

Comparative Study of the Role of LAZISMU and LAZISNU in Economic Empowerment of Muslim Communities in Kudus

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Introduction

Empowering the economic capacity of Muslim communities constitutes a fundamental pillar of sustainable development, particularly in regions experiencing persistent poverty and socioeconomic inequality. Islamic social finance instruments, including zakat, infaq, and sadaqah (ZIS), play a strategic role in redistributing wealth, promoting social justice, and strengthening economic resilience among vulnerable groups. (Muhammad & Afifi, 2025) (Cut Mutia Muqhniy et al., 2026) Furthermore, productive zakat has been shown to significantly improve mustahiq welfare and foster long-term economic independence, especially when supported by continuous mentoring and transparent governance (Aeni, 2025). (Syarifuddin & Trimulato, 2024)

Despite gradual improvements in national poverty indicators, the structural problem of poverty in Indonesia remains substantial. Data from *Badan Pusat Statistik* (BPS) indicate that in 2024, the national poverty rate reached 9.03%, equivalent to approximately 25.2 million people, which still exceeds the national development target outlined in the RPJMN 2020–2024 (6.5%–7.0%). At the regional level, Kudus Regency recorded approximately 65.7 thousand individuals living below the poverty line in 2024. This condition reflects not only economic deprivation but also vulnerability to income shocks and limited access to productive resources.

In relation to zakat management, a critical issue lies in the significant gap between zakat potential and its actual realization. Nationally, Indonesia's zakat potential is estimated at approximately Rp327 trillion; however, the realization in 2024 reached only around 12.5% of this potential (BAZNAS, 2024). At the local level, although comprehensive official data on zakat realization in Kudus remain limited, reports from regional zakat institutions indicate that collection and distribution levels are still far from optimal compared to the existing socio-economic needs. This discrepancy highlights the urgency of strengthening institutional performance, improving governance, and enhancing the effectiveness of zakat-based empowerment programs at the regional level.

From an Islamic perspective, poverty is a multidimensional phenomenon encompassing not only economic hardship but also social, psychological, and spiritual dimensions. The Qur'an, particularly Surah Al-Baqarah (2:268), illustrates how poverty may generate fear and insecurity, potentially discouraging individuals from engaging in productive economic activities. This view is supported by, who argues that poverty in Islam must be addressed through an integrative approach combining financial assistance, moral reinforcement, capacity building, and social empowerment. (Furqon, 2024)

In this context, Islamic philanthropic institutions play a crucial role as intermediaries that translate normative Islamic principles into practical socio-economic programs. In Kudus Regency, two prominent institutions LAZISMU (*Lembaga Amil Zakat, Infaq, dan Shadaqah Muhammadiyah*) and LAZISNU (*Lembaga Amil Zakat, Infaq, dan Shadaqah Nahdlatul Ulama*) actively manage ZIS funds and implement economic empowerment initiatives. (Wahyuni et al., 2025) (Siregar, 2023) However, both institutions demonstrate distinct institutional characteristics and programmatic approaches. LAZISMU tends to adopt a structured, management-oriented model emphasizing administrative procedures, measurable outputs, and formal mentoring systems. In contrast, LAZISNU applies a community-based participatory approach through programs such as NU'Preneur, NU'Smart, and NU'Skill, which prioritize social networks, local engagement, and grassroots empowerment.

Previous studies have examined these institutions from partial perspectives. (Hakim et al., 2020) focused primarily on the effectiveness of LAZISMU's programs, highlighting its managerial strengths but without comparative analysis. Meanwhile, (Rianto & Putri, 2023) explored differences in philanthropic fund management between LAZISMU and LAZISNU; however, their study did not evaluate the effectiveness of empowerment outcomes or sustainability at the beneficiary level. Other recent studies on zakat-based empowerment tend to emphasize either institutional performance or beneficiary impact separately, resulting in a fragmented understanding of how different empowerment models operate in practice.

