

Implementation *Al- qawā ' id Al- fiqhiyyah Al- asāsiyyah* in Islamic Economics through *Donation-Based Crowdfunding*

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Abstract

This article examines the implementation of al-qawā ' id al-fiqhiyyah al-asāsiyyah in contemporary Islamic economic practices, particularly in the donation-based crowdfunding model. Fiqhiyyah principles are general guidelines that can be applied to address modern muamalah issues. With the development of financial technology, donation-based crowdfunding practices have become a popular new socio-economic instrument in Indonesia and the world. This analysis shows that the five main fiqhiyyah principles (al-umūr bi maqāsidihā, al-yaqīn lā yuzūlu bi al-syakḥ, al-masyaqqah tajlib al-taysīr, al-ḍ arar yuzāl, al- ' ādab mu ḥ akkamah) can be used as a legal basis to ensure that donation-based crowdfunding runs according to sharia principles, is safe, and beneficial to society. This article also discusses crowdfunding theory, the history and development of crowdfunding institutions, the problems faced, as well as solutions and future prospects.

INTRODUCTION

The development of digital technology has brought about various innovations in the economic sector, including in the practice of Islamic philanthropy (Afandi, MY, et al., 2023). One prominent phenomenon is the emergence of *donation-based crowdfunding* , a donation-based fundraising model through digital platforms. This system allows people to donate collectively, quickly, and transparently for various social, humanitarian, health, educational, and public facility development purposes. The development of digital technology in the 21st century has transformed patterns of social, economic, and religious interaction. Innovations in the financial sector, particularly *financial technology* (fintech), have introduced a variety of new instruments that not only offer efficiency but also open up significant opportunities for public participation in economic activities (Agustina & Faizah, 2023). One such rapidly developing instrument is *crowdfunding* , the practice of raising funds from a large number of people through online platforms with the aim of financing specific projects.

Of the various *crowdfunding models* , *donation-based crowdfunding* has become one of the most popular in Indonesia (Rijanto, 2018). This model allows individuals and groups to raise funds collectively and then distribute them for social, humanitarian, educational, health, and even religious purposes. Its main characteristic is that donations are not oriented toward financial gain but rather emphasize the values of generosity and solidarity. In this regard, *donation-based crowdfunding* is closely related to the Islamic concept of zakat, infaq, sedekah, and waqf (ZISWAF) (Muhamed et al., 2023).

Furthermore, the urgency of this research is further reinforced by the socio-economic conditions of the Indonesian people. Statistics Indonesia (BPS) data for March 2025 recorded that the number of poor people reached 23.85 million (8.47% of the total population), including 2.38 million categorized as extremely poor (0.85%). This figure indicates a serious gap in welfare distribution. Although the government has allocated a substantial budget through social assistance programs (approximately IDR 496.8 trillion in the 2024 State Budget), the reality is that many groups remain unreached by formal distribution mechanisms.

At the same time, it happened shift significant behavior philanthropy Indonesian society to digital direction. Various report digital philanthropy and the digital economy show that majority donors in Indonesia have switch to **digital** platforms as means main donate, especially through scheme *donation based crowdfunding*. Shift This driven by increasing internet penetration, convenience access service digital finance, as well as growth trust public towards the *crowdfunding* platform that is assessed more transparent, accountable and efficient in the fundraising process and distribution of social funds. Indonesia even recorded as one of the countries with level the world's highest digital generosity, supported by massive use digital wallets and their height participation public in activity online donations. National crowdfunding platform like We can report dozens million users active with mark donation annual continuous increased, which indicates existence trust strong public to mechanism donation based technology.

Phenomenon This confirm that *donation based crowdfunding* no only functioning as instrument alternative fundraising, but also growing as mechanism distribution adaptive, fast and participatory social, as well as own ability reach group society that often escape from scheme help conventional. In the context of donation based *crowdfunding* becomes complement strategic for role of the state in realize justice social and poverty alleviation poverty, in particular through approach collaborative involving government, society civil, and sector technology (Lamrani Alaoui et al., 2024).

