

Research Article

The Role of BAZNAS Cirebon City in Promoting the Economic Independence of Mustahik Through Digital-Based Productive Economic Programs

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Abstract: This research investigates the strategic role of the National Amil Zakat Agency (BAZNAS) of Cirebon City in fostering economic independence among mustahik (zakat recipients) through productive zakat programs that incorporate digital technology. The focus of this study is to explore how BAZNAS' empowerment initiatives go beyond simply providing capital by integrating structured business mentoring and facilitating digital transformation to stimulate entrepreneurial progress. By employing a qualitative approach with a case study framework, the research examines the real impact of BAZNAS' programs on the livelihoods of mustahik. Data for the study were gathered through semi-structured interviews with 12 mustahik participants, program coordinators from BAZNAS, and local field facilitators. Additionally, observations during entrepreneurship workshops and analysis of official documentation provided supplementary data to strengthen the research findings. The study reveals three key outcomes: increased access to business capital for productive ventures, a growing adoption of digital tools in the operations of micro-enterprises, and enhanced financial independence achieved through business development. The findings show that BAZNAS Cirebon City has effectively contributed to improving mustahik's business management skills, expanding their access to digital markets, and supporting sustainable entrepreneurship. These efforts align with the broader goal of zakat-based empowerment, especially in the context of digitalization. The study emphasizes that the integration of digital tools is vital to empower mustahik and increase their productivity, as it enhances their ability to reach broader markets and manage their businesses more efficiently. Furthermore, the research offers practical recommendations aimed at expanding digital literacy among mustahik, promoting technology-based entrepreneurship, and improving the delivery of digital financial services within zakat distribution programs. These recommendations seek to enhance the overall effectiveness of zakat-based empowerment initiatives in the digital age.

Keywords: BAZNAS of Cirebon City; Digital Literacy; Digital-Based Economic Empowerment; Economic Independence of Mustahik; Productive Zakat.

Received: July 06, 2025;

Revised: July 20, 2025;

Accepted: August 03, 2025;

Published : August 05, 2025

Curr. Ver.: August 05, 2025



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1. Introduction

The dynamics of the global economic system are currently undergoing a significant transformation, increasingly driven by the rapid expansion of digital technologies. This advancement has permeated various facets of human life, including the management of social welfare systems, which are now progressively adapting to modern technological applications. Among the critical components of social welfare is the management of zakat, which is globally acknowledged as a crucial financial tool supporting sustainable economic development. Zakat's relevance continues to grow due to its alignment with international objectives such as

the Sustainable Development Goals (SDGs), particularly in eradicating poverty comprehensively and sustainably. In Indonesia, home to the largest Muslim population, zakat holds a strategic role in promoting the economic progress of the Muslim community.

Prior studies have discussed zakat management, highlighting its transition from consumptive distributions towards productive empowerment schemes [1] (Hajar et al., 2023). However, challenges persist regarding the effective utilization of zakat to foster mustahik independence in the era of accelerating digital transformation. The National Amil Zakat Agency (BAZNAS), as a government-endorsed institution, plays a crucial role at the national level in enhancing the welfare of low-income populations. According to BAZNAS data (2023), there has been a steady increase in productive zakat disbursement, yet significant gaps remain between the collected zakat funds and the number of mustahik who successfully transition from poverty to economic independence [2] (Nikma & Ghufro, 2025). This phenomenon is particularly evident in local contexts such as Cirebon City, where the post-pandemic socio-economic landscape and unequal digital access continue to hinder inclusive economic growth.

Cirebon's local economy is characterized by an interdependent ecosystem of services, trade, and small-scale industries. Although this ecosystem fosters economic activity, digital transformation has yet to penetrate all societal levels evenly. Research by [3] Afiatin (2024) revealed that, despite BAZNAS Cirebon City implementing various productive zakat programs, persistent obstacles exist, especially concerning sustainable business mentoring and the limited technological literacy of mustahik. Many mustahik still struggle to adapt to the rapid shift towards digitally integrated business ecosystems.

