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ANALYSIS OF HUMAN RESOURCES DEVELOPMENT IN THE FOUNDATION INSTITUTE OF NATIONAL ZAKAT AL-FALAH SOCIAL FUND (YDSF) SURABAYA FROM ISLAMIC ECONOMIC PERSPECTIVE

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Abstract

This study aims to analyze the role of human resource development in developing the people's economy through social institutions. By using qualitative methods and collecting data through observation, interviews and documentation at the Al-Falah Social Fund Foundation (YDSF) Surabaya as a research sample. The results of the study explain that the development of human resources at the Al-Falah Surabaya Social Fund Foundation uses a spiritual and material approach. Through these two approaches, human resource development works with programs that aim to improve human resources both spiritually and materially. In addition, this article also explains the obstacles faced and their solutions to be implemented by the Surabaya Al Falah Social Fund Foundation in order to optimize the quality of HR.

Keywords: Human resources; Approach; Optimal.

Abstrak

Penelitian ini bertujuan untuk menganalisis peran pembangunan sumber daya manusia dalam mengembangkan ekonomi umat melalui lembaga-lembaga sosial. Dengan menggunakan metode kualitatif dan pengumpulan data melalui observasi, interview dan dokumentasi pada Yayasan Dana Sosial al Falah Surabaya sebagai sampel penelitian. Hasil penelitian menjelaskan bahwa pembangunan sumber daya manusia di Yayasan Dana Sosial al-Falah Surabaya menggunakan pendekatan spiritual dan material. Melalui dua pendekatan ini, pembangunan sumber daya manusia berjalan dengan program-program yang bertujuan untuk meningkatkan sumber daya manusia baik secara spiritual dan material. Selain itu, artikel ini juga menjelaskan kendala yang dihadapi beserta solusinya untuk diterapkan oleh Yayasan Dana Sosial al Falah Surabaya dalam rangka untuk mengoptimalkan kualitas SDM..

Kata kunci: Sumber daya manusia; Pendekatan; Optimal.

INTRODUCTION

Islam as a perfect religion contains complete rules in all aspects of human life including the economy. Islam requires all Muslims to increase and to develop in all aspects of life including the economy and finance aspect. Therefore, the economic concept based on the Qur'an and Sunnah in Islam is also the basic foundation of Islamic economics. The economic presence of Islam by many is considered as one of the efforts to get out of the chaos of the two great powers of the world economy, capitalism and socialism (Dimyati, 2017: 154).

One aspect of the Islamic economic development is human resources. In carrying out all the activities of the state, politics, economy, and others takes the role of human resources as the initial capital that drives everything. In addition to running the government, human resources also have an obligation to manage all natural resources into wealth for the country concerned. human resources are of good quality will attempt to process while utilizing the existing natural resources, to meet the necessities of life and improve their well-being as well as to manage the wealth of the country (Sulistyaningsih, 2018: 8).

Islam is very concerned to the effectiveness of human resources by appointing human as a caliph on earth in managing natural resources (al-Baqarah: 30). Thus, the quality human resources that would play a role as planner and active players in every activity of the organization is very important. Without qualified human resources, an organization cannot run their activity well. Therefore, human resources should be managed well (Huda, 2015: 182).

Human resources occupy an important position in a company or organization, because every organization is formed from people who use their services, develop their skills, encourage them to perform high, and guarantee them to continue to maintain commitment to the organization is a basic factor in achieving goals organization (Nawangwulan, 2018: 25). Therefore, the Humans as a user of natural resources is obliged to maintain, develop, and utilize it in a good way. Accordingly, when a country possesses an excess of natural resources, it is not necessarily be a prosperous people if they do not have the ability to utilize of the human resources. On the contrary, even the country that lack natural resources but can utilize the human resources, they can be prosperous people (Siregar, 2017: 378).

