

ISLAMIC PHILANTHROPY IN INDONESIA: A BIBLIOGRAPHIC ANALYSIS OF ITS REGULATION AND PRACTICE

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ABSTRAK

Penelitian ini menganalisis peran filantropi Islam di Indonesia melalui pendekatan bibliografi, dengan mengkaji kontribusi, tren, dan tantangannya. Tinjauan literatur mengumpulkan data dari sumber-sumber ilmiah seperti jurnal, buku, dan laporan penelitian, dengan fokus pada publikasi dalam 5-10 tahun terakhir untuk memastikan relevansi. Temuan menunjukkan bahwa filantropi Islam - zakat, infak, sedekah, dan wakaf (ZISWAF) - memiliki peran penting dalam pengentasan kemiskinan dan pemberdayaan masyarakat. Tren penelitian menunjukkan adanya lonjakan publikasi setelah tahun 2015, terutama selama krisis COVID-19 (2020-2021), yang menyoroti peran ZISWAF dalam keadaan darurat. Tantangan utama yang dihadapi antara lain rendahnya literasi masyarakat tentang wakaf, hambatan teknologi, dan kurangnya transparansi dalam pengelolaan dana. Penelitian ini merekomendasikan digitalisasi, peningkatan pengelolaan dana, dan kolaborasi yang lebih kuat antara pemerintah dan sektor swasta untuk meningkatkan dampak. Kebaruan dari penelitian ini terletak pada pendekatan bibliografinya, yang mengidentifikasi tren dan kesenjangan penelitian. Dengan mengatasi tantangan yang ada, filantropi Islam dapat memainkan peran yang lebih signifikan dalam pembangunan berkelanjutan di Indonesia.

Kata kunci: Filantropi Islam, regulasi, analisis bibliografi, dan Indonesia.

ABSTRACT

This research analyzes the role of Islamic philanthropy in Indonesia through a bibliographic approach, examining its contributions, trends, and challenges. A literature review collected data from scholarly sources such as journals, books, and research reports, focusing on publications from the last 5–10 years to ensure relevance. Findings show that Islamic philanthropy—zakat, infaq, sadaqah, and waqf (ZISWAF)—is crucial in poverty alleviation and community empowerment. Research trends indicate a surge in publications after 2015, particularly during the COVID-19 crisis (2020–2021), highlighting ZISWAF's role in emergencies. Key challenges include low public literacy in waqf, technological barriers, and a lack of transparency in fund management. This study recommends digitalization, improved fund management, and stronger collaboration between the government and private sector to enhance impact. The novelty of this research lies in its bibliographic approach, which identifies research trends and gaps. By addressing existing challenges, Islamic philanthropy can play a more significant role in sustainable development in Indonesia.

Keywords: Islamic philanthropy, regulation, bibliographic analysis, and Indonesia.

INTRODUCTION

Islamic philanthropy is the practice of giving wealth or donations based on Islamic teachings, such as zakat, infaq, sadaqah, and waqf (Almarri & Meewella, 2015; Latief, 2016; Latief, 2017; Mazaya, 2019; Triatmo, 2020; Iskandar et al., 2021; Piliyanti, 2022; Fikri & Andrean, 2023; Anoraga, 2024). In Indonesia, the country with the largest Muslim population in the world, Islamic philanthropy has a significant role in supporting social, economic, and welfare development. This great potential is not only seen from the high enthusiasm of the community in channeling zakat and alms but also from the role of Islamic philanthropy institutions in various sectors, such as education, health, economic empowerment, and disaster management

(Iskandar et al., 2021).

Research on the role of Islamic philanthropy in Indonesia is gaining increasing attention from academics and practitioners (Azwar, 2023). This is due to two main factors. First, public awareness of the importance of equitable wealth distribution through zakat, infaq, and waqf is increasing. Second, government policies, such as the Zakat Law and the strengthening of waqf regulations, have encouraged the growth of philanthropic institutions in Indonesia (Osili, 2016). However, optimizing Islamic philanthropy's potential presents challenges, primarily related to fund management, transparency, and accountability of zakat and waqf institutions.

As the study of Islamic philanthropy grows, there is a need to identify and analyze the contribution of these institutions and practices to Indonesia's socioeconomic development (Madsuha et al., 2022; Nuryitmawan, 2023). This is where bibliographic analysis comes into play. This method allows researchers to review, analyze, and map relevant academic literature, thus providing insights into research trends, thematic focus, and research gaps that still need to be explored further (Setiyowati, 2019). Thus, this study aims to conduct a bibliographic analysis of the role of Islamic philanthropy in Indonesia and provide theoretical and practical contributions to developing this sector.

According to Ahmad (2022) Islamic philanthropy is rooted in the values of justice, welfare, and social solidarity. Zakat, for example, is not only a religious obligation but also an instrument of wealth redistribution that aims to reduce economic inequality and improve social welfare (Hughes, 2024). Similarly, waqf is a productive asset for funding long-term projects, such as schools, hospitals, and public facilities. In Indonesia, the implementation of Islamic philanthropy has increased in the last two decades in terms of public participation and the number of philanthropic institutions operating. Institutions such as Badan Amil Zakat Nasional (BAZNAS), Dompot Dhuafa, and Rumah Zakat play an essential role in channeling public funds for various social and economic programs (Sa'adah & Hasanah, 2021).

Although Islamic philanthropy has been recognized as an instrument of socio-economic development, several challenges remain. These challenges include low zakat and waqf literacy among the public, limited technology and infrastructure for fund management, and increased transparency and accountability of philanthropic institutions (Wani, 2022). Therefore, a comprehensive study is needed to understand the role of Islamic philanthropy and how this practice can be further optimized to support sustainable development in Indonesia.

