

## IMPLEMENTATION GRANT AGREEMENT FOR THE SUKOLILO BARAT VILLAGE FISHERMEN EMPOWERMENT PROGRAM BY LAZNAS LMI BANGKALAN

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### Abstract

*In encouraging welfare in the community, there needs to be a superior program carried out by the government or a related agency so that welfare can be achieved. This study was conducted with the aim of determining the form of conformity of the implementation of the grant agreement and empowerment carried out by Laznas LMI Bangkalan in running its program. The follow-up of this study is to provide an overview of the practice of the grant agreement in the community, as well as to encourage a more effective concept of community empowerment. The method used is qualitative, data collected through interviews, literature studies and observations. The results of the study show that in practice, it is in accordance with the practice of the grant agreement in Islamic teachings, because it has met the pillars and requirements. At the same time, the concept of empowerment itself shows the level of success achieved, because the people of West Sukolilo Village have gone through the stages in achieving welfare. Such as the awareness of the community to achieve welfare. Second, there is a driving force and person in charge of making the program a success. Third, the implementation of monitoring and assistance in providing broader knowledge. Fourth, there is support for infrastructure in supporting the implementation of the program. Fifth, the utilization of human resources to maintain solidarity and achieve good cooperation for the common welfare.*

*Keywords: Grant Agreement, Laznas LMI, Empowerment*

### Abstrak

*Dalam mendorong adanya kesejahteraan pada masyarakat, perlu adanya program unggulan yang dilakukan oleh pemerintah atau suatu instansi terkait agar kesejahteraan dapat tercapai. Penelitian ini dilakukan bertujuan untuk mengetahui bentuk kesesuaian implemementasi akad hibah dan pemberdayaan yang dilakukan oleh Laznas LMI Bangkalan dalam menjalankan programnya. Tindak lanjut dari penelitian ini supaya dapat memberikan gambaran tentang praktek akad hibah di masyarakat, serta mendorong adanya konsep pemberdayaan masyarakat yang lebih efektif. Metode yang digunakan ialah kualitatif, data yang dikumpulkan melalui wawancara, studi literatur dan observasi. Hasil penelitian menunjukkan bahwa dalam prakteknya, sudah sesuai dengan praktek akad hibah dalam ajara islam, karena sudah memenuhi rukun dan syaratnya. Sekaligus dalam konsep pemberdayaan sendiri menunjukkan tingkat keberhasilan yang dicapai, karena masyarakat Desa Sukolilo barat sudah berproses melalui tahapan-tahapan dalam mencapai kesejahteraan. Seperti adanya kesadaran dari masyarakat untuk mencapai kesejahteraan. Kedua, adanya wadah penggerak serta penanggung jawab dalam mensukseskan program yang dijalankan. Ketiga, terlaksanannya monitoring dan pendampingan dalam memberikan pengetahuan yang lebih luas. Keempat, adanya dukungan sarana prasarana dalam mendukung berjalannya program. Kelima, pemanfaatan SDM guna menjaga kekompakan dan tercapainya kerjasama yang baik untuk kesejahteraan bersama.*

*Kata kunci : Akad Hibah, Laznas LMI, Pemberdayaan*



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## INTRODUCTION

Welfare is an important thing that is desired by every individual. Welfare itself is a condition that includes social, material, and spiritual aspects of life that is filled with a sense of safety, wholeness, and peace of mind and body, as well as the fulfillment of physical, spiritual, and social needs that are appropriate for every person, family, and society by upholding human rights. According to Law Number 11 of 2009 concerning Social Welfare, social welfare is defined as a condition where the material, spiritual, and social needs of individuals are met so that they can live properly and are able to develop themselves, so that they can carry out their social roles.<sup>1</sup> Therefore, Welfare can be interpreted as a situation where society can meet the needs of its members. The needs of society itself are divided into two aspects: physical needs and non-physical needs, which are commonly referred to as social or cultural needs. In supporting economic growth and needs in society, the government does this with several policies such as providing capital/money assistance which will ultimately lead to community welfare.<sup>2</sup> Assistance itself can be divided into two types, namely loan assistance, where usually the assistance is often interpreted as assistance that must be returned. And grant assistance, where the assistance is often interpreted as assistance that does not need to be returned.<sup>3</sup>

