

IMPACT OF SEA PRODUCT ZAKAT DISTRIBUTION ON THE ECONOMY OF COASTAL COMMUNITIES

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Abstract

Indonesia as one of the largest maritime countries in the world has enormous potential. To overcome this, it is necessary to optimize zakat. In this context, it is necessary to develop seafood zakat products through a productive distribution model so that the potential for community empowerment is realized. This study aims to identify and create a marine product zakat distribution model based on public opinion. This research strategy uses a comparative study design and is qualitative. Deep interviews, documenting, and observation are all types of data collection procedures. The coastal settlements on Depok's and Gunung Kidul's coasts in Yogyakarta are the focus of this study. The results showed that the zakat on marine products from fishermen was not realized due to the lack of knowledge about the zakat distribution model and there was no collection of zakat funds for marine products. The researcher suggests developing a model for zakat distribution on marine items, which will be gathered by a group named the "Network Charity Fishermen" (JAMAN). The local mosque's Ta'mir oversees the JAMAN organization to organize the execution of zakat on marine products and ensure that zakat is distributed.

Keywords: Zakat on marine products, Zakat Distribution Model, Coastal Community
Economy

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Introduction

The world's largest sea and most islands both belong to the nation of Indonesia. With a sea area of 5.8 million kilometers and a land area of 1.9 million kilometers, Indonesia has a larger sea area than it does land. The fact that Indonesia is known as a Maritime State is not surprising. With this enormous potential, Indonesia has maritime economies with both biological and non-biological potential that can be used to benefit the local population. Given that 65 percent of Indonesians reside around the coast (Muhamad, 2009).

From a physical point of view, Indonesia's marine potential consists of Nusantara waters covering an area of 2.8 million km², and territorial seas covering an area of 0.3 million km². National waters are 3.1 million km², Land area is about 1.9 million km², National Territory is 5.0 million km², EEZ (Exclusive Economic Zone) is about 3.0 million km², coastline length is more than 81,000 km and total more than 18,000 islands (BPS, 2020). The Indonesian Maritime Council (DEKIN) reported that Indonesia possesses potential fishery resources of 6.4 million tons annually, with the value of fisheries harvested totaling more than US\$ 15 billion. As a result, marine and fishing-related foreign exchange generate a total of US\$ 71 billion annually.

According to (Powell, 2003), the marine industry, which is regarded as the prime mover, is the key factor in economic growth. The economic health of Indonesia, one of the nations in the Asia Pacific region with the greatest maritime areas in the world, can be enhanced together with the welfare of coastal people. However, the reality is that coastal areas are considered to be poor. This situation demonstrates the need for a more technical structural evaluation of government efforts to reduce poverty, one that takes into account how infrastructure and amenities may support and assist the activities of coastal communities. The cultural strategy is therefore to impart knowledge to raise one's standards.

This is an irrelevant event because with so much potential it should be exploited but the opposite happened. By making zakat more effective in the economy and maximizing its collection and distribution, poverty can be reduced (Qardawi, 2013). In general, the public understanding only understands the obligations of zakat fitrah and zakat mal. There are sources of income for people who must release some of their wealth as a new platform to alleviate poverty such as corporate zakat, securities zakat, trade zakat, currency zakat, traded livestock zakat, property investment zakat, sharia insurance zakat, and so on (Riwanto, 2017).

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The government has long implemented programs aimed at reducing poverty, such as BLT, RASKIN, JAMKESNAS, BOS, KUR (People's Business Credit), and PNMP (National Program for Community Empowerment), which have been implemented as a whole. While there isn't yet a comprehensive government program aimed at coastal towns (Saragih, 2015). Because it is unknown whether or not fish can be obtained, poverty reduction in villages and agriculture should be substantially different from that in coastal communities. However, the fact in the field is that the government equates it with not making a program that is specifically for coastal communities. Meanwhile, the existing program is providing necessities during the famine season, such as the one on the coast of Depok, Yogyakarta and it still cannot overcome poverty. In addition, the community does not understand the concept of increasing and developing zakat related to marine products.