Consequently, reorienting zakat management from a consumption-based approach towards productive, technology-driven empowerment demands rigorous academic exploration. The utilization of digital tools presents vast potential to accelerate the economic autonomy of zakat recipients. Contemporary innovations, including digital skills training, financial literacy enhancement, and technology-based microenterprise development, are increasingly recognized as effective mechanisms for long-term economic improvement [4] (Maulana & Wahyuningdyah, 2023).

Empirical studies reinforce these perspectives. [5] Maharati (2024) demonstrates that mustahik involved in technology-integrated zakat programs exhibit significantly higher business growth compared to recipients of traditional consumptive assistance. Nevertheless, recent literature remains limited regarding in-depth analyses of mustahik empowerment processes using digital-based zakat in Cirebon. Most research focuses on economic outcomes, neglecting the transformative journey of mustahik adapting to digitalization [6] (Ridwan, 2024; Solehatun, 2024).

This research addresses this gap by investigating how digital transformation influences mustahik behavior, mindset, and adaptability. Zakat is viewed not only as an economic catalyst but also as a tool for strengthening social solidarity and cultural resilience. It fosters community self-reliance, social harmony, and enhances social cohesion amidst dynamic global changes [7] (Salsabila & Sampurna, 2024).

The study seeks to enrich intervention strategies for adaptive, well-targeted socio-economic programs in Cirebon. This includes exploring digital literacy enhancement among vulnerable groups who remain marginalized in the digital economy. [8] Sovia et al. (2020) emphasize that successful productive zakat interventions are closely tied to mustahik mastery of digital competencies, particularly among microentrepreneurs sustaining household economies.

Strengthening digital skills constitutes an inseparable component of sustainable zakat-based empowerment programs. This study critically examines the strategic role of BAZNAS Cirebon City in promoting mustahik economic independence through optimized productive zakat initiatives, focusing on digital transformation. It also evaluates the mentoring models, technological adaptability of mustahik, and identifies prevailing challenges and emerging opportunities within the digital empowerment process.

From an academic perspective, this research contributes to expanding the theoretical framework on zakat-driven economic empowerment through a qualitative phenomenological approach that prioritizes the subjective experiences of mustahik. Practically, the findings will serve as concrete recommendations for BAZNAS Cirebon City and similar zakat institutions in designing technology-oriented empowerment programs that foster sustainable economic independence.

A qualitative methodology is applied, emphasizing meaning-making processes, lived experiences, and the socio-economic dynamics of mustahik engaged in technology-enhanced productive zakat schemes. The anticipated results aim to fortify BAZNAS' transformative role in cultivating a more independent, productive, and competitive society in the long term.

2. Preliminaries or Related Work or Literature Review

This segment presents a contemporary overview of relevant theoretical frameworks and previous research findings. The discussion is arranged through multiple dimensions. First, this study elaborates on prior scholarly works relating to research subjects, methodological approaches, and the derived outcomes. This approach facilitates the identification of research gaps and highlights distinctions between existing research and the present study. Second, this section integrates conceptual theories with pertinent academic literature, systematically describing each theoretical foundation under dedicated subsections.

2.1 Mustahik Economic Empowerment and Productive Zakat Implementation

The utilization of productive zakat has emerged as a principal strategy employed by the National Amil Zakat Agency (BAZNAS) to elevate the socio-economic welfare of Muslim communities. Empowerment, as interpreted by Zimmermann (2000), refers to the process of enhancing individual and collective capacities to exercise control over their lives by broadening access to economic, social, and cultural resources. The productive zakat model intends to channel zakat funds not merely for consumption but towards entrepreneurial capital formation, facilitating sustainable economic self-sufficiency [9] (Putri, 2025).

2.2 Empowerment Theory and Decision-Making Autonomy

A key framework relevant to mustahik empowerment is [10] Narayan's (2005) empowerment theory, which identifies access to resources and decision-making autonomy as fundamental elements. Productive zakat initiatives demonstrate resource access via financial capital and skills training, while autonomy materializes through mustahik's growing capacity to independently manage their economic decisions [1] (Hajar et al., 2023).

2.3 Zakat and Distributive Justice

Beyond religious obligations, zakat correlates with equitable wealth distribution. Rawls (1971), in *A Theory of Justice*, advocates reducing inequality by prioritizing benefits for marginalized groups. This aligns with BAZNAS' distributive policies that aim to balance socio-economic disparities through productive zakat schemes [2] (Nikma & Ghufro, 2025).