Grant aid means a form of financial support given by an entity, such as a corporation or foundation to an individual, organization, or project without requiring the grant funds to be repaid. Grants are often given to communities for charitable, educational, arts, health, or projects that have a positive impact.<sup>4</sup> Grants must also provide benefits to the government, where this is to support the implementation of government functions in terms of development and society.<sup>5</sup> In accordance with the Regulation of the Minister of Home Affairs Number 13 of 2006 concerning Guidelines for Regional Financial Management, grants and social assistance are provided. However, expenditures related to grants and social assistance are specifically outlined in the Regulation of the Minister of Home Affairs Number 32 of 2012 which has been revised by the Regulation of the Minister of Home Affairs Number 39 of 2012. Where it is explained that in

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<sup>1</sup> Nurlaili Yusna, M. Saifuddin, and Faizal, "Pemberdayaan Masyarakat Melalui Program Zakat Produktif BAZNAS Lampung Utara Dalam Meningkatkan Kesejahteraan Masyarakat," *Syarikat: Jurnal Rumpun Ekonomi Syariah* 7, no. 1 (2024): 123–33, [https://doi.org/10.25299/syarikat.2024.vol7\(1\).16240](https://doi.org/10.25299/syarikat.2024.vol7(1).16240).

<sup>2</sup> MadeKembar Sri Budhi, Ni Putu Nina Eka Lestari, and Ni Nyoman Reni Suasih, "Dampak Hibah Uang Terhadap Kesejahteraan Masyarakat Di Kabupaten Badung Provinsi Bali," *Journal of Innovation Research and Knowledge* 1, no. 3 (2021): 255–64.

<sup>3</sup> Jasmine Adzka Sajidah, Sophie Nabila, and Fadhil Suko Wiryanto, "Instrumen Pemasukan Negara Non Pajak: Hibah Dalam Tinjauan Islam Dan Konvensional," *JIES : Journal of Islamic Economics Studies* 4, no. 1 (2023): 41–49.

<sup>4</sup> Nita Puspitasari, Norma Rosyidah, and Syaifudiin, "Pemberdayaan Dana ZISWAF (Zakat, Infaq, Sedekah Dan Wakaf) Di Lembaga Lembaga Manajemen Infaq," *International Conference on Islamic Economic (ICIE)* 3, no. 1 (2024): 171–86, <https://doi.org/10.58223/icie.v3i1.282>.

<sup>5</sup> Budhi, Lestari, and Suasih, "Dampak Hibah Uang Terhadap Kesejahteraan Masyarakat Di Kabupaten Badung Provinsi Bali."

order to fulfill the government's goal of ensuring the welfare of all citizens, the government organizes social initiatives that focus on the community by offering grant funds to implement productive business ventures.<sup>6</sup> Meanwhile, Article 1666 of the Civil Code states that: "A grant is an agreement by which the grantor, during his lifetime, freely and irrevocably, hands over an object for the needs of the recipient of the grant who receives the transfer". The explanation of the grant is also discussed in the Compilation of Islamic Law, which is a legal reference for Muslims in civil matters in Indonesia. According to Article 171 letter g of the Compilation of Islamic Law, a grant is explained as the giving of an object voluntarily and without compensation from one person to another person who is still alive to be owned.<sup>7</sup>

Empowerment is the right choice to improve community welfare, the concept of empowerment itself is very familiar with the concept of welfare because it can also be used as a benchmark to see the ability of each individual to meet their needs. Therefore, in an effort to improve community welfare requires productive efforts and the involvement of all stakeholders to achieve increased social welfare.<sup>8</sup> Thus, community empowerment can be seen as the right step to improve the dignity and status of elements of society who are currently experiencing difficulties in escaping poverty and backwardness. Therefore, empowerment can also be called enabling and strengthening society.<sup>9</sup>

Laznas LMI is one of the organizations responsible for managing zakat funds in Indonesia, Laznas LMI aims to become a professional institution in empowerment and service while also having the function of collecting and utilizing zakat funds while increasing the role of productivity in the community. In addition, Laznas LMI also strives to educate the community about zakat and strives to empower mustahik so that they can later become muzakki and be more ready to distribute zakat funds in the future, so in this case Laznas LMI has a very diverse program and to be able to empower zakat funds for the benefit of the community, especially in terms of welfare. One of the leading programs carried out by Laznas LMI Bangkalan branch in improving community welfare is to empower the community through the implementation of the grant agreement, where the program aims to be able to help and improve the welfare of the

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<sup>6</sup> Eddy Pelupessy et al., "Penyuluhan Pemberdayaan Koperasi Dan Ukm Melalui Pemberian Dana Hibah Di Distrik Koya Barat," *Jurnal Pengabdian UMKM* 3, no. 2 (2024): 77–83, <https://doi.org/10.36448/jpu.v3i2.62>.

<sup>7</sup> Awaliyah Awaliyah and Nadjematul Faizah, "Tinjauan Yuridis Perkara Pembatalan Hibah (Studi Kasus Putusan Nomor 467 K/Ag2017)," *Al-Mizan: Jurnal Hukum Dan Ekonomi Islam* 4, no. 2 (2020): 108–30, <https://doi.org/10.33511/almizan.v4n2.108-130>.

<sup>8</sup> Efriza Pahlevi Wulandari, Kasuwi Saiban, and Misbahul Munir, "Implementasi Maqashid Syariah Dalam Pemberdayaan Ekonomi Masyarakat," *Invest Journal of Sharia & Economic Law* 2, no. 1 (2022): 1–15, <https://doi.org/10.21154/invest.v2i1.3661>.

<sup>9</sup> Adhitya Yudha Satria and Sri Wibawani, "Pemberdayaan Nelayan Pesisir Pantai Kenjeran Oleh Dinas Ketahanan Pangan Dan Pertanian Kota Surabaya Dalam Pengembangan Kawasan Perikanan," *Reslaj: Religion Education Social Laa Roiba Journal* 6, no. 4 (2024): 1574–99, <https://doi.org/10.47476/reslaj.v6i4.757>.

community, especially the underprivileged.

Several relevant studies have been conducted such as Hermawan and Waluya entitled "The Role of ZISWAF in Empowering Poor Communities in Banten Province" From the results of their research, it was found that the form of implementation in utilizing the role of ZISWAF as well as to empower the community in Banten Province. So, the Banteng Mikro Indonesia Sharia Cooperative did it by running a ready-to-live-in house grant program. From the program carried out, it was said that the program had a good impact on the community and had contributed to reducing the poverty rate in Banten Province. Where previously, their income was usually allocated for home repairs and other financial needs. Now, part of their income can be allocated for basic food needs and can be used for savings.<sup>10</sup> Furthermore, another study was also conducted by Latifah et al., their study entitled "Management of Productive Zakat (Burjo) Baznas Cirebon City in the Midst of Poverty of Green Mussel Fishermen Samadikun Kesenden Village Cirebon City in the Perspective of Sharia Economics" where the research focused on finding out the distribution of productive zakat through the Burjo (Green Mussel Cultivation) program by BAZNAS Cirebon City to fishermen in Samadikun village, where the implementation of the program was carried out through the manufacture of 4 green mussel cages with the aim of improving the economy of the fishing community in achieving prosperity.<sup>11</sup> From several previous studies it can be said that it is in line with what the researcher did here. However, what distinguishes it from previous studies is the ZISWAF product and the process of empowering the community.

Therefore, in the research conducted by the author here, it was conducted to examine how the form of conformity of the Implementation of the grant agreement and empowerment in the fishermen empowerment program carried out by Laznas LMI Bangkalan. In addition, the author also tried to obtain information about the standards used by Laznas LMI Bangkalan in running its program, as well as to ensure whether the program being run is in accordance with the SOP (Standard Operational Procedure) existing at Laznas LMI Bangkalan.

