

Evaluation of Sustainable MSME Empowerment Through the BRILiaN Cart Program: A Maqasid Syariah Approach

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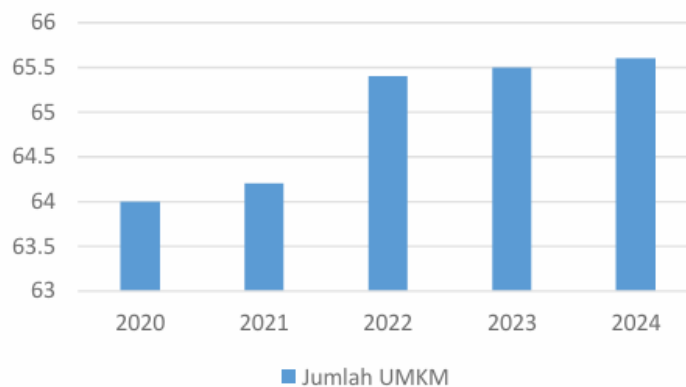
Abstract: This study aims to evaluate the sustainable empowerment of MSMEs through the BRILiaN Cart program by YBM BRILiaN SBO Malang, which is funded by zakat distribution. Although previous studies have widely examined MSME empowerment and zakat-based economic programs, there remains a gap in the literature regarding how zakat-funded empowerment initiatives are assessed using the comprehensive dimensions of maqāsid shari'ah in a real operational context. This study addresses that gap by analyzing the realization of the BRILiaN Cart program across the five dimensions of *maqāsid shari'ah*—*ḥifẓ al-dīn*, *ḥifẓ al-nafs*, *ḥifẓ al-'aql*, *ḥifẓ al-nasl*, and *ḥifẓ al-māl*. The research employs a qualitative method with a case study approach, using interviews, observations, and documentation involving ten beneficiaries of the program in 2024. The data were analyzed using thematic analysis to identify recurring patterns of empowerment outcomes. The findings indicate that the program positively impacts most beneficiaries, although the benefits are uneven due to varying levels of innovation capacity and digital literacy among *mustahik*. From the *maqāsid shari'ah* perspective, the program reflects principles of spiritual responsibility, economic sustainability, and social welfare. Beyond the local context, this study contributes globally by demonstrating how zakat-based empowerment models can serve as a framework for inclusive and value-driven microenterprise development in Muslim-majority and minority countries. Future research may expand the sample, employ mixed methods, and integrate quantitative measurements to assess program effectiveness more comprehensively.

Keywords: *Maqāsid shari'ah*; Empowerment of MSMEs; BRILiaN Cart, YBM BRILiaN

Introduction

Micro, Small and Medium Enterprises (MSMEs) are one of the economic sectors that have an important role in national economic development in Indonesia.¹ Its existence is considered capable of increasing income and creating jobs for others, so it is hoped that it can become a solution to Indonesia's problems of poverty and unemployment, which can then improve the welfare of the community. As stated in Article 33 paragraph 1 of the 1945 Constitution of the Republic of Indonesia, the goal of national economic development is to improve the welfare of all Indonesian people.² In recent years, MSMEs have experienced quite rapid development, as evidenced by data from the Central Statistics Agency (BPS) in 2024:³

Figure 1. UMKM Growth Chart 2020-2024



Source: BPS (2024)

The graph above shows an annual increase in the number of MSMEs in Indonesia, with the number expected to reach 65 million by 2024. Furthermore, data from the Ministry of Cooperatives indicates that MSMEs employ over 97% of the national workforce and contribute approximately 60% to Indonesia's GDP.⁴ This shows that MSMEs have three benefits at once, namely, alleviating poverty through the creation of employment opportunities, equalizing the community's economy, and providing foreign exchange income for the country. This shows the success of the macroeconomic policy in poverty alleviation and improving people's welfare. However, behind these figures, the MSME sector still faces two fundamental challenges that hamper competitiveness and sustainability: limited access to capital and low digital literacy.⁵ In addition, more than 70%

¹ Saodatul Maghfiroh, "Pemberdayaan UMKM Melalui Wakaf Hak Kekayaan Intelektual (HKI) Tinjauan Maqashid Syariah," *Jurnal Ilmiah Ekonomi Islam* 9, no. 3 (2023): 4514, <https://doi.org/10.29040/jiei.v9i3.9905>.

