

Original Paper

Misuse of Islamic Charity for Terrorism in Indonesia: Modus, Countermeasures, and Challenges

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Abstract

Terrorists need money to fund their actions. Financing terrorism in the last two decades has become more complicated worldwide due to the involvement of individuals and networks, partly by misusing religious charity. This study seeks to raise their modus, government countermeasures and challenges in Indonesia. It used terrorist financing theories and a qualitative approach with multi-data collection methods. It found that in the last two decades, terrorist groups in Indonesia, including Jemaah Islamiyah (JI), Jemaah Ansharu Daulah (JAD), and Jemaah Ansharu Khilafah have misused Islamic charities for terrorism actions, including training, falsifying data, purchasing weapons and explosive material, and travelling to conflicting zones. They capitalized on Islamic narratives to cover their terror mission. The Indonesian government has taken strategies and measures to address terrorism financing, such as

ratifying international regulations, making follow-up regulations, establishing taskforce and enforcing the laws, covering investigating leaders, arresting the suspecting leaders and freezing the organizations. However, government efforts still pose several challenges in terms of the sensitivity of the issue, the problems in finding proof, inadequate regulation, poor prevention measures and poor law enforcement in the social media.

Keywords

Misuse, Terrorism, Charity, Modus, government, countermeasure

1. Introduction

1.1 Background

Throughout history, terrorism has posed a significant threat to humanity. This issue has recently garnered increasing concern from the international community, particularly after the Cold War's end and Al Qaeda's rise as a major terrorist organization. With the group's leader Osama Bin Laden issuing fatwas in 1996 and 1998, terrorism has become more widespread and globalized, with political and religious motives replacing earlier ethno-nationalist ones. Terrorist activities have been implemented across borders, not only fighting for separatist ideologies but also opposing forces deemed to be against Islamic teachings and laws, particularly those from the United States, Israel, and their allies (Hoffman, 2006; Hendropriyono, 2009).

Terrorist needs money to finance their actions, including purchasing weapons and explosives, creating falsified documents, training militants, offering bribes, gaining public support and providing financial aid to the families of terrorists. In the last two decades, financing terrorism has become more complicated due to the involvement of individuals, organizations, and international networks. The methods used for financing have evolved from simple charity boxes to more complex techniques like remittances, hawala, hacking online investment sites, and opening crypto wallets. Groups like Al Qaeda and ISIS use various methods, such as collecting donations from supporters, committing robberies, and utilizing technology like digital payment applications (Sulistiyani, 2021). Misusing charitable funds and religious donations for terrorism in Indonesia is not an isolated incident. A study conducted by Matthew Levitt and Michael Jacobson (2008) shows that various terrorist groups often resort to misusing charitable donations through foundations that they form or affiliate with, as well as other means such as internal funds, robbery, kidnapping, hostage redemption, and narcotics trafficking. In recent years, terror groups have tended to raise funds internally rather than seek external support due to security dynamics within and outside their country of operation, as this is deemed the safest approach (Levitt & Jacobson, 2008).

One example of massive fundraising is carried out by Al-Qaeda, which heavily depends on Osama bin Laden's funds. He also sells the narcotics such as opium and heroin to collect donations from groups affiliated with Al-Qaeda (Levitt & Jacobson, 2008). Al Qaeda leaders established global terrorism funding called The Al Haramain Islamic Foundation, which has branches in several countries, including Bosnia & Herzegovina, Pakistan, Comoros Islands, Albania, Afghanistan, Bangladesh, Ethiopia,

Netherlands, Tanzania, and Kenya. UN Security Council issued Resolution No. 1267/2011, which banned the foundation allegedly funded Al-Qaeda in Southeast Asia and Jemaah Islamiyah in Indonesia. Portions of the fund were used to finance the October 2002 Bali bombings that killed 202 lives and injured more than 300 people (US Department of the Treasury, 2004). Another example is also carried out by Hezbollah, an Iranian-affiliated terrorist group classified by the United Nations. The group conducts internal fundraising through its sympathizers in the Lebanese Shia Expatriate Communities and charitable donations managed by Hezbollah-affiliated organizations. In addition, they establish illegal companies engaged in smuggling, narcotics and diamond trafficking, and the establishment of paper companies for money laundering (Levitt, 2005).

1.2 Terrorism Financing in Indonesia

The World Giving Index 2021 has confirmed Indonesia as the most generous country globally, a testament to the Indonesian people's willingness to donate, especially for religious activities. The country's sizeable Muslim-majority population provides excellent potential for fundraising for Islamic religious or philanthropic activities such as zakat, infaq, sadaqah, and waqf (ZISWAF) in 2022, which is estimated to reach around 22.4 trillion rupiahs. Nevertheless, this potential poses a risk for radical activists and terrorist networks who could exploit philanthropy or donations intended for humanitarian aid, disaster relief, or war victims to finance terrorism. Terrorist groups and networks benefited from the favorable Islamic charity condition to collect funds for their terrorist actions since the establishment of the state. Former Indonesian separatist group Darul Islam (DI)/Indonesian Islamic Army (TII), which is considered as the originator of the contemporary Indonesian terrorist, also used Islamic narratives such as *fa'i*, infaq and Ghonimah to collect fund from the people to be misused to fund their operations. Their targets ranged from local individuals to offices and government employees. In West and Central Java, the movement raised 30 million rupiahs annually in 1947. The collected funds were used to finance organizational actions and the living needs of its leaders (Solahudin, 2011). The modus of fundraising through charity boxes or religious donations was also carried out by the Jemaah Islamiyah (JI) in collaboration with KOMPAK (Committee for Mitigation of Crisis), a social organization under the supervision of Council of Dakwah Islamiyah Indonesia (Dewan Dakwah Islamiyah Indonesia/DDII). The collected funds were divided between the two groups; KOMPAK managed humanitarian funds, while JI handled jihad funds. These two groups also agreed on the possibility that the collected humanitarian fund were diverted into jihad funds (Solahudin, 2011).

JI also used the fund to purchase weapons and explosives from the Abu Sayyaf group in Mindanao, Philippines. It was then distributed to JI and Laskar Mujahideen (LM) to support their activities in Maluku Conflict (Solahudin, 2011). This study thoroughly investigates the blatant misuse of religious donations for terroristic purposes in Indonesia during the last two decades. The primary focus is on the notorious extremist groups, namely Jemaah Islamiyah (JI), Jemaah Ansharu Daulah (JAD) and Jemaah Ansahru Khilafah (JAK). The research aims to answer three crucial questions: How is the misuse of Islamic funds for terrorism being carried out, what measures has the government implemented to tackle

this issue, and what obstacles are they encountering? This study aims to uncover this appalling issue and its detrimental impact on the community and the government's counter-terrorism efforts by focusing on the misuse of religious charity by three notorious terrorist and extremist groups; JI, JAD and JAK. It expectedly complements former studies on the issue.

2. Theoretical Frameworks & Method

2.1 Theoretical Frameworks

There are several theories explaining terrorism funding. Mangