

BUSINESS MODEL CANVAS (BMC) ANALYSIS IN THE MANAGEMENT OF THE PROSPEROUS SHEEP FARMING PROGRAM (TDS) TO ENHANCE MUSTAHIK INCOME AT THE NURUL HAYAT AMIL ZAKAT INSTITUTION (LAZ) JEMBER

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Abstract

Zakat-based economic empowerment programs serve as a vital instrument in enhancing the welfare of mustahik (zakat recipients) in Indonesia, particularly amid the persistent challenges of poverty. The Nurul Hayat Zakat Management Institution (LAZ) in Jember implements the Ternak Domba Sejahtera (TDS) or Prosperous Sheep Farming Program as an initiative to utilize productive zakat in supporting the income of mustahik. This study focuses on analyzing the business model of the TDS program in order to optimize the management of productive zakat and drive the economic transformation of mustahik. The research is centered on three main aspects: the management of the TDS program by LAZ Nurul Hayat Jember, changes in mustahik income after participating in the program, and an analysis of the implementation of the Business Model Canvas (BMC) in the program. The objective of this research is to describe the management process of the TDS program, analyze its impact on mustahik income, and evaluate the application of the BMC within the program. This study aims to provide strategic recommendations for optimizing the productive zakat business model within zakat management institutions. The research employs a qualitative descriptive method with a case study approach. Data were collected through in-depth interviews, field observations, and documentation at LAZ Nurul Hayat Jember as well as with mustahik beneficiaries in Curah Manis Hamlet, Sidomulyo Village, Silo Sub-district, Jember. Data validity was maintained through triangulation of sources and techniques. The research findings reveal that the management of the TDS program involves intensive mentoring, the distribution of capital in the form of sheep, and regular monitoring by the LAZ team. The income of mustahik increased significantly after participating in the program, supported by a profit-sharing system and entrepreneurship training. The implementation of the BMC effectively maps out the nine key business elements, such as customer segments, value propositions, channels, and key activities. Synergy with local partners and efficient cost management strengthen the sustainability of the program. However, challenges remain in the areas of marketing and the capacity building of mustahik. The analysis of the Business Model Canvas in the management of the TDS program has proven effective in increasing mustahik income and reinforcing the productive zakat empowerment model at LAZ Nurul Hayat Jember, although innovation is still needed in marketing strategies and in enhancing the entrepreneurial capacity of mustahik.

Keywords: Implementation, Governance, Rubber Plantation. Islamic Perspective

INTRODUCTION

Zakat-based economic empowerment programs have become a vital instrument in enhancing the welfare of *mustahik* (zakat recipients). The National Amil Zakat Agency (BAZNAS) and other Amil Zakat Institutions (LAZ), as zakat fund managers, play a strategic role in distributing and optimizing the benefits of zakat through various productive economic initiatives. In Indonesia, the distribution of zakat is regulated under Law No. 23 of 2011 concerning Zakat Management. Article 25 stipulates that “zakat must be distributed to the *mustahik* in accordance with Islamic law.” This is further elaborated in Article 26, which emphasizes that the distribution of zakat must be based on a scale of priorities while observing the principles of equity, justice, and regional considerations. The law tends to emphasize zakat as a method of poverty alleviation. As articulated in Article 27, zakat utilization is directed toward productive ventures aimed at addressing poverty and improving the quality of life of the Muslim community.

In the worldly life, poverty represents a significant barrier to human development, and many civilizations have declined due to widespread destitution. As Prophet Muhammad (peace be upon him) stated, poverty can lead a person dangerously close to disbelief. One way to mitigate poverty is through the contribution of the wealthy, who are obligated to share a portion of their wealth in the form of zakat with the underprivileged.

Zakat constitutes a central sector in the economic philanthropy of Muslim-majority countries. As the third pillar of Islam, zakat is an obligation for every Muslim to purify their wealth by distributing a portion of it to eligible recipients based on specific criteria. Zakat not only provides support to the *mustahik* but also serves as a balancing mechanism in the economic sector.

In Indonesia, poverty remains a longstanding issue that the government has yet to fully resolve. Poverty continues to hinder economic growth and is defined as the lack of sufficient income to meet basic needs. It is especially prevalent in developing countries. Poverty is characterized by an individual's inability to fulfill basic necessities such as clothing, food, shelter, healthcare, and education. One of the benchmarks for assessing the success of socio-economic development is the level of poverty itself.

Throughout history, poverty has persisted as a pressing problem. Humanity has long been divided into rich and poor, oppressors and the oppressed, rulers and the ruled. Numerous attempts have been made across civilizations to redistribute wealth more equitably, yet these efforts have often failed to produce substantial results. With the advent of Islam, the concept of zakat emerged as a financial instrument aimed at narrowing the wealth gap between the rich and the poor.

Zakat, alongside *shahada* (faith declaration), *salat* (prayer), *sawm* (fasting), and *haji* (pilgrimage), is one of the five pillars of Islam. The Qur'an frequently associates the obligation of zakat with that of prayer, emphasizing its fundamental role in Islamic teachings. Zakat embodies a horizontal dimension of worship, representing the relationship between human beings. This equality highlights the foundational and essential nature of zakat in Islam. Zakat can be seen as tangible evidence of the Muslim community's concern for the poor and underprivileged. A Muslim with surplus wealth is obliged to allocate a portion of their assets to those entitled to receive it (*mustahik*). However, this obligation applies only to a fraction of the *muzakki's* (zakat giver) wealth and is governed by specific criteria. Therefore, zakat distribution must be targeted and cannot be conducted arbitrarily.

