

Productive Zakat Collection and Management for Economic Empowerment: A Case Study of BAZNAS Cilacap, Central Java, Indonesia

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ABSTRACT

This study examines the collection strategy, management mechanism, and economic effects of productive zakat at BAZNAS Cilacap, Central Java. The study is motivated by the persistent gap between Indonesia's substantial zakat potential and actual collection, as well as by the need to shift zakat management from short-term consumption toward sustainable economic empowerment. Existing studies generally demonstrate that productive zakat can improve mustahik welfare, but many examine either distribution outcomes or institutional management separately. This study therefore integrates fundraising, productive-zakat management, and beneficiary empowerment within one qualitative case-study framework. Primary data were obtained through in-depth interviews with BAZNAS managers and ten productive-zakat beneficiaries, field observation, and documentation; secondary data included institutional reports, standard operating procedures, regulations, and program records. Data were analyzed using reduction, display, and conclusion verification with triangulation. The findings show that BAZNAS Cilacap combines public education, digital payment services, Unit Pengumpul Zakat (UPZ), payroll-based zakat, and institutional partnerships. Productive-zakat distribution is implemented through application, administrative verification, field survey, beneficiary selection, disbursement, mentoring, monitoring, and evaluation. The Cilacap Makmur program supports business capital, productive equipment, livestock, training, and mentoring. Beneficiaries generally reported higher income and stronger economic independence, although mentoring capacity, market access, and public literacy remain constraints. The study concludes that productive zakat is most effective when fundraising, governance, mentoring, and market linkage operate as an integrated empowerment system.

Kata Kunci:

Zakat produktif; Pengelolaan zakat; Penghimpunan zakat; Pemberdayaan ekonomi; mustahik; BAZNAS Kabupaten Cilacap.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis strategi penghimpunan, mekanisme pengelolaan, dan dampak ekonomi zakat produktif di BAZNAS Kabupaten Cilacap, Jawa Tengah. Penelitian ini dilatarbelakangi oleh masih adanya kesenjangan antara potensi zakat yang besar di Indonesia dan realisasi penghimpunannya, serta kebutuhan untuk mengembangkan pengelolaan zakat dari pendekatan konsumtif jangka pendek menuju pemberdayaan ekonomi yang berkelanjutan. Penelitian terdahulu umumnya menunjukkan bahwa zakat produktif dapat meningkatkan kesejahteraan mustahik, tetapi sebagian besar masih mengkaji hasil pendistribusian atau pengelolaan kelembagaan secara terpisah. Oleh karena itu, penelitian ini mengintegrasikan strategi penghimpunan, pengelolaan zakat produktif, dan pemberdayaan ekonomi mustahik dalam satu kerangka studi kasus kualitatif. Data primer diperoleh melalui wawancara mendalam dengan pengelola BAZNAS dan sepuluh mustahik penerima zakat produktif, observasi lapangan, serta dokumentasi. Data sekunder diperoleh dari laporan kelembagaan, standar operasional prosedur, peraturan, dan dokumen program. Analisis data dilakukan melalui reduksi data, penyajian data, serta penarikan dan

verifikasi kesimpulan dengan teknik triangulasi. Hasil penelitian menunjukkan bahwa BAZNAS Kabupaten Cilacap menerapkan strategi penghimpunan melalui edukasi masyarakat, layanan pembayaran digital, optimalisasi Unit Pengumpul Zakat (UPZ), zakat berbasis payroll, serta kerja sama kelembagaan. Penyaluran zakat produktif dilakukan melalui pengajuan, verifikasi administrasi, survei lapangan, seleksi penerima, pencairan, pendampingan, monitoring, dan evaluasi. Program Cilacap Makmur memberikan dukungan berupa modal usaha, sarana produktif, bantuan peternakan, pelatihan, dan pendampingan. Secara umum, mustahik mengalami peningkatan pendapatan dan kemandirian ekonomi, meskipun keterbatasan tenaga pendamping, akses pasar, dan literasi zakat masih menjadi kendala. Penelitian menyimpulkan bahwa efektivitas zakat produktif lebih optimal apabila penghimpunan, tata kelola, pendampingan, dan akses pasar dilaksanakan sebagai satu sistem pemberdayaan yang terintegrasi.