2.4 Strategic Management Theory in Zakat Governance

From an organizational perspective, zakat practices are examined through the lens of strategic management theory, focusing on competitive advantage and long-term sustainability. [9] Putri (2025) indicates that program success is driven by institutional capacity strengthening, multi-sector collaboration, and digital technology utilization to expedite empowerment amid modern economic transitions.

2.5 Empirical Evidence of Productive Zakat Outcomes

Numerous empirical studies validate the impact of productive zakat on mustahik economic advancement. [3] Afiatin (2024) studied livestock-based empowerment in Cirebon, showing success depends on sustained mentoring and digital marketing optimization. [4] Maulana & Wahyuningdyah (2023) reinforce this by proving that digital-integrated zakat programs effectively elevate beneficiaries' income levels.

2.6 Digital Platforms Expanding Market Access

Supporting evidence comes from [5] Maharati (2024), who found that digital tools—marketplaces, social media, and e-commerce platforms—substantially widen market access for mustahik in Makassar, resulting in improved household earnings and stronger small business sectors.

2.7 Literature Gaps on Behavior Transformation

Despite these insights, prior research remains focused on income growth, neglecting behavioral and social transformation aspects among mustahik. Studies rarely address personal development, self-confidence growth, or social independence in depth [6] (Ridwan, 2024; Solehatun, 2024).

2.8 Digital Literacy and Productive Zakat Integration

An overlooked area is the intersection between productive zakat empowerment and digital literacy. [8] Sovia et al. (2020) stress that digital competence is crucial for mustahik's micro-enterprise success, yet many empowerment designs under BAZNAS insufficiently integrate this element.

2.9 Theoretical Integration for Research Focus

In response, this study combines empowerment theory, distributive justice principles, and strategic management perspectives, emphasizing the role of digitalization. The research examines how BAZNAS Cirebon City enhances mustahik economic resilience through digital-supported productive zakat and targeted business mentoring.

2.10 Academic and Practical Research Contributions

By establishing a comprehensive theoretical framework, this study aims to enrich academic discourse on zakat-based empowerment mechanisms while delivering actionable recommendations for optimizing zakat governance at BAZNAS. Special attention is directed towards digital integration strategies for accelerating economic independence among impoverished communities in the globalization era.

3. Proposed Method

This research applies a qualitative methodological approach through a case study design to deeply investigate the role of BAZNAS Cirebon City in facilitating mustahik empowerment by implementing productive zakat programs supported by digital technology. The case study approach enables direct exploration of real-life occurrences, providing researchers the flexibility to observe social phenomena in their natural context and capture the dynamic interactions among program participants in the field [11] (Creswell & Poth, 2018; Apriani & Nuryakin, 2021).

The study is conducted in the administrative area of Cirebon City, strategically selected through purposive sampling due to its established implementation of structured digitalized zakat empowerment programs. The research location is chosen because of the consistent application of digital innovations by BAZNAS Cirebon City. Data collection occurs over a three-month period, from May to July 2025, to gain comprehensive insight into the ongoing productive zakat initiatives targeting mustahik [12] (Nurismalatri, 2025).

Research participants are categorized into three core groups: (1) mustahik beneficiaries of digital-based productive zakat programs, (2) BAZNAS program administrators in Cirebon City, and (3) external field facilitators and partner organizations engaged in program operations. Participant selection involves purposive sampling, emphasizing mustahik who have been active in the empowerment program for at least one year and currently manage digital-based enterprises. Additionally, a snowball sampling technique is adopted to broaden the respondent network, enhancing data richness and depth [13] (Baco & Raehana, 2025).

Primary data is acquired through semi-structured interviews, enabling flexible yet targeted discussions aligned with research objectives. The researcher further employs observation techniques by attending various BAZNAS activities, including mustahik business development workshops, digital marketing training, and business progress monitoring sessions [14] (Puspita et al., 2025).

To ensure data validity, methodological triangulation and source triangulation are employed by integrating interview results, field observations, and administrative records. Member checking is also applied, where preliminary data interpretations are verified with key informants to ensure accuracy and credibility, consistent with recommendations by [15] Apriani & Nuryakin (2021).