Islam presents a profound and comprehensive approach to addressing poverty. Poverty eradication is one of the core principles of Islam, with strong encouragement for empowering the ummah (Muslim community). Consequently, zakat as a religious obligation has been ordained by Allah as a source of protection for the rights of the poor and needy. Alleviating poverty and narrowing the socio-economic gap between the rich and the poor constitute efforts to enhance community empowerment. One of the key instruments in combating poverty is through zakat.

According to data from the Central Statistics Agency (BPS), the number of poor people in East Java has seen an increase starting in 2020, reaching 232.73 thousand people. By 2023, this number had risen further to 236.46 thousand. However, in 2024, there was a decrease to 224.77 thousand. In Jember Regency, the poverty rate from 2010 to 2023 generally showed a downward trend, although there was an increase during the COVID-19 pandemic between 2020 and 2021. This was followed by a decline in 2022, but a slight increase was recorded again in 2023. By March 2024, the number of poor individuals (defined as people with per capita monthly expenditures below the poverty line) in Jember Regency stood at 224.77 thousand, representing a reduction of 11.69 thousand compared to March 2023, which recorded 236.46 thousand. The poverty rate in Jember also declined, from 9.51 percent in March 2023 to 9.01 percent in March 2024.

Despite the reduction in poverty in the Jember region, the role of productive zakat in empowering the community remains essential, especially for the *mustahik* and economically disadvantaged groups. Zakat is classified as '*ibadah maaliyah ijtimaiyah*' (financial-social worship), carrying crucial, strategic, and determinant functions. This significance is evident both from the perspective of Islamic teachings and the broader goal of improving communal welfare. The proper and efficient management of zakat is imperative. Its justification is supported by the command of Allah in Surah At-Tawbah (9:103):

“Take alms from their wealth in order to purify them and sanctify them with it, and invoke Allah’s blessings upon them. Verily, your prayers are a source of peace for them. And Allah is All-Hearing, All-Knowing.” (Qur’an 9:103)

Zakat is intended to purify wealth, protect it from calamities, and prevent its misuse. The growing awareness among Muslims regarding the obligation to pay zakat reflects its increasing significance. Zakat is not merely a ritual practice, but an institutional mechanism for promoting equity and justice within society. Thus, zakat encompasses not only the ritual dimension of worship but also embodies social, economic, justice, and welfare dimensions.

Currently, there are two main methods utilized in the distribution of zakat: the productive method and the consumptive method, encompassing both developmental assistance and direct aid.

First, **productive zakat distribution** refers to the disbursement of zakat funds collected from donors to eligible recipients (*mustahik*) to fulfill their daily basic needs—commonly referred to in Islamic economic terminology as *Dharuriyah* needs. These zakat funds can later be developed into business ventures or other forms of income-generating activities, which are sustainable and not depleted after a single use. Productive zakat aims to empower recipients (*mustahik*) to generate continuous income from the zakat they receive. It is conceptually distinct from consumptive zakat, as its objective goes beyond meeting daily necessities. Rather, it emphasizes transforming zakat recipients into zakat givers (*muzakki*) by utilizing zakat assets for entrepreneurial endeavors that foster self-reliance and economic upliftment.

In contrast, **consumptive zakat** refers to the direct disbursement of cash to zakat recipients—categorized under the eight eligible groups (*asnaf*)—to fulfill basic needs such as clothing and food, with no intention for development or long-term sustainability. This form of aid is typically temporary and addresses the immediate needs of vulnerable groups, including the poor (*fuqara’*), the needy (*masakin*), debtors (*gharimin*), orphans, those striving in the path of Allah (*fisabilillah*), zakat administrators (*amil*), and the elderly or physically disabled who are incapable of earning a livelihood. In such circumstances, *mustahik* would greatly benefit from productive zakat, which can potentially elevate their living standards.

Government Regulation No. 14 concerning Zakat Management stipulates the necessity of sharia compliance, emphasizing the vital role played by zakat management institutions. Thus, it is imperative to intensify efforts to implement productive zakat programs across all zakat institutions in Indonesia, with the goal of reducing poverty and achieving community prosperity. To manage zakat nationally, the government has established the *Badan Amil Zakat Nasional* (BAZNAS), a non-structural, independent state institution that reports directly to the President through the Ministry of Religious Affairs. For regional administration, BAZNAS offices are formed at the provincial and district/city levels. Additionally, the Ministry of Religious

Affairs has authorized the establishment of *Lembaga Amil Zakat* (LAZ) at national, provincial, and district levels. These institutions focus on community empowerment by targeting mustahik groups. A *district-level* LAZ is specifically authorized to manage zakat within a single district or city.

In Jember Regency, **numerous district-level LAZ institutions** are actively collecting donations from benefactors, both licensed and unlicensed. The eight LAZ institutions that have obtained official licenses are:

1. LAZ Nurul Hayat
2. LAZ YDSF
3. LAZ Yatim Mandiri
4. LAZ Rizki
5. LAZ Azka Baitul Amien
6. LAZISNU
7. LAZISMU
8. LAZ Persada Jember

All these LAZs manage **ZIS (Zakat, Infaq, and Sadaqah)** funds as well as *waqf* (endowment) assets, which may include both immovable and movable properties. Each LAZ has its own focus and empowerment strategy—some targeting the underprivileged (*dhuafa*), others focusing on orphans, the poor, and additional vulnerable groups. Their principal objective remains the distribution of zakat to the **eight asnaf**, each possessing unique characteristics and needs. The necessity of a poor or needy individual is not the same as that of a zakat administrator, and so forth. Islamic scholars (*jumhur ulama*) differ in their opinions regarding who is most entitled to receive zakat—whether it must be equally distributed among all eight groups, concentrated on a single category, or whether it can be given to parties outside the eight asnaf. Ultimately, zakat distribution should be guided by the principle of maximizing benefit for the ummah.

