

## MANAGEMENT AND EMPOWERMENT MODEL IN LAZISMU DIY

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### Abstract

*This research aims to develop a comprehensive management and empowerment model for LazisMU in the Special Region of Yogyakarta (DIY). The study employs a qualitative approach, primarily utilizing in-depth interviews as the main data collection technique. In addition to these interviews, participatory observations and document content analysis were also conducted. The data collection instruments consist of interview guidelines and observation protocols. To ensure data validity, the study applies source triangulation, which involves comparing the information gathered from various informants and corroborating it with documents and observations. Data analysis was performed inductively through an interactive method that includes data reduction, data presentation, drawing conclusions, and verification. The findings indicate that the management and empowerment strategies at LazisMU are centered on providing business financial assistance to Mustahik with entrepreneurial ventures, as well as offering educational scholarships for university students. This research provides valuable insights and recommendations for other zakat management institutions, suggesting ways to enhance their operational performance and more effectively empower their beneficiaries through targeted financial and educational support initiatives.*

Penelitian ini bertujuan untuk mengembangkan model manajemen dan pemberdayaan yang komprehensif bagi LazisMU di Daerah Istimewa Yogyakarta (DIY). Studi ini menggunakan pendekatan kualitatif dengan wawancara mendalam sebagai teknik utama pengumpulan data. Wawancara mendalam dilakukan dengan pengelola LazisMU, Mustahik yang menerima bantuan, dan pihak terkait lainnya untuk menggali informasi lebih lanjut mengenai praktik manajemen dan pemberdayaan yang diterapkan. Selain wawancara, observasi partisipatif dan analisis konten dokumen juga dilakukan. Instrumen pengumpulan data terdiri dari pedoman wawancara dan protokol observasi. Untuk memastikan validitas data, studi ini menggunakan triangulasi sumber, yang melibatkan perbandingan informasi yang diperoleh dari berbagai informan dan mengonfirmasi dengan dokumen serta observasi. Analisis data dilakukan secara induktif melalui metode interaktif yang mencakup reduksi data, penyajian data, penarikan kesimpulan, dan verifikasi. Temuan penelitian menunjukkan bahwa strategi manajemen dan pemberdayaan di LazisMU berfokus pada pemberian bantuan keuangan usaha kepada Mustahik yang memiliki usaha, serta pemberian beasiswa pendidikan untuk mahasiswa. Penelitian ini memberikan wawasan dan rekomendasi yang berharga bagi lembaga pengelola zakat lainnya, dengan menyarankan cara-cara untuk meningkatkan kinerja operasional mereka dan memberdayakan penerima manfaat secara lebih efektif melalui dukungan keuangan dan pendidikan yang terarah.

## INTRODUCTION

Zakat is one of the important pillars in Islam and has great potential to become an instrument of economic empowerment (Wahyudi, 2018). The amil zakat institution plays the role of an institution that manages and distributes zakat to help people in need (Nasrullah, Nawawi, and Hamdani 2020). In the face of complex social and economic challenges, it is important to continuously improve the management of zakat institutions, including the zakat collection process, zakat fund management, distribution mechanisms, and program impact evaluation (Wahyudi and Pambudi 2022). Improving management will help zakat institutions mistaken effectiveness, transparency, and accountability in the use of zakat (Nurhasanah 2018; Mulyono, D. 2016; Rosyadi et al. 2024).



Zakat institutions have the potential to become an alternative source of financing that can be used to develop the economic sector and advance micro, small, and medium enterprises (MSMEs) (Assegaf, Maulana 2019). The management of zakat institutions can support economic development through economic empowerment programs, entrepreneurship training, microfinancing, and business support (Jouti 2019). However, there are differences in management and development models in practice in the Amil Zakat Institution (Atik 2010; Nilda 2018; Sudarwati and Sayekti 2011). These models need to be studied to identify obstacles that may arise in the management of zakat institutions and find appropriate solutions (Nopiardo 2020). Therefore, it is important to understand well the conditions, needs, and goals of your zakat institution in adopting and developing an appropriate management model (Agjit et al., 2024).