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INTRODUCTION

Zakat is not only an Islamic obligation but also an instrument of Islamic social finance that can redistribute wealth and support poverty reduction. In Indonesia, the large Muslim population creates substantial zakat potential, yet actual collection remains below the potential identified by national zakat institutions. The thesis underlying this article identifies low zakat literacy, public trust, institutional governance, collection strategies, and the limited use of technology and Unit Pengumpul Zakat (UPZ) as important challenges. These conditions make institutional capacity as important as the size of the zakat potential itself.

The developmental role of zakat becomes particularly important when funds are used productively. Productive zakat refers to the utilization of zakat for activities that can increase beneficiaries' productive capacity, including business capital, productive equipment, livestock, skills training, and business mentoring. Rather than treating zakat only as short-term consumption support, this approach seeks to strengthen income, business continuity, and economic independence. Empirical studies in Indonesia have generally found positive effects of zakat empowerment on welfare and business development, although the magnitude of impact depends on beneficiary selection, mentoring, program design, and institutional management (Widiastuti et al., 2021; Ayuniyyah et al., 2022; Hosen et al., 2024).

The research gap concerns the fragmentation of prior studies. Some studies focus on the welfare or poverty effects of zakat distribution, while others examine digitalization, accountability, or institutional governance. Qualitative studies have also emphasized that productive zakat requires distribution, coaching, supervision, and measurable success indicators. However, relatively fewer studies integrate the upstream collection strategy, the operational mechanism of productive-zakat management, and the downstream economic empowerment of beneficiaries within a single local-government zakat institution case. The thesis therefore positions BAZNAS Cilacap and its Cilacap Makmur program as a useful case for examining this integrated chain.

This study aims to answer three questions: (1) How does BAZNAS Cilacap collect zakat for productive programs? (2) How is productive zakat managed and distributed? and (3) What economic changes are experienced by mustahik beneficiaries? The article is organized as follows. The next section reviews the theoretical and empirical literature and presents the research framework. The method section explains the qualitative case-study design, data, and analysis. The results and discussion section presents the collection strategy, management mechanism, and empowerment outcomes. The final section concludes the study and provides recommendations.

LITERATURE REVIEW

Zakat management can be understood as an institutional cycle covering planning, collection, distribution, utilization, reporting, and supervision. In a governance perspective, the quality of this cycle is reflected in accountability, transparency, professionalism, and trust. These principles matter because muzakki delegate the management of their religious funds to institutions, while beneficiaries depend on institutions to distribute resources fairly and effectively. Recent evidence also suggests that digital technology can strengthen service access and influence zakat preferences, while trust remains an important mechanism connecting institutional quality with participation (Olivia et al., 2024; Sauri et al., 2025).

Productive zakat extends the function of zakat from immediate relief toward capability building. The underlying logic is that a transfer can generate a longer-term welfare effect when it is converted into productive assets, accompanied by appropriate skills, mentoring, monitoring, and access to markets. Widiastuti et al. (2021) show that zakat empowerment is positively associated with mustahik welfare and that business growth can mediate the relationship between empowerment and welfare. Similarly, the qualitative literature emphasizes that productive zakat should be designed as a complete process rather than a one-off capital transfer.

The empowerment perspective is also consistent with maqasid al-shariah, particularly the protection and development of wealth (hifz al-mal) and the broader objective of human welfare. In this perspective, success is not limited to the amount distributed. It includes whether beneficiaries develop income-generating capacity, improve business activity, reduce dependence on assistance, and potentially move from mustahik toward muzakki status. The present study therefore conceptualizes productive zakat as an integrated institutional process linking collection capacity, governance quality, productive utilization, mentoring, and economic outcomes.

