



Enhancing Economic Empowerment through Productive Zakat: A Case Study of Coastal Communities *Cak Kaji* Program by BAZNAS, Indonesia

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ABSTRACT

This study explores the role of productive zakat in fostering sustainable economic empowerment among coastal communities, using the *Cak Kaji* Program implemented by the National Board of Zakat (BAZNAS) in Gresik, Indonesia. The research examines how zakat, as a core instrument in Islamic economics, can transcend traditional charitable functions and contribute to long-term socioeconomic development. The result is the empowerment through several programs, namely rolling livestock, micro finance and rombongan assistance for small seller. This study it can be concluded that the community empowerment program through the distribution of productive zakat carried out by Baznas Gresik is already good, where Baznas Gresik has provided alternative livelihoods, capital access, technology access, markets access, and the collective action development. But there is something that needs to be improved in alternative livelihoods and access to markets. Baznas Gresik needs to add types of empowerment programs so that there are more choices for *mustahiq* businesses and create a market for the results of *mustahiq* businesses so that they can be well absorbed by consumers. The study contributes to the broader discourse on the operationalization of Islamic economic principles in contemporary development frameworks, offering insights for policymakers, zakat institutions, and development practitioners worldwide.

Keywords: distribution of productive zakat, coastal community development, sustainable development, *cak kaji* program.

INTRODUCTION

The economic condition of Indonesian civil society is now facing a traumatic reality after the Covid-19 pandemic in the two years from 2020 to 2022. Micro-, Small and Medium-sized Enterprises (MSMEs) continue to be encouraged by the central and regional governments to restore the community's economy. During Covid, many company employees were laid off, thus increasing the unemployment rate and increasing poverty in almost all regions. The Department of Cooperatives and MSMEs said that at least 37,000 business

actors experienced instability and tended to experience continuous losses. MSMEs are actually able to support the people's economy, but the opposite conditions experienced by all MSMEs are economic difficulties.¹

All forms of people's business receive special attention after the Covid-19 pandemic, so that self-confidence continues to grow and improves work ethic to earn above average income so as to be able to meet the economic needs of the family and the education of their children. The government's efforts in each region to help people improve their standard of living are different. Gresik Regency, for example, in 2022 according to the government's figures there is a poverty rate of around 149.64 people, a decrease compared to the previous year in 2021 of 166.35 people.² For this reason, the government is making serious efforts in assisting and training capital programs for MSME players, especially people who are entitled to receive compensation and assistance. In other words, people classified as poor (zakat recipients) or mustahik receive more priority attention according to the Islamic religion. The government, through the national zakat agency (Baznas), always collects data and strengthens zakat distribution programs, especially productive zakat.³ One of the distributions of productive zakat carried out by Baznas Gresik Regency is through an empowerment program where in this program there are many ways of empowerment that are adapted to the conditions of the village where the program is implemented. Among the ways of empowerment at Baznas Gresik is revolving goat farming, Micro Finance, and *rombong* (movable booth).

Coastal communities are the communities that receive the most empowerment programs and are deemed successful in their implementation, so that Baznas Gresik received an award from the Baznas Nasional. Kertosono Village, Sidayu District, Gresik Regency, for example, the coastal area received an empowerment program by providing goats, which went well until they received additional goats from the Baznas Nasional. Technically, breeders are given understanding and all knowledge related to healthy and trustworthy farming procedures as well as optimal livestock production management, which is in accordance with religious provisions. Because, these livestock are prioritized for qur'ban animals. Throughout 2021, of the 20 goat breeders who received breeding assistance, 4 mothers each succeeded in producing four to six goat kids. Farmers who receive the assistance program receive increased welfare in terms of clothing, shelter and food.⁴

¹ Faizi Faizi et al., "Dampak Pandemi Covid-19 Terhadap Umkm Di Indonesia," *Jurnal Lentera Bisnis* 11, no. 2 (2022): 137.

