

ENHANCING OF THE BLUE ECONOMY THROUGH FISHERMAN ZAKĀT-EMPOWERMENT: THE ROLE OF ZAKAT MANAGEMENT ORGANIZATION

Fifi Hakimi¹

¹Universitas Muhammadiyah Lamongan, Jl. Plalangan No.KM, RW.02, Wahyu, Plosowahyu, Kec. Lamongan, Kabupaten Lamongan, Jawa Timur 622181

Email: fifi_hakimi@umla.ac.id

Abstract

This article aims to present a model for empowering coastal communities through fisherman zakat to reduce poverty. It also explores the transformation of zakat instruments managed by Zakat Management Organizations, positioning them as catalysts for promoting environmental initiatives and fostering community empowerment within the blue economy framework. The methodology used is a qualitative approach with a descriptive type by collecting several secondary and primary data that are analyzed in depth. The object of this study is the fishermen empowerment program at LAZ Inisiatif Zakat Indonesia East Java. This study found that fishermen's zakat-empowerment, which is one of the blue economy concepts, has great potential to be implemented in Indonesia. The blue economy concept zakat empowerment program can have an impact on community development. Several fishermen who received benefits from the blue economy concept of zakat empowerment experienced improvements in material and spiritual aspects.

Keywords: *Fisherman Zakāt-empowerment; Zakat Management Organization; Green Economy*

A. INTRODUCTION

Indonesia's identity as a maritime nation is evident when comparing its land and sea areas, with the ocean being up to three times larger than the land. This maritime status is further reinforced by Law No. 27 of 2007, which highlights the importance of the marine and fisheries sector and the management of coastal areas and small islands as part of the national agenda (Government of Indonesia 2007). Indonesia's potential for marine resource utilization is encapsulated within the blue economy framework, a global narrative that promotes the sustainable use of marine and coastal resources for economic growth (Martínez-Vázquez, Milán-García, and de Pablo Valenciano 2021). The blue economy, which focuses on both economic development and environmental sustainability, is seen as a key solution to addressing environmental challenges (Hendarman et al. 2024). This approach aligns Indonesia with other nations that have substantial maritime interests.

This sustainable blue economy activity will strengthen the Indonesian economy because it is in accordance with its geography. This can increase the importance of the economy in its marine sector, also impacting maritime trade and ecology to increase Indonesia's economic development and growth (Hendarman et al. 2024). However, until now, the marine and fisheries sector has yet to be utilized efficiently and optimally. The potential of Indonesian maritime economic development can be through living and non-living marine resources. Indonesia can utilize these marine resources to benefit people's welfare.

Moreover, Indonesia's coastal areas are estimated to have a high potential for fishery resources. This is based on data from the Central Statistics Agency, which states that the export value of fishery products in 2022 contributed 469.59 trillion rupiah or 2.76 percent to the Gross Domestic Product (GDP). However, in contrast to the wealth of fishery products, many coastal communities are still in a pre-prosperous condition. The pre-prosperous coastal communities with the highest poverty rate are located in East Java Province, which reaches 10.35 percent. These include the coastal areas of Sumenep, Sampang, Bangkalan, Tuban, Pacitan, Tranggelek, Probolinggo, and Lamongan Regencies (Badan Pusat Statistik, 2023).

The high level of poverty in Indonesia has yet to be resolved since long ago. Therefore, many government and non-governmental organizations have helped resolve it, such as one of the legal non-governmental organizations, namely the Zakat Management Organization. Based on Law No. 23 of 2011 Concerning Zakat Management, it is stated that Zakat Management Organization operates in the form of collecting zakat, infaq, alms, grants, wills, inheritances, and expiations intended for the distribution or financing of productive businesses. Zakat funds have great potential to overcome poverty (Hakimi,

Niswah, and Mafrudloh 2024; Mawardi et al. 2022; Raies 2020; Widiastuti et al. 2021). The use of zakat funds is also distributed not only in the form of consumption but also in the form of productivity (Adnan et al. 2019; Putri, Firmansyah, and Hamid 2019). It is hoped that this zakat instrument will have a greater impact on poverty alleviation.

Using zakat instruments in poverty alleviation is intended for all economic sectors, especially in the green and blue economy. Several regions in Indonesia already have Zakat Management Organization; most Zakat Management Organization has zakat empowerment programs based on a green economy concept. However, there are still a few OPZs in Indonesia that touch on zakat empowerment programs based on the blue economy concept. The lack of massive zakat empowerment programs in the blue economy concept indicates that the economic development of coastal communities still needs to improve. The problem of high poverty rates in coastal areas where the majority of their livelihoods are fishermen. The poverty of coastal areas has not been resolved with the government's APBN. Therefore, the research question is, "What is the role of Zakat Management organizations in helping the economic development of coastal communities through fisherman empowerment?"

Therefore, this study aims to introduce a model of zakat empowerment through fisherman zakat aimed at alleviating poverty in coastal communities. This study also discusses the transformation of zakat instruments run by the Zakat Management Organization as a catalyst to advance environmental initiatives and encourage community empowerment within the framework of the blue economy. The state of the art in this study is to focus on the fisherman zakat empowerment model that is in accordance with the concept of the blue economy, where this productive zakat distribution program is not as massive as the agricultural empowerment program (Salim et al. 2024; Swandaru, Rizkiningsih, and ... 2021). This study can contribute to enriching literacy and insight, especially Zakat Management Organization, in developing a blue economy in an empowerment model, where this blue economy is an important issue in facing the environmental challenges and climate change facing the world today. This study also provides implications for the government in strengthening the regulation of zakat collection obligations because this zakat instrument can be used to develop Indonesia's blue economy.

B. LITERATURE REVIEW

1. Zakat, Economic Empowerment, and Poverty Alleviation

This study examines the empowerment model, poverty reduction efforts, and the role of zakat as a financial instrument with a multiplier effect. Zakat acts as an economic multiplier by following a mechanism where zakat contributions from muzakki (donors) are directed to support mustahik (recipients) with the goal of improving their income. As mustahik's income rises, their purchasing power for essential goods increases, which in turn boosts demand for products. This rise in demand leads to increased production by companies, requiring them to expand their production capacity and hire more workers. Consequently, this process contributes to reducing unemployment.

On the other hand, increased production leads to higher taxes paid to the state, including corporate tax, value-added tax, and income tax. This rise in tax revenue boosts state income, enabling the government to invest in facilities and infrastructure that support economic development. If the zakat collection reaches its full potential, it could provide free education and healthcare to the public and create more job opportunities (Aqbar and Iskandar 2019). The multiplier effect of zakat would be even more substantial if it is distributed as productive assistance, such as working capital or revolving funds, rather than for consumption. In this case, the economic impact would be significantly greater, as productive zakat generates a multiplier effect that is twice as powerful as when zakat is used for consumption purposes (Nasrullah 2015).

Zakat is an obligation for Muslim society, where zakat acts as a redistributive mechanism, collecting wealth from the rich and distributing it to those in need. As stated in the Qur'an, "As-Sadaqat (i.e., Zakah) are only for the Fuqara', and Al-Masakin and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and for Allah's cause, and for Ibn As-Sabil; a duty imposed by Allah. And Allah is All-Knower, All-Wise" (Qur'an 9:60). Where in line with the object discussed in this study, focusing on poverty alleviation (Abdullah et al., 2015; Anis & Kassim, 2016; Ibrahim, D., & Ghazali, 2014; Saladin et al., 2017). In order for poverty alleviation to run optimally, a zakat empowerment mechanism is needed with a control and monitoring system for the development of mustahik conditions (Aqbar and Iskandar 2019). This empowerment mechanism tends to be a productive zakat distribution that is intended for mustahik groups based on entrepreneurship and tendencies in their respective fields.

