

# A Decade of Charitable Crowdfunding and Its Impacts on the Social Justice Trajectory of Islamic Philanthropy in Indonesia

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Received: 5 April 2023 / Accepted: 10 October 2023 / Published: 31 December 2023

► Anoraga, B. (2023). A decade of charitable crowdfunding and its impacts on the social justice trajectory of Islamic philanthropy in Indonesia. *Advances in Southeast Asian Studies*. Advance Online Publication.

This article aims to investigate the development of charitable crowdfunding and its impacts on Islamic philanthropy and its social justice trajectory in Indonesia. As the largest Muslim country in the world, Indonesia has thrived and undergone some legal and programmatic revolutions to promote social justice through Islamic philanthropy. However, this study demonstrates that the rapid growth of charitable crowdfunding in the last decade has some impacts on the social justice trajectory of Islamic philanthropy, particularly in the areas of inclusivity, sustainability, and governance. This study draws from the case of Kitabisa, the largest crowdfunding platform in Indonesia, by conducting interviews with the founders and users and observing their online interactions on the platform and social media. This study also collects data on Muslim philanthropic Non-Governmental Organizations (NGOs) that actively used Kitabisa to raise funds, with special attention to Aksi Cepat Tanggap (ACT), one of Indonesia's largest Muslim philanthropic NGOs. This study found that the trend of crowdfunding has amplified the inclusive space in Indonesian philanthropy where Muslim NGOs actively provide social services and enact collaborations with non-Muslims. However, through crowdfunding, Muslim NGOs have become more accommodating toward short-term social programs or 'charity'. The crowdfunding trend has also raised accountability and transparency issues in Indonesian philanthropy. This study argues that the broader involvement of grassroots actors, either individuals or informal communities, through crowdfunding explains its impacts on Indonesian Islamic philanthropy's trajectory for social justice.

**Keywords:** Charity; Crowdfunding; Indonesia; Islamic Philanthropy; Social Justice



## INTRODUCTION

This study explores the impacts of crowdfunding on Islamic philanthropy's progress for social justice in the Indonesian context. Crowdfunding commonly refers to online fundraising, usually facilitated through a specific website or platform that serves as an intermediary connecting funders and fundraisers. This study focuses on a type of crowdfunding that collects donations for charitable

campaigns. Donation-based crowdfunding has been growing worldwide, particularly since 2010 following the development of social media and Web 2.0, which have enabled mass engagement online.

The growth of donation-based crowdfunding has attracted the interest of scholars. However, most studies on charitable crowdfunding have focused mostly on the mechanism of crowdfunding itself, particularly on how to effectively mobilize online donations and what motivates people to donate through crowdfunding (Salido-Andres et al., 2021). The existing studies also skew more toward the cases in the Western contexts. Against the previous studies on crowdfunding, this study aims to examine the broader impacts of crowdfunding on philanthropy. As urged by Salido-Andres et al. (2021, p. 299), “the outcomes of donation-crowdfunding for . . . society in general constitute the . . . gap that future lines of research should aim to balance.” Also, “for future initiatives, other countries of Southeast Asia should be included, and more attention given to technological giving practices through electronic platforms and crowdfunding among other topics” (Sciortino, 2017a, p. 134). The case of crowdfunding in Southeast Asia, particularly in Indonesia, will elucidate how technology intertwines with religions, local traditions, and bottom-up charitable initiatives.

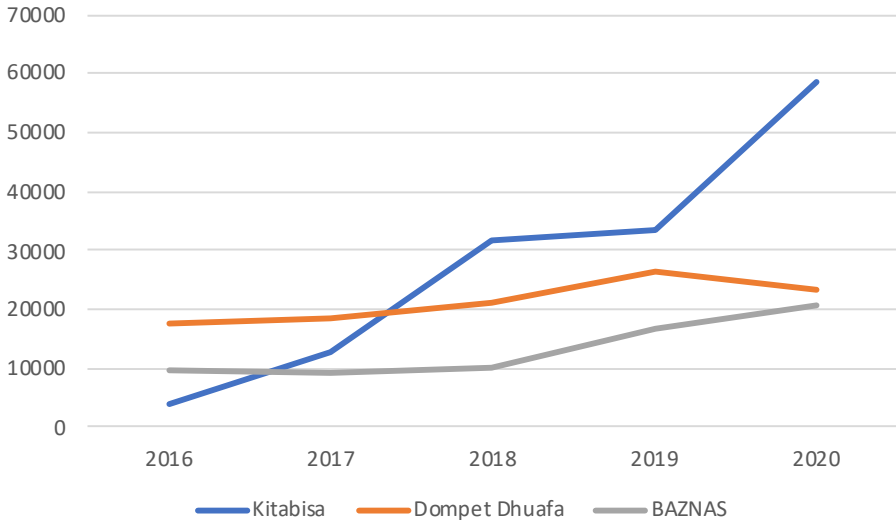
This study argues that the trend of donation-based crowdfunding has resurfaced the debate between the concepts of ‘philanthropy’ and ‘charity.’ The global practices of philanthropy could encompass:

Both giving and doing and includes both the traditional and non-traditional, the formal and informal, the religious and the secular. It recognizes that, across the planet, diverse kinds of philanthropic practice emerge out of a particular set of factors: cultural, social, religious, economic, political, legal and more. All are valuable, and all are ‘philanthropy’. (Harvey, 2011)

While the concept could cover diverse practices of giving, scholars also often use the term ‘philanthropy’ specifically to denote a more strategic, sustainable, and institutionalized approach to giving. This concept contrasts with ‘charity’, which describes the impulsive, short-term, and sporadic solutions to address societal problems (Eikenberry, 2006; Layton, 2016). The Internet and crowdfunding in particular have broadened the participation of various actors, either organizations or individuals, to engage and influence each other in charitable activities. I will further argue that their online and offline interactions have led to more dynamism in the implementation of the two giving paradigms.