² Riska Habie, "Peran UMKM dalam Meningkatkan Kesejahteraan Masyarakat Ditinjau dari Maqashid Syari'ah (Studi pada Masyarakat Kecamatan Marisa Kabupaten Pohuwato Provinsi Gorontalo)" (Universitas Islam Indonesia, 2021).

³ Muhammad Iqbal Suharno dkk., *Pengembangan UMKM Berbasis Kemitraan Dengan YBM Brilian Medan*, 7, no. 4 (2025).

⁴ Taufik Hidayat, "Implementasi Pembiayaan Musyarakah pada Usaha Mikro Kecil dan Menengah dalam Aspek Maqashid Syariah," *IQTISHOD: Jurnal Pemikiran dan Hukum Ekonomi Syariah* 4, no. 2 (2025): 182–92.

⁵ Ong Wijaya Stefani Yunika dan Chatarina Yekti Prawihatmi, "AKSES UMKM KULINER TERHADAP PEMBIAYAAN MIKRO (Studi di Pasar Semawis Kota Semarang)," *Jurnal Riset Ekonomi dan Bisnis* 10, no. 1 (2017): 38, <https://doi.org/10.26623/jreb.v10i1.708>.

of MSMEs have difficulty obtaining formal financing, while weak digital capabilities and technological innovation hinder MSMEs from entering broader markets.⁶ In the context of these challenges, productive zakat has developed as a model of Islamic financial inclusion that offers alternative solutions for MSME actors. Through business capital schemes, asset provision, and mentoring, productive zakat can promote the economic independence of mustahik while creating equitable welfare in line with the objectives of maqasid syariah.

In practice, although MSMEs play a crucial role in the Indonesian economy, this sector still faces several challenges that can impact its progress and competitiveness. Previous research has shown that one of the main obstacles is limited access to capital, a limitation that hinders MSMEs development.⁷ This challenge is also supported by other research which states that the main problem often faced by MSMEs is limited access towards capital.⁸ Strengthened by research showing that around 70% of MSMEs experience difficulties in obtaining access to financing.⁹ To address this challenge, the Baitul Maal Foundation, one of the national zakat institutions, BRILiaN, launched a flagship program, the BRILiaN Cart. This MSME empowerment program is funded by BRI employee zakat funds, which are provided to MSMEs to support the economic development of those entitled to receive alms through capital assistance, carts, and business attributes. Although this program is very beneficial for recipients, it lacks business mentoring aimed at promoting economic independence and sustainability. Therefore, evaluation is necessary using the theory of maqāsid shari‘ah as formulated by al-Ghazali in al-Mustashfa, which establishes five main objectives of sharia, namely protecting religion (ḥifz al-dīn), protecting life (ḥifz al-nafs), protecting reason (ḥifz al-'aql), preserving lineage (ḥifz al-nasl), and preserving wealth (ḥifz al-māl). These principles provide guidance for beneficiaries to focus not only on economic benefits but also on social welfare to create a sustainable economy.¹⁰

There have been several previous studies on the empowerment of MSMEs in Indonesia, but none of them have discussed the objectives of the national zakat institution YBM BRILiaN, which aligns one of its programs with the principles of maqāsid shari‘ah. The only previous study that exists is a study conducted by Muhammad Iqbal Suharno et al. on partnership-based MSME development at YBM BRILiaN Medan. This study differs not only in its focus but also in its omission of maqāsid shari‘ah. Many studies using maqāsid shari‘ah as a perspective have also been conducted, but with different focuses and objectives

⁶ Firman Muhammad Abdurrohman Akbar dkk., “PENGEMBANGAN MODEL PEMBIAYAAN SYARIAH UNTUK USAHA MIKRO, KECIL, DAN MENENGAH (UMKM),” *Ar Rasyiid: Journal of Islamic Studies* 2, no. 1 (2024): 29–38, <https://doi.org/10.70367/arraysiid.v2i1.17>.

⁷ Popi Miranda, “Evaluasi Program Pengembangan Dan Pemberdayaan Umkm Oleh Dinas Perdagangan Dan Koperasi Kabupaten Kepahiang Dalam Perspektif Maqasid Al-Shariah” (IAIN Curup, 2025).

⁸ Ong Wijaya Stefani Yunika dan Chatarina Yekti Prawihatmi, “Akses UMKM Kuliner Terhadap Pembiayaan Mikro (Studi di Pasar Semawis Kota Semarang),” *Jurnal Riset Ekonomi dan Bisnis* 10, no. 1 (2017): 38, <https://doi.org/10.26623/jreb.v10i1.708>.

