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Green Zakat Concept: A Strategy for Utilizing Zakat Funds for Environmental Sustainability

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ABSTRACT

The current global environmental crisis can be anticipated in various ways, one of which is through the green zakat movement. This research aims to examine the role of zakat through various zakat philanthropy initiatives in Indonesia in relation to environmental sustainability. This research aims to answer the formulation of the problem of how the potential of zakat in Indonesia, about how the function of productive zakat in environmental preservation, and what efforts have been made by the Indonesian government. This research uses qualitative type, using data collection through library research. Descriptive qualitative research, researchers use a literature study approach by looking for information through books, website news, and other literature to form a theoretical basis, according to relevant topics. The data used is secondary data. The results of this study show that zakat funds can be used, especially productive zakat funds, can be channeled to fund sustainable environmental programs or activities. Financing renewable energy and environmental research; Scholarships for activists and academics who care about the environment; Green village program; Establishment of Islamic boarding schools, orphanages, and ecological MBS; Expansion of employment opportunities for vulnerable groups, such as coastal communities, casual laborers, women, widows, disabilities, and marginalized groups; and the establishment of waste banks in strategic areas.

Keywords*: Green Zakat, Environment, Sustainable, Islamic Philanthropy*

INTRODUCTION

The issue of the global environmental crisis is a serious problem today. The whole earth is threatened. No nation or country can escape the impact of this crisis. Environmental degradation has become one of the global issues that are troubling the world community (Zuhdi, 2015). There are many reasons for environmental problems. Rapid population growth, the need for very limited availability of natural resources, climate change to the use of technology that increasingly exploits nature due to industrial needs are the source or beginning of environmental problems. As a result, there are various serious environmental problems such as species extinction, land degradation, natural disasters, and climate change (Rusanti, 2021).

Various sectors can pollute the environment, such as industry, transportation, energy industry, residential, and commercial. This shows that the potential for the environment to be polluted is very high because various countries in all parts of the world often depend on technological industries that are able to contribute emissions that increase the air temperature. Opportunities for pollution can occur considering that factories that have mushroomed have innovated using high technology to produce pollution (Safitri, 2024).

Based on statistics, the level of environmental damage also tends to increase from year to year. For example, forest fires (deforestation). The deforestation rate reached 1.8 million hectares/year, resulting in 21% of Indonesia's 133 million hectares of forests being lost. Meanwhile, air pollution, water pollution, soil pollution, and marine pollution in Indonesia are also increasing. BPS noted that in 2021, there were 1,499

villages/kelurahan that experienced soil pollution and 5,644 villages/kelurahan experienced air pollution (Vika Azkiya Dihni, 2022).

Seeing this figure is certainly a concern for all of us. Therefore, in order to improve and preserve the environment, there needs to be personal awareness for all communities, officials, especially for the government to take part in this conservation because the role of the government is very important in protecting the environment(Ramadhan, 2019). Preserving nature is a form of responsibility to Allah SWT for His grace and gifts, therefore humans should protect nature from damage so that it has a positive impact on the welfare of mankind (Gunawan et al., 2024).

Preserving nature is not only driven by the realization that disaster will come if nature is not preserved. It is also a form of obedience as a Muslim. Since Allah commands us to do good, doing good to nature is also a form of obedience. “Islam is a religion that commands its followers to do good. Not only doing good for Allah (hablum minallah) and doing good for fellow human beings (hablum minannas), Islam also commands Muslims to do good to nature (hablum minal alam).” (Pudjiastuti et al., 2021).

Everyone must have an awareness of protecting and caring for the earth we live on. Environmental damage is a big problem that must be solved. Every problem has a solution. One of the efforts to prevent, or at least minimize the occurrence of environmental damage, is the zakat movement. The position of zakat in Islam is very fundamental and therefore it is one of the pillars of Islam or pillars of Islam. Zakat is an effective formula for social transformation to strengthen the joints of life and community life (Nasution, 2019). Zakat funds can not only be distributed to 8 asnaf, but can also be used for environmental sustainability programs.