Therefore, a clear research gap exists in the lack of integrative and comparative studies that simultaneously analyze institutional strategies, implementation processes, and measurable impacts of zakat-based empowerment programs at the local level. Specifically, no study has comprehensively examined how the distinct empowerment models of LAZISMU and LAZISNU interact with local socio-economic contexts in Kudus and how these differences influence the sustainability of *mustahiq* economic outcomes.

Accordingly, the objective of this study is not merely to compare both institutions, but to critically evaluate the effectiveness of their empowerment models by analyzing key dimensions, including program design, mentoring intensity, institutional governance, and the sustainability of *mustahiq* businesses. This study also aims to identify the determining factors that contribute to successful and sustainable zakat-based empowerment.

This research offers both theoretical and practical contributions. Theoretically, it enriches the literature on Islamic social finance by providing an integrative analytical framework that connects institutional characteristics with empowerment outcomes.

Practically, the findings are expected to serve as evidence-based recommendations for zakat institutions, local governments, and policymakers in Kudus to improve program targeting, enhance institutional synergy, and develop more adaptive and sustainable empowerment strategies.

The novelty of this study lies in its localized, comparative, and impact-oriented approach. Unlike previous studies, this research integrates institutional analysis with beneficiary-level outcomes while explicitly considering sustainability dimensions. Furthermore, it highlights the unique interaction between structured managerial systems (LAZISMU) and community-based empowerment approaches (LAZISNU) within the specific socio-cultural context of Kudus, which has not been adequately explored in prior research.

Methodology

This study employs a qualitative research approach with a comparative case study design to analyze and critically evaluate the roles of LAZIS Muhammadiyah (LAZISMU) and LAZIS Nahdlatul Ulama (LAZISNU) in the economic empowerment of Muslim communities in Kudus Regency. A qualitative approach is considered appropriate as it enables an in-depth, contextual, and holistic understanding of institutional practices, empowerment processes, and socio-economic impacts within their natural setting. The case study approach is particularly relevant in community empowerment research as it allows for the exploration of social processes, experiences, and institutional dynamics within specific contexts (Widhagda & Ediyono, 2022).

To ensure systematic and rigorous comparison, this study applies predefined analytical parameters, including program design, implementation mechanisms, mentoring intensity, monitoring and evaluation systems, and the sustainability of mustahik businesses. These parameters are operationalized as analytical tools to assess the effectiveness and sustainability of empowerment models implemented by both institutions. The use of structured comparative indicators aligns with previous studies emphasizing the importance of systematic frameworks in evaluating institutional governance and socio-economic impacts (Putri & Wahyudi, 2025).

This study utilizes both primary and secondary data sources. Primary data were obtained from ten key informants who were directly involved in the empowerment programs, consisting of two institutional administrators from LAZISMU, two administrators from LAZISNU, three mustahik beneficiaries from LAZISMU, and three mustahik beneficiaries from LAZISNU. The inclusion of both institutional actors and beneficiaries ensures a dual perspective, allowing the analysis to capture both program implementation and actual socio-economic impacts. Informants were

selected using purposive sampling based on their direct involvement in program execution, mentoring, or evaluation processes.