Zakat can be used as a tool to improve public welfare through its distribution of productive activities. Islamic law permits this approach, provided that the basic needs of zakat recipients are already met. In several cities across Indonesia, zakat institutions with modern and effective management have adopted productive zakat schemes aimed at economic empowerment alongside consumptive zakat for social protection. The main goal of channeling zakat funds into productive economic activities is to increase the economic independence of recipients, with the hope that they will eventually transition from being recipients to becoming zakat contributors themselves (Hamidi, Atiyatna, and Efriandy 2020). According to Hakimi et al. (2024), using zakat funds for empowerment is also an effective method for supporting the poor, shielding them from exploitative loans, and improving their financial situation (Hakimi et al. 2024). This approach aligns with Law No. 23 of 2011 on Zakat Management, making Zakat empowerment a key element of community economic development in line with Islamic economic principles.

Economic development in Islam is a process aimed at reducing poverty, promoting peace and stability, and upholding moral and ethical values throughout. It reflects the multidimensional nature of Islamic teachings, encompassing both quantitative and qualitative aspects (Faisal and Yuliani 2018). The focus extends beyond material well-being in this world to include the afterlife, known as *Falah* (prosperity in both worlds). According to Mannan (1997), the strength of Islamic development compared to modern development lies in its underlying motivation, which not only emphasizes economic growth but also prioritizes Islamic norms and values derived from the Qur'an and Hadith (Mannan 1997).

2. Blue Economy in Islamic Perspective

The blue economy represents a new paradigm aimed at driving economic growth in the marine and fisheries sectors while ensuring the sustainability of coastal and marine ecosystems (Fahrurrozi 2020). Islam, being a comprehensive religion, encompasses all aspects of life, including the concept of the blue economy. This concept is grounded in principles such as creativity, innovation, and the use of recycled materials for improved management of natural resources. According to Sultoni et al. (2024), the Qur'anic perspective on the blue economy views maritime activities as an integrated approach, where marine resources, referred to as *al-Bahr* and *al-yam* in the Qur'an, must be managed in a way that connects various aspects of maritime affairs. Neglecting one aspect can hinder the effective handling of complex maritime challenges as a whole (Sultoni, Anwar, and Febriani 2024).

The blue economy framework from a Qur'anic perspective includes three key elements (Sultoni et al. 2024):

1. *Aqidah*: Humans, as stewards (*caliphs*), are responsible for managing the universe under Allah's command.
2. *Sharia*: The utilization of marine resources must align with Islamic law.
3. *Morals*: Sustainable resource use through innovation, fair distribution, and responsible consumption that avoids harm or waste.

By applying these Qur'anic principles, the management of marine and fisheries resources can become more sustainable, equitable, and environmentally friendly, benefiting both local communities and ecosystems. This approach not only addresses immediate management challenges but also aligns with broader sustainable development goals. Ultimately, it supports the long-term sustainability of marine ecosystems and the well-being of human society. These principles are consistent with Indonesia's blue economy objectives, which aim to achieve national development by empowering sectors related to the blue economy while ensuring the sustainability of marine and fisheries resources (Fitria Apriliani et al. 2014).

C. METHOD

Based on the objectives to be achieved, this study uses a qualitative approach with a descriptive type. The descriptive research category aims to describe a particular situation or symptom in detail (Hamdi and Ismaryati 2019). The methodology of this study is very simple and easy. The first step is to look for references in literature studies related to zakat literacy, especially regarding zakat empowerment and literacy on the blue economy from an Islamic perspective, where these references are secondary data in this study. The second step is collecting primary data obtained from observations (field research) and interviews. The object of this study is the fishermen empowerment program at LAZ Inisiatif Zakat Indonesia East Java. LAZ Inisiatif Zakat Indonesia East Java is located at Jl. Pucang Anom No.57, Kertajaya, Kecamatan Gubeng, Surabaya, Jawa Timur. The analysis technique used in this study follows the Miles and Huberman model, which breaks down data analysis into several stages: data collection, data

reduction, data presentation, and conclusion (Miles and Huberman 1992). The sampling method involved conducting in-depth interviews.

