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1 Technologizing Islamic Philanthropy During The Covid-19 Pandemic in Indonesia

Abstract

1 The Covid-19 pandemic has caused an economic downturn, bring about the emergence of new forms of poverty in society. This study examines how Islamic philanthropy organizations in Indonesia that collect, manage, and distribute *zakat, sedekah, and waqf* have adapted to the global pandemic to continue serving people in need in urban areas by using digital platforms. The use of technology has accelerated philanthropic practices, ranging from fundraising, distributing, and delivering services to coordinating duties and responsibilities during the pandemic, especially in an urban area such as Jakarta, the capital city of Indonesia. By focusing on the experiences of two leading Islamic philanthropy organizations, *Badan Amil Zakat Nasional* and *Dompot Dhuafa*, in response to the Covid-19 pandemic in Indonesia, this study reveals that Islamic philanthropic organizations have adopted several changes and innovations during the pandemic by embracing technology. The article also argues that Islamic philanthropy has had a significant role in mitigating the impact of the worldwide pandemic on society's vulnerabilities and economic problems through technological support.

Keywords: Islamic philanthropy, innovation, technology, Covid-19 pandemic, Indonesia.

Introduction

Recessions in various parts of the world have largely been due to events associated with the economic sector (Radelet, 1998; Allen & Carletti, 2010; Rady, 2012). Nevertheless, the 2020 recession unpredictably occurred ³⁰ due to the health crisis of the Covid-19 pandemic (Ozili & Arun, 2020). Economic performance in various industrial sectors experienced a significant decrease due to the Covid-19 pandemic. The World Bank predicted that this decrease would cause millions of people to suffer from extreme poverty (Goldkind et al., 2016).

The economic recession in 1930, known as the great depression, prompted a significant decrease in charitable giving at churches in the United States (Gruber & Hugerman, 2005). A similar situation occurred during the great recession in 2008, where there was also a decrease in donations in the voluntary sector in various countries worldwide (Breeze & Morgan, 2009; Clifford, 2016; Meer et al., 2016). A situation where ¹⁰ demand for the voluntary sector's services increases while the donor's supply of funds potentially decreases is known as a "double whammy" (Pharoah & Harrow, 2009). Furthermore (Grover & Piggot, 2012), a "triple whammy" occurs when there is ¹⁸ increased demand for services, reduced funding, and increased costs.

A survey from ¹⁹ the Charities Aid Foundation (CAF) of hundreds of charity foundations in England, the United States, Turkey, and Russia responding to the effects of the Covid-19 pandemic showed a decrease in donations and an increase demand for services (CAF, 2020b, 2020a; Pinkney, 2020; Tusev, 2020). Islamic philanthropy has actively responded to various natural disasters and conflicts in many Muslim countries in the past two decades via Islamic

charitable organizations (Benthall, 1999; Borchgrevink, 2017; Bush, 2015; Clarke et al., 2014; Fauzia, 2013; Latief, 2012; Nejima, 2015; Petersen, 2011; Tittensor et al., 2018). Nevertheless, there have not been any precise statistical data on the voluntary sector in Muslim societies during the current economic crisis. The paper fills this gap by examining how Islamic philanthropy institutions in Indonesia have provided services to the needy in urban areas through technological support during the pandemic Covid-19.

The Islamic voluntary sector is closely related to the Islamic teachings of *zakat*, *sedekah*, and *waqf*. Some organizations have thought that Islamic philanthropy¹ might accelerate people's recovery from extreme poverty in society because of the Covid-19 pandemic. Research related to Islamic philanthropy in Indonesia has adopted approaches from many academic fields, such as history, Islamic studies, economics, sociology, anthropology, and social work (Latief, 2012; Fauzia, 2013; Lessy, 2013; Retsikas, 2014; Bush, 2015; Furqani & Nuryany, 2018). However, research on how technology is used to accelerate the activities of Islamic philanthropic institutions during a pandemic has not been conducted. Reports have found that the pandemic is the most significant cause of digital disruption worldwide in the government, the private sector, and the markets (Houngbonon, 2020); Islamic philanthropy organizations have also experienced technological changes.

Muslim philanthropy organizations have witnessed unprecedented development in utilizing technological support and energizing social care projects during the Covid-19 pandemic. Technology has been used to cope with the Covid-19 pandemic to ensure that

¹ In this paper, the term "Islamic philanthropy" is used to refer to Islamic giving organized in formal institutions. For further reading on the history and the developments of Islamic philanthropy contributions, see the works of Amelia Fauzia (2017) and Hilman Latief (2013, 2017).