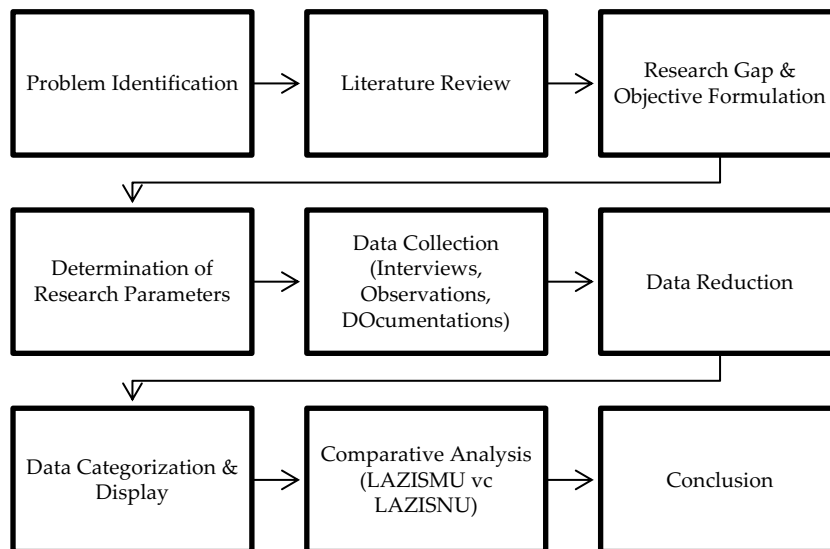
Secondary data were collected from institutional reports, official publications, program documentation, and relevant scientific literature. The integration of multiple data sources enables a more comprehensive understanding of zakat-based empowerment and its role in poverty alleviation and economic development (Cahyani et al., 2025).

Data collection was conducted through semi-structured interviews, field observations, and documentation studies. Semi-structured interviews were guided by an interview protocol covering key aspects such as program objectives, beneficiary selection mechanisms, forms of assistance, mentoring processes, and perceived economic outcomes. This method allows flexibility in exploring in-depth insights while maintaining consistency across informants. Field observations were conducted to examine the actual implementation of empowerment programs, including mustahik business activities, utilization of capital assistance, and interactions between facilitators and beneficiaries. This approach enables the researcher to capture real conditions and assess program effectiveness in practice (Yar & Talash, 2025). In addition, documentation studies were conducted using institutional reports, program records, and digital content to support and validate the findings.

Data analysis was conducted using thematic analysis integrated with a comparative approach. The analysis began with data reduction, in which raw data from interviews, observations, and documentation were transcribed and coded based on the predefined analytical parameters. The data were then categorized and organized into comparative matrices to systematically examine similarities and differences between LAZISMU and LAZISNU. Subsequently, thematic interpretation was carried out to identify patterns, relationships, and key factors influencing the effectiveness and sustainability of empowerment programs. This stage emphasizes not only descriptive analysis but also critical evaluation of which institutional model demonstrates greater impact on mustahik economic independence.

To ensure the validity and reliability of the findings, this study applies source triangulation by cross-checking information obtained from interviews, observations, and documentation. In addition, cross-informant validation was conducted to compare perspectives between institutional actors and mustahik beneficiaries, thereby enhancing the credibility and trustworthiness of the findings. The overall research process follows a systematic flow, beginning with problem identification, literature review, research design formulation, data collection, data analysis, and concluding

with interpretation and recommendations, ensuring methodological rigor and transparency.



Results and Discussion

Theoretical Framework of Community Empowerment in Zakat Management

This study finds that the empowerment model implemented by LAZISMU can be categorized as a structural empowerment model, where institutional control, administrative procedures, and program planning dominate the empowerment process. This model reflects a top-down approach in which beneficiaries are positioned primarily as program recipients within a structured and regulated system. In this context, decision-making processes are largely centralized, and beneficiaries have limited involvement in determining the form and direction of empowerment programs. This indicates a limitation in beneficiary participation, as empowerment is driven more by institutional agendas than by community needs. Consequently, while efficiency and targeting accuracy may be achieved, the lack of participatory elements may reduce beneficiaries' sense of ownership and long-term engagement.

In contrast, LAZISNU demonstrates a community-based participatory empowerment model, where local actors, social networks, and continuous interaction play a central role. This bottom-up approach enables beneficiaries to actively engage in the empowerment process, not only as recipients but also as participants in decision-making and program implementation. The involvement of community networks such as Petugas Penjemput Infak (PPI) strengthens social cohesion and trust, which are essential components of sustainable empowerment. However, this approach may

weaken program standardization and scalability due to its reliance on informal and community-driven mechanisms. Without strong institutional frameworks, participatory programs may face challenges in maintaining consistency and expanding to larger beneficiary groups.