Amidst the increasing social needs of the community, *donation-based crowdfunding* has become an alternative solution that can complement state social assistance programs. However, the development of this instrument is not without its challenges. The practice of digital fundraising often raises questions about its sharia-compliant validity. How can we ensure that the funds collected are not misused? How can we maintain platform transparency and accountability? (Anggadini et al., 2025). How can we ensure that this practice complies with the principles of maqāṣid al-syarī'ah? These questions require an in-depth analysis of Islamic law.

To answer this question, scholars and academics use the framework of *al-qawā' id al-fiqhiyyah al-asāsīyyah*, namely five basic rules of fiqh which are universal and can be applied to contemporary muamalah issues (Alfauzi R, 2020), namely:

1. بمقاصدها الأمور (everything depends on the goal)
2. لا يزول بالاشك اليقين (faith is not lost due to doubt)
3. تجلبب التيسير المشقة (difficulty brings ease)
4. لا ضرر ولا ضرار / الضرر يزال (danger must be removed / not dangerous and does not harm others)
5. العادة محكمة (customs/habits can be taken into consideration) law)

Al-qawā' id al-fiqhiyyah al-asāsīyyah has a strategic role as a universal, adaptive, and applicable methodological framework in responding to contemporary muamalah phenomena. The implementation of *qawā' id fiqhiyyah* in *donation-based crowdfunding* needs to be studied in depth

because the mechanism of collecting and distributing technology-based funds has the potential to raise various fiqh issues, including those related to the clarity of the donation contract and intention, the mechanism of management and distribution of funds, the level of transparency and accountability of the platform, the potential for gharar and misuse of funds, and the protection of the rights and interests of beneficiaries. Without a clear normative framework, digital philanthropy practices risk deviating from sharia objectives even though they are technically efficient and inclusive. Therefore, *Al-qawā'id al-fiqhiyyah al-asāsiyyah* functions as an analytical instrument that is able to bridge technological developments with sharia principles, so that the practice of *donation-based crowdfunding* is not only operationally effective, but also valid according to Islamic law and oriented towards achieving public welfare.

History of Donation-based Crowdfunding in Islam

Draft *donation based crowdfunding* in Islam is basically is not phenomenon new , but is modern form of practice philanthropy and solidarity social that has take root strong since the early days Islamic civilization . Principles fundraising collective For objective welfare people has practiced since the time of the Prophet Muhammad through instrument philanthropy such as zakat, infaq , alms , and waqf , which function as mechanism redistribution wealth and protection social for group public prone to .

During the time of the Prophet Muhammad SAW, practice collective fundraising has done For support interest people , including through fundraising in the Tabuk War as well as construction of the Nabawi Mosque. In the events of the Tabuk War, Rasulullah Saw pushed participation volunteerism of friends in accordance each person's abilities , so that created mechanism donation collective oriented towards the welfare together . Practice This reflect character main *donation based crowdfunding* , namely participation public , goals social , and spirit solidarity , even though Not yet supported by digital technology .

Tradition philanthropy collective the Then continues and gets worse instituted during the time of Khulafā' al- Rāshidīn . Abu Bakr RA was known donate all over his wealth for the benefit of Ummah , Umar bin Khattab RA founded Bayt al- Māl as institutions public fund management , Utsman bin Affan RA bought and donated well House For interest society , and Ali bin Abi Thalib RA donated land his For welfare general (Kasdi et al., 2022). Practices This show existence pattern collection and utilization of funds in a collective based on trust , sincerity , and purpose social , which becomes foundation important in history Islamic philanthropy .

During the Tabi'in era , the practice Islamic philanthropy is experiencing strengthening in a way institutional and systemic . One of the common examples put forward is the leadership of Umar bin Abdul Aziz, who succeeded manage zakat fair and effective until in some areas almost No found entitled mustahik receive zakat. In the period this too, tradition waqf develop rapidly as instrument philanthropy term supporting length sector education , social and services public . Phenomenon the show that collective fundraising in Islam no only nature charitable , but also oriented towards sustainability and empowerment social (Amilah, 2025).