From the problem above, To create a system for giving zakat on marine items that might strengthen coastal communities, the researcher seeks to examine their perceptions of the area. The community's economy and encourage local communities to be productive to optimize zakat collection. This happens because of the lack of education in coastal communities regarding the presence or absence of zakat on marine products, how it is implemented and what the niqab is. Furthermore, the reference is that among the ulama There are still disagreements, and the coastal communities are unaware of the standards for determining who qualifies as mustahiq and who qualifies as muzak. There is a mismatch here between the enormous marine potential and the coastal communities that are living in poverty (Zidny et al., 2022). Based on the observations of researchers, the facts that occur in many coastal communities do not issue zakat on marine products.

According to Al Qardhawi (2013), any source of income zakat must be provided for anything with a marine product commercial value. It is difficult for coastal towns to that the coastal environment is hot and open, fishermen's families are easily provoked, and one of the habits of fishing communities is the ease of getting money from marine products which are then sold. Various social problems for coastal communities, namely the management of the social environment such as the development of conflict or social factions, uneven socio-economic access, increasing unemployment, increasing poverty rates, increasing socio-economic disparities, access to resource management gaps, and increasing lifestyles (consumptive), lack of protection. on the rights of local/traditional communities and social capital, changes in values, the waning of indigenous peoples,

Coastal communities in general are pluralistic but still have a high social spirit. Coastal communities combine the traits of urban and rural communities in their structure. On the one hand, they are rich in a rural culture unaffected by urban pollution, but on the other, they must put up with the influx of city tourists who enjoy coastal areas for relaxation and city traders who typically purchase fishermen's sea catches. This has become a very plural coastal community structure. Coastal communities benefit from these conditions, but they are still very dependent on various factors that support the main business, namely fisheries (Monzer Kahf, 1999).

Zakat can boost the community's economy and will continue to run at a minimum level, the minimum consumption needs of the community can be guaranteed by the distribution of zakat funds (Iswanaji et al., 2021). Zakat's application has a pronounced impact on people's lives and the factors of production. Zakat may lead to future reminders, which will raise overall demand and, in turn, motivate businesses to boost output to keep up with demand. Increasing production will lead to a rise in investment for the business. Increased investment can increase growth and greater production assets and expand employment, Increased aggregate demand has a positive effect on increasing investment, and has the opportunity to encourage economic growth (Chaidir Iswanaji, Aziz muslim, 2022). That's why zakat participation in very important (Napitupulu et al., 2021; Nasution et al., 2020).

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With the zakat mechanism, even in the worst conditions, economic activity will certainly be able to run at least at a minimal level to meet primary needs. Therefore, the zakat instrument can be used as a last shield for the economy so that it does not fall into a crisis condition where the consumption ability is under-consumption (Riwanto,2017). One of the assets that are now growing in marine revenue, which is both a necessity for coastal communities' day-to-day existence and has economic value.

Methods

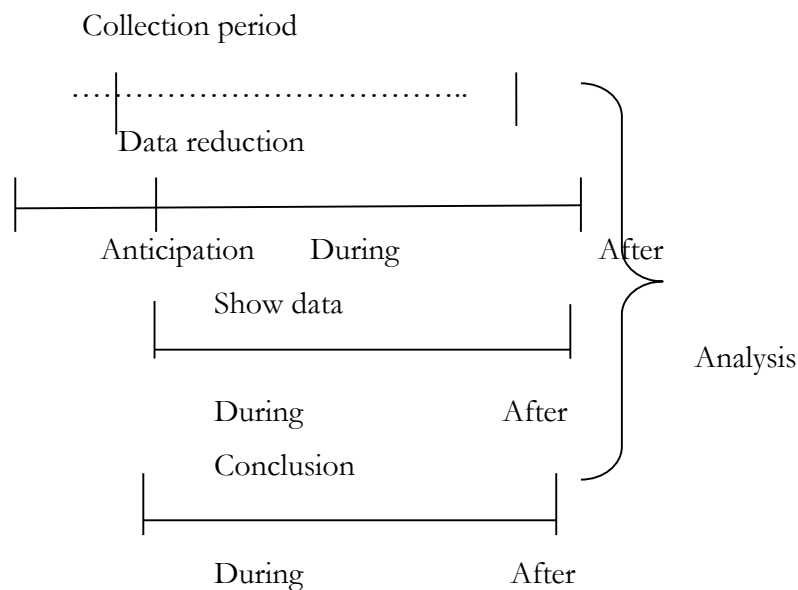
It is a descriptive qualitative study, which tries to describe and analyze phenomena, events, social activities, attitudes, beliefs, perceptions, and thoughts of the community both individually and collectively. Researchers find phenomena in this social observation, emphasizing descriptive explanations and concepts of knowledge obtained from data sources (John, 2015).

The method of data collection in this study uses observation, namely looking for data and information through documents, written documents, photos, pictures, and electronic documents, all of which can support the process of research results. Data collection techniques use interviews, which are carried out utilizing meetings to exchange information, ideas, or questions and answers so that meaning can be constructed on a particular topic. The type of interview used in this research is the semi-structured interview. In this study, researchers conducted interviews with related parties such as village heads, fishermen, the head of BAZNAS, Sleman Yogyakarta Regency, and related parties. The theory of the Miles and Huberman model is used in this study's data analysis, which proposes that the activities in qualitative data analysis are carried out interactively and continue until they are finished. These are the actions the author must take to examine the information gathered from all the informants as something that must be considered before a choice is made.

The researcher employed an analytical model after gathering all the data required for the study because the actions involved in qualitative data analysis were interactive and proceeded nonstop until they were finished. Thematic analysis is a research technique used to interpret interviews and augment qualitative data (Kasri & Putri, 2018). The theory of the Miles and Huberman model is used in this study's data analysis, which proposes that the activities in qualitative data analysis are carried out interactively and continue until they are finished.

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The following is the component flow in the data analysis of the Miles and Huberman model.



Verification and conclusion drawing are the final steps. As a result, the conclusions of qualitative research may be able to address the original formulation of the problem. In qualitative research, conclusions are brand-new discoveries that have never been made before. Findings may take the shape of a picture or description of an object that was previously dark or still dark, allowing for the discovery of a causal relationship or interaction, hypothesis, or theory after further investigation.

Results and Discussion

Depok Beach

Depok beach is a fishing area in addition to being a tourist destination. Typically, people travel there in addition to visiting tourist attractions to buy fish for newly arriving fishermen. So that the sale and purchase of fish there is not only through fish auctions but also through direct buying and selling whose transactions are carried out on the beach. The majority of Depok coastal communities work as fishermen, but they are not the main fishermen but fishermen who help the main fishermen. Because the locals are still terrified of the strong waves, Cilacap residents make up the majority of the fisherman there. The residents of Depok Beach also work as traders and farmers in addition to being fishermen. Therefore, the locals there move to farms when the waves are high.

The coastal towns around the Depok coast sail every day from 5:00 AM to 11:00 AM WIB, however, from January to June they do not sail because the waves are too high for fishermen to venture out in search of fish, or it is known as the famine season. There is a good amount of fish available from June through September. The results of the fish obtained are not certain because sometimes they get a lot of results but the possibility is bad, namely not getting results at all. The maximum fish capture is 50 kg, or Rp 15,000,000, in a single catch, and the minimum average catch is Rp 200,000, or nothing at all.

Generally speaking, the fishermen utilize the captain's vessel, so those without their boats can use it. After operational expenses have lowered the catch, the net income is divided equally between the skipper and the fishermen, at a ratio of 50%:50%. Snapper, skipjack, pomfret, milkfish, tuna, layer, crab, shrimp, stingray, grouper, shark, squid, and small species of shark are among the fish species that have been taken off the coast of Depok. There is a fish auction site (TPI) on this beach that deals in marine fish capture, marine trading, and marine processing services. There is such a high need for fish that Cilacap is typically used to meet that demand.

