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Analysis Of The Transformation Of Mustahik Into Muzakki Through The Economic Empowerment Program Of The Prosperous Village Livestock In The Amil Zakat Institution Nurul Hayat Jember

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Abstract

Zakat is an important instrument in creating the Indonesian economy which is used as an effort to prosper the people. The potential of Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) in Indonesia is very high, considering the majority of the population in Indonesia is Muslim. The potential for zakat in Indonesia is very large, reaching Rp327 trillion per year. One of them is the Nurul Hayat Jember foundation with very many programs that are able to contribute in the fields of education, economic empowerment, health, da'wah and community services.

This research focuses on the transformation of mustahik into muzakki through the economic empowerment program of the prosperous village livestock and the economic condition of mustahik before and after undergoing the economic empowerment program of the prosperous village livestock at Nurul Hayat Jember. Through a qualitative approach, researchers describe the transformation process in the economic empowerment program, and describe the implementation of the economic empowerment program, systematically.

The results of this study explain that (1) the transformation process takes place through stages involving changes in perceptions, attitudes, and mindsets. The concept of economic empowerment and the social and economic transformations that occur are a reflection of historical changes in mustahik conditions.

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(2) The Livestock Economic Empowerment Program succeeded in creating a significant positive impact in improving the economic conditions, welfare, and independence of the mustahik. These positive impacts include improved economic welfare, social inclusion, and community development, as well as contributions to local economic growth.

Keywords: Transformation, Economic Empowerment, Zakat

INTRODUCTION

As a religion of *Rahmatan lil 'alamin*, Islam is able to realize compassion and peace for its adherents in upholding a sense of empathy for others, whether from a social or cultural aspect. This is shown by the existence of laws and sharia for Muslims that require the brand to be implemented. The religion of Islam has detailed in such a way related to things that are mandatory to be carried out, such as the obligation of zakat which has been ordered by Allah in his words, as well as in several opinions regarding zakat.

Zakat is the third pillar of Islam that can serve as a guide in the formation of the main elements of shari'a. However, zakat has stipulations and limitations that must be met. However, zakat has provisions and limitations that must be met. On the other hand, the distribution of zakat should be prioritized to build productive businesses for zakat recipients that are able to bring income to them and even absorb labor. Hafidhuddin, Didin (2002, p 16).

As a social dimension worship as Hafidhuddin, zakat also has a very important and strategic position in the development of people's welfare. Zakat is a financial distribution system from the *have to* the *have not,* with the hope that the existing economic gap can be reduced. Given that the impact for *mustahik*, zakat is able to improve their welfare as well as motivate their work ethic. Hafidhuddin, Didin (2002, p 104).

Qardhawi revealed that the duty to collect zakat is the duty of the government or representative on behalf of the head of state, in accordance with the sunnah of the apostle and the four companions *(khulafaur Rashidin).* At the time of Rasullulah SAW, the Companions, Bani Ummayah, and Bani Abbasiyah have proven that the Muslim economy will develop if the potential of zakat is optimized. It was also proven in the time of Umar bin Abdul Aziz that in a span of 30 months there were no more poor people, because the muzakki issued zakat and zakat was distributed not only consumptively, but also productively. Hafidhuddin, Didin (2002, p 137)

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The productive distribution of zakat is expected to empower mustahik to accelerate poverty reduction by providing access to business capital on a revolving basis. Zaid, Muhammad Alaydrus (2016, p 14). This means that the utilization of productive zakat actually has a careful planning and implementation concept, because it examines the causes of poverty, the absence of working capital, and the narrowness of employment opportunities. Starting from the provision of productive zakat in the form of working capital, the business run by mustahik will generate income, profit, and develop its business, and be used to save for future needs. Khasanah, Umrotun (2010, p 80).

The lack of optimization of zakat potential can be influenced by several reasons, including: *First*, ignorance of the obligation to pay zakat. *Second*, the unwillingness of the community to pay zakat or lack of awareness. *Third*, distrust of amil zakat institutions. In addition, they also think that giving their zakat directly to mustahik is more *afdhol* (more important) than paying to amil zakat institutions. Wulandari, Ani (n.d., p 12).

