the data of families who have received assistance, making it easier to evaluate and hold programs accountable. This data can be used as a basis for distributing scholarships on target and preventing overlapping aid. With accurate data, the verification and validation process of prospective scholarship recipients will also be faster and more efficient.

In addition to strengthening the program's independence and expanding its coverage, BAZNAS needs to establish partnerships with the private sector, state-owned enterprises, universities, and philanthropic institutions. Through this collaboration, BAZNAS can access additional funding sources through CSR programs or collaborative scholarships, as well as benefit from open access to a network of volunteers and mentors who can assist scholarship recipients in their learning process. It also opens up opportunities for scholarship recipients to intern or work at partner institutions after graduation, thereby accelerating their path out of poverty.

By implementing this comprehensive strategy, the Smart West Pasaman Program not only addresses the educational needs of low-income individuals but also has excellent potential to become a modern and sustainable model of zakat empowerment. In the long term, this will support the achievement of regional development goals and improve the overall quality of human resources in West Pasaman Regency.

This approach can be explained through strategy theory, as outlined by Fred R. David (Muh. Fatahillah Suparman, Imam Makruf, 2023), which emphasizes the importance of aligning internal forces with external opportunities in formulating organizational steps. In this case, West Pasaman utilizes existing resources and institutions to answer the educational needs of the community through the ZISWAF-based scholarship program. This strategy does not focus on major expansion, but on strengthening the social role of zakat funds as a tool to improve the quality of human resources.

Meanwhile, according to Rangkuti (Wahjoedi et al., 2024), combining the results of the SWOT analysis into operational strategies also provides a relevant framework. The scholarship program, as a form of implementing strengths and opportunities-based strategies, demonstrates an alignment between theory and practice, particularly in the targeted use of social funds, and has a direct impact on the individual recipient.

In line with the research conducted by (Rusanti et al., 2022), entitled SWOT Analysis of the Application of the BAZNAS Information Management System (SiMBA) on the Management of Zakat Infaq and Alms Funds of BAZNAS Banjar Regency, in the results of his research, the digitalization of the system can increase the efficiency and accuracy of the targets of zakat distribution, including in the form of educational scholarships. Based on previous research, utilizing zakat funds to support the education sector is an effective strategy for improving the quality of individuals. In a research conducted with the title *Distributing Zakat Kasbil 'amal* as an Alternative to Student Funding, evidence in Indonesian universities shows that zakat can be used

productively to support education. This supports the research, which emphasizes the importance of utilizing ZISWAF funds to improve the quality of human resources, primarily through the Smart West Pasaman Program. The *Kasbil 'amal* approach is proof that zakat can play a strategic role in helping the underprivileged to achieve better education.

In the research conducted by (Haldi & Saleh, 2024), regarding the Management of Zakat Management in Empowering the Ummah through the Education Scholarship Program at BAZNAS Langka, it does not fully support the research that is being researched because the results of the study show that the implementation of the educational scholarship program by BAZNAS Langkat still faces various obstacles, such as the limitation of zakat funds collected, weak coordination between BAZNAS and institutions education, as well as a data collection system for prospective recipients that is not optimal. As a result, the distribution of educational assistance is uneven and does not fully reach the groups most in need. These findings suggest that although zakat-based scholarship programs have the potential to enhance the quality of human resources, their success is highly dependent on effective management, transparency in distribution, and strong system support. Thus, this approach cannot be used as a solution without a comprehensive improvement in its management and implementation.

CONCLUSION

The Pasaman Barat Cerdas program is a flagship initiative that demonstrates how zakat, infaq, alms, and waqf (ZISWAF) funds can be utilized more effectively and have a lasting impact in enhancing the quality of human resources (HR), particularly in the higher education sector. This program is designed with a strategic approach, namely, providing educational scholarship assistance to students from underprivileged families who have high academic potential. This is done to overcome the primary problems still faced in various regions, namely, limited access to higher education for economically disadvantaged communities, despite their considerable potential for development. The success of this program cannot be separated from the cooperation between regional Amil Zakat institutions, local governments, and educational institutions that play an active role in its implementation. With clear regulatory support and a digitalization system in place for data collection and fund distribution, this program demonstrates good efficiency, transparency, and accountability. In addition to providing direct benefits to scholarship recipients, this program also has broader social effects, including increasing public awareness of the importance of education, strengthening the role of zakat as an instrument of empowerment, and fostering a spirit of mutual support in the progress of the younger generation. Institutionally, the Smart West Pasaman Program also encourages strengthening the zakat management structure in the regions, expanding the reach of beneficiaries, and opening up opportunities for innovation in the use of religious social funds. From the results of the SWOT analysis, it is evident that this program possesses significant internal strengths and presents great external opportunities. Therefore, allocating ZISWAF funds for higher education financing is a correct and relevant step in addressing the challenge of improving the quality of human resources sustainably.

In implication, it is suggested that amil zakat institutions in various regions can use this program as a reference to design similar initiatives in increasing access to higher education for mustahik. Local governments are also expected to strengthen regulations and institutional support to ensure the continuity of programs, as well as encourage collaboration between the education sector and Islamic social finance. In addition, there is a need to increase the capacity for managing ZISWAF funds professionally and measurably, so that their contribution to improving the quality of human resources can be more optimal and evenly distributed across various regions.

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