## RESEARCH METHODS

This research was conducted at one of the zakat institutions in Bangkalan Regency, namely Laznas LMI Bangkalan, where this study attempts to describe the practice of the

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<sup>10</sup> Dhany Hermawan and Atep Hendang Waluya, "Peran ZISWAF Dalam Pemberdayaan Masyarakat Miskin Di Provinsi Banten (Studi Kasus Program Hibah Rumah Siap Huni Koperasi Syariah Benteng Mikro Indonesia)," *Jurnal Ekonomi Islam Al-Infaq* 10, no. 1 (2019): 1–12, <https://www.jurnalfai-uikabogor.org/index.php/alinafaq/article/view/478/403>.

<sup>11</sup> Siti Latifah, Edy Setyawan, and Abdus Salam DZ, "Pengelolaan Zakat Produktif (Burjo) Baznas Kota Cirebon Di Tengah-Tengah Kemiskinan Nelayan Kerang Hijau Samadikun Kelurahan Kesenden Kota Cirebon Dalam Perspektif Ekonomi Syariah," *Ekalaya: Jurnal Ekonomi Akuntansi* 1, no. 2 (2023): 75–90.

suitability of the grant agreement and empowerment in the fishermen empowerment program carried out by Laznas LMI Bangkalan. The method used is a qualitative method, for data collection is done in two ways: primary data, namely through interviews with Laznas LMI Bangkalan and field observations where the author also participated in the program, while secondary data, obtained through journals and supporting scientific articles related to the distribution of ZISWAF funds. Data analysis in this study uses descriptive analysis, by carrying out three stages such as data reduction, data presentation and drawing conclusions.

## **RESULTS AND DISCUSSION**

### **Collection of Grant Funds in the Empowerment Program**

Based on the explanation from the Manager of Laznas LMI Bangkalan, Mr. Hadi Prayitno, the collection of grant funds for the empowerment program at Laznas LMI Bangkalan includes several methods, including:

1. Regular Donors

Namely donors who routinely pay zakat to Laznas LMI Bangkalan, which is done by zakat officers will take ZISWAF funds (Zakat, Infaq, Sedekah, Wakaf) routinely from muzakki according to the initial agreement by visiting the house or agency directly, and usually in each region or agency there is a korda (donor coordinator) which is useful for making it easier for Laznas LMI employees to take ZISWAF funds (Zakat, Infaq, Sedekah, Wakaf). Where donors will collect their donations to the korda which will later be submitted to the zakat officers from Laznas LMI Bangkalan.

2. Incidental Donors

Namely donors who do not donate every month or do not routinely donate to Laznas LMI, these incidental donors usually donate when they have zakat funds that can be distributed or when Laznas LMI Bangkalan holds certain events. This also applies to an agency, where Laznas LMI Bangkalan will later submit an activity proposal to a particular agency to be able to cooperate in managing social funds.

3. Digital/Social Media

Namely by way of muzakki donating or paying zakat funds using social media (online) through accounts or media collection owned by Laznas LMI Bangkalan such as Infak.in, and overseas such as launcgood and there are also collection partners such as Kitabisa.com and Amal sholeh. In this way, muzakki can more easily donate to Laznas LMI Bangkalan, considering that not all donors have free time to be able to donate directly to the Laznas LMI Bangkalan office.

In addition, according to Mr. Hadi Prayitno as Manager of Laznas LMI Bangkalan branch in the empowerment program carried out in West Sukolilo Village. Laznas LMI Bangkalan also received a waqf fund from the Head Office which is indeed intended to continue to empower the fishermen in the village.

### **Distribution of Grant Funds in Empowerment Programs**

Initially, during the time of the Prophet, the zakat fund distribution system was carried out by the muzakki handing over their zakat directly to the Baitul Mal, which was then distributed by the amil on duty to the mustahik. This system also continued during the time of the companions.<sup>12</sup> Meanwhile, in Indonesia currently, the management of zakat funds is generally carried out by the National Zakat Collection Agency (BAZNAS) and the Zakat Collection Institution (LAZ) in accordance with the regulations of the Law on the management of zakat funds.<sup>13</sup> In general, the distribution of ZISWAF funds (Zakat, Infaq, Sedekah, Wakaf) at Laznas LMI Bangkalan is in several ways, such as in consumptive and productive forms. Distribution in consumptive form is usually focused on developing education, social, health and da'wah programs. While distribution in productive form is usually more focused on developing the skills of the mustahik which will later be able to provide a better impact on improving the economy of the mustahik itself.<sup>14</sup>

With a potential approach and local wisdom, Laznas LMI Bangkalan programs are more easily accepted and utilized by communities in various regions. This is also based on article 26 of Law No. 23 of 2011 concerning Zakat Distribution, which explains that zakat distribution must be carried out based on a priority scale, by demonstrating the principles of equality, justice and regionalism.<sup>15</sup> In addition to the support of the community and donors, Laznas LMI Bangkalan implements several integrated flagship programs, including: Humanitarian programs, namely in the form of assistance for orphans and people in need as well as health assistance. Environmental care programs, namely in the form of mangrove planting programs in coastal areas which usually collaborate with various agencies. Dakwah programs, namely in the form of religious assistance such as da'wah services and study fillers. Service programs, in the form of health service

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<sup>12</sup> Putri Yunita and Solahuddin Al-Ayubi, "Analisis Maqasid Syariah Terhadap Implementasi Penyaluran Dan Penghimpunan Dana Ziswaf Pada Lembaga Amil Zakat Baitulmal Tazkia," *MAQASID: Jurnal Studi Hukum Islam* 13, no. 1 (2024): 117–28.

<sup>13</sup> Fahmi Makraja, "Zakat sebagai Instrumen Ekonomi Islam dalam Upaya Mengentaskan Kemiskinan di Indonesia," *Journal of Sharia and Law* 3, no. 1 (2024): 113–26.

<sup>14</sup> Tenri Femy Farasiah, Nurfiah Anwar, and Andi Zulfikar Darussalam, "Filantropi Islam Melalui Program Kerja Lembaga Amil Zakat Dompot Dhuafa Dalam Meningkatkan S Masyarakat Di Sulawesi Selatan," *Jurnal Dirosah Islamiyah* 6, no. 1 (2024): 155–74, <https://doi.org/10.47467/jdi.v6i1.5447>.

<sup>15</sup> Moh. Iqbal Yusufardian and Muttaqin Choiri, "The Role of BAZNAS Sumenep in Supporting Halal Product Certification in Micro, Small and Medium Enterprises in Lenteng Market Through the Distribution of Zakat, Infaq and Sadaqah," *Proceedings of the Annual Conference on Islamic Economy and Law* 2, no. 2 (2023): 56–69, <https://doi.org/10.21107/aciell.v2i2.248>.

assistance such as ambulance-related services, and Economic programs, namely in the form of business capital assistance and empowerment for underprivileged communities.

Currently, Laznas LMI Bangkalan is actively running an economic program with the concept of community empowerment where this is none other than to improve the economy of the mustahik better. One example of an economic program currently being carried out by Laznas LMI Bangkalan is empowering fishermen in West Sukolilo Village through the implementation of a grant agreement, by allocating ZISWAF funds (Zakat, Infaq, Sedekah, Wakaf) that have previously been collected, which are then distributed by Laznas LMI Bangkalan to mustahik in need through productive programs.

### **Implementation Grant Agreement for the Sukolilo Barat Village Fishermen Empowerment Program**

Based on the information and observations obtained by the researcher, it was found that the form of implementation of the grant agreement in the Sukolilo Barat Village fishermen empowerment program was carried out by donating or providing assistance in the form of nets to fishermen and providing assistance in the form of tools, namely meat grinders (planetary mixers) and food wrappers (seallars) to groups of fishermen mothers directly. Where in the program process it is carried out in several stages. The stages in the distribution of the empowerment program include:

1. Mustahik Recommendations from Volunteers or Donors

That is, before deciding to run a program in a region or for mustahik, there are indeed several data on prospective mustahik which are the result of recommendations from volunteers at Laznas LMI Bangkalan or recommendations from the donors themselves, submissions for prospective mustahik are usually many from volunteers at Laznas LMI Bangkalan who are spread across several regions.