Islamic philanthropy organizations continue serving the needy, especially in urban areas. Digital technology use has given rise to an “Islamic digital divide” where the bulk of Indonesian Muslims use technology for religious purposes, such as online recitations and online donations from Muslim middle-class urban groups. Meanwhile, Muslims in rural areas continue to engage in traditional religious practices, such as *da'wah* activities, fundraising, or donations (Slama, 2021). Inequality in accessing information technology is closely related to geographic location, economic factors, or a combination of the two (Lim, 2018). Economic hardship, in particular, has limited technology access among lower-class Indonesians, who almost exclusively rely on their mobile phones to use the Internet. The ambivalence of media and social class in society has appeared (Slama, 2021). In addition, digital technology has also been widely utilized for *sedekah* via “online fundraising” due to its convenience and speed for some urban Muslim communities in Indonesia (Kailani & Slama, 2020).

Previous research has shown that the voluntary sector has embraced the use of technology for various uses to meet their social goals in many countries (Seo & Fu, 2020; Piliyanti, 2020; Kailani & Slama, 2020; Shiwittay, 2019; Camacho et al., 2019; Mc Nutt, 2018; Kirk & Abrahams, 2016; Saxton & Guo, 2014; Yasmin, Sofia, 2013; Gandía, 2011). However, technology adoption in the voluntary sector lags behind the government and the private sector (Peláez & Servós, 2018; Chiu & Bonnie, 2017). Thus, the role of technology in Islamic philanthropy organizations has grown because of social distancing policies to slow the spread of Covid-19.

This study discusses ¹Badan Amil Zakat Nasional (BAZNAS) and Dompot Dhuafa (DD) in their efforts to deliver social services to urban Muslims using the latest technology amid the Covid-19 pandemic. BAZNAS is a legal entity that was established by the government ¹²based on the presidential decree of the Republic of Indonesia Number 8 in 2001, collecting and distributing *zakat* funds, *infak*, and *sedekah* nationwide. ³¹DD is the first Islamic philanthropy organization in Indonesia to be operated in a modern and professional institution (Fauzia, 2017). DD ⁹was established in 1993 by Muslim journalists with international and national networks. Both BAZNAS and DD embraced technology before the pandemic as a form of dialogue and disclosure (Piliyanti, 2020). The current analysis is ²⁸based on data collected from a review of the academic literature, various online media outlets that report on Islamic philanthropy organizations' activities in managing *zakat* funds during the pandemic, the official websites of BAZNAS and DD, webinars, and ³⁶government policies concerning the Covid-19 pandemic in Indonesia (from March to August 2020).

Islamic Philanthropy, Crises, and the Pandemic

²The concept of giving in Islam is rooted in Islamic teachings about *zakat*, *sedekah*, and *waqf*. The Qur'an mentions the word *zakat* 30 times in its *masdar* form (definition) and urges believers to pray and to pay *zakat* 27 times (Qardhawi, 2011). ²*Zakat* means purifying wealth and is a form of prayer and financial worship to God (Benthall, 1999); concurrently, ²*zakat* also proves the Islamic commitment to helping the poor and serves as a mechanism of wealth distribution (Osili & Okten, 2015).

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Eight categories of *zakat* recipients are stated in the Qur'an (Surah 9; 60), which can be translated as follows: "Alms (*zakat*) are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom."²

According to Singer (2013), eight categories of *zakat* beneficiaries are not based uniquely on economic needs but rather reflect the communal concerns and cultural practices of early Islamic history. The verse does not indicate whether *zakat* should be decentralized, centralized, institutionalized, or personalized for Muslims and non-Muslims. Furthermore, Seventy-six contemporary *fatwas* of *muftis* on the debate of permissibility of paying *zakat* to non-Muslims during the Covid-19 pandemic have been divided into two poles. One pole advocated a minimalist approach, arguing that philanthropic acts of *zakat* should only be performed within the Muslim community. The other main pole of *muftis* supported *zakat*-giving to the needy without discrimination on the basis of religion or race; to some degree, this was meant to appease those with negative attitudes toward Islam around the world and to allow non-Muslim populations to adopt a more positive stance toward Islam (Mahajneh et al, 2021).

Additionally, the terms *sedekah* and *waqf* are other forms of charity in the voluntary model. *Sedekah* is the manifestation of the process that transforms the "ancient morality of the gift" into the "principle of justice" (Singer, 2008). *Sedekah* and *waqf* are more flexible than *zakat* in terms of time, beneficiaries, and the amount of money given (Qardhawi, 2011).

² Translated based on Mushaf Al Qur'an by Yusuf Ali. Qomari (Editor). Al Qur'an Terjemah Pararel Indonesia Inggris. Qomari: Indonesia. (2010)

In the contemporary practice of *zakat*, there are two primary models for management organizations in Muslim countries: fully compulsory (with government intervention) and voluntary models (without government intervention; Kahf, 2000). Muslim philanthropy organizations have managed various programs to serve the poor in the form of development projects, ranging from aid for those in need to economic empowerment programs. Their mission is to fulfill religious duties and realize social justice (Retsikas, 2014; Latief, 2017).

Other than *zakat* institutionalization, which generally only operates within a country, Islamic transnational nongovernmental organizations (NGOs) have existed and have been operating across the nation to build Muslim solidarity to help people in need. These organizations, referred to as faith-based organizations, have changed the landscape of humanitarian aid (Barnett & Stein, 2012) and are identified as new humanitarian actors in international practice (Sezgin & Dijkzeul, 2016).

Thousands of local NGOs and other organizations in the Muslim world operate at the scale of villages, neighborhoods, or communities, using *zakat* and *sadaqa* donations to provide multiple forms of aid, ranging from providing emergency food resources in disasters to helping people rise up out of poverty (Singer, 2013). Muslim and non-Muslim faith-based organizations in the global humanitarian sector aim to contribute by responding to governments' lack of ability to fulfill social services in societies (Benthall, 1999; Cordier, 2009; Sezgin & Dijkzeul, 2016).

Transnational NGOs operates on "Islamic aid culture" ideologies in which aid from Muslim donors goes to Muslim beneficiaries (sacralized) as well as on secularized aid ideologies, where aid flows from Muslim donors equally to all people in need worldwide

(Petersen, 2011). However, Latief (2012) argued that Muslims' social action is inspired and motivated by religious duty; therefore, generosity is a part of their contribution to the community, as they share their wealth in the local and international Muslim community.

Due to the diverse interpretations of *zakat* as a source of aid, there have been a number of debates over philanthropy ideologies among scholars as discussed earlier (Mahajneh et al., 2021). Interestingly, there was no debate among scholars over the use of technology to promote online *zakat* or the payment of *sedekah* and *waqf* because technology is merely a tool enabling *zakat* payments, not the core focus of *zakat* or giving. Furthermore, due to the flexibility of technology, other ⁹ forms of giving, such as *sedekah* and *waqf*, have expanded pools of donors and beneficiaries, with the potential for a greater user market to be developed in Muslim communities.

Islamic philanthropy funds managed by various Muslim NGOs have contributed to relief projects in global crises and disasters, much of which has benefited Muslim populations. Donations took both the form of material aid, such as food, water, ¹⁵ medicine, and other emergency relief to people in affected countries, and non-material aid (Petersen, 2011; Singer, 2013; Nejima, 2015). These contributions were helpful when the government's response was slow and unable to effectively reach the affected victims (Benthall, 1999; Bush, 2015; Nurdin, 2015; Borchgrevink, 2017). This indicates that charitable actions toward affected people is a form of short-term support to fulfill basic needs during the crisis, including both physical and spiritual needs. Thus, actors from Islamic charities mostly represent their particular Islamic groups, which range from Salafism to modernism to "chalipatization" (Nurdin, 2015; Fauzia, 2016).

The above narratives show the contributions of Islamic philanthropy fund distribution during wars and natural disasters have similarities to the abnormal situations of recessions and pandemics. The affected people need immediate help in their lives, without which the poverty rate may increase in society. Statements from worldwide leaders indicate that governments cannot resolve the global effects of the Covid-19 pandemic on their own. Therefore, these situations require contributions from all sectors to accelerate the recovery process.³ In normal conditions, some scholars have paid attention to **the relationship between philanthropy and the state**, which often serves as the main welfare provider. The government and the **voluntary sector are often seen at opposite poles**. Others have attempted to reconcile philanthropy and the state based on a “cooperative paradigm,” which indicates an overlap in collaboration and interdependency (Villadsen, 2011).

