

Mustahik Shift Strategy in Forming Muzakki Through an Independent Family Program at The Al Falah Social Fund Foundation in Jember

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Abstract

The Muslim population of Jember Regency has considerable potential in terms of zakat regulation. This is illustrated in a study of the "Three Circles Model Revitalization" of zakat management institutions in which can provide an overview of zakat regulation in Jember Regency. The Independent Family Program is a program that is featured by the Al- Falah Jember Social Fund Foundation in order to create a prosperous and empowered society, and has a high entrepreneurial spirit without ignoring religious norms. In the context of this initiative, the object of this research is the Independent Family Program of the Al-Falah Jember Social Fund Foundation, one of the programs that contributes to raising the degree of humanity and helping to increase the income of its members through micro, small and medium enterprises. The focus of this research How is the effort to implement the Al-Falah Jember Social Fund Foundation to turn mustahik into muzakki through the Independent Family Program in developing creative businesses owned by mustahik? and how is the Implication of the Independent Family Program on the status of mustahik at the Al-Falah Jember Social Fund Foundation? The approach used in this research is a qualitative approach, with a descriptive type of presentation.

Keywords: Mustahik Shift, Independent Family Program, Zakat



INTRODUCTION

Zakat is a religious obligation in Islam, regulated by the Qur'an and hadith, and considered one of the five main pillars of Islam. Zakat is a practice that is closely related to one's property ownership and has a significant impact on the social and economic welfare of the community. Thus, Islam is not only about spiritual deepening, but the socio-economic aspects of society are also very much taken into account.

In the context of Islamic economics, Nuruddin (2010) mentioned that zakat plays an important role with at least three main policy functions. First, zakat serves as a tool of income and wealth redistribution by contributing to the reduction of economic disparities between individuals and community groups. Second, zakat acts as an economic stabilizer by reducing economic inequality and instability through the distribution of funds to the needy. Third, zakat acts as an instrument of development and economic empowerment of the people by allocating funds for investment in sectors that can improve overall economic welfare. (Nuruddin. 2010)

The Indonesian government regulates zakat based on Law No. 38 of 1999 concerning zakat management with the decision of the Minister of Religious Affairs (KMA) No. 581 of 1999 and the decision of the Director General of Islamic community guidance and Hajj Affairs No. D/291 2000 concerning technical guidelines for zakat management. In Chapter II article 5 of the Law, it is stated that the management of zakat aims:

1. Improve services for the community in paying zakat in accordance with religious guidance
2. Improving the function and role of religious institutions in efforts to realize community welfare and social justice.
3. Increase the use and usability of zakat. (Hafidhuddin. 2008)

The Muslim population of Jember Regency has considerable potential in terms of zakat regulation. This is illustrated in a study of the *"Three Circles Model Revitalization" of zakat* management institutions in Jember Regency which can provide an overview of zakat regulation in Jember Regency. (Wldyawati, 2017)

Al Falah Social Fund Foundation - later known as YDSF - is a public organization that operates for the public interest founded by community organizations on March 1, 1987 which was confirmed as a National amil zakat institution by the Minister of Religion of the Republic of Indonesia with Decree No. 523 dated December 10, 2001 to become an entity that pays deep attention to universal humanity succeeded in building a reputation as a reliable and professional institution in managing zakat funds.



According to Multifiah, (2011), the Social Fund Foundation aims to collect Muslim funds and distribute them for da'wah activities and Islamic education. Widyawati mentioned that at least the amount of ZIS (Zakat, Infaq, Sadaqah) fund collection is listed in seven zakat management organizations in Jember Regency as follows: (Widyawati. 2017)

1. Al Falah Social Fund Foundation (YDSF)
2. Amil Zakat Institution of the Ministry of Religious Affairs
3. Rumah Itqon Zakat Infak (Rizki)
4. Azka Al Baitul Amil
5. Baitul Maal Hidayatullah (BMH)
6. Yatim Mandiri, and
7. Lembaga Amil Zakat Infak dan Sedekah Muhammadiyah (Lazismu).

