

Efforts to Support for Education of Fisherman's Children Due to Climate Change Through Zakat and Wakaf Funds in West Tanjung Jabung Jambi Province

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Abstract. In West Tanjung Jabung Regency, the majority of people earn their living as fishermen, better known as Hilir people. Surrounded by areas like Kuala Tungkal, Nipah Panjang, Simbur Naik, Outer Lambur, Inner Lambur, Kampung Laut, and other nearby regions, these coastal communities generally have simple economies. Despite their primary livelihood being fishing, oil drilling activities by Pertamina have led to a decline in fish populations due to contamination, exacerbating the economic difficulties faced by these fishermen. Consequently, there is a pressing need for scholarships to ensure that fishermen's children receive adequate education. Zakat and waqf funds, two significant Islamic financial resources, can be leveraged not only to meet consumer needs but also to support educational development through scholarships. The study employs a qualitative method, focusing on triangulation through observation, interviews, and documentation. Findings indicate that zakat and waqf institutions, as conceptualized by the Ministry of Religion and the West Tanjung Jabung Regency Baznas and waqf institutions, have substantial potential to support educational infrastructure and provide scholarships, thereby enhancing the welfare of the fishermen's communities through improved access to education for their children.

Keywords: Education, Zakat, Waqf, Fishermen

1 Introduction

In Jambi Province there are areas whose livelihood is fishing or fishermen who are better known as "Hilir People" who live in their area surrounded by the ocean, such as the Kuala Tungkal, Nipah Panjang, Simbur Naik, Outside Lambur Luar, Inside Lambur, Kampung Laut and several other areas. There are also mountainous areas, the inhabitants of which are better known as "Mudik People". But those who live on the coast generally have a modest economy. The community needs to be given scholarship assistance to their children to get a proper education [1] [2].

West Tanjung Jabung Regency has a predominantly Muslim population, with 89% or 299,401 of its 333,932 residents being Muslim [3]. The economic condition of the regency, as indicated by the Gross Domestic Regional Product (GRDP) value—a key metric for assessing regional development—appears to be quite favorable. In 2020, the economic growth rate was 6.80%.

However, poverty remains a significant issue. Despite a yearly decline in the poverty rate, the proportion of poor people in West Tanjung Jabung Regency still stands at 10.56%, or approximately 35,000 individuals.

As a fisherman, his livelihood is from fish, but sometimes his catch is influenced by the problem of an ever-changing climate, such as the National Aviation Institute (LAPAN) report that climate change is an element of the weather in a particular area. Fishermen find it difficult to read natural signs including wind, temperature, astronomy, biota, ocean currents because there are changes in daily habits so that fishermen find it difficult to predict certain areas, catch times and types of fish caught [4]. Global warming will continue to increase at a higher rate in the 21st century if there are no efforts to combat it. Floods are the most frequently occurring disaster (34%), followed by landslides (16%). It is likely that global warming will lead to drought and extreme rainfall, which in turn will lead to greater climate disasters (IPCC 2007).

In extreme climate conditions, climate parameters such as temperature and rainfall can increase or decrease significantly compared to normal conditions. Future climate projections have uncertainty, resulting in various possibilities for various climate controlling factors and climate extremes. One condition that may occur as a result of increasing global temperatures is that the extent and intensity of the monsoon circulation will increase [5]. Over the past century, global warming has led to climate change, making it the most critical issue in development policy and global governance in the 21st century. Most of these disasters are environmental disasters such as tornadoes, floods and landslides, which are strongly influenced by the symptoms of climate change [5]. The impact of climate change on farmers' behavior and income [6].

The problem faced by fishermen and farmers in the last few decades is that the climate tends to be difficult to predict. Changing climate change patterns make things difficult for farmers because farmers are very dependent on the climate to start and end the planting season [7]. In the Pemusiran, Nipah and surrounding areas, fishermen have something to provide as traditional wisdom, including teaching human behavior in interacting with nature, through taboos, myths and traditional rituals [8].

Disaster Mitigation in the Traditional Community of Kampong Naga, Salawu Subdistrict, Tasikmalaya District (Disaster Mitigation for Traditional Communities Facing Climate Change in Kampong Naga, Salawu Subdistrict, Tasikmalaya District). Regarding climate change, assistance must be provided through zakat funds and waqf as well as because fishermen cannot go to sea, and even if they do go to sea they cannot fish because the environment has been polluted with factory waste and Pertamina oil which has been built around residential homes.