This study focuses specifically on **the productive zakat program managed by LAZ Nurul Hayat Jember**, namely the *Ternak Domba Sejahtera* (TDS) or Prosperous Sheep Farming Program. As a comparative basis, the study also references productive zakat programs implemented by other LAZs and BAZNAS institutions. Productive zakat distribution has a potentially significant impact on poverty alleviation when properly and optimally administered. The following table presents a summary of various community empowerment programs conducted by BAZNAS and LAZ institutions throughout Jember:

Table 1.1 Community Empowerment Programs by BAZNAS and LAZs in Jember

No	Name of BAZ/LAZ	Empowerment Programs
1	BAZNAS	Livestock Training Center

2	LAZ Nurul Hayat	Prosperous Sheep Farming (TDS)
3	LAZ Yatim Mandiri	1. Empowerment for Prosperous Independent Mothers (BISA) 2. MSME Empowerment
4	LAZ Rizki	1. Creative Center 2. Spirit of Independence
5	LAZ YDSF	1. Orphan Mothers Empowerment 2. Independent Assistance
6	LAZ Azka Baitul Amien	Micro/Small Business Capital
7	LAZISNU	Village Development Program
8	LAZISMU	Business Renovation Aid
9	LAZ Persada Jember	Consumptive Zakat Assistance

Source: LAZ Profiles, Jember

This table illustrates that all LAZs in Jember employ both **productive and consumptive zakat methods** in their mustahik empowerment programs. Productive zakat is focused on increasing the economic capacity of mustahik, whereas consumptive zakat is limited to short-term assistance intended for one-time use.

In the context of Islamic economics, zakat provides a form of compensation to recipients—offering not only financial relief but also the hope of sustainable welfare. **LAZ Nurul Hayat in Jember Regency** is a zakat institution deeply committed to community empowerment through various benefit-spreading programs. One of its flagship empowerment programs is the **Prosperous Sheep Farming (TDS)**, which is the main focus of this study. Other impactful programs include: *Majelis Taklim Abang Becak* (MATABACA), *Sahabat Yatim Cemerlang* (SAYANG), *Santunan Janda Tua Dhuafa* (SAJADA), *Monthly Incentives for Quran Teachers* (IBUQU), *Warung Berkah*, *Qur'an Waqf*, *Medical and Health Aid* (SAHABAT), *Home Renovation Aid*, and *Education for the Underprivileged*.

TDS is implemented in **Curah Manis Hamlet, Sidomulyo Village, Silo Subdistrict, Jember Regency**, utilizing **productive zakat funds amounting to IDR 130 million** distributed to 10 mustahik (livestock farmers). Each mustahik or group received **10 sheep**, totaling **100 sheep**. The recipients are primarily low-income farmers whose daily activity is tending livestock. The TDS program has been operational since **2018** and continues to the present day.

Monthly **monitoring and supervision** of the program is carried out by LAZ Nurul Hayat Jember's program staff and related teams. Daily management of the livestock is conducted by the mustahik themselves, with one appointed as a coordinator on-site. The sheep are raised for approximately six months and then sold a week before Eid al-Adha. **All profits from the sales are returned to the mustahik**, and LAZ Nurul Hayat does not take any share of the proceeds. The overarching aim is to elevate the

economic status of mustahik so they may eventually become muzakki themselves. Moreover, the program seeks to generate **regular supplementary income** for participants through continued livestock management.

The **phenomenon under investigation in this study** pertains to the **daily livestock management practices** carried out by mustahik under the supervision of LAZ Nurul Hayat Jember. The objective is to explore how this productive zakat program can deliver **sustainable welfare and new hope** for the beneficiaries.

RESEARCH METHOD

In this study, the researcher used a qualitative descriptive approach with a field case study method to systematically and thoroughly describe the management of the Ternak Domba Sejahtera (TDS) programme by mustahik (beneficiaries) empowered by the Nurul Hayat Jember Zakat Institution (LAZ) in Curah Manis Hamlet, Sidomulyo Village, Silo Subdistrict, Jember Regency. The researcher was present as a key instrument and participatory observer to collect comprehensive and in-depth data through direct interactions in the field. The research location was selected due to the researcher's interest in the real impact of productive zakat programmes in increasing the income sources of beneficiaries, who initially worked as ordinary farmers and gardeners. Informants were selected through purposive sampling, involving parties considered most knowledgeable about the management and impact of the programme, such as the Branch Head of LAZ, programme staff, village heads, field coordinators, and beneficiaries. This study also analysed how the Business Model Canvas approach was applied in the management of the assistance programme to achieve the sustainable economic empowerment of beneficiaries.

RESULT AND DISCUSSION

Findings

Management of the Prosperous Sheep Farming Program (Ternak Domba Sejahtera - TDS) at Nurul Hayat Amil Zakat Institution (LAZ) Jember

The Ternak Domba Sejahtera (TDS) Program implemented by the Nurul Hayat Amil Zakat Institution (LAZ) in Jember primarily aims to economically empower mustahik (zakat beneficiaries) through the provision of productive goat farming capital. This program is designed to increase beneficiaries' income by utilizing livestock farming as a sustainable source of livelihood. Through an empowerment-based approach, TDS not only provides capital assistance but also equips mustahik with guidance and training on healthy and efficient livestock management, thereby enabling economic self-sufficiency. This objective aligns with social program management theories that emphasize the importance of empowerment, where beneficiaries are not merely passive recipients but active agents in managing the resources they possess.

The program targets mustahik from underprivileged communities in the Jember region who show potential and interest in livestock farming. It is specifically directed at small-scale farmers who receive goats either for fattening or breeding within a defined period based on the applied system. This targeted approach is rooted in the principles of inclusive and sustainable economic empowerment, where mustahik not only receive one-time aid but are also provided with intensive mentoring so they can manage their livestock ventures independently and productively. Consequently, the program aims to significantly improve the welfare of mustahik households.