2. Survey

At this stage, it will be seen whether the beneficiary meets the requirements to receive assistance and whether the beneficiary has previously received assistance or not, so that there is no overlap between the beneficiaries and also aims to ensure that the beneficiaries are evenly distributed.

3. Impact Assessment or Mapping

At this stage, Laznas LMI Bangkalan will map out the problems faced by the mustahik and see what the mustahik needs so that the provision of assistance can be appropriate and run smoothly.

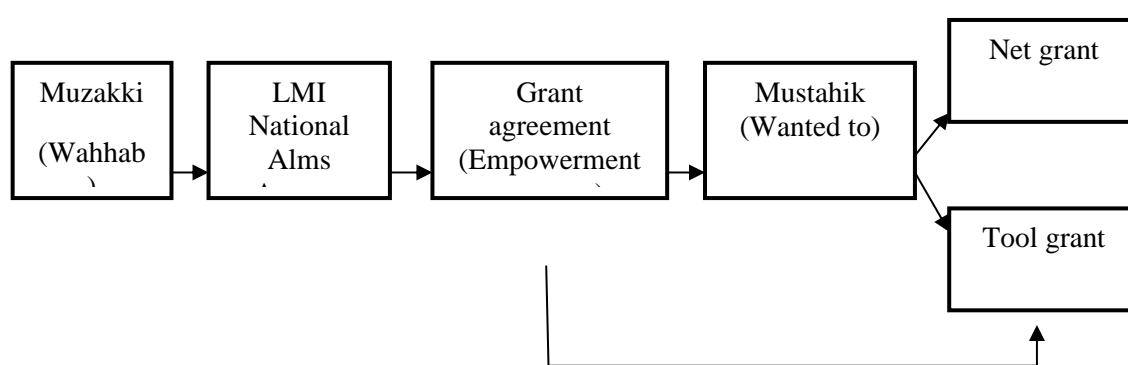
#### 4. Distribution

At this stage, Laznas LMI Bangkalan will distribute aid that is adjusted to the results of previous mappings, the distribution of aid is also adjusted to the conditions in a region and the mustahik themselves.

#### 5. Monitoring

At this stage, it aims to monitor the development of the mustahik and see the progress of the program being run and to continue to establish ties from Laznas LMI Bangkalan to the mustahik. Monitoring itself is usually carried out once every two months directly by Laznas LMI Bangkalan or through volunteers and those in charge who have previously been appointed by Laznas LMI Bangkalan at that location.

**Figure 1.** Grant Agreement Implementation Model in Empowerment Programs



*(Source: Primary Data processed by the Author, 2024)*

Explanation of the grant agreement implementation model in the empowerment program as follows:

1. Wahib (muzakki) distributes his ZISWAF funds to Laznas LMI Bangkalan. The ZISWAF funds are a mandate so that they can be managed to help people in need.
2. With several stages and planning, the ZISWAF funds that have been collected by Lazanas LMI are allocated in the form of empowerment programs based on grant agreements.
3. Mauhub (mustahik) received empowerment assistance in the form of nets, grinding tools, and food packaging tools, where the distribution of empowerment assistance was carried out directly to fishermen and groups of fishermen's mothers by Laznas LMI Bangkalan.
4. Mustahik manages and utilizes the assistance provided from the empowerment program, where fishermen can use nets to support their activities at sea. While the assistance of tools, namely (planetary mixer and sealer) is focused on groups of fishermen's mothers, which is done by when there are fish that are not sold to the market from the fishermen's



fishing results, the group of fishermen's mothers can process them into processed or superior products such as fish sewel, nuggets, fish crackers and so on.

5. It is hoped that the program being implemented can help ease the economic burden on the people of West Sukolilo village as well as provide additional income from the management carried out.