In this case, Yusuf Qardhawi explains that zakat is *al-maliyah al-ijtima'i* act of worship, because fishermen's children must be given zakat based on Yusuf Qardhawi's opinion (1995: 24), if poverty can threaten the creed, faith, morals and behavior, thoughts and culture, as well as family and nation. Likewise, waqf assets are for the welfare of the community and fishermen are part of a group of people in the community, in accordance with article 10 that the nadzir as waqf manager can take 10 percent of the management profits [9].

Therefore, they need funding in the form of waqf and zakat funds as two of the sources of Islamic finance which should be utilized for the benefit of society which is not only limited to consumer needs but also for the benefit of educational development through scholarships as alternative assistance for the community [10]. According to Yusuf al-Qardhawi, a well-known

contemporary cleric, he explained the urgency of conducting new discussions and research on the issue of zakat. For him, there are four factors why a new discussion of the issue of zakat is needed, namely: 1) This third pillar of Islam requires a new formulation in line with changes and developments over time, while the formulations produced by previous scholars were deemed suitable for the conditions of their time. ; 2) There are issues that are still disputed by fiqh experts that need to be resolved so that a stronger opinion can be found to be used by the people; 3) The emergence of problems in our current era that were not known to fiqh experts in the past. These problems require legal provisions that are able to provide legal certainty in order to answer questions and doubts that arise in society; and 4) There are still various misunderstandings caused by the confusion of traditions prevailing in society regarding the meaning and implementation of zakat.

According to M. Anas Zarqa, as cited by Muklis in his book, distribution involves the transfer of wealth or income among individuals, either through market exchanges or other methods such as inheritance, charity, endowments, and zakat. [11]. According to Zarqa there are six principles of distribution, the first is the principle of fulfillment for all creatures. Second, it has a positive effect on the giver himself, for example zakat, apart from cleaning oneself and one's muzakki possessions, can also increase one's faith and foster the habit of sharing with others. Third, create goodness among all rich and poor people. Fourth, reduce income and wealth disparities. Fifth, better utilization of natural resources and fixed assets. Sixth, give hope to others through giving. It seems that these four factors are sufficient reasons why the discussion regarding zakat needs to be developed from the perspective of the development of Islamic law along with the times. In fact, there is another reason that underlies the importance of studies regarding the issue of zakat, namely regarding the importance of the principle of up holding social justice in Islam [11].

To provide a sense of justice, zakat is Allah's command in the Qur'an which must be carried out by every Muslim who has the financial ability or economic security to share with those, the du'afa, who are less fortunate in their lives to carry out their life routines in an orderly manner. To optimize zakat collection optimally, a zakat agency or Baznas was formed so that zakat could be distributed properly and evenly, which previously was very centralized towards Kyai and Ustad. The Jambi Province Baznas program is a regular scholarship package for school students in Jambi City and special scholarships for students from high schools and madrasas who are zakat able and university students. Assistance for renovation of places of worship, landfills and educational institutions. Likewise for mustahiq Ramadan ahead of Eid Al-Fitr and the Baznas health care program, assistance with productive business capital assisted by Baznas [12]. Renovation of uninhabitable houses to make them habitable, typical of Baznas, assistance to Ibnu Sabil/abandoned traveler, assistance for religious activities and social activities as well as assistance to Islamic boarding schools and incidental assistance for chronically ill people.

2 Methods

2.1 Scope of Research

The type of data used by the author in this discussion is qualitative research, namely field research and literature studies as a support in the completeness of this study.

2.2 Data Type

a Primary Data

Primary data refers to information gathered directly from sources through interviews, observations, or unofficial documentation reports. This data is then processed by researchers. Additionally, this writing includes arguments from the Quran and Hadith.

b Secondary Data

Secondary data refers to information sourced from official documents, relevant books, and research reports, such as those obtained from the Jambi City Baznas Regional office, related to the research subject.

2.3 Data Collection Method

a Literature Study

This literature study was carried out by analyzing several sources,

b Literature and books related to the problem under study.