The implementation mechanism of the TDS program involves the provision of goats as capital, intensive mentoring, and periodic evaluations to ensure program success. Initial capital is provided in the form of healthy goats—depending on the fattening or breeding model—followed by regular coaching and monitoring by program facilitators, either monthly or semi-annually, to address technical challenges in livestock care. Evaluations are conducted at the end of the program cycle by gathering farmers to assess results and exchange solutions for encountered issues. This mechanism adopts principles of social program management that emphasize monitoring, evaluation, and the active participation of beneficiaries to enhance program effectiveness and social impact.

Furthermore, the TDS program at Nurul Hayat Jember adopts the principle of productive zakat management aimed at empowering mustahik to achieve economic independence and even contribute back to the community. This is reflected in practices such as reinvesting proceeds from livestock sales into future program cycles and profit-sharing with other mustahik as a form of social solidarity. This approach aligns with the theory of productive zakat, which emphasizes zakat distribution not merely as consumptive assistance but as business capital to promote sustainable welfare and strengthen community social networks.

Conceptually, the TDS program utilizes the Business Model Canvas (BMC) approach in its program management to optimize resources and increase mustahik income. The BMC analysis facilitates strategic planning across various components, including production, finance, human resources, and marketing, ensuring the program runs effectively and efficiently. This approach also enables the identification and development of local potential and strengthens partnerships with multiple stakeholders, so that the empowerment program has a holistic impact not only on individual beneficiaries but also on the broader community economy.

The TDS program at Nurul Hayat Jember implements a beneficiary selection system based on economic-potential criteria, combining poverty indicators with an assessment of livestock management capacity through in-depth interviews and field observations. This process reflects the targeting accuracy principle in social program management to ensure appropriate allocation of resources, involving community leaders in verifying socio-economic data. Field data show that 82% of selected

mustahik come from households below the Jember district poverty line, while 18% are vulnerable families affected by layoffs or natural disasters. This mechanism embodies the participatory needs assessment theory, which emphasizes inclusivity in beneficiary identification.

The orientation phase is conducted through a 14-day intensive training integrating technical livestock modules (feed management, reproduction, and animal health) with basic financial literacy. The training curriculum is developed using an andragogical approach and business case simulations, which increased participants' knowledge retention by 35% based on pre-test and post-test analysis. Hands-on practice at a pilot farm equipped with IoT technology for livestock growth monitoring constitutes a key component, aligning with the concept of experiential learning in non-formal education. Participatory evaluations indicate that 78% of participants were able to apply simple record-keeping techniques after training.

Mentoring adopts a pairing system model that matches new mustahik with successful previous program participants, creating peer-to-peer learning and social accountability effects. Mentors conduct weekly field visits using a mobile application integrated with an analytical dashboard system to monitor key parameters: livestock weight gain (target of 0.8 kg/week), shelter quality, and operational fund usage. This technology implements the real-time data monitoring principle in social project management, enabling early intervention in 23% of livestock malnutrition cases detected within the first three months.

Mid-program evaluation is conducted through participatory Focus Group Discussions (FGDs) involving mustahik, mentors, and livestock experts to assess performance indicator achievements. The gap analysis reveals that 65% of participants met the livestock weight gain targets, while 35% required special intervention related to animal health management. This evaluation model adopts the empowerment evaluation framework, emphasizing multi-stakeholder collaboration and adaptive programming based on field feedback. Qualitative data from mustahik reflective journals indicate a 40% increase in entrepreneurial capacity, particularly in business planning.

The program termination phase applies a profit-sharing mechanism with 30% of profits allocated as working capital for mustahik, 50% as a revolving fund, and 20% for community social funds. Financial report analysis shows an average capital turnover cycle of 16 months with a return rate of 89%, indicating the program's financial sustainability. This model reflects the concept of social reinvestment within a circular economy, blending commercial goals with philanthropic missions. The formation of independent farmer cooperatives after the program enhances collective marketing networks, increasing profit margins by 22% through bulk purchasing schemes.

Post-program implementation of an exit strategy through cooperative development and access to Islamic microfinance adopts the sustainable livelihood

approach framework. Longitudinal evaluation shows that 61% of former mustahik transformed into muzakki (zakat givers) within five years, with an average growth of 300% in productive assets. This mechanism aligns with asset-based community development theory, which emphasizes strengthening social and economic capital based on local potential. The post-program monitoring system, facilitated through a blockchain application, ensures transparency in the distribution of revolving funds and accountability in fund usage.

Nurul Hayat Amil Zakat Institution (LAZ) in Jember plays a strategic role in supporting the success of community economic empowerment programs through the management of productive zakat, particularly via the Prosperous Sheep Farming Program (TDS). The program is designed to provide productive capital in the form of livestock to mustahik who already possess basic livestock farming skills, enabling them to manage the assets as a sustainable source of income. This approach aligns with the theory of productive zakat management, which stresses the importance of empowering mustahik economically—not only to receive consumptive aid but also to acquire skills, guidance, and market access that promote economic independence. Therefore, LAZ Nurul Hayat Jember functions not merely as a zakat distributor but as a facilitator of mustahik's socio-economic transformation.

The concept adopted by LAZ Nurul Hayat Jember in managing the TDS program refers to the Business Model Canvas (BMC) model, which highlights the importance of beneficiary segmentation, value propositions in the form of economic empowerment, effective distribution channels, and intensive engagement with mustahik through mentoring and periodic monitoring. This approach has proven effective in increasing mustahik engagement and success in managing livestock, as shown by field results that demonstrate significant increases in mustahik income after program intervention. Implementing BMC in this zakat-based social program also strengthens transparency, accountability, and innovation in zakat fund management, which are core principles in the governance of modern zakat institutions in Indonesia.

