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Toward *muzakki*: Reconstructing a digital-ready productive *zakat* ecosystem through an integrated four-pillar model

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ABSTRACT

Productive *zakat* management in Indonesia is constrained by a persistent gap between its estimated potential and low realization, compounded by the absence of impact-based evaluation and limited integration with digital ecosystems. Prior studies remain fragmented, focusing mainly on economic outcomes, lacking an integrated transformation model, and overlooking the *munfiq* stage as a critical transition phase. This study addresses these gaps by reconstructing a digitally ready, productive *zakat* ecosystem to accelerate the transformation from *mustahik* to *muzakki*. Using a constructivist qualitative approach with a single case study at BAZNAS Banyumas Regency, data were collected through in-depth interviews, participatory observation, and document analysis, and analyzed using the Miles–Huberman–Saldaña interactive model. Findings reveal a pronounced execution gap, particularly in implementation and evaluation, resulting in partial achievement: beneficiaries consistently reach the *munfiq* stage but fail to transition to verified *muzakki* status. This reflects systemic weaknesses in sustained mentoring, outcome-based evaluation, and integrated data tracking. This study advances the literature by proposing the Integrated Four-Pillar Transformation Model, spiritual-ethical, managerial-strategic, economic-business, and social-mentoring, and by positioning the *munfiq* stage as a decisive inflection point in the transformation pathway. Policy implications emphasize the urgency of adopting outcome-based evaluation systems, institutionalizing structured mentoring, and developing digitally integrated *zakat* ecosystems enabling data-driven monitoring, scalable empowerment, and real-time impact measurement.

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1. Introduction

Zakat is one of the fundamental pillars of the Islamic economic system, which is multidimensional: it includes the theological dimension as an obligation of worship, the social dimension as a mechanism for redistributing wealth, and the economic dimension as an instrument for correcting structural inequality (Chamid et al., 2025). In the normative framework, *zakat* not only functions as a means of fulfilling individual obligations (fardu 'ain), but also as a social-collective institution designed to ensure a fair and sustainable circulation of wealth. The transformative orientation of *zakat* is most explicitly reflected in QS. At-Taubah [9]: 103, which commands the taking of *zakat* from property as an instrument of purification as well as collective welfare (Ibn Kathir, 2015).

At the global level, the management of productive *zakat* has become a strategic agenda in the discourse of Islamic social finance. Various countries with significant Muslim populations, including Malaysia, Bangladesh, and Indonesia, are trying to optimize *zakat* not only as a charitable instrument but as a mechanism for sustainable economic empowerment. However, the gap between the potential and the realization of *zakat* remains an unresolved structural problem.

Along with the development of digital technology, Islamic social finance discourse has also undergone a significant transformation towards a more integrated and technology-based ecosystem. In this context, the presence of *sharia* fintech, digital *zakat* platforms, and data-driven social finance approaches are strategic instruments for increasing the efficiency, transparency, and accountability of *zakat* management. Digitalization enables the collection, distribution, and monitoring of empowerment programs to be carried out in real time and on a data-driven basis. However, the integration of productive *zakat* management with the digital ecosystem remains suboptimal, both in institutional practice and in the development of academic conceptual frameworks. This condition shows an urgent need to reconstruct a *zakat* management model that is not only integrative in multidimensional terms but also adaptive to the development of digital technology.

In Indonesia, BAZNAS (National Amil *Zakat* Agency) estimates that the potential for national *zakat* reaches IDR 327 trillion per year. Still, the realization of collection in 2025 will only reach around IDR 44.6 trillion, or around 13.6 percent of this potential (BAZNAS, 2024). This gap not only reflects low collection, but also indicates broader governance issues: low *zakat* literacy, institutional fragmentation, weak regulatory incentives, and a trust deficit in the transparency of *amil* institutions.

At the local level, Banyumas Regency still faces serious poverty. BPS data (2024) recorded 207,800 people living in poverty, accounting for 11.95 percent of the total population. BAZNAS Banyumas Regency, as the official *zakat* management institution, has experienced significant fluctuations in the empowerment program: from 1,023 fostered *mustahik* in 2022 to only 204 *mustahik* in 2023. More fundamentally, there has not been a verified fostered *mustahik* who has been transformed into a *muzakki*. In contrast, active *muzakki* data is still dominated by the State Civil Apparatus (ASN) and the *Zakat* Collection Unit (UPZ), rather than by alumni of the empowerment program.

Previous studies on the transformation of *mustahik* into *muzakki* can be grouped into two main thematic clusters. First, research on the effectiveness of productive *zakat* programs shows that zakat institutional interventions can drive positive economic transformation for *mustahik* (Musyfiqa & Kholid, 2024; Cholifah, 2023; Rosyidi, 2024; Khoirunnisa, 2022). Second, research on the strategic management of *zakat* institutions identifies the importance of a structured approach in the management of empowerment programs (Fajari Yanto et al., 2024; Latief & Sandimula, 2022).