Islam is concerned in economic development, but still placing it as part of a much larger consideration, namely the development of mankind. The main function of Islam is to guide people on the right path and the right direction. All aspects related to economic development should have synergy with human development (Fadlan, 2010: 264). Islamic economic development also has its own philosophy, concepts, theories, and epistemology that are different from western development theories and some models. Therefore, Islamic economic development demands and makes man to balance between happiness in the world and in hereafter, justice between individual and community rights, fostering a harmony between individuals and society, preserving natural conservation of damage from without distinguishing between spirituality and factors physical (Syamsuri, 2018: 80). By this explain, Islam clearly stipulates how his people should be able to do an activity based on primary sources of Muslims as Al-Qur'an and hadith. With the main grip above, it is expected that humans can be a combination of factors of spirituality and physical factors earlier.

In the midst of the failure development practices that are based on the system of world capitalism emerged an alternative economic system based on the values of teachings Islamic Shari'a. At the time of monetary crisis hit the world economy, economic institutions in development countries that implement shari'a mechanism proven to survive and even some of them be able to grow and thrive (Purwana, 2013:5). In some economic theories, values offered Islamic economy relatively new thing. Although in fact Islamic teachings provide clues in economic activity has begun from the time of the apostles, but the building science still requires a variety of processes to become established and appropriate to applicated.

Epistemological development according to Syamsuri that quoted from Wan Mohd Nor Wan Daud in the perspective of Islam is the increase of human consciousness of its responsibility to the nature and the case of the sequence of the legitimate virtues, charity sincere, wise, brave, simple and fair deeds. This development can be measured by four main issues of freedom, justice, morals, and happiness (Syamsuri, 2016: 214). Essence development carried out by a country in economic view of Islam must have a distant goal, which is the improvement of human prosperity and happiness in the world and the hereafter. Development should not be only for the benefit of the material alone but must also be connected with a more enduring is hereafter (Purwana, 2013: 18). Therefore, development must refer to or based on the provisions in Islamic Shari'ah both written in the Qur'an, hadith, ijma, qiyas, and ijtihad the scholars of fiqh.

Development of human resources in full has become the first target in view of Islamic economics. In addition, development is not only limited to build people's economy alone, but rather to one's mental development. Development according to Islam is not just to fulfill the physical needs of every individual alone, but rather to be connected to spiritual needs as well. Spiritual needs built by istiqomah and routine can automatically encourage the independence, awareness of each individual person to be able to build himself, and build the nation and all humanity.

In view of Islam there are some basic concepts to be considered. Fundamentals of Islamic philosophy to the natural approach to such development, is as follows (Syamsuri, 2016: 151):

- Tauhid has the meaning of God's oneness as the creator of the universe and all its contents, while the way to its impression by performing worship is only to God alone. Tauhid established laws regarding the relationship between God and man and between man and fellow man.
- Rububiyyah has a meaning by hammering God in creation, giving sustenance, maintaining the universe of its destruction, lifting and the raising of original human being is an application of rububiyyah belief. Rububiyyah nature also contains the intention to guidance throughout what God created to happiness in the world and the hereafter.
- 3) 'Adalah outline is a situation where every human being receives equal before the law, equal rights, the right to a decent life, the right to enjoy development and the absence of the parties fared less well even balance in every aspect of life.

- 4) Caliph, which refers to the role of man as God's chaliph on earth. It defines the status and role of human beings, and determine human responsibility as a Muslim and as a Muslim ummah. Responsibility as a perfect man in the form of behavior between man and his Lord, people always side by side with its natural surroundings.
- 5) Tazkiyah epistemologically means a hygiene and treatment have methods and techniques, nature of Shari'a, and its impact on behavior and efforts to seek the pleasure of Allah. Through this tazkiyyah concept of man can develop himself who finally awakens all the dimensions of life including economic dimension and can prosper in this world and the hereafter.

Human capital can be a reliable human resource in development if the quality is high. In this case, human resources development has an important role in relation to improve the quality of development and to maintain the continuity of development itself. Meanwhile, the education system has failed to bear materialism proven human resource output was once in charge of science and technology and competitiveness (Kurniawan, 2015: 2). There is a very strong impression that the development of the living sciences is something that is in a value-free region, so completely untouched by the value of religion. Islam is a religion that contains effort, struggle and movement towards social change (Chamid, 2010: 333).

Therefore, Islam is present as a religion as well as a simple life view that rahmatan lil 'alamin, clearly not familiar with the concept of separation between ritual affairs and worldly affairs. (Rasyid, 2016: 94) Prayer is worship that is part of the Shari'a where all Muslims must be bound as the attachment of the Muslims to the Shari'a in other fields, such as economy, and social politics. Because, the whole activity of a Muslim is a worship that aims to achieve the happiness of the world and the hereafter (falah).

In this era of modernization needed the institutions that contribute in developing human resources. However, most of these human resources development institutions tend to grow stagnant and even backward due to lack of public trust to this institution and affected to the development of human resource and financial organization (Haluty, 2014: 63). Different institutions with of Al-

Falah Social Fund Foundation (YDSF) Surabaya that was established on March 1, 1987. This institution focused on improving and empowering the quality of human and community resources by da'wah Islamiyah. In addition, this institution is one of the institutions that istrusted credibly by the community, so with this reputation can fulfill their institutional funding.

Furthermore, this institution can survive and provide many benefits started since the establishment of this institution to date. Currently, this institution has benefited in 34 provinces in Indonesia especially in the distribution of infaq, zakat and alms funds. The vision and the mission of achievement of Al-Falah Social Fund Foundation (YDSF) Surabaya as a professional and trusted institution in utilization of charity funding management of zakat, infaq in Indonesia (www.ydsf.org).

Based on these problems in human resource development, it is necessary to study and analyze the application or implementation of Islamic economic development in empowering human resources. Therefore, the researcher intend to examine the development of human resources at the YDSF institution as one of the institutions that implement the development of Islamic economics, especially human resources. Hopefully, this research can help and solve the problems of development, especially related to the development of human resources and its constraints and solutions.

RESEARCH METHODS

The type of this research is qualitative descriptive research (qualitative descriptive research). According to Sugiyono has explained about qualitative research, there is no choice but to make man as the main research instrument (Sugiyono, 2014: 399) The reason for this is due to the similarity of all its shape. Research focus issued, procedures research, the hypothesis used, even the expected outcome of these things cannot be determined in a certain and clear previously. Thus, all things still need to be developed in research related to certain circumstances and not sure.

Researcher choose qualitative research, because it has determined the focus of the research is clear and definite. In meet the completeness of data, researcher make observations field and do the interview. After the observation and interview, continued with the documentation available data. To find the best results and researchers will use triangulation method to facilitate the writing of the conclusion (Raco, 2010: 112).

In the selection of this sample, the sample obtained did not represent the entire population because the sampling was not random, but determined directly in accordance with the terms and objectives of the study that is using purposive sampling technique (Suryana, 2010: 38). Purposive sampling aims to determine the sample intentionally, where the selected class has the same initial ability not based on the same random, level or religion (Hanifah, 2016: 69).

And so on, the number of samples more and more. In this study, researcher also used structured interviews. Structured interview was used as data collection techniques, if the data researcher already know for certain information to be obtained (Hartono, 2016: 109). In this research, researcher have selected 2 sample people to obtain information through interviews conducted, they are:

- a) Deputy Director of YDSF
- b) Head of Human Resources

RESULTS AND DISCUSSION

Profile of Al-Falah Social Fund Foundation (YDSF) Surabaya

YDSF Surabaya is one of the National Institute of Amil Zakat (LAZNAS) which was established on March 1, 1987 by prominent figures, scholars, and Muslim businessmen. This foundation obtained the legality based on the Decree of the Minister of Religious Affairs no. 532 in 2001 (www.ydsf.org). Starting from al-Falah Mosque Surabaya that is a milestone in the founding of this foundation, therefore the movement of this foundation cannot be separated from al-Falah mosque. From there the national amil zakat institute (LAZNAS) was started (Journal of Al-Falah: 14). This situation is very different than in 2012, this institution has been widely known by the people of Surabaya and even abroad. Currently, the foundation has 277,984 donors and 6 branch offices. (Journal of Al-Falah: 1).