As Law Number 23 Year 2011 on Technical Guidelines for Zakat Management. In Chapter I Article 3 of the Law, it is stated that zakat management aims to "(1) Increase the effectiveness and efficiency of services in the management of zakat, (2) Increase the benefits of zakat to realize community welfare and poverty reduction". The law also states that the purpose of zakat management is to realize community welfare and poverty reduction. Law of the Republic of Indonesia (2011 Number 23). Then in practice the implementation of its management is divided into 2 groups, namely the Amil Zakat Agency (BAZ) which is formed directly by the government. The second is the Amil Zakat Institution (LAZ) which is established by the community or private institutions with the approval of the government.

In Jember City, there are 9 Amil Zakat Institutions (LAZ) that are still active. The LAZ and its classification, among others:

Table 1: Classification of LAZ in Jember Regency in 2023

No.	Name of LAZ	Year Stand up	SK	Total Muzakki	Program
	AZKA (Amil Zakat Infak Sedekah & Waqaf Al Baitul Amien)	1999	Regent Decree, No. 103 Year 2004	300	Education scholarship Smiles of orphans Quran teachers on welfare Care for natural disasters Dhu'afa wallet Waqf al-Qur'an

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No.	Name of LAZ	Year Stand up	SK	Total Muzakki	Program
					Kurba savings Micro business loans Zakat, Infaq & Sadaqah services
	YDSF (Al-Falah Fund Foundation)	2005	Decree of the Minister of Religious Affairs of the Republic of Indonesia, No.523 Year 2001	4000	Education Humanity Orphans Mosque Da'wah
	LAZISMU	2002	Decree of the Minister of Religious Affairs of the Republic of Indonesia, No. 457/21 of 2002	2000	Empowerment Program: Micro Economi Empowernt Zakat Bank (Micro Finance Developmnt) BUEKA (Family Economic Business Development) Education Development Integrated Development for Education (IDE) High school scholarship (BETA) Social and Dakwah Service Humanitarian Rescue Independent Da'i Community of Hearts
	RIZKI (Rumah Itqon Zakat Infak)	2003	Notarial Deed: Is Hariyanto Imam Salwawi, No. 10 Year 2003	5000	Health (mother & child nutrition program, save food & nutrition program, medical fee subsidy, free health car service) Da'wah (Cost of development & zakat requirements, da'wah programs) Orphan (orphan smile) Humanitarian (distribution of Palestinian humanitarian funds, natural disasters, etc.) Education (SERASI duty program, education program)
	BMH (Baitul Maal Hidayatulla)	2011	Decree of the Minister of Religious Affairs of the Republic of	800	Education (Blessing Scholarship, Leader School, Da'i Cadre College). Humanitarian Social (Bahagiakan Yatim dan Dhuafa, Sidak Sehat, Layanan Masyarakat Nusantara).

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No.	Name of LAZ	Year Stand up	SK	Total Muzakki	Program
			Indonesia, No.538 of 2001		Dakwah (Kampung Berkah Mandiri, Peduli Da'i Pelosok).
	YATIM MANDIRI	2008	-	500	Education Operational Agency (BOP) Home independence Independent mother Super nutrition for qurbani Mandiri Entrepreneur Center (MEC) Mobil Clinic Insan cendekia Mandiri Boarding School (ICMBS) Ramadan Genius studio
	LAZ KEMENAG		-	100	Empowerment Community
	Nurul Hayat	2001	Decree of the Minister of Religious Affairs of the Republic of Indonesia, No. 422 of 2015	150,944	Education (Fostered Pesantren, Sahabat Yatim Brilliant, Generasi Prestasi) Economic empowerment (Compensation for elderly widows, blessing stalls, blessing rombong, TDS) Health (Health benefits and medical treatment) Da'wah and community service (Civilized village, wells for villagers) Social humanitarian programs (Sajada, Ibuqu, Tafakkur, Hafidz Qur'an and Natural Disasters)
	LAZISNU	2004	Decree of the Minister of Religious Affairs of the Republic of Indonesia, No. 255 Year 2016	140	Education Health Disaster alert Economic program Construction of MWC NU office.

Source: Researcher observation, (2023)

But in this discussion, the author will discuss the zakat management model at the Nurul Hayat Foundation. Nurul Hayat Foundation was established in 2001 and is engaged in social services and da'wah. Since its inception, the Foundation has been trusted to be

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an independent community-owned institution. This means that the institution is trusted by the people because it prioritizes transparency and accountability in managing the people's mandated funds.