During the natural disasters in Indonesia in the early 1900s, civil society organizations initiated fundraising activities in response to the crisis. A community was established *ad hoc* to respond to particular activities in various places based on local wisdom (Fauzia, 2013).⁴

³ See the following for a detailed report: Eric Nabila. COVID – 19: Govt Alone Can’t Fight the Pandemic – World Vision National Director (<https://www.modernghana.com/news/1000624/covid-19-govt-alone-cant-fight-the-pandemic.html>). Accessed on June 1, 2020. Another statement that can be read for further details: Boris Johnson, Angela Merkel, Emmanuel Macron and 21 World Leaders. **No government can address the threat of pandemics alone – we must come together.** (<https://www.telegraph.co.uk/politics/2021/03/29/no-government-can-address-threat-pandemics-alone-must-come/>). Accessed on April 1, 2021.

⁴ Such as establishing disaster support committees in 1918–1919, such as a “famine alleviation” committee in Surabaya, a committee to support flood victims in Bangil, and a support committee of the Syarikat Islam Trenggalek to help famine victims. With these committees’ establishment, movements were also made toward thematic fundraising, such as for flu epidemic victims and charity markets for Kelud eruption victims. In Tumpang, Malang, the Islamic community and companies conducted a food festival called “pencak makanan” as a fundraising activity or the rescue committee in Blitar. The Syarikat Islam and a local Chinese organization called Cina **Tiong Hwa Hwee Koan** initiated a shadow puppet event for fundraising in **May 1919**. The support to alleviate poverty comes not only in the form of fundraising but also through policy changes such as in the organization of Islamic companies. In February 1919, Islamic companies urged the government and wealthy people to reduce and control prices for basic commodities and provide food products at a low price. For further reading, see Fauzia (2013).

This evidence shows that Muslim societies actively give donations during times of crisis even though they may sometimes be limited to the ad hoc movements.

Innovation and Sustainability of Islamic Philanthropy Organizations

Innovation means introducing new ideas, reforming or inventing new ideas apart from current situations, or renewing what has been known in the forms of ideas, methods, or tools. The current revolutionary changes due to innovations in technology and information have been referred to as industrial revolution 4.0. Technology ⁴ refers to all communication technologies, including the Internet, wireless networks, cellular phones, computers, software, middleware, video conferencing, social networking, and other media applications and services enabling users to access, retrieve, store, transmit, and manipulate information in a digital form (FitzGerald, 2020). Swab (2016) described this development as a situation in which individuals switch between the digital world and the real one through the connections of technology to experience a more comfortable life. The challenges in this digital transformation involve its impact on collaborative innovation and organizational forms (Prisecaru & Petre, 2016; Xu et al., 2018)

Technology ²⁷ has played a significant role in changing all aspects of everyday life, including the voluntary sector, with the degree of technology acceptance dramatically expanding its potential. It has contributed to the voluntary sector in achieving its social purpose (Mc Nutt, 2018). It has also made philanthropic activism increasingly effective and efficient compared to traditional philanthropic methods (Boyle et al., 1993). The utilization of ¹⁷ information and communication technology can reshape internal relationships and

reconfigure external relationships in the voluntary sector (Burt & Taylor, 2003). For example, technology can be utilized to help refugees in humanitarian works (Camacho et al., 2019), to communicate with donors and conduct fundraising (Goatman, A. K., & Lewis, 2007), especially with the rise of social media (Seo & Vu, 2020), and to facilitate the donation process (Kirk, K & Abrahams, 2016). Another function of technology in the voluntary sector is communicating about and disclosing financial accountability measures via organizations' websites (Gandía, 2011; Saxton & Guo, 2014; Yasmin, Sofia, 2013; Boire, 2014) and crowdfunding for microfinance across nations to help the poor (Schwittay, 2019; Fechter & Schwittay, 2019)

Some studies have also shown how technology has changed the voluntary sector. The adoption of technology has facilitated and simplified operations, coordination, and consolidation within organizations, as well as communication and networking with donors, partners, and beneficiaries. Furthermore, organizations can more easily achieve their purpose and mission as social service providers. An institution's sustainability has become evidence of the existence of the voluntary sector in society. In turn, innovation has become the primary key to ensuring organizational sustainability for the future and continued sustainable development (Sahabuddin et al., 2019; Kusuma et al., 2020).