Human Resource Development in YDSF Surabaya

Qualified employment recruitment has an important role in realizing qualified new human resources in YDSF Surabaya. This is reflected in every division of YDSF Surabaya in eliminating every new human resources recruitment in accordance with recruitment standard of human resource. Efforts to obtain quality human resources need to be trained and improved to be effective, efficient and productive (Trimulato, 2017: 208). In the researcher observation, employment recruitment in YDSF concerns the quality of recruitment through the examination process and deliberation to adapt to the fulfillment of human resources in each division.

Based on the interview above that qualified human resources in employment recruitment is very concerned about various important things. The employment recruitment is the most important attention in YDSF Surabaya that is based on special requirement, such as:

Good in reciting the Qur'an. This is an obligation requirement because YDSF is an Islamic institution that is engaged in da'wah and unlikely to receive human resources who are bad in reciting the al-Qur'an.

Interview. It aimed to know about the personal and character of each employment candidate, it is necessary to have an interview based on questions that have been prepared by the human resources division.

Self-skill, where all applicants who come to YDSF will be examined about their expertise, for example: there are applicants who have expertise in the journalism, the examination related this field, financial and so forth.

This form of optimization mechanism is in accordance with aspects of human resource development in Islamic development economics. It was explained by Mohammad Ghozali about quality human resources must have five characteristics, namely; shidiq, istiqomah, fatonah, amanah, and tabligh (Ghozali, 2018: 169). In this case, YDSF Surabaya emphasizes the characteristic of the trust (amanah) which is one of the foundations of human resource development. Currently the employment assignment in some divisions and sections in YDSF Surabaya is described of human resource optimization form. The total number of employment at YDSF is 118 people. (Interview, Head of Human Resources) Data from total number of employment a YDSF Surabaya have reflected the work structure efficiency in collecting and distributing the funds of the ummah for the sake of da'wah Islamiyah. Therefore, YDSF always strives to the best possible to give the best in da'wah progress through the economic field. Although, YDSF has not too much employment but YSDF can implement various programs without feeling lack of personal, eventually YDSF Surabaya gained widely public trust on this institution.

The implementation of various programs in YDSF Surabaya must be intended and devoted to worship (Ibadah). In Islam, all work must be based on the concept of worship, it is not permissible for a Muslim to separate the ukhrawi and dunyawi. All activities must be in accordance with Islamic Sharia's and worth of worship (Rasyid, 2016: 94). In this case, researcher divides the development of human resources in YDSF based on 2 approaches are spiritual and material approaches.

Human Resource Development based on Spiritual Approach

The spiritual approach is the basic value and meaning that underlies one's life both ukhrawi and dunyawi. A Muslim who has a good spirituality will show good behavior as well. Given the manifestation of good manners, a Muslim will interpret life as a sacred, where all that is aimed solely for worship (Arief, 2010: 187) Human resources development in YDSF according to spiritual approach, including:

1). Workshops program

In building a good spiritual atmosphere, the human resources division has two study programs or workshops for employment and donors. Employment's workshop conducted weekly, while donor's workshop conducted only once a month. (Interview, Head of Human Resources) Workshop program that has been launched is used by every employment to be deeply deepen the various issues related to daily life or other sunah worship.

Table. 1. Workshop Schedule			
Time Week I	The Preacher Ust. Agung Cahyadi	Торіс	
		Al-Fiqh	
Week II	Ust. Bangun Samudra	Tauhid	
Week III	-	Employment	Development
	Ust. Narotama	Workshop	_

The table above explains the importance of applying spiritual aspect in human resource development. Through these workshops, hoped that it will be able to inculcate the worth of tauhid and the adequate understanding of the religion. Thus, the topics of the workshop must related to the basic of the philosophy and basis of Islam in human development, through tauhid, Rububiyyah, 'adalah, caliph, and tazkiyah. Therefore, this relationship will empower human resources based on the potentials of each individual, such as:

- a) Physical potential, human potential related to the ability and technical skills
- b) Heart potential, human potential relates to the ability of moral, aesthetic, ethical, faithful, and have a sense of self over divine greatness.
- c) Reason potential, human potential related to the ability to develop science and technology.
- d) The potential of life, human potential related to the ability to adapt with the environment, sustain life, and face challenges.

Development of economics in Islam is multi-dimensional (various dimensions) namely balanced development of materiality and spirituality, quantitative and qualitative, internal and external. (Al-Mizan, 2016: 207) Among the principles of Islamic social life dynamics are putting particular emphasis on the two cases:

- a) First, the optimal use of resources provided by Allah SWT to humans.
- b) Second, the use of resources and human relations fairly on the basis of rights and justice.

Islamic economic perspectives of economic growth, there are several factors that will affect the growth itself, these factors there are four, including (Beik, 2016: 142):

a) Natural resources

Economic growth desperately needs resources that can be used in producing some physical assets to generate income. Physical aspects include plants, industry, machinery.

b) Human resources

Another important determinant is human resources. Humans are the most active role in economic growth. Their role includes several fields, such as the exploitation of existing natural resources, capital accumulation, and developing socioeconomic and political institutions of society.

c) Entrepreneurship

Entrepreneurship is key in the process of economic growth and very stable. Entrepreneurs are considered to have a much needed dynamic function in an economic growth.

d) Technology

Economists claim that technological progress is a source of economic growth is the most important. Economic growth is considered not to follow the historical process in general, does not happen constantly in a state that can not be determined.

While the innovation process is the use of new techniques that are cheaper to produce an existing product. The Qur'an commands to search and study pretty much in the Qur'an. In economic terms, could be changes in technology. In the Qur'an there is also a command to explore what is on earth for the welfare of man. (Al-Mizan, 2016: 212) Therefore, innovation becomes a necessity that needs to be designed seriously by the government. Islam is a religious teaching that commands its people to always be innovative. Islam does not challenge the concept of technological change as described above, even in reality Islam supports technological progress.

2) Program of reciting al-Qur'an together

In addition to the workshop program, the human resources division also launched a program of reciting al-Qur'an together in building a spiritual aspect for human resource development in YDSF. Through this program, all employment can improve mutually their reciting of al-Quran for better. This program is also intended to be the power of all human resources when will carry out its activities.

Time	Day	Agenda
Week I	Wednesday	Tilawah Yasin
	Friday	Tilawah Al-Kahfi
Week II	Wednesday	Tilawah Yasin
	Friday	Tilawah Al-Kahfi
Week III	Wednesday	Tilawah Yasin
	Friday	Tilawah Al-Kahfi
Week IV	Wednesday	Tilawah Yasin
	Friday	Tilawah Al-Kahfi

Table. 1 Reciting Al-Qur'an Schedule

The purpose of human resource development in YDSF through spiritual approach is expected to understand the essence of work. (Interview, Head of Human Resources) In addition to the spiritual approach, YDSF also develops human resources through material approaches, as a trigger for the professionalism of human resource development.

Human Resource Development through Material Approach

1). Human Resource Welfare Program

This program is aimed for fulfilling the prosperity of every human resource in YDSF Surabaya. The fulfillment of this welfare refers to the ability of the institution to fulfill welfare and to hire every employment even though the salary does not conform to government salary standards. Thus, the researcher concludes that YDSF Surabaya is very concerned about the needs of the fulfillment of every employment welfare. Although, this concern has not been enough to satisfy all of its employment

welfare but it is enough to provide every employment about comfort and enthusiasm to work and charity.