Nurul Hayat Jember's contribution in the effort of community welfare is very maximum, including by means of four programs. The *first* is education through boarding school under Nurul Hayat Jember, and SAYANG (Sahabat Yatim Cemerlang), Binaan Yatim, Ganpres (Generasi Prestasi). *Second,* economic empowerment through Sajada (Santunan Janda Tua Dhuafa'), Warung Berkah, Rombong Berkah, Ternak Desa Sejahtera. *Third,* health through Sahabat (Health and Medical Assistance). *Fourth* Da'wah and Community Service through Desa Madani, Surga Desa (Wells for Villagers). *Fifth* Humanitarian social programs (Sajada, Ibuqu, Tafakkur, Hafidz Qur'an and Natural Disasters). Interview (2023, December 20)

The program that will be studied in this research is economic empowerment, where the economic empowerment program at Nurul Hayat is one of Nurul Hayat's five social program sectors. This program is engaged in economic empowerment, providing assistance, business capital, training, and overseeing until the mustahiks can be financially independent. This economic empowerment program hopes to change the degree of dhuafa' who were originally mustahik to muzakki.

Thus, the researchers focused on 1) How is the transformation process of mustahik into muzakki through the economic empowerment program of Livestock Prosperous Village at Nurul Hayat Jember? and 2) How is the economic condition of mustahik before and after undergoing the economic empowerment program of livestock village prosperous in Nurul Hayat Jember?

THEORY

Transformation

The word transformation has multiple interpretations in several previous definitions. Raharjo, in this case, provides several definitions of transformation, namely *First*, Transformation is related to the notion of large-scale fundamental changes in world society, which is moving from the stage of industrial society to information society. *Second, the* notion of transformation arises from historical studies, which conclude that over the past two or three centuries there has been a fundamental change from agrarian-traditional society to modern industrial society. Gede, I Sedana Suci (2020, p 2).

Transformation according to Syarifuddin (2020, p 15) is also defined as a shift or movement from one place to another, from one condition to another which causes a

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change in an object in a better direction than before. So the difference in the term transformation is more often connoted in a more positive direction. Mahmuddin, (2017, p 12).

Thus, the term transformation is a transfer of a certain object to something new so as to produce significant changes. These changes that will affect other things either on a large or small scale are called transformations.

Meanwhile, the process of transformation is as follows: Syarifuddin (2020, p 16).

1) Changes that occur slowly or little by little.
2) It is unpredictable when it starts and how long it will last depending on the factors that influence it.
3) Comprehensive and sustainable. This means that the change is comprehensive and not half-and-half, whole and thorough in the process. It is also sustainable so that the transformation takes place very well and in accordance with the objectives.
4) There is a response. This means that the changes that occur are closely related to the emotional (value system) that exists in society. The transformation process contains the dimension of time and the socio-cultural changes of the community that occupy it that arise through a long process that is always related to the activities that occur at that time.

In addition to the above process, a condition can be said to have successfully undergone a transformation if it fulfills 3 process mechanisms, including: Talhah, Muhammad Hasan (2005, p 13) *First,* Invention is a change from within society, where in society there are new discoveries, which then slowly appear changes. *Second,* Diffusion is the communication of ideas, new concepts or efforts to change society more broadly. *Third,* Consequence is the stage of adoption of new ideas or ideas in society. In this stage there are usually results of changes that appear in society.

The transformation can occur intentionally and unintentionally. Deliberate transformation has the characteristics of planning, clear management, and is shown from the existence of programs and changes that are clearly expected. Meanwhile, unintentional transformation is a change that occurs naturally (either due to changes in natural conditions, technology and so on). This change can occur due to influences from within the community itself or influences from outside the community. Syarifuddin (2020, p 18).

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Zakat

Zakat is an act of worship related to property. The philosophical basis for the obligation of zakat according to Quraish Shihab is threefold, namely istikhlaf (assignment as khalifah on earth), social solidarity and brotherhood. Shihab, Quraish (1995, p 323). The Prophet Muhammad taught his people through a hadith narrated by Abu Hurairah that wealth is common property. As he said: ibn Muslim al-Qusyairi (Beirut, p 687).