Al Arif in Pratama et al mentioned, the top priority in the allocation of zakat is to give zakat funds entirely for generating or productive purposes, so that the funds can grow and develop to solve problems such as access to capital, education, and housing for those who cannot afford it. This can be accomplished by maximizing the management and utilization of zakat. This can be achieved only if the potential of zakat is truly studied thoroughly and usefully (Pratama M.R.A et al., 2023).

Zakat has social benefits and economic benefits. Socially, zakat plays a role in strengthening brotherly relations between Muslims and also to non-Muslims, avoiding the attitude of ujub and takabur, and creating solidarity in social life. The economic benefits of zakat are to equalize community income, support development and build the independence of underprivileged communities so that they can be empowered independently. The benefits of zakat for the development of Indonesian society in the social and economic fields can be in the form of fulfilling the daily needs of the poor and as capital for the development of their life skills (Sudrajat & Jaya, 2019).

Zakat funds can be empowered to be a solution to the environmental crisis. The problem of environmental degradation is an aspect that requires attention. Indonesia is among the countries with the largest environmental damage. According to Global Forest Watch, Indonesia has lost 40% of its forests over the past 50 years. The loss of forest land is caused by various conversion functions such as regional development, illegal logging, forest fires, and economic activities. Economic activities such as agriculture can cause problems for soil conservation due to the use of fertilizers and so on (Dhuafa, 2016). Solutions are needed to at least minimize the occurrence of environmental damage.

Zakat, through its official institutions, Baznas and Lazis, needs to create programs and or distribute the zakat funds for the benefit of environmental sustainability. Such as to build access to sanitation and clean water, especially in villages where clean water sources are still minimal. Zakat funds can also be utilized to support government policy programs related to environmental sustainability. In addition, it can also be used for reforestation such as planting trees in barren areas, its function is to absorb water during the rainy season. A number of studies on green zakat have been conducted by previous researchers.

For example, Eko Kurniawan et al. state that zakat is an important element to stimulate a green economy, which will improve human welfare in economic activities and social equality, and simultaneously reduce

risks to the environment and ecological scarcity (Kurniawan et al., 2023). Azwar also talks about the role of Islamic philanthropy in developing a green economy as an important issue in facing the environmental and climate change challenges facing the world today (Azwar, 2023). Finally, Rizal et al. discussed the Role of the Muslim Generation Community in Collecting Zakat in Realizing Sustainable Development Goals (SDGs) in the Era of Digital Society 5.0 (Rizal et al., 2023).

In order to play its role in achieving the Sustainable Development Goals (SDGs), zakat managed by officially recognized private enterprises and government-owned enterprises must overcome a number of obstacles. To ensure measurability, one such obstacle is to incorporate SDGs indicators into the actions and plans of such enterprises (Yanti et al., 2024). This study aims to examine the role of zakat through various zakat philanthropy initiatives in Indonesia in relation to environmental sustainability. The problem formulations in this research are 1) What is the potential of zakat in Indonesia? 2) How does productive zakat function in environmental preservation? 3) What efforts have been made by the Indonesian government?

RESEARCH METHODS

This research is a qualitative descriptive research. Qualitative descriptive research, researchers use a literature study approach by looking for information through books, website news, and other literature to form a theoretical basis. This research is also to examine written sources such as scientific journals, reference books, literature, encyclopedias, scientific essays, scientific works and other sources either in written form or in digital format that are relevant and related to the object being studied. The object of this research study is in the form of texts or writings that describe and explain green zakat, Islamic philanthropy, as an effort to build a sustainable environment.

This research analysis method uses a literature study that aims to answer how zakat can be a stimulus for the implementation of programs or activities that have implications for environmental sustainability. The research stages were carried out by collecting literature sources. This research classifies data based on the research formula. In the advanced stage, data processing and / or reference quotations are carried out to be displayed as research findings, summarized to obtain complete information, and interpreted to produce knowledge to draw conclusions.

RESULT AND DISCUSSION

Zakat And Its Potential

Islam is a religion full of norms, be it religious norms, norms of decency, norms of morality, or legal norms. Zakat is a part of religious norms, containing worship value and muamalah value. Zakat has muamalah value because zakat touches the welfare of human life, placing the agniya (journalists) to fulfill the obligation to distribute some of their savings to those in need (mustahik). The agniya have obligations and mutahik have rights (passive). Fulfillment of mustahik rights requires legitimization by the government. Thus, a legal certainty is needed by the government to enforce the mustahik's rights (Anis, 2020).