Prior research provides a broad consensus that zakat can contribute to poverty alleviation and welfare improvement, but it also shows that outcomes are heterogeneous. Widiastuti et al. (2021) found positive effects of zakat empowerment on mustahik welfare and identified business growth and business assistance as important mechanisms. Ayuniyyah et al. (2022), using 1,300 zakat recipients in West Java, found that zakat distribution affected poverty and inequality indicators, with differences by household gender. Rahmat and Nurzaman (2019) demonstrated the importance of assessment in zakat distribution, while Widiastuti et al. (2019) emphasized an organizational model in which

productive ZIS funds require distribution, coaching, supervision, and clear success indicators.

Other studies identify institutional and technological conditions. Olivia et al. (2024) examined accountability and digital technology in relation to muzakki loyalty and emphasized the relevance of transparent and accountable practices. Juniati (2024) found that performance expectancy, social influence, facilitating conditions, and sentiment influenced intentions to adopt blockchain-based zakat payments, while practitioners were not yet fully prepared for implementation. Recent work on digitalization also links digital services, service quality, and trust to zakat preferences (Sauri et al., 2025). These findings suggest that collection strategy is increasingly connected to institutional credibility and digital convenience.

At the same time, the literature contains an important puzzle: productive zakat does not automatically produce sustainable empowerment. Studies have reported positive effects on income and welfare, but others have highlighted insufficient capital, weak supervision, limited mentoring, and external shocks as reasons why businesses fail to grow. The 2024 case study by Hosen et al. found that empowerment processes and mentoring were important to mustahik welfare, while a recent study of productive zakat in an Islamic-school context found a significant post-zakat income increase. These findings converge on the importance of empowerment, but they also indicate that the institutional process connecting collection, distribution, mentoring, and market development requires closer case-level examination.

The present study contributes to this literature in three ways. First, it integrates collection and utilization rather than treating them as separate institutional functions. Second, it examines the operational chain of a district-level BAZNAS, including beneficiary verification, field surveys, disbursement, mentoring, monitoring, and evaluation. Third, it connects program-level outcomes with practical constraints identified by beneficiaries, particularly mentoring capacity, market access, and zakat literacy.

The research framework conceptualizes productive zakat as an integrated chain. Muzakki and institutional partners provide the resource base; collection strategies transform potential into mobilized zakat funds; governance and program management transform funds into productive interventions; and mentoring and market access determine whether interventions translate into business development, income growth, and economic independence.

The research framework of this study illustrates the relationship between zakat collection, productive-zakat management, the empowerment process, and the economic outcomes experienced by mustahik. It shows how muzakki and institutional partners provide the resource base, which is mobilized through collection strategies and transformed into productive interventions. Table 2 presents the research framework of productive-zakat management and economic empowerment.

Table 1. Research Framework of Productive-Zakat

Muzakki & partners	Collection strategy	Productive-zakat management	Empowerment process	Economic outcomes
Zakat payers	Education	Verification	Capital/equipment	Income growth
Institutions	UPZ	Survey	Training	Business
Companies	Digital payment	Selection	Mentoring	development
	Payroll	Disbursement	Monitoring	Independence
	Partnerships	Governance	Market linkage	Welfare

METHOD

This study uses a qualitative case-study approach focused on BAZNAS Kabupaten Cilacap and its productive-zakat programs, particularly Program Cilacap Makmur. The approach was selected because the research questions concern institutional processes, decision-making, implementation, and beneficiaries' lived economic experiences rather than a single statistical causal estimate. Primary data consisted of in-depth interviews, field observations, and field notes. The thesis identifies four institutional informant categories—Vice Chair II for Distribution and Utilization, Vice Chair IV for Administration, Human Resources and General Affairs, collection staff, and administration staff—plus ten productive-zakat beneficiaries. Secondary data consisted of BAZNAS reports, program documents, SOPs, regulations, and supporting publications.

