

Waqf Crowdfunding Dana Ummat as a Framework for Fisherman

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Abstract

Most fishermen in Indonesia have enormous potential, but they are constrained by several things, such as capital constraints and constraints on marketing marine catches. This study aims to provide a concept and idea in the form of the Community Fund Crowdfunding *Waqf* (WCDU) model. This concept aims to empower fishermen and encourage Nadzhir's programs to be more active and innovative in absorbing opportunities and potential. The research method used is a qualitative approach with a literature review method. The results of this study are proposed ideas illustrated by the *Waqf* Crowdfunding Community Fund (WCDU) model as an alternative model for alleviating the problems and constraints faced by fishermen. But also ideas regarding the sustainability of the ongoing *waqf* projects, such as training for fishermen, supervision of *waqf* project implementation, and evaluation of the benefits of ongoing *waqf* projects. So the fishermen's *waqf* program does not stop at the physical realization of the *waqf* facilities but also the evaluation of the implementation of the *waqf* project.

Keywords: *Crowdfunding, Fishermen, Waqf, Productive Waqf*

Abstrak

Sebagian besar nelayan di Indonesia memiliki potensi yang sangat besar namun mereka terkendala oleh beberapa hal yakni seperti kendala modal dan kendala pemasaran hasil tangkapan laut. Penelitian ini bertujuan untuk memberikan suatu konsep dan gagasan berupa model *Wakaf Crowdfunding Dana Ummat* (WCDU). Konsep ini tidak hanya bertujuan untuk pemberdayaan nelayan akan tetapi juga bertujuan untuk mendorong program yang dimiliki Nadzhir agar lebih aktif dan inovatif dalam menyerap peluang dan potensi. Metode penelitian yang digunakan adalah pendekatan kualitatif dengan metode literature review. Hasil dari penelitian ini adalah usulan gagasan yang diilustrasikan dengan model *Wakaf Crowdfunding Dana Ummat* (WCDU) sebagai sebuah model alternatif pengentasan permasalahan dan kendala yang dihadapi oleh para nelayan, selain itu penelitian ini juga menghasilkan suatu kebaruan gagasan yang tidak hanya berupa wakaf benda fasilitas bagi nelayan namun juga gagasan mengenai keberlanjutan dari proyek wakaf yang dilangsungkan, seperti adanya pelatihan bagi nelayan, pengawasan pelaksanaan proyek wakaf, dan evaluasi tentang kebermanfaatan proyek wakaf yang berlangsung. Sehingga program wakaf nelayan ini tidak berhenti hanya sampai perwujudan fisik fasilitas wakafnya, namun sampai juga kepada evaluasi pelaksanaan proyek wakaf.

Kata Kunci: *Crowdfunding, Nelayan, Wakaf, Wakaf Produktif*

INTRODUCTION

Coastal communities are people whose socio-economic life depends on marine resources and are generally classified as poor. This community contrasts the fact that the Indonesian sea has excellent potential. The LIPI Oceanographic Research Center Data report explained that Indonesia's marine potential in 2019 reached 1.772 trillion (Wahyuni, 2021). The magnitude of the marine potential had not been able to guarantee the welfare of coastal communities, as evidenced by its contribution to Indonesia's GDP of only 3.7%.

The economic life of fishermen is in complete contradiction with the potential of the Indonesian sea as the most immense sea in the world. The sea area that has entered the Exclusive Economic Zone (EEZ) is estimated to be approximately 5.8 million kilometres, with a total coastline length of 80,790 kilometres or 14% of the world's coastlines. Several factors cause utilization of marine potential that has not been maximized; viewed from the fishermen's point of view, they have not been able to take advantage of this potential, including the low ability to use technology, difficulty in accessing capital, market networks, and the wide fishing area which tends to narrow due to various effects of environmental changes or other human activities (Munandar and Darmawan, 2020)

Several previous studies have revealed that one of the causes of poverty for fishermen is the injustice of the catch-sharing system between fishermen and crew members (ABP) and ship owners Wahyuni & Kusumaningrum (2020). According to Retnowati (2011), the net catch distribution system is implemented in various ways. Some are divided by 50% for skippers and 50% for crew members, 60% for skippers and 40% for crew members, and 70% for skippers and 30% for crew members. From the profit-sharing system in practice, it is clear that it only benefits the skipper and tends to harm the fishermen (Yonvitner, 2015).