Despite the growing attention to productive *zakat* in the Islamic social finance literature, significant conceptual and empirical gaps remain (Efendi, 2025). First, the existing literature fails to present a truly integrative *mustahik-muzakki* transformation model; Most studies remain stuck in a reductionist approach that focuses on economic indicators alone, thus ignoring the multidimensional interactions between spiritual, managerial, social, and business aspects that are at the heart of the sustainable transformation process (Fatimah et al., 2026). As a result, no analytical framework has been developed that can explain the transformation trajectory in its entirety. Second, the absence of an impact-based evaluation system shows structural weaknesses in productive *zakat* governance. The majority of research and institutional practices are still oriented towards measuring administrative outputs, such as the amount of funds disbursed or the number of beneficiaries, without the ability to assess long-term outcomes and impacts, including the real success in transforming *mustahik* into *muzakki*. This condition not only limits the validity of the program's claims of success but also hinders the development of evidence-based policies. Third, the digital dimension of *zakat* empowerment remains relatively neglected in academic studies. The lack of research linking productive *zakat* to digital ecosystems, such as *sharia* fintech, digital *zakat* platforms, and integrated data systems, indicates a gap between technological developments and the conceptual framework of *zakat* management. In fact, without digital integration, efforts to improve the efficiency, transparency, and scalability of the productive *zakat* program will be difficult to achieve optimally (Kholimah et al., 2025).

This research aims to fill this gap by introducing three scientific novelties and first, integrating the strategic management framework of Wheelen et al. (2015) with empowerment theory (Suharto, 2014) and transformative learning (Mezirow, 1997) as a multidimensional analytical lens that has never been applied simultaneously in the study of productive *zakat*. Second, reconstructing the productive *zakat* ecosystem through an integrative four-pillar transformation model; and third, reconceptualizing the *munfiq* stage as a critical transition phase with its own significance in the *mustahik* transformation trajectory.

Based on the background and gaps of the research, this research is formulated in several main questions, namely: (1) how BAZNAS Banyumas Regency implements the strategy of transforming *mustahik* into *muzakki* through the productive *zakat* program; (2) what are the obstacles faced in the transformation process; and (3) how an integrated productive *zakat* ecosystem model can be constructed to encourage more effective and sustainable transformation.

2. Literature Review

Productive Zakat and Islamic Economic Empowerment Ecosystem

Productive *zakat* represents a paradigm of *zakat* management oriented toward sustainably building the economic capacity of *mustahik*. Unlike consumptive *zakat*, which merely fulfills immediate needs, productive *zakat* aims to create economic independence through long-term interventions. From the perspective of *maqāṣid al-syarī'ah*, productive *zakat* actualizes two primary objectives simultaneously: *ḥifẓ al-māl* (the protection and development of wealth) and *ḥifẓ al-nafs* (the improvement of human quality of life) (Anjelina et al., 2020).

The fundamental distinction between consumptive and productive *zakat* lies in their orientation, approach, instruments, and success indicators. Consumptive *zakat* is charitable and reactive in nature, employing instruments such as direct cash assistance or the provision of necessities. Productive *zakat*, by contrast, is transformative and proactive, providing business capital, skills training, and ongoing mentorship. In contemporary practice, the most effective approach is complementary, integrating both models adaptively in accordance with the conditions of each *mustahik*.

Over time, productive *zakat* has ceased to stand alone and has instead become part of a broader Islamic Social Finance Ecosystem. This ecosystem integrates various instruments, including *zakat*, *infaq*, *sadaqah*, *waqf*, and Islamic microfinance, within a single inclusive development framework. In this context, *zakat* serves as the entry point in poverty alleviation, subsequently reinforced by other instruments such as productive waqf and Islamic financing. This integration enables a multiplier effect that drives the transformation of *mustahik* toward sustainable economic independence.

Several models of *mustahik* economic empowerment have been developed, including: (1) the Graduation Model, which emphasizes gradual capacity-building; (2) the integration of *zakat* with Islamic microfinance; (3) community-based *Zakat* Community Development (ZCD); and (4) *zakat*-based entrepreneurship programs. These models demonstrate that the success of productive *zakat* is largely determined by the continuity of intervention and the quality of accompanying mentorship (Firmansyah et al., 2024).

The Concept of *Mustahik* Transformation Towards *Muzakki*

The term *mustahik istahaqqa*, meaning 'one who is entitled,' refers normatively to the eight categories of *zakat* recipients explicitly stipulated in QS. At-Taubah [9]: 60. In contemporary empowerment discourse, a fundamental paradigm shift has occurred: *mustahik* is no longer viewed as a passive object of charitable intervention but is reconceived as an active agent of development who possesses latent capacity that can be cultivated through planned, structured, and sustained intervention (Suharto, 2014).