Data analysis follows the interactive model by Miles and Huberman, encompassing three phases: data reduction, data display, and conclusion drawing. Open coding is applied during data reduction to identify emerging themes, followed by axial coding to correlate these themes with observed empowerment outcomes among mustahik [16] (Miles, Huberman & Saldaña, 2014; Fudaili, 2025).

A thematic analysis technique organizes data into several key categories, such as economic self-reliance improvement, enhancement of digital competencies, and the impact of institutional program interventions. These categories are subsequently analyzed to determine significant socio-economic changes among mustahik post-program participation [17] (Sari et al., 2025).

The research primarily focuses on evaluating dimensions of productive economic empowerment through qualitative narratives encompassing mustahik experiences, entrepreneurial transformations, and technological adaptation capacities as primary indicators of independence. These indicators align with existing research on productive zakat empowerment [18] (Fatonah, 2025).

By employing this methodological framework, the study aims to present a comprehensive depiction of BAZNAS Cirebon City's program effectiveness, particularly in accelerating mustahik independence through digital transformation, which increasingly constitutes a critical necessity in the modern small-business development landscape.

4. Results and Discussion

4.1. Research Findings

This research successfully identifies four primary thematic focuses in the economic empowerment process for mustahik facilitated by BAZNAS Cirebon City through the implementation of digital-based productive zakat programs. The core dimensions include: (1) Expansion of Access to Productive Business Capital; (2) Transformation of Business Models Toward Digital Technology Utilization; (3) Reinforcement of Micro-Enterprise-Based Economic Independence; and (4) Enhancement of Mustahik Socio-Economic Impact through Structured Mentoring Programs.

4.1.1 Expansion of Access to Productive Business Capital

The majority of mustahik respondents indicated that their participation in productive zakat programs marked their first experience in accessing business capital, which was previously beyond their financial reach. One illustrative testimony came from Mrs. D (43 years), a program beneficiary, who remarked:

"Initially, I was part of the BAZNAS warung berkah program. Before joining, I lacked any capital, merely selling small goods from home. After receiving capital support from BAZNAS, I was able to expand my stall significantly. What truly benefited me was not just the financial capital, but also the business training provided."

BAZNAS implemented a non-repayable grant scheme where beneficiaries were exempt from financial repayment obligations but were required to engage in routine business mentoring sessions and progress evaluations conducted by BAZNAS field officers. This grant-based model is now standard practice within zakat productive programs, as evidenced by similar schemes adopted by BAZNAS Kabupaten Cirebon, formally documented on the institution's official platform.

The structured approach to distributing zakat in the form of capital grants coupled with mentorship has not only stimulated entrepreneurial activity but also reduced dependency on high-interest informal loans. Field observations confirmed that the initial access to productive capital has been instrumental in unlocking mustahik's entrepreneurial potential, especially among women-owned micro-enterprises and home-based businesses that historically lacked access to formal credit mechanisms.

4.1.2 Business Model Transformation Through Digital Technology Integration

This study further uncovered a noteworthy transition in business models among mustahik participants following their involvement in digitally integrated zakat programs. Prior to participation, most beneficiaries operated traditional, cash-based microenterprises without exposure to digital payment systems, online marketplaces, or social media promotional tools.

Following program inclusion, substantial improvements were recorded in their adoption of digital business tools, transforming their operational methods and market engagement strategies.

For instance, Mr. S (36 years old), a beneficiary within the catfish farming program, shared:

"I used to only sell to neighbors and local markets, but since joining BAZNAS programs, I've learned how to upload products to Facebook, supported by my son who helps me navigate digital apps. Now, my customers pay using QRIS provided by BAZNAS, and orders also come through WhatsApp channels."

Institutional support has been instrumental in this transition. BAZNAS Kabupaten Cirebon introduced comprehensive digital literacy workshops, QRIS payment facilitation, and promotional channels via social media platforms and the official website to enhance mustahik's market visibility. This structured approach has resulted in increased consumer engagement, geographical market expansion, and greater income predictability for the beneficiaries.

Field observations confirmed the proliferation of digital competencies among mustahik. The shift towards digitization is progressively reducing reliance on conventional sales channels, fostering a more resilient and adaptive entrepreneurial mindset across micro-enterprises in the Cirebon region.