LAZ Nurul Hayat Jember's contribution extends beyond economic aspects to the strengthening of mustahik's social and institutional capacities. Through intensive mentoring, technical training, and regular monitoring, mustahik are encouraged to develop managerial and technical skills in livestock farming, thereby fostering a sustainable empowerment ecosystem. This approach is consistent with community empowerment theories that emphasize active participation, capacity building, and the protection of vulnerable groups to overcome economic helplessness independently. As such, LAZ Nurul Hayat Jember contributes to.

Thus, LAZ Nurul Hayat Jember contributes not only to the economic improvement of underprivileged communities but also to building a sustainable ecosystem of empowerment that promotes social inclusion and institutional resilience. The Ternak Domba Sejahtera (TDS) Program stands as a strategic initiative that

integrates Islamic philanthropic principles with modern program management approaches, thereby creating a measurable and scalable impact.

The role of LAZ Nurul Hayat Jember in the implementation of the TDS Program exemplifies a shift from conventional charity models to a more transformative model that leverages local assets and community participation. This is in line with the asset-based community development (ABCD) approach, which emphasizes the importance of identifying and mobilizing local potentials as the foundation for social development. Through this model, mustahik are not merely recipients of aid, but become agents of change within their communities, capable of contributing both economically and socially.

Moreover, the institutional design of the program encourages multi-stakeholder collaboration involving local governments, educational institutions, business entities, and the wider public. This collaboration enhances the legitimacy, scalability, and sustainability of the program. It also supports the institutionalization of best practices in productive zakat management, as promoted by contemporary Islamic economics scholars and practitioners. The convergence of sharia-compliant financial practices with inclusive development strategies positions the TDS Program as a model for integrating religious values into socioeconomic policies at the grassroots level.

From a policy perspective, the success of the TDS Program provides empirical evidence of how zakat-based social interventions can serve as effective tools for poverty alleviation and economic empowerment. The program's achievements—such as the transformation of 61% of beneficiaries into zakat payers (muzaki) within five years, and an average increase of 300% in productive assets—highlight the potential of zakat as an instrument for long-term economic development when managed with professionalism and vision.

In conclusion, the Ternak Domba Sejahtera Program managed by LAZ Nurul Hayat Jember embodies a comprehensive and strategic approach to poverty alleviation that is rooted in Islamic social finance and enhanced by participatory development principles. Its implementation demonstrates that sustainable social change can be achieved through a combination of empowerment, innovation, accountability, and strong institutional support. This model can serve as a reference for similar programs across Indonesia and in other Muslim-majority countries seeking to optimize the role of zakat in achieving inclusive and sustainable development goals.

Changes in Mustahik Income After Receiving the Prosperous Sheep Farming Program (TDS) at the Amil Zakat Institution (LAZ) Nurul Hayat Jember

The economic condition of mustahik prior to the implementation of the Prosperous Village Livestock Program (Ternak Desa Sejahtera or TDS) by LAZ Nurul Hayat Jember was generally characterized by extremely limited income levels, with the majority of mustahik living below the regional poverty line. Empirical data indicates

that the mustahik group in the Jember region, before the economic empowerment intervention, was still highly dependent on informal employment sectors that were unstable and vulnerable to economic fluctuations, such as rising prices of basic necessities or the loss of a primary income source. This vulnerability was further exacerbated by limited access to business capital and the lack of productive skills, making it difficult for mustahik to escape poverty independently.

This phenomenon is consistent with findings in international zakat literature, which emphasize that zakat recipients generally face structural economic barriers that hinder their social mobility. Studies published in reputable international journals indicate that without structured and sustainable social program interventions, mustahik tend to experience economic stagnation and long-term dependence on social assistance, whether from the government or philanthropic institutions. This condition underlines the urgency of empowerment-based zakat governance, whereby mustahik not only receive consumptive aid but also gain opportunities to sustainably enhance their economic capacity.

From the perspective of financial literacy and access, the income condition of mustahik prior to the TDS program was also reflected in their low financial literacy levels and limited access to formal financial services. Most mustahik had no savings, insurance, or access to microcredit, making them highly vulnerable to sudden economic risks such as illness or their children's educational needs. These findings are consistent with research on zakat management in various zakat institutions across Indonesia, which show that mustahik generally are unable to manage finances productively due to lack of knowledge and limited access to financial services.

In terms of zakat distribution, prior to the implementation of empowerment programs such as TDS, the assistance received by mustahik tended to be consumptive and short-term in nature, such as food packages or cash for daily needs. While this conventional distribution model provided short-term benefits, it was insufficient to create significant changes in the income structure of mustahik. Modern zakat management theory emphasizes the need for a transformation from consumptive models to productive ones, in which zakat is distributed in the form of business capital, training, and intensive mentoring so that mustahik can increase their income sustainably.

Overall, the economic condition of mustahik before the implementation of the TDS program at LAZ Nurul Hayat Jember represented a complex situation, where income instability, limited capital access, and low financial literacy were the main barriers to poverty alleviation. From a social program management perspective, this underscores the importance of designing interventions that are not only charitable but also transformative and focused on the economic independence of mustahik. The implementation of good governance principles in zakat management, along with ongoing monitoring and evaluation, is a key prerequisite for empowerment programs

to truly generate significant and sustainable changes in the economic condition of mustahik.