In the context of this initiative, the object of this research is the Independent Family Program of the Al Falah Jember Social Fund Foundation, one of the programs that contributes to raising the degree of humanity and helping to increase the income of its members. (Zulkarnain: Interview, 2023) Al Falah Jember Social Fund Foundation has made a significant contribution in efforts to improve the welfare of the community, especially through five main programs, namely Education, Humanity, Support for Orphans, Mosque Construction, Da'wah, and Independent Family Program.

According to Zulkarnain (Interview, 2023) since the launch of the Independent Family Program, it is recorded that 31 individuals have received productive zakat. Of these, 23 people have managed to reach the level of independence as mustahik. Based on the calculation of the YDSF Amil Zakat Institution, as many as 10 people have managed to improve their economic status and become muzakki. The following is data on the distribution of productive zakat funds through the Independent Family Program.

Table 1: Transformation of Mustahik into Muzakki

No.	Name	Number of Members	City	Income Before Program	Income After Program	Independent Family Program
1	Erwinda	4	Jember	750 .000	5.000.000	Sempol Merchant
2	Siti Aminah	5	Jember	850.000	4.700.000	Salad Vendor
3	Novi Vidiawati	5	Jember	850.000	9. 825.000	Convenience Store



4	Abdul Hadi	3	Jember	750.000	6.000.000	Mobile Vegetable Vendor
5	Hary	4	Jember	850.000	7.000.000	Soy Milk
6	Himmatul Hoiroh	4	Jember	850.000	8.000.000	Convenience Store
7	Mrs. Jumlia	4	Jember	750.000	7.500.000	Rice Stall
8	Adi Tri Purwantoto	4	Jember	750.000	8.500.000	Fruit Ice Merchant
9	Istiana	4	Jember	850.000	7.500.000	Grocery and Snack Shop
10	Ms. Mardia	4	Jember	900.000	7.000.000	Sausage, ice, tofu, fried food and salad vendors

Based on these data, the productive distribution strategy of zakat, infaq, shodaqoh can be considered as a potential solution to reduce poverty levels by transforming mustahik into muzakki. Thus, the researcher raised the implementation efforts of the Al Falah Jember Social Fund Foundation to transform mustahik into muzakki through the independent family program and the implications of the independent family program on the status of mustahik as the focus of research.

THEORY

Transformation

In the Indonesian Dictionary, Transformation means a change of form (shape, nature, function, etc.). (Department of National Education, 2008) According to Raharjo as quoted by Rusman Faiz, the word transformation has multiple interpretations. The diversity is due to different points of view and studies. First, the transformation has to do with large-scale fundamental changes to society, which is moving from the stage of industrial society to information society. Second, the understanding of the occurrence of transformation arises because of historical studies, giving the conclusion that over the past two or three centuries there has been a fundamental change from agrarian-traditional society to modern industrial society. (Mahmuddin, 2021)



Transformation does not just happen, but through a process. The transformation process is as follows: (Mahmuddin, 2021)

1. Change in Mindset: The mindset and attitude of the people towards various social, economic, and cultural issues will give birth to a new mindset that is adopted by the people as a more modern attitude.
2. Behavioral change: Changes in people's behavior include transformations in socio-economic systems, where people shift from existing structures to new ones.
3. Cultural Change: Material culture change refers to modifications in people's use of cultural artifacts, but is not limited to clothing styles, and similar elements.

Alfian states that transformation is a process of change or renewal of social structures, while on the other hand it implies a process of change or renewal of values that occur in society. (Alfian, 1986) While Sztompka's quote provides a definition stating that transformation is a change in the organization of society, in viewpoints and in behavior at a certain time. (Sztompka, 2011) So, based on the explanation of the term above, it can be concluded that transformation is a fundamental change in a society to a situation with a positive dimension.