D. FINDINGS & DISCUSSION

1. Blue Economy-Based Zakat Empowerment

In Islamic teachings, there are two things that must be maintained, namely the relationship with God (habluminallah) and the relationship between humans (habluminannaas). Zakat is a form of worship that connects habluminallah and habluminannaas. Habluminannaas is also not only about the relationship between humans but also between humans and their environment. The distribution of zakat productively for utilization or empowerment is no longer taboo in Indonesia because this has been supported and legalized by the government in Law No. 23 of 2011 concerning Zakat Management (Undang-Undang No. 23 Tahun 2011 2011). Zakat as a financial instrument that is able to advance the sustainability of the people's economy. Zakat embodies the principles of social conditions, economic equality, and community welfare while also having great potential to overcome environmental problems and promote sustainable development (Farisi and Ibadurrahman 2024).

Marine resources in coastal areas have great potential to grow the country's economy because they have many types of marine resources (Tan et al. 2023). However, this situation has yet to be optimally utilized by the community and government. Several Zakat Management Organizations have realized the potential for developing empowerment among coastal communities, the majority of whose livelihoods are fishermen. As BAZNAS DKI Jakarta, Dompot Dhuafa' Jakarta Selatan (Kurnia and Safitri 2020), LAZ Inisiatif Zakat Indonesia branch East Java and Lembaga Manajemen Infaq branch East Java have distributed productive zakat with an empowerment model to groups of poor fishermen, which are in accordance with the criteria of the eight asnaf recipients of zakat. The problems of poor fishermen in coastal areas are very complex, so several Zakat Management Organizations have touched on the realm of poverty alleviation in coastal areas.

2. The Role of Zakat Management Organizations in Helping Coastal Communities Through Fisherman Empowerment Program

The object of research as a tool for finding this discussion is the LAZ Inisiatif Zakat Indonesia (IZI) East Java, which has been running a fishermen empowerment program since 2023. LAZ IZI East Java empowers fishermen groups in the Asemrowo District, Surabaya. This empowerment program provides productive assistance to fishermen in the form of capital and business assets such as fiber boats and fishing gear (Basit 2024). The background of recipients of this fishermen empowerment program are fishermen who are indeed from poor families, and they live in slum areas of fishermen in the coastal area of Asemworo, Surabaya (Basit 2023). The houses of these fishermen are only made of wood standing on the shoreline. Their average income is only from fishing, which previously from this income was reduced by the cost of renting boats and fishing gear, with the net result from one time going to sea in the ocean of only IDR 50,000.00 - IDR 70,000.00, where these fishermen on average have several members who depend on their income (Nugroho 2024). Based on the statement by Basit (2024), the head of the empowerment program LAZ IZI East Java, the fishermen who received benefits from the program were based on an assessment of the eligibility of zakat beneficiaries, namely from one of the eight asnaf groups (Basit 2024).

The marine and fisheries empowerment program carried out by LAZ IZI East Java is not only in the form of providing capital and business assets. However, they also provide assistance in terms of material and spiritual aspects. Assistantship in terms of material is in the form of training programs for fishermen and entrepreneurship training programs for fishermen's wives, which aim for these fishermen's wives to be able to make business products from processed fish caught by fishermen. Not only that, but LAZ IZI East Java also provides assistantship in terms of spirituality; because the fishermen who receive benefits receive financing from zakat finance, it is hoped that they can also increase their level of worship. Because the impact of zakat is not only to improve the material aspect, but can also improve the spiritual aspect of beneficiaries/mustahik and muzakki (Mawardi et al. 2022).