⁹ Firman Muhammad Abdurrohman Akbar dkk., “Pengembangan Model Pembiayaan Syariah Untuk Usaha Mikro, Kecil, dan Menengah (UMKM),” *Ar Rasyiid: Journal of Islamic Studies* 2, no. 1 (2024): 29–38, <https://doi.org/10.70367/arraysiid.v2i1.17>.

¹⁰ Nanda Ega Rupita, *Peran Wakaf Produktif dalam Pemberdayaan Ekonomi Umat: Studi Pada Model Pengelolaan Berbasis Maqashid Syariah* 07, no. 02 (2025).

than this study, starting from zakat,¹¹ waqf,¹² and microfinance.¹³ There is research that has similarities with this research, but still with different objects, namely research by Laila Rohmawati & Masruchin entitled Optimization of ZIS Distribution Through the MSME Empowerment Program at Lazismu Sidoarjo from the Perspective of Maqashid Syariah.¹⁴

Aiming to strengthen previous literature, researchers evaluated the MSME empowerment program already underway at the Baitul Maal BRILiaN Foundation's Laznas, specifically at SBO Malang. The Malang region has significant MSME potential, as evidenced by the continued growth of the number of MSMEs by 2024, reaching over 20,000 units.¹⁵ In addition, more than 150 cart units have been distributed in the Greater Malang area, however, the current phenomenon shows that the distribution of the Gerobak BRILiaN program does not guarantee the success of MSMEs' businesses, raising questions about whether recipients experience any changes before and after receiving assistance. This program also does not include mentoring or business training, requiring further analysis. From a review of the literature, there is a clear research gap. First, there is still little research that assesses productive zakat using a comprehensive maqāṣid shari'ah framework, particularly based on field studies and empirical data. Second, there has been no research evaluating the BRILiaN YBM BRILiaN Cart Program from the perspective of maqasid syariah, even though this program is run nationally and impacts thousands of mustahik. Third, research on the sustainability of zakat empowerment program outcomes is still very limited, so there is no clear picture of the long-term effectiveness of these programs. Therefore, this evaluation uses the perspective of maqāṣid shari'ah as a benchmark to assess the extent to which this program provides benefits not only from an economic perspective, but also social, moral, and spiritual perspectives.

Based on this gap, this study formulates two main questions:

1. How does the BRILiaN Cart Program impact the economic and social conditions of its beneficiaries?
2. How does the BRILiaN Cart Program perform in terms of empowerment when analyzed through the five dimensions of maqasid syariah?

By answering these two questions, this study is expected to provide a stronger academic contribution to the evaluation of productive zakat as an instrument for empowering MSMEs while enriching the literature on sharia-based financial inclusion based on maqasid syariah.

¹¹ Muhammad Zulfahnuri Syamsu dkk., "Pengelolaan Zakat Sebagai Kekuatan Pemberdayaan Ekonomi Umat Perspektif Maqasid Syariah" *FAWAID: Sharia Economic Law Review* 3, no. 1 (2021), <https://doi.org/10.31332/flr.v3i1.2704>.

¹² Dinda Nurmulya, *Inovasi Pengumpulan Dana Wakaf Uang Untuk Pemberdayaan Ekonomi UMKM Dalam Perspektif Maqasid Syariah (Studi Kasus BMT AU Surabaya)*, 8 (2025).

¹³ Riska Andriyani, "Implementasi Pembiayaan PNM Mekar Dalam Meningkatkan Usaha Mikro Berbasis Ekonomi Kreatif Ditinjau Dari Maqasid Syariah," *JEKSya Jurnal Ekonomi dan Keuangan Syariah* 2, no. 1 (2023): 313–27.

¹⁴ Laila Rohmawati, "Optimalisasi Pendistribusian ZIS Melalui Program Pemberdayaan UMKM di Lazismu Sidoarjo dalam Perspektif Maqasid Syariah," *Jurnal Tabarru': Islamic Banking and Finance Jurnal Tabarru': Islamic Banking and Finance* 7, no. 1 (2024): 249–62.

¹⁵ BPS Kota Malang, *Jumlah Usaha Mikro Kecil Menengah (UMKM) Menurut Kecamatan di Kota Malang (Unit)* (t.t.), https://malangkota.bps.go.id/id/statistics-table/2/NTMxIzI%3D/jumlah-usaha-mikro-kecil-menengah--umkm--menurut-kecamatan-di-kota-malang.html%20%20pada%206%20Februari%202025?utm_source=chatgpt.com.

Method

The research method used is a qualitative research type with a case study approach.¹⁶ This study aims to determine the success of optimizing zakat funds distributed through the Gerobak BRILiaN MSME empowerment program in the YBM BRILiaN SBO Malang area. The research location covers several subdistricts, such as Lowokwaru, Blimbing, and Kedungkandang in Malang City. The research and distribution of aid took place in July 2024, but further interviews regarding implementation in accordance with maqasid syariah were conducted in October 2025. The research subjects consisted of ten mustahik recipients of the program, who were selected using purposive sampling techniques. The informants had diverse characteristics, ranging in age from 30 to 55 years old, with culinary businesses such as traditional foods, beverages, chicken noodles, and market snacks, and had business experience ranging from one to ten years. Data collection was conducted through field observations to observe the distribution process of the carts and the business activities of the beneficiaries, semi-structured interviews to explore changes in social, economic, and spiritual conditions before and after receiving assistance, and documentation in the form of supporting photographs.¹⁷

In addition, this study also used secondary data from scientific articles and relevant official sources. All data were analyzed using Thematic Analysis based on the Braun and Clarke (2006) model, through the process of reading and understanding the data, coding, grouping codes into themes, reviewing the consistency of themes, and formulating final themes related to the five dimensions of maqāṣid shari‘ah. The reliability of the data in this study was enhanced by comparing findings from interviews, field observations, and documentation so that the information obtained could be ensured to be consistent and mutually reinforcing.¹⁸ The entire data collection process was conducted in accordance with ethical standards, whereby each informant first received an explanation of the research and gave their consent, their identities were kept confidential, and this research obtained ethical clearance from the relevant ethics institution in compliance with international research procedures.

Results

BRILiaN Cart YBM BRILiaN

The Baitul Maal BRILiaN Foundation (YBM BRILiaN) is a national zakat collection institution (LAZNAS) that has received official recognition based on the decree of the Minister of Religious Affairs of the Republic of Indonesia Number 458 of 2024. As LAZNAS, YBM BRILiaN manages zakat, infaq, alms, and other religious social funds (ZIS) with trustworthy and professional governance in accordance with sharia standards and applicable provisions.¹⁹ The BRILiaN Foundation implements the management of ZIS funds through five main program pillars: education, economics, health, da'wah, and social and humanitarian initiatives. These five pillars serve as a strategic focus for empowering communities across various aspects of life, from improving the quality of education and strengthening the economy through empowerment programs to providing affordable

¹⁶ Suharno dkk., *Pengembangan UMKM Berbasis Kemitraan Dengan YBM Brilian Medan*.

¹⁷ Andriyani, "Implementasi Pembiayaan PNM Mekar Dalam Meningkatkan Usaha Mikro Berbasis Ekonomi Kreatif Ditinjau Dari Maqasid Syariah."

¹⁸ Bunga Rampai, *METODOLOGI PENELITIAN KUALITATIF*, t.t.

¹⁹ Alethea Pricila, "Yayasan Baitul Maal BRILiaN Dapat Izin Jadi Lembaga Zakat Skala Nasional," detiknews, 29 Juli 2024, diakses 18 Oktober 2025, <https://news.detik.com/berita/d-7462084/yayasan-baitul-maal-brilian-dapat-izin-jadi-lembaga-zakat-skala-nasional>.

healthcare, developing da'wah as an effort to spread religious values, to providing social and humanitarian assistance to address the needs of those in need.²⁰ YBM BRILiaN has six values: integrity, professionalism, resilience, collaboration, inspiration, and leadership.

Some of the pillars of the YBM BRILiaN program are:

1. Educating Program

This is realized through three flagship programs: the Bright Scholarship (for higher education with intensive coaching), the Smart Scholarship (for senior high school), and My Scholarship (for all levels of education).²¹

2. Health Program

Some of YBM BRILiaN's health programs include the WASH program, village midwives, stunting awareness, and mass circumcisions, among others.²²

3. Social & Humanitarian Programs

In the context of empowerment, YBM BRILiaN has a flagship program, Family Strengthening, a family-based empowerment program with a comprehensive series of program interventions covering social, educational, economic, and spiritual aspects.²³

4. Economic Programs

Some of YBM BRILiaN's flagship economic programs include the Mustahik Income Generation Program (MIGP), BRILiaN Farm, and the BRILiaN Cart Program.²⁴

5. Da'wah Program

YBM BRILiaN offers numerous da'wah programs, including border da'i programs, mosque/prayer room assistance, Islamic boarding school assistance, convert programs, PHBI (Prosperous Islam), and more.²⁵

The BRILiaN cart is one of the realizations of an economic program that is present to answer the challenges of MSMEs in developing their businesses by providing carts and business capital. This BRILiaN cart is proof of the MSME empowerment program, especially for small-scale dhufa business actors. From the results of an interview with an employee who serves as Fundraising at YBM BRILiaN SBO Malang, namely Mbak Danty, it was stated that YBM BRILiaN SBO Malang annually distributes 350,000,000 for this program in stages according to the schedule for each region. This assistance is in the form of a cart with a price range of 2,900,000-5,000,000 depending on the type of cart, in addition to business capital of 900,000, and the creation of a BRI ATM and t-shirts.

²⁰ YBM BRILiaN, t.t., diakses 18 Oktober 2025, <https://ybmbriilian.id/tentang-kami/>.

²¹ "Pendidikan Archives," YBM BRILiaN, diakses 18 Oktober 2025, https://ybmbriilian.id/cat_program/pendidikan/.

²² "Kesehatan Archives," YBM BRILiaN, diakses 18 Oktober 2025, https://ybmbriilian.id/cat_program/kesehatan/.

²³ "Sosial Kemanusiaan Archives," YBM BRILiaN, diakses 18 Oktober 2025, https://ybmbriilian.id/cat_program/sosial/.

²⁴ "Ekonomi Archives," YBM BRILiaN, t.t., diakses 18 Oktober 2025, https://ybmbriilian.id/cat_program/ekonomi/.

²⁵ "Dakwah Archives," YBM BRILiaN, t.t., diakses 18 Oktober 2025, https://ybmbriilian.id/cat_program/dakwah/.

The criteria for recipients of assistance are:

1. Muslim
2. Underprivileged, maximum daily turnover of IDR 300,000
3. Business already running without a cart or broken down cart
4. Received a recommendation from BRILiaN staff
5. Never received similar assistance
6. Residing in the 25 cities covered by YBM BRILiaN SBO Malang

Data in July 2024 showed that BRILiaN Cart program assistance had been distributed to 14 mustahik spread across several areas in Greater Malang, including:

1. Table BRILiaN Cart Mustahik in Malang

No	Name	Types of Carts	Sale
1.	Yuli Yang	Display Cart	Seblak
2.	Wulan	Display Cart	Fried Foods
3.	Samsul	Display Cart	Rice Stall
4.	Fatmawati	Wheelbarrow	Snack
5.	Lasemi	Wheelbarrow	Traditional Herbal Medicine
6.	Yulieth Pramudya	Motorized Cart	Chicken Noodle
7.	Aripin	Wheelbarrow	Sago Dawet
8.	Nurul	Display Cart	Wonton Noodles
9.	Siti	Wheelbarrow	Fried Foods
10.	Isti	Wheelbarrow	Sticky Rice Powder
11.	Suandoko	Wheelbarrow	Chips
12.	Sugiyono	Wheelbarrow	Corn Rice
13.	Wiwit	Wheelbarrow	Corn Rice
14.	Nurwidayati	Wheelbarrow	Meatball

Source: Data processed by researchers (2025)

The cart handover ceremony is carried out by the mustahik (givers) carrying their merchandise to the handover location, commonly known as Djajan Kebaikan (Goodness Snack). Typically, the location is at a BRI office, where sales are prioritized to muzakki (payers), namely BRI employees. QRIS will be provided with a pay-as-you-wish concept. This activity aims to introduce the merchandise and the implemented program, as well as a momentum to bring the mustahik closer to the muzakki as a token of gratitude.

Economic Outcomes

The BRILiaN Cart economic program can be considered successful if there is a positive change in the beneficiaries from before and after the assistance. To confirm this, interviews were conducted with several mustahik (people who need the assistance). Based on the results of interviews with 10 BRILiaN cart recipients, they stated that there was an increase in sales after receiving the cart assistance and business capital. The results of the study show that the BRILiaN Cart program has had varying economic impacts on beneficiaries. Most informants reported an increase in income after receiving carts and

business capital assistance. The case of informant Yuli is the most prominent example. Before receiving assistance, she sold goods with limited reach and a simple menu. After receiving a motorized cart and additional capital, she was able to expand her sales range, add menu variations such as tofu and eggs, and open a catering service that regularly receives orders.²⁶ Marketing strategies through social media also made her business more widely known and increased her daily production. These changes show that productive zakat interventions can result in increased economic capacity when beneficiaries are able to manage capital in an adaptive, creative, and innovative manner.