Digital technology-based innovation has integrated different scientific and technical disciplines and blurred the lines between the physical, digital, and biological spheres (Swab, 2016). Digital technology has created new markets and new growth opportunities for each participant in a particular innovation (Xu et al., 2018), including in the field of Islamic philanthropy organization in recent years, and has changed organizational behavior.

Some visible changes can be represented through the use of websites as a way to communicate with donors and beneficiaries, including disclosing their financial reports, and through the use of media for fundraising (Piliyanti, 2020). The productivity growth ²⁵ of *zakat* institutions in Indonesia has generally been spurred by technological change (Rusydia & Widiastuti, 2018). The World *Zakat* Forum (WZF)⁵ has ensured that Islamic philanthropy organizations are ready to face a challenge in this industrial revolution 4.0 by promoting “the digital *zakat*” as a central issue in its latest WZF Conference in 2019. Digital technology has also changed the actors of Islamic philanthropy in Indonesia.

The new actors in Islamic philanthropy, promoting *sedekah* (voluntary giving) among the urban Muslim middle class via social media, are public figures. Social media has a competitive advantage compared to conventional media forms used in Islamic philanthropy organizations due to its immediacy and its ability to un-bureaucratically facilitate the conversion of donations into concrete help. The existence of these social media platforms shows efficiency, transparency, and accountability in delivering charitable contributions from donors to beneficiaries as driven by the ideology of “mathematic of voluntary almsgiving” (Kailani & Slama, 2020).

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⁵ The World *Zakat* Forum, established in 2010, consists of 33 member countries. The forum raises awareness by organizing various *zakat*-related institutions and by formally gathering and networking relevant actors in a single room. For more details, see this page: <https://worldzakatforum.org/about.html>.

Islamic Philanthropy during Pandemic Covid-19 in Indonesia

The Growth of *Zakat*, *Waqf*, and *Qurbani* during the Crisis

During the economic crises in 1997–1998 in Indonesia, the growth of Islamic philanthropy organizations increased, and the amount of giving doubled compared to donation levels before the crises (Fauzia, 2016). Furthermore, during the Aceh tsunami in 2004, the *zakat* and *sedekah* increased by 96.90% from the previous year. A similar situation occurred during the Yogyakarta earthquake in 2006; the donations increased significantly by 98% over the previous year (BAZNAS, 2019). These increases have proven that the Indonesian people's generosity tends to increase amid crises and disasters. Therefore, within the Covid-19 pandemic, the study assumes a similar increase would occur during the economic recession.

The development ³⁴ of Islamic philanthropy in Indonesia has been reflected by the number of donations received by the Islamic philanthropy organizations amid the Covid-19 pandemic. Interestingly, in spite of the number of donors during the pandemic decreased to only 10–20% of prior numbers, but the donations recorded by BAZNAS from January to May 2020 increased by 115% compared to the previous year's amount of IDR 226.43 billion. A similar phenomenon occurred with DD during the Covid-19 pandemic; the number of donors actively giving has decreased to 8.7%; nevertheless, the transactions have increased by 12% compared to the same period in 2019, with donations reaching IDR 105 billion.

The BAZNAS donors that have mostly given their *zakat* are civil servants and employees of state-owned companies, which means that the source of donations for BAZNAS tends to be stable. The donations to DD generally come from the *zakat* of private employees and

private companies, which can change at any time. In turn, their payment preferences have determined the philanthropic organization's performance. Based on the source of donations, the donations from digital channels to BAZNAS reached IDR 53.74 billion or 24.1% of its total donations from various sources. Meanwhile, in DD, its donation from digital channels comprised 69.4% of its total donations. These percentages show that technology has played a significant role in the payment of *zakat* and *sedekah* during the pandemic. The donor profile of both BAZNAS (headquarters) and DD is largely made up of the Muslim urban middle class, the members of which are mainly digital-friendly users who make donations (Yuswohadi, 2014).

The amount of donations from *zakat* and *sedekah* in the month of Ramadhan 2020 from April–May increased, as it did during *Qurbani* in July 2020. BAZNAS reported from “Kurban Online” that the number of *Qurbani* animals reached the equivalent of 2,503 goats or sheep, which were slaughtered and distributed to approximately 50,060 beneficiaries. Likewise, the *Tebar Hewan Kurban* Program (THK), organized by DD, exceeded its goal by 60% compared to last year, raising IDR 76.9 billion, with 42,126 sheep or goats. In 2019, DD focused on regions with humanitarian conflicts such as Palestine, Vietnam, Myanmar, and Cambodia as the recipients of THK distribution. However, in 2020, DD partnered with 15 livestock groups, focusing on distributing THK to 34 provinces in Indonesia, mostly remote, underdeveloped, and isolated communities or border areas, where, on average, people experience financial difficulty.