3 Field Study

To make it easier to collect and collect data in the field, the following technique is used:

1. Interview, this method is used to obtain information about Baznas and Waqf Tanjab Bar City.
2. Documentation, this method is used to obtain data from Baznas and Waqf Tanjab Bar City. City by studying files, archives or documents that are related to the problem being studied.
3. Data Analysis Method

3.1 Results of Library Research

If you analyze data collected through library research, it is analyzed using methods, namely;

Inductive, A thinking process by posing a specific problem, then discussing a general problem.

Deductive, A thinking process by posing a general problem, then discussing a specific problem.

3.2 Results of Field Research

Data obtained from field research is analyzed descriptively qualitatively, that is, the data is analyzed and expressed as it is in general terms.

4 Formation of Utility Zakat and Waqf

The National Zakat Amil Agency (Baznas) and Waqf are two of the mandates of Law no. 38 of 1999 and Presidential Decree No. 8 of 2001 and Law No. 41 of 2004 which are tasked with carrying out zakat and waqf management in accordance with the provisions of applicable laws and regulations. Based on the Decree of the Director General of Islamic

Guidance and Hajj Affairs Number D/291 of 2001 article 9 paragraph (2) Baznas can form Zakat Collection Units (UPZ) at central government agencies/institutions, BUMN, and private companies domiciled in the National Capital and at representative offices Republic of Indonesia abroad.

Based on the decision of the Director General of Islamic Guidance and Hajj Affairs Number D/291 of 2011 article 9 paragraph (1), the definition of UPZ (Zakat Collection Unit) is an organizational unit formed by the Amil Zakat Agency at all levels with the task of serving *muzakki* who give zakat.

Based on Law no. 38/1999, Baznas coordinates UPZ in:

1. Department
2. BUMN
3. National Scale SOEs
4. Overseas (Embassies & Consulate General).

Referring to the zakat distribution mechanism as outlined in Islamic teachings, the distribution of zakat follows several guidelines, including:

1. Give precedence to local distribution, which entails distributing zakat to the community within the immediate area before extending aid to other regions.
2. Distribution evenly with the following conditions:
 - a. If the amount collected from zakat reaches a significant level, it is distributed to eligible recipients of zakat.
 - b. The distribution is comprehensive to eight predetermined groups.
 - c. If only a small number of zakat recipients require special attention, it is acceptable to allocate the entire zakat fund to these groups.
 - d. Prioritizing the impoverished as the initial recipients of zakat.

Establishing trust between donors and recipients of zakat is crucial. Zakat should only be disbursed once there is confidence and assurance that the recipient is eligible, which can be verified by consulting trustworthy individuals residing in the community or those familiar with the intended recipients [13].

5 Sources of Zakat and Waqf Funds

1. Companies can facilitate their employees to carry out zakat and waqf obligations.
2. As a means for companies to grow the faith and blessing of employees and companies.
3. Building a positive image of the company because it cares about the less fortunate people around it.
4. Part of the company's corporate social responsibility.
5. Ensure company security from disturbances by the community around the company due to social programs for the community.
6. Ensure employee loyalty (which is classified as a *mustahik*) because Zakat Collection Unit (UPZ) can fulfill their social needs.
7. UPZ is a company that obtains sources of zakat, *infaq* and waqf funds for social activities (humanity, education, health, and others). And empowering the environment or community around the company.
8. For employees, zakat paid through UPZ can be a deduction from taxable income.

6 Results and Discussion

Students generally need a boarding house as a basic need for fishermen's children and even for anyone who wants to develop their quality of life, they must have a place to live. One of the Muslim boarding houses built using Islamic concepts. For larger funds in order to receive aid funds, fishing communities need to submit a proposal by explaining all the needs for their children who are in higher education and all deficiencies including lack of funds as well as other logical reasons for submitting funds to the Ministry of Religion of the Republic of Indonesia through empowerment of productive zakat and waqf funds which are currently being promoted by the Indonesian Ministry of Religion. The proposal was well received and it was agreed to provide a grant of 1000.000 to 5000.000.