2. Figure BRILiaN Cart Distribution Process in Malang



Source: Data collected by researchers (2024)

However, not all beneficiaries experienced an increase in sales. Informants such as Wiwit indicated that their income remained stable and did not experience a significant increase. They sold food in quiet residential areas, had limited menu innovation, and rarely promoted their businesses.²⁷ This situation shows that the provision of physical facilities and capital does not always correlate directly with an increase in business turnover. In other words, the economic results of the BRILiaN Cart program are greatly influenced by the individual's ability to choose a strategic location, innovate their business, and develop marketing strategies. The findings confirm that the economic impact of the program is conditional, as the success of beneficiaries is highly dependent on their individual business capacities. Sellers who possess creativity, decisiveness, and management skills are more likely to experience an increase in income. Meanwhile, beneficiaries with limited capacity tend to remain stagnant even though they receive the same assistance. This shows that economic empowerment requires not only physical capital, but also business capacity building so that income growth can be achieved evenly and sustainably.

Social Spiritual Outcomes

Research findings show that the BRILiaN Cart program not only has an economic impact, but also provides social and spiritual benefits that can be understood through the framework of maqasid syariah. In the context of mustahik empowerment, maqasid syariah serves as an evaluative framework that examines the extent to which zakat interventions are able to improve overall quality of life, including religion, soul, intellect, offspring, and wealth. In this study, all informants showed forms of improvement that can be categorized into these five dimensions:

²⁶ Yuli, hasil wawancara, (Malang, 19 Oktober 2025)

²⁷ Wiwit, hasil wawancara, (Malang, 19 Oktober 2025)

1. *Ḥifẓ al-dīn* (guarding religion)

As for the meaning of maintaining religion, Allah Almighty commands Muslims to always uphold the principles of Islam, for example praying, fasting, giving alms, carrying out the Hajj, fighting (jihad) people who hinder the preaching of Islam, and others.²⁸ In the economic context, maintaining religion is realized through a financial system that is in accordance with sharia, this includes a financial system free from usury, zakat as an instrument for wealth redistribution, halal principles in economic activities, and the development of waqf for social welfare.²⁹ Based on an interview with one of the beneficiaries, Mrs. Yuli, she said, "This assistance program has certainly made me more serious and responsible, because I believe this is a mandate. The funds come from the zakat assets of BRI employees, so they must be managed properly for the recipients."

2. *Ḥifẓ Al-nafs* (guarding the soul/life)

Islam requires humans to safeguard their lives, which includes meeting the needs for food, drink, clothing, and shelter. In the context of Islamic economics, it aims to ensure the well-being of individuals and society as a whole, including the provision of basic community needs, Islamic social security, labor protection, and occupational safety standards.³⁰ Based on an interview with one of the beneficiaries, Mrs. Yuli, she said, "The proceeds from this assistance have certainly helped my family's finances; I'm grateful for any amount. Since my business has expanded, I've been able to improve my house to make it more livable."³¹

3. *Ḥifẓ Al-aql* (guarding sense)

Sense has a major role in understanding the sharia, if reason experiences a problem, then all forms of intellectual activity will not develop.³² Sense must be protected in an Islamic economy, which is realized through investment in education and human resource development, research and development of Islamic economics, and Islamic financial literacy. Based on the results of an interview with one of the beneficiaries, Mrs. Yuli, said that: "Over time, I began to use social media to promote sales. Of course, this also had a significant impact on increasing income, and continued innovation to improve seller satisfaction. Although this assistance program does not provide training or business mentoring, but with the capital of my previous experience and the courage to try and expand relationships to join the community, I

²⁸ Annisa Jariah, "Analisis Penerapan Manajemen Syariah Melalui Pendekatan Maqashid Asy-Syariah Pada Hotel Natama Syariah Padangsidempuan" (IAIN Padangsidempuan, 2021).

²⁹ Muhammad Alvin Algifari dan Rozi Andriani, "Maqasid Syariah dalam Pengembangan Ekonomi Islam (Analisis Komprehensif dan Implementasi)," *JoSES: Journal of Sharia Economics Scholar* 2, no. 3 (2024): 95–100, <https://doi.org/10.5281/ZENODO.14522804>.