Creative Economy

Economics comes from the Greek language from the root words *Oikos* and *Nomos*. *Oikos* means household and *Nomos* means governance or rules, thus providing a description of household management. (Rosyidi, 2009) According to Marshall, economics is knowledge about humans in their daily needs, investigating how to obtain income and how to use it. Based on this understanding, on the one hand, knowledge about wealth, and on the other hand knowledge about humans to create prosperity through the economy. (Al Faruq, 2017) Therefore, economics plays an important role in helping humans achieve prosperity through understanding and effective management of economic resources.

The term Creative comes from the English word *to create* which means *to create*. According to Barron in Naim (2009), creativity is the ability to produce and create something new that has social meaning. Meanwhile, according to Aziz (2010), creativity is an interaction between the attitude, process, and environment of a person or group of people who create a work that is considered new and useful for social life.

The creative economy has five pillars that are key elements in the process of forming a creative economy: (Aldy, 2016)



1. Resources, the resources referred to here refer to the factors required as inputs in the value-added creation process.
2. Industry, in principle, is a segment of community activity that is connected to the production, distribution, exchange, and consumption of products or services from a particular region or area.
3. Technology, Technology acts as a facilitator in realizing individual creativity in real work. In the context of the creative economy pillar, technology is included because of its role as a tool and device for the development of the scientific foundation. Technology enables its use in the processes of creation, production, collaboration, information retrieval, distribution, and social interaction.
4. Institution, in the context of the pillars of creative industry development, can be defined as a social structure that includes various elements such as habits, norms, rules, and laws that govern a society. This social structure can be informal, such as a value system or norms, or formal in the form of laws and regulations.
5. Financial Institutions, Financial institutions play an important role as one of the drivers in the development of creative industries, and are a key element in providing financial support for creative industry players.

This concept emphasizes the development and strategic use of creative resources to create added value in the economy, which in turn can increase competitiveness, innovation, and social inclusion. While the indicators of the creative economy can be sorted into several parts, namely: (Aldy, 2016)

1. Creativity can be defined as the ability or capacity to produce or create something that has unique, fresh, and widely acceptable characteristics. Creativity also includes the ability to generate new or practical ideas that can serve as solutions to specific problems, as well as the ability to think outside *of the box*.
2. Innovation, a transformation of ideas or ideas based on creativity by utilizing existing inventions to produce a better, value-added, and useful product or process.
3. Invention, Invention, by its very nature, refers to the process of creating something that did not exist before and has a unique or previously unknown function.

The economic value of a product or service in the creative era is no longer determined by raw materials or production systems as in the industrial era, but rather by the utilization of creativity and the creation of innovations through increasingly advanced technological developments. Based on the explanation above, it can be concluded that the creative economy is an idea or idea of building economic growth in accordance with culture, and the environment in the context of social life.



Zakat: Mustahiq & Muzakki

In a modern context, welfare for mustahik can be defined as a condition in which people are able to fulfill their basic needs, including clothing, food and shelter. The indicators of community welfare include: (Abidin, 2009)

1. Income, income or earnings are indicators that reflect the level of community welfare. Income refers to the total amount of cash receipts earned by an individual or household during a given time.
2. Settlements and housing, as essential elements in human life, not only meet basic needs, but also have a significant strategic role as the center of family education and quality improvement of future generations.
3. Health, health serves as one of the markers of population welfare and is also an indicator of the success of development programs.
4. Education, education is considered a human right that involves every citizen in an effort to develop individual potential through the learning process as an effort to realize the potential of each individual.