Furthermore, according to Laznas LMI Bangkalan, to ensure that the program being run is in accordance with the SOP (Standard Operational Procedure), in this case Laznas LMI Bangkalan does it based on the Zakat Fund Management Law and refers to the existing 8 asnaf categories and is carried out in several stages in its distribution.

In the fishermen empowerment program in West Sukolilo Village. If observed carefully, the fishermen do meet the 8 existing asnaf categories. The category is gharim, where most of the fishermen there have financial problems related to daily needs and needs in carrying out activities at sea. Meanwhile, to determine fishermen who are eligible for empowerment assistance, Laznas LMI Bangkalan has special criteria so that the distribution of assistance is right on target. Determining the criteria for fishermen who are eligible to receive these benefits includes: house conditions, income, family dependents, number of vehicles and electricity dependents in each fisherman's house. Meanwhile, for fishermen who are said to be economically capable, Laznas LMI Bangkalan will approach and educate them about zakat.

## Discussion

From the previous explanation, it can be concluded that in practice, namely the grant agreement in the fishermen empowerment program in West Sukolilo Village, it can be said to be in accordance with the practice of grant agreements in Islamic law, because it is in accordance with and meets the pillars and requirements. Where the pillars of grants in Islam include. First, the grantor (wahib) second, the recipient (mauhub lah) third, the object given (mauhub) fourth, the existence of ijab and qabul (sighat) Meanwhile, the requirements for grants can be classified into three categories: requirements for the grantor, requirements for the recipient of the grant, and requirements for the goods donated.

The conditions for grantors are:

1. The giver has something to offer.
2. Grantors do not have any restrictions on their rights for any reason.
3. Adults must be the givers, because children do not have the ability to give.
4. The grantor cannot be forced, because a gift is a reciprocal agreement that requires willingness to be valid.

The requirement for the Grantee is that they must be truly present at the time of receiving the grant. If they are not present, for example in the womb, then the grant is void. If the grantee is present at the time of receiving the grant but is incapacitated or mentally ill, then the grant is given to their guardian, caregiver, or educator, even though they are not known to the grantee.

The conditions for those who are granted are:

1. It really exists
2. Valuable items
3. The gift must be something that can be owned, distributed, and transferred to the recipient. Therefore, giving water in rivers, fish in the sea, birds in the air, mosques, or Islamic boarding schools is not allowed.
4. These items, such as plants, trees, or buildings, are not connected to the owner's property.
5. Goods are not general in nature, goods must be specific, because they are not considered valid if they cannot be held, unless they are specific goods such as collateral.<sup>16</sup>

Meanwhile, when viewed from its aspect, it is in accordance with what was discussed by Rasyid and Siregar where in practice the aspects that must be met are: First, there is a change of ownership, which means that the giver voluntarily relinquishes their rights to something, and the recipient becomes the new owner. Second, the goods given must be tangible and real. Third, the grant is given unconditionally, without payment or expectation in return, which shows that the giver does not expect any reward from the recipient or other parties involved. Finally, the grant is given during the life of the giver.<sup>17</sup>

Furthermore, in the implementation of empowerment carried out by Laznas LMI Bangkalan in the West Sukolilo village community based on the theory of Makhrus in Rahmah et al., the stages if associated with its implementation are as follows:<sup>18</sup>

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<sup>16</sup> Robist Hidayat, "Hibah Dalam Perspektif Hukum Perdata Islam," *Law & Justice Review Journal* 1, no. 1 (2021): 1–6, <https://doi.org/10.11594/lrjj.01.01.01>.

<sup>17</sup> Mohendra Rasyid and Ramadhan Syahmedi Siregar, "Pembatalan Hibah dalam Hukum Islam dan Perdata," *Jurnal Kajian Ilmiah Multidisipliner* 8, no. 7 (2024): 200–212.

<sup>18</sup> Siti Zuraedah Rahmah, Wildan Munawar, and Imam Abdul Aziz, "Pengelolaan Dan Pemberdayaan Wakaf Produktif: Studi Program Wakaf Ternak Lembaga Wakaf Al-Azhar Di Bandung," *Iqtisaduna* 10, no. 1 (2024): 34–48, <https://doi.org/10.24252/iqtisaduna.v10i1.46564>.