4.1.3 Strengthening Economic Autonomy Through Microenterprise Development

The findings also revealed that participation in the productive zakat program had a substantial impact on enhancing mustahik's capacity to achieve economic self-sufficiency through the establishment and development of microenterprises. Interviews conducted with twelve mustahik highlighted that ten of them experienced noticeable improvements, not only in income levels but also in entrepreneurial competencies, including better management of business activities and operational decision-making.

Mrs. F (40 years old), engaged in the culinary sector, shared her transformation:

"Previously, I only made cakes when there were specific orders, which meant inconsistent earnings. But since joining the program, I can now produce daily and have a regular customer base, with many orders coming via online applications."

Observations indicated that microbusinesses nurtured by BAZNAS had evolved in their operational management. Beneficiaries were increasingly adopting modern entrepreneurial practices, such as branding through product logos, creating digital product catalogs via WhatsApp, and implementing basic bookkeeping to manage cash flow systematically. The introduction of these practices has enhanced financial discipline and encouraged reinvestment strategies among mustahik, particularly in household-based businesses previously characterized by informal structures.

Furthermore, digital mentoring facilitated by BAZNAS equipped participants with knowledge on microenterprise scaling strategies, effective product positioning, and customer relationship management through digital platforms. This contributed to building entrepreneurial resilience, enabling mustahik to navigate market fluctuations and external economic shocks more effectively.

4.1.4 Enhanced Socio-Economic Impact of Productive Zakat Programs

In addition to individual economic benefits, the study highlighted the broader socio-economic impacts generated by BAZNAS's productive zakat program. Beneficiaries reported significant positive shifts in livelihood stability, digital technology adoption, and household well-being.

A mustahik (male, 35 years old), managing a small livestock enterprise, reflected:

"Before the assistance, I only owned one basic pen, but after receiving business capital from BAZNAS, I expanded to three pens, and my income doubled." Similarly, a female beneficiary (40 years old), involved in food processing, stated: "With BAZNAS's support, I could rent a better business space and purchase high-capacity equipment, which was previously unaffordable."

The research also emphasized a strong link between productive zakat and social upliftment. Mustahik previously constrained by financial limitations, especially women-led households, reported improved confidence in handling their businesses and supporting their family's basic needs, including educational expenses.

Digital empowerment had a direct influence on business expansion. Several beneficiaries, previously unaware of online business tools, had transitioned to using popular platforms

such as Facebook Marketplace, ShopeeFood, TikTok Shop, and Instagram. Younger family members often assisted older mustahik in setting up and operating these platforms, fostering intergenerational knowledge sharing and strengthening household economic cooperation.

For instance, a female mustahik (32 years old) managing a beverage business shared: *"After attending digital training sessions, I expanded sales through ShopeeFood, attracting new customers I never reached before."* Similarly, a male mustahik (45 years old) in aquaculture stated: *"Promoting on Facebook groups and WhatsApp helped me find buyers from outside Cirebon, boosting my sales significantly."*

Overall, the incorporation of digital tools transformed not only income dynamics but also strengthened household stability, with many mustahik reporting the ability to cover previously unmet needs such as children's schooling and health services.

4.2 Discussion

The overall findings of this study substantiate the effectiveness of productive zakat programs administered by BAZNAS Cirebon City in fostering economic empowerment among mustahik, particularly by aligning practical interventions with established empowerment theories. The field data demonstrates clear alignment with [10] Narayan's (2005) empowerment theory, which conceptualizes empowerment as the expansion of access to resources (resource dimension) and strengthening of decision-making autonomy (agency dimension). The comprehensive support system designed by BAZNAS—combining direct financial assistance, digital literacy training, and continuous mentoring—has evidently contributed to improving both dimensions among mustahik beneficiaries.

Firstly, the resource dimension is reflected through the facilitation of productive business capital, business coaching sessions, and the provision of digital payment tools such as QRIS. Before the intervention, mustahik generally faced structural barriers to financial access and market participation, relying on informal and unstable income sources. The productive zakat program effectively dismantled these barriers by integrating financial inclusion strategies, providing sustainable business capital without the burden of debt repayment, thus promoting more inclusive economic participation. This corresponds with Narayan's assertion that empowerment requires tangible improvements in resource accessibility, enabling marginalized individuals to elevate their socio-economic status.