This study draws from the case of Indonesia where donation-based crowdfunding has been booming in the last decade. I will focus on Kitabisa, the largest crowdfunding platform in the country, which has grown at a rapid rate, even exceeding established philanthropy organizations in Indonesia as shown by the graph below. Given its size and rapid growth, Kitabisa serves as an appropriate case to represent the trend of charitable crowdfunding in Indonesia.

The crowdfunding trend in Indonesia is inseparable from the vibrant philanthropy sector and the rapid Internet adoption particularly found among urban middle-class youth. The country has been sitting at the top position of the Charities Aid Foundation (CAF) World Giving Index since 2018 (CAF, 2021). As a Muslim-majority



**Graph 1.** Donation Collection of Kitabisa, Dompot Dhuafa, and BAZNAS. *In thousand USD.* (BAZNAS, 2016, 2018, 2020; Dompot Dhuafa, 2016, 2018, 2020; Kitabisa, 2017, 2018a, 2020; own compilation).

country, the practices of *zakat* (Islamic almsgiving) and *sedekah* (Islamic charities) are part of Indonesian Muslims' everyday religious practices (Benthall, 2022). It is estimated that the size of *zakat* alone could reach USD 16 billion annually (Badan Amil Zakat Nasional/the National Zakat Collection Agency [BAZNAS], 2023).

While other religious and secular philanthropy organizations also exist in Indonesia, Muslim philanthropy organizations have a relative upper hand in their sustainability and public engagement. As Amelia Fauzia observes, “faith-based philanthropy is making a significant contribution to developing the field of philanthropy . . . [and is] growing much faster than secular philanthropy” (Hartnell, 2020, p. 20). The issue with the latter commonly lies in organizational sustainability, given its frequent reliance on grants from other organizations, while Muslim philanthropy organizations could mobilize *zakat* or *sedekah* from the populous Muslim communities (Sakai, 2012). Other religious organizations, such as Christian or Buddhist philanthropic groups, often face challenges in openly expressing their activities in public due to the frequent tension between Muslims and non-Muslims. The latter have often been accused of proselytizing through charitable activities. These conditions have made Muslim organizations prominent actors in the Indonesian philanthropic landscape.

Furthermore, in the last three decades, Islamic philanthropy in Indonesia has undergone an institutional transformation with the emergence of professional Muslim NGOs, which arguably hold the potential to foster social justice philanthropy (Abubakar & Bamualim, 2016). These organizations mobilize Islamic charitable funds and create social programs to tackle various issues in the areas of education, health, and disaster relief. Against the vibrant development of Islamic philanthropy in Indonesia, this study discusses a decade of donation-based crowdfunding and its impacts on Islamic philanthropy and its trajectory for social justice.

In analyzing crowdfunding's impacts, this study pays attention to the aspects of governance and programs of Muslim NGOs, especially their inclusivity and sustainability. These are perceived to be the key areas of reform that determine the social justice progress of Islamic philanthropy in Indonesia (Fauzia, 2017). This study also investigates further the factor(s) behind crowdfunding's impacts, which this study argues lie in the participatory nature of crowdfunding.

This study approaches crowdfunding practices not only from their technological dimension but also as practices "that move within digital contexts . . . across the gap between online and offline" (Boellstorff, 2020, p. 56). Therefore, besides analyzing the narrative and interactions on their online campaigns or netnography (Kozinets, 2015), this study also conducted 50 interviews with the founders and users of Kitabisa, which consist of donors and campaign initiators. This study pays special attention to Muslim philanthropic NGOs who actively use Kitabisa such as Dompet Dhuafa, Rumah Zakat, Lazismu, and Aksi Cepat Tanggap (ACT). In the discussion section, however, this study mainly focuses on Kitabisa's impacts on ACT due to the following reasons. First, ACT was one of the largest Muslim philanthropic NGOs in Indonesia.<sup>1</sup> Second, while claiming to be impartial in their services, ACT strongly advocated global Muslim solidarity or *umma* through its Humanitarian Solidarity of the Global Muslims program (Zuhri, 2014). Hence, its crowdfunding campaigns were dominated by aid services for Muslims, particularly in areas of conflict such as Palestine and Myanmar. Third, the organization was frozen by the government in 2022 for misusing donations and misleading campaigns. Thus, the case of ACT, while it might not represent Indonesian Islamic philanthropy in general, is expected to demonstrate a certain level of impact of crowdfunding on Muslim NGOs' trajectory for social justice.

The structure of this study is outlined as follows. Following this introduction, this study discusses the development of Islamic philanthropy in Indonesia, which has been shaped by the forces of modernization, Islamization, and digitalization. The third section traces the development of crowdfunding by presenting the case of Kitabisa, which demonstrates the potential to support social justice philanthropy in Indonesia. The next three sections explore the impacts of crowdfunding on Indonesian Muslim NGOs in the areas of inclusivity, sustainability, and governance. In conclusion, this study highlights how the broader engagement of grassroots actors through crowdfunding contributes to shaping the trajectory of social justice within Islamic philanthropy in Indonesia.

## ISLAMIC PHILANTHROPY IN INDONESIA: MODERNIZATION, ISLAMIZATION, AND DIGITALIZATION

Islamic philanthropy through the practices of *zakat* and *sedekah* has a long history of coloring Indonesian society (Fauzia, 2013). While Indonesian Muslims commonly perform Islamic charity by paying their *zakat* through local Muslim leaders or through direct giving to the poor, in the 1990s, *zakat* management organizations were created

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1 In 2020, ACT's annual donation collection reached USD 29.6 million (ACT, 2020), while BAZNAS collected USD 19.5 million (BAZNAS, 2021) and Dompet Dhuafa USD 24.7 million (Dompet Dhuafa, 2021).

by some reformist Muslims (Retsikas, 2014). They attempted to professionally manage *zakat* funds in a philanthropic manner, strategically addressing the root causes of poverty rather than as short-term giving. These Muslims were the educated middle-class who emerged in the New Order period following successful education and economic development programs (Hefner, 2000).