The analytical model was developed from the thesis framework and prior literature on zakat governance and empowerment. The model treats collection as the upstream resource mechanism, management as the institutional conversion mechanism, and empowerment as the outcome pathway. This structure is supported by research showing that welfare gains depend not only on the existence of zakat funds but also on business assistance and growth (Widiastuti et al., 2021). It also reflects evidence that governance, transparency, digitalization, and trust affect the functioning of formal zakat institutions (Olivia et al., 2024; Sauri et al., 2025).

Data were analyzed using the Miles and Huberman framework: data reduction, data display, and conclusion drawing/verification. During reduction, interview and observation material was grouped according to the three research questions: collection, management, and economic empowerment. Data display was used to compare institutional explanations, beneficiary experiences, and documentary evidence. Conclusions were verified through triangulation across interviews, observations, and documents. Quantitative figures appearing in the results are therefore treated as descriptive evidence embedded within a qualitative case study, not as estimates of population-level causal effects.

RESULT AND DISCUSSION

COLLECTION STRATEGY

BAZNAS Cilacap applies a combination of institutional and community-based collection strategies. The main mechanisms identified in the thesis are public socialization and education, digital payment services, optimization of UPZ, and cooperation with government agencies and private organizations. Payroll-based zakat from formal-sector employees is particularly important, while digital services help reduce transaction barriers

for younger and digitally oriented muzakki. The thesis reports a 25% increase in zakat collection in 2023 compared with the previous year and identifies income zakat and company zakat through payroll arrangements as major contributors.

However, collection effectiveness is not equivalent to full utilization of potential. The thesis reports that a survey of 100 muzakki found only 60% understood the concept of productive zakat. This finding indicates that collection strategy still requires a stronger narrative about the developmental function of zakat. In other words, fundraising is not only a transaction problem; it is also a literacy and trust problem. This interpretation is consistent with recent literature showing that digitalization, service quality, and trust can shape zakat preferences and institutional participation.

The collection model can therefore be interpreted as a three-layer strategy: accessibility through digital and institutional channels, reach through UPZ and partnerships, and persuasion through education and literacy. Its limitation is that the educational layer has not yet fully caught up with the collection infrastructure. Future collection campaigns should explain how contributions are transformed into productive assets, mentoring, and measurable beneficiary outcomes.

PRODUCTIVE-ZAKAT MANAGEMENT MECHANISM

The management mechanism begins with beneficiary application and administrative verification. BAZNAS then conducts a field survey to assess the applicant's economic and social condition and the proposed business activity. The survey results and administrative verification are discussed internally before beneficiary selection, considering asnaf eligibility, level of need, and program budget. Approved assistance is disbursed according to the selected program and documented for accountability. This process demonstrates the practical application of transparency, accountability, and targeted distribution.

The thesis reports that productive-zakat allocation during 2023–2024 reached approximately IDR 2.5 billion for business capital, productive equipment, and skills training. Sixty percent was allocated to micro and small business capital, while 40% supported production equipment and productive livestock programs. The flagship Cilacap Makmur program therefore operates as an empowerment platform rather than a single type of cash transfer.

The productive-zakat management mechanism at BAZNAS Cilacap consists of several stages, beginning with beneficiary identification and administrative verification, followed by field assessment, selection, disbursement, and post-disbursement assistance. These stages are designed to ensure that zakat funds are distributed to eligible beneficiaries and utilized for productive activities. Table 2 summarizes the main stages of productive-zakat management, their activities, and expected functions.

Table 2. Stages of Productive-Zakat Management at BAZNAS Cilacap

Management stage	Main activity	Expected function
Identification	Application and beneficiary data	Identify eligible candidates
Verification	Administrative check and field survey	Assess eligibility and need
Selection	Internal review and budget alignment	Ensure targeting

Disbursement	Capital/equipment/livestock/training	Create productive capacity
Post-disbursement Evaluation	Mentoring and monitoring Review of progress and outcomes	Support business continuity Improve future programs

The major weakness occurs after disbursement. Several beneficiaries expected stronger mentoring and monitoring. The thesis also identifies limited mentoring personnel and restricted market access as practical constraints. This finding is important because it shifts attention from the question 'Was zakat distributed?' to the more substantive question 'Did the intervention generate a durable productive capability?' The evidence is consistent with prior studies that treat business assistance, supervision, and business growth as central to sustainable welfare effects.