Secondly, the enhancement of the agency dimension is apparent in the behavioral changes recorded among beneficiaries. Mustahik transitioned from passive recipients of social aid to proactive business operators, engaging in independent decision-making regarding product diversification, marketing strategies, and financial management. Empowerment, therefore, manifested not only economically but also psychologically, as mustahik reported heightened confidence in managing their entrepreneurial ventures and making autonomous economic choices, which is a critical indicator of sustainable empowerment.

From the distributive justice perspective, the findings correspond strongly with Rawls's (1971) principle of fairness in wealth distribution. The study demonstrates that zakat productive programs primarily target individuals within the lowest socio-economic bracket, delivering not merely consumptive relief but facilitating access to wealth-generating opportunities. By focusing on micro-enterprises owned by the underprivileged, BAZNAS plays a strategic role in correcting socio-economic disparities. The shift from temporary charity to productive empowerment ensures longer-term benefits, affirming Rawls's assertion that policies should be designed to favor those who are least advantaged in society.

Moreover, the application of digital technology further amplifies the redistributive function of zakat. The program's ability to incorporate modern payment systems, digital marketing techniques, and online sales channels has expanded market access beyond local constraints, empowering mustahik to participate in broader digital economies. This technological inclusion directly addresses inequalities in market access, enabling mustahik to penetrate more competitive economic sectors, thus reducing the income gap in a more sustainable and structural manner.

In addition, the study reflects positively on the institutional dimension of empowerment, closely aligning with strategic management theory. According to strategic management perspectives, organizational success is contingent upon adaptability, responsiveness to external environmental shifts, and strategic resource allocation. BAZNAS Cirebon City exemplified these principles by modifying traditional zakat distribution mechanisms and embracing digitalization to enhance the program's efficacy. By establishing digital infrastructure, introducing electronic payment systems, and maintaining a dynamic mentoring structure, BAZNAS not

only improved program outputs but also strengthened institutional resilience, ensuring the program’s relevance amidst changing technological landscapes.

Nonetheless, the study also identifies several practical challenges consistent with gaps in existing literature. One key issue is the uneven distribution of digital literacy among mustahik, particularly older participants with limited educational backgrounds. Despite the positive economic outcomes, disparities in digital skill acquisition threaten the program’s long-term sustainability. This underlines the necessity for differentiated digital training models tailored to diverse demographic groups, especially targeting vulnerable categories such as women and older adults in rural settings.

Furthermore, organizational limitations within BAZNAS, notably insufficient field of-ficers and limited follow-up mentoring post-initial assistance, represent systemic weaknesses. Although BAZNAS has made strides in institutional strengthening, the sustainability of empowerment outcomes remains susceptible to these operational gaps. Addressing these weaknesses through expanded human resources, ongoing digital education programs, and strengthened community partnerships is essential to ensure program continuity and effectiveness.

Finally, when contrasted with prior studies, this research offers unique contributions by demonstrating the synergistic impact of combining productive zakat mechanisms with digital empowerment components. Previous studies such as [8] Sovia et al. (2020) primarily emphasized income improvement, while this research highlights broader transformative changes, including digital adaptation, financial management enhancement, and psychological empowerment. The results suggest that productive zakat schemes should not be evaluated solely based on short-term income metrics but rather through a multidimensional framework encompassing socio-economic, technological, and behavioral outcomes.



Figure 1. Digital Payment Training Session by BAZNAS Cirebon City.

Table 1. Economic Empowerment Progress among Mustahik Beneficiaries

Type of Enterprise	Digital Tool Used	Outcome Indicator
Culinary	ShopeeFood, Instagram	Daily sales increased
Catfish Farming	Facebook, QRIS	Wider regional market
Livestock Farming	WhatsApp Marketing	Business expansion
Beverage Business	ShopeeFood	New customer reach
Processed Food	Instagram, TikTok	Equipment upgrade
Grocery Stall	WA Catalog, QRIS	Increased capital turn
Micro-retail	Facebook Page	More stable revenue

Table shows economic transformation among mustahik after participating in BAZNAS digital zakat programs



Figure 2. Product Catalog Created Mustahik via WhatsApp

(Demonstrates branding and digital transformation in home-based business)

Table 2. Comparison of Empowerment Outcomes Before and After Digital-Based Zakat Program

Indicator	Pre-Program Status	Post-Program Status	Remarks
Business Capital Access	Informal sources only	Formal, non-repayable	Greater financial inclusion
Digital Tool Usage	None or minimal	Multi-platform integration	Social media & QRIS enabled
Income Stability	Irregular	Monthly consistent	Improved sales cycle
Market Access	Local only	Regional/National	Facebook Marketplace, ShopeeFood
Entrepreneurial Confidence	Low	High	Improved self-efficacy
Household Welfare	Limited	Enhanced	Able to found education & health care
Technology Adoption Rate	<20%	>80%	Based on BAZNAS training outreach

Indicators show a measurable increase in economic and digital capacity among participants.



Figure 3. Revenue Comparison Before and After Program

(a) *Monthly Income Before; (b)* *Monthly Income After — showing >50% increase post-intervention.*

5. Comparison

A thorough comparative analysis against existing academic literature illustrates the unique academic and practical significance of this study in expanding knowledge on mustahik economic empowerment, particularly by integrating productive zakat programs with digital transformation frameworks.

Most prior empirical investigations have predominantly emphasized the financial outcomes derived from productive zakat schemes, frequently concentrating on indicators such as income improvement and business survival rates. [8] Sovia et al. (2020), for instance, established that the distribution of productive zakat substantially enhances short-term income security, mainly facilitated through micro-capital allocation and the application of group-based mentoring techniques. In a similar fashion, [3] Afiatin (2024) underlined the critical role of consistent assistance, revealing that a higher frequency of business mentoring directly correlates with improved entrepreneurial success among mustahik. However, these earlier studies largely focused on financial metrics, neglecting to explore deeper shifts in behavioral tendencies and technological adaptation capabilities within mustahik groups.

This current research contributes a more comprehensive perspective by transcending traditional assessment boundaries and applying a multi-layered evaluation approach. It simultaneously examines three fundamental aspects: financial independence, digital literacy improvements, and psychological empowerment. This methodology aligns with Maharati (2024), who argued that empowerment initiatives must incorporate both access to capital and skill development for sustainable social mobility. Nevertheless, in contrast to Maharati's urban-focused research, this study embraces a broader demographic, encompassing both urban and semi-urban mustahik, thus portraying a more inclusive and representative model of empowerment processes across diverse socio-economic environments.

An additional distinguishing characteristic of this research lies in its incorporation of digital transformation benchmarks. While earlier contributions, such as those by [9] Putri (2025) and [14] Puspita et al. (2025), discussed the economic advantages of productive zakat schemes, they overlooked systematic analysis regarding digital literacy's role. This gap is addressed in the present study, which captures how increased proficiency in digital tools—including QRIS payment solutions, online commerce platforms, and social media outreach—has driven not only significant income growth but also market expansion, personal branding, and enhanced business sustainability among mustahik entrepreneurs. These insights hold elevated relevance given the rapid advancement of Indonesia's MSME sector into digital commerce landscapes.

Additionally, this study provides an advanced empirical application of Narayan's empowerment model by confirming both critical components: the expansion of resource accessibility and the amplification of autonomous agency, through a combination of qualitative case narratives and quantitative performance indicators. In contrast to previous works that primarily emphasized material resource access, this study uncovers parallel growth in the beneficiaries' self-governing capacity, demonstrated by their initiatives in business scaling, product differentiation, and strategic decision-making within volatile markets.

From an organizational standpoint, much of the existing scholarly discourse fails to address the dynamic capacity of institutions to evolve alongside external changes. By assessing BAZNAS Cirebon City's deliberate adaptation of digital infrastructure within zakat operations, this research contributes to closing this scholarly void. BAZNAS's proactive response to technological trends—through the deployment of digital systems for payment, mentorship, and promotion—reflects a strategic alignment with modern management principles that prioritize institutional adaptability to ensure program relevance and longevity.