The mushrooming of the organizations in the 1990s played a vital role in popularizing discourses on philanthropization and social justice philanthropy (Fauzia, 2017). Philanthropization emphasizes the distinction between philanthropy and charity. The former entails a sustainable approach to address the root causes of societal issues, in contrast to the perceived short-term nature of charity. On the other hand, social justice philanthropy highlights a rights-based approach to philanthropy, by broadening opportunities for marginal groups in society (Fauzia et al., 2022). Within the philanthropy debate, Indonesian Muslim NGOs represent institutionalized philanthropy, often argued to be more sustainable, effective, and progressive than grassroots charities in addressing social problems (Fauzia, 2017). In practice, these organizations emphasize social entrepreneurship and adopt the ‘teaching to fish rather than giving a fish’ approach, by establishing (Islamic) microfinance institutions, a concept popularized by the Nobel Prize winner Muhammad Yunus (Sakai, 2014).

Despite undergoing modernization, the trend of Islamization remains strong in Indonesian philanthropy. To some extent, this trend has affected Muslim NGOs’ inclusivity towards non-Muslims. It has been observed that following the end of the New Order period, Indonesian Muslims have become increasingly committed to implementing Islam in both their private and public spheres (Fealy & White, 2008). This growing piety has served as the main support for Muslim NGOs, particularly amid the slowing of foreign funding, as Indonesia has transitioned to a middle-income country (Sakai, 2012).

Nevertheless, the force of Islamization, to some extent, has also been accompanied by overt conservatism and the sentiment of the Muslim community or *umma* (van Bruinessen, 2013). While charitable practices among the broader Indonesians<sup>2</sup>, including the two largest Indonesian Muslim mass organizations, Nahdlatul Ulama and Muhammadiyah, have shown inclusivity (Fauzia, 2013), the trend of conservatism has, to some extent, limited the engagement and services provided by Muslim NGOs to non-Muslims (Fauzia, 2017; Latief, 2016; Sakai & Isbah, 2014). Therefore, this trend has posed challenges to the development of social justice philanthropy in Indonesia.

Another recent force influencing philanthropy in Indonesia is digitalization. The adoption of the Internet has grown substantially among Indonesians and they have been known for their active online expressions (Jurriëns & Tapsell, 2017).<sup>3</sup> Indonesian NGOs have swiftly adopted new media to support their communication, particularly in resource mobilization (Nugroho, 2012). Yet, arguably the biggest potential of the Internet is its convivial character, especially, with the growing popularity of social media and interactive platforms that facilitate immediate and accelerated engagement among actors from diverse geographical locations (Lim, 2013; Kailani & Slama, 2020).

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2 Indonesian Muslims in general (77%) are willing to donate to non-Muslims (Fauzia, 2017).

3 Indonesia ranked 11th for the country with the most time spent on the Internet with an average of 07:42, which is about an hour more than the worldwide average (06:37) (We Are Social, 2023).

The trend of crowdfunding is growing in this context. Thus, individuals or informal communities have gained more capacity to mobilize funds comparable to the more established philanthropic organizations through crowdfunding. As also observed in Western contexts, “[through crowdfunding,] grassroots activists, who are often seen as part of a ‘powerless public’ . . . [have] been able to take up the functions that traditionally belong to resource-rich organizations” (Doan & Toledano, 2018, p. 44). I will argue that the growing visibility of grassroots actors through crowdfunding has played a role in shaping the social justice trajectory of Islamic philanthropy in Indonesia, as explored in the following sections.

### CROWDFUNDING DEVELOPMENT IN INDONESIA: THE CASE OF KITABISA

The history of online fundraising in Indonesia can be traced back to several online campaigns like the Coin for Prita movement in 2009, and the emergence of early crowdfunding platforms like wujudkan.com. This trend grew rapidly with the emergence of Kitabisa, which has become the largest crowdfunding platform in Indonesia. Kitabisa estimates that it facilitates 4,000 campaigns every month through its platform (Kitabisa, 2022), serving over six million users in total. The background behind the establishment of Kitabisa reveals its potential to foster social justice, particularly by emphasizing inclusivity and the sustainability of programs through its platform.

Kitabisa was founded by Alfatih Timur (Timmy) and Vikra Ijas, after they completed their bachelor’s degree in business management. Initially, Timmy’s inspiration came from encountering crowdfunding websites like Kickstarter and Gofundme, which inspired him to create a similar platform in Indonesia. With seed funding from Rhenald Kasali, Timmy’s former lecturer, they launched a crowdfunding platform called Kitabisa in 2013. Under Kasali’s Rumah Perubahan, a training center for young social entrepreneurs, they expected the platform to be alternative funding for youth to tackle various issues through social businesses. Thus, the discourse on social entrepreneurship<sup>4</sup> was reflected during the establishment of Kitabisa.

Besides the discourse on social entrepreneurship, Kitabisa also has another ideological dimension that shapes its vision. While Muslim NGOs have been significantly influenced by the wave of Islamization during their emergence in the late New Order and early Reformasi era, Kitabisa’s notable discourse centers around *gotong-royong* (mutual assistance), which underscores the unity of Indonesians in helping each other (Bowen, 1986). This discourse gained prominence in response to the heated political campaigns leading up to the 2014 presidential election, which exploited ethnoreligious sentiments. Hoaxes and hate speech were massively spread on social media (Lim, 2017). Thus, the Kitabisa team, consisting of members from various religious backgrounds<sup>5</sup> aimed to counter the inter-faith tension through the spirit of *gotong-royong* within crowdfunding with a vision of ‘connecting good people.’

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4 Timmy views Kitabisa as a social enterprise that strives for both profit and social impacts. To sustain the organization, Kitabisa charges 5% from the collected donations.

5 While Timmy and Vikra are Muslims, Rhenald Kasali, the advisor of Kitabisa, is a Catholic. Kitabisa also employed several non-Muslims to fill important positions in the organization. This inter-faith background of the Kitabisa team arguably shaped Kitabisa’s tendency to uphold the inclusive discourse of *gotong-royong*.