The zakat distribution model based on the fishermen's empowerment program is detailed in Figure 1, below:

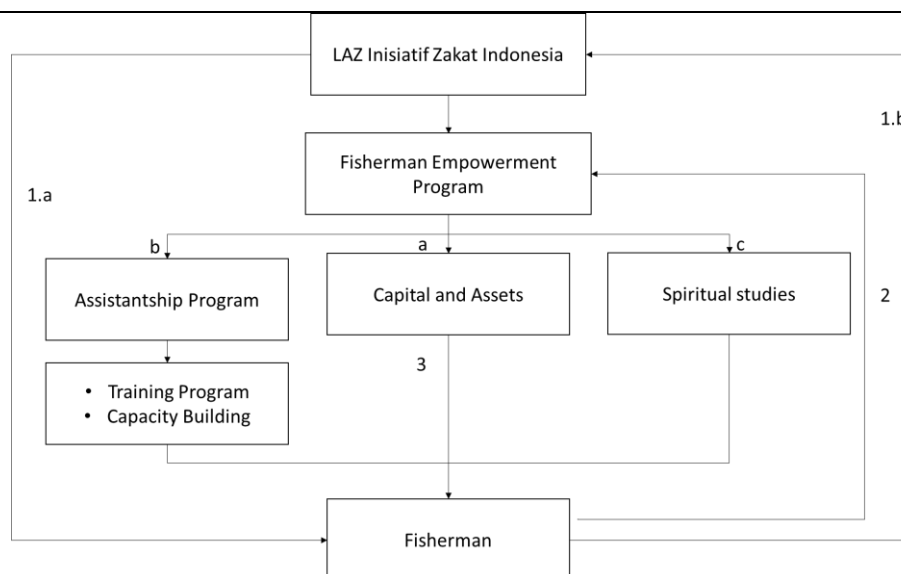


Figure 1. Distribution Model of LAZ IZI East Java Empowerment of Fishermen's Zakat

Description of Figure 1:

- 1.a A top-down approach is employed (Hakimi et al. 2024), where LAZ IZI East Java surveys coastal areas and selects groups of fishermen to receive support for the fishermen's empowerment program;
- 1.b A bottom-up approach is also used (Hakimi et al. 2024), where fishermen request assistance from LAZ IZI East Java, which then evaluates their eligibility for the empowerment program.;
2. After assessing the beneficiaries' eligibility (including whether they belong to the 8 *asnaf* categories), LAZ IZI East Java provides a tailored empowerment program suited to the fishermen's needs;
3. The empowerment programs offered include capital and assets, assistantship programs, and spiritual guidance (Basit 2024). a) Capital or assets are provided, such as fiber boats or fishing equipment, based on the fishermen's requirements. b) The assistantship program includes training such as administrative skills or basic financial record-keeping. Capacity-building programs are also offered, like training in making processed fish products. This training is aimed at the fishermen's wives, helping them become entrepreneurs by using the fish caught by the fishermen. c) Spiritual guidance is also provided, with LAZ IZI East Java offering several sessions, including *fiqh ibadah* worship training, as many fishermen had yet to practice *fiqh ibadah* worship correctly before.

The fishermen empowerment program implemented by LAZ IZI East Java over the past two years has shown some positive effects on both the spiritual and material aspects of the beneficiary fishermen. According to an interview with one of the beneficiaries, their income has increased because they no longer need to pay for boat rentals and fishing equipment (Nugroho 2024). Spiritually, the program has also had a significant impact; the fishermen now consistently perform the five daily prayers, even while at sea, and ensure they do not miss any prayers. Additionally, many of them have become *munfiq* (those who give alms), a shift from their previous struggles to meet basic needs (Nugroho 2024).

3. Challenges and Strategies

The role of Zakat Management Organizations in supporting the blue economy through fishermen empowerment programs still faces several challenges, including:

1. Lack of awareness and understanding. One of the main obstacles and challenges is that many zakat management organizations still do not understand the concept of the blue economy, so very few of them use it for zakat empowerment programs.
2. Limited financial resources. Because public awareness of paying zakat to zakat management organizations is still low, understanding of the obligation of zakat maal is also still low among the community, so zakat management organizations still lack zakat funding sources.
3. Lack of support and collaboration from regulators. The government as a regulator does not provide enough socialization regarding contemporary zakat, especially in terms of distributing

productive zakat in the form of empowerment programs. There are no regulations on zakat obligations in Indonesia; there is only Law No. 23 of 2011 concerning Zakat Governance.