Entering the modern and digital era, the practice of Islamic philanthropy is experiencing transformation along with change structure social , economic , and technological (Anggadini et al, 2025). Limitations state capacity in reach all over layer society , in one side , and progress technology information , on the other hand , encourages the birth of *the donation based crowdfunding* platform as form contemporary from tradition Islamic philanthropy . Digital technology works

as *wasīlah* (means), while mark the underlying basis still sourced from sharia principles , such as sincerity intention , mutual assistance (*ta' āwun*), justice , and welfare .

With thus , in a way historical *donation based crowdfunding* can understood as continuity from practice classical Islamic philanthropy , not as disconnected concept from root normative . Differences main located on medium and scale fundraising , not on values and objectives basically . Therefore that , development *donation based crowdfunding* in digital context demands study adequate normative so that innovation technology still in line with *maqā' id al- syarī' ah* . In terms of this , approach *qawā' id jurisprudence* become important For ensure that practice digital philanthropy does not only efficient in a way technically , but also valid in terms of Islamic law and contribute real to justice social and poverty alleviation poverty .

Urgency of Research

The study of *donation-based crowdfunding* from the perspective of Islamic jurisprudence is important because it touches on three dimensions at once:

1. The theological dimension, relating to the suitability of digital philanthropic practices with sharia principles.
2. The social dimension relates to efforts to eradicate poverty and strengthen community solidarity through collective donation mechanisms.
3. The technological and legal dimensions relate to the regulation, transparency and security of the digital systems used.

Thus, this research not only contributes to enriching the academic literature on Islamic economics, but also provides practical recommendations for the government, crowdfunding management institutions, and the Muslim community in general.

Donation-based crowdfunding has been widely studied in the literature as a form of non-commercial fundraising based on collective participation and social solidarity. Early research generally positioned this model as part of the development of digital philanthropy, influenced by factors such as trust, transparency, and easy access to technology. These studies focused more on donor behavior, the effectiveness of online campaigns, and the platform's role in building public trust. Rahmayanti et al. (2023) demonstrated through a systematic review that *donation-based crowdfunding* differs from other crowdfunding models because it is not oriented toward financial returns. Fundraising success is influenced by the clarity of the donation's purpose, the organizer's reputation, and the donor's trust. However, this research has not yet linked this practice to a normative Islamic legal framework.

In the context of Islamic economics, several studies position *donation-based crowdfunding* as a modern philanthropic instrument relevant to zakat, infaq, sadaqah, and waqf. Karakulah & Muneeza (2024) emphasize that crowdfunding has the potential to support poverty alleviation and social inclusion by expanding community participation. However, the approach used still emphasizes alignment with the general *maqā' id al- syarī' ah* , without elaborating on fiqh principles as a tool for operational analysis. Other studies focus on the governance and sharia compliance aspects of crowdfunding platforms. Kamaruddin et al. (2023) and Muhamed et al. (2023) highlight the importance of financial management, transparent reporting, and sharia supervision to maintain public trust. These studies emphasize institutional aspects but have not systematically linked *donation-based crowdfunding practices* to basic fiqh principles. Furthermore, technology-based and modeling-based approaches are also emerging. Lamrani Alaoui et al. (2024) proposed a donation-based crowdfunding model to promote financial inclusion. While

methodologically innovative, the study did not address the legitimacy of Islamic jurisprudence in depth.

Based on this review, it can be concluded that previous research tends to place *donation-based crowdfunding* in the macro aspects of behavior, governance, technology, and sharia objectives. Studies that specifically analyze *donation-based crowdfunding* through *al-qawā 'id al-fiqhiyyah al-asāsiyyah* are still limited. Therefore, this study has a novelty by using five basic fiqhiyyah rules as a normative-operational analysis framework in assessing *donation-based crowdfunding practices* in Islamic economics. This study *focuses* on the application of *al-qawā 'id al-fiqhiyyah al-asāsiyyah as the basis for evaluating donation-based crowdfunding practices*. This approach provides a conceptual contribution by directly linking classical fiqh rules to contemporary digital philanthropic practices. Thus, this study not only contributes to enriching the academic literature on Islamic economics but also provides practical recommendations for the government, crowdfunding management institutions, and the Muslim community in general.