The Muhammadiyah Amil Zakat Institute (LAZISMU) is one of the institutions that manage zakat, infaq, and shodaqoh (ZIS) funds, which has great potential in the management of ZIS. The management and empowerment model is based on a long – term empowerment program with several programs, including in the fields of education, economic empowerment, health, and social humanity (Rosihana et al. 2024; Basyirah, Hapsara, and Hamidah 2023). The goal is to create an independent, empowered society and improve community welfare (Jamaludin, Miftahurrahmah, and Muizzudin 2023).

Several studies on LazisMU have been conducted (Apriyanto, Pujianto, and Tamrin 2023). A study by Ruhayat that investigates the strategy of utilizing productive zakat with the Zakat Index approach. These findings show that LazisMU uses strategies that focus on the economic and lighting sectors to help MSMEs (Tatang 2020). In contrast to the study of Bashori and Jakfar, who analysed the productive zakat management model at LAZISMU. The findings show that there is economic empowerment, which includes the provision of business capital assistance and productive livestock; b) social da'wah (Akmal 2020).

Cahyani and Nasrullah, who analysed the management pattern of Zakat Fund Management with the James Stoner approach, found that three elements of zakat fund management carried out by LazisMU are: the first is fund collection, the second is fund distribution, and the third is fund utilisation (Nur, Cahyani, and Nasrulloh 2023). In contrast to the study, Apriyanto et al. explained that the LAZISMU innovation model in ZIS management uses digitisation of fundraising with various social media, human resource improvement, and poverty alleviation through 6 pillars, namely education, economy, health, social da'wah, humanity, and the environment (Apriyanto, Pujianto, and Tamrin 2023).

The study by Fitrianna et al. analysed the collection and distribution sector of ZIS LAZISMU based in BMT Hasanah Ponorogo. His findings describe the management function being carried out traditionally (door to door) and modern, such as online (Fitrianna et al. 2021). Furthermore, Setiawan et al. investigated the female entrepreneurship model at LAZISMU, providing information that problems can be solved, such as the use of online media in promotions (Zunan, Setiawan, Agus Siswanto, Aftoni Sutanto 2023).

Based on the existing previous studies, it can be seen that most researchers apply the management and distribution model in zakat institutions. Even though Akmal (2020) and Apriyanto et al. (2023) are making innovative models and models of productive zakat at LazisMU, they only focus on investigating productive zakat activities and innovative models for collecting and distributing ZIS. They explained the findings, but they were only normatively descriptive explanations (Apriyanto, Pujianto, and Tamrin 2023).

LAZISMU is a national–level zakat institution that serves in community empowerment through the productive utilisation of zakat, infaq, waqf, and other generosity funds from individuals, institutions, companies, and other agencies. Founded by PP. Muhammadiyah in 2002, then inaugurated by the Minister of Religion of the Republic of Indonesia as the National Amil Zakat Institution through Decree No. 457/21 November 2002. With the enactment of the Zakat Law number 23 of 2011, Government Regulation number 14 of 2014, and the Decree of the Minister of Religion of the Republic of Indonesia number 333 of 2015. LAZISMU as a national amil zakat institution has been reaffirmed through the Decree of the Minister of Religion of the Republic of Indonesia number 730 of 2016.