This research seeks to meaningfully contribute to developing Islamic philanthropy literature and practice in Indonesia. By identifying trends and research gaps, it is hoped that more effective strategies can be found to optimize Islamic philanthropy's role in supporting socio-economic development and the welfare of Indonesian society.

LITERATURE REVIEW

Islamic philanthropy in Indonesia has grown rapidly in recent decades, mainly through the instruments of zakat, infaq, sadaqah, and waqf (ZISWAF) (Hamzah & Yudiawan, 2023). As the country with the largest Muslim population in the world, Indonesia has great potential in Islamic philanthropy that contributes to social welfare and economic development. Several studies have highlighted the vital role of ZISWAF in poverty alleviation, economic empowerment, and the education and health sectors (Piliyanti et al., 2022).

The literature shows that the research trend on Islamic philanthropy increased significantly after 2015, especially during the COVID-19 pandemic (2020-2021), when zakat and waqf became essential instruments in responding to the social and economic crisis (Ichsan, 2020). Various studies emphasize that zakat has a direct impact on helping the poor and vulnerable groups through productive economic programs. Meanwhile, productive waqf is emerging as a sustainable financing solution that focuses not only on land and building assets but also on investment through Islamic financial instruments such as Cash Waqf Linked Sukuk (CWLS) (Yumna et al., 2024).

Islamic philanthropy in Indonesia faces several challenges. Low public literacy about waqf is a major obstacle in optimizing productive waqf assets. In addition, transparency and accountability of zakat and waqf institutions are still in the spotlight, as people expect the funds they donate to be managed efficiently and on target. Other factors that also affect the effectiveness of Islamic philanthropy are technological limitations in fund management and less-than-optimal coordination between the government, philanthropic institutions, and the private sector (Pradesyah & Bara, 2022).

Various studies recommend innovations in Islamic philanthropy governance to overcome the above challenges. Digitalization of zakat fund collection and distribution and waqf management is essential in improving efficiency and transparency. In addition, cross-sector collaboration between the government, philanthropic institutions, and the private sector is considered to strengthen broader social impact. In some countries, such as Malaysia and Turkey, the synergy between public and private sectors in Islamic philanthropy has positively supported social justice-based economic development (Yaqin et al., 2021).

Islamic philanthropy in Indonesia, in the context of the Sustainable Development Goals (SDGs), has great potential to contribute to global goals such as poverty alleviation, improving the quality of education, and public health. Recent studies show that zakat and waqf funds can be utilized more optimally if supported by clear policies and a more modern and transparent governance system (Abidin & Cahyadi, 2023). This literature review confirms that Islamic philanthropy is an important pillar of socio-economic development in Indonesia.

METHODS

The research method used in this study is a literature review. The literature review aims to collect, identify, and analyze various literature sources relevant to Indonesia's Islamic philanthropy theme. This research does not collect primary data directly from the field but utilizes secondary data from multiple scientific journals, books, research reports, and relevant scientific articles. Secondary data was collected by searching academic sources in various databases such as Google Scholar, Scopus, and Garuda (Garba Rujukan Digital). Literature selection criteria included publications that discuss the concept and implementation of Islamic philanthropy in Indonesia, such as zakat, infaq, sadaqah, and waqf. The selected sources should be relevant to recent developments and published within the last five to ten years to ensure the information's novelty and the research results' relevance.

Once the literature was collected, the next step was to conduct a bibliographic analysis to identify research trends related to Islamic philanthropy in Indonesia. This analysis involved mapping the number of publications, the main themes covered, the methodologies used, and the main contributors to the field. A content analysis approach was used to understand the main patterns and topics developed in the literature. The analysis also included mapping the relationship between themes, such as how zakat and waqf contribute to the economic development of the ummah.

Credibility and validity of sources are essential factors in a literature review. To ensure accuracy and validity, this research only uses literature from indexed journals and academically recognized books. Any data or theories cited are accompanied by explicit references and scientific principles so that readers can verify the information presented. The results of this literature review will provide an in-depth understanding of Islamic philanthropy in Indonesia, the direction of its development, and its contribution to social and economic development. The findings are expected to serve as a foundation for further research and a reference for zakat and waqf institutions in improving their performance and governance.

DISCUSSION

BIBLIOGRAPHIC ANALYSIS RESULTS OF ISLAMIC PHILANTHROPY

Before introducing the monetary system as it is today, a barter system economy, known as silent trade, had previously developed. In this barter economy, transactions are carried out by exchanging goods owned and goods needed. This economy using a barter system occurred before introducing a medium of exchange called money or a tool that functioned as a means of payment (Affandi, 2021).

Islamic philanthropy has become an essential instrument in promoting social welfare in Indonesia. Concepts such as zakat, infaq, sadaqah, and waqf (ZISWAF) are part of religious obligations and play a role in poverty alleviation and economic empowerment. This study aims to analyze the trend and development of Islamic philanthropy through a bibliographic review of various related scholarly works in Indonesia. The bibliographic method helps evaluate the number, thematic focus, and relevance of studies conducted within a specific period while providing insight into the contribution of academics to the development of this

discourse.

The results of the analysis show an increase in the number of publications related to Islamic philanthropy in the last decade. A significant increase occurred after 2015, along with the government's and philanthropic institutions' attention to supporting the SDGs (Sustainable Development Goals). In 2020 and 2021, there was a surge in publications, presumably due to public attention to the role of ZISWAF in responding to the economic and social crisis during the COVID-19 pandemic (Purwanto et al., 2021). This shows that Islamic philanthropy is increasingly seen as an effective solution in emergencies.