In conclusion, the outcomes of this investigation not only validate previous empirical claims but also offer an expanded analytical contribution by unveiling the compounded benefits of merging productive zakat distribution with targeted digital adaptation strategies. The study enriches scholarly discourse by illustrating broader dimensions of empowerment, diverse social contexts, and the growing significance of technology in socio-economic inclusion, thereby solidifying its position as a critical advancement in the field of zakat-driven poverty alleviation methodologies.

6. Conclusions

The comprehensive analysis from this research concludes that the productive zakat program operated by BAZNAS Cirebon City, when combined with digital transformation initiatives, delivers tangible and positive impacts in fostering economic independence among mustahik. The integration of accessible business capital, structured mentoring programs, and consistent digital literacy support has fundamentally shifted mustahik's roles—from passive aid recipients to proactive micro-entrepreneurs. This transformation is evidenced by steady improvements in household income, enhanced managerial competence, and measurable, step-wise business growth trajectories.

The research additionally emphasizes the pivotal role of digital literacy as a determinant of program success. Mustahik groups with a higher capacity to utilize technological services—including QRIS payment systems, social media marketing, and digital commerce platforms—experienced significantly faster business development compared to those struggling with technological adaptation. The facilitation of digital access by BAZNAS effectively widened market opportunities, reduced market barriers, and accelerated the revenue cycle of participating mustahik enterprises.

This study affirms the applicability of Narayan's empowerment theory, validating both key dimensions—resource access and autonomous decision-making agency—through empirical evidence. Furthermore, the program aligns with Rawlsian distributive justice principles by directing zakat resources toward the most economically disadvantaged groups, thus actively reducing social disparities via sustainable micro-enterprise development.

Collectively, these findings establish that the productive zakat scheme in Cirebon transcends short-term consumptive assistance and functions as a long-term empowerment mechanism. By combining capital access, business knowledge, and technological tools, the program advances economic self-sufficiency and promotes broader social equity within vulnerable populations.

The conclusions drawn from this research confirm that the structured application of productive zakat in Cirebon City directly contributes to the socio-economic upliftment of mustahik groups. This contribution is achieved through access to startup capital, continued entrepreneurial mentorship, and integration of digital business tools. The empowerment model designed by BAZNAS not only enhances the operational capacity of mustahik but also cultivates adaptability to technological shifts and strengthens self-confidence in managing independent business ventures. Such a hybrid empowerment approach—merging digital innovation with social accompaniment—has proven to be an effective model for achieving sustained economic resilience.

From a theoretical perspective, this research substantiates the dual-criteria empowerment model, emphasizing the need for access to resources and individual autonomy in economic decision-making. Furthermore, it extends current productive zakat literature by introducing digital literacy education as a core element, an aspect rarely addressed in previous studies. Consequently, this research delivers scholarly advancements by promoting a context-sensitive empowerment framework that aligns with modern socio-economic realities.

From an applied policy standpoint, this study recommends that BAZNAS Cirebon City enhance its digital capacity-building efforts by intensifying practical training and expanding online market access for mustahik. Integrating digital skills training with business development initiatives not only improves income generation but also enables mustahik to access broader markets and diversify their business networks. Additionally, the study advises adopting a hybrid mentoring model—combining both online and offline modalities—to mitigate technological skill disparities, particularly among older mustahik segments.

From a public policy lens, the findings highlight the necessity for stronger institutional collaboration between zakat management agencies and local governments to broaden the reach of digitally integrated mustahik empowerment programs. Such institutional synergy could foster a more inclusive microenterprise ecosystem at the local level and accelerate poverty reduction through productive and sustainable economic activities.

In terms of future academic contributions, the study proposes conducting comparative research across different regions to evaluate the scalability and adaptability of digitalized productive zakat models. Furthermore, future investigations should delve deeper into the inter-relationship between digital financial literacy and the sustainability of mustahik enterprises,

while also examining the cultural and social dynamics that influence the overall effectiveness of productive zakat interventions.

In summary, this research concludes that strengthening productive zakat through digital economic programs transcends traditional welfare distribution. It constitutes a transformative strategy, driving accelerated pathways to economic autonomy while reinforcing social resilience among mustahik communities in Cirebon City.

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