The term *muzakki* zaka means to grow, to be pure, and to be blessed. Terminologically, a *muzakki* is a Muslim individual whose wealth has reached the *nisab* (minimum threshold) and *haul* (one lunar year of ownership), thereby incurring the religious obligation to pay *zakat*. The transformation from *mustahik* to *muzakki* is a multidimensional process encompassing four simultaneous dimensions: economic-financial (achieving the *nisab* threshold), psychological-behavioral (changes in self-efficacy and entrepreneurial motivation), social-relational (expanding networks and social standing), and spiritual-religious (deepening the consciousness of sharing and giving) (Zulkarnain & Farkhani, 2021).

This transformation unfolds through a gradual (tadarruj) process of five sequential phases: (1) Dependent Mustahik full dependency with no productive capacity; (2) Productive Mustahik initial economic activity with unstable income; (3) Munfiq stable livelihood with autonomous fulfillment of basic needs and the emergence of voluntary giving (infaq) despite not yet reaching the formal *zakat nisab*; (4) Toward Independence more stable business management with diminishing reliance on assistance; and (5) Muzakki wealth reaching the *nisab* and *haul*, with regular and conscious *zakat* payment. The *munfiq* phase represents the most critical transitional stage, as it signifies a fundamental shift in the *mustahik*'s frame of reference from 'recipient' to 'giver ', a prerequisite for achieving full *muzakki* status.

Strategic Management of *Zakat* Institutions

The strategic management model developed by Indrajit (2013) provides a comprehensive analytical framework for understanding how *zakat* institutions formulate and execute transformation strategies. The model comprises four interconnected components operating in a continuous cycle: (1) Environmental Scanning the systematic analysis of both internal and external environmental factors; (2) Strategy Formulation the development of mission, objectives, strategies, and guiding policies; (3) Strategy Implementation the translation of strategy into action through programs, budgets, and operational procedures; and (4) Evaluation and Control performance monitoring and corrective action.

The urgency of strategic management for institutions such as BAZNAS derives from the complexity of their operating environment: religious mandate, demands for public accountability, the socio-economic dynamics of beneficiary communities, and the pressure to innovate in both *zakat* collection and distribution. Without a solid strategic management framework, *zakat* institutions risk being trapped in reactive, purely charitable distribution practices and failing to function as agents of systemic and sustained socio-economic transformation (Fajari Yanto et al., 2024). Mintzberg's (1987) 5Ps of strategy enriches this analysis by recognizing strategy not only as a formal plan but also as a pattern of adaptive action, a position within the broader ecosystem, and a perspective or institutional worldview

Digital Financial Inclusion and Data-Driven *Zakat* Governance

The advancement of digital technology has driven a significant transformation in *zakat* management. Digital financial inclusion broadens access to financial services for *mustahik* while simultaneously improving the efficiency of *zakat* collection and distribution (Ma'lufah & Zaenal, 2026).

The digitalization of *zakat* encompasses the use of digital platforms, mobile applications, and data integration to enhance the accuracy of disbursement and program monitoring. In the context of empowerment, the concept of platform-based empowerment has emerged, whereby *mustahik* not only receive assistance but also gain access to digital markets, business networks, and technology-based financial services (Dwiputra & Juliana, 2025).

Furthermore, the application of data-driven governance enables *zakat* institutions to make evidence-based decisions, conduct more precise poverty mapping, and monitor *mustahik* progress in real time. This transformation points toward the concept of smart *zakat* governance, which emphasizes transparency, efficiency, and accountability (Alhadi & Fata, 2026).

Prior Research and the Position of Novelty

This study integrates four theoretical frameworks synergistically. Strategic Management (Wheelen et al., 2015) is used to analyze the complete BAZNAS strategy cycle from formulation to evaluation. Empowerment Theory is employed to identify which empowerment dimensions have been fully operationalized and which remain underdeveloped. Transformative learning is applied to analyze changes in the *mustahik*'s frame of reference. The *Mustahik-Muzakki* Transformation Theory provides the normative continuum against which program achievement is assessed and beneficiary progress is positioned. The integration of these four frameworks yields an analytical model capable of examining the transformation process comprehensively, spanning institutional strategy, operational implementation, and the individual experience of *mustahik*.

Several previous studies have shown that productive *zakat* has the potential to encourage the transformation of *mustahik* towards economic independence through interventions such as business capital, training, and mentoring (Khoirunnisa, 2022; Cholifah, 2023; Rosyidi, 2024; Musyfiqa & Kholid, 2024). Some studies even show achievements up to the *munfiq* stage, and a small proportion reach the *muzakki* stage, especially in programs with intensive, structured mentoring. However, these studies generally still focus on aspects of program implementation and economic achievements, and have not examined in depth the strategic dimensions, multidimensional integration (spiritual, social, and psychological), and comprehensive transformation models. In addition, the specific context of BAZNAS Banyumas Regency and its strategic dynamics remain relatively unexplored within a comprehensive strategic management framework.