These findings confirm the theory proposed by (Dikuraisyin & Dewi, 2022), which states that empowerment effectiveness is highly influenced by the balance between institutional structure and community participation. This imbalance between structure and participation becomes a critical determinant of whether empowerment outcomes are short-term or sustainable. A purely structural approach may produce rapid economic improvements but lack sustainability, whereas a purely participatory approach may ensure sustainability but face limitations in efficiency and scalability.

Community empowerment is widely recognized as a strategic approach to improving socio-economic conditions, particularly among marginalized groups. In the context of Islamic economics, empowerment is not merely about providing financial assistance but also about enhancing human capacity, strengthening social capital, and fostering long-term independence (Putra et al., 2020). This aligns with the concept of *zakat produktif*, which emphasizes transforming mustahik into economically independent individuals (Nasrul et al., 2025). From this perspective, empowerment must be understood as a multidimensional process involving economic, social, and psychological aspects.

From a theoretical standpoint, community empowerment can be broadly categorized into two approaches: structural (top-down) and participatory (bottom-up) models. The structural approach focuses on institutional planning, program design, and systematic implementation, ensuring efficiency and accountability. Meanwhile, the participatory approach emphasizes community involvement, social networks, and local engagement, which contribute to sustainability and resilience (Dikuraisyin & Dewi, 2022). Both approaches play a crucial role in determining the effectiveness of empowerment programs, and the absence of either dimension may limit overall outcomes.

In the context of zakat management, effective empowerment requires the integration of three key components: access to capital, capacity building, and continuous mentoring (Putra et al., 2020). Access to capital provides the initial economic stimulus, capacity building enhances beneficiaries' skills and knowledge, and continuous mentoring ensures sustainability through ongoing support. Without these elements, zakat distribution risks becoming consumptive rather than transformative. Therefore, this study analyzes the empowerment models of LAZISMU

and LAZISNU based on these theoretical dimensions to assess their effectiveness and limitations

Analysis of LAZISMU's Role in Economic Empowerment

The findings indicate that LAZISMU in Kudus Regency adopts a structured and managerial approach to economic empowerment. This approach is characterized by systematic planning, formal beneficiary selection, and targeted program implementation. The empowerment process typically begins with proposal submission by prospective beneficiaries, followed by administrative screening and field verification to ensure the appropriateness and accuracy of assistance. Such a mechanism reflects a high level of institutional control, which enables the organization to maintain accountability and ensure that zakat distribution is aligned with predefined eligibility criteria.

This structured mechanism reflects the institutional-based empowerment model, which emphasizes governance, planning accuracy, and efficient resource allocation (Dikuraisyin & Dewi, 2022). As stated by one administrator, "We prioritize beneficiaries based on clear administrative criteria to ensure that assistance is properly targeted." This indicates that LAZISMU has a strong institutional foundation in ensuring accurate targeting and efficient distribution. However, this also suggests a limitation in participatory engagement, as beneficiaries have limited involvement in shaping empowerment strategies.

The economic empowerment programs implemented by LAZISMU include business capital assistance, provision of productive assets, and basic entrepreneurial training. These interventions aim to enhance the productive capacity of micro-enterprises. Beneficiaries reported improvements in production capacity and business activity, particularly in the early stages of program implementation. This confirms that structured zakat distribution contributes significantly to initial economic stimulation.

However, further analysis reveals that the sustainability of empowerment outcomes remains constrained by the absence of regular and systematic monitoring mechanisms. The lack of periodic monitoring indicates a structural weakness in post-distribution management, where beneficiaries do not receive consistent evaluation or follow-up support. As noted by one informant, "The assistance is very helpful at the beginning, and it would be even better with more regular guidance." (Simbolon & Afdawaiza, 2023)

From a theoretical perspective, this condition reflects an imbalance in empowerment components, where access to capital is strong, but continuous mentoring and monitoring are underdeveloped. This weakness reduces sustainability because without regular monitoring, institutions are unable to identify challenges

faced by beneficiaries or provide timely intervention. Consequently, beneficiaries may experience stagnation in business development or even decline after the initial assistance phase.(Khotib & Masrukhan, 2025)

Moreover, the absence of structured monitoring limits the institution's ability to measure program impact systematically. This not only affects accountability but also constrains program improvement and policy learning. Therefore, while LAZISMU is effective in initiating economic empowerment through structured planning and resource allocation, its impact is less optimal in the long term due to insufficient monitoring and follow-up mechanisms.