² Tsaniyatas Syarifah, "Analisis Pendistribusian Zakat Produktif Pada Baznas Kab.Gresik Guna Mendukung Program 1000 Kampung Zakat (Studi Kasus Desa Gredek)," *AL-Ujrah: Jurnal Ekonomi Islam* Vol.2 No.1, no. 01 (2023): 51-63.

³ Zul Fahmi and Muh Nashirudin, "IQTISHADUNA Jurnal Ilmiah Ekonomi Kita Determinants Of Turnover Intention With Organizational Commitment As Moderating," *Iqtishaduna* 11, no. 2 (2022): 92-107.

⁴ Doni Burhan Nur Hasan alvin Nur Ilma, "Efektivitas Pemberdayaan Ekonomi Masyarakat Program Ternak Desa Sejahtera Laznas Nurul Hayat Gresik," *Jurnal Kaffa* x, no. x (n.d.): 1-15.

Apart from Kertosono village, the coastal area that received the empowerment program was Petiyintunggal village, Dukun District, Gresik Regency by empowering it through micro finance and *rombong* (movable booth) procurement. Where the implementation of the program in this village is by forming a poor group which is fostered by distributing capital. In this village it is also considered very successful so that the group which initially numbered 10 poor people has now reached 40 poor people who are financed from the capital that was rolled out.

The other empowered programs have actually been carried out in many other areas but have not yet achieved the satisfy results. This is different from Baznas Gresik through this empowerment program, especially for coastal areas, which was deemed successful. Throughout the researchers' observations and investigations, various efforts and strategies were carried out by Zakat managers, especially through the *cangkrukan* while reciting the Koran program or what is usually called Cak Kaji. This program is a complementary program to the Empowerment Program to provide motivation, evaluation and coaching in synergy with related agencies according to needs. This is where researchers are interested in studying in more depth how to empower coastal communities through the distribution of productive zakat by Baznas Gresik? And How is coastal empowerment community strategy through Cak Kaji program run by Baznas Gresik?

Literature Review

Research related to productive zakat in the form of periodic programs for mustahik and or zakat recipients in Gresik Regency has been a lot carried out. Muhammad Hamzah Rabani & Ach Yasin's 2023 research entitled "The Role of the Nurul Hayat Gresik Amil Zakat Institute (LAZ) in Empowering Rural Communities During the Covid-19 Pandemic." Shows that through the empowerment program LAZ Nurul Hayat Gresik makes society more advanced and developing in the socio-economic field, village communities gain scientific insight into entrepreneurship.⁵

Tsaniyatas Syarifah's research in 2023 is entitled "Analysis of Productive Zakat Distribution in Baznas Kabupaten Gresik to Support the 1000 Village Zakat Program: Case Study of Gredek Village." Syarifah's research was conducted in May 2023 in Gredek village, Kabupaten Gresik. The zakat village program has been carried out and initiated by the government since 2018, especially by the Ministry of Religion together with Baznas, LAZ and UPZ from the center to the regions, especially 3T (frontier, remote and underdeveloped). Apart from Gredek village, in Gresik there is also another village that receives the village zakat program, namely Sooko village. Syarifah explained that there

⁵ Muhammad Hamzah Rabani and Ach. Yasin, "The Role of the Nurul Hayat Gresik Amil Zakat Institute (Laz) in Empowering Rural Communities During the Covid-19 Pandemic," *Edumaspul: Jurnal Pendidikan* 7, no. 1 (2023): 789–795.

were at least 31 UMKM business actors who were part of the zakat village pilot project. Meanwhile, business capital assistance includes 11 forms of assistance, namely 4 sales/shopping areas, 6 storefronts, 4 working tools and five renovations of trading locations worth 48.5 million. According to Syarifah, zakat recipients have not yet touched on the farming profession and have not studied two other villages as a comparison.⁶

Alvin Nur Ilma & Dony Burhan Noor Hasan's research in 2022 is entitled "Effectiveness of Community Economic Empowerment of the Laznas Nurul Hayat Gresik Prosperous Village Livestock Program". This research concludes that the prosperous village livestock program has been implemented well and effectively and in accordance with the targets planned by Laznas Nurul Hayat Gresik. This is proven by an increase in the income of breeders, a better increase in ownership of productive assets and the creation of independence and prosperity for breeders. However, these goat breeders have not yet switched from being zakat recipients to zakat givers (muzakki).⁷