The results of the bibliographic analysis of Islamic philanthropy can be seen in the following figure:

Figure 1. Density visualization of Islamic philanthropy based on authors

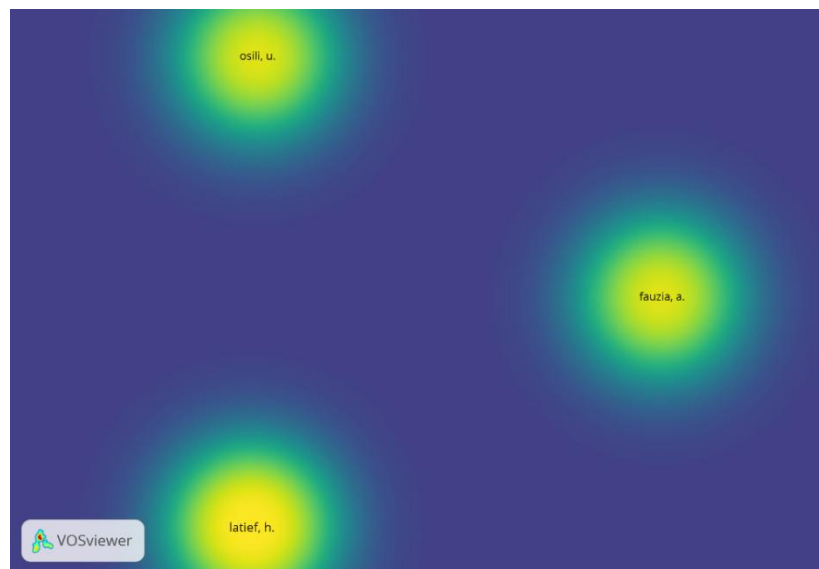
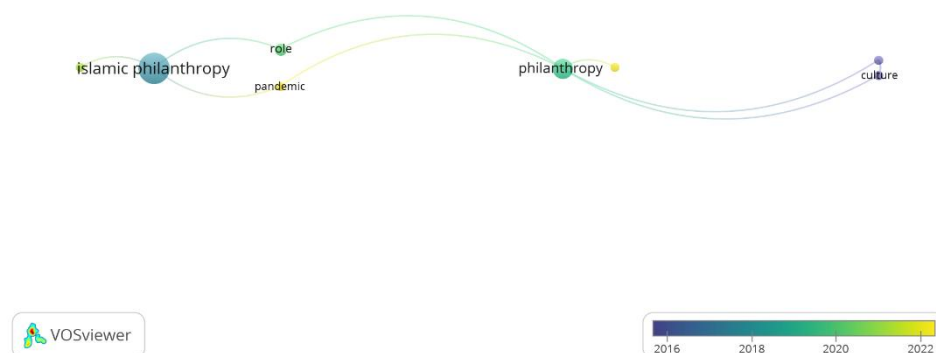


Figure 2. Overlay visualization of Islamic philanthropy based on terms.



AN INTRODUCTION TO PHILANTHROPY AND ITS PRACTICES IN INDONESIA

The results of this research found that starting in 2024, food and drinks must be certified halal. Violations in diverse social contexts, one activity is entirely based on the spirit of helping each other, not only temporarily but also with the aim of building and empowering. That activity is philanthropy. Etymologically, philanthropy comes from *philein*, which means 'love,' and *Anthropos*, which means

'human.' In simple terms, philanthropy can be defined as giving and caring for others with a solid and organized foundation. When associated with the concept of charity, philanthropy has a broader and more structured scope. Talking about philanthropy is not only related to the aspect of giving but also includes the aspect of maintaining and receiving. To illustrate, a Chinese proverb goes, 'Give a man a fish, and you feed him for a day; teach him to fish, and you feed him for a lifetime.' This principle is relevant in further understanding the concept of philanthropy. For example, philanthropic activities are designed to support the education sector by improving children's nutrition, providing scholarships, training teachers or facilitators, and counseling parents on parenting. These programs are a form of activity that aims to improve the quality of education and learners in a community or region. The long-term goal is to create a more accomplished generation to transcend social boundaries and contribute to the region's overall progress. Thus, programmatic philanthropic activities are oriented towards short-term goals and include long-term goals with a sustainable domino effect. However, this sustainability is not only limited to human welfare but also includes preserving the environment in which humans live (Puspahadi, 2024).

Philanthropy refers to the balance between human life and the environment. It exists to find solutions to the imbalances in various walks of life. The main focus is economic and educational disparities, empowerment, and environmental conservation. As a country with diverse religions, cultures, and ethnicities, Indonesia is not exempt from these imbalances, not to mention the geographical obstacles in the form of islands that create areas that are rarely or even difficult to reach by equitable distribution from the central government.

Based on the latest data from the Indonesia Philanthropy Outlook 2024, four main themes tend to dominate philanthropic programs in Indonesia: economic empowerment, education, health, climate and environment, and poverty. Financial empowerment is the highest priority of these five themes, with a percentage of 11.2%. She was followed by education, health, climate and environment, and poverty. Furthermore, when viewed from the working areas or intervention areas, these priority programs are found in 31 provinces in Indonesia with varying percentages. The areas with the greatest concentration of programs are still around Sumatra, Java, Bali, and Nusa Tenggara. This means equal distribution efforts are needed so that other regions, such as Kalimantan, Sulawesi, and Eastern Indonesia, have equal access to these philanthropic programs (Muhtianingsih & Amanah, 2023).