Zakat and waqf management for fishermen in zakat *amil* institutions includes fundraising and distribution of zakat funds, which is also a very important activity for zakat managers in an effort to support the running of the program and run operations so that the manager can achieve the aims and objectives of the zakat management organization. For this reason, a strategy for collecting zakat funds is needed to get maximum results, for example by means of media campaigns, through mass media publications to socialize zakat, or by direct interaction with people who have the potential to become *muzakki*. BAZNAS Tanjung Jabung Barat implements a strategy to collect zakat funds for fishing communities. Initially, they introduce the concept to the community, particularly to potential recipients, aiming to boost zakat contributions. This is achieved through a social approach, including distributing essential food packages, providing assistance to natural disaster victims, engaging with government offices, and organizing events like mass circumcision ceremonies. [14]. Promotional activities are conducted to introduce Baznasto the public, involving the distribution of brochures, calendars, and utilizing social media platforms like Facebook and Instagram to showcase zakat distribution initiatives. The

objective is to inform the public about the activities of Baznas in West Tanjung Jabung Regency, thereby generating interest among individuals to channel their zakat contributions through Baznas. [15]. Zakat funds are gathered by West Tanjung Jabung Baznas through two channels: institutional collections and individual contributions, where community members personally remit their zakat to Baznas. Various methods are employed by those obligated to pay zakat, including cash payments, transfers, and direct visits by muzakki to the office for payment. The collection of zakat funds carried out by Baznas Tanjung Jabung Barat uses the following method:

1. The West Tanjung Jabung Regency Baznas office offers a cash deposit service, allowing muzakki to personally deposit zakat in cash at the office through staff assistance.
2. A service is provided for the collection of zakat, infaq, and alms, wherein zakat recipients visit the muzakki's residence or workplace to receive the contributions.
3. In addition to cash deposit services at the office, Baznas West Tanjung Jabung Regency offers banking payment services. Muzakki have the option to deposit their zakat by transferring funds to a designated account provided by Baznas West Tanjung Jabung Regency follows:
 - a. Bank 9 Jambi Syariah: 700003391
 - b. Indonesian Sharia Bank: 7088811415
 - c. Bank 9 Jambi Syariah: 7001156197 (Infaq/Alms)

4. Providing infaq and alms box services in various places such as restaurants, supermarket Baznas has established a Zakat Collection Unit (UPZ), an organizational entity tasked

with collecting zakat to assist muzakki in villages, sub-districts, as well as governmental and private institutions. [16]. Presently, the formation of UPZ is underway, involving government agency offices in West Tanjung Jabung Regency to aid in collecting zakat funds within these governmental institutions. The Zakat Collection Unit (UPZ) has the option to deliver the collected zakat funds to the Baznas office or directly deposit them into a designated account.

Regarding the deposit of collected zakat funds, both individuals and Zakat Collection Unit (UPZ) still have zakat collection services. This service is one of the convenience facilities provided to muzakki. The following is an excerpt from the researcher's interview with Mr. Saiful Bahri as collection staff: Baznas staff immediately pick up the collected funds at the office or home or at places designated by *muzakki* as places to collect zakat with the coverage area being the city of Kuala Tungkal and its surroundings. Meanwhile, others are advised to transfer directly to a BAZNAS account. "Because there are limited human resources and later the funds will be directly deposited into the bank by collection officers." [15] Interview with Saiful Bahri, Zakat Collection Staff, April 7 2022.

All zakat, infaq, and alms funds collected are deposited into the Baznas account for West Tanjung Jabung Regency. The accounts are categorized into two types: one for zakat and the other for infaq and alms. [17]. Various storage facilities are utilized for all aid to facilitate distribution and enhance the overall collection of funds by Baznas. The effective utilization of zakat is intricately linked to its distribution; when distribution is accurate and efficient, the utilization of zakat becomes more optimal. Baznas West Tanjung Jabung Regency categorizes

zakat distribution into two forms: consumptive and productive, further classified into four categories:

- (1) The distribution follows a traditional consumptive approach, where ZIS funds are allocated directly to mustafiq for immediate use. This includes zakat fitrah, aid for the impoverished, support for orphans, assistance for orphans, and aid for medical treatment.
- (2) The distribution takes a productive consumptive approach, wherein ZIS funds are channeled as scholarship assistance.
- (3) The distribution follows a traditional productive approach, wherein ZIS funds are provided in the form of productive assets such as livestock and equipment.
- (4) The distribution adopts a creative productive approach, where ZIS funds are utilized as capital, such as providing investment capital for business ventures. ⁵