ECONOMIC EMPOWERMENT OUTCOMES

The first major outcome is income improvement. Based on the thesis survey and interviews, average beneficiary income was reported to be below IDR 1.5 million per month before receiving productive zakat and increased to approximately IDR 2.5–3.5 million per month after receiving business capital and mentoring, depending on business type. Because these figures are based on case-study interviews and institutional records, they should be interpreted descriptively rather than as a statistically estimated treatment effect.

The second outcome is economic independence. The thesis reports that approximately 30% of beneficiaries had moved out of the mustahik category within two years of receiving productive zakat, with some reportedly becoming muzakki. This is consistent with the normative objective of productive zakat: transforming assistance into productive capacity and reducing dependence on short-term transfers. Nevertheless, the result should not be generalized to all beneficiaries because the study is a localized case and does not establish a controlled counterfactual.

The third outcome concerns poverty reduction. The thesis is more cautious here: the direct effect of the BAZNAS productive-zakat program on district-level poverty cannot be established from the case evidence. Although district poverty declined and the thesis associate's empowerment programs with this broader trend, attribution to productive zakat alone is not demonstrated. This distinction is methodologically important. The program can plausibly contribute to household-level empowerment without being sufficient to explain aggregate poverty dynamics.

Overall, the findings support a process-based understanding of productive zakat. Collection creates the resource base, governance determines targeting and accountability, productive assistance creates economic capacity and mentoring and market access determine whether that capacity becomes sustained business growth. This integrated mechanism helps reconcile the positive findings in much of the literature with the persistent implementation problems reported in several case studies.

CONCLUSION AND RECOMMENDATION

This study finds that BAZNAS Cilacap has developed an integrated but still evolving productive-zakat model. Its collection strategy combines public education, UPZ, digital

payment services, payroll-based zakat, and partnerships. Productive-zakat management follows a structured sequence of application, verification, field assessment, selection, disbursement, mentoring, monitoring, and evaluation. The Cilacap Makmur program translates collected funds into business capital, productive equipment, livestock support, training, and mentoring. Beneficiary evidence indicates improvements in income, business activity, and economic independence. However, the sustainability of these outcomes is constrained by limited mentoring capacity, uneven zakat literacy, and restricted market access.

The main contribution of the study is to show that productive zakat should be understood as an institutional value chain rather than a distribution event. The effectiveness of the program depends on the alignment of collection, governance, productive intervention, mentoring, and market linkage. The case also demonstrates the importance of distinguishing household-level empowerment outcomes from broader claims about district-level poverty reduction.

For BAZNAS Cilacap, the first priority is to strengthen post-disbursement mentoring by setting beneficiary-to-mentor ratios, periodic monitoring schedules, and simple business-performance indicators. Second, BAZNAS should develop a market-linkage mechanism through local business partnerships, e-commerce, cooperatives, and institutional procurement. Third, fundraising campaigns should communicate concrete productive-zakat outcomes so that muzakki understand how their contributions support sustainable empowerment. Fourth, digital services should be accompanied by transparent reporting of collection, allocation, beneficiary progress, and program outcomes.

For local government and regulators, cross-sector coordination should be strengthened so that zakat empowerment can complement existing MSME, training, and poverty-reduction programs without duplicating assistance. For future research, longitudinal and mixed-method designs are recommended to test the sustainability of income gains, identify which mentoring models are most effective, and compare productive-zakat programs across BAZNAS districts. Future studies should also use larger beneficiary samples and clearer counterfactual designs before making causal claims about poverty reduction.

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