METHODOLOGY

Study This use approach qualitative with design studies library research which is normative-conceptual (Kothari, 2024). Selection design the based on character object study, namely *donation based crowdfunding* as phenomenon demanding digital philanthropy evaluation normative from perspective law Islam. Therefore that, research This No directed at measurement statistics, but rather on efforts understand, explain, and evaluate donation based crowdfunding practices through framework methodological universal fiqh, namely *al-qawā 'id al-fiqhiyyah al-asāsiyyah*. With method this research capable put practice transactions contemporary in corridor sharia principles, at the same time identify problems that arise and formulate recommendation solution.

In a way approach, research This blend approach normative And approach contextual approach normative used For evaluate suitability *donation based crowdfunding* with principles Islamic law is based on five principles the main thing, namely *al-umūr bi maqāsidibā*, *al-yaqīn la yazūlu bi al-shakk*, *al-mashaqqah tajlib al-taysir*, *al-darar yuzāl - lā blood wa la dirār*, and *al-'ādab mubakkamah*. Meanwhile that, approach contextual used For read *donation-based crowdfunding* as practice socio-economic operations in ecosystem digital technology, so that analysis jurisprudence No stop at the level conceptual, but also with reality governance issues, transparency, data security, potential fraud, as well as orientation program sustainability. Combination second approach This it is important that the study jurisprudence No nature ahistorical, however still responsive to fintech dynamics and digital philanthropy.

Data sources in study This covers two categories primary. First, normative primary sources in the form of literature jurisprudence and ushul jurisprudence that discusses rules universal jurisprudence as well pattern its application to the issue muamalah, accompanied by argument supporters from the Qur'an and relevant hadith with philanthropy and principles caution in management treasure people. Second, the source secondary which cover article journals, books, proceedings and reports institutions that discuss crowdfunding, digital philanthropy, behavior donors, platform governance, and issue sharia regulations and compliance. Through combination source said, research build a strong argumentative basis, both from side normative and from side study empirical that has been published.

Data collection was carried out through studies bibliography and documentation , namely with identify , select , and compile relevant literature with theme *donation-based crowdfunding* as well as principles *al- qawā ' id al- fiqhiyyah al- asāsiyyah* . Collected literature Then mapped based on issue main in research , such as definition and characteristics *donation based crowdfunding* , its relevance with Islamic philanthropy ('ZISWAF/ tabarru '), dynamics problematic practice , as well as forms solution strategic that can proposed in framework Islamic economics .

Data analysis was performed in a way descriptive-analytical through a number of stage . At the stage initial , collected data reduced For ensure relevance with focus research . Stage next is categorization , namely grouping data into in themes that are in line with structure articles : concepts and practices *donation based crowdfunding* , analysis normative based on five principles jurisprudence , problems implementation , solution strategy , and prospects to front . After that , research apply analysis normative-operational with make five rules main as instrument evaluation . In the stage this , every phenomena and problems in *donation-based crowdfunding* read as problem muamalah , then associated with relevant rules For produce evaluation law , testing potential gharar or harm , and formulate recommendation improving governance . With pattern analysis mentioned , the rules jurisprudence No only functioning as legitimacy normative , but also as device corrective For strengthen accountability , security , and sharia compliance .

As for the limitations study This lies in its normative -conceptual nature , so that No do primary data collection through survey or interview field . Consequently , the output study more emphasize on evaluation normative and recommendations conceptual . Even though Thus , the approach This still relevant For build foundation theory and framework sharia evaluation that can tested more carry on through study empirical on certain crowdfunding platforms , sharia compliance audits , or study behavior donors in context digital philanthropy .

DISCUSSION

1. *Donation-based crowdfunding* from an Islamic Economic Perspective

crowdfunding is a financial innovation based on collective community participation. This practice allows for small amounts of fundraising by many people, resulting in substantial funds being distributed to beneficiaries. In Islamic economics literature, this practice is closely related to the concept of *tabarru'*, a mutual assistance contract without expecting anything in return (Kamaruddin et al., 2023).

Examples of donation crowdfunding cases in Indonesia include:

1. Fundraising for the victims of the 2022 Cianjur earthquake through Kitabisa, reached more than IDR 200,000,000,000 (two hundred billion).
2. Donation for medical expenses for child cancer patients who successfully collected funds in a matter of hours.
3. Joint program for building mosques and community-based schools in various regions.

In Islam, the act of donating is not merely a social act, but also a form of worship. This is emphasized in Surah al-Baqarah (2): 261, which describes the multiplication of rewards for those who spend their wealth in the way of Allah. A hadith narrated by Muslim also emphasizes that giving alms does not decrease wealth, but rather increases it.

Thus, *donation-based crowdfunding* can be seen as digital Islamic philanthropy that serves as a bridge between classical teachings and modern needs.

2. Analysis of *Donation based crowdfunding* Based on *Al-Qawā'id Al-Fiqhiyyah Al-Asāsiyyah*

As emphasized in the introduction, the development of *donation-based crowdfunding* as a digital philanthropic instrument presents both opportunities and challenges from an Islamic legal perspective. To assess the compliance of this practice with sharia principles, a methodological approach is required that bridges classical Islamic jurisprudence (fiqh) norms with the realities of contemporary transactions. In this context, the principles of Islamic jurisprudence (*al-qawā'id al-fiqhiyyah al-asāsiyyah*) serve as a relevant analytical framework because they are universal, flexible, and applicable to various forms of modern transactions.

a. الأمور بمقاصدها (every matter depends on its purpose)

The principle of *al-umūr bi maqāsidihā* emphasizes that the legal assessment of an act is largely determined by the underlying objective. In *donation-based crowdfunding*, objective main fundraising is For interest social, humanitarian, and religious, such as help for the poor, disaster victims, financing education and development facility general. As long as the purpose the is halal and oriented towards the benefit, then crowdfunding practices based on donation can assessed legitimate in accordance with sharia.

However thus, a good goal must accompanied by with clear intentions and consistent mechanisms. Crowdfunding platforms are required ensure that campaign donations displayed No contain element manipulation, exploitation emotions, or objective hidden deviant from sharia values. With Thus, the rule This functioning as base evaluative to legitimacy intention (*niyyah*) and purpose operational in *donation based crowdfunding*.

b. اليقين لا يزول بالشك (faith is not lost because of doubt)

Rules This emphasize importance certainty law and clarity information in every activity muamalah. In practice *donation based crowdfunding*, potential doubt (*shakk*) can appear consequence lack of transparency related management and distribution of funds. Therefore that, the crowdfunding platform is being sued For provide clear, accurate, and easy information accessible about objective donation, mechanism distribution of funds, as well as report accountability.

Implementation rules *al-yaqīn la yazūlu bi al-shakk* require existence system structured and accessible reporting verified, so that trust donors still awake. Without certainty that, crowdfunding practices are risky cause uncertainty (*gharar*) that can damage legitimacy of sharia and lowering trust public to digital philanthropy.

c. المشقة تجلب التيسير (difficulty brings ease)

Development *donation based crowdfunding* reflects implementation rules *al-mashaqqah tajlib al-taysir*, where digital technology is present For overcome limitations and difficulties in practice donation conventional. Through online platforms, people can donate When anywhere and from anywhere without must face obstacle geographical and administrative.

Rules This confirm that the convenience provided technology is not form deviation from sharia, but rather manifestation from Islamic principles that encourage convenience in make peace. However, convenience the still must is at in corridor caution so as not to ignore aspect accountability and responsibility answer social.

d. لا ضرر ولا ضرار (danger must be eliminated / not dangerous and not harm others)

Rules *al-darar yuzāl* confirm obligation For remove all form harm in activity muamalah . In the context of *donation based crowdfunding* , potential harm can in the form of misuse of funds, digital fraud , and inaccuracy target distribution help .

Therefore that , the implementation rules This requires crowdfunding platforms to build system internal supervision , mechanisms verification recipient benefits , as well as ongoing financial audits . The steps This No only aim protect donors , but also maintain dignity and rights recipient benefits so as not to harmed by the practice philanthropy that is not responsible answer .

e. العادة محكمة (customs/habits can be a legal consideration)

Rules *al-ādāb muḥakkamah* give legitimacy to habit new public throughout No contradictory with sharia principles . In the digital era, the use of online platforms as a medium for fundraising has become common practice (*urf sabīḥ*) in modern society .