Research conducted by Nurud Diana Syafaati and Lina Nugraha Nani, published by Airlangga University, written in the journal theoretical and applied sharia economics in 2020 with the title "The Empowerment of Zakat, Infaq and Shadaqah of Baznas Gresik in Economic Empowerment of Babaksari Village Community Through the Gresik Empowered Program". The research results show that the Gresik Daya program has been optimal in increasing mustahiq income. This is proven by the increase in income and welfare of aid recipients.⁸

This is the case with research written by Salsabilla, UIN Syarif Hidayatullah Jakarta with the title "The Influence of the Productive Zakat Based Economic Empowerment Program on the Mustahiq Economy (Case Study of the Baznas Gresik Productive Goat Farming Program in Kertosono Sidayu Gresik Village)." The research results show that this rolling livestock program has succeeded in influencing the mustahiq economy. Where the mustahiq who were categorized unable to fulfill their needs with the rolling livestock program, finally they able to fullfill it.⁹

Lailiyatun Nafiah also wrote in the el-Qist journal with the title "The Influence of Productive Zakat Utilization on the Welfare of Mustahiq in the Gresik Regency Baznas Revolving Livestock Program." This research shows that

⁶ Syarifah, "Analisis Pendistribusian Zakat Produktif Pada Baznas Kab.Gresik Guna Mendukung Program 1000 Kampung Zakat (Studi Kasus Desa Gredek)."

⁷ alvin Nur Ilma, "Efektivitas Pemberdayaan Ekonomi Masyarakat Program Ternak Desa Sejahtera Laznas Nurul Hayat Gresik."

⁸ Nurud Diana Syafaati and Lina Nugraha Rani, "Pendayagunaan Zakat, Infaq, Dan Shadaqah Baznas Gresik Dalam Pemberdayaan Ekonomi Masyarakat Desa Babaksari Melalui Program Gresik," *Jurnal Ekonomi Syariah Teori dan Terapan* 7, no. 12 (2020): 2296.

⁹ Salsabilla Salsabilla and Wage Pramita Ratnasari, "Pemberdayaan Ekonomi Basis Zakat Produktif Melalui Program Kampung Ternak Kambing Baznas Gresik Terhadap Mustahik," *Jurnal Kommunity Online* 1, no. 2 (2021): 123-134.

the productive use of zakat through a revolving livestock program has an effect on the welfare of mustahiq.¹⁰

Many researchers have written about the success of the productive zakat program carried out by Baznas Gresik, but that researches are still limited on how to distribute productive zakat. There it only illustrates that one way of distributing productive zakat is through revolving livestock or micro finance. However, this research does not touch on how the program can be successful and what the strategy is. It turns out that the success of these zakat distribution programs is a complementary or additional program, namely the 'Cak Kaji' program. Where in this Cak Kaji program, mustahiq are given guidance in the form of spiritual guidance or business coaching in collaboration with related agencies such as the livestock service, cooperative service, MSMEs and industry. Besides that, the aim of the Cak Kaji program is so that mustahiq can gather with other mustahiq so that can increase enthusiasm for life and mutual communication with mustahiq, whether communicating about programs being run or other things. Another objective that is no less important is for Baznas to be able to monitor and evaluate that the empowerment program is still being implemented mustahiq and the assets provided are not lost. Therefore, in this research we attempt to describe the empowerment strategies carried out by Baznas Gresik, especially for coastal communities, which we then analyze using the coastal community empowerment theory approach initiated by Tuwo Ambo.

METHODS

This research is a descriptive qualitative analysis research. The research location was carried out in Kertosono village, Sidayu subdistrict, Gresik district and Petiyintunggal village, Dukun subdistrict, Gresik regency, which is one of the zakat village pilot projects. The object of the research is Baznas Gresik Regency which is technically responsible for the productive zakat distribution program. This research aims to describe and analyze the empowerment of coastal communities by Baznas Gresik through the coastal community empowerment approach from Tuwo Ambo (2011). The research subjects consisted of Baznas administrators, UPZ administrators as well as group leaders and mustahiq recipients of the program. Data collection techniques use interviews, observation and documentation. Meanwhile, data analysis is carried out by collecting data, reducing data, presenting data and drawing conclusions.

¹⁰ Lailiyatun Nafiah, "Pengaruh Pendayagunaan Zakat Produktif Terhadap Kesejahteraan Mustahiq Pada Program Ternak Bergulir Baznas Kabupaten Gresik," *El-Qist: Journal of Islamic Economics and Business (JIEB)* 5, no. 1 (2015): 929-942.

Results and discussion

Productive Zakat and empowerment

Zakat is part of the Pillars of Islam which, if seen from its benefits, is a form of religious worship which concerns the relationship between humans and their God and relationships between fellow humans. In the relationship between humans and their God, zakat is a form of worship or a manifestation of a servant's obedience. Meanwhile, in relationships between human beings, zakat has the function of ta'awuniah or mutual assistance, where someone who has wealth can set aside some of his wealth to help other people who are in need with certain conditions.¹¹

The fine management of zakat is one of the push factors for improving the economic conditions of society, because with the distribution of zakat there will be growth in welfare among groups of zakat recipients.¹² To maximize the potential of zakat, zakat management is currently carried out in two ways, namely consumptive and productive zakat management.¹³ Consumptive zakat management is collection and distribution carried out with the aim of meeting the basic economic needs of the mustahiq in the form of providing food and other things as well as gifts for direct consumption. Meanwhile, productive zakat management is zakat management with the aim of empowerment and is usually done by means of capital assistance for weak entrepreneurs, coaching, free education and others.¹⁴

Zakat is a form of worship that has the potential to overcome economic problems and poverty in a country. According to BPS data, the poverty rate in Indonesia starting from 2018 reached 25.95 million (bps.go.id, 2018), in 2019 it was 24.79 million (Bps.go.id, 2019). Then in 2020 it was recorded at 27.55 million (Jayani, n.d.), in 2021 it was 26.50 million (bps.go.id, 2022) and in 2022 it was 26.36 (bps.go.id, 2023) . This poverty data is obtained from the total population in Indonesia. If we specify it further, for example, in the Gresik Regency area itself, poverty was recorded in 2020 at 164.05 thousand people, in 2021 there was 166.35 people recorded and in 2022 it was recorded at 149.64 people. From the amount of poverty in the Gresik Regency area, one of the ways that the Gresik Regency Government itself does this is by helping each other. This means that parties who have excess funds help parties who lack funds. This can be done with the role of zakat which is distributed productively through empowerment programs in order to improve and develop recipients so that they are not trapped by this status.

¹¹ Abdul Wadud Nafis, "Pros and Cons of Professional Zakat," *IQTISHODUNA: Jurnal Ekonomi Islam* 12, no. 2 (2023): 593–602.

¹² Mahdi Syahbandir et al., "State Authority for Management of Zakat, Infaq, and Sadaqah as Locally-Generated Revenue: A Case Study at Baitul Mal in Aceh," *Al-Ihkam: Jurnal Hukum dan Pranata Sosial* 17, no. 2 (2022): 554–577.

¹³ Umrotul Khasanah, *Manajemen Zakat Modern Instrumen Pemberdayaan Ekonomi Umat* (Malang: UIN Maliki Press, 2010), 49

¹⁴ Andri Soemitra, *Bank & Lembaga Keuangan Syariah* (Jakarta: Kencana Prenada Media Group, 2009), 430

In English term, empowerment means giving power or power given.¹⁵ Empowerment defined as effort in society potential utilization which have been having, in order to be a system that becoming themselves independent.¹⁶ There are some steps in economic society empowerment implementation; distribution, coaching and training, accompaniment, supervision and evaluation.¹⁷

Empowerment can be said to be successful, if a community has experienced a state of empowerment or experienced empowerment, so that the community can control their own lives and fight for the welfare of their lives. The success of empowering a business can be seen from several indicators in accordance with the stated objectives, namely increasing income, increasing welfare and increasing productive assets, building independence in mustahiq, and transforming mustahiq into muzakki.