In contrast, the present study comprehensively integrates perspectives from strategic management, the Islamic social finance ecosystem, and multidimensional *mustahik* transformation within a single analytical framework. It further incorporates the dimension of *zakat* digitalization, including platform-based empowerment and data-driven governance, and employs a broader and more in-depth approach to impact measurement.

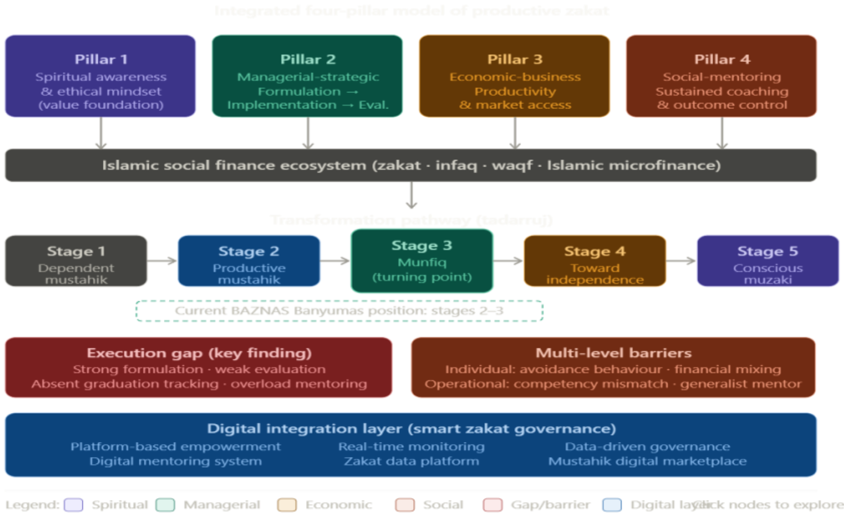

Figure 1. Integrated Four-Pillar Model of Productive *Zakat*

With a focus on the context of BAZNAS Kabupaten Banyumas, this research aims to provide both theoretical and practical contributions to the development of a *mustahik-to-muzakki* transformation model that is more adaptive, measurable, and sustainable.

3. Research Method

This study adopts a qualitative approach grounded in the constructivist paradigm (Guba & Lincoln, 1994) and employs a single case study design (Yin, 2018). This methodological orientation was chosen because the study seeks a deep understanding of the *mustahik* transformation process encompassing managerial, economic, social, psychological, and spiritual dimensions that cannot meaningfully be reduced to quantitative measurement.

The qualitative research design was selected based on three methodological considerations. First, the study is fundamentally process-oriented, concerned with how BAZNAS formulates and implements its strategy rather than merely with the outputs produced. Second, the key variables of interest, quality of mentoring, *mustahik*'s spiritual motivation, and psychological barriers to transformation, must resist quantification. Third, the study aims to produce a rich, contextualized account of one specific case rather than a statistical generalization across a sample.

The research site is BAZNAS Banyumas Regency, Central Java, Indonesia. The selection of this site is analytically justified as a critical and revelatory case. It is c*ritical* because, as a formally structured government-mandated *zakat* institution with established empowerment instruments (such as the decile approach and cost-sharing mechanism), it possesses the institutional capacity to produce *mustahik*-to-*muzakki* transformation. However, preliminary findings indicate the complete absence of verified transformation outcomes, thereby creating a paradox between institutional design and empirical results. This makes Banyumas a strategic case for testing the effectiveness of productive *zakat* models under relatively ideal organizational conditions. It is also *revelatory* because the researcher gained access to internal processes, mentoring dynamics, and institutional data that are typically difficult to observe, enabling an in-depth examination of transformation failure at the micro-process level.

Data collection was conducted over seven months (June 2025–March 2026) using three complementary techniques. First, semi-structured in-depth interviews were conducted with nine purposively selected informants representing three institutional levels: strategic management (the BAZNAS Chairperson), operational management (the Head of Distribution and Empowerment), administration (the BAZNAS Secretary), field facilitation (the Program Coordinator for Mustahik

Mentoring), and five active program beneficiaries. Second, moderate-level participatory observation was undertaken during field mentoring activities, *mustahik* business visits, and entrepreneurship training sessions. Third, documentary analysis was conducted on annual reports, standard operating procedures, *mustahik-muzakki* data records, and relevant legislation.

Data analysis followed the interactive model of (Miles et al., 2014), comprising three simultaneous, cyclical components: data condensation (verbatim transcription, first-cycle and second-cycle coding, and analytical memo writing); data display (analytical narratives, cross-informant comparison matrices, and conceptual diagrams); and drawing and verifying conclusions (cross-referencing field notes, triangulation, member checking, and peer debriefing).

The trustworthiness of the findings was established through four procedures following Lincoln and Guba (1985): (1) source triangulation comparing data from three distinct informant groups; (2) method triangulation cross-checking data obtained through interviews, observation, and documentation; (3) member checking confirming interpretations with key informants; and (4) peer debriefing subjecting findings and analytical interpretations to critical review by the thesis supervisor. Transferability was facilitated through a thick description of the research setting, informant characteristics, program context, and the socio-cultural-religious environment surrounding BAZNAS Banyumas.