³⁰ Algifari dan Andriani, "Maqasid Syariah dalam Pengembangan Ekonomi Islam (Analisis Komprehensif dan Implementasi)."

³¹ Yuli, hasil wawancara, (Malang, 19 Oktober 2025)

³² Pujangga Candrawijayaning Fajri, "Pendekatan Maqashid Al-Syari'ah sebagai Pisau Analisis dalam Penelitian Hukum Islam," *Jurnal Penelitian Agama* 23, no. 2 (2022): 247–62, <https://doi.org/10.24090/jpa.v23i2.2022.pp247-262>.

became one of the selected MSME actors who received mentoring from the service and halal label.”³³

4. *Hifz Al-nasl* (guarding descendants)

Islam places great emphasis on establishing rules and purifying the family from defects and weaknesses, and providing them with the necessary improvements and tranquility to ensure a peaceful life. Islam is meticulous in establishing wise rules and eliminating the crooked and corrupt ways practiced by previous Islamic laws in this regard.³⁴ Islamic economics focuses on the sustainability of generations through various policies to support families, including economic policies for family welfare, Islamic housing financing, and family takaful insurance. An interview with one of the beneficiaries, Mrs. Yuli, stated, "Thank God, this program has made my income more stable, allowing me to send my children to college.”³⁵

5. *Hifz Al-māl* (guarding treasure)

Human wealth is essentially a trust from Allah, for which accountability will be sought. In Islamic economics, asset protection ensures a balance between individual ownership rights and the public good. This includes Sharia financial market regulation, the development of halal investment instruments, property rights protection, and Sharia risk management.³⁶ Based on the results of an interview with one of the beneficiaries, Mrs. Yuli, she said that: "I really put the assistance I received to good use, because I heard that there were other MSMEs who sold their carts for personal gain. I think that is a deviation from gratitude, even though those who can receive assistance are chosen people, setting aside many participants who registered.”³⁷

Digital Literacy & Innovation Challenges

Analysis of the findings shows that some beneficiaries did not experience significant income increases or business growth despite receiving assistance. This is due to two main interrelated factors, namely limited innovation in business and the digital literacy gap. First, some beneficiaries face an Innovation Gap. They have not been able to develop the innovations needed to improve business competitiveness, such as creating new product or menu variations, choosing strategic business locations, or diversifying services to reach a wider market. This limitation in innovation has a direct impact on business performance, as businesses that do not innovate tend to stagnate and are only able to maintain existing income. This finding is in line with MSME literature, which shows that the ability to innovate is an important determinant of the success and growth of micro and small businesses.³⁸ In other words, capital or financial assistance alone is not enough to drive significant income growth if business innovation is low.

³³ Yuli, hasil wawancara, (Malang, 19 Oktober 2025)

³⁴ Jariah, “Analisis Penerapan Manajemen Syariah Melalui Pendekatan Maqashid Asy-Syariah Pada Hotel Natama Syariah Padangsidimpuan.”

³⁵ Yuli, hasil wawancara, (Malang, 19 Oktober 2025)

³⁶ Fajri, “Pendekatan Maqashid Al-Syari’ah sebagai Pisau Analisis dalam Penelitian Hukum Islam.”

³⁷ Yuli, hasil wawancara, (Malang, 19 Oktober 2025)

³⁸ Sitti Husna Noviana Djou dkk., *PENGARUH KAPASITAS INOVASI TERHADAP KINERJA UMKM GORONTALO DIMEDIAS LINGKUNGAN BISNIS*, t.t.

Second, the digital era requires micro and small businesses to have an adequate online presence, but some beneficiaries experience a digital divide, especially those who are older or have limited experience with technology. Beneficiaries who lack digital literacy face difficulties in using social media for promotion, online ordering applications, or digital financial recording systems. These limitations restrict their ability to access broader markets, improve operational efficiency, and manage their businesses professionally. As a result, the physical or financial assistance provided becomes less effective because it is not accompanied by the ability to utilize technology optimally. According to modern empowerment theory, the effectiveness of a program depends not only on capital transfer, but also on capacity building. Without innovation skills and digital literacy, beneficiaries only experience partial empowerment, characterized by stagnant efforts and vulnerability to risk. Therefore, strengthening innovative and digital capacity is essential for aid to drive real and sustainable business growth.