LAZISMU is a national–level zakat institution that serves in community empowerment through the productive utilisation of zakat, infaq, waqf, and other generosity funds from individuals, institutions, companies, and other agencies (Rizal, Ghofur, and Utami 2023). The background of the establishment of LAZISMU consists of two factors (Syamsurizal 2023). First, the fact that Indonesia is covered with widespread poverty, ignorance, and a very low human development index (Febriadi and Kurniawan 2022). All of them are consequential and, at the same time, due to a weak social justice order. Second, zakat is believed to be able to contribute to promoting social justice, human development, and being able to alleviate poverty. As the country with the largest Muslim population in the world, Indonesia has a fairly high potential for zakat, infaq, and waqf. However, the existing potential has not been managed and utilized optimally so that it does not have a significant impact on solving existing problems. The establishment of LAZISMU is intended as a zakat management institution with modern management that can deliver zakat as part of solving social problems in the community that continues to develop. With a work culture of trust, professionalism, and transparency, LAZISMU strives to develop itself into a trusted Zakat institution. And over time, public trust has strengthened (Hidayatullah and Asyari 2023). With the spirit of creativity and innovation, LAZISMU always produces utilisation programs that are able to answer the challenges of change and social problems in the developing community (Febriadi and Kurniawan, 2022).

Therefore, to our knowledge, empirical research on the management and empowerment model does not exist, and it is important to conduct research to get serious attention to comprehensively capture the conditions related to what is happening at LAZISMU. Therefore, it would be interesting to analyse the MSME management and empowerment model and education in LAZISMU, which will provide a new perspective in this area due to the lack of literature discussing this topic. This paper will explore recommendations to LAZISMU stakeholders to improve its performance operations. Regarding the structure of this paper, the second part of this paper will explain the literature review and methodology. Third, it will explain the results and findings, where conclusions and suggestions will be the last part of this paper.

## METHOD

This study uses a case study method with a qualitative approach because the qualitative approach is preferred to describe the management and empowerment model in the context of LAZISMU DIY (Puteri, n.d.). This approach appears to be more effective to use in this study because it allows for in–depth digging into the research data. Such research is one of the basic traditions in the social sciences and deals with people in their language, region, and terminology (Crowe et al. 2011). This research was conducted at LAZISMU DIY, Indonesia (Dewi et al., 2024). The main data analyzed is qualitative data, which is a source of information from key informants in the form of actors involved in LAZISMU DIY. Key participants include regional managers, empowerment program staff, administration, finance, and general bureaus. The data collection procedure was carried

out by in – depth interviews with participatory participants and analysis of the content of the document. The data collection instrument uses interview guidelines and observation guidelines. The validity of the data is determined through the source triangulation method, which is checking data from one informant to another from observations and documents. Data analysis is carried out inductively using interactive analysis methods, namely data reduction, data presentation, conclusion handling, and verification (Miles and Huberman, 1994).

## RESULTS AND DISCUSSION

### Empowerment Model for Micro, Small and Medium Enterprises Program in LazisMU DIY

One of the economic pillars is the empowerment of MSMEs. Therefore, LazisMU DIY empowers MSMEs by providing funding. Among LazisMU DIY's targets is Mustahiq, who has a business but needs help with capital and production facilities. Based on interviews conducted with Mr. Marzuki as Regional Manager, he said the following:

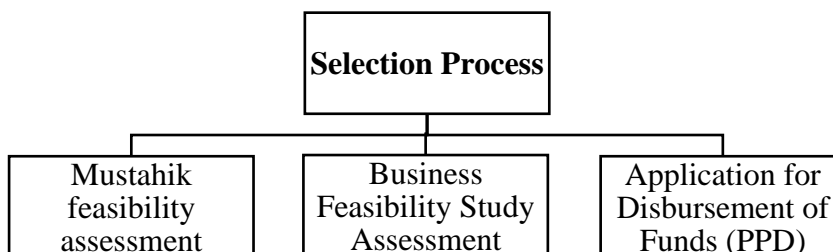
*"The empowerment that has been carried out at LazisMU has been with a productive zakat approach with priority for the needy, poor, and fi sabilillah who have businesses but have problems with capital and means of production."*

Furthermore, the selection mechanism for funding recipients is assessed by the team as stated in the following statement by LazisMU DIY financial staff Musdalifah:

*"Funding nominees will be assessed for eligibility by the program team so that they comply with the criteria required by LazisMU. Next, an assessment of the feasibility of the business owned by the mustahik is carried out. If the criteria are met, funds will be disbursed to the mustahik."*

Based on the interview results, LazisMU carries out an empowerment function based on the priorities of mustahik's business needs. In this way, the funding provided to increase the welfare level of mustahik is effective. The stages of the selection process for recipients of working capital assistance (see Figure 1) are carried out objectively to realize the main objective under LazisMU's vision and mission.