The owner of the capital always has more power, even in the profit-sharing system between the fishermen and the skipper. In general, this system has become a tradition in various coastal areas. By considering it a tradition, fishermen are forced to agree to this even though they feel it is unfair. Not a few fishermen complain, on the other hand, the sea is their source of livelihood, but they need access to supporting equipment because one of them is limited capital. So the owners of capital or skipper began to enter and utilize the power of the

fishermen and provide wages that were not comparable. Of course, this phenomenon requires a solution.

The economy of coastal communities is in dire need of breakthrough programs that can help gain access to capital, management, and technology. One is the procurement program for fishing equipment such as boats, nets, and others. The goal is that the profits obtained by fishermen are proportional to the hard work and risks that can be obtained when sailing on the high seas. Not only fishermen but all components of coastal communities must be empowered to create an excellent economic ecosystem. Coastal communities, both fishermen and traders, must also be empowered, as in the research of La Suhu et al. (2020) conducted in the fishing community of North Tidore. The empowerment program can be in the form of assistance for the procurement of ketinting, the construction of a smoking area for fish, and the provision of facilities for a fish auction place (TPI).

Supported the program, of course, requires substantial capital support. *Waqf* is an Islamic economic instrument that can be a solution alternative to the program. The management of *waqf* assets and the productive use of the results of *waqf* can provide significant benefits to the people's economy (Sukmana, 2020). *Waqf* has a strategic role in empowering and prospering people, incredibly productive *waqf*. Productive *waqf* is a *waqf* model scheme, both movable and immovable property used for production activities, which will later produce a sustainable surplus that is useful for the *waqf* itself.

Indonesia is one of the countries that have significant *waqf* assets. According to the National Committee for Islamic Economy and Finance (KNEKS), the valuation of *waqf* in Indonesia has reached around Rp. Two thousand trillion (Uli, 2021). The *waqf* valuation is based on the total *waqf* assets in Indonesia, the majority of which are land *waqf* with an area of 52.7 thousand hectares. Meanwhile, the total cash *waqf* collected in banks is 328 billion (Fauzia, 2021). *Waqf* is an instrument used for the welfare of the people and is very influential in reducing poverty, according to research conducted by Razali et al. (2019) on the Revitalization of Productive *Zakat* and productive *waqf* as poverty alleviation. Productive *waqf* can eradicate poverty if its management is carried out optimally and with innovations following the times.

The use of *waqf* property for coastal communities has been widely carried out in various regions. A few studies also propose using *waqf* funds for

fishermen, such as research by Wahyuni & Kusumaningrum (2020), which proposes a crowdfunding-based platform to collect cash *waqf* from the community and be distributed it in the form of boat procurement for fishermen. Wahyuni (2021) discusses the concept of WLFSI (*Waqf* Link Fisherman Insurance), an innovation in paying sharia insurance premiums from marine catches and processed marine products whose funds are collaborated with cash *waqf*.

Iman and Mohammad (2017) and Salarzahi et al. (2010) focusing their research on *waqf* framework for entrepreneurship. Azganin et al. (2021) discuss *waqf* crowdfunding models for small farmers in their research, Thaker et al. (2018) provide an idea about offering a sustainable source of financing crowdfunding *waqf* model, while Sulaiman and Zakari (2019) focus on *waqf* institutions. Previous studies have discussed models or ideas about *waqf*, but those that raise the *waqf* model for fishermen are rarely encountered. Based on the explanation of the problems in the background above, this paper aims to provide the concept and model of WCDU for fishing and farming communities. The difference with previous research lies in the object of *waqf* and other model development indicators, which the author describes explicitly in the discussion.

RESEARCH METHODS

This research applies a qualitative research approach. According to Sugiyono (2012), qualitative research method is a study with a natural object, where the researcher is a crucial instrument. This study uses a literature study method (library study) on journals, books, reports from institutions, and articles related to the topics taken, including *Waqf* and *waqf* Fisherman. Literature studies can also study various reference books and the results of similar studies that are useful for obtaining a theoretical basis for the problem to be studied (Sarwono, 2006). Literature study means data collection techniques by reviewing books, literature, notes, and various reports related to the problems to be solved Mirzaqon & Purwoko, 2017 (Mudrikah & Ayuningtyas, 2021). This method aims to analyze theoretical data from the previously mentioned sources. Furthermore, to analyze and identify themes related to the Fisherman *waqf* model or concept. The data analysis and Fisherman's *waqf* concept use an existing model, and then the author completes it with several examples of studies that already exist in Indonesia.