With Thus , *donation based crowdfunding* can accepted as form habit new in Islamic philanthropy , during the mechanism used No contain element usury , gharar , or fraud . Rules This emphasize flexibility Islamic law in respond development technology and change social , at the same time confirm that sharia is dynamic and relevant across time.

3. Synthesis Analysis of Qawā'id Fiqhiyyah

Based on the application of the five basic principles of Islamic jurisprudence, it can be concluded that *donation-based crowdfunding* is, in principle, acceptable under Islamic law, as long as it is implemented with a clear objective, a transparent mechanism, and an adequate oversight system. The approach of *al-qawā'id al-fiqhiyyah al-asāsiyyah* serves not only as a tool of normative legitimacy but also as an evaluative and corrective instrument to ensure that digital philanthropic practices remain within the framework of sharia.

Furthermore, the application of *qawā'id fiqhiyah (Islamic jurisprudence)* allows for a critical assessment of platform governance, particularly in terms of contract clarity, protection for donors and beneficiaries, and prevention of potential *gharar* (*unlawful* behavior) and misuse of funds. Thus, *donation-based crowdfunding* is understood not only as a technological innovation but also as a muamalah practice that must always be guided by the principles of prudence, justice, and accountability.

Furthermore, this approach emphasizes that the flexibility of Islamic law in responding to technological developments does not mean ignoring the substance of sharia values, but rather strengthening the orientation towards achieving *the maqāṣid al-syarī'ah* , especially in the aspects of poverty alleviation, welfare equality, and protection of vulnerable groups. Therefore, the integration of *qawā'id fiqhiyyah* in *donation-based crowdfunding practices* contributes to strengthening the digital philanthropic ecosystem that is not only operationally efficient, but also fair, sustainable, and oriented towards the public good.

4. Problems with *Donation-Based Crowdfunding*

A number of problems that arise in in practice is as following :

a. Lack of Accountability and Transparency

Many crowdfunding platforms do not serve report use of funds detailed and sustainable . Donors often only get information beginning fundraising without update realization and impact of the program, so that cause *asymmetric information* between managers and donors .

b. Potential Misuse of Funds (*Moral Hazard*)

Absence strict supervision open donation fund opportunities used No in accordance with objective beginning . This is potential cause violation trustworthy and contradictory with sharia principles in management treasure people .

c. Ambiguity Fund Agreement and Status

In practice , many platforms do not explain the contract used whether grants , endowments , or charity . Ambiguity contract 'This cause element uncertainty , which in perspective jurisprudence transactions can influence validity transactions .

d. Weakness Regulation and Supervision

Donation-based crowdfunding often is in a gray area regulation . Not all platforms are under supervision institution official in a way tight , so that make things difficult enforcement law when happen dispute or violation .

e. Risk Fraud and Campaigns Fictional

Convenience digital access and speed opens up opportunity emergence campaign fake , recipient data manipulated benefits , or narrative emotional that is not can verified the truth .

f. Dependence on Donor Emotions

Some of the campaigns more highlight aspect emotional than urgency and sustainability of the program. As a result , funds are concentrated on viral issues , while need more social urge However less viral actually neglected .

g. There are still many who don't Sustainability Oriented

Many DBC programs are charitable moment and not yet directed at empowerment term long . This is potential cause dependence recipient benefits and disadvantages in line with principle *ta ḥ qiq al- ma ṣ la ḥ ḥ ab* (realize welfare sustainable).

5. Strategic Solutions

For face various problematic in practice *donation based crowdfunding* , required steps comprehensive and sustainable strategy , both from aspect regulations , technology , social , and sharia. The solutions that can be taken is as following :

a. Strengthening and Specifications Regulation *Crowdfunding* Donation

main solution to weakness protection law is with present specific and comprehensive regulations related *donation based crowdfunding* . Regulation the need arrange in a way clear platform legality , responsibility answer manager , mechanism collection and distribution of funds, as well as protection right donors and recipients benefits . Strict regulations will reduce *legal vacuum* , strengthening supervision , as well as create certainty law that is capable increase trust public to ecosystem *crowdfunding* donation .