In Law Number 38 of 1999 concerning zakat management in chapter 1 article 1 paragraph 3 states that muzakki is a person or entity owned by Muslims who are obliged to pay zakat. (RI, 1999) Muzakki is a person who has an obligation to pay zakat. (Abidin, 2009) There are several criteria of wealth that must be zakaah, including the following:

1. Good and lawful wealth.
2. Develop and have the potential to develop means both concrete (can be expanded) and abstract (has the potential to develop). (Qardhawi, 2004)
3. Reaching the nisab means something that has been determined by the Shari'a as a sign of the minimum limit of the obligation of zakat which is evidence that zakat must be collected from people who are able to bear the obligation, and it becomes meaningless if a poor person is subject to zakat obligations, while he really needs to get help. (Al-Jaziri. 1999)
4. Reaching haul means the passage of twelve lunar months on the property that is obliged to be zakaah in the hands of the owner (muzakki). (Editorial. 1994)

In several sources, several forms of ZIS (Zakat, Infaq, Shodaqoh) are mentioned, which can be done through zakat institutions, namely:

1. Consumptive ZIS: is a form of giving zakat aimed at meeting the daily consumption needs of individuals or families, such as food, clothing, and shelter with decent and sustainable. (Hafidhuddin, 2002) The types can be arranged first, traditional consumptive, namely the allocation of zakat as a fulfillment of daily consumption



needs in response to immediate needs, especially in aspects of daily life. Second, creative consumptive is the allocation of zakat to help mustahik in overcoming the socio-economic problems they face.

2. Productive ZIS is a form of zakat in the form of business capital (productivity) given to mustahik, with the hope that it can make a positive contribution in supporting their lives in a sustainable manner that can have a positive impact on their lives and the surrounding community. (Thoriquddin. 2015) The types are first, conventional productive This approach has the aim of providing mustahik with the opportunity to create their own jobs, through the use of productive goods received. Second, creative productive, namely this approach aims to provide continuous and sustainable financial support to mustahik, by providing capital that can be used for the development of various social initiatives or micro businesses.

Independent Family Program

According to Wholey, a program is a set of resources and activities directed towards one or a common goal. Based on the perspectives of Saifuddin Anshari and Wholey, it can be interpreted that the program is a series of activities that require planning both in business, the economy, and so on. Quoting Paulina's opinion, an independent person is someone who is considered capable of realizing his own will as seen from his actions in producing goods and services to fulfill his life needs. (Paulina, et al., 2012)

Based on the description of the terms above, it can be understood that the Independent Family Program is an initiative that aims to empower the community's economy through a constant process of reproduction in the small and medium business sector. While the form of the independent family program can be described as street vendors, joint business groups, local entrepreneur associations and online business communities. This approach not only aims to improve financial aspects through business capital assistance, but also aims to strengthen spiritual and social aspects through these supporting activities. (Sri, et.al. 2018)

DISCUSSION

Implementation of the Al Falah Jember Social Fund Foundation Turning Mustahik into Muzakki Through the Independent Family Program in Developing Creative Businesses

According to Zulkarnain (Interview, 2024), the Independent Family Program is the development of a business capital program that not only provides business capital

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assistance, but is also equipped with a structured system of supervision, coaching, and mentoring. The aim is to ensure that beneficiaries can manage their businesses well, so as to improve the economic welfare of their families in a sustainable manner. The training and guidance is aimed at increasing the capacity of beneficiaries' skills in managing their micro businesses.

Zulkarnain (Interview, 2024) mentioned that the mentoring process that begins with the distribution of creative business capital is the first step. In addition to ensuring that the mustahiks are really on target, it is also intended that the utilization of capital can run effectively and efficiently. Furthermore, periodic constructive evaluation is an integral part of this process, which allows for adjustments to strategies to suit the specific needs of each creative enterprise.