The development of philanthropic activities in Indonesia has shown a significant increase since the 1980s in the form of foundations, non-governmental organizations, zakat institutions, and other formal institutions. During this period, many parties began to be active in philanthropic activities and realized the importance of philanthropy in democratic governance.

The passing of the Foundation Law in 2001 triggered the development of philanthropic foundations that were increasingly innovative and had a positive impact, especially regarding the diversification of fields and the scope of beneficiaries of charitable activities. Until 2024, the Indonesian Philanthropy Association has released Indonesia Philanthropy Outlook 2022 and Indonesia Philanthropy Outlook 2024, which contain the latest studies and data related to the typology of philanthropic institutions

in Indonesia. In Indonesia, charitable institutions can be categorized into three based on their role. Firstly, grantmakers, where philanthropic institutions have resources and distribute their grants to smaller groups of charitable institutions. Second, intermediaries can mobilize resources from various parties and channel them back to smaller philanthropic institutions. They are third, implementing as a philanthropic institution that raises funds and uses them directly in programs.

Philanthropic organizations in Indonesia can be divided into four based on their funding sources, namely:

Table 1. Funding sources of charitable organizations

Funding sources	Explanation
Family Philanthropy	Philanthropic activities are initiated and funded by a particular family, usually a public figure or businessman. One such family philanthropy is the Hadji Kalla Foundation, founded by Drs H. Muhammad Jusuf Kalla in Makassar, South Sulawesi, in 1984. The foundation focuses on education, poverty alleviation, and community empowerment.
Corporate Philanthropy	Philanthropy is run by getting central funding from the company, which is closely related to the company's vision and mission. In this category, it is also found that companies have separate foundations to manage corporate philanthropy funds specifically. On the one hand, some are run through Corporate Social Responsibility (CSR) programs as stipulated in the PT Law and PP 47/2012. The Adaro Bangun Negeri Foundation is one of the company's philanthropic institutions engaged in empowering communities with improved health, education, economy, social and cultural activities, and a better environment.
Independent Philanthropy	Generally, it gets its primary funding from institutional donors or the public to run its programs. PLUS Foundation is one example of an independent philanthropy that serves as a platform and access to increase the potential of Indonesian people through entrepreneurship.
Religious Philanthropy	Religious philanthropy derives its primary funding from spiritual activities, such as Lazismu (zakat in Islam), YASKI (Christianity), BAKKAT (Catholicism), and Tzu Chi Buddhist Foundation (Buddhism). Faith-based philanthropy proliferates, fuelled by Indonesian society's cultural and religious values.

The rapid growth of philanthropy in Indonesia is inseparable from government support through regulations such as the 2001 Foundation Law, PP No. 93/2010 on donations, Law No. 47/2012 on corporate social responsibility, and the 2013 Law on Mass Organisations. With a solid legal foundation, philanthropic activities in Indonesia can continue to be developed and positively impact society and the environment. As a country with a vast territory, Indonesia faces complex challenges, especially regarding geographical conditions and significant social disparities. These challenges have the potential to slow down the progress of inclusive development. As a solution, a co-creation-based approach is needed in developing solution-based and relevant programs. In addition, collaboration in sharing resources and expertise, as well

as collective action, are essential prerequisites for achieving the goals of philanthropic programs.

This collaboration and collective action need to be strengthened among various typologies of philanthropic institutions and involve other stakeholders such as central and local governments, academics, and the private sector. The involvement of all these elements will ensure that charitable programs can address needs comprehensively and sustainably. Suppose the relationship between these stakeholders has been well established. In that case, the next step is to increase public trust and participation in the philanthropic activities that are being carried out and will be carried out. To support this, we released Indonesia Philanthropy Outlook 2024, a study expected to broaden insights into philanthropic practices and their distribution in Indonesia. With an increased public understanding of philanthropy, collaboration, and collective action are hoped to be realized more efficiently and effectively so that the various objectives of philanthropy programs can be achieved optimally (Puspahadi, 2024).

THEMATIC FOCUS OF ISLAMIC PHILANTHROPY RESEARCH

Islamic philanthropy in Indonesia plays an important role in supporting social and economic development, primarily through instruments such as zakat, infaq, sadaqah, and waqf (ZISWAF). Along with increasing public interest and government support, the practice of Islamic philanthropy is growing rapidly, especially in addressing poverty and community empowerment. In recent years, academic publications discussing Islamic philanthropy have shown a significant upward trend, reflecting greater attention to its contribution to the welfare of society. Islamic philanthropy in Indonesia focuses on key themes: zakat management for welfare, productive waqf, social empowerment, and collaboration with the private sector and government. However, challenges remain, such as low public literacy on waqf and the need for transparency in managing zakat funds. On the other hand, Islamic philanthropy also has great potential to contribute to achieving the Sustainable Development Goals (SDGs), especially in eradicating poverty and increasing access to education and health. Through innovations in management, such as digitalization and cross-sectoral collaboration, the role of Islamic philanthropy is expected to be more optimal in supporting sustainable welfare and social justice in Indonesia.

Figure 3. Main themes of Islamic philanthropy



The various studies analyzed can be categorized into four main themes, namely:

1. Zakat Management and its Impact on Welfare

Many studies discuss the effectiveness of zakat management in supporting poverty alleviation programs. This study shows that zakat institutions such as BAZNAS and Dompot Dhuafa have played an essential role in improving the economic welfare of *mustahiq* (zakat recipients) through financial empowerment programs (Ramadhan & Hendratmi, 2023). However, there are still challenges related to accountability and transparency in distributing zakat funds (Adinugraha et al., 2023).