Coastal Community Empowerment Strategy

According to Ambo Tuwo, coastal communities are less empowered, among other things, due to their limitations in mastering science, technology, capital and business institutions. Apart from that, according to Ambo there are five approaches to empowering coastal communities which are implemented by seriously paying attention to the aspirations, desires, needs, income and potential resources of the community. The components of the coastal community empowerment approach can be explained as follows:¹⁸

1. Development of alternative livelihoods

Alternative livelihoods are developed taking into account that coastal and fishing resources have experienced pressure and degradation. This is shown through empirical data that very many fishermen are concentrating in certain waters and fishermen are also excessive. The availability of sea fish cannot also be relied on to improve welfare.

2. Access to Capital

The next strategy for empowering coastal communities is developing access to capital. This strategy is very important because basically currently coastal communities, especially fishermen and fish cultivators, find it very difficult to obtain capital. Cooperatives or banks are reluctant to provide capital due to the uncertain nature of the fishing business, high risk and seasonality, plus the status of fishermen who are generally low and economically disadvantaged, making it difficult to fulfill the requirements given by banks such as collateral, insurance and equity.

¹⁵ Andreas dan Enni Savitri, *Peran Pemberdayaan Ekonomi Masyarakat Pesisir Dan Modal Sosial* (Pekanbaru: Universitas Riau, 2016), 25

¹⁶ Fadjar Mulyadi, *Pemberdayaan Ekonomi Stop Pernikahan Dini* (Yogyakarta: CV Budi Utama, 2020), 6

¹⁷ Afdloludin, "Analisis Pendistribusian Dana Zakat Bagi Pemberdayaan Masyarakat (Studi Pada Lembaga Amil Zakat Dhompot Dhuafa Cabang Jawa Tengah)," *Skripsi* (2015), 59

¹⁸ Ambo Tuwo, *Pengelolaan Ekowisata Pesisir Dan Laut* (Surabaya: Brilian Internasional, 2011).

3. Access to Technology

Technological improvement is an effort to increase income, starting from production technology to post-production and marketing. This is very important but has not been done much because it is difficult to identify the type and type of technology that society needs. In fact, sometimes it is society that is more advanced in finding and adopting the technology needed. So the government often lags behind.

4. Access to markets

The market is a pulling factor as well as being one of the main obstacles if the market does not develop even does not exist. Therefore, opening market access is an important way for businesses to develop: Market development for products made by coastal communities can be done by bringing communities closer to large companies, whether fishery commodity exporters or others. So product sales contracts between coastal communities and companies need to be made. So that coastal communities receive guaranteed prices and markets, guidance to communities regarding the quality of produced goods can be carried out and no less important, coastal communities also need to receive capital assistance for business development.

5. Development of collective action

Empowerment through the development of collective action means that people create groups according to their wishes or are grouped into business groups which are then empowered for a business. This is almost the same as developing cooperatives or joint business groups. However, in this case the term collective action development is used.

Empowerment of Baznas Gresik in coastal communities

There are several Gresik Baznas empowerment programs for coastal communities, including livestock, group assistance and micro finance. For example, livestock assistance was given to Kertosono Village, Sidayu District, Gresik Regency, Cabean Hamlet, Ngimbo Village, Ujung Pangkah District and assistance for *rombong* (movable booth) and micro finance to Petiyintunggal Village, Dukun District, Gresik Regency. These different programs are provided because they are tailored to the needs of the community and surrounding conditions. The villages of Kertosono and Cabean, for example, are because there is a lot of grass around these villages and there are places that can be used to build pens and there are many goat breeders in these villages. Meanwhile, petiyintunggal was given micro finance and *rombong* (movable booth) because in the village there are many small businesses that need financial injections.¹⁹