However, this study also acknowledges several methodological limitations. First, the single-case study design limits the extent to which the findings can be generalized beyond the specific institutional and regional context of Banyumas. Second, reliance on qualitative data introduces potential subjectivity from both informants and the researcher, despite efforts to mitigate this through triangulation and validation strategies. Third, access constraints, particularly regarding sensitive financial data and long-term beneficiary tracking, may have limited the completeness of longitudinal analysis. Finally, the seven-month observation period, while sufficient for process tracing, may not fully capture long-term transformation trajectories that inherently require extended time horizons.

The primary strength of the single case study approach lies in its capacity to generate depth of understanding over breadth of coverage, to triangulate multiple sources of evidence, and to capture contextual nuances inaccessible to survey-based methods. This approach is particularly well-suited to answering the 'how' and 'why' questions underpinning this study's research questions.

4. Result and Discussion

Environmental Scanning: Decile-Based Beneficiary Mapping as the Strategic Foundation

The findings reveal that BAZNAS Banyumas has institutionalized a relatively structured environmental scanning mechanism through the *decile approach*. Theoretically, this aligns with the principle of *needs-based targeting* in Empowerment Theory (Suharto, 2014), which emphasizes diagnosing individual circumstances before determining appropriate interventions. Within the Wheelen and Hunger (2015) framework, the decile approach constitutes a form of *micro-level environmental scanning* — extending beyond macro-economic analysis to assess the internal productive capacity of individual *mustahik* as the empirical basis for strategy formulation:

> *"Our primary criteria for new mustahik are: having a clear business concept and relevant prior experience. Field assessments include structured interviews that cover readiness and business experience. Decile priority is given to those with low income but growth potential — not the destitute with no capacity whatsoever." — Muhsin Hamid, Program Coordinator (Interview, 17 March 2026)*

Compared with Cholifah's (2023) study of BAZNAS Kudus, which identified systemic weaknesses in program monitoring and oversight, BAZNAS Banyumas demonstrates a comparative advantage in its potential-based selection mechanism. However, both institutions share a common structural vulnerability in post-distribution monitoring. This comparison reinforces the argument advanced in the theoretical framework that effective *zakat* management requires not only a robust entry point (selection), but a sustained relational architecture across the entire empowerment cycle. The scientific contribution of this finding lies in operationalizing environmental scanning at the *individual mustahik level* — a dimension largely absent from prior strategic management studies of *zakat* institutions, which tend to frame scanning exclusively at the macro-institutional or regulatory level.

Strategy Formulation: The 50:50 Policy and Cost-Sharing Mechanism

The strategy formulation stage is manifested in three interconnected policies: (1) potential-based segmentation, (2) a 50:50 productive-consumptive distribution target, and (3) a cost-sharing mechanism designed to cultivate ownership. Analyzed through Mintzberg's (1987) 5Ps framework, these policies represent strategy simultaneously as *plan* (a formally designed structure toward transformation goals) and as *pattern* (a consistent institutional disposition to prioritize high-potential *mustahik* despite persistent consumptive pressure):

> *"The priority remains productive, but demand for consumptive assistance is high. We continue striving to maintain the proportion so that productive empowerment is not entirely displaced by pressing immediate needs." — Mr. Azis, BAZNAS Secretary (Interview, 20 June 2025)*

Critically, while the formulation stage addresses the enabling and empowering dimensions of Empowerment Theory, it has yet to formally integrate the protecting dimension (safeguards against the risk of business failure) and the fostering dimension (sustained maintenance of empowerment conditions). This exposes an incomplete operationalization of empowerment theory within strategy formulation itself, a contribution not previously documented in the productive *zakat* literature.

Strategy Implementation: The Z-Laundry and Z-Corner Programs

The implementation of Z-Laundry and Z-Corner represents an instructive empirical case for the *Economic-Business Pillar* (Pillar Three) of the Integrated Four-Pillar Model. Z-Laundry's distributed community model has organically generated a *horizontal learning community,* a form of peer-based knowledge transfer consistent with Social Learning Theory (Bandura, 1977), wherein participants exchange technical knowledge, including stain treatment techniques and pricing strategies, without formal institutional mediation. Z-Corner, by contrast, approximates a centralized group model providing physical infrastructure (stalls), equipment, and market access facilitation.

> *"I received assistance to set up a proper stall, which made my business look more legitimate... With Z-Corner, customers can now more easily recognize my business." — Mrs. Sari, Z-Corner Beneficiary (Interview, 24 March 2026)*

However, a significant implementation gap emerges: despite meaningful initial gains in business capacity, the absence of sustained follow-up mentoring impedes the consolidation of those gains.