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Another source claimed that only local inhabitants worked as vendors and fishermen near the Depok beach, but many sellers took a day off on holidays because there were no visitors, there were only fish buyers at the TPI. So on weekdays, there are very few sellers who sell because they are still focused on visiting tourists, but it cannot be denied that traders are also important parties in selling the captured seafood.

Drini Beach

The coastal community at Drini beach, Gunung Kidul district is a community that is mostly fishermen but there are also traders because Drini beach is a tourist area that is quite crowded. Being a priority on Drini Beach, which, in contrast to the majority of the beaches found along the coastline of Gunung Kidul Regency, is both a fishing beach and a tourist beach. Due to these advantages, a lot of people travel to Drini Beach, both for sightseeing and to eat the local fishermen's freshly caught seafood.

Despite Drini Beach's charms, it is nevertheless unable to support the locals' economies; it has been established that the vast majority of residents there continue to live in poverty. According to observations made for this study, the fishermen in the coastal settlements of Beach Drini still lack access to specific organizations like cooperatives or BMTs that may provide finance to boost their output. In places like Depok Beach, and Bantul Regency, where there are no fishing clubs or organizations that can facilitate fishing operations, the fishermen also frequently operate on a sole proprietorship basis, which is detrimental to the local fishing industry's economy. Fishermen typically find this time of year from January to March to be the most challenging because they.

Skipjack, stingray, milkfish, pomfret, layer, mackerel, squid, and other species of fish are frequently caught by a fisherman, but small crabs and lobsters are their favorites due to their high market value and demand. One of the variations among fishermen on the coast of Depok and Drini is in the management of their income whereas on the beach at Drini the fishermen have to pay for operational costs such as fuel, coffee, and cigarettes. This income from the sea will be subtracted from the operating expenses before the proceeds will be distributed to the crew, where the portion of the ship owner is always larger. Usually, the calculation of the profit sharing portion made by Drini beach fishermen is

Table 1. Fishermen's Assets

NUMBER OF FISHERMEN ON BOARD	SHIP OWNER (1 PERSON)	THE CREW
2	75%	25%
3	50%	25% + 25%
4	40%	20% + 20% + 20%

The fishermen only issue *zakat fitrah*, which is issued annually, and they are still unaware of the *zakat* for marine items. It is clear from this data that fishermen continue to be unaware of the potential benefits of *zakat* on marine items for promoting their welfare. The researchers also spoke with one of the traders on the Drini beach in addition to the fishermen. The beachside fishermen's catch is traded to the passing tourists by the traders, who sell fish, shrimp, crabs, squid, and seaweed. Because it is purchased directly from fishermen without the involvement of any middlemen, the selling price is likewise comparatively low when compared to the market price.

The income of the traders on the Drini beach is uncertain, where their income depends on the day, namely Saturdays and Sundays and national holidays, from this phenomenon, the majority of the vendors only sell on weekends, national holidays, and on Saturdays and Sundays. These vendors do not live permanently in the Drini beach region. Daily sellers are those traders who own homes and live there permanently. On holidays, they may receive 500,000 to 1,000,000 customers, compared to merely 100,000 or even no customers on a typical day. Due to the paucity of money they receive in comparison to the expenses they must incur to maintain their standard of living, the majority of the traders on this beach live below the poverty line. There are no cooperatives or other organizations that can finance the expansion of a trader's business or give traders in other areas more leverage. The mosque clerics who oversaw the collection and distribution of zakat funds, as well as the *amil*, were also interviewed for this study.

Because most fishermen are not locals of the coastal region, the researcher learned from the interview that there are still zakat challenges, including the fact that fishermen have not yet given zakat on marine items and that there is still no zakat fund-collecting in the mosque. They only pay zakat in the mosques in the neighborhood or hamlet where they reside for zakat *fitriah*.

This demonstrates that zakat on marine items still hasn't been fully administered. If the Muslim parties can effectively educate the public about the requirements and potential of the zakat on marine items and can consistently and openly collect and distribute zakat funds for marine products to assist the local economy at Drini Beach. The researchers discovered through interviews with three fishermen that depending on the time of year and the size of the waves at sea, the income of each ship at sea can range from 500,000 to three million dollars. If even the fisherman on Drini Beach hesitates to venture out to sea during the stormy season due to the huge waves, this is highly concerning.