Micro Finance is an assistance program for small businesses. The existence of this program stems from the rise of loan sharks and the large number of poor

¹⁹ Khusnun Ridho, *Interview* (Kepala Bidang Pendistribusian dan Pendayagunaan Baznas Gresik, 2023).

people who are trapped in debt because they want to develop their businesses. Baznas Gresik was then moved to help by financing them. The mechanism of this program is that the UPZ in the village forms a poor group with 10 selected people. Then UPZ applied to Baznas Gresik and Baznas identified it and if it was feasible, the 10 people would be funded at the beginning with 1 million per person to develop their business. This program is run on a rolling basis, meaning that each mustahiq who receives assistance must pay 100 thousand per month for ten months. From the 10 people who pay 100 thousand, 1 million will be collected which will then be given to other poor people who will be made members with the group's approval. And so on until there are more and more members of the group: After group members have paid their monthly payments in full, they can reapply for aid of a greater value because they are considered trustworthy, namely up to 4 million.

Meanwhile, the *rombong* (*movable booth*) assistance is a program provided by Baznas to business actors whose business premises are less suitable. They were then given a team for their business and given 1 million for additional capital for their business. This program is almost the same as the micro finance program, but they don't have to pay 100 thousand per month like the micro finance program and they also don't have the opportunity to get an additional fee of 4 million. However, the process for getting this assistance is the same as in the micro finance program.

Apart from the above program, there is one more program, namely the rolling livestock program. The rolling livestock program is a mustahik empowerment program in the form of providing livestock in the form of goats, where each mustahik is distributed 3 female goats and 1 male goat for a period of 2 years of maintenance. Every mustahik is required to take good care of the livestock and be able to sell the livestock products, so that the benefits will be obtained, provided that at the end of the period each mustahik is able to return the initial capital of the livestock given, which will then be rolled back to the next prospective mustahik. The rolling livestock program was launched in 2015 and has been implemented until now. The implementation of the rolling livestock program aims to improve the mustahik economy, increase mustahik knowledge regarding animal husbandry, change a consumptive society into a more productive society through livestock management, as well as the long-term goal of changing the status of mustahik become muzakki.

As per the results of interviews conducted by researchers, in the process of managing coastal community empowerment programs, there are several processes that must be fulfilled to realize the program, including the process of searching and determining locations, the process of identifying potential beneficiaries, the process of validating beneficiaries, and then through the Cak Kaji program for reviewing the coaching and training process, mentoring process and evaluation process.²⁰

²⁰ Khusnun Ridho, *Interview*.

Empowerment Strategy through the Cak Kaji Program

The term Cak Kaji itself, is an extension of *cangkrukan sambil ngaji*. Cangkrukan is the language of the Gresik people which means sitting relaxed or hanging out or also hanging out which has become the culture of coastal communities accompanied with cups of coffee or tea, especially in the Gresik area. This Cangkrukan has become a habit for coastal communities and occurs naturally without any invitation or appointment to meet and is usually done in front of the house or a comfortable place to chat. Baznas Gresik introduced this Cak Kaji program at the end of 2019. This program emerged at the end of 2019. This program emerged as a response to the failure of the coastal community empowerment program in the Kelurahan Kalitutup, Kecamatan Gresik, where the mustahiq had no clarity after their funding. So Baznas Gresik was moved to provide assistance and this Cak Kaji program emerged.