Digitalizing Philanthropy during the Covid-19 Pandemic

BAZNAS and DD were among the first to embrace technology before the Covid-19 pandemic to communicate with donors and disclose their financial performance (Piliyanti, 2020). During the pandemic, the social distancing policy to reduce the rate of Covid-19 spread had an impact on the Islamic philanthropic organizations in Indonesia. As one of the epicenters of Covid-19, Jakarta implemented a work-from-home policy. BAZNAS and DD adapted to work-from-home operations in response to the policy and changed all offline activities to online activities, using the internet for internal coordination and external engagement in their social activities during the pandemic.

These two institutions have maximized all the media platforms they have, such as websites, payment platforms, and social media, to educate people and encourage people to donate using online channels. During the pandemic, various digital platforms have become more active than before the pandemic. BAZNAS and DD have used their website, mobile telephones, and social media (Twitter, Instagram, and Facebook) to educate the public about the Covid-19 pandemic, stay connected with the public, and communicate with donors and other institutional stakeholders. During the Covid-19 pandemic, BAZNAS (headquarters) and DD spearheaded an innovation to conduct online charity concerts that collaborated with many singers and digital payment platforms. The following is a poster from BAZNAS and DD aimed at conducting online fundraising during the pandemic in April 2020. It was a new form of the organization's creativity taking into account the convenience of technology and social distancing policies of the Covid-19 pandemic.

Figure 1. Poster for Online Music Concert



Source: baznas.go.id

Figure 2. Poster for Online Concert



Source: dompetduafa.org

BAZNAS and DD have conducted campaigns using platforms to distribute media for “online *zakat fitrah*” and “online *Qurbani*” with various payment facilities through various payment platforms. The online campaigns also used various digital platforms that they had. These two organizations, the largest Islamic philanthropy organizations in Indonesia, have collaborated with various digital platform providers in Indonesia. During the pandemic, BAZNAS used multichannel digital technologies to facilitate donor payments of their *zakat* or *sedekah*, including mobile QR codes, bank transfers, and online payment via several local digital platforms in Indonesia, such as Link Aja, DANA, and OVO.⁶ Moreover, DD added a new digital application to make it easier for donors to pay via WhatsApp “whats up app pay.” Facilitating ease of payment is a solution for *muzzaki*, or donors, to carry out their obligations to pay *zakat* or *sedekah* while remaining at home.

BAZNAS and DD have used technology to distribute *zakat*, *sedekah*, and *waqf* funds. BAZNAS, for example, uses the “cash for work” method to empower *mustahik* (beneficiaries) to fully use their potential; the online car and motorcycle are empowered by helping another program with disinfectant spraying and logistics distribution. Drivers of motorcycle taxis lost work during the lockdown in Jakarta, leaving them unemployed and even becoming “new *mustahik*” as a result of the pandemic. There is also non-cash assistance worth cash assistance, in the form of coupons that the user can exchange at Z-mart (a chain

⁶ Link Aja was founded in 2019 by a state-owned company in Indonesia. Link Aja’s form consists of application-based electronic finances such as cash withdrawal and inquiry services in their network. For more information, see <https://www.linkaja.id/tentang>. DANA is a digital wallet registered with Bank Indonesia as a private company with four licenses, offering electronic money, digital wallet, remittances, and digital financial liquidity since 2018; see <https://www.dana.id/en/product> for more details. OVO began in 2016 as a mobile application offering payments, loyalty points, and financial services backed by the digital business unit of Lippo Group. OVO has officially operated as a fintech company throughout Indonesia since 2017; see <https://www.ovo.id/about> for further details.

store fostered by BAZNAS). The same goes for the distribution of *zakat* fitrah online and the distribution of *Qurbani* meat.