The distribution of zakat and waqf in consumptive form is regarded as the most significant form of distribution, adhering to the eight categories of recipients mentioned in the Qur'an. Baznas West Tanjung Jabung Regency distributes zakat to individuals classified as poor, needy, Muslim converts, those in the path of Allah, collectors of zakat, and travelers. In practice, consumptive zakat distribution involves providing cash or basic food packages. Baznas coordinates with local sub-districts to gather data on prospective recipients, particularly the impoverished, to ensure the zakat reaches those who are entitled to receive it. The amount of zakat funds distributed ranges from IDR 100,000 to IDR 200,000 per person. Additionally, Baznas allocates zakat funds to the *ashnaf fii sabilillah* category, specifically distributing them to madrasa teachers. For *ashnaf* converts to Islam, this group is organized and managed by PITI (Indonesian Chinese Islamic Association), and BAZNAS distributes zakat funds annually to converts registered through PITI.

Zakat management involves a series of activities aimed at utilizing zakat to enhance the welfare of Muslims. This process includes planning, organizing, and executing the collection, distribution, and utilization of zakat. [18][19][20]. As explained in [21], Article 25 stipulates that zakat must be distributed to mustafiq in accordance with Islamic law. Article 27 states that zakat can be used for productive efforts aimed at addressing poverty and enhancing community quality. In its activities, Baznas West Tanjung Jabung Regency has implemented four management functions: planning, organizing, implementing, and supervising. These management steps are outlined as follows:

a. Planning

Planning is the initial step in the management process, involving the determination of objectives and the steps required to achieve them. It entails creating a strategy for the organization's upcoming activities. At Baznas West Tanjung Jabung Regency, the planning process starts with each department preparing program and activity plans. These departments include collection, distribution and utilization, planning, finance and reporting, and administration and general affairs. They identify the target mustafiq and mauqf alaih to receive assistance, and determine the timeline and budget needed to implement the planned programs. For the planning of the productive zakat program, based on the researcher's interviews with Baznas staff, the chief executive, Wego Arianto, said that the planning of the productive zakat program was the implementation of a program designed by the central Baznas with the hope of creating

community welfare and transforming the status of *mustafiiq* towards *muzakki*. The following is an excerpt from an interview with Mr. Wego Arianto: "This program was designed by the central Baznas for the distribution of productive zakat. At that time we were asked by the Provincial Baznas to create a productive zakat program. (Interview with Wego, Staff of Basnaz, 2023). Whatever the type of program. So we are given time to create a productive zakat program." Baznas West Tanjung Jabung Regency then developed a productive zakat program aimed at improving the economic conditions of *mustafiiq* and *mauquf alaiheconomy* could be improve. This program planning is carried out to determine what program is appropriate for distributing productive zakat. This productive use of zakat is intended so that *mustafiiq* can try and work optimally to fulfill their daily needs. This requires *mustafiiq* to adopt a more professional approach in managing their assets, with the ultimate goal of increasing their income. This way, *mustafiiq* can transition from being recipients *mustafiiq* and *mauquf alaih* to becoming contributors to *muzzaki*. [22].

b. Aplication

The effectiveness and success of a zakat organization is evident in how well *mustafiiq* recipients utilize productive zakat to enhance their business endeavors or employment opportunities. [19].

Conclusion

Baznas and waqf institutions in West Tanjung Jabung Regency have established systems for collecting and distributing zakat and waqf, primarily through institutional bodies such as UPZ and individual community contributions. Distribution methods include both consumptive forms, like cash or basic necessities, and productive forms aimed at economic development. However, despite having structured plans and programs, the effectiveness of these efforts is hampered by inadequate management and supervision, largely due to limited human resources and insufficient monitoring of zakat recipients.

Baznas in West Tanjung Jabung Regency emphasizes productive initiatives in utilizing zakat funds, such as providing support for business capital, establishing livestock centers, and offering training programs for skill development. Nevertheless, these initiatives have not significantly impacted economic improvement because they are relatively new and lack comprehensive reporting from beneficiaries. Challenges such as the poisoning of fish by factory waste, limited zakat and waqf collection, insufficient human resources for socialization, and inadequate government support further hinder the optimization of zakat utilization in the region

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