Zakat management in Indonesia, primarily through the role of the National Zakat Amil Agency (BAZNAS) and the Zakat Amil Institute (LAZ), has a significant impact on improving the welfare of *mustahiq* (zakat recipients). The potential for zakat in Indonesia, estimated to reach 3.4% of Gross Domestic Product (GDP), or around IDR 217 trillion, is only realized at around 3-5% at the national level. This gap is caused by various factors, including challenges in optimizing the collection and distribution of zakat and the preference of some *muzakki* to distribute zakat directly without going through official institutions.

Law Number 23 of 2011 concerning Zakat Management places BAZNAS as a government institution with the authority to coordinate Zakat and requires LAZ to obtain accreditation from the government. To increase the impact of zakat on the welfare of *mustahiq*, BAZNAS uses the Puskas Welfare Index (IKP), which includes material and spiritual welfare, education and health (HDI modification), and independence. The research results show that the average IKP value reached 0.71, which indicates the “good” category, with the highest score in CIBEST welfare (0.79), followed by education and health (0.71) and independence (0.59). These values reflect the positive impact of zakat in alleviating poverty and improving *Mustahiq*’s quality of life (Yuliatik, 2022).

Regarding distribution, BAZNAS shows increased support for the economic sector through a productive zakat program designed to empower the *mustahiq* economy. The education and health sectors also received significant allocations, indicating that zakat is used for direct assistance and to build long-term capacity and independence. This study underlines the importance of optimizing zakat in reducing poverty in Indonesia. Zakat has excellent potential for sustainable development as an Islamic economic instrument, but its successful implementation depends on solid synergy and collaboration between Zakat management institutions and all stakeholders (Puskazbaznas, 2017).

2. Productive Waqf

Research on waqf shows a transformation from traditional waqf (land or mosque buildings) to productive waqfs, such as cash waqf and waqf asset investment (Hamdan & Saifuddin, 2019; Ascarya, 2022). This is expected to create a broader and more sustainable economic impact. Some studies also highlight the role of the Indonesian Waqf Board (BWI) in strengthening the regulation and management of productive waqf. Productive waqf in Indonesia is essential as a sharia financial instrument to improve the welfare of the people. Productive waqf involves waqf assets that are economically optimized, with management results that are then used for social and religious purposes. This is different from the

traditional waqf concept, which is usually consumerist. With productive waqf management, the potential for waqf assets not only functions as an object of worship but also plays an active role in encouraging economic development and community welfare.

Cash Waqf Linked Sukuk (CWLS) is an innovative form of productive waqf developed by the government in Indonesia. CWLS allows individuals and institutions to provide waqf in the form of money, which is then invested in state sukuk. The proceeds from this investment are channeled to various social programs, including the construction of health and education facilities. For example, CWLS funds the construction of health centers, educational programs for underprivileged communities, and economic empowerment initiatives for *mustahiq* (waqf beneficiaries) (Ashfahany & Lestari, 2023).

The advantage of productive waqf lies in its ability to create a sustainable source of funds to support long-term projects. The invested waqf funds can provide fixed returns, so they can be distributed for various purposes without reducing the principal value of the waqf. With the investment results from productive waqf, society can enjoy the benefits sustainably, and waqf assets can continue to grow and have a broader impact on society.

Managing productive waqf in Indonesia still needs several challenges, including regulatory limitations and minimal community participation. Lack of literacy and understanding of productive waqf causes a low number of wakifs (waqf givers) to be interested in participating. In addition, productive management of waqf funds requires competent investment managers to minimize risks and optimize returns. Support from the government, Islamic financial institutions, and waqf institutions is crucial to overcome this challenge.

The implementation of productive waqf in Indonesia still requires strengthening regulations and transparency. Even though the Indonesian Ulema Council (MUI) has issued a fatwa allowing productive waqf management, its implementation still needs to be supported by stronger government regulations. Clear and transparent rules will assure the community that productively managed waqf is Sharia-safe and by applicable law.

The findings of this research state that productive waqf has excellent potential in supporting Indonesia's social and economic development. With proper management, productive waqf can become an alternative source of financing for development projects, especially those related to social welfare and economic empowerment. To maximize its impact, there must be synergy between the government, Sharia financial institutions, and the community to increase understanding and participation in productive waqf. As support for productive waqf rises, it is hoped that more people will feel the benefits and contribute to improving their quality of life (Direktorat Kajian dan Pengembangan BAZNAS, 2022).

3. Islamic Philanthropy and Social Empowerment

Islamic philanthropy focuses on financial assistance and social empowerment, such as education, health, and women's empowerment (Triantoro et al., 2021). Research shows that ZISWAF

programs targeted at the education sector have succeeded in increasing access to education for low-income people (Andrean et al., 2022).

Islamic philanthropy has grown and taken root in Indonesia since Islam entered Indonesia. The form is still traditional, where donors directly give charity (zakat, infaq, sadaqah) to charity recipients (in the Qur'an, there are 8 Asnaf). There is no attempt to manage charity institutionally. In its journey, Islamic philanthropy in the form of zakat and sadaqah has contributed to funding the struggle against Dutch colonialism. Islamic philanthropy for independence did not only manifest itself in impromptu donations but was also managed institutionally. For example, Sarekat Islam's central independence waqf treasury was established in 1918, and the zakat foundation funds Sabilillah was established shortly after independence (1947) (Hefner, 2015).

A survey conducted by the Language and Culture Centre of UIN Syarif Hidayatullah Jakarta in 2004 showed that almost all Indonesian Muslims, 96%, have given to charity[2]. The value varies; some are small, medium, and large. In total, it turns out that the donated rupiah reaches 19.3 trillion per year. A fantastic figure. However, this estimated figure has yet to overcome poverty in Indonesia, gaining 14.15% (BPS: March 2009). Islamic philanthropy in Indonesia is still concerned with vertical rituals, i.e. Islamic philanthropy funds are only intended for constructing mosques, madrassas, land acquisition for cemeteries, and others. Often, Islamic philanthropy is given directly by the donor in the form of cash, which is charity in nature. What happens is that the poor scramble and are willing to jostle for a nominal amount of alms. Funds from Islamic philanthropy have yet to be optimally directed to support efforts to empower people in Indonesia. Almost all NGOs in Indonesia still rely on funding and government assistance to support their programs (Fauzia, 2013).

The potential of Islamic philanthropy is very feasible to explore and develop to support Islamic community development efforts to prosper Muslim communities in Indonesia and worldwide. This is in line with the formulation of the Islamic community development model carried out by the Islamic community development model team of the Faculty of Da'wah and Communication, namely prioritizing the use of funds sourced from Islamic philanthropic funds such as Zakat Mall, Zakat Fitrah, Infaq or Shadaqah. For example, in 2006, the Tree Waqf Movement, an Islamic charitable institution that channels its funds for environmental improvement, successfully organized capacity building for forest village communities by collecting used goods in several schools. These goods were then used to organize catfish cultivation training to increase the capacity of forest village communities.

Such philanthropic innovations need to be made by Islamic community developers to realize the welfare of the Muslim community in Indonesia. It takes a lot of hard work, creative and innovative thinking, and a long struggle to realize this. However, given the tremendous potential of Islamic philanthropy, we should have great optimism for the realization of a prosperous Muslim society (IMZ, 2024).

4. Philanthropy Collaboration with Government and Private Sector

A new trend in this research is the emergence of collaboration between Islamic philanthropic organizations, the government, and the private sector to support national development goals. This collaboration effectively addresses funding gaps and increases beneficiary accessibility (Azwar, 2023). Most research on Islamic philanthropy in Indonesia uses qualitative methods, especially case studies and in-depth interviews. In addition, quantitative studies utilize secondary data, such as the annual reports of BAZNAS and other philanthropic institutions. Some authors also use a bibliometric approach to analyze publication trends and central themes in Islamic philanthropy research (Aprizal et al., 2022).

In achieving the Sustainable Development Goals (SDGs), Indonesia has a significant challenge: funding. The projected need for financing to achieve the SDGs in Indonesia is estimated to be around IDR7,700-10,400 trillion, most of which is used to fund infrastructure, health, and education projects. However, the Indonesian government is projected to cover only 60% of the total financing needs. Entering the decades of actions, collaborative efforts between the government and actors supporting the achievement of SDGs, including the philanthropic sector, are essential to be encouraged. Funding from the philanthropic sector in Indonesia has considerable potential, one of which is zakat. With a potential of more than IDR 327 trillion, zakat can be channeled to finance SDGs (Mukharrom et al., 2022).

According to the Indonesian Philanthropy Outlook (2022), there is an increasing trend of philanthropic financing for SDGs in Indonesia. The SDGs that receive the most philanthropic funding are SDG 8 (economic growth), followed by SDG 3 (health) and SDG 4 (education). However, many challenges remain in optimizing philanthropy's role. For example, there are issues related to the internal capacity of philanthropy itself, finding local partners, and matchmaking issues (Muhtianingsih & Amanah, 2023).

There is a need for a leader or focal point who acts as a planner and investment/information hub, as well as strengthening the monitoring and evaluation (M&E) process in achieving the success of SDGs collaborative action. Philanthropy is essential in financing, implementing, monitoring, and evaluating collective actions to achieve the SDGs. To encourage the role of philanthropy in SDG funding, Alin suggested six action plans: establishing a stakeholder forum, raising SDG awareness, creating a philanthropy database, developing an impact measurement mechanism, utilizing digital financial solutions, and strengthening related regulations. Regarding innovative financing instruments for philanthropy, various potential innovative financing instruments include viability gap funds, seed funds, results-based financing, revolving funds, social impact bonds, and social impact guarantees (Fikri & Andrean, 2023).

The four main challenges in mobilizing SDG financing by philanthropy are the lack of effective coordination between philanthropists and other funding sources, the lack of synergy between the allocation of funding sources for religious activities and social services with long-term programs, the

lack of an integrated framework for donations and long-term investments, and the lack of optimal governance and transparency in the use of resources. Some key steps are to build the intention to have an impact, then use empirical evidence, which, of course, is accompanied by improved data and impact analyses, then measure and manage performance, including the quality of its resources, and of course, contribute significantly to the financing gap, especially for SDGs financing sourced from philanthropy. The possible innovative financial instrument for philanthropy to support SDGs is the viability gap fund (VGF), where philanthropic grants can be used as a source of VGF funds for Public Private Partnership (PPP) projects.

The Indonesian government urgently needs the private sector, including philanthropy, to participate in infrastructure development for a faster and more substantial economic recovery. Supported projects should be prioritized based on the magnitude of positive social and economic impacts. As for the revolving fund, Widodo recommends that it should also be earmarked for profitable activities so that the funding scheme can be financially sustainable. Philanthropy usually operates in three major areas: humanitarian, poverty alleviation, and advocacy. When linked to conflict and disaster, humanitarianism often attracts the market quickly. So, much money is suddenly raised if there's a disaster like a tsunami. This means that philanthropy is usually driven by donors or supporters (Halimatussadiyah, 2024).