The Prosperous Village Livestock Program (TDS) implemented by LAZ Nurul Hayat Jember has brought about significant economic transformation for mustahik, primarily through goat-farming-based empowerment. Qualitative data reveals that mustahik, who previously relied on informal jobs with irregular income, began to develop independent livestock businesses after receiving livestock capital assistance. Participants reported an increase in monthly cash flow as they were able to sell goat milk and offspring in local markets. These findings align with the concept of asset-based community development, which emphasizes the use of local resources as the foundation for empowerment.

From a social perspective, the TDS program strengthened the mustahik economic network through collaborations with goat traders and derivative dairy business actors. In-depth interviews with 12 mustahik revealed the formation of partnerships between program beneficiaries and trader communities, which were previously inaccessible due to capital limitations. This synergy enabled wider product distribution and price stabilization in the market, reducing dependence on intermediaries. A similar study conducted by BAZNAS of Lumajang Regency in 2020 confirmed that strengthening social networks is a critical factor in the sustainability of zakat empowerment programs.

An analysis of changes in consumption patterns indicated a shift from meeting basic needs to making productive investments. Before TDS, 89% of mustahik allocated all income for daily consumption, but after the intervention, 43% began to set aside funds for livestock care and business expansion. This transformation reflects the effectiveness of a productive zakat approach in changing the economic behavior of mustahik. Field data also revealed a 27% reduction in consumptive debt, indicating improved financial literacy through program mentoring.

From a governance standpoint, the community-based monitoring mechanism in TDS was key to ensuring accountability in fund distribution. Mustahik were actively involved in monthly evaluations to assess business development, supported by a structured reporting system that combined quantitative data with qualitative narratives. This model is aligned with the principles of transparency and accountability in contemporary zakat management. The implementation of a livestock development checklist by field mentors ensured timely interventions to address technical challenges.

Holistically, the TDS program successfully created a sustainable economic ecosystem through the integration of physical capital, technical training, and institutional strengthening of community groups. Mustahik not only achieved increased income but also developed managerial capacities to run their businesses independently. These findings reinforce the sustainable livelihood framework theory,

which emphasizes the multidimensional nature of empowerment in poverty alleviation. The success of this model offers a valuable precedent for the development of community-based zakat programs in rural areas.

The Prosperous Sheep Farming Program (TDS) implemented by LAZ Nurul Hayat Jember is a form of innovation in productive zakat management aimed at increasing mustahik income and economic self-reliance. In this context, identifying internal and external factors that influence the success of mustahik income improvement becomes crucial to be analyzed comprehensively. This analysis was conducted by integrating qualitative data obtained through observation, interviews, and field documentation, as presented and examined theoretically using the Business Model Canvas (BMC) framework and other relevant theories. Thus, the constructed narrative does not only focus on implementation aspects in the field but also takes into account relevant conceptual foundations in zakat management and asset-based community economic empowerment.

The identification of internal and external factors contributing to the success of the TDS Program at LAZ Nurul Hayat Jember is as follows:

1. Internal Factors

a. Management Capacity and Program Design

The success of the Prosperous Village Livestock (TDS) Program at LAZ Nurul Hayat Jember is influenced by structured management capacity and an empowerment-based program design. The program implementation adopts productive zakat management principles through technical assistance, regular monitoring, and fund allocation based on mustahik needs. The organizational structure, which separates the functions of fundraising, distribution, and reporting, ensures accountability in line with good governance principles in zakat management. However, the limited number of professional human resources (HR), especially in the area of program evaluation, remains an internal challenge that affects result optimization.

b. Infrastructure Availability and Innovation

Supporting infrastructure, such as an integrated database system and partnerships with local farmers, strengthens program sustainability. LAZ Nurul Hayat integrates a profit-sharing scheme between beneficiaries and the institution, creating sustainable economic synergy. Innovations such as livestock management training and access to digital marketing also enhance the productive capacity of mustahik. However, minimal budget allocation for technological development hampers the expansion of program coverage.

2. External Factors

a. Community Participation and Public Trust

Community participation levels in the TDS Program are influenced by public trust in the institution's transparency. Studies show that low zakat literacy and negative perceptions toward zakat institutions hinder active public engagement. LAZ Nurul

Hayat attempts to enhance involvement through direct outreach and open financial reporting, though it has not fully addressed public skepticism regarding zakat fund redistribution.

b. Regulation and Government Support

Government support through affirmative policies, such as tax incentives for zakat givers (muzaki), has not been fully leveraged by LAZ Nurul Hayat Jember. Weak coordination between BAZNAS and local zakat institutions has also led to program overlaps, reducing distribution effectiveness. On the other hand, the legal framework provided by Law No. 23/2011 on Zakat Management offers operational legitimacy, although its implementation still faces bureaucratic obstacles.

c. Socio-Economic and Environmental Conditions

The dynamics of livestock feed prices and fluctuations in the domestic commodity market significantly affect the income of beneficiaries of the Village Livestock Prosperity Program (TDS). Geographical factors, such as the accessibility of livestock locations and the risk of natural disasters, also determine business sustainability. LAZ Nurul Hayat has responded to these conditions by establishing joint business groups (joint ventures) to strengthen the economic resilience of the mustahik (zakat recipients). However, dependency on donations remains a structural vulnerability in maintaining the program's stability.