Timmy explained that Kitabisa aims to promote ‘good people’ who are ‘doers, altruistic, and tolerant.’ These attributes highlight his aspiration to foster religiously inclusive mutual assistance through crowdfunding, with the aim of countering hoaxes and hate speech on social media. Although the force of Islamization in Indonesia remains strong, Kitabisa’s case resonates with several other youth communities in the Indonesian neoliberal Reformasi era and other Muslim countries characterized by the rhetoric of ‘nostalgic nationalism’ and optimism in addressing social issues (Anoraga & Sakai, 2013; Gellert, 2015; Jung et al., 2014).

Thus, with the intertwined discourses of *gotong-royong* and social entrepreneurship, the creation of Kitabisa appears to hold the potential to support social justice philanthropy that is religiously inclusive in Indonesia. However, it is important to note that the main determinant in crowdfunding extends beyond the platform itself to the ‘crowd’ comprising donors and campaigners. The following sections delve into how the broader actors have dynamically influenced Kitabisa’s vision and Islamic philanthropy’s practices in general, particularly in the aspects of inclusivity, sustainability, and governance.

### ON INCLUSIVITY

In terms of inclusivity, the crowdfunding trend arguably has two impacts on Islamic philanthropy and Indonesian charitable practices in general. First, Kitabisa has maintained an inclusive space where both non-Muslims and Muslims can showcase their social services amid the growing polarization in Indonesian society (Lim, 2017). Furthermore, Kitabisa has leveraged the visibility of inter-faith giving on social media, boosting its potential for virality. Second, theologically, *zakat* in Indonesia can only be given exclusively to fellow Muslims (Fauzia, 2017). Crowdfunding has emerged as a viable alternative funding for Muslim NGOs, as reflected in the case of ACT below, allowing them to engage more flexibly in campaigns related to non-Muslims.

Kitabisa’s role as an inclusive platform for non-Muslims is evident in the case of Anto, a Chinese Christian who initiated a crowdfunding campaign for a Christian orphanage called Let’s Help Orphanage and Age Care of Berkat Kasih Immanuel in Jakarta (interview with Anto, Jakarta, 9 July 2017). Before initiating the crowdfunding campaign, Anto conducted research on various crowdfunding platforms available in Indonesia. He decided to use Kitabisa because according to him, “Kitabisa is the best one . . . Kitabisa is the most trusted platform because it is used to manage hundreds of thousands of Rupiah [in crowdfunding].” With the assistance of Kitabisa, his campaign, which initially aimed to collect USD 3,600, successfully reached a total of USD 15,800 by the end of the campaign period (Surya, 2016). Anto mentioned that he did not personally know the donors, and the donors themselves indicated that they became aware of the campaign “from the Internet” after Kitabisa promoted the campaign through its social media channels.

Anto’s choice of Kitabisa was not only pragmatic but also motivated by Kitabisa’s support for non-Muslims:

I know that this Alfatih (referring to Timmy) is a Muslim . . . [however], despite this being a campaign to help non-Muslims, they were willing to help us. We

understood that they also receive a percentage of the collected donations, so the more we collect, the more they earn, and I understand that part. But it is quite rare to find people who are willing to help . . . it was intended to support a [Christian] orphanage, which means they were assisting the religion of non-Muslims. They went to great lengths to help us. (interview with Anto, Jakarta, 9 July 2017)

Anto's statement implies the struggle of non-Muslims when seeking support for their social projects from the broader public. As noted by Minako Sakai (2012), non-Muslims in Indonesia have often been accused of attempting to convert Muslims through their charitable activities; therefore, non-Muslims often are anxious about openly delivering their social services. However, Kitabisa has emerged as an inclusive space for non-Muslims to promote their social campaigns. Beyond facilitating campaigns, Kitabisa actively encourages and promotes inter-faith giving or *gotong-royong* through crowdfunding.

In one of his public speeches, Timmy displayed a slide featuring a picture of the victims of the church bombing in Samarinda in 2017 to highlight the inter-faith practices within crowdfunding. He remarked:

Here is a picture of our little sister who has passed away (because of the bombing). It became a national issue and triggered our collective action. The fundraiser was Adjie Silarus. Adjie Silarus is a Buddhist. And at that time, the executor was ACT, a Muslim philanthropic NGO. We view it as an inter-faith, inter-ethnic humanitarian movement. And we, in Kitabisa, often witness that those who donate do not know the religious or ethnic background of the beneficiaries, but they donate for humanity. (participatory observation in the Millennials Berkarya's workshop 'Talking Social' by Kitabisa and Semen Indonesia on 18 October 2017)<sup>6</sup>

While determining the exact number of inter-faith campaigns in Kitabisa can be challenging, since not all participants openly state their religious backgrounds, the spirit of inclusive giving is clearly displayed in campaigns responding to inter-faith conflicts and natural disasters. Indeed, whenever inter-faith violence and natural disasters occur, Indonesians frequently turn to Kitabisa to express solidarity with the affected victims, as shown in the table below.

The campaigns above demonstrate how crowdfunding has preserved an inclusive space, especially allowing non-Muslims to voice their campaigns while Muslims can exhibit their solidarity by contributing donations amid the heightening inter-faith tension in Indonesia. Among the manifestations of inter-faith solidarity through crowdfunding, Muslim NGOs have taken part by collaborating with non-Muslims in fundraising or providing services to non-Muslims. This was evident in the case of ACT, which played a role in channeling donations to the victims of the Samarinda church bombing. On various occasions, ACT also joined forces with non-Muslim social media influencers, such as Jonathan Christie, an Indonesian Christian badminton athlete, to fundraise for victims of the Lombok earthquake in 2018.