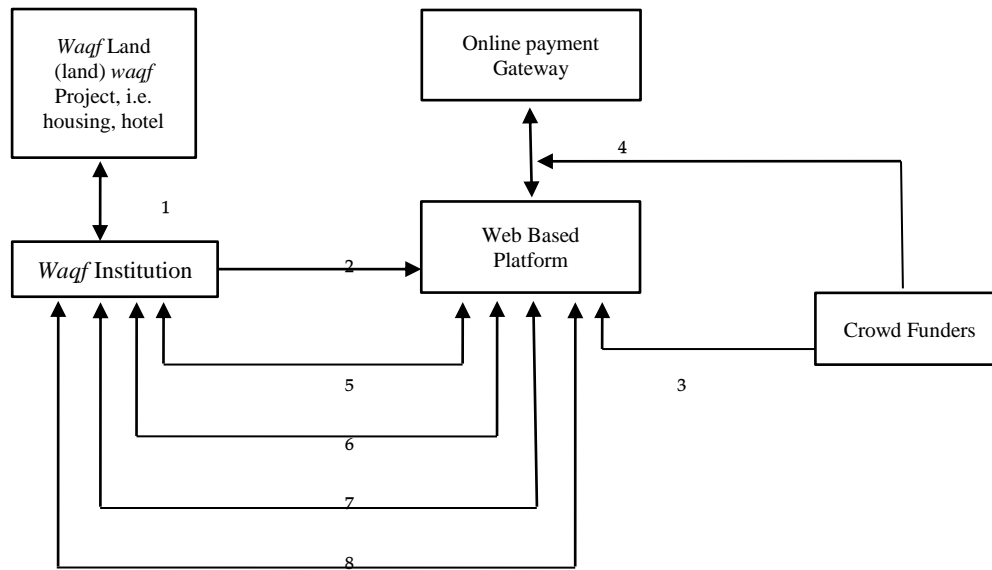


Figure: 1 Crowdfunding *Waqf* Model
 Source : (Thaker et al., 2018).

The researcher adopted the land *waqf* model from Thaker and Pitchay (2018), further developed from several things that needed to be adapted to existing conditions. Among them, the object of land *waqf* is the product of productive *waqf* for fishermen farmers (fishermen), and the concept of empowerment is through training and monitoring as a form of contribution to nazir.

RESEARCH FINDINGS AND DISCUSSION

Overview of *Waqf* Fisherman: Definition of Fisherman

A fisherman is a person or group of people who work daily to catch fish or other biotas that live in the waters, be it seawater, brackish water, or freshwater. Geographically, fishermen live, grow, and develop in coastal areas that are transitioning between land and sea (Miftakhuddin, Lestari, Aniroh, & Adinugraha, 2021). Activities or activities carried out by fishermen are managing, utilizing, and utilizing existing resources on the coast and waters, both public property, namely the sea, or private property, namely ponds (Yonvitner, 2015). In Indonesia, fishermen seen from the technology of fishing equipment are divided into two, namely traditional fishermen and modern fishermen. Traditional fishermen are people who do not use modern tools to catch fish. In this case, they still use a sailboat without an engine or motor. Meanwhile, modern fishermen

use modern tools, namely engines or motors, to catch fish (Windasai, Said, and Hayat, 2021).

Waqf does not only play a role, as previously mentioned, as for the role of *waqf* for religion and the state, namely Miftakhuddin et al. (2021): First, *Waqf* has a vital role in improving the overall economic development of a country so that later it can help prosper the people. As a provider in the development of *waqf* infrastructure, it can be utilized to provide educational facilities, health facilities, and places of worship and improve the people's economic capacity. Second, as a form of sadaqah, *waqf* has the potential to provide the potential to influence the level of supply sustainably because sadaqah is something that can be intended for future generations. Third, *waqf* assets or objects can have the opportunity to create jobs, whereas *waqf* can be used to build training sites or courses to improve the quality of human resources (HR) needed by the market at this time. Therefore, *waqf* can have implications for the socio-economic growth of the community to help reduce poverty and increase welfare.

Productive *waqf* is *waqf* property, both movable and fixed, that can be used in production activities. Later, the production results are channelled according to the purpose of the *waqf* itself (Choiriyah, 2017). In this case, the production activities that can be carried out are in the agricultural sector, industrial sector, trade sector, service sector, and health sector, whose benefits can be used not from the direct *waqf* object but from the profits derived from the development of the *waqf* property and fund itself which later benefits can be distributed according to the purpose of the *waqf*.

Legal Basis of *Waqf*

In the Qur'an, Allah has yet to explain the concept of *waqf* concretely and textually. So far, the Qur'anic arguments used as the legal basis for *waqf* are arguments or verses about infaq fisabilillah. So all this time, scholars or nazir, in explaining the legal basis of *waqf*, used general verses about *infaq fisabilillah*, namely:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۖ وَاعْلَمُوا أَنَّ اللَّهَ عَزِيزٌ حَمِيدٌ

"O you who believe! Spend some of the results of your good deeds and some of what We put out for you from the earth. Do not choose what is bad for you to take out, even though you yourself do not want to take it except by squinting

(reluctantly) towards it. And know that Allah is Rich, Praiseworthy". Surat Al-Baqarah ayat 267

In the Hadith Rasulullah PBUH also explained about waqf. Hadith, narrated by Muslim and Ibn Umar, means as follows:

"That Umar bin al Khattab r.a. obtained land in Khaibar, and then he came to the Prophet Muhammad to ask for instructions regarding the land. He said: O Messenger of Allah, I have acquired land in Khaibar which I have never had wealth better for me than that land; what is your order regarding it? The Prophet SAW replied: Umar gave the land in charity by requiring that the land was not sold, riqab, sabilillah, ibn sabil, and guests. There is no sin on people who manage it to eat to others without making its property rights".

Various government regulations regarding *waqf*, namely: No. 41 of 2004 concerning *Waqf*. No. 42 of 2006 concerning the Implementation of Law no. 41 the Year 200. Furthermore, Government Regulation of the Republic of Indonesia No. 25 of 2018 concerning Amendments to Government Regulation No. 42 of 2006 and its Explanation. Regulation of the Minister of Religion of the Republic of Indonesia No. 4 of 2009 concerning Administration of Cash *Waqf* Registration. Regulation of the Minister of Religion of the Republic of Indonesia No. 73 of 2013 concerning Procedures for *Waqf* of Immovable and movable objects other than money.

The Potential of *Waqf* Fisherman

The fishermen's great potential in Indonesia provides economic actors with opportunities to develop the existing fisheries sector. Also, the potential for existing marine and fishery resources will increase the potential for higher income (Ekowanti, Suhardono, Suraji, Casmiwati, & Idris, 2021)). The concern for so long is that poverty is still an icon for fishermen (Sari & Rauf, 2020). The image of fishermen living in the community is a community group classified as poor compared to other livelihood groups (R Sukmana, Setianto, Premananto, & Ajija, 2020).

Fisherman work is a hereditary business where the management uses traditional tools. The education of fishermen and farmers could be better, and the marketing network needs to be improved. Lack of assistance and almost no planning at various stages. Under these conditions, the fishing business is not prospective because it depends on the season, market conditions, working capital, and fishing facilities which ultimately lead to high-cost economic

ventures (Ekowanti et al., 2021). Halim & Susilo (2013) explained that business capital, length of time at sea, and length of business impact the income level of coastal fishing communities in Bantul.

Important components related to fishermen's income include fishing locations, fuel, and capital costs (Sari & Rauf, 2020). Based on the explanation of the paragraph above, one of the problems for fishermen is related to capital. Due to the risk of unstable or fluctuating fishermen's income, there will likely be a gap in idle time for servants when it is not in the sailing season, affecting the fishermen's income level.

The author takes one example from the study by Nugraha et al. (2021) that the shrimp fishing season in Cilacap PPS occurs for five months, namely June, September, October, November, and December. Therefore, it is very likely that there will be a minus in people's income from fishing. However, fixed costs still have to be met, including food costs, education costs, health costs, school fees, maintenance costs for fishing gear, fuel costs, fishing products storage equipment, the fleet used, be it motorbikes, boats, and many more, all of which require capital.

The existence of *waqf* is a breakthrough and a breath of fresh air for fishermen. *Waqf* is one of the philanthropic instruments that aims to realize a prosperous life (R Sukmana et al., 2020). Talking about the existence of *waqf* is an exciting topic to be studied from various points of view, both its empowerment, benefits, and the nature of *waqf* itself. If viewed from its history, the existence of *waqf* has already appeared. *Waqf* is the centre of the socio-economic development of Raditya Sukmana (2020). Khalfan & Ogura (2012) found financial and management aspects to preserving historic buildings in Zanzibar using *waqf* funds. The *waqf* system shows the ability to develop organically and adapt to different situations to become a shield.

Waqf has many benefits, one of which is a source of funding, Gustani; Gustani; Ernawan (2016) said that temporary cash *waqf* is invested in time products in the form of time deposits and investment capital, while permanent cash *waqf* is invested as a component of LKMS capital. Thus, when *waqf* funds are managed and distributed correctly, it is undeniable that *waqf* can solve problems for fishing communities.

The concept of *Waqf* for Fisherman

A nazir should carry out a program and activity, one of which is the empowerment of *waqf* funds to rotate in the economic sector, ultimately increasing the amount to the asset side (Iman & Mohammad, 2017). Among the steps that Nadzir can pursue is employing the poor. Create job opportunities for people in need and provide support by providing material and non-material capital, which utilizes *waqf* funds so that the purpose of *waqf* can be channelled wisely. The Malaysian government to take the initiative to develop land *waqf* to encourage economic growth (Sulaiman & Alhaji Zakari, 2019). Shabbir (2018) states that *waqf* land must be developed for commercial purposes because there is the potential for higher income additions for the *waqf* institution. These activities are carried out solely to empower *waqf* funds so that the funds flow and generate profits which can then be allocated for providing capital to prospective wakif in need.

Azganin et al. (2021) stated that the crowdfunding *waqf* model's primary purpose is to encourage people to donate money for agricultural development purposes, while the second is to improve the performance of farmers to develop their businesses and multiply their income. Likewise, in this study, this model's primary purpose is to offer fishermen a solution. It is hoped that this concept or model can be a solution related to capital constraints and become a source of increasing the amount of income with a further goal of making stable income for fishermen because fishermen's income is not stable, meaning that the income generated by fishermen is seasonal.

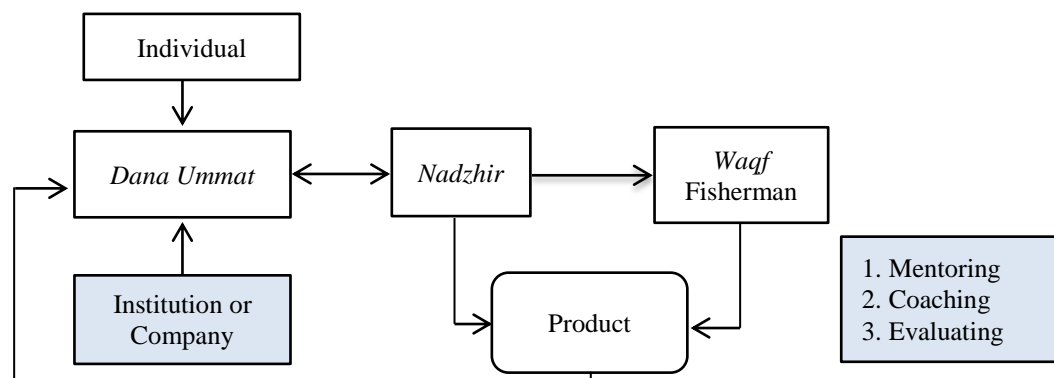


Figure 2: Framework of *waqf* Fisherman
 Sumber: Author illustration

a. Step One: Community Fundraising.

First, it comes from individuals with the ability and intention to distribute part of their assets. Cash *waqf* is one of the relatively easy instruments to use to absorb the existing potential. With the presence of cash *waqf*, *wakif* candidates do not need much funds to carry out this amaliyah worship, especially now that the existence of technology makes it easier for someone to channel their funds (Wahyuni and Kusumaningrum, 2020).