The Cak Kaji program is a mentoring and coaching strategy for mustahiq who receive the empowerment program from Baznas Gresik. This Cak Kaji is carried out every two months after it is determined that the mustahiq will receive assistance from the Baznas Gresik empowerment program. The activities in the Cak Kaji program include: *First*: Spiritual Development. This program is directed at providing tausiyah which contains about worship, the meaning of life, responsibility and motivation. The aim of this activity is to ensure that mustahiq do not give up in life, to get closer to the Creator and to be responsible for their trust and enthusiasm for work. The person who is usually in charge of providing tausiyah is Mr. Solahuddin al-Ayyubi from the management of Baznas Gresik itself. *Second*: Development of empowerment needs, meaning that Baznas Gresik provides guidance related to mustahiq needs in empowerment programs, for example in the rolling goat farming program, Baznas collaborates with the livestock service to provide training on how to care for goats properly and how to handle them when goats give birth and how to care for baby goats. Apart from that, Baznas Baznas also provides training on making fermented feed which is needed during the dry season when it is difficult to get grass. Likewise, the Baznas Gresik micro finance program in collaboration with the cooperative, UMKM and Industry services also provides coaching related to businesses run by mustahiq. For example, training in cake making, product packaging, marketing and assistance in making NIB (Business Identification Number). *Third*: Silaturahmi, this activity is aimed at getting mustahiq together with fellow mustahiq accompanied by Baznas to chat and talk about their efforts. If there are problems they can exchange experiences about their business. Apart from maintaining the unity of mustahiq in empowerment, this activity is also used as monitoring by Baznas to ensure that the empowerment program is running well. And if there is a problem it can be resolved immediately.²¹

²¹ Khusnun Ridho, *Interview*.

From the description of the results of research on coastal community empowerment by the Baznas Gresik above, if viewed from the Tuwo Ambo coastal community empowerment approach, it can be explained as follows:

1. Development of alternative livelihoods

Alternative livelihoods are developed by considering that in general and specifically coastal resources have experienced degradation and pressure. Meanwhile, livelihood is work that consists of main work and side jobs. This side job is a new alternative livelihood, because of its new existence it is then used as an alternative livelihood for the community.²²

Based on research, Baznas Gresik is making efforts to develop alternative livelihoods by identifying the potential of the community. There are several Baznas Gresik community empowerment programs including livestock rolling, micro finance and *rombong* (*movable booth*) assistance. This program is not given to all in one village but is given based on the potential of the community. Communities that live in places where there is a lot of grass and where there is a place to build a collective pen will be provided with a rolling livestock program. Meanwhile, people where they live have the potential to develop businesses, so they are given a micro finance program and *rombong* (*movable booth*) assistance. This program is provided as an alternative livelihood for mustahiq although there are not many alternative programs that can be developed there for the reason that this is just the beginning. And in the future, according to Mr. Ridho, Baznas Gresik is determined to develop program options according to the needs and potential of mustahiq.

2. Access to Capital

By providing assistance through the empowerment program by Baznas Gresik, it will be easier for the community to access capital for their businesses. According to Ambo, access to capital for coastal communities is an important strategy for empowerment. Because basically coastal communities have difficulty getting capital. According to Mr. Ridho, the head of distribution and utilization of Baznas Gresik, so far many Mustahiq have been entangled in debt to reintentners. Where the interest set by the reintentir really strangles them. They are already having difficulties and even deeper difficulties are added to them. How could it not be that the initial debt was only one million because they couldn't pay their debt until it reached tens of millions. This is what moved Baznas Gresik to provide assistance in the form of empowerment to poor communities.

Based on observations and interviews conducted by researchers, the poor community empowerment program carried out by Baznas Gresik is very helpful for the economy of coastal communities. Mustahiq who initially had no business became a business owner or mustahiq who initially needed additional capital to develop their business were finally able to develop their business. So that their business needs can be met and at least they will not come into contact with moneylenders.

²² Tuwo, *Pengelolaan Ekowisata Pesisir Dan Laut*.

3. Access to Technology

So far, the technology used by coastal communities is generally traditional and this has resulted in their low productivity resulting in low community incomes. An effort to increase the income of coastal communities is to improve technology, from production technology to marketing.

Access to this technology is mostly carried out by Baznas Gresik with its Cak Kaji program. Through this Cak Kaji program, Baznas Gresik provides coaching related to mustahiq businesses. For example, training in making fermented animal feed is given to coastal communities who receive livestock assistance. Likewise, coastal communities who receive micro finance programs or group assistance will be given training appropriate to their business, for example training in making cakes using the latest tools. Then they were trained in packaging and marketing. Training through the Cak Kaji program is in collaboration with related agencies such as the animal husbandry service, cooperative service, MSMEs and industry. Through this Cak Kaji program, the community gets a lot of new experiences related to the best way to develop their business.