Meanwhile, DD has also made breakthroughs in empowering *mustahik* (beneficiaries) through the *budikdamber*⁷ program. During the stay at home period, cultivating *budikdamber* allowed their food needs to be met within the home. This program aimed to meet the basic needs of *mustahik*, especially those “new *mustahik*” who were affected by Covid-19. *Budikdamber* is a catfish farming program that uses a 70-liter bucket filled with 50 catfish seeds; water is poured until it reaches the surface of the bucket, 15–17 glasses of mineral water are filled with charcoal, and groundwater spinach is planted in it (Fajar, 2020). Cash from work and *budikdamber* are efforts to generate income among beneficiaries to help them survive amid the pandemic. Furthermore, the way that wealth distribution takes place in Islam allows the wealth distribution from “the haves” to “the haves not” to be carried out despite social distancing. These conditions create a trickle-down effect where the flow of charity funds from the *muzzaki* (donors) brings benefits and turn the wheels of the economy for the *mustahik* (beneficiaries).

Collaboration against the Pandemic’s Impacts

The development of information technology involves a combination of innovations in technology and communication. Digital technology has created a new market (Xu et al., 2018) and requires the collaboration of various parties; simultaneously, it provides opportunities for a greater economic share among all stakeholders and parties collaborating

⁷ Budikdamber stands for “Budidaya tanaman dan ikan dalam ember” or cultivation of plants and fish in buckets.

in these activities (Ramella & Manzo, 2020). During the Covid-19 pandemic, BAZNAS and DD coordinated and collaborated with various parties (internal and external institutions) by migrating their offline activities to online media with their respective networks.

BAZNAS participated in an international collaboration with members of the WZF by holding a series of discussions in webinars on various *zakat* management themes during the pandemic based on each country's experiences. BAZNAS collaborated with government agencies in funding and distribution activities and, with the *Zakat* Forum as an Islamic philanthropy association in Indonesia, established a crisis center as a joint information center fueled by Islamic philanthropy institutions during the pandemic.

Meanwhile, with its national and international networks, DD carried out various campaigns throughout its entire digital platform network and partnered with various parties to facilitate continuing to carry out the institution's duties and obligations as an Islamic philanthropy organization. For example, with an international network through DD, the United States of America Incorporated (USA Inc.) contributed to providing food packages for medical personnel at Inova HealthPlex Ashburn and Reston Hospital Center in Virginia. In addition to *zakat* and *sedekah*, DD proposed innovation in managing *waqf* funds in collaboration with various partners to build Covid-19 container hospitals. DD has disseminated campaigns throughout all digital media platforms to invite everyone to support "container-based hospitals" for Covid-19 patients. This kind of model indicates the importance of Muslim contributions in conjunction with ³⁵ the government's efforts to tackle the Covid-19 pandemic by providing container-based hospitals due to lack of hospital capacity to help Covid-19 patients.

Figure 3. *Waqf* for Container Hospitals



Source: dompethuafa.org

Conclusion

Previous studies have shown that Muslim contributions to relief projects during the pandemic in various countries have increased via Islamic charitable organizations in local and international practice. During the disaster and crisis, the majority of *mufli*'s *fatwa* agreed to give *zakat* during the Covid-19 pandemic to people in need without discrimination based on religion, race, or nationality (Mahajneh et al., 2021). Moreover, for two decades, it has been recorded that Muslim philanthropy organizations have served as relief organizations to reach certain groups unreachable by the government (Benthall, 1999; Bush, 2015; Singer, 2013; Petersen, 2017; Borchgrevink, 2017).

The use of technology in Islamic philanthropy organizations proves the efficiency of these institutions (Rusdyana & Widiastuti, 2018). During the Covid-19 pandemic, Islamic philanthropy organizations in Indonesia—especially BAZNAS and DD—have taken part in ²⁴ collecting and distributing zakat and *sedekah* to the needy through the means of technological support, especially in urban areas such as Jakarta. ¹⁴ The economic downturn due to the Covid-19 pandemic has impacted the number of donations to Islamic philanthropy organizations in Indonesia. Decreased donations to BAZNAS and DD is in line with previous donation trends during the economic crisis in church charities in America (Gruber & Hugeran, 2005), with trends as a result of the recession in 2008 in various countries (Beth Breeze, 2014; Meer et al., 2016), and even with trends in various countries during the Covid-19 pandemic (CAF, 2020a, 2020b; Pinkney, 2020).