2). Self-Development Program

Self-development training programs are also one of the most important aspects. There are various training programs implemented at YDSF, such as:

- a) On-the-job training, this training is aimed to realize understanding and introduction of YDSF in depth for new employment.
- b) Motivation training which is organized to be able to build every human resources confidence, that is how to communicate well with fellow and his boss. This training is the basic training that must be followed by every employment.
- c) Specialized journalistic training is aimed for the publication and media divisions in order to develop their division.
- d) Fundraising training which is aimed for improving employment capability in fundraising activities of zakah, and infaq funds. Therefore, the distribution of fundraising activities should be balanced with fundraising activities, especially now there are many zakat institutions that implement training such as YDSF.

The researcher concludes that conducting of various developments is one of ways in creating of human resources that truly understand and realize the vision and mission of YDSF Surabaya. In addition, through this training materialized to build the professional and moral human resources. The effort for building the professional and moral human resource development must be based on the values of Islamic teachings. One of them, if everyone is grateful for the blessings God gives, then God will add him even greater favors. This value provides the motivation of every employment to always work, to try and to be grateful for his work (Amaliah, 2013: 166). Thus, the form of human resource development is formed from the attitude and view of every Muslim in dealing with every action with a positive work attitude.

The management of human resources in Islam is a resource used for worship for Allah, not for others. By receiving a sense of accepting the mandate from God, it will be obtained that is increased and carried out in order to save the mandate carried (Khasbullah, 2018: 4). Thus, YDSF Surabaya builders and managers always initiate a positive perspective and work attitude. This guiding is more intended to explain that YDSF is a place of charity and da'wah rather it is not a place to find live hood. These positive escorts and guiding trigger every available human resource to always contribute and take the initiative to advance this institution. Therefore the implementation of human resource development provides the ideal form of human resources.

YDSF Surabaya also consider another aspects that must be owned by every employment, those are attitude, skill and knowledge. The attitude aspects that are preferred among the three, while the skills and knowledge can be developed in line with the implementation of programs that have been proclaimed. Attitude aspect can be seen in various assignments given to each employment. This assignment answers how employment is trustworthy in carrying out the given task. The trustworthy of employment is also driven by the division of human resources in creating a good administrative system so as not to give any chance for doing fraud. For example, as an institution that manages community funds, YDSF management is not easy to approve the budget. (Interview, Deputy Director of YDSF) Outgoing budget must be in accordance with the existing procedural, initiated the submission of programs and activities by the staff then submitted to the manager and approved by the head of division and the Director of the institution, even the final submission of this budget after submitted back to the board.

Increased Work Ethics of Human Resources

In the coming era, human laborers face a formidable challenge. The development of science and technology is very rapid and man is required to have a certain specialization, and each specialization only knows himself deeply but not knowing much about things outside himself. Man is increasingly fragmented by the technical rules that bind him, so impersonal social relationships are increasingly implicated. In the end, science and technology will replace the position and role of human beings as workers and individuals intact, because the work of human routine done by machines that work is considered more thorough, more effective, efficient, and more daring (Agustin, 2010: 59).

Besides the development aspects above, some aspects that should also be improved are the work ethic of human resources. The improvement of work ethic is deliberately formed with a gradual form assignment, starting with small, medium to large and subsequent judgment. Therefore, there are several ways in improving the work ethic of human resources in YSDF, including (Interview, Deputy Director of YDSF:

The basic assignment for each interpersonal YDSF. This assignment is based on the job description provided by the manager and the head of the division. This assignment is obligated to do for every head of division as a form of qudwah in the execution of this assignment, and subsequently maintaining the harmonization of work among the sections.

Assignment by work achievement target. This assignment adjusts to the employment capability and this assignment involves the head of the division to control the execution of tasks so that the targets materialized as expected.

Assignment by discipline. Discipline in every job makes all the work done well and on time.

Additional assignments. This assignment is more directed to the agenda of togetherness such as "inspiring day". This togetherness agenda is familial, it making easier to being suggested by every division and part for the progress of this institution.