Zakat, as one of the pillars of Islam, has great potential to become a significant economic resource. Based on data from the National Amil Zakat Agency (BAZNAS), the potential of zakat in Indonesia is estimated to reach around IDR 233 trillion per year. However, optimal utilization of zakat is still a challenge (Aziz, 2024). In 2021, the accumulative zakat collection only reached IDR 14 trillion. In 2024, Baznas targets the potential of managed zakat to reach IDR 41 trillion, and IDR 50 trillion in 2025 (Baznas.go.id, 2024).

Saprida in Lutfiyanto states that zakat is a major economic potential and a very large source of funds originating from the Islamic community and for the people themselves. The economic potential of the ummah that is still latent needs to be explored and developed to finance various development sectors such as social, education, mental and increased productivity. Zakat fitrah and zakat maal are managed with good management, so it is certain that these zakat become an economic force among Indonesian Muslims (Lutfiyanto, 2020).

Islam itself has established laws relating to our daily activities. There are four sources of law including the Qur'an, Hadith, Ijma' and Qiyas that can be used to determine a law. In relation to the use of infaq funds, it is allowed as long as it is used according to the target, according to the needs, and does not violate Islamic religious law(Arivatu Ni'mati Rahmatika et al., 2021).

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Productive Zakat for Environmental Sustainability

The development of giving zakat in the form of productive zakat is inevitable at this time and is an implementation of the meaning of zakat itself, which is to build a business culture of mustahiq who are independent and do not depend on people's gifts. The use of consumptive zakat is ideally only for emergencies. That is, when there are mustahiqs who cannot be guided to have an independent business or indeed the mustahiq's interests are very urgent. At this point, it can be understood that to create the economic independence of the mustahiq, of course, encouraging the poor with a productive business culture in order to get income, either quantitatively in the sense of providing business capital and or creating jobs, or qualitatively in the sense of creating jobs and entrepreneurial spirit through training and education (Erliyanti, 2019).

Thus the social function of zakat is more visible and has a long impact than if it is given consumptively. The funds needed to realize it can be taken from zakat under the name of productive zakat or rotating capital financing adjusted to the management policy of each zakat manager. Consumptive programs only overcome the economic problems of the poor at one time, while productive programs can overcome the economic problems of the poor simultaneously, by transforming mustahik into muzaki, so literally the most relevant to the first and third Sustainable Development Goals (SDGs) are productive distribution programs.

There are two kinds of productive zakat distribution, namely traditional productive zakat and creative productive zakat. Traditional productive zakat is zakat given in the form of productive goods. For example goats, cows, sewing machines, carpentry tools and so on. Giving zakat in this form will be able to encourage people to create a business or provide employment for the poor. The last category is creative productive zakat, namely all utilization of zakat which is realized in the form of capital that can be used to build a social project or to help or increase the capital of a trader or small entrepreneur (Syahriza et al., 2019).

One model of productive zakat that can be distributed as a form of environmental awareness is green zakat. Zakat, as one of the pillars of Islam, has a very strong social dimension. In addition to helping the poor, zakat also serves as an effective instrument to overcome environmental problems. Green zakat combines religious values with environmental concerns (Nadiar, 2024). The distribution of zakat can be in the form of financing or capitalizing environmentally based communities (Green Funds) such as capitalizing on rural agriculture (suburb farming), urban agriculture (urban farming), fisheries, and other environmentally oriented; ecological (Permadi, 2020).

This form of zakat can be useful in preserving the environment, as well as a form of community empowerment as its manager. Green zakat is a form of endeavor to protect the soul (Hifzu an-nafs) to maintain long-term public welfare. The impact that will be obtained through the distribution of green zakat by the company is the guarantee of environmental sustainability that will benefit future generations and specifically for the sustainability of the company. For humans as the driving force of the company, the existence of a good and healthy environment will certainly minimize the disturbance of natural damage to the company(Hasbi, 2023).

Green zakat is a form of zakat that can be manifested in tree planting programs and other environmental activities. The following are some examples of green zakat programs: Financing renewable energy and environmental research; Scholarships for activists and academics who care about the environment; Green village program; Establishment of Islamic boarding schools, orphanages, and ecological MBS; Expansion of employment opportunities for vulnerable groups, such as coastal communities, casual laborers, women, widows, disabilities, and marginalized groups; and establishment of waste banks in strategic areas.

By encouraging the utilization of Islamic philanthropic funds, such as zakat, infaq, and waqf, focused on environmental projects, the concept of green zakat has the potential to be a significant instrument in mitigating environmental damage. Through an ecology-based approach, Islamic philanthropy can be directed to projects such as land rehabilitation, reforestation, sustainable management of water sources, and economic empowerment that focuses on nature conservation. Given the characteristics of zakat, which aims to empower the poor and promote economic equality, green zakat can help shift people's dependence on destructive economic activities towards more sustainable businesses (Budiharso, 2024).

Government Efforts

The Indonesian government has innovated in the management of zakat. In this case, the government is represented by the National Amil Zakat Agency (Baznas) of the Republic of Indonesia (RI). Baznas RI together with PT Bank Syariah Indonesia Tbk (BSI) launched the Green Zakat Framework in Jakarta, Saturday (2/11/2024). The Green Zakat Framework is a framework that aims to integrate sustainability values in zakat practices. The framework is designed with the understanding that zakat is not only an instrument of poverty alleviation, but also a tool to support environmental preservation and sustainable development.

Deputy I of BAZNAS RI for Collection M. Arifin Purwakananta said the Green Zakat Framework was initiated to change the zakat paradigm to be more environmentally friendly. He hopes that this initiative can be an educational platform for the community about the importance of environmental conservation with the support of zakat. In addition to providing benefits for mustahik (zakat recipients), Green Zakat Framework is designed to direct zakat funds to programs that focus on ecological balance. These include renewable energy, land rehabilitation, and sustainable natural resource management (JPNN, 2024).

In addition to the innovative Green Zakat Framework program, the government through the Ministry of Religious Affairs (Kemenag) also invites Amil Zakat Institutions (LAZ) to participate in addressing environmental damage. One of them is by managing zakat and waqf to support the improvement of environmental quality. This invitation was conveyed by the Director of Zakat and Waqf Empowerment of the Ministry of Religion, Waryono Abdul Ghafur, at the Coordination Meeting of Amil Zakat Institutions, Rumah Zakat, in Bandung, West Java (Kemenag, 2024).

These policies signify the government's desire to support environmental sustainability through environmentally friendly zakat management. This is also in line with the view of Islamic economics regarding the recommendation to preserve the environment. Preserving the environment, in addition to the government's responsibility, is also the responsibility of all parties, including the community.

The view of Islamic economics in the context of environmental preservation for humans as khalifah on earth to preserve the environment, from here it is known that the concept of green zakat is in line with Islamic economics. Environmental development (pro-environment), which affects the development of the economic system towards an environmentally friendly economy. Therefore, all parties, especially the government, must carry out the green zakat movement and also provide useful policies so that the development of economic activities advances rapidly and optimally.

CONCLUSION

The potential for zakat funds in Indonesia is very large, reaching more than 230 trillion per year. However, in reality only less than 20 trillion has been collected. In fact, the huge potential of zakat can be utilized for the benefit of the people, namely through productive zakat. Productive zakat is a continuation in efforts to improve community welfare and empowerment. One model of productive form of zakat that can be distributed as a form of environmental concern is green zakat. Green zakat is a form of zakat that can be realized in a tree planting program; financing renewable energy and environmental research; scholarships for activists and

academics who care about the environment; green village program; establishment of Islamic boarding schools, orphanages, and ecological SBM; expanding employment opportunities for vulnerable groups, such as coastal communities, casual workers, women, widows, people with disabilities and marginalized groups; and the establishment of waste banks in strategic areas. In this case, the Indonesian government has also innovated in the management of zakat. Baznas RI together with PT Bank Syariah Indonesia Tbk (BSI) launched the Green Zakat Framework.

Recommendation

The recommendation for future researchers is to use field research, namely using case studies for the same topic as this research, namely Green Zakat. For example, conducting research on zakat institutions, both private and state, which have implemented the green zakat movement.

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