> "Said Abdurrahman ibn Sullam, said Rabi' that is ibn Muslim from Muhammad ibn Ziyad from Abu Hurairah that the Prophet said "what would please me is if I had a hill of gold as big as the hill of Uhud, while on the third day, only one dinar would remain in addition to the one dinar prepared to pay debts (because it has been distributed)".

Broadly speaking, the target recipients of zakat are divided into two groups. First, the group of eight asnaf as mentioned in the letter QS. At-Taubah verse 60, namely: Qur'an, (9:60).

> "Zakah is only for the poor, the amil zakat, those who are converted, for (freeing) slaves, for (releasing) those in debt, for the cause of Allah and for those on a journey (who need help), as an obligation from Allah. Allah is All-knowing, All-wise."

Second, special conditions. The recipients of zakat funds are those who are in certain conditions that require help and empowerment. Zakat funds must be distributed to those in need as long as they meet the Mustahik criteria, such as: Street children, homeless people, beggars, school dropouts, victims of natural disasters, unemployed teenagers and youth.

Welfare covers all areas of human life. Starting from Economy, Social, Culture, and Science and Technology. To achieve community welfare, it is necessary to pay attention to these welfare indicators. The welfare indicators are: Hemanita (2013, p 110)

1) Total and Equitable Income: Employment and business opportunities are necessary for people to be able to turn the economy around, which in turn increases the amount of income they receive.
2) Education that is increasingly accessible: The well-being of people can be seen from their ability to access education, and being able to use that education to get their needs.
3) Increasing and Equitable Health Quality, where people who need health services are not limited by distance and time.

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Productive zakat distribution can be channeled through several methods, including: Ridwan, Muhammad and Mas'ud (2005, p 34) (*1) In kind* method, in which the existing zakat funds are given to mustahik in the form of production equipment that they need to support their business activities, whether the business is already running or about to be run. With the distribution flow as follows. *First,* Muzakki pays zakat to LAZ. *Second,* LAZ distributes it to mustahik. *Third,* zakat funds are given in the form of production tools. *Fourth,* mustahik uses the production tools to develop their business. *Fifth* LAZ conducts supervision and guidance on mustahik businesses.

(2) Secondly, the Qardhul Hasan method, which is lending capital for business by returning the principal loan without any addition (interest). If the qardhul hasan loan experiences *force majeure* or failure in the business, then the borrower is released from his debt. If the funds borrowed by the previous mustahik are returned, then the zakat funds are also rolled over to other parties who need it or other mustahik, so on and so forth until all groups of poor people can be independent in their economic lives. With the distribution flow as follows. *First* Muzakki pays zakat to LAZ. *Second,* LAZ distributes it to mustahik as business capital. *Third* Business loss, mustahik does not need to return capital. *Fourth Business is* profitable, mustahik returns capital. *Fifth* LAZ receives the capital returned by the mustahik. *Sixth LAZ* redistributes the capital (zakat funds) to other mustahik to be utilized in developing their business.

(3) Mudharabah method, which is the provision of business capital using a profit-sharing system. This model is almost the same as the *qardhul hasan* model. The difference is in the realm of profit sharing between mustahik and amil. With the distribution flow as follows. *First,* Muzakki pays zakat to LAZ. *Second* LAZ distributes to mustahik for business capital. *Third, the* business is profitable, mutual profit sharing, mustahik takes a certain percentage of the profit and the rest is returned to LAZ along with the capital. *Fourth* LAZ receives the capital back as well as the percentage of business profits. *Fifth* LAZ chooses to channel the capital back to other mustahik to be used as business capital and so on. *Sixth* If the business loses, the mustahik does not need to return the capital.

Economic Empowerment of Mustahik Through Zakat

Community economic empowerment is the strengthening of production factors, control of distribution and marketing, strengthening the community to get adequate wages, and strengthening the community to obtain information, knowledge and skills, which must be carried out in all aspects both from the community itself and the policy aspects. Hasan, Muhammad and Muhammad Aziz (2018, p 158).

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Asy'arie (1997, p 141) revealed that these forms of community empowerment include:

1) Through this training, each participant is given an understanding of the concepts of entrepreneurship with all kinds of problems that exist in it. Thus, participants are expected to be able to observe certain tips, so that failure in developing entrepreneurship can be avoided as much as possible.
2) Assistance, in which prospective entrepreneurs will be accompanied by professional assistants, who function as directors or mentors so that these business activities can actually be successfully mastered.
3) Capital, namely capital in the form of money, is an important factor in the business world. Additional capital from financial institutions should not be provided for start-up capital, but for development capital after the business has been established and shows good prospects.
4) Business networking, meaning that through various stages of consistent, systematic and sustainable coaching, the next process needs to form a business net-working that complements, strengthens and expands the market.

To determine the optimal empowerment goal, it must be determined with several indicators of economic empowerment, including: Sumodiningrat, Gunawan (1999, p 47); 1) Reduced poverty rate, in this context is Mustahik Zakat. 2) The development of income-generating businesses carried out by the poor by utilizing available resources. 3) Increased community concern for efforts to improve the welfare of poor families in the environment and 4) increasing group independence which is characterized by the development of productive businesses, strong group capital, neat administrative systems and the extent of group interaction with other groups in the community.

DISCUSSION

The Transformation Process of Mustahik into Muzakki through the Prosperous Village Livestock Economic Empowerment Program at Nurul Hayat Jember at Nurul Hayat Jember

Basically, the transformation process of the prosperous village livestock economic empowerment program at Nurul Hayat does not just happen, but through several processes. Based on the theoretical indicator framework, the transformation process is the occurrence of change, the existence of concepts, and is theoretical. A transformation does not just happen, but through a process. The theoretical framework that includes the

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transformation process is characterized by several transformation indicators. Syarifuddin (2020, p 16).

A condition can be said to have successfully undergone a transformation if it fulfills 3 process mechanisms, including: Talhah, Muhammad Hasan (2005, p 13).

1) Invention: Change from within society

In the economic empowerment program of livestock welfare village in Nurul Hayat Jember, Invention is done through training, mentoring, provision of business capital, as well as access to markets and other resources. Mustahik is given knowledge and skills on livestock management, product marketing, finance, and other aspects needed to manage the business well. This intervention aims to empower the mustahiks to be able to develop their livestock business independently and sustainably.

The occurrence of a change that occurs slowly or little by little, is not immediately apparent. The stages that have been determined by Nurul Hayat must be carried out by the mustahik concerned, because Nurul Hayat has predicted that by carrying out the provisions that have been made will have a positive impact on the mustahik concerned. Because indeed all profits from the results of Ternak Desa Sejahtera (TDS) are intended for the mustahik concerned, then Nurul Hayat educates them about the importance of charity.

The research shows that mustahiks who undergo Nurul Hayat's economic empowerment program experience significant changes in various aspects, including perception, attitude, knowledge, and skills. The results of interviews and observations show that mustahiks who undergo the program become more confident in managing their businesses and facing economic challenges.

2) Diffusion: The communication of new ideas and concepts

In the context of the transformation of mustahik into muzakki, diffusion involves efforts to spread ideas about the importance of social responsibility, the role of zakat in economic development, and religious values that encourage concern for others. Mahmuddin (2017, p 18).

There is a concept that something can be said to have been transformed if there are things that become a reference for differences that make something have a different identity from the previous condition. Among them are conducting an assessment and then a survey; conducting interviews with those concerned about income, work, worship, home, property rights, the number of heads borne; if they get a score worthy of being selected, then Nurul Hayat also makes considerations about worship, about daily actions and others.

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On the other hand, diffusion in the Nurul Hayat Jember prosperous village livestock economic empowerment program is carried out through various means, such as counseling, training, and social interaction between the mustahik concerned and the surrounding community. Through effective diffusion, these new ideas and values can be accepted and adopted by the community, thus creating a culture and environment that supports broader social transformation.

3) Historical in nature

Third, the transformation process is historical in nature, the transformation process always illustrates the difference in conditions historically. This means that there is a condition that is used as a sign whether it becomes more feasible or the opposite. Syarifuddin (2020, p 16).

If they are eligible for assistance from Nurul Hayat then they must agree on the terms that Nurul Hayat extends to the parties concerned. That then they have received assistance amounting to 13 million, where all of this is bought as many as 10 goats, each of which is at least 6 to 7 months old, from here they can process how to take care of the goats until they are fat and ready to be harvested on the day of qurban.