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Based on findings from studies conducted at the Drini Gunung Kidul beach and the Depok coast, the researchers made a scheme for classifying the income of fishermen who are classified as muzakki and must hike, namely: Fishermen are broadly classified into 2, namely fishermen who have their boats and other people's. Two crew members are invited if the ship is privately owned. The drawback is reduced by operating costs which on average once sailed require an operational cost of Rp. 200 thousand, and if the operational costs have been deducted, it will get a net income, the net income will be applied for 50% profit sharing for ship owners and 50% distributed to the crew of the ship. If there has been a net profit, shared reaches 20 dirhams or \pm Rp. 600 thousand (1 dirham = Rp. 3000).

In the second category, namely non-privately owned vessels where the vessel is provided as a loan from the captain, the net income is shared between the vessel owner and the vessel borrower with a profit-sharing percentage of 50%:50%. 50% belonging to the borrower's boat will then be distributed to some fishermen who sailed, the average number of Three fishermen can be seen on one ship. If the combined net income from the skipper and the fisherman surpasses 200 dirhams, zakat is required to be paid from the classification above, it can be outlined that those who act as muzak are those who get a net income of 200 dirhams which in the classification data above are mostly found in ship owners and skippers.

The Contribution of Zakat to the Economy of Coastal Communities

Characteristics of Coastal people

People who reside in coastal areas are a distinct population from those who reside in rural, urban, or mountainous settings, and they each have their own distinctive or special traits. This quality is closely tied to how businesses operate within the fisheries industry. They have the tools necessary to fish, grow, and run a variety of companies to profit from the sea's bounty. The form of coastal communities combines elements of urban and rural communities since they have evolved into heterogeneous societies while maintaining a strong sense of community. On the one hand, they are rich in rural culture uncontaminated by urban pollution, but on the other, they must put up with the influx of city visitors who visit coastal areas for enjoyment or city traders who want to purchase fishermen's sea catches. Because of this, coastal communities have fairly pluralistic structures (Syahrudi, 2019).

Although coastal communities benefit from these characteristics, they are still very dependent on various factors that support their main business, namely fisheries. The factors that affect The environment, seasons, and markets, as well as the features of coastal towns, all have an impact on the fisheries industry.

Dependence on environmental conditions

With their primary source of income coming from using marine products, coastal communities are particularly vulnerable to environmental factors, especially water issues. If the water is polluted by industrial waste or other factors, it will have a significant impact on both the quantity and quality of fisherman catches. Pollution can damage the marine ecosystem so over time it will be a negative effect on the coastal community itself. For example, the thesis entitled "analysis of the metal content of mercury and copper in fish or shellfish and their effect on the health of the population on the coast of Sukolilo, Kenjeran District Kodya Surabaya (Anwar Daud, 2005), provides research results that there is an increase in Hg levels in the blood and the Cu content almost exceeds the threshold (Doddy, 2019). In the medical world, this is very dangerous for health. Another problem that often occurs in the environment that fishermen live in has an impact on how they use technology, and if that area is still primarily traditional, so is the technology they use to catch fish.

Dependence on Season

The season is a significant determinant for coastal populations, particularly fishermen. Small-scale fishermen are particularly reliant on the season and wind direction. The season, which dictates when the big waves will emerge, is another factor that influences fishermen who possess large boats. Even though they employ engine power, they are still unable to handle the enormous waves. The socioeconomic situations of coastal towns in general and fishermen, in particular, are greatly impacted by this state (Makhrus, 2022).

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While the fishing season will bring in a sizable income, the big wave season will make it difficult for them to afford basic requirements for which fishermen are dangerous to go to sea or the season for few fish to be caught. In general, fishermen's income is very volatile because fishermen are not able to project how much catch they will get, sometimes they get a big catch, but maybe the next day they don't get anything. For example, coastal communities living in coastal areas of the southern sea of Java with relatively large waves, cannot go to sea every day only at times when the waves are not big.