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6 This workshop is also accessible online at: <https://www.youtube.com/watch?v=4FhxpZjAjo0>



No	Campaign	Year	Information	Campaigner	Collected Donation
1	Let's Build the Tolikara Mosque Papua	2015	Christian riots burnt a mosque in Papua	Pandji Pragiwaksono (a comedian)	22,2 <sup>1</sup>
2	Public aid for the victims of the Thamrin Bomb	2016	Muslim terrorists attacked public areas in Jakarta	Dompot Dhuafa (a Muslim NGO)	13,5 <sup>2</sup>
3	Let's Build Vihara Tanjung Balai	2016	Muslim riots burnt a vihara in TanjungBalai, North Sumatra	Adjie Silarus (a book writer on yoga and meditation)	2,3 <sup>3</sup>
4	Public Donation for Samarinda Church Bombing	2016	A church in Samarinda was bombed by a Muslim terrorist	Adjie Silarus (a book writer on yoga and meditation) and ACT	16,7 <sup>4</sup>
5	Aid to the families of the five police victims of the Depok terror	2018	Riots by Muslim terrorist prisoners in a detention center in Jakarta	GP Ansor	9,9 <sup>5</sup>
6	Donation for the Victims of Surabaya Bombing #kamitidaktakut	2018	Three churches were bombed by a Muslim family	Alissa Wahid (a religious pluralism activist)	14,3 <sup>6</sup>
7	YouTubers for Surabaya Victims #kamitidaktakut	2018	Three churches were bombed by a Muslim family	Indonesian YouTubers	9 <sup>7</sup>
8	Sympathy for the Victims of Surabaya Bombing	2018	Three churches were bombed by a Muslim family	Boston University Alumni Association Indonesia	4,5 <sup>8</sup>

**Table 1.** Crowdfunding Campaigns on Kitabisa to Respond to Religious Violence in Indonesia. *In thousand USD.* (<sup>1</sup>Pragiwaksono, 2015; <sup>2</sup>Dompot Dhuafa, 2016; <sup>3</sup>Silarus, 2016a; <sup>4</sup>Silarus, 2016b; <sup>5</sup>Resolute, 2018; <sup>6</sup>Wahid, 2018; <sup>7</sup>Skinny Indonesian, 2018; <sup>8</sup>BUAAI, 2018; own compilation).

As Amelia Fauzia (2017) argues, modernization and professionalization have prompted Muslim NGOs to recognize the importance of non-discriminatory philanthropy. However, inclusive philanthropy was challenging to practice, especially among Muslim NGOs whose primary source of income is *zakat* funds, which theologically restrict the beneficiaries to Muslims (Sakai & Isbah, 2014). The case of ACT, nevertheless, illustrates that the emergence of crowdfunding has offered an alternative income for the organization to engage in wide-ranging programs and collaborate with various actors including non-Muslims. According to Rini Maryani, the former Vice President of ACT, the organization was impressed with how crowdfunding could quickly collect donations through social media (interview with Maryani, Jakarta, 12 September 2017). Following the 2020 pandemic, online donations in Indonesia surged by approximately 72%, while *zakat* collection, which typically constitutes a significant portion of Muslim NGOs' income, remained stagnated or even experienced a decline (BAZNAS, 2023; Gopay & Kopernik, 2020; Piliyanti et al., 2022). Maryani further emphasized that following the escalating trend of online donations, every time viral incidents happened, such as disasters, ACT would cooperate with Kitabisa and individual influencers, either Muslims or non-Muslims, for fundraising.

The new flexible source of income through crowdfunding holds the potential to bolster the advancement of inclusive philanthropy in Indonesia. As observed by

Petersen (2015) in the cases of transnational Muslim NGOs, some have become more committed to the discourse of humanity following funding from the World Bank and other international donor agencies. Similarly, in Indonesia, donations garnered through crowdfunding could be harnessed to support Muslim NGOs' engagement with non-Muslims, as in the case of ACT. This becomes particularly significant due to the theological limitations on the use of *zakat* and the declining funding from international donors to the Southeast Asia region (Fealy & Ricci, 2019; Sakai, 2012; Sciortino, 2017b). Despite its potential to support inclusive philanthropy, the utilization of crowdfunding by Muslim NGOs may come with challenges, especially for developing sustainable programs, which will be discussed below.

### ON SUSTAINABILITY

Despite the trend of crowdfunding reflecting inclusive giving on social media, this advancement arguably comes at the cost of long-term and sustainable philanthropy, which has been progressing in Indonesia. Two factors explain the shift from the philanthropic mindset of Kitabisa and Muslim NGOs towards 'charity' through crowdfunding. Firstly, crowdfunding predominantly relies on individual (retail) donations, and most Indonesian donors have not been fully aware of the importance of social justice philanthropy (Fauzia et al., 2022). While they have engaged in inter-faith giving, this inclusivity arguably is not driven by a conscious awareness of human rights, which is a basic tenet of social justice philanthropy. Instead, it often stems from impulsive and emotionally driven motivations<sup>7</sup>. Secondly, crowdfunding platform providers like Kitabisa and Muslim NGOs felt the need to conform to the impulsive inclination of individual donors to mobilize funds from the broader public effectively. Hence, to some extent, they have accommodated short-term and specific programs in their crowdfunding campaigns. Some organizations have even exploited donors' emotions to advance overtly sectarian campaigns, which contradicts the progress made in promoting inter-faith giving.

Initially, Timmy had expected Kitabisa as a platform primarily for social entrepreneurs aiming to address social issues through sustainable businesses. However, this plan did not materialize as expected, as only a few people were willing to donate to such campaigns. Therefore, Kitabisa shifted its focus towards accommodating short-term emotional campaigns on the platform. Since then, medical campaigns have dominated Kitabisa. Despite the Indonesian government's implementation of universal health insurance, its effectiveness has been hampered by inadequate facilities and limited coverage (Yuda et al., 2020). This condition has pushed Indonesian citizens to turn to community-based support and now crowdfunding when they cannot cover their medical expenses (Sumarto, 2020). Furthermore, donors are often easily touched by the pictures of sick beneficiaries,<sup>8</sup> which explains why medical campaigns

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7 The phenomenon of impulsive giving through crowdfunding has also been found in other countries such as in the US, which has led to some ethical debates on this kind of giving (Snyder et al., 2016).

8 Fundraisers through crowdfunding commonly portray the pictures of the beneficiaries in their campaigns. Often they are unaware of the ethical considerations of showing these photos as their main objective is to elicit donors' sympathy and impulsive giving (interview with Kitabisa's individual campaigners; see also Snyder et al. (2016) in the cases of medical crowdfunding campaigns in the US).

constitute the biggest portion of donations on Kitabisa.<sup>9</sup> As a platform, Kitabisa also advises its campaigners to portray personal stories and photos that could elicit sympathy from potential donors (Kitabisa, 2016).

One of the donors that I interviewed was Widya (28 years old), a Muslim woman who was self-employed. Every time she received income, she felt obliged to spend a certain portion of her income for *zakat* through Kitabisa (interview with Widya, Depok, 22 November 2017). She chose Kitabisa to pay her *zakat* because of Kitabisa's simplicity and its diversity of social programs. At the time of our interview, Widya had made donations to 13 campaigns on Kitabisa. Among these campaigns, one was initiated by a friend and focused on education, two were for Muslim NGOs, four were related to disaster relief, and six were medical campaigns. Widya said that she did not have certain requirements for selecting a particular social program. She usually scrolled through the campaigns available on Kitabisa's website and chose the ones that piqued her interest. In general, Widya did not differentiate between projects initiated by individuals or NGOs, as she trusted that Kitabisa had screened and verified the credibility of these projects. Furthermore, she did not limit her selection based on the religion of the beneficiaries. She mainly just selected those that aroused her sympathy, which led her to support numerous health-related campaigns, particularly those featuring images of individuals in need.

One of the programs that she donated to is a campaign initiated by Ely Goro Leba from East Nusa Tenggara to aid Ory, a child about five years old afflicted with a disfiguring tumor. The campaign included a photo displaying a substantial tumor protruding from the back of the child's head, giving the appearance of having two heads. Widya told me that she wanted to donate instantly after she looked at his photo while browsing the campaigns on Kitabisa. She said: "When I searched for a campaign in Kitabisa, I found his campaign. His tumor was so big . . . he was still too small too . . . I felt sorry for him, if I was in his position, it must be so tough."

Like most of the population in East Nusa Tenggara, Ely Goro Leba and Ory are Christians. When I asked Widya about her thoughts regarding Ory's religion, she said: "I did not have that thought, it was just because I saw his condition [that I donated]." In other words, the reason Widya donated to Ory's campaign is her sympathy, rather than her conscious intention to practice inter-faith. In the end, Ory's campaign collected USD 6,700, which enabled him to receive treatment at a hospital in Jakarta.

The cases of Widya and my other informants who donated to health-related campaigns illustrate the interplay of various motivations among crowdfunding donors (Kasri & Indriani, 2021; Neumayr & Handy, 2019). According to Vikra, the founder and chief marketing officer of Kitabisa, his data has revealed three main motivations that drive Kitabisa's donors to donate: religion, personal networking, and sympathy (interview with Vikra, Jakarta, 17 October 2017). For religious motivation, Vikra found that almost half of Kitabisa's donors donate around the end of a month when they fulfill their *zakat* obligations after receiving their salaries. Besides religious motivation, Vikra also found that approximately 70% of the initial donations to Kitabisa's campaigns come from the personal networks of the campaigners. Furthermore, his

9 The rank of Kitabisa's most donated campaigns based on its types is medical campaigns (35%); humanitarian (17%); disaster relief (11%); social activities (10%); and other non-classified campaigns (27%) (Kitabisa, 2022).

data indicate that Kitabisa's donors donate because of their sympathy for the beneficiaries, especially in the cases of medical and disaster relief campaigns. In fact, this motivation ranked first (57%) as the main driver for donors, and religious motivation came second (38%) (Gopay & Kopernik, 2020). According to Erica Bornstein (2009), sympathy is the common characteristic of individual giving that she calls the "impulse of philanthropy." The impulse of philanthropy, as Bornstein (2009) states, is "the selfless giving away of wealth that arouses strong emotions and brings people to tears" (p. 630). Therefore, this type of giving often transcends faith boundaries, as in the case of Widya who donated to help a Christian child. Impulsive giving recently has been fostered by the development of crowdfunding, which enables donors to immediately provide aid to alleviate one's suffering. Bornstein (2009) contrasts this impulsive and immediate form of giving with the rational and bureaucratic approach typically seen in modern philanthropy organizations.

Indeed, in the early popularity of crowdfunding, Indonesian Muslim NGOs, with whom I conducted interviews, disagreed with the short-term campaigns on Kitabisa. They hoped that these individuals and community fundraisers could collaborate with established philanthropy organizations to create more sustainable and impactful social campaigns. Thus, some of these Muslim NGOs launched their own crowdfunding platforms similar to Kitabisa. These platforms not only featured the organizations' programs but also other fundraisers' initiatives, while encouraging the latter to implement a more sustainable approach. For instance, Dompot Dhuafa created BawaBerkah, Lazismu launched AksiBersama, Rumah Zakat initiated SharingHappiness, and ACT established IndonesiaDermawan. However, these platforms encountered a similar issue faced by Kitabisa on the difficulty of raising online donations unless facilitating campaigns that touch donors' emotions. In the end, some of them, such as BawaBerkah and AksiBersama, closed the platforms, while some others began to incorporate short-term campaigns to sustain like Kitabisa. ACT with its IndonesiaDermawan, for instance, frequently promoted campaigns on disaster relief, food services, and medical programs that were 'charity' or short-term in nature through pictures (mainly children and elders) and sorrowful narratives (Indonesia Dermawan, 2022).

The popularity of impulsive and emotional campaigns in crowdfunding implies a regression in the trajectory of social justice philanthropy in Indonesia. This downturn has been exacerbated by the emergence of overtly sectarian campaigns that paint antagonism between Muslims and non-Muslims, such as campaigns for Muslim Rohingya, Uyghur, and Palestine. These campaigns have successfully mobilized donations, particularly from the Indonesian Muslim community, by portraying the deprivation of fellow Muslims, such as a Muslim child covered in blood due to non-Muslim oppression (Sciortino, 2017b). While the campaigns aim to address humanitarian conflicts overseas, they also have negative repercussions on Muslim and non-Muslim relations in Indonesia (Fauzia, 2017). Thus, while crowdfunding has made inter-faith engagement more visible, it has also facilitated short-term giving and sectarian campaigns. One of the main causes is the impulsive and emotional motivation that drives Indonesian donors to donate. Also, for crowdfunding platforms and campaigners to be successful in fundraising, they need to facilitate short-term campaigns and accommodate donors' impulsive inclinations, even though the programs might contradict the idea of social justice.

## ON GOVERNANCE

Another issue that surrounds the trend of crowdfunding in Indonesia is the issue of governance and accountability. The recent scandal of ACT for misusing public donations has questioned the professionalism and transparency of registered philanthropy organizations that were often assumed to be more trustworthy than charitable activities run by informal grassroots communities. The scandal went viral after Tempo, an Indonesian news media company, published full coverage about the excessive use of public donations for ACT's higher-ups' personal matters (Nurita, 2022). The government then suspended ACT's license in 2022, effectively freezing the organization's operations. Prior to the scandal, ACT had actively used Kitabisa and various social media for its fundraising efforts. Therefore, the issue of ACT, to some extent, has brought public scrutiny to the accountability processes within crowdfunding.

Before the ACT scandal, transparency issues in crowdfunding, particularly through Kitabisa, were already a matter of public concern due to the case of Budi Nur Iksan, also known as Cak Budi. Cak Budi was a micro-celebrity on Instagram with more than 220,000 followers raised by sharing his daily charitable activities through social media. His posts included visiting poor people in rural areas and delivering money or food to them. Cak Budi edited the posts with emotional narratives, sorrowful songs, and touchy videography. He encouraged his followers to donate to poor people through his bank account.

In 2017, an Instagram user shared a post that reported Cak Budi misusing donations amounting to USD 40,000 to buy a luxury car and smartphones (BBC, 2017). During this period, Cak Budi was also running a campaign on Kitabisa, leading to accusations that Kitabisa was somehow involved in his scandal. The platform responded by explaining that the donations collected through Kitabisa's bank account were safe given Cak Budi had not withdrawn the funds. Furthermore, Kitabisa claimed that it had a rigorous reporting mechanism, which required campaign initiators to report on how the funds were utilized and encouraged them to upload receipts related to the giving. These reports were published on each campaign's page and were sent to donors via emails. Before accepting any campaigns, Kitabisa conducted document checks and interviews with campaign initiators to verify their identities and proposed programs. The platform also provided a reporting feature on campaign pages to flag any suspicious activities. As Kitabisa is a registered charity foundation (*yayasan*), any fundraising conducted by individuals or informal communities also has a legal basis under the Kitabisa Foundation, which is required by the fundraising law. Therefore, Timmy told me that the scandal of Cak Budi actually had strengthened Kitabisa's position as Kitabisa enabled anyone, particularly individuals and informal communities, to do fundraising in a legal and transparent way through its accountability standards.

However, the ACT scandal showed a loophole in the system despite it being a legal organization that was audited by public accountants and issued financial reports annually. In relation to its crowdfunding activities, Tempo reported that ACT only delivered a portion of the collected donations to the intended beneficiaries (Nurita, 2022). The organization was also accused of lacking transparency in reporting its advertising expenses and of using misleading marketing campaigns. For instance,

one of ACT's controversial campaigns was the campaign to build 'the first mosque in Sydney.' The tagline was deemed deceptive since there were already numerous Muslim houses of worship in the area. Thus, it was considered just a marketing gimmick to evoke Indonesian Muslims' sentiment to ease Muslim diasporas' struggle in a non-Muslim country.

Furthermore, after the campaign collected USD 200,000, Tempo reported that ACT only channeled USD 153,000 to the Muslim community in Sydney to build the house of worship (Nurita, 2022). The difference was deemed significant, accounting for 23% of the total donations. According to the Donation Collection Practices Regulation No 29 of 1980, the accepted deduction for the operational costs of a philanthropy organization is limited to 10% (Donation Collection Practices Regulation, 1980). ACT argued that the deduction was used to cover the fees for Kitabisa and social media advertising. Kitabisa deducted 5% from the total donations for campaigns, except those for *zakat* and disaster response. This deduction is informed on Kitabisa's website. However, the fee for social media advertising is not always straightforward, as it depends on various factors such as advertisement coverage, campaign duration, and donation target. Theoretically, the more a campaigner spends in social media advertising, the more donations they can potentially mobilize. However, issues can arise when donors are not well-informed, let alone involved in determining the appropriate amount to be spent on advertising. Furthermore, the existing legal framework has not kept pace with the contemporary trend of crowdfunding.

Updating the fundraising law is a substantial task to address the loophole in the accountability of philanthropic activities in Indonesia. The existing Fundraising Law No. 9 of 1961 has been strict in regulating fundraising activities, requiring fundraisers to obtain permission for fundraising and limiting their operational scope to specific geographic areas (Fundraising Law, 1961). However, the rapid growth of online fundraising has made it possible for individuals and organizations to collect funds regardless of geographical barriers. Therefore, the law requires an urgent revision, particularly in the monitoring clause, given the more massive philanthropic practices facilitated by social media.

From the perspective of the donors whom I interviewed, most of them appreciated the updates they received via email after making donations through Kitabisa. As also observed in other countries (Zhou & Ye, 2018), my informants believed that this reporting mechanism was what made Kitabisa trustworthy. Therefore, they were confident to donate to campaigners that they did not know personally.