4. Lack of understanding of human resources (amil zakat) to create, manage, and develop empowerment programs with the concept of the blue economy.

Therefore, strategies that can be applied to overcome challenges include:

1. Strengthening mandatory zakat regulations. Strengthening regulations by the government regarding mandatory zakat regulations and governance.
2. Stakeholder Synergy. There is a collaboration between zakat management organizations and the Fisheries Service to develop zakat for empowerment programs in the maritime sector.
3. Increasing Literacy. Increasing literacy regarding distribution through productive zakat empowerment, especially with the concept of a blue economy.
4. Management of Fishermen Empowerment Programs. Synergizing with related parties (such as the fisheries service) in distributing zakat in the fisheries sector.
5. Training. Procurement or participating in business management training in the marine and fisheries sector, so that zakat collectors can use this program in distributing productive zakat.

E. CONCLUSION

Fishermen zakat-empowerment is a productive zakat distribution model that supports the sustainability of the blue economy and the environment. However, not all zakat management organizations understand and are aware of the empowerment program with the concept of the blue economy. Meanwhile, the zakat empowerment program with the concept of the blue economy has great potential to be implemented in Indonesia. The marine and fisheries wealth in Indonesia is very abundant. Therefore, it is necessary for Indonesian zakat management organizations to touch and intensify empowerment programs in the marine and fisheries sector. This zakat empowerment program with the concept of the blue economy can have an impact on community development. Based on the results of this study, several fishermen who received benefits from the zakat empowerment with the concept of the blue economy experienced improvements in material and spiritual aspects.

However, implementing zakat empowerment based on the blue economy concept on a large scale in Indonesia remains a challenge due to several factors. These include a lack of awareness and understanding of the blue economy empowerment model, limited financial resources available to zakat management organizations, insufficient support and collaboration from regulators regarding the obligation to channel zakat to officially recognized zakat management organizations (as authorized by the government), and a lack of understanding among human resources (amil zakat) about the empowerment model of zakat using the blue economy concept. The strategies found in the study to face these challenges include strengthening mandatory zakat regulations, synergizing with stakeholders for empowerment programs in the maritime sector, increasing literacy regarding distribution through the empowerment of productive zakat, especially with the concept of blue economy, synergizing with related parties (such as the fisheries office) in the distribution of zakat in the fisheries sector, and procuring or participating in business management training in the marine and fisheries sector. Implementing the zakat empowerment model with the concept of a blue economy must be in line with the principles of the Qur'an, which must be based on *aqidah*: because humans are caliphs on this earth, *sharia*: the use of maritime resources must be in accordance with Islamic law, and *morals*: improvements in innovation, efficiency of natural resources, fair distribution, and consumption and production that do not damage natural resources (Sulton et al. 2024).