**Figure 1.** Selection Process for recipients of business capital assistance



Source: Lazismu DIY, (2024)

Figure 1 shows the selection process for recipients of business capital assistance to empower mustahik. The next stages are as follows:

#### 1. Business Capital Support

The funding assistance program has two schemes based on the amount that mustahik will receive based on an assessment by the empowerment program team. This is based on the statement from the interview with the regional manager.

*"There are two schemes for funding assistance according to the amount mustahik will receive. In the first scheme, one disbursement will be made if the funding amount is IDR 5,000,000. In the second scheme, if the funding amount is > IDR 10,000,000, several disbursement terms will be carried out. The scheme was executed based on assessing the viability and suitability of the mustahik business."*

Feasibility and business viability of the aid recipients (mustahik). This indicates that the process of disbursing funds not only depends on the nominal amount but also considers the feasibility and business aspects of the project or needs to be proposed by the mustahik. With this scheme, the funding assistance program can be more flexible and adaptive to the needs and potential of projects proposed by mustahik. The decision to implement the first or second scheme is based on careful consideration according to the conditions and objectives of the assistance. A similar statement was also conveyed by Musdalifah – Financial staff that:

*"After receiving the proposal from Mustahiq, a feasibility assessment was carried out, and then the manager asked for approval. The next stage is that the finance department processes the proposal to disburse funds. If the funds approved are above one million, they must get approval from the manager. The finance department would approve if the funds disbursed are below one million. If the funds are more than 10 million, they must get approval from the leadership. The disbursement of funds is then handed over to the fund distribution program sector"*.

Based on the results of interviews with financial staff, the process that a funding assistance proposal goes through after being received from Mustahiq is illustrated. The initial stage involves a feasibility assessment, which requires the manager's approval before proceeding to the next stage. After approval is obtained, the finance department processes the proposal to disburse funds. After obtaining appropriate approval, the disbursement funds are handed over to the fund distribution program sector. This indicates that each stage in this process is carried out with the involvement of various parties and the necessary controls to ensure transparency, sustainability, and effectiveness of the distribution of these funds.

#### 1. Provision of production equipment

Providing production equipment to mustahik as support for business development is a form of assistance to start or increase business sustainability and productivity. The results of the interview with Firdaus stated that:

*"The provision of production equipment usually depends on the mustahik's business needs. " This means that if a mustahik needs business production tools, LazisMU will provide them.*

The statement above indicates that the provision of production equipment by LazisMU is based on the business needs of the mustahik. The focus on Mustahik's business needs emphasizes that providing production equipment is to increase Mustahik's economic impact. Providing appropriate production equipment is hoped to increase productivity, efficiency, and income from the business run by Mustahik. In line with the results of the interview conducted with Mr. Agus – General Bureau staff stated that:

*"Usually, we provide assistance in the form of goods where the program staff will first look for information on what items are needed by mustahik, of course, items that are a priority for mustahik.*

This statement implies the active involvement of program staff in seeking information regarding Mustahik's needs. This shows cooperation and coordination between various divisions or departments in the organization. Collaboration like this can increase efficiency and effectiveness in assisting.