Analysis of LAZISNU's Role in Economic Empowerment

In contrast, LAZISNU demonstrates a community-based participatory approach in its economic empowerment programs. This approach emphasizes social relationships, local engagement, and continuous mentoring as key components of empowerment. Beneficiaries are often identified through community networks such as *Petugas Penjemput Infak (PPI)*, which facilitates closer interaction between the institution and the community.(Hana Adzkiya & Ubaidillah, 2023)

This model aligns with participatory empowerment theory, where social capital and trust play a central role in achieving sustainable outcomes (Dikuraisyin & Dewi, 2022). Through routine visits and ongoing interaction, LAZISNU ensures that beneficiaries receive continuous guidance and motivation. This contributes significantly to business continuity and resilience.

However, despite its strength in mentoring and community engagement, LAZISNU faces administrative challenges, particularly in the process of beneficiary data collection. One key limitation is the delay in submitting mustahik data from field-level networks, which can slow down the distribution process and affect program efficiency. This delay often occurs because the system relies heavily on manual reporting and community-based coordination.(Syafiullah et al., 2024)

From an institutional perspective, this weakness reduces efficiency and responsiveness, as delays in data submission may hinder timely assistance and disrupt program planning. Although the participatory approach enhances sustainability, the lack of timely administrative processes may create gaps in service delivery.

Furthermore, reliance on community networks without strong system integration may lead to inconsistencies in data accuracy and reporting. Therefore, while LAZISNU excels in sustaining empowerment through continuous mentoring and social engagement, its effectiveness is partially constrained by administrative delays and limited system standardization.

Comparative Analysis of LAZISMU and LAZISNU Empowerment Programs

The comparative analysis reveals that LAZISMU and LAZISNU implement distinct yet interrelated empowerment models, each characterized by specific strengths and limitations. Rather than merely describing their differences, this study critically evaluates their performance across key dimensions of empowerment, namely program design, implementation mechanisms, monitoring systems, and sustainability outcomes.

In terms of program design, LAZISMU adopts a structured and formalized approach, emphasizing administrative procedures, standardized selection criteria, and institutional planning. This allows for high targeting accuracy and efficient allocation of resources. However, this strength simultaneously reflects a limitation, as the rigid structure reduces flexibility and limits beneficiary participation in shaping empowerment programs. In contrast, LAZISNU employs a more flexible and community-based system, where program design is influenced by local conditions and social interactions. While this enhances contextual relevance and community ownership, it also introduces challenges in standardization and consistency across beneficiaries. (Saoki & Abdillah, 2020)

From the implementation perspective, LAZISMU relies primarily on capital-based intervention, where beneficiaries are expected to independently manage their businesses after receiving assistance. This model is effective in providing initial economic stimulation and enabling rapid increases in production capacity. However, the absence of regular monitoring and structured mentoring indicates a critical gap in post-distribution management. Without continuous support, beneficiaries may struggle to sustain business growth, thereby limiting the long-term effectiveness of the program.

Conversely, LAZISNU integrates continuous mentoring into its implementation process through regular visits and community engagement mechanisms. This approach allows for adaptive support based on the evolving needs of beneficiaries and contributes significantly to business sustainability. However, this strength is accompanied by administrative inefficiencies, particularly delays in the submission of mustahik data from field networks. Such delays reduce program responsiveness and may hinder timely distribution of assistance. This indicates that while LAZISNU is strong in relational engagement, it is relatively weaker in administrative efficiency.

In terms of monitoring, the contrast between the two institutions becomes more pronounced. LAZISMU's monitoring system is irregular and not systematically documented, which limits the institution's ability to evaluate program impact and

provide timely interventions. This represents a structural weakness that undermines sustainability. On the other hand, LAZISNU conducts routine monitoring through monthly visits and ongoing interaction with beneficiaries. This strengthens accountability at the grassroots level and ensures continuous feedback. However, the lack of formal documentation and standardized reporting mechanisms may reduce the reliability and scalability of such monitoring practices.

Regarding outcomes, LAZISMU demonstrates strong performance in improving production capacity and initiating business growth. Beneficiaries benefit from increased access to capital and productive assets, which enhances their economic activity in the short term. However, sustainability remains a challenge due to limited follow-up support. In contrast, LAZISNU shows stronger performance in maintaining business continuity and stability, as continuous mentoring helps beneficiaries navigate challenges and sustain their operations.

This comparison highlights a fundamental trade-off: LAZISMU excels in efficiency and initial impact but lacks sustainability mechanisms, whereas LAZISNU excels in sustainability but faces limitations in efficiency and scalability. This indicates that each model addresses only part of the empowerment process, making them individually insufficient to achieve optimal outcomes. To clarify these differences and highlight the critical strengths and weaknesses of each institution, a comparative summary is presented in Table 1.

Table 1. Differences in Economic Empowerment Programs of LAZISMU and LAZISNU

No.	Aspect	LAZISMU	LAZISNU
1.	Fundraising Mechanism	Donation boxes, bank transfers, Muhammadiyah fundraising, digital platforms	Donation boxes, direct donations, payroll zakat, corporate partnership, NU grassroots network
2.	Types of Economic Programs	Business capital, UMKM carts, production tools, entrepreneurship training	UMKM carts, capital assistance, Productive Zakat Livestock Program, PPI Productive Zakat

3.	Mustahik Selection	Proposal → Administrative analysis → Priority scoring → Field survey	PPI data collection → Field survey → Motivation and eligibility verification
4.	Monitoring	Irregular; not systematically documented	Monthly routine monitoring; well-documented
5.	Program Approach	Structural–managerial (top-down)	Socio-cultural (bottom-up)
6.	Program Impact	Improved production capacity and business access	Increased turnover, sustainability of community-based enterprises

Source: Field Data, 2025.

The table above clearly demonstrates that LAZIS Muhammadiyah (LAZISMU) and LAZIS Nahdlatul Ulama (LAZISNU) exhibit contrasting strengths and weaknesses across key empowerment dimensions. While LAZISMU excels in institutional efficiency and scalability, it is constrained by weak monitoring systems. Conversely, LAZISNU demonstrates stronger sustainability through continuous mentoring but faces administrative challenges, particularly delays in mustahik data submission. This comparison reinforces the argument that neither model is fully effective in isolation, thereby necessitating an integrated or hybrid empowerment approach. Furthermore, this finding confirms that empowerment effectiveness is contingent upon the integration of structural efficiency and participatory engagement, rather than reliance on a single approach.

Comparative Interpretation

The findings of this study indicate that LAZIS Muhammadiyah (LAZISMU) and LAZIS Nahdlatul Ulama (LAZISNU) represent complementary strengths rather than competing approaches in zakat-based economic empowerment. LAZISMU's structured system ensures efficiency, accountability, and scalability, making it suitable for large-scale program implementation. However, this strength is accompanied by limitations in sustainability due to weak monitoring and limited post-distribution mentoring. On the other hand, LAZISNU's participatory approach strengthens social relationships and ensures sustainability through continuous engagement, yet it faces administrative inefficiencies, particularly delays in mustahik data submission. (Hasbi, n.d.)

From a theoretical perspective, these findings suggest that effective empowerment requires a balance between structural and participatory elements. The absence of one component may significantly limit the overall effectiveness of empowerment programs. For example, capital assistance without continuous mentoring tends to produce short-term economic gains but weak long-term sustainability, while strong mentoring without structured systems may constrain scalability and institutional efficiency. This indicates a critical gap in current zakat management practices, where empowerment models are often implemented in a partial and fragmented manner.

Therefore, the findings highlight the importance of integrating both approaches into a more comprehensive empowerment model. Such integration is not merely complementary but essential to achieving both efficiency and sustainability simultaneously. This aligns with previous research emphasizing the need for holistic strategies in community empowerment (Rianto & Putri, 2023), while also extending the discussion by demonstrating how this integration operates in practical institutional contexts.

Research Contribution

This study contributes to the field of zakat management by offering a critical comparative and integrative analysis of empowerment models at the local level. Unlike previous studies that tend to examine zakat institutions in isolation, this research demonstrates that empowerment effectiveness is shaped by the interaction between institutional structure and community participation. This shifts the analytical perspective from single-model evaluation to a more holistic, system-based understanding of empowerment.

The primary contribution of this study lies in the formulation of a hybrid empowerment model that integrates structured institutional management, as demonstrated by LAZIS Muhammadiyah (LAZISMU), with continuous mentoring and social engagement, as practiced by LAZIS Nahdlatul Ulama (LAZISNU). This integrated approach reflects a balanced framework in which institutional capacity and community participation function complementarily rather than independently. This study fills an important gap by showing that neither structural nor participatory models alone are sufficient to achieve sustainable empowerment outcomes.

This model provides a practical framework for enhancing both efficiency and sustainability in zakat-based empowerment programs. By combining systematic planning with continuous support mechanisms, zakat institutions can improve not only the initial impact of economic interventions but also the long-term resilience of

beneficiary communities. Furthermore, this study reinforces the perspective that effective zakat management should extend beyond financial distribution and focus on comprehensive empowerment, including capacity building, mentoring, and social engagement. Without such integration, empowerment programs risk remaining either short-term or difficult to scale.

Practically, the findings offer actionable insights for zakat institutions, policymakers, and stakeholders in Kudus Regency and beyond. LAZISMU can enhance program sustainability by strengthening monitoring and mentoring systems, while LAZISNU can improve efficiency by addressing delays in mustahik data management and strengthening administrative standardization. Consequently, the adoption of a hybrid empowerment approach enables institutions to optimize program effectiveness by aligning institutional systems with local social dynamics. This study therefore provides both conceptual and practical contributions to the development of more adaptive, efficient, and sustainable zakat-based economic empowerment models.

Conclusion

This study concludes that zakat-based economic empowerment in Kudus Regency is most effective when combining the complementary strengths of LAZIS Muhammadiyah (LAZISMU) and LAZIS Nahdlatul Ulama (LAZISNU), rather than relying on either model in isolation. Empirically, LAZISMU's structured and managerial approach proves more effective in achieving short-term outcomes particularly in improving production capacity and ensuring accurate targeting due to its strong administrative system and capital-based interventions. However, its effectiveness declines over time because the absence of regular monitoring and structured mentoring weakens sustainability. In contrast, LAZISNU demonstrates greater effectiveness in long-term empowerment, as continuous mentoring and community-based engagement enhance business continuity, resilience, and beneficiary motivation; nevertheless, its impact is constrained by administrative inefficiencies, especially delays in mustahik data submission, which reduce responsiveness and scalability. These findings indicate that neither model is fully effective on its own: LAZISMU excels in efficiency but lacks sustainability mechanisms, while LAZISNU ensures sustainability but faces limitations in institutional efficiency. Therefore, the most effective empowerment model is a hybrid approach that integrates structured planning and accurate targeting with continuous mentoring and adaptive community engagement. This study thus establishes that empowerment effectiveness in zakat management is determined by the integration of

capital access, institutional systems, and sustained social support, and recommends that zakat institutions strengthen monitoring frameworks while improving administrative coordination to achieve both scalable impact and long-term sustainability.

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