The physical and mental development of human resources as described previously is encouraged by the existence of justice in the policies and disciplinary rules of YDSF. Moreover, YDSF as a fund management institution of ummah, it is absolutely discipline and justice in every policy made.

According the prior describing, researcher concludes that YDSF has built human resources in accordance with the basic concept of Islamic development economy that meets aspects of quality, professional and moral. One of the goals of developing human resources in Islam can provide benefits to others and the surrounding environment and can optimize every tasked job. In the hope that all assigned should be done with sincerity and only expect a reply from God.

Constraints and Solutions of Human Resource Development at YDSF

As we know, Islamic personality will only be felt from the combination than the mindset and attitude patterns Islam. Here, the individual with the personality of Islam acquires a special meaning, understands and makes decisions about a matter and deed in accordance with the law of the Shari'a, so that he is able to extract existing laws, know lawful and forbidden, have consciousness and mature thinking, strong and precise reason, and able to analyze the various acts with true conformity with the parameters of sharia law (Sutrisno, 2009: 78). Then, the individual concerned can produce deeds and behaviors to meet the demands of his instincts and physical necessities based on the teachings of Islam.

Four things are also included in the assessment of human resources in doing its work, there are several assessment of Islamic human resource performance is one of the things that give a big influence on the development of society, especially in which there is culture and social values (Social values) (Moekijat, 1991: 56). Every human resource development process always has constraint. The YDSF obstacles are in (Interview, Head of Human Resources):

Inadequate aspects of recruitment for newly trained employment. In this case, it is specifically related to the skill and experience aspects of the employment that human resources division must really think hard to develop new human resource quality.

Yet is lack of employment education quality that is still far from expected. This affected to the improvement of self-employment quality. This influence occurred because they have not gained self-possessing qualities in their previous education. Therefore, the human resource division requires all new employment to explore their assignment parts in YDSF and it resolved by required of providing various training, comparative study to other institutions. Less of optimality time toward proclaimed implementation of program. This affected to the late completion of the program beyond the scheduled time. Therefore, for solution every human resources that must be able to streamline their time in completing the existing program.

The main constraint is the aged 40-50 years employment more dominant than those aged under 30-40 years so that YDSF less developed than other institutions. Therefore, aged 40-50 years employment are required to improve the quality of work in accordance with the development of the current era. In addition, the solution with the development of human resources (development of personnel) as one element to meet the basic skills ability (ability to work) to achieve job performance. It is aimed at the ultimate goal of optimal empowerment of human resources with the right people, the right position and on time. And also by Engaging younger generations in every employment recruitment at YDSF.

Beside some exposure above, YDSF also requires the existence of SOP in every part. For example: the fundraising section, this section is provided with a book of receipts that have been printed at the office to note every fund. Their assignment are collecting and depositing the funding to the bank. Thus, all payment activities will be recorded. This system aimed for being spared from manipulating data in the field. This application is known as the "WasKat" as a system, which has meaning to supervise all administration practice.

In the analysis of the researcher, the solution given in solving the above problems in accordance with the existing problems. Of the four problems above, all human resources are expected to be able to make a challenge into an opportunity and the second is to turn it into a good mental attitude.

CONCLUSION

Finally, the researcher concluded that YDSF Surabaya institution implemented the concept of Islamic economic development in the effectiveness of human resources within the institution. Implementation of human resource development at YDSF Surabaya uses two approaches, namely spiritual and material approach. These two approaches work well with the programs.

The solution with the development of human resources (development of personnel) as one element to meet the basic skills ability (ability to work) to achieve job performance. In addition, YDSF Surabaya must take advantage of roles young human resource in every program. With the role they are expected to be able to create programs that can attract the hearts of muzakki for the spirit in issuing zakat, infaq, and shadaqoh funds entrusted to YDSF Surabaya. With the combination of the young and the old will be able to create a strong synergy in creating and delivering programs to the community.

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