## 2. Monitoring and Evaluation

Monitoring and evaluation are two essential aspects of managing the LazisMU empowerment program. Both form a system that helps measure, monitor, and evaluate the performance and impact of the empowerment program. Based on the results of the interview with Marzuki, he stated that:

*"Once every three months, we ask for reports regarding the progress of business development, both financial reports and general reports as an evaluation effort.*

The monitoring and evaluation efforts that have been carried out demonstrate a commitment to monitor and evaluate regularly, focusing on information such as financial reports or reports in general. This approach reflects a regularly scheduled evaluation cycle to understand progress, identify potential improvements, and ensure alignment with the goals of the program or effort being implemented. Marzuki's statement is in line with the results of an interview with Adinda – Administrative Staff, which stated that:

*"Usually, LazisMU provides monitoring after Mustahik provides a report on his business development. However, there is a problem where Mustahik often does not provide business development reports to LazisMU. The report is used for monitoring and evaluation.*

LazisMU generally monitors after mustahik provides a report on its business development. However, some problems arise because Mustahik often must regularly provide these reports to LazisMU. This is an obstacle because progress reports are essential for program monitoring and evaluation. Therefore, the challenge is ensuring the regularity and quality of reports required so that LazisMU can effectively monitor and evaluate Mustahik's business progress.

## 3. Business Mentoring and Training

Furthermore, LazisMU empowers its members by providing assistance and training to mustahik recipients of business funding assistance. LazisMU implements a mentoring program that focuses on providing personal support to mustahik recipients of business funding assistance. This assistance does not just provide funds but instead leads to a coaching and guidance process. Apart from mentoring, LazisMU organizes training series to increase mustahik's capacity and knowledge in managing their business. This training covers various aspects of business management, finance, marketing, and other skills relevant to the type of business run by Mustahik. The results of Firdaus' interview with the researcher are explained as follows:

*"MSME assistance is carried out to monitor developments and motivate recipients of LazisMU funding."*

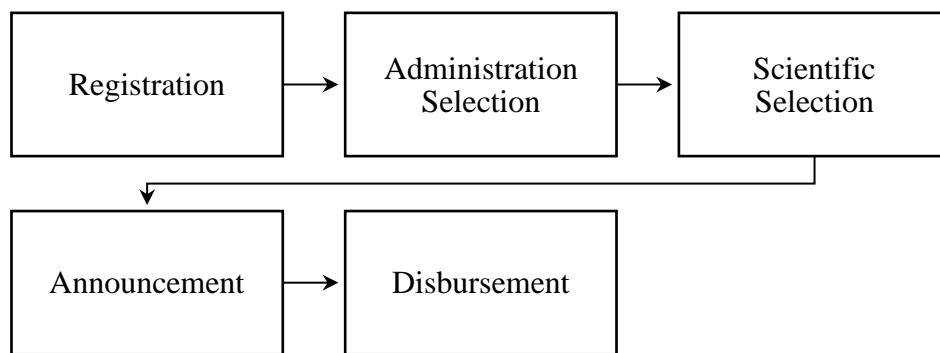
This statement illustrates that LazisMU assists micro, small, and medium enterprises (MSMEs) in monitoring developments and providing motivation to recipients of their funding.

## Model of Educational Development Program in LazisMU DIY

Furthermore, the LazisMU empowerment program provides educational costs for mustahik, with the main aim of increasing access to education for underprivileged communities. LazisMU seeks to support the achievement of higher education for children and teenagers from economically limited families through this education fee assistance. Another goal is to provide fair and equal opportunities to gain knowledge and skills so that they can build a brighter future and contribute positively to society. Some of the requirements for receiving education fees include having achievements and belonging to a needy, poor, or *fi sabilillah* family. The education funds are provided for four semesters.

The registration flow for the Education Scholarship program can be seen in Figure 2

**Figure 2.** Flow for the Education Scholarship program



Source: Lazismu DIY (2024)

The author's interview with Marzuki – Regional Manager LazisMU states:

*"Educational scholarships are very effective in helping to ease the economic burden of mustahik, especially students who are outstanding but on the other hand have a lack of educational costs".* (Source: Interview with Regional Manager).

Educational scholarships are designed to help reduce the financial burden for less fortunate people, such as mustahik. This covers educational costs, such as tuition, books, equipment, and daily living expenses. By providing financial support, scholarships allow students to focus on their education without burdening them with economic problems. The mechanism for disbursing scholarship funds by LazisMU is paid directly to the relevant university via an account according to the semester payment bill. As stated by Arifah, a LazisMU finance staff member:

*"Accoaccountocedures, special education scholarships at the university level are paid directly into the account every semester."* (Source: Interview with finance staff).