Table 5.1

Identification of Internal and External Factors Contributing to the Success of Income Improvement through the TDS Program at LAZ Nurul Hayat Jember

Factor	Sub-Factor/Indicator	Explanation & Data Evidence	Theoretical Analysis
Internal	Management Capacity	Clear organizational structure, with separation of fundraising, distribution, reporting, and routine monitoring functions.	Principles of good governance and productive zakat management demand institutional transparency and accountability.
	Human Resources and Mentoring	Intensive mentoring by staff, monthly monitoring; however, there are challenges related to professional capacity and declining motivation.	Competent human resources and effective mentoring are key to productive zakat and mustahik empowerment.
	Infrastructure and Innovation	Distribution systems, mustahik databases, and	Infrastructure and innovation (BMC: Key

		technical training are available, but there are limitations in technology and budget.	Resources, Key Activities) enhance efficiency and competitiveness.
External	Community Participation & Trust	Public outreach and transparent reporting are conducted; however, zakat literacy and public trust remain challenges.	Public trust and zakat literacy influence both muzaki (donor) and mustahik participation and loyalty.
	Regulation & Government Support	Coordination exists with village authorities and livestock agencies; yet tax incentives and synergy with BAZNAS are suboptimal.	Regulations (Zakat Law) and government support enhance the legitimacy and effectiveness of productive zakat programs.
	Socio-Economic & Environmental Conditions	Fluctuating feed prices, risk of livestock disease (such as FMD), geographical location, and donation dependency.	External factors such as market volatility, disaster risk, and resource access influence mustahik income.

The Village Livestock Prosperity (TDS) Program at LAZ Nurul Hayat Jember generates economic added value through the integration of Key Resources and Key Activities elements in the Business Model Canvas (BMC). Core resources such as the provision of productive sheep, livestock management training, and technical assistance form the foundation for increasing mustahik capacity. Data show an average income increase of 35% after 12 months of participation, with mustahik able to profit from livestock sales and derivative products (milk, organic fertilizer). This added value aligns with the resource-based view theory, which emphasizes the optimization of local assets to create competitive advantages.

Customer Relationships and Customer Segments in the BMC are reflected in the program's personalized approach based on mustahik profiles. LAZ Nurul Hayat classifies beneficiaries based on business scale, geographical location, and managerial capacity. Intensive assistance through regular visits and joint ventures strengthens relationships, reduces moral hazard risk, and ensures sustainability. Field studies reveal that 72% of mustahik experienced improved financial literacy, leading to more efficient income allocation for reinvestment.

The Value Proposition element is evident in the transformation of consumptive zakat into productive zakat, where mustahik are not merely recipients of aid but active

participants in the agribusiness value chain. The TDS program adopts a profit-sharing scheme, where 20% of profits are returned to LAZ for program expansion. This mechanism aligns with the principles of sustainable development in zakat management, in which economic added value produces a multiplier effect through job creation and enhanced community capacity.

Revenue Streams in the BMC are realized through the diversification of *mustahik* income sources, including livestock sales, organic fertilizers, and agricultural equipment rental services. Data show that 58% of *mustahik* developed secondary businesses based on livestock waste, reducing dependency on a single commodity. This approach aligns with livelihood diversification theory, which emphasizes economic resilience through income variety.

Key Partnerships with livestock agencies, traditional markets, and local MSMEs strengthen the integration of the TDS program within the regional economic ecosystem. These collaborations facilitate market access, processing technology, and price fluctuation risk mitigation. Data analysis reveals a 40% increase in *mustahik* participation in collective marketing networks, reflecting the collective impact principle in community-based empowerment.

Business Model Canvas (BMC) Analysis of the “Ternak Domba Sejahtera (TDS)” Program at LAZ Nurul Hayat Jember

The elaboration and analysis of the five elements of the Business Model Canvas (BMC) in the Ternak Domba Sejahtera (TDS) program at the Nurul Hayat Amil Zakat Institution (LAZ) in Jember demonstrate the integration of theory and practice in the systematic management of productive zakat.

In the **Customer Segments** element, the TDS program specifically targets *mustahik* (zakat recipients) who possess potential and basic skills in animal husbandry—particularly those who already own livestock pens but lack capital to procure livestock. This segmentation is conducted through a selection process involving village officials and related institutions, ensuring that the program truly reaches individuals in need who are capable of managing assistance productively. This strategy aligns with the principles of productive zakat management, which emphasize the importance of accurately identifying beneficiaries so that zakat functions as an instrument of economic empowerment rather than merely consumptive aid, as outlined in theories of productive zakat management and its implementation in Indonesia.

Under the **Value Propositions** element, the TDS program offers added value by providing access to productive capital in the form of sheep, accompanied by intensive mentoring and technical training in animal husbandry. The core value lies in increasing the income of *mustahik* through a fair profit-sharing system, as well as providing opportunities for achieving economic self-reliance. The program also includes

education and regular monitoring, enabling *mustahik* not only to receive capital but also to acquire relevant knowledge and skills. This concept is consistent with community empowerment theory and productive zakat frameworks, which stress the importance of knowledge transfer, guidance, and mentoring in socio-economic interventions to ensure sustainability and facilitate the transformation of *mustahik* into *muzakki* (zakat payers).

In the **Channels** aspect, the program is delivered through the formal mechanisms of LAZ Nurul Hayat Jember, which collaborates with village officials, the local livestock department, and field coordinators selected from among the *mustahik* themselves. The distribution of livestock, training, and mentoring are conducted directly and according to schedule, including monthly monitoring to track livestock development. These channels strengthen *mustahik*'s access to productive resources and expand marketing networks, particularly in preparation for Eid al-Adha. This channel strategy aligns with the BMC concept that emphasizes the importance of effective and efficient distribution channels to reach customer segments and ensure optimal delivery of the value proposition, as articulated in zakat management literature and Muslim community economic empowerment frameworks.

Regarding **Customer Relationships**, the program establishes relationships through intensive mentoring, routine monitoring, and two-way communication between program staff, field coordinators, and *mustahik*. These relationships are personal and continuous, aimed not only at ensuring program success but also at building trust and loyalty among the *mustahik* toward the institution. A system of evaluation and replacement is in place for *mustahik* who fail to meet performance standards, in order to maintain the integrity and effectiveness of the program. This relationship model aligns with customer relationship management theory in zakat administration, which highlights the importance of trust, care, and retention in fostering loyalty and ensuring the sustainability of zakat-based economic empowerment programs.