The Independent Family Program model in developing creative businesses at the Al Falah Jember Social Fund Foundation, which consists of:

1. Grocery store

The grocery store managed by the beneficiaries is the result of the productive Infaq zakat distributed. When the beneficiaries start opening their shops, the Al Falah Social Fund Foundation also moves in the information sector, with its media and website. (Fadhoil: Interview, 2024)

a. *Product variety*

This initiative not only attracts consumers who care about local products but also supports the local economy by optimizing the utilization of domestic resources. The foundation also encourages mustahiks to provide local products such as organic rice from local farmers, and various other traditional foods. Vidiawati (Interview, 2024) mentioned similarly that the availability of diverse goods is generated from community farming.

b. *Packaging and Presentation*

By developing this packaging and presentation, grocery stores managed by mustahik can increase the attractiveness of their products, provide added value for consumers, and support environmental sustainability and the local economy. As Novi (Interview, 2024) said, the packaging of organic rice from local farmers is packaged in natural bags, the natural bags are equipped with drawstrings, and the place where the rice is stored is on a decorative shelf with a decoration of dried rice plants and an information board containing the benefits of organic rice. Traditional foods such as cassava chips, egg nuts are packaged in paper bags.

c. *Community-based Marketing*

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This strategy aims to empower mustahiks in developing their businesses through active involvement in local communities, utilization of social networks, and effective use of digital media. The YDSF team provides access to valuable market opportunities regarding the grocery store that is being run, for example when there is a night market, we are given a place to open a shop stand selling basic food products and other products.

2. Sempol Creative Enterprises

Sempol, a specialty snack that is easy to make and has high appeal in the local market, provides a business opportunity. The product is popular and can be sold in various places such as traditional markets, local events, and through online marketing. (Fadhoil: Interview, 2024.)

a. *Product Variety*

The sempol products use a variety of local ingredients, such as using vegetables such as carrots, long beans, and bamboo shoots as the filling of sempol. (Erwinda: Interview, 2024)

b. *Packaging and presentation*

Al Falah Jember Social Fund Foundation pays special attention to product packaging and visual presentation. They teach participants to create attractive and professional packaging so that their products look more attractive in the local market. (Erwinda: Interview, 2024) Through this approach, YDSF Jember not only helps participants to produce quality products but also teaches them to pay attention to packaging and presentation details that can increase product attractiveness in the local market as well as in online marketing.

c. *Community-based marketing*

YDSF also provides encouragement and access, collaborating with local businesses, food stalls, and coffee shops, to provide as menus and through mutually beneficial partnerships. (Erwinda: Interview, 2024) YDSF Jember not only helps mustahiks to increase their product sales but also builds strong relationships with the local community,

3. Rice and Culinary Stalls

Rice and culinary stalls are popular businesses that have a steady demand in the community. It provides a variety of affordable and quality daily meals for the local community. (Zulkarnain: Interview, 2024)

a. *Product variety*



Participation in the Independent Family program from YDSF Jember has encouraged innovation and creativity in rice stall businesses such as healthy menus, innovative side dishes, specially made chili, special breakfast menus, and economical package menus. This program has succeeded in inspiring the mustahiks to create interesting and quality product variations, which are able to meet the tastes and needs of consumers. (Jumlia: Interview, 2024)

b. Packaging and presentation

The design is as attractive as possible by including the logo of the rice stall, a plate container made of woven bamboo, a container of the stall's special sauce packed in a small pot made of glass and ceramic. (Jumlia: Interview, 2024) With these efforts, products from rice stalls can stand out and attract consumers.

c. Community-based marketing

This marketing involves active interaction with local communities and utilization of community events to promote warung nasi products. By having its own stand and utilizing social media, it can promote the uniqueness of its products and increase visibility and sales, thus strengthening the role of warung nasi in meeting local needs and building economic independence in the community.