Scholarship funds are reimbursed according to the payment bill each semester. This shows a direct link between distributing scholarship funds and the educational costs

recorded in the bill for each academic period. LazisMU uses a direct transfer approach to distribute scholarship funds. This means that scholarship funds are not given directly to scholarship recipients but are directly transferred to the relevant university account. Direct distribution of funds to universities ensures that scholarship funds are used for their intended educational purposes and are not misused by scholarship recipients.

To expand upon this discussion, let's focus on various aspects of LazisMU DIY's empowerment model, aimed at supporting Micro, Small, and Medium Enterprises (MSMEs) and the scholarship program for Mustahik. This discussion covers the selection mechanism for aid recipients, types of support provided, and the monitoring and evaluation systems applied to ensure program sustainability. The discussion will also address some of the challenges faced in program implementation and analyze the impact of this empowerment effort on community welfare.

### **Selection Mechanism for Aid Recipients and Feasibility Evaluation**

In implementing the MSME empowerment program, LazisMU DIY's selection of aid recipients is a crucial process to ensure that assistance is accurately targeted. This program specifically targets Mustahik who already have businesses but face challenges related to capital and production facilities. Through a selection process that involves various parties, LazisMU ensures that prospective aid recipients meet the established criteria, namely those who are categorized as poor or in need and who have productive businesses.

The selection process is designed to assess the feasibility of Mustahik's businesses, allowing LazisMU to determine the most suitable form of support. By evaluating business feasibility and establishing appropriate aid schemes, LazisMU can provide impactful support for the sustainability and growth of Mustahik's businesses. This also shows LazisMU's commitment to ensuring the transparent and measurable distribution of funds.

### **Business Funding Schemes**

One form of support provided by LazisMU is business capital assistance through two distinct schemes: a single disbursement for aid up to IDR 5,000,000 and a phased disbursement for aid above IDR 10,000,000. This approach shows LazisMU's flexibility in designing programs that align with the needs of Mustahik and the potential of their businesses. The process considers not only the amount of aid but also the feasibility of the business and Mustahik's ability to manage these funds.

With the phased scheme, LazisMU can monitor fund utilization and ensure the assistance is maximized by the recipients. This approach allows Mustahik with high-potential businesses to receive sufficient capital support without overwhelming disbursement amounts. Additionally, this phased scheme allows LazisMU to conduct periodic evaluations, ensuring that the disbursed funds align with the progress of the supported businesses.

### **Provision of Production Equipment**

Providing production equipment is an additional form of support offered by LazisMU to help Mustahik increase their business capacity and productivity. LazisMU considers each Mustahik's specific needs for production equipment, ensuring that the equipment provided is beneficial and suited to the type of business being run. By improving access to relevant equipment, LazisMU not only helps Mustahik streamline production but also enables them to produce higher quality products in larger quantities.

The active role of program staff in identifying Mustahik's needs signifies coordination between divisions at LazisMU to ensure that the support provided has a tangible impact.



This inter – team collaboration is crucial for optimizing resource usage and increasing the program's effectiveness. This needs – based approach ensures that the equipment provided can support Mustahik's business development sustainably

### **Monitoring and Evaluation**

LazisMU conducts regular monitoring and evaluation to measure the development of Mustahik's businesses. This system helps LazisMU ensure that the assistance provided has a positive impact on the recipients' welfare. Through quarterly business progress reports submitted by the recipients, LazisMU can gauge how well the assistance is helping Mustahik achieve their business objectives.

However, a challenge in the monitoring process is Mustahik's lack of discipline in submitting progress reports consistently. This poses a barrier for LazisMU because progress reports are crucial for evaluating the program's effectiveness and making adjustments as necessary. To address this issue, LazisMU needs to strengthen communication with aid recipients and establish a more rigorous monitoring system. By ensuring timely and regular progress reports, LazisMU can continue to support the success of the program and provide adaptive assistance aligned with Mustahik's business growth.