b. Improvement System Verification and Supervision Campaign

For minimize potential fraud , *crowdfunding platforms* need apply system verification layered to campaign donation . Verification This covers validation identity fundraiser , validity of recipient data benefits , as well as clarity objective use of funds. In addition , strengthening supervision through mechanism reporting public and channels complaint become step it is important that deviations can quick detected and followed up . With Thus , the practice fraud can prevented since stage beginning fundraising .

c. Improvement Community Digital Literacy

The low digital literacy can overcome through ongoing education and outreach programs . Government , *crowdfunding* platforms , and institutions religious need synergize in give understanding to public about method recognize the official platform , read information campaign in a way critical , and understand rights and obligations donors . Increase digital literacy is not only protect public from fake platforms , but also encourages participation more donations conscious , rational , and responsible answer .

d. Strengthening System Data Security and Protection

Threat data leak sues *crowdfunding* platform For apply system security reliable and appropriate information standard data protection . Use technology encryption , management strict data access , as well as compliance to regulations personal data protection become step strategic mandatory carried out . Optimal data protection will be create a sense of security for donors and recipients benefits , at the same time prevent emergence risk social and financial consequence misuse of personal data .

e. Implementation of Sharia Audit Consistent and Standardized

For strengthen sharia legitimacy , *donation-based crowdfunding* need equipped with structured and sustainable sharia audit mechanism . This audit covers clarity contract , suitability fund management with sharia principles , as well as compliance to objective maqasid al shari'ah . Implementation of sharia audits evenly will increase accountability , maintaining trust management of community funds , as well as strengthen trust Muslim society towards donation crowdfunding practice based Islamic values .

f. Innovation Technology through *Blockchain* and Smart Contracts

Utilization innovation technology become solution strategic For increase transparency and security in *donation- based crowdfunding* technology *blockchain* allows recording transaction in a way permanent , decentralized , and non- easy manipulated , so that every cash flow can traced in real time by the public . While that , use *smart contract* can ensure that donation funds only distributed when Terms and Conditions certain has fulfilled in accordance objective campaign . Implementation technology This potential strengthen platform accountability , minimizing misuse of funds, as well as increase trust donors to system *crowdfunding* donation .

g. Collaboration Multi-party in Strengthening Ecosystem *Crowdfunding*

Success *donation-based crowdfunding* No can released from synergy various stakeholders interests . Collaboration multi-stakeholder between regulators, clerics, academics , zakat institutions , and digital platforms to become step strategic For create ecosystem healthy and sustainable *crowdfunding* . Regulators play a role in compilation policies and supervision , scholars provide legitimacy and sharia guidance , academics contribute through study scientific and evaluation models, zakat institutions strengthen integration Islamic philanthropy , while digital platforms become facilitator technical . Synergy This will push standardization practice , improvement literacy society , as well as optimization role *crowdfunding* as instrument empowerment social economy people .

6. Future Prospects

Donation-based crowdfunding own bright prospects in development Islamic economics , along with with increasing awareness public to philanthropy based values Islam and utilization digital technology . This model No only functioning as instrument social fundraising , but also has the potential become an integral part of system finance inclusive and sustainable Islamic social *finance* (Olğaç M, 2021) .

First, from side suitability with sharia principles, *donation-based crowdfunding* in line with mark base Islamic economics which emphasizes justice, mutual assistance (*ta'āwun*), and distribution riches in a way evenly distributed. As long as it is managed with clear contracts, adequate transparency, and consistent sharia supervision, donation *crowdfunding* can become a modern media for actualize practice alms, donations and endowments in digital context. This is show that innovation technology No contradictory with sharia, but rather can become means strengthening maqāṣid al-sharī'ah, esp in guard wealth (*ḥifẓ al-māl*) and welfare social.

Second, from perspective empowerment economy people, *donation based crowdfunding* has potential big For transform from pattern charitable towards an empowerment model productive. Donation funds collected No only directed at fulfillment need consumptive term short, but also can integrated with empowerment programs economy, education, and health. With thus, *crowdfunding* donation can contribute in reduce inequality social and strengthening resilience economy group prone to in a way sustainable.

Third, development digital technology and innovation finance the more strengthen prospects *crowdfunding* donation in Islamic economics. Utilization technology like *blockchain*, *smart contracts*, and systems digital reporting allows improvement transparency, accountability, and security transactions. Innovation This potential answer criticism to practice philanthropy conventional which is often assessed not enough transparent, at the same time increase trust public to social fund management sharia-based.

Fourth, from side regulations and institutions, existence trend strengthening policy finance Islamic social opens opportunity for *donation based crowdfunding* for integrated with institution formal philanthropy, such as zakat and waqf institutions. Synergy This will push standardization practices, strengthening governance, and expansion range benefit for society. With support adaptive regulation and adequate supervision, *crowdfunding* donation can become instrument official contributors to development social economy national.

Fifth, *Donation based crowdfunding* too own prospects strategic in increase participation public in development based mark Islam. This model allows participation wide cross generation, region, and background behind social, so that strengthen solidarity social people. Participation collective the become social capital important in realize an inclusive and welfare-oriented Islamic economy together.

CONCLUSION

Donation-based crowdfunding is innovation digital philanthropy that has relevance strong with principles Islamic economics. This model No only functioning as means alternative social fundraising, but also growing as mechanism distribution adaptive, participatory, and inclusive welfare. In the Indonesian context, donation-based *crowdfunding* show potential strategic as complement the role of the state in alleviation poverty and equality welfare, especially in reach group society that has not fully accommodated by the scheme formal assistance.

This study demonstrates that *donation-based crowdfunding*, as a digital philanthropic instrument, strongly aligns with Islamic economic principles. From the time of the Prophet Muhammad (peace be upon him) to the modern era, the practice of collective fundraising has been a part of the socio-religious traditions of Muslims. The emergence of digital *crowdfunding platforms* essentially represents a transformation from classical philanthropic practices to a more modern, rapid, and inclusive form.

Based on analysis use framework *al- qawā ' id al- fiqhiyyah al- asāsiyyah* , research This confirm that practice *donation based crowdfunding* on in principle can accepted in Islamic law , as long as fulfil a number of prerequisite normative . Implementation rules *al- umūr bi maqā ṣ idihā* confirm importance deep valid goals and intentions fundraising . Rules *al- yaqīn la yazūlu bi al- shakk* demand existence certainty , transparency , and clarity information to avoid from element gharar . Meanwhile that , the rule *al- mashaqqah tajlib al- taysīr* show that utilization digital technology is form convenience in line with spirit of sharia. Principles *al- d arar yuzāl* confirm obligation prevention to misuse of funds and fraud , whereas *al- ' ādab mu ḥ akkamah* gives legitimacy to practice digital philanthropy as habit new legal during No contradictory with sharia principles .

Although Thus , research this also found that practice *donation based crowdfunding* still face various problematic , such as lack of accountability and transparency , potential moral hazard, ambiguity contract , weakness regulation and supervision , risk fraud , domination approach emotional , as well as low orientation sustainability . Problems the show that effectiveness technical and popularity of digital platforms has not fully accompanied with strengthening sharia governance and compliance .

Therefore that , research This confirm importance solution comprehensive strategic , covering strengthening regulation , improvement system verification and supervision , improvement community digital literacy , strengthening data security , implementation of sharia audits consistent , utilization innovation technology like *blockchain* and smart contracts, as well as strengthening collaboration multi-stakeholder between regulators, clerics, academics , zakat institutions , and digital platforms. Steps the required For ensure that *donation-based crowdfunding* No only efficient in a way operational , but also accountable , safe , and sharia -compliant .

In a way overall , research This confirm that *donation based crowdfunding* has prospects bright in development Islamic economics , especially if directed from pattern charitable term short towards a sustainable empowerment model . Integration of digital technology with framework *al- qawā ' id al- fiqhiyyah al- asāsiyyah* give contribution conceptual and practical in bridge jurisprudence classic with reality transactions contemporary . With Thus , *donation based crowdfunding* potential become instrument modern Islamic philanthropy that is not only strengthen solidarity social , but also contribute real to achievement maqā ṣ id al- sharī ' ah , esp in realize justice social and welfare people .

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