> *"After receiving the equipment and training, my work became faster and more presentable... But the mentoring only happened once; after the launch, there has been no further mentoring." — Mrs. Leni, Z-Laundry Beneficiary (Interview, 5 December 2025)*

This finding directly corroborates Khoirunnisa's (2022) study of LAZIS Al-Haromain, which attributed two verified *muzakki* and six *munfiq* outcomes specifically to intensive, structured, ongoing mentoring. This contrast identifies *sustained mentoring as the principal differentiating variable* in transformation effectiveness. This study further introduces the concept of avoidance behavior, wherein *the mustahik* withdraws from program contact when business performance falls below expectations, as a psychologically grounded barrier closely analogous to Seligman's (1972) *learned helplessness*, a construct not previously theorized in the productive *zakat* literature.

Evaluation and Control: The Execution Gap as Central Theoretical Contribution

The evaluation and control stage exhibits the most significant divergence between normative aspiration and empirical reality, which this study terms the execution gap: a structural disjunction between robust strategy formulation and a systematically underdeveloped capacity for evaluation. The institution's evaluation system remains largely administrative in character, documenting disbursement volumes, recording training attendance, and producing activity reports without instruments capable of measuring longitudinal change in *mustahik* conditions.

> *"We recognize the importance of impact measurement. To date, our focus has remained on program delivery, and impact evaluation has yet to be standardized. In the future, we want clear performance benchmarks so that programs not only operate, but also generate real change." — Mrs. Khasanah, BAZNAS Chairperson (Interview, 6 October 2025)*

From the perspective of Islamic Social Impact Measurement (ISIM), the success of productive *zakat* must be measured by *outcomes and impact*s, including income improvement, business stability, behavioral change, and the transition to active *muzakki* status, rather than by mere *output* (volume of funds disbursed). The absence of standardized impact indicators deprives BAZNAS Banyumas of the empirical foundation required for evidence-based corrective action, creating an institutional *memory gap* and precluding graduation tracking.

The execution gap is positioned as this study's primary theoretical and practical contribution: it reframes program underperformance not as a failure of intent or design but as a structural consequence of the absence of formalized SOPs, outcome-based evaluation systems, and graduation-tracking mechanisms. Unlike prior studies (Cholifah, 2023) that attribute limitations to resource constraints alone, this study identifies the execution gap as a *systems-design problem* amenable to institutional redesign.

Transformation Achievement: Partial Achievement within a Positive Trajectory

Data triangulation across nine informants yields a significant reinterpretation of the achievement of transformation. While institutional management-level informants reported that no formal *muzakki* from the program cohort has been identified, field-level data demonstrate that the transformation process is actively unfolding, with the majority of beneficiaries positioned between Stage 2 (Productive Mustahik) and Stage 3 (Munfiq) of the five-stage transformation pathway.

> *"Z-Corner participants are already making regular infaq donations; by certain standards, they could already be regarded as equivalent to muzakki in terms of their consciousness of giving. Z-Laundry participants include many homemakers who previously had no income, and who now operate laundry businesses and regularly contribute infaq. None have formally become full muzakki, but they have reached the stage of regular voluntary giving." — Muhsin Hamid (Interview, 17 March 2026)*

Within the transformative learning framework (Mezirow, 1997), this constitutes a *change of frame of reference*, a fundamental shift in identity from 'assistance recipient' to 'empowered entrepreneur with social responsibility.' This transformation reflects the multidimensional framework advanced in the theoretical review, which characterizes the *mustahik*-to-*muzakki* transition as simultaneously economic (*nisab* attainment), psychological (self-efficacy), social (network strengthening), and spiritual (consciousness of giving).

The principal scientific contribution of this reinterpretation lies in repositioning the *munfiq* stage not as evidence of program failure, but as a significant achievement in its own right, demonstrating multidimensional change and constituting the most robust foundation for accelerating the transition to full *muzakki* status. This reframing challenges the binary success metric (*muzakki*/non-*muzakki*) dominant in the existing literature and proposes a more granular, trajectory-based evaluation standard.

Barriers to Transformation: A Multi-Level Analysis

Barriers to transformation were identified at three mutually reinforcing levels. At the individual (mustahik) level, three primary obstacles were identified: inconsistency in financial record-keeping; the co-mingling of business and household finances; and avoidance behavior—a tendency to withdraw from contact with the program coordinator when the business fails to perform as hoped. This avoidance behavior closely resembles the psychological concept of learned helplessness, wherein individuals who perceive themselves as lacking control over outcomes prefer withdrawal to the risk of further evaluation or disappointment.

At the mentoring (operational) level, the central obstacle is a competency mismatch between the diverse technical requirements of *mustahik*'s varied enterprises and the capacity of generalist program coordinators. Muhsin Hamid acknowledged: "The types of businesses run by the *mustahik* are highly diverse, each requiring a different technical approach. Under these conditions, it is not feasible for a single coordinator to possess comprehensive expertise across all business sectors." This dynamic produces generic mentoring, interventions insufficiently tailored to the technical specifics of individual enterprises and creates an overload that renders supervision reactive rather than proactive.