The Indonesia Philanthropy Outlook 2024 report prepared by the Indonesian Philanthropy Association (PFI) reveals that 89% of philanthropic programs have successfully aligned with the SDGs agenda. Many charitable organizations are dynamically building links between the goals and targets of the SDGs. Despite facing various obstacles, this effort deserves appreciation because the established relationship will open up opportunities for collaboration with many parties and accelerate the achievement of SDG goals and targets on time. This proves that philanthropy is essential as a positive social and economic change catalyst. Synergy and collaboration between the government, private sector, philanthropy, and other stakeholders are necessary to achieve the SDGs targets in realizing people's welfare and supporting the climate change agenda.

Indonesia's culture of giving has led the country to become the most generous country based on the World Giving Index 2022. This is an outstanding achievement, but it must be supported by strong governance, accountability, and transparency to have a measurable impact. Multi-sectoral cooperation, such as elements of society, the private sector, and philanthropy, is essential to building partnerships and governance for sustainable development. This can be achieved through communication and information, policy and program coordination, collaboration and integration, and blended financing and program management to ensure program sustainability and scale-up impact. In addition, creating an ecosystem for the healthy growth of philanthropy is very important, among others, by having friendly tax regulations and clear incentives as well as reviewing fundraising and goods regulations by adjusting to current conditions (Bappenas, 2024).

The SDGs is a global commitment adopted in 2015 with 17 goals, such as eliminating poverty, improving quality education, and tackling climate change. In the Indonesian context, various initiatives are implemented to achieve the SDGs targets by 2030, including contributions from the philanthropic sector. Indonesia Philanthropy Outlook 2024 shows significant progress in stakeholder engagement in charitable activities and increased alignment of philanthropic programs with the SDGs agenda, especially on climate change. However, the broad scope of the SDGs demands cross-sector collaboration to ensure that all goals are equitably achieved. Four essential aspects in accelerating the achievement of SDGs in Indonesia are leadership with an SDGs perspective, comprehensive data as a basis for policy, effective communication between stakeholders, and close collaboration between the government, private sector, and philanthropic institutions. Indonesian philanthropy is essential in facilitating this collaboration through integrated programs that simultaneously target multiple SDG goals. Multi-stakeholder partnership, especially between the public and private sectors, is considered to increase long-term sustainable impact and support the achievement of the SDGs following the vision of inclusive and resilient development (Algamar, 2024).

CHALLENGES AND CONTRIBUTIONS OF ISLAMIC PHILANTHROPY

Indonesia's recent development of Islamic philanthropy (ZIS and waqf management institutions) shows an increasingly exciting phenomenon. The joining of potential and intelligent young people to develop Islamic philanthropy is one example. This phenomenon implies a glimmer of hope for Islamic philanthropy institutions in the future, not only to help ease the burden of people experiencing poverty and poverty but also to become a pillar of the progress of the people and the nation. The amount of hope aimed at Islamic philanthropic institutions is proportional to the challenges that arise and develop (Maryam, 2021).

Indonesia has been named the most generous country in the world for the second consecutive year based on the World Giving Index published by the Charities Aid Foundation. Religious and cultural norms are the main drivers of philanthropy in Indonesia. As a country with the largest Muslim population, philanthropy is taught through Zakat, sadaqah, and waqf. It is estimated that the potential of zakat, which is generally considered mandatory for Indonesian Muslims, reaches IDR 5.8 trillion annually. This high passion for philanthropy is often regarded as a substantial social capital to address various societal problems, such as poverty alleviation and enhancing social cohesion. Philanthropic actors are now not only individuals but also charitable organizations and businesses that have made significant contributions and support in helping to achieve the country's development agenda and SDGs.

The intention or intention to give is a culture that grows from the community itself. Hopefully, this beautiful culture will continue to have good values. This is included because we are a nation where many less fortunate people still need a helping hand, and this culture can help with these problems. An interesting phenomenon in Indonesia is that generosity is not attached to whether we are prosperous. Generosity is not generated by how much wealth we have but by how much generosity is in each of us, and this is a good thing that happened in Indonesia. From our many deadlocks in science, economy, and

culture, philanthropy becomes a door that provides hope for us and even our future generations to build this country for the better (Murdiyarso, 2023).

One of the challenges faced in Indonesia is the strength of traditional practices and direct giving, so many need to be better managed, resulting in weak accountability and transparency. Faith-based philanthropic organizations still need to find many overlapping regulations in their implementation. On the other hand, the potential that can be optimized is to direct charitable institutions to be more inclusive, focusing on social justice and sustainable development. So, when distributing its donations, any religion can be given to all faiths with non-discriminatory principles for long-term social justice. Strengthening religious philanthropy is progressing but not getting caught up in practical politics and commodification of religion. The SDGs agenda can be a strategy for traditional faith-based philanthropic institutions to transform. The transformation efforts that faith-based philanthropic institutions can carry out are strengthening accountability and transparency, encouraging the government to focus on supervision and coordination to oversee charitable practices, and encouraging collaborative efforts in various aspects, including research and knowledge.

Based on the results of research conducted by Anoraga (2023) Explained that, in general, philanthropic institutions raise religious content, which tends to get a significant enough response from the public in Indonesia. When it comes to philanthropy, the public has multiple realities that influence their expression and ties that give them a sense of solidarity with other Muslims abroad and citizens in other countries who are different from certain religions or ethnicities. The current challenge is to balance the vision between philanthropic institutions and the broader society so that the public can positively encourage charitable institutions, especially faith-based organizations, to be more inclusive.