**Table 1.** Stages and Links to the Sukolilo Barat Village Fishermen Empowerment Program

NO	Stages	Implementation of the Sukolilo Barat Village fishermen empowerment program
1.	Awareness in society	Conducting an introduction at the beginning of the implementation program of the grant agreement in the empowerment program.
2.	Formation of the organization	Appointing someone as the person in charge and forming a structure for running the program.
3.	Cadre formation	Conducting regular monitoring, namely twice a month, and providing financial management materials and education about zakat.
4.	Technical support	Providing support for the facilities and infrastructure needed to support the activities of fishermen and groups of women fishermen.
5.	System management	Utilizing existing human resources, namely groups of female fishermen, to carry out more productive activities.

*(Source: Primary Data processed by the Author)*

The implementation of the previous theoretical stages, at the same time when associated with the empowerment of fishermen carried out by Laznas LMI Bangkalan shows the level of success achieved, because the people of West Sukolilo Village have been in the process of achieving prosperity. This is supported by the existence of productive activities. First, there is awareness and desire from the community to achieve prosperity. Second, there is a driving force and person in charge to make the program a success. Third, the implementation of monitoring and assistance in providing broader knowledge. Fourth, there is support for infrastructure in supporting the implementation of the program. Fifth, the utilization of human resources to maintain solidarity and achieve good cooperation for mutual welfare.

The impact of the program run by Laznas LMI Bangkalan in the context of implementing the grant agreement on empowering fishermen in West Sukolilo Village is to answer problems related to the needs of fishermen in carrying out their activities at sea. As well as the utilization of groups of fishermen through more productive activities. Thus, community empowerment based on the grant agreement through the utilization of ZISWAF funds is able to help and empower the community.

## CONCLUSION

Based on the research results, it was found that the collection of grant funds in the Laznas LMI Bangkalan empowerment program was carried out in 3 ways, namely through: regular donors, incidental donors and digital/social media and with the presence of waqf funds from the head office. Meanwhile, in its utilization, in general, Laznas LMI Bangkalan does it with a potential approach and local regional wisdom so that the programs run are more easily accepted and utilized by the community. This is supported by the existence of a fishermen empowerment program based on a grant agreement carried out by Laznas LMI Bangkalan.

Meanwhile, in the implementation of the program, namely the use of the grant agreement, it can be said to be in accordance with Islamic law, as evidenced by the fulfillment of its pillars and requirements. Meanwhile, in its empowerment itself, it can be said to be quite in accordance with the concept of empowerment in general, as evidenced by the stages that have been carried out, namely: the existence of mustahik obtained from volunteers or donors, the existence of a survey by conducting a review and seeing the condition of mustahik directly, the existence of an impact assessment or mapping by conducting a study of the problem and finding solutions needed by mustahik, the existence of distribution by providing assistance for facilities and infrastructure to support the implementation of the program and the existence of monitoring by monitoring developments related to the program being run.

## SUGGESTIONS and RECOMMENDATIONS

Based on the research results, suggestions and further research:

1. Development of empowerment programs in the community, development of innovation and empowerment models for the community so that the community can have an impact at the same time to achieve a level of welfare in the community, especially the lower middle class.
2. Continuous training, conducting regular training to ensure that related parties have superior skills and insights so that when implemented in the field it can be more effective.
3. Increasing cooperation with other agencies, this needs to be done to be able to make the programs run a success in order to realize welfare in society.
4. Routine evaluation, evaluation is carried out with the aim of seeing obstacles and measuring the level of effectiveness of the program being run.
5. The emphasis on sharia principles in running a program is done to clarify whether the practices carried out are in accordance with sharia principles.

By understanding the suggestions and recommendations, it is hoped that Laznas LMI Bangkalan can be more active in collecting and distributing ZISWAF funds to people in need. Further research is expected to provide deeper insight into how to implement sharia principles in

society and the existence of a more effective and efficient empowerment model for the community.

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