However, despite appreciating the updates, my informants rarely checked in detail how their donations were spent by the campaigners and how much the beneficiaries ultimately received. As discussed earlier, their primary motive for giving was to perform religious deeds. Muslim donors, as traditionally practiced, tend to forgo their donations to ensure that their deeds would be accepted by God (Fauzia, 2013). Furthermore, they commonly donated less than USD 10 (Gopay & Kopernik, 2020), which they considered too small to closely monitor. Thus, there is a chance that campaigners might misuse donations despite the accountability mechanisms set up by Kitabisa.

The passivity among donors partly explains the loophole in the transparency of philanthropic practices that could affect the trajectory of social justice philanthropy



in Indonesia. As reported by BAZNAS, in general, there was a drop in donations collected by Islamic philanthropy organizations following the ACT scandal (Tanjung, 2022). Numerous comments on social media posts regarding ACT indicated that Indonesian netizens preferred to donate to needy people that they knew personally rather than to Muslim NGOs. These comments suggest a declining trust in institutionalized philanthropy, which had been seen as a key driver of social justice philanthropy in Indonesia.

## CONCLUSION

In the last two decades, scholars have noted the development of philanthropization and social justice discourses among Muslim philanthropic NGOs in Indonesia, which stresses their potential to bring about social change and address the root cause of societal problems. This article argues that the decade of the emergence of donation-based crowdfunding in Indonesia has brought some notable transformations to Islamic philanthropy, particularly its trajectory to social justice. I have further argued that its disruptive power lies in the convivial character of crowdfunding, which has enabled grassroots fundraisers and donors to collectively decide on the types of social programs to support and the beneficiaries to assist through crowdfunding.

By drawing from the cases of Kitabisa and ACT, in summary, the impacts of crowdfunding on Indonesian Islamic philanthropy are notable in three key areas: inclusivity, sustainability, and governance. Firstly, in terms of inclusivity, Kitabisa has become an open platform where non-Muslim-related campaigns feel welcome to publicly showcase their programs. Through crowdfunding, non-Muslim initiatives can attain heightened visibility and even achieve virality on social media. Furthermore, crowdfunding has become an alternative funding for Muslim NGOs including ACT to expand its campaigns not limited to Muslim partners or Muslim beneficiaries. An example of this is ACT's crowdfunding campaign in response to the 2017 Samarinda church bombing where the organization collaborated with a Buddhist youth to help Christian victims. Secondly, in terms of sustainability, diverging from the discourse on philanthropization, Kitabisa and Muslim NGOs have shown greater openness to short-term social projects such as medical campaigns. These campaigns often receive substantial donations from donors who sympathize with the photos and narratives of the beneficiaries. Additionally, certain campaigns have also invoked religious sentiments, as often promoted by ACT, which counterbalance the organization's inclusive engagement with non-Muslims. Finally, the trend of crowdfunding has also raised the issue of governance among Indonesian Muslim NGOs. A notable case is the 2022 controversy involving ACT, which faced allegations of misusing donations and misleading donors in its crowdfunding campaigns.

I have argued that these impacts reflect the general orientation of grassroots donors and fundraisers in Indonesia that exhibit both inclusivity and impulsiveness in their charitable practices. As illustrated by the case of Widya, Indonesian Muslims demonstrate a willingness to assist non-Muslims while also expressing solidarity with fellow Muslims worldwide, reflecting the multi-faceted Indonesian Muslim citizenship (Latief, 2016). This equivocal stance also renders the state's ideology in which the latter stresses citizens' strong adherence to their religions while upholding

Indonesian unity in diversity (Menchik, 2016). Another decisive factor is the impulse of philanthropy (Bornstein, 2009), which motivates Indonesians to engage in charitable activities. This impulsive giving explains the popularity of short-term social projects and the lack of donors' attention toward accountability and transparency in their giving. Consequently, Muslim philanthropic NGOs recognize the need to accommodate donors' impulsive giving to attract donations through crowdfunding.

The social justice trajectory of Islamic philanthropy in Indonesia, thus, has been increasingly dependent on individual donors and campaigners who wield growing influence through crowdfunding. Ensuring the progress of social justice philanthropy entails a shift in the broader Indonesian mindset to value human rights, prioritize long-term solutions for societal problems, and be more critical in their giving. Advocacy works to cultivate the mindset of social justice are necessary, particularly through education. The government should consider updating existing laws to accommodate the growing engagement of citizens in charitable crowdfunding while ensuring effective monitoring mechanisms for their donations.

In the meantime, a practical solution could involve crowdfunding platforms like Kitabisa to gradually encourage the campaigns on their platforms to be more supportive of social justice philanthropy. Kitabisa has been relatively successful in facilitating inter-faith campaigns amidst the growing inter-faith tensions in Indonesia through the narrative of *gotong-royong*. This success suggests that the platform could potentially play a role in encouraging long-term and more sustainable initiatives among its campaigners. Furthermore, Kitabisa has realized its platform's predominance of short-term medical campaigns. Hence, the platform has made some efforts such as creating a health insurance subsidiary called KitaJaga in 2022 to provide a more sustainable solution for the complex health issues in Indonesia. It remains to be seen how this approach could reduce the domination of short-term medical campaigns on the platform. To conclude, with the emergence of Kitabisa and its individual/communal donors and campaigners, the trajectory of social justice within Islamic philanthropy in Indonesia is not solely shaped by elite professionals within Muslim NGOs. It now encompasses the active involvement of ordinary citizens at the grassroots level.



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### **ACKNOWLEDGEMENTS**

This research was supported by LPDP of the Ministry of Finance of the Republic of Indonesia and the School of Humanities and Social Sciences, UNSW Canberra. I also would like to extend my gratitude to all my interviewees from the Kitabisa team, the donors, the campaigners, and Muslim Philanthropy NGOs. This research also received constructive feedback from Assoc. Prof. Minako Sakai and two anonymous reviewers that contributed greatly to improving my manuscript.

### **DISCLOSURE**

The author declares no conflict of interest.