In the context of philanthropy and business, it tends to bring the business mindset to philanthropy with business values to generate social independence, a sustainable economy, and a positive corporate reputation. The challenge of colliding the interests of shareholders versus stakeholders to ensure that the poorest and neediest benefit, differentiate marketing and philanthropic activities, make strategic choices according to humanitarian principles and values, and build healthy governance for the independence of philanthropic work. Meanwhile, in the context of business family philanthropy, charitable activities are an opportunity for families to create a fullness of life, bring a business mindset to philanthropy and philanthropic values to business, have room for freedom to take risks for innovation, and long-term funding for sustainable impact, build family legacy and reputation, and strengthen business partner networks. The challenge is managing the organization's independence and governance, recruiting professional management, keeping the next generation committed, and building partnerships to strengthen resources. For example, based on data from the Lily Family School of Philanthropy, business family philanthropy in the United States is estimated to be 40,000 business family philanthropies, contributing 499.33 billion USD in 2022. The UK's 100 business family philanthropies contribute £1 billion annually. The PFI and Sasakawa Peace Foundation report also mentioned that philanthropic institutions in Indonesia

reported their contributions reaching 1 trillion rupiah in 2018 - 2020. Interestingly, when there was a crisis, contributions increased by 8.9% in 2020, dramatically by 25.8% due to the COVID-19 pandemic. So, the philanthropy trend in Indonesia is still determined by a particular event, not yet donating sustainably even though the nominal is small.

Several elements, including the state's role and philanthropic sector policies, will influence the future direction of philanthropy. Second, the development of public and stakeholder perceptions of economic inequality. Third, charitable institutions' social trust and commitment to self-regulate contribute to large-scale, complex humanitarian crises. The culture of giving in Indonesia also needs to be strengthened. In the future, Indonesia must continue fostering a culture of philanthropic activities based on trust and the willingness to donate to science and research to advance human civilization.

Collaboration and alliances for the 2030 agenda for sustainable impact must be carried out so that contributions can be measured, accountability, and good governance. Philanthropic institutions must also start improving their integrity and sound management. Philanthropic institutions must start taking part in developing policies that are friendly to philanthropic and humanitarian actors and, at the same time, encourage business philanthropists and business families to maintain their humanitarian values and principles (Murdiyarso, 2023).

This research found several challenges that must be overcome. One is the low level of public literacy about Islamic philanthropy, especially regarding cash waqf. In addition, the accountability and transparency of zakat institutions are still a concern, as people expect the funds channeled to be right on target and provide maximum impact. Complex regulations and a lack of coordination between the government and philanthropic organizations are also obstacles. Better synergy between stakeholders is needed to improve the effectiveness of philanthropy management, especially in responding to global challenges such as climate change and pandemics. Islamic philanthropy has excellent potential in supporting sustainable development goals (SDGs). Through economic and social empowerment programs, Islamic philanthropy can help reduce poverty (SDG 1), improve health and well-being (SDG 3), and expand access to education (SDG 4). However, to achieve a broader impact, innovations in philanthropy management are needed, such as digitizing the collection and distribution of zakat and waqf funds (Adinugraha et al., 2024).

Based on the bibliographic analysis, several future research opportunities must be developed. First, more in-depth research on the role of technology in improving the efficiency of Islamic philanthropy management. Second, is a study on productive waqf's long-term impact on local economic development. Third, a comparative analysis between Islamic philanthropy systems in Indonesia and other countries, such as Malaysia and Turkey, to gain new insights into best practices. Future research can also focus on policy analysis related to Islamic philanthropy and how regulations can be optimized to support the growth of this sector. In addition, interdisciplinary collaborations such as Islamic economics, technology, and management are needed to create innovative and sustainable philanthropy management models.

Islamic philanthropy in Indonesia has alleviated poverty, empowered people, and improved social welfare. The increasing number of publications and diverse research themes show that this topic is gaining more attention from academics and practitioners. However, there are still challenges in public literacy, transparency, and synergy between stakeholders that need to be improved. Islamic philanthropy has excellent potential to support SDGs and sustainable development in Indonesia. This sector can play a more significant role in creating a just and prosperous society with management innovation and better collaboration. Further research is expected to fill the knowledge gap and significantly contribute to future Islamic philanthropy development.

CONCLUSION

This research has concluded that Islamic philanthropy in Indonesia has shown significant development in supporting social and economic development, primarily through instruments such as zakat, infaq, sadaqah, and waqf (ZISWAF). The increasing trend of academic publications in the past decade reflects the growing attention of academics and practitioners to the role of Islamic philanthropy. This research identifies that Islamic philanthropy plays a role in poverty alleviation and supports various sectors such as education, health, economic empowerment, and disaster management. Some challenges are still faced, mainly related to society's low literacy of philanthropy, limited fund management infrastructure, and lack of accountability and transparency of zakat and waqf management institutions. In addition, complex regulations and the need for synergy between the government, philanthropic institutions, and the private sector are also concerns. Islamic philanthropy has excellent potential in supporting the Sustainable Development Goals (SDGs) through economic and social empowerment programs. To strengthen its impact, management innovations are needed, such as the digitization of fund collection and distribution processes, as well as the development of productive waqf as a sustainable asset. This research highlights the importance of inter-stakeholder and cross-disciplinary collaboration in optimizing the role of Islamic philanthropy. A good synergy between the public and private sectors will increase the accessibility and effectiveness of the program. In addition, future studies are expected to focus on utilizing technology and policy analysis to improve philanthropy governance. Islamic philanthropy has proven its strategic role in creating Indonesia's more just and prosperous society. With more innovative and sustainable management, this sector has the potential to contribute more significantly to economic development and social welfare in the future.

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