At the institutional (structural) level, the principal obstacles are: the absence of an integrated *mustahik* database and longitudinal tracking system, which produces an institutional memory gap; the non-existence of an outcome-based evaluation system and graduation tracking mechanism; and the dominance of consumptive distribution demands, which progressively erodes the budget available for productive empowerment. These findings are consistent with Musyfiqa and Kholid's (2024) conclusion that intensive oversight is a determinant of program success, and with Rosyidi's (2024) identification of mindset transformation as critical to empowerment outcomes. This study extends the literature by identifying avoidance behavior as a psychologically grounded barrier that has not been systematically theorized in the productive *zakat* literature.

The Integrated Four-Pillar Model and Digital Integration

Drawing on triangulated empirical findings and the multi-theoretical framework, this study proposes the Integrated Four-Pillar Model of Productive *Zakat* — structured around four mutually reinforcing pillars operating dynamically across the five-stage transformation pathway (Dependent Mustahik → Productive Mustahik → Munfiq → Toward Independence → Conscious Muzakki):

- Pillar One — Spiritual Awareness and Ethical Mindset (Value Foundation): Non-coercive cultivation of voluntary giving through Islamic learning integration, generating organic spiritual transformation as the primary differentiator between *zakat*-based and conventional economic development approaches.
- Pillar Two — Managerial-Strategic (Formulation–Implementation–Evaluation): Strong decile-based segmentation and productive priority policy at the formulation stage; significant execution gap at the implementation and evaluation stages; requires formalized SOPs and outcome-based evaluation systems.
- Pillar Three — Economic-Business (Productivity and Market Access): Currently the strongest implemented dimension; Z-Laundry and Z-Corner demonstrably enhance *mustahik* business capacity through capital, equipment, skills training, and network facilitation; organic peer-learning community enriches outcomes beyond formal program interventions.
- Pillar Four — Social-Mentoring (Sustained Coaching and Outcome Control): The most critical and historically weakest component; recent improvements (dedicated coordinators, one-year

mentoring commitment, monthly monitoring) mark a discernible shift toward structural mentoring, though the coordinator-to-beneficiary ratio remains a binding constraint.

A critical extension of the model concerns digital integration. The transformation toward smart *zakat* governance demands the operationalization of four digital mechanisms:

- Digital mentoring system: enabling asynchronous, specialist-led coaching that transcends the generalist coordinator's technical capacity and geographic constraints.
- Real-time monitoring tools: producing longitudinal *mustahik* performance data for evidence-based program adjustment and graduation tracking.
- *Zakat* data platform: enabling data-driven segmentation, precision poverty mapping, and automated *tracking of mustahik* status graduation.
- Mustahik digital marketplace: through which productive *mustahik* gain market access beyond geographical constraints, accelerating economic independence.

These mechanisms directly address the competency mismatch barrier at the operational level and the institutional memory gap at the structural level, the two most systemic barriers identified in the multi-level analysis. Digitalization is therefore positioned not merely as an enhancement of existing practice, but as a structural remedy for the execution gap itself.

Scientific Contribution and Positioning of Novelty

Table 1 summarizes the primary contributions of this study relative to existing research:

Table 1. Positioning of Novelty: This Study vs. Prior Research

Dimension	This study	Prior studies	Novelty
Analytical focus	Strategic management + multidimensional transformation	Economic/financial outcomes only	Integrates spiritual, managerial, economic, and social pillars
Evaluation framework	ISIM + SROI; outcome/impact-based	Output-based (funds disbursed)	Introduces impact-based graduation tracking
Barriers theorized	Avoidance behavior as learned helplessness; multi-level analysis	Resource constraints; oversight gaps	First systematic theorization of avoidance behavior in *zakat* literature
Digital dimension	Platform-based empowerment; data-driven governance; digital mentoring	Largely absent	Introduces smart *zakat* governance as a structural remedy for the execution gap
Transformation metric	Trajectory-based (stages 1–5); *Munfiq* repositioned as achievement	Binary: *muzakki*/non-*muzakki*	Granular, multidimensional success standard

Unlike prior studies that focus predominantly on the economic-financial dimension (Musyfiqa & Kholid, 2024), the Integrated Four-Pillar Model treats spiritual, managerial, economic, and social dimensions as inseparable components of a unified ecosystem. The implication is clear: the strengthening of sustained mentoring systems and impact-based evaluation mechanisms is the indispensable key to systematically accelerating the transformation of *mustahik* into *muzakki*. With a focus on BAZNAS Kabupaten Banyumas, this research contributes both theoretically, through the Four-Pillar Model and the execution gap construct, and practically by providing an actionable institutional redesign framework for *zakat* management institutions seeking to operationalize smart *zakat* governance.