Second, funds from institutions and companies (Faujiah, 2020). An example is PT. Asuransi Jasa Indonesia (Jasindo) handed over *waqf* funds to the Al-Quran *Waqf* Board (BWA) in the form of 2 units of Ketinting boats and ten sets of fishing gear for fishermen in Kutawaru Cilacap (Dinas Perikanan Kab. Cilacap, 2019)

In the collection of public funds, there is a two-way relationship as follows: 1) Based on the theory adopted by the author that prospective wakif can channel their funds online. Wakif candidates can transfer their funds through payment gateways collaborating with *waqf* institutions. Candidates for wakif can choose the desired menu starting from the nominal amount, the object of the general or specific purpose of *waqf* that has been determined; 2) Not only are wakif candidates who come or deposit money to *waqf* institutions, but this model suggests that *waqf* institutions work more actively and continuously innovate. *Waqf* institutions use the traditional scheme of picking up the ball with some changes. For example, submitting proposals to institutions/institutions as targets for wakif candidates. Proposals are submitted to institutions/institutions that have disbursed *waqf* funds or have never made *waqf* funds.

Considering the vital role of *waqf* institutions, it is not just literacy for wakif candidates but also recalls to wakifs such as informing about new projects that will be carried out—alternatively, just a recall to the wakif about the reminder to worship amaliyah, namely *waqf*.

b. steps two and three: the funds that have been collected will be handed over to nazir, which in turn will be distributed to fishermen farmers (Fisherman).

At this point, not all of the coastal farming communities have experience and high education (Sari & Rauf, 2020), so sustainability after receiving *waqf* benefits funds. Steps that can be taken by nazir are coaching and mentoring. For example, post-shipping coaching assists in processing marine catches so

that they have added value. Because one of the obstacles experienced by fishing farmers is marketing their fish catch, and usually, it will be marketed themselves (Ekowanti et al., 2021).

c. Step four, in the form of products.

Products can take many different forms, such as MSMEs (Yaskun & Sugiarto, 2016), women's empowerment (Saugi & Sumarno, 2015), and (R Sukmana et al., 2020) cooperatives. Cooperatives established in the villages of Nambangan and Cumpat have received productive *waqf* funds from BMT, which aims to finance the production and management aspects of the cooperative.

d. When a product can run and show results, institutions and individuals who receive *waqf* funds can channel the funds back. This chain pattern, if executed continuously, will create an orderly ecosystem.

CONCLUSION

The concepts and models of the *waqf* empowerment model for fishermen are encouraging news. The circular ecosystem starts with collecting Ummah funds (*waqf* crowdfunding). The funds are managed by nazir or *waqf* institutions and distributed to fishing farmers in Indonesia and accompanied by mentoring and training to improve the quality and quality of the catch.

If the existing ecosystem regularly runs, it can be a solution for fishermen's capital. It could even be more than just capital. For example, in 2020, at the Dubai Expo Indonesia, Indonesia will show off several products from the marine and fisheries sector, including shredded catfish, fish skin, baby fish crispy, stamina salt, herbal detox bath, and catfish thorn chips. Rabbi, (2021), even news from Republika, Madani (2021) that the production of fish skin chips is still running despite the Implementation of Restrictions on Community Activities (PPKM). The potential for product development in the marine sector needs to be pursued so that fishermen are no longer constrained by marketing their catch. However, this is a challenging matter that requires huge capital, qualified human resources, and the willpower that needs to be fought for by nazir as the manager and waqif.

This research still has many limitations. Namely, this research is only limited to concepts and ideas. Researchers have yet to find the object of study developed by *waqf* institutions with productive *waqf* products. Because *waqf*

funds are usually still in the form of ships, they have yet to reach the stage of developing a product. For further research, you can look for the object of study that has carried out the concept to see the process of mentoring carried out directly.

This research can be used by several parties, namely the government as a regulator and other forms of support, such as providing capital—moreover, swap management institutions, especially in the field of *waqf*. Many programs run by Islamic philanthropic institutions have been carried out. However, they will pay more attention to programs for the development of fishing *waqf*, which are very much needed by the community. See the proud potential for developing marine products that have reached overseas. Opportunity is a breath of fresh air that must be fully prepared to be able to capture the situation. It is time for MSMEs in Indonesia to rise. *Waqf* management institutions, Islamic financial institutions, and other Islamic institutions can provide a role in this development. Products in Indonesia that are starting to show their existence are expected to be one of the breakthroughs and a way for the welfare of the ummah, primarily through fisherman *waqf*.

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