Implications of the Independent Family Program on the Status of Mustahik at the Al-Falah Jember Social Fund Foundation

Basically, the shift of mustahik in forming muzakki does not just happen immediately, but through a gradual process. A change is driven by a strategic momentum that triggers a significant movement in society. During this period, YDSF provided intensive assistance which included moral motivation regarding the function, rights, and maximum efforts in doing business, as well as how to design micro-based creative businesses to make them more attractive. (Zulkarnanain: Interview, 2024)

In general, change takes a considerable amount of time, for example, four to six months. If the transformation is successful, individuals may experience a significant increase in their income. This process shows that changes in one's economic and social conditions do not happen instantly, but through sustained effort and adaptation to emerging situations and opportunities. Transformation is a fundamental change in a society to a situation with a positive dimension. (Syarifuddin, 2020)

There is a structured concept of leaders or groups that are perceived to have the ability to lead communities. These leaders or groups often play a key role in coordinating

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common goals, making strategic decisions, and inspiring and motivating community members to participate in collective initiatives. The presence of an effective leader or organizational group can enhance social cohesion, directing resources in productive and creative directions.

Entrepreneurship coaching, Qur'an recitation coaching, and every monitoring is assessed from entrepreneurship, Qur'an recitation, and prayers. (Erwinda & Novi: Interview, 2024) A conceptualized creative business is very important, it can find out opportunities, and the progress of a sale. The Mandiri family program aims to help beneficiaries in a better condition than before.

1. Through training, each mustahik is given an understanding of the concepts of creative business with all kinds of learning in it. The purpose of this research is to provide universal and actual knowledge and insight. YDSF Jember branch provides an education to mustahik starting with identifying the skills, interests, and skills possessed by the mustahik. (This education should include the development of practical skills, understanding of the market, marketing strategies, financial management, and innovation in products and services.
2. In the process of implementing creative entrepreneurship, the beneficiaries receive assistance on creative business management, such as marketing their sales, designing their sales, and daily income and expenses. Beneficiaries will receive intensive guidance on how to market their products, both online and offline, special training on financial management. (Fadhoil: Interview, 2024) This industrial society is experiencing a transition to an information society, which is characterized by the dominance of information and communication technology in various aspects of social and economic life. (Mahmuddin. 2017)
3. The improvement stage is a phase in the organizational change process that involves activating and adding elements that are considered essential to support the evolution of the previous stage. Some of the concrete steps taken include a comprehensive evaluation of the independent family program that has been running, strengthening the capacity of the utilization team, and improving the monitoring and evaluation system. (Fadhoil: Interview, 2024)
4. The refinement stage is the final phase in the operational cycle of the LAZ Al Falah Jember Social Fund Foundation through the Independent Family Program in developing creative businesses that aim to achieve an optimal level of professionalism. This process requires substantial time investment and significant dedication such as periodic evaluation of the beneficiaries' performance as well as



the success of the creative businesses they run which includes aspects of marketing, financial management, and socio-economic impact on the community. Second, capacity building with the latest training and workshops related to business management, digital marketing, and information technology. Third, technology integration in the financial recording and reporting system. Fourth, strengthening the marketing network by collaborating with various communities and online marketplaces (Fadhoil: Interview, 2024).

The program is considered successful in improving the degree of mustahik and raising their economic level substantially in terms of economic level, quality of life, creative efforts. A change is driven by a strategic momentum that triggers a significant movement in society. (Syarifuddin, 2020) This dimension shows that the economic and social empowerment of mustahiks does not only occur in a short time frame, but is part of a long-term transformation process influenced by various external and internal factors.

CONCLUSION

The program at YDSF Jember is considered successful in achieving significant changes in the lives of mustahik by conducting several stages such as involving changes in the perception, attitude, and mindset of mustahik towards life and responsibility. The assessment process, in-depth interviews, structured guidance, and strict monitoring, this program succeeded in building a new paradigm. The implication is that the economic condition of the mustahik is able to create a significant positive impact in improving the economic condition, welfare, and independence of the mustahik, as well as making a meaningful contribution to the overall development of the community. Improvements in the quality of life and economic capacity of individuals also have the potential to strengthen social networks and community cohesion, in line with the principles of empowerment and human development.

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