5. Conclusions

BAZNAS Banyumas Regency has implemented a *mustahik*-to-*muzakki* transformation strategy through several interrelated components of strategic management. Environmental scanning is conducted through the decile approach, a potential-based selection mechanism that assesses economic readiness and business motivation. strategy formulation is manifested in a balanced consumptive–productive distribution target accompanied by a cost-sharing policy, although the protecting and fostering dimensions of empowerment have yet to be formally addressed. Implementation is delivered through the Z-Laundry and Z-Corner programs, which have generated measurable gains in business capacity alongside an organically emerging peer-learning community. Evaluation and control, however, constitute the most critical weakness in the overall strategy cycle: the institution's evaluation system remains administrative and output-oriented, lacking instruments to measure longitudinal change among *mustahik*. Program achievement is accordingly best characterized as partial achievement within a positive trajectory, with beneficiaries predominantly positioned between the Productive Mustahik and Munfiq stages of the transformation pathway, as evidenced by the emergence of regular voluntary *infaq* practice; to date, no beneficiary has formally attained *muzakki* status.

The central finding of this study is the execution gap: a structural disjunction between robust strategy formulation and a systematically underdeveloped capacity for evaluation. This gap should not be interpreted as a resource problem but rather as a *systems design problem* arising from the absence of formalized standard operating procedures, outcome-based evaluation instruments, and a graduation-tracking mechanism. Barriers to transformation were identified across three mutually reinforcing levels. At the individual level, limited financial literacy, the co-mingling of household and business finances, and avoidance behavior analogous to learned helplessness were the primary obstacles. At the operational level, a mismatch between mentors' generalist competencies and the diverse technical requirements of *mustahik*'s enterprises led to coordinator overload and to reactive rather than proactive supervision. At the structural level, the absence of an integrated *mustahik* database, a graduation-tracking mechanism, and an outcome-based evaluation system has created an institutional memory gap that further exacerbates the execution problem.

This study offers several principal theoretical contributions. First, it integrates Wheelen and Hunger's strategic management framework, Mintzberg's 5Ps, Suharto's Empowerment Theory, and Mezirow's transformative learning into a unified multi-theoretical analytical instrument that has not previously been applied simultaneously in productive *zakat* research. Second, it proposes the Integrated Four-Pillar Transformation Model, comprising mutually reinforcing pillars—Spiritual-Ethical, Managerial-Strategic, Economic-Business, and Social-Mentoring—operating across a multi-stage transformation pathway from Dependent Mustahik to Conscious Muzakki. Third, it reconceptualizes the *munfiq* stage not as evidence of program failure but as a critical transitional achievement, reflecting a shift in frame of reference that is the strongest predictor of eventual *muzakki* status. Fourth, it introduces the execution gap as a theoretically grounded and practically actionable construct for diagnosing institutional underperformance in *zakat* management, one that extends beyond conventional resource-constraint explanations.

Digital integration is positioned as the structural remedy for the execution gap through several interrelated mechanisms: a digital mentoring system that enables specialist-led, asynchronous coaching; real-time monitoring tools for longitudinal performance tracking; a *zakat* data platform that supports data-driven segmentation and automated graduation tracking; and a *mustahik* digital marketplace that expands market access beyond geographic constraints. Together, these mechanisms constitute what this study terms smart *zakat* governance, addressing the competency mismatch barrier at the operational level and the institutional memory gap at the structural level simultaneously.

Based on these findings, several recommendations are proposed. For BAZNAS Kabupaten Banyumas, priority should be given to formalizing mentoring SOPs that specify a sustained minimum mentoring duration, contact frequency, sector-specific modules, and avoidance-behavior escalation protocols; building an outcome-based evaluation system capable of measuring income growth, business stability, and behavioral change, complemented by a graduation tracking mechanism to identify *munfiq* and *muzakki* alums formally; adopting a sector-specialization mentoring model that replaces generalist coordinators with sector-specialist mentors in culinary, laundry, and retail sectors at a manageable mentor-to-beneficiary ratio per cluster; and integrating a digital *mustahik-muzakki* database featuring longitudinal performance profiles, stage-based progress tracking, digital mentoring logs, and automated stagnation alerts. At the national level, Kemenag and BAZNAS RI are encouraged to establish a national standard for *mustahik* empowerment programs—including minimum mentoring components, mandatory mentor-to-beneficiary ratios, and standardized impact evaluation instruments aligned with ISIM/SROI—to develop a national *zakat* data platform connecting district-level BAZNAS institutions for aggregated poverty mapping and cross-institutional benchmarking, and to reform national performance metrics from an output-based orientation toward outcome-based indicators such as stage progression, *muzakki* conversion rate, and *infaq* practice rate, with formal recognition of *munfiq* as a reportable performance indicator. For future research, extended longitudinal panel studies are recommended to track transformation trajectories and the sustainability of *munfiq* behavior, alongside multi-institutional comparative studies applying the Four-Pillar Model across BAZNAS and LAZ contexts, quasi-experimental testing of sector-specialization versus generalist mentoring models, and effectiveness studies examining the impact of platform-based empowerment and digital mentoring systems on transformation rates.

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