Discussion

The interview results show that the provision of carts and capital assistance by YBM BRILiaN has had a positive impact on most beneficiaries, particularly in terms of increasing daily income, economic stability, and the ability to meet basic family needs. These findings are in line with the concept of productive zakat, which aims to promote economic sustainability by strengthening the business capacity of mustahik.³⁹ However, the findings also show that not all mustahik feel a significant impact. Some have experienced stagnation or even a decline in income, mainly due to limitations in product innovation, choosing strategic locations, and utilizing supporting technology. This condition indicates a capability gap that still needs to be strengthened through mentoring, training, and digital literacy.⁴⁰

From the perspective of maqasid syariah, this program reflects efforts to fulfill the basic objectives of sharia that are oriented towards human flourishing and sustainability. The aspect of *ḥifz al-māl* has been reflected through the strengthening of economic productivity and the ability of mustahik to maintain the sustainability of their businesses. *Ḥifz al-nafs* can be seen from the increased ability of mustahik to meet their daily needs, including the health and safety of their families. *Ḥifz al-dīn* is seen in the increased religious awareness, sense of responsibility, and trustworthy use of zakat funds. *Ḥifz al-nasl* is reflected in the increased attention to children's education and family stability, while *ḥifz al-'aql* is beginning to be seen through the improvement of digital marketing skills, although it is not yet evenly distributed among all recipients. This synthesis reinforces the view that maqasid syariah is not only a normative concept, but can also be an evaluative framework that measures the socio economic sustainability of beneficiaries.⁴¹

However, the integration between maqasid syariah and sustainability shows that the program still faces serious challenges in terms of innovation and digital literacy. Some mustahik are still unable to utilize technologies such as delivery apps, social media, or digital recording systems, which are now determining factors in the competitiveness of

³⁹ Edi Jatmiko, *ANALISIS PERAN YAYASAN BAITUL MAL BRILiaN*, t.t.

⁴⁰ Mohamad Salman Hidayat dan Moh Shadam Taqiyuddin Azka, "Can Productive Zakat, Entrepreneurial Experience, and Information Technology Drive MSME and SME Performance? A Case Study of BAZNAS Sleman Regency," *Bulletin of Islamic Economics* 3, no. 1 (2024): 27–41, <https://doi.org/10.14421/bie.2024.031-04>.

⁴¹ "Maqasid-Al-Shariah-as-a-Philosophy-of-Islamic-Law-Combined," t.t.

MSMEs.⁴² This low level of technological adaptation reveals the existence of a digital divide, namely a gap in capabilities that impacts the effectiveness of empowerment programs. This explains why some beneficiaries have not experienced significant development despite receiving capital and physical facilities.

Conclusion

This study concludes that the BRILiaN Cart program run by YBM BRILiaN SBO Malang has made a positive contribution to the empowerment of mustahik, economically, socially, and spiritually. This program is proven to be in line with the five dimensions of maqasid syariah—ḥifz al-dīn, ḥifz al-nafs, ḥifz al-'aql, ḥifz al-nasl, and ḥifz al-māl—through the increased ability of beneficiaries to meet their basic needs, strengthen religious values, maintain family stability, and develop business skills. These findings confirm that maqasid syariah can function as an evaluative framework capable of assessing the sustainability of empowerment programs and linking them to improvements in holistic welfare. Theoretically, this study expands the literature on the integration of maqasid syariah with zakat-based economic empowerment models, particularly by adding a socio-economic sustainability perspective in the context of micro MSMEs.

In practical terms, the results of this study emphasize the importance of intensive mentoring, innovation training, and strengthening digital literacy to ensure that productive zakat programs not only provide immediate benefits but are also capable of creating long-term business independence. These findings provide input for zakat institutions to adjust the design of their interventions to the capacity needs of mustahik. For further research, it is recommended to expand the scope of the study area, use quantitative or mixed-method approaches to measure the impact more accurately, and test additional variables such as digital readiness, business innovation, and social environmental factors. Thus, future research results can provide a more comprehensive picture of the effectiveness of zakat-based empowerment programs in supporting sustainable welfare in accordance with the principles of maqāṣid shari‘ah.

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⁴² Center for Industry, SME and Business Competition Studies, Universitas Trisakti, Indonesia dkk., “Recent Evidence on the Digitalization Process in Indonesia’s Micro and Small Enterprises,” *International Journal of Current Science Research and Review* 07, no. 08 (2024), <https://doi.org/10.47191/ijcsrr/V7-i8-18>.

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