This shows that the transformation that occurs is not the result of individual efforts alone, but also the result of cooperation between individuals, organizations, and society as a whole. By understanding the historical context and social dynamics surrounding this transformation, researchers can appreciate the journey that mustahiks who undergo the program have made towards economic independence and social welfare.

Economic Condition of Mustahik Before and After Undergoing the Prosperous Village Livestock Economic Empowerment Program at Nurul Hayat Jember

The first step taken by researchers is to explore the indicators of empowerment that occur in the field. Of course, this empowerment aims to reduce the poverty rate that occurs in the community. Economic empowerment is indeed quite helpful to make them better than their previous conditions.

These efforts are intended to build people's capabilities by encouraging, motivating and raising their awareness, and developing their potential. The main goal of empowerment is to help clients gain the power to make decisions and determine the actions to be taken, including reducing the effects of personal and social barriers to action. Maria, Abdulahanaa and Ulfa Syarif (2022, p 79).

Poverty reduction is one of the main indicators of the success of economic empowerment. Mustahik Zakat refers to people who are eligible to receive zakat in the

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context of Islam. A decrease in the number of Mustahik Zakat indicates the effectiveness of the economic empowerment program in lifting them out of poverty. Hafidhuddin, Didin (2002, p 17).

The second is to know about the development of efforts to increase the income of the mustahkutan. Community economic empowerment is an effort to improve the ability or potential of the community in economic activities to meet the needs of life and increase their income efforts, thus making the community's economy independent. Maria, Abdulahanaa and Ulfa Syarif (2022, p 100).

The economic empowerment program provides initial capital and investment in knowledge and skills as a form of investment in human capital. Nurul Hayat only accompanies during the program period. After the farmers are considered capable enough to stand on their own in running animal livestock, Nurul Hayat at that time also positions itself as a consumer when their goats are harvested.

Data analysis shows that the mustahiks who underwent the program experienced a significant increase in their income after participating in the prosperous village livestock economic empowerment program. This increase in income is due to two factors. First, mustahiks who have improved their knowledge and skills in managing livestock are able to increase the productivity of their businesses. Secondly, the program also provided access to start-up capital and other resources, which allowed the mustahiks to expand their businesses or improve the quality of their products.

The third is to explore whether the capital assistance from Nurul Hayat can increase the welfare of the mustahik concerned. Empowerment can increase the independence and also the ability of the community to improve their standard of living. In maximum empowerment requires human resources who have the ability or potential, because this empowerment is a concept of people's development. Maria, Abdulahanaa and Ulfa Syarif (2022, p 103).

As it was found that through increased income and economic independence, mustahiks can better access health services, education and other basic needs. In addition, changes in the mindset and attitude of mustahiks also play an important role in improving their welfare. With high self-confidence and motivation, mustahiks tend to have better overall welfare.

The last step is to know the increase in independence which is marked by the development of productive businesses. The data states that on average they successfully run the program from Nurul Hayat. They can live independently after harvesting the livestock, they can return the 13 million given by Nurul Hayat, besides that they have the

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profit from raising the goats and used as capital again to buy more goats, then after that they take care of the goats until the qurban season again, and continue to repeat like that until they have many goats.

Community empowerment does not make people more dependent on various programs, but basically everything that is enjoyed must be produced by their own efforts, the results of which can be exchanged with other parties. Thus, the ultimate goal is to empower the community, enable, and build the ability to advance themselves towards a better life on an ongoing basis. Widyawati, Nurul Islami Rahayu (2023, p 72).

CONCLUSIONS

Research on the transformation process of Mustahik into Muzakki through the Prosperous Village Livestock Economic Empowerment Program at Nurul Hayat Jember, it can be concluded that this program succeeded in creating significant changes in the lives of mustahik. The transformation process that takes place does not occur directly, but through stages that involve changes in perception, attitude, and mindset. The concept of economic empowerment applied by Nurul Hayat is also the main foundation for transformation. And the social and economic transformation that occurs is a reflection of historical changes in mustahik conditions.

Nurul Hayat Jember's Prosperous Village Livestock Economic Empowerment Program has successfully created significant positive impacts in improving the economic condition, welfare, and independence of mustahik as well as contributing to broader community development. These positive impacts include improved economic welfare, social inclusion, and community development, as well as contributions to local economic growth.

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