### **Business Mentoring and Training**

LazisMU not only provides financial assistance but also offers mentoring and training to recipients. Through mentoring and training programs, LazisMU provides long – term support for Mustahik to develop skills and knowledge in managing their businesses. The training includes various aspects, such as business management, finance, marketing, and product quality improvement. This approach aims to add value to Mustahik, so they are not only dependent on capital support but can also become self – sufficient in managing and growing their businesses. Mentoring and training enhance Mustahik's capacity to face business challenges and equip them with relevant skills to increase the competitiveness of their products.

### **Educational Scholarship Program**

In addition to economic empowerment, LazisMU also provides educational support through a scholarship program. This program targets students from underprivileged families who have achieved academically. By providing educational financial aid, LazisMU helps alleviate the economic burden on Mustahik families with high – achieving children. The scholarship distribution system, directly to the university, is a form of accountability and transparency applied by LazisMU. This method ensures that the aided is used for its intended purpose—covering the educational costs of scholarship recipients without misuse. The scholarship is expected to improve educational access for Mustahik's children and give them opportunities to achieve a better future.

### **Impact of LazisMU's Empowerment Program**

Through various forms of support, LazisMU is expected to positively impact Mustahik's welfare and their families. By supporting small business development and providing educational access to high – achieving children, LazisMU not only helps recipients achieve economic independence but also contributes to human resource development in the region.

This holistic and sustainable approach enables LazisMU to create long – term, significant impacts in efforts to improve community welfare. In the long run, the program can enhance Mustahik's living standards and expand access to quality education.

Additionally, with business support, Mustahik who initially relied on social assistance can transition to self-reliant individuals who may even potentially become benefactors for their surrounding communities.

LAZISMU DIY implements various empowerment programs aimed at enhancing the welfare and capabilities of beneficiaries, focusing especially on economic and educational support. One of these initiatives provides business capital assistance to individuals in need, helping them start or expand small businesses. With this support, beneficiaries are expected to gain financial independence and a stable source of income. Additionally, LAZISMU DIY offers essential production resources, such as tools and materials tailored to each recipient's business type, to boost efficiency and productivity, enabling them to expand their output of goods or services.

Beyond financial and material support, LAZISMU DIY provides mentoring and training to help recipients build relevant skills and knowledge in their fields. These training programs are designed to broaden perspectives, improve product quality, and enhance understanding of effective marketing strategies. In the educational sphere, LAZISMU DIY also offers scholarships and training opportunities for children from underprivileged backgrounds, aiming to increase their access to quality education. Scholarship recipients receive ongoing mentoring to ensure they can fully benefit from the support and remain motivated in their studies. By taking this holistic and sustainable approach, LAZISMU DIY's empowerment programs are expected to create meaningful, positive impacts on economic growth, educational access, and the self-sufficiency of individuals and communities within the DIY region.

## CONCLUSION

Based on the findings and analysis, it can be concluded that LazisMU DIY adopts a holistic and integrated approach in managing and empowering the community, specifically through the provision of business funding assistance for Mustahik who are entrepreneurs and offering educational scholarships to university students. This dual approach demonstrates LazisMU's commitment to improving the economic well-being of Mustahik by providing direct support to their business ventures, while simultaneously promoting educational advancement through scholarships. The combination of financial assistance for entrepreneurship and educational support creates a sustainable empowerment model that addresses both immediate and long-term needs. Future research could focus on assessing the long-term impact of these initiatives, specifically by evaluating the economic progress of Mustahik's business ventures and the academic performance of scholarship recipients. Such research could provide valuable insights into the effectiveness of these empowerment programs and offer recommendations for enhancing the impact of similar initiatives by other zakat management institutions, ensuring that they achieve sustainable and measurable outcomes for the communities they serve.

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