4. Access to markets

Creating market access is a way to develop mustahiq businesses in coastal communities. If this is not realized, Mustahiq's business will face some obstacles. This means that access to markets is one of the important things in empowerment apart from training and capital.

Based on observations and interviews conducted by researchers, market access has not been built by Baznas Gresik in each program. Mustahiq still depends on his own business to market the results of his business. For the rolling livestock program, there are no problems because many people are looking for goats and buyers come to the care center themselves, especially when the Eid al-Adha holiday approaches. Meanwhile, community businesses in making cakes in the Mustahiq micro finance program still rely on the village market which is only open in the morning. In fact, Baznas Gresik, through the Cak Kaji program, has provided training related to marketing, including digital marketing, but the results have not been significant.²³

5. Development of collective action

The development of this collective action was carried out by Baznas Gresik even before this program was rolled out. Because the requirement to get this community empowerment program is that a group is formed in a village. So the UPZ in the village created a group and its chairman with an initial membership of 10 people to be submitted to Baznas Gresik whose suitability was then identified by Baznas Gresik after being deemed feasible and then implementing the empowerment program. The creation of this group is a requirement to facilitate the empowerment process.

²³ Ridho, *Interview*.

CONCLUSION

Empowerment of coastal communities through the distribution of productive zakat carried out by Baznas Gresik through several programs, namely rolling livestock, micro finance and *rombong* (*movable booth*). The application of these programs does not mean that they are given directly to one village, but rather that they are adjusted to the village's potential. For example, Kertosono village, one of the research objects, was given a rolling livestock program because the conditions where the mustahiq lived in the village had a lot of grass and there was a place to make a collective pen. Meanwhile, the village of Petiyintunggal, which was the second research object, was given a micro finance program and *rombong* (*movable booth*) assistance because the village's potential shows that there are many poor people who need money to increase their business capital in order to avoid loan sharks and be able to develop their businesses.

The strategy implemented by Baznas Gresik in empowering the community is through the Cak Kaji program. Where in this program mustahiq are given guidance in the form of spiritual guidance or guidance related to their business. This research study collaborates with related agencies such as the livestock agency, cooperatives agency, MSMEs agency and industry agency. These agencies are asked to provide training according to the needs of empowerment programs such as making fermented feed for livestock, cake making, business management and product marketing. Apart from providing guidance and training, this Cak Kaji program also aims to maintain the unity of the mustahiq group and monitor the progress of the empowerment program. By running this program, it can be assured that the program is still running and in line with expectations.

Through the theoretical approach to coastal community empowerment put forward by Ambo, it can be concluded that the community empowerment program through the distribution of productive zakat carried out by Baznas Gresik is already good, where Baznas Gresik has provided alternative livelihoods, access to capital, access to technology, access to markets, and collective development action. The five components of coastal community empowerment are implemented through an empowerment strategy with the Cak Kaji program. This means that the one that carries out these five components and the one that plays the most role in empowering coastal communities is the Cak Kaji program. However, there are several things that need to be improved in alternative livelihoods and access to markets. Therefore, Baznas Gresik needs to add types of empowerment programs and productive business training through its Cak Kaji program so that there are more business options for mustahiq. Apart from that, Baznas Gresik also needs to create a market for the results of empowered mustahiq businesses so that the results of empowerment are not wasted and can be absorbed by consumers.

Author's Contribution

Moh. Ah. Subhan ZA: Contribute to formulating research ideas, collecting data, processing data, and interpreting data

Miftahal Anjarsabda Wira Buana: Contributing to writing systematics, research methods,
Siti Marpuah: Contributed to compiling a literature review
Iskandar Ritonga: analyzing interpretation results

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Declaration of Competing Interest

The author declares that there is no conflict of interest.

Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

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