Dependence on the Market

The next factor is that the market also has an important role in the lives of coastal communities, fishermen, pond farmers, and fish sellers. In contrast to rice farmers where the harvest can last for a long time, it is different from sea catches where when they harvest they have to sell it immediately because fish only last a short time compared to rice farmers. The fishermen cannot immediately be satisfied when their catch is bountiful since the law of buying and selling applies where a lot of goods make the price cheaper, besides that there is a lot of competition between other fishermen who also sell their catch.

Development of Zakat Distribution Model

If it is known which ones are classified as mustahiq and which are classified as muzak, it will make it easier for the distribution of zakat, because, from the data obtained, in general, the muzak is the masters, while mustahiq are the fishermen (who are still joining the skipper). Therefore, it is the owners of private ships and their captains are required to pay zakat. The zakat distribution model is through the distribution of productive zakat. So the zakat will be used as business capital for the fishermen who are entitled. The manager of the distribution of zakat is a local institution (Takmir). Where in the taker organization there is an amil zakat institution that specifically plays a role in collecting data on muzakki and must hiki zakat, calculating the number of their needs, and determining distribution tips. namely whether to be provided immediately (consumptive) or as startup capital (productive). Besides paying zakat, the amil is required to support them to develop the community's economy productively.

In developing this model, the researcher offers a model for collecting and distributing marine product zakat funds, which is named JAMAN (Jaring Amal Nelayan). The name was chosen to provide coastal villages, especially fishing communities, with a well-known moniker. Because it will be crucial to gain the confidence of captains and private ship owners in later operations when issuing zakat on marine products. The ability to manage zakat on marine items and the socialization of the significance of issuing zakat on marine products are both crucial for taking in the region.

This is the main reason for researchers choosing taker as an institution that manages zakat funds for marine products compared to forming a new institution or under the auspices of the benefits of establishing a special agency under the direction of taking in collecting, managing, and distributing marine products zakat funds, namely: (1) Every village needs to have a mosque and appoint Muslims as leaders; (2) Tamir is seen as the individual in whom the community because apart from being takmir they are also scholars who answer all religious problems; (3) Tamir is a zakat amil who has the taker is preferable to creating a unique amil zakat organization for the management of marine products zakat because they do not have the legal authority to collect zakat contributions; (4) With takmir as the manager of zakat funds, it will be more optimal because other than making the mosque more transparent, zakat funds can be published in mosques. The center of community activities. The scheme of the era (fisherman's charity net) is as follows.

To collect, administer, and distribute the zakat donations contributed by fishermen as muzak, the fisherman's charity net developed several work projects. The responsibilities of this JAMAN department are as follows: (1) Collecting data on fishermen who are muzak and who are entitled to become mustahiq; (2) Collecting zakat funds from muzak, namely skippers and private ship owners who meet the mishap of zakat on marine products; (3) Manage and be responsible for the security related to the zakat funds from the sea and provide transparency to reports that were attached to the mosque's information board and distributed to the entire community; (4) Distribute the zakat money for the growth of small fishing businesses or business capital support for the mustahiq.

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Conclusion

Due to their lack of understanding and socialization in this area, fishermen continue to reject the zakat on marine items. Because there is still no zakat fund collection for marine products in the fishing area, research findings support this. It does this to encourage researchers to use the zakat distribution model. In this case, we can group those who are classified as mustahiq and muzakki generally speaking, the mustahiq are small fishermen who still live in poverty and are still working for the skipper, and the muzak are from the skipper who has owned several boats and private boat owners who have reached a certain level of wealth.

To implement the collection and distribution of zakat on marine products through zakat institutions, researchers offer solutions in the form of model development. The researchers then developed a mechanism for allocating zakat on seafood, which will be collected by a group named "Jaring Amal Nelayan" (JAMAN), which is run by the Ta'mir of the neighborhood mosque. The existence of JAMAN raises the possibility of coordinating the imposition of zakat on marine products. Because zakat itself has a major impact on people's life, serving as a source of income, production, investment, and opening up job opportunities to combat social inequity, zakat is distributed using a mechanism known as productive zakat.

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