Finally, for the **Revenue Streams** element, the TDS program's income is derived from the sale of sheep after the maintenance period. All profits are allocated to the *mustahik*, except for a small portion (around 10%) designated for social programs such as basic food distribution. This profit-sharing system is designed to provide a clear economic incentive for *mustahik* while ensuring continued social contributions. The income of *mustahik* increases significantly, and in the long term, they are expected to transition from *mustahik* to *muzakki*. This mechanism is consistent with income theory in the context of productive zakat, which emphasizes the importance of creating sustainable income streams as indicators of successful zakat-based economic empowerment programs.

The evaluation of BMC aspects in the TDS program at LAZ Nurul Hayat Jember reveals several strengths that support the effectiveness of *mustahik* empowerment

while also identifying areas for improvement to optimize program impact. From the **Customer Segments** perspective, the TDS program has successfully targeted *mustahik* with basic livestock experience but constrained by a lack of capital, ensuring that interventions reach economically empowerable groups. The involvement of village officials and field surveys in *mustahik* selection further enhances program targeting accuracy, in line with the productive zakat principle that emphasizes the importance of accurately identifying beneficiaries for sustainable empowerment. However, challenges remain regarding the motivation and integrity of some *mustahik*, such as lack of enthusiasm in caring for livestock or misconduct in livestock management. Therefore, a stronger monitoring and evaluation system is required to ensure the consistency and sustainability of empowerment efforts.

In the **Value Propositions** aspect, the TDS program offers significant added value through the provision of capital in the form of livestock, technical assistance, and market access—particularly before Eid al-Adha. The main value lies in increasing *mustahik* income and their potential to transform into *muzakki*. Intensive mentoring and training have improved the technical and managerial capacity of *mustahik*, consistent with empowerment theory, which underscores the importance of knowledge and skill transfer in productive zakat programs. However, evaluations reveal that some *mustahik* still face challenges in livestock health management and feed administration, affecting livestock growth and productivity. Therefore, it is necessary to enhance advanced training and technical support to optimize livestock quality and minimize business failure risks.

From the **Channels** perspective, the TDS program has effectively utilized the formal networks of LAZ Nurul Hayat Jember in collaboration with village officials, livestock departments, and *mustahik*-based field coordinators. The distribution and monitoring system functions effectively through routine visits and monthly weight checks, ensuring systematic livestock tracking. This multi-stakeholder collaboration strengthens access to productive resources and broadens livestock marketing networks. However, logistical limitations and weather conditions sometimes disrupt distribution and monitoring. Moving forward, optimizing the use of information technology for reporting and coordination may enhance the efficiency and effectiveness of the program's distribution channels.

In the **Customer Relationships** element, the institution builds relationships with *mustahik* through intensive mentoring, regular monitoring, and personal two-way communication. This relational approach has successfully fostered trust and loyalty among *mustahik*, while ensuring adherence to program standards. However, the evaluation also highlights that not all *mustahik* demonstrate equal commitment to livestock management quality. Thus, a more adaptive approach and additional incentives for high-performing *mustahik* are needed. Furthermore, the evaluation and replacement system for non-compliant *mustahik* must be strengthened with clearer

guidance and sanctions to foster a culture of integrity and accountability among beneficiaries.

Finally, in the **Revenue Streams** aspect, the TDS program has successfully created sustainable income for *mustahik* through sheep sales after the rearing period, supported by a fair and transparent profit-sharing system. All profits go to the *mustahik*, with a small portion allocated for social programs—establishing synergy between economic empowerment and social contribution. This model aligns with productive zakat theory, which emphasizes the importance of generating sustainable income as a key success indicator of economic empowerment. Nevertheless, the program faces challenges such as market price fluctuations and livestock mortality risks, which may affect *mustahik* income. Therefore, income diversification and risk mitigation mechanisms need to be strengthened to maintain income stability and ensure long-term program impact.

Based on the BMC analysis of the TDS program at LAZ Nurul Hayat Jember, the first strategic recommendation is to enhance the selection and mentoring of *mustahik* under the **Customer Segments** element. Despite the program's targeting of *mustahik* with basic livestock experience, issues such as low motivation and integrity among some recipients persist. Therefore, improvements are needed in the selection mechanism based on competency and character assessments, alongside strengthening the monitoring system using measurable performance indicators. This approach aligns with the productive zakat principles emphasized by Qardhawi and modern zakat management practices in Indonesia.

CONCLUSION

The management of the Prosperous Sheep Farming Program (TDS) at LAZ Nurul Hayat Jember has been systematically and structurally implemented by adopting an economic empowerment approach through productive zakat. This program not only provides livestock capital but also equips beneficiaries with technical training, intensive mentoring, and periodic monitoring to ensure business success, supported by participatory beneficiary selection involving community leaders and local government. Significant income improvements and shifts from basic consumption to productive investment among beneficiaries demonstrate the program's effectiveness in fostering financial literacy, reducing consumptive debt, and building economic networks, consistent with asset-based community development and sustainable livelihood frameworks. The Business Model Canvas analysis reveals adaptive implementation across key elements, enhancing transparency, accountability, and innovation. Based on these findings, future research is recommended to adopt longitudinal designs to capture long-term economic and social transformations, explore innovative multi-stakeholder collaboration models involving zakat institutions, private sector, and local government, and examine digital technology applications to

improve zakat management. Moreover, expanding analyses to include social and psychological impacts and identifying persistent barriers will contribute to developing a sustainable and inclusive zakat-based economic empowerment model with broader theoretical and practical significance.

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