Before the Covid-19 pandemic, both BAZNAS and DD had already been embracing technology in their daily activities as a form of communication and a way to disclose their financial reports (Piliyanti, 2020). The Covid-19 pandemic obligated people to adapt and accelerate toward a “new normal” in which human-to-human interaction was minimized. Surprisingly, digital technology has energized BAZNAS and DD’s abilities to raise funds during the lockdown period in Indonesia. Technology-based innovation, such as online fundraising and communication-oriented digital technology, fostered creativity during the pandemic by allowing for the hosting of *konser amal dari rumah* (charity concert from home) via digital media. In addition to work-from-home policies, information technology was used to convert all previously planned offline tasks to online ones.

Technology has been one of the keys to promoting the practice of philanthropy ³² during the Covid-19 pandemic, especially when addressing the needs of urbanites. Thus, digital technology might have a positive influence on philanthropy in what has been referred to as the “tech for good” movement. BAZNAS and DD demonstrated that despite the pandemic, fundraising activities could still be carried out through the use of collecting *zakat* through online fundraising. Although there was a decrease in the total number of donations in 2020, the total donation amount still represented an increase compared to 2019’s target.

BAZNAS and DD collaborated with local platforms such as OVO, DANA, and Link Aja to make it easier for *muzzaki* to contribute donations during the pandemic. In addition, the organizations have changed all of their offline programs to online programs, including when they organized two big events: Ramadhan and Qurbani. For the Ramadhan event, donations via digital channels represented 24.1% out of the total donations from the multiple channels prepared by BAZNAS (headquarters in Jakarta), while the donations that DD received reached 69.4% of its goal from the previous year. Those data indicate that digital technology has been instrumental in underpinning the fundraising process for Islamic philanthropy organizations among the urban middle-class Muslims in Jakarta.

Waqf payment can be done online as well in addition to *zakat* and *Qurbani*, such as DD’s initiative to raise *waqf* funds for the construction of a “Container for Covid-19 Patients” hospital. In terms of payment, multichannel payment calls for collaboration among Islamic philanthropy organizations and others parties at some events during the Covid-19 pandemic.

During the pandemic, BAZNAS and DD employed technology to reach beneficiaries. For example, BAZNAS used the “cash for work” model to empower *mustahik* to utilize their potential, particularly for online drivers to help others during the pandemic by assisting in the spraying of disinfectants and the delivery of Qurbani meat. During the lockdown, online motorcycle taxi drivers lost customers because all activities were carried out at home and the majority of their customers were employees who worked in Jakarta offices. Beneficiaries received not only direct support, but also empowerment initiatives, such as those made by DD with the innovation of *budikdamber*, which encouraged recipients to maintain food security during a pandemic by planting vegetables and fish provided by DD.

BAZNAS and DD have different organizational structures as Islamic philanthropic institutions. BAZNAS is more bureaucratic and structural; it follows government procedures for BAZNAS to local BAZNAS in every region of Indonesia, as a given mandate from the president. On the other hand, with its national and international networks, DD seems to be more flexible. As a community-owned philanthropic organization, DD offers services to the needy in remote areas and communities that the state or the government might not be able to reach. Likewise, in various countries, DD can reach *muzzaki* (Indonesian Muslim donors) worldwide, referred to as “the Indonesian diaspora,” and distribute *zakat* and *sedekah* to the needy, such as what DD USA Inc has already done during pandemic. BAZNAS and DD have represented state-based Islamic philanthropy and non-state-based Islamic philanthropy, respectively, during the pandemic.

These two organizations have experienced what Villadsen has termed a “cooperative paradigm.” BAZNAS and DD have collaborated to serve the needy during the pandemic

through the mediation of digital technologies (Villadsen, 2011). This finding is similar to larger findings that the pandemic has been the most significant cause of digital disruption worldwide (Houngbonon, 2020). Islamic philanthropy organizations have demonstrated how immediate, efficient, and un bureaucratic their current processes are during the pandemic (Kailani & Slama, 2020; Schwittay, 2019).

Unfortunately, technologizing philanthropic practices are still primarily available to urban Muslims in cities such as Jakarta and only reach people in urban areas during pandemics. Due to network difficulties and the high cost of financing for rural Muslims, technology remains “exclusive” to urbanites (Lim, 2018). As a result, Muslim groups in rural areas have had to continue supporting their surrounding communities through traditional philanthropic methods during the pandemic. Thus, the “digital device” is still a reality among Muslims in Indonesia, displaying “classes” because technology access has always been unequal. Digital technology can be used for those who have access to the internet, but there are still requirements to connect to the internet that not all can meet (Slama, 2021).

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