REFERENCES

- Abdullah, Naziruddin, Alias Mat Derus, and Husam Aldin Nizar Al-Malkawi. 2015. "The Effectiveness of Zakat in Alleviating Poverty and Inequalities a Measurement Using a Newly Developed Technique." *Humanomics* 31(3):314–29. doi: 10.1108/H-02-2014-0016.
- Adnan, Nurul Ilyana Muhd, Mohd Izhar Ariff Mohd Kashim, Zahri Hamat, Hafizuddin Muhd Adnan, Nurul Izwah Muhd Adnan, and Fariza Md Sham. 2019. "The Potential for Implementing Microfinancing from the Zakat Fund in Malaysia." *Humanities and Social Sciences Reviews* 7(4):524–48. doi: 10.18510/hssr.2019.7473.
- Anis, Fahami Muhammad, and Salina H. Kassim. 2016. "Effectiveness of Zakat-Based Programs on Poverty Alleviation and Economic Empowerment of Poor Women: A Case Study of Bangladesh." *Journal of Islamic Monetary Economics and Finance* 1(2):229–58. doi: 10.21098/jimf.v1i2.539.
- Aqbar, Khaerul, and Azwar Iskandar. 2019. "Kontekstualisasi Kebijakan Zakat Umar Bin Abdul Aziz Dalam Perzakatan Dan Pengentasan Kemiskinan Di Indonesia." *Kajian Ekonomi Dan Keuangan* 3(3):198–218. doi: 10.31685/kek.v3i3.503.
- Badan Pusat Statistik. 2023. *Presentase Penduduk Miskin Menurut Kabupaten/Kota Di Jawa Timur*.
- Basit, Abdul. 2023. "YBM PLN UID Jawa Timur-IZI Jatim Resmikan Pemberdayaan Nelayan Di Pesisir." Retrieved (<https://izi.or.id/ybm-pln-uid-jawa-timur-izi-jatim-resmikan-pemberdayaan-nelayan-di-pesisir/>).
- Basit, Abdul. 2024. "Indepth Interview Optimization of Zakat Empowerment Program for Fishermen (Amil LAZ Inisiatif Zakat Indonesia Jawa Timur)."
- Fahrurrozi, Fahrurrozi. 2020. "Analysis Concept of The Blue Economy Islamic Perspective (Case Studi Jumiang as Marine Tourism in Pamekasan)." *Perisai : Islamic Banking and Finance Journal* 4(1):17. doi: 10.21070/perisai.v4i1.435.
- Faisal, Agus, and Irma Yuliani. 2018. "Productive Zakat of Baznas Yogyakarta on the Growth of Micro Business." *Shirkah: Journal of Economics and Business* 2(3). doi: 10.22515/shirkah.v2i3.169.
- Farisi, Salman Al, and Yahya Ibadurrahman. 2024. "The Role of Zakat in Advancing Environmental Initiatives and Empowering Communities through a Green Economy-Based Approach." *Indonesian Conference of Zakat* 743–59.
- Fitria Apriliani, Karina, Jurusan Ekonomi Pembangunan, Fakultas Ekonomi, and Universitas Negeri Semarang. 2014. "Economics Development Analysis Journal ANALISIS POTENSI LOKAL DI WILAYAH PESISIR KABUPATEN KENDAL DALAM UPAYA MEWUJUDKAN BLUE ECONOMY." *59 Edaj* 3(1):59–69.
- Government of Indonesia. 2007. "Law of the Government of Indonesia Number 27/2007 on Management of Coastal Areas and Small Islands." *State Gazette Republic of Indonesia Year 2007 Number 84; Supplement to the State Gazete Number 4739*. (27):43.
- Hakimi, Fifi, Farokhah Muzayinatun Niswah, and Naajihah Mafruudloh. 2024. "The Effectiveness of Productive ZIS Funds On Smes Affected By Covid-19." 10(38):121–29. doi: <http://dx.doi.org/10.29040/jiei.v10i1.12366>.
- Hamdi, M., and S. Ismaryati. 2019. *Materi Pokok Metodologi Penelitian Administrasi*. Tangerang Selatan: Universitas Terbuka.
- Hamidi, Ichsan, Dirta Pratama Atiyatna, and Iwan Efriandy. 2020. "The Effect of Zakat Productivity Toward Small Medium Enterprise Incomes of Recipient of Zakat." 142(Seabc 2019):218–22. doi: 10.2991/aebmr.k.200520.038.
- Hendarman, Achmad Fajar, Adita Pritasari, Nia Desiana, Selina Astiri, Defrina Dwifani, Veren Sonia, Rahadian Pramudito Kumarasakti, and Yessi A. Siahaan. 2024. "Current Research and Future Perspectives: A Literature Review on the Blue Economy of Indonesia." *BIO Web of Conferences* 92. doi: 10.1051/bioconf/20249201030.
- Ibrahim, D., & RuziahGhazali, D. 2014. "Zakah as an Islamic Micro-Financing Mechanism to Productive Zakah Recipients." *Asian Economic and Financial Review*, 4(1), 117-125. 4(1):117–25.
- Kurnia, Tuti, and Dina Safitri. 2020. "Model of Distribution of Zakat Funds for Fisherman Through IMFs." *Proceeding International TVET, Academic and Research Conference* (February).
- Mannan, M. A. 1997. *Teori Dan Praktik Ekonomi Islam*. Yogyakarta: Dana Bhakti Wakaf.
- Martínez-Vázquez, Rosa María, Juan Milán-García, and Jaime de Pablo Valenciano. 2021. "Challenges of the Blue Economy: Evidence and Research Trends." *Environmental Sciences Europe* 33(1):1–17. doi: 10.1186/s12302-021-00502-1.

- Mawardi, Imron, Tika Widiastuti, Muhammad Ubaidillah Al Mustofa, and Fifi Hakimi. 2022. "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients." *Journal of Islamic Accounting and Business Research*. doi: 10.1108/JIABR-05-2021-0145.
- Miles, and Huberman. 1992. *Analisis Data Kualitatif*. Jakarta: Universitas Indonesia Press.
- Nasrullah, Nasrullah. 2015. "REGULASI ZAKAT DAN PENERAPAN ZAKAT PRODUKTIF SEBAGAI PENUNJANG PEMBERDAYAAN MASYARAKAT (Studi Kasus Pada Baitul Mal Kabupaten Aceh Utara)." *Inferensi* 7(1):1. doi: 10.18326/infsl3.v9i1.1-24.
- Nugroho, Agung. 2024. "In-depth Interview Optimalisasi Program Pemberdayaan Zakat Untuk Nelayan (Ketua Kelompok Nelayan Penerima Manfaat Program LAZ Inisiatif Zakat Indonesia Jawa Timur)." *Humanities and Social Sciences Reviews* 7(2):276–81. doi: 10.18510/hssr.2019.7232.
- Raies, Asma. 2020. "Islamic versus Conventional Fiscal Policy: The Effect of Zakat on Education and Employment." *Academic Journal of Interdisciplinary Studies* 9(1):27–33. doi: 10.36941/ajis-2020-0003.
- Saladin, Mohamed, Abdul Rasool, Sharifah Adlina, and Tuan Sayed. 2017. "Identifying Factors Alleviating Poverty : Experience from Malaysian Zakat Institutions." *International Journal of Zakat* 2(1):31–43. doi: 10.37706/ijaz.v2i1.13.
- Salim, Kinan, Baharom Abdul Hamid, Ziyaad Mahomed, and Wiaam Hassan. 2024. "Zakat-Based Urban Farming: A Tool for Poverty Alleviation, Community Empowerment, Financial Inclusion, and Food Security." *Review of Islamic Social Finance and Entrepreneurship* 3(1):1–19. doi: 10.20885/risfe.vol3.iss1.art1.
- Sultoni, Ahmad Hery, Hamdani Anwar, and Nur Arfiyah Febriani. 2024. "Blue Economy from Perspective of Al-Qur'an." *Jurnal Indonesia Sosial Sains* 5(04):908–23. doi: 10.59141/jiss.v5i04.1096.
- Swandaru, R., P. Rizkiningsih, and ... 2021. "The Impact of Zakat as a Financial Inclusion Instrument for Sustainable Agriculture." ... *Conference of Zakat* ... 1(2016):1–14.
- Tan, Firwan wan, Lisa Nesti, Efa Yonnedi Yonnedi, and Endrizal Ridwan Ridwan. 2023. "Strategy to Improve Economic Condition of Fishermen Living in the Coastal Area in Kabupaten Pesisir Selatan." *Journal of Business and Socio-Economic Development* 3(1):69–85. doi: 10.1108/jbsed-02-2021-0019.
- Undang-Undang No. 23 Tahun 2011. 2011. "Tentang Pengelolaan Zakat." 19.
- Widiastuti, Tika, Ilmiawan Auwalin, Lina Nugraha Rani, and Muhammad Ubaidillah Al Mustofa. 2021. "A Mediating Effect of Business Growth on Zakat Empowerment Program and Mustahiq's Welfare." *Cogent Business and Management* 8(1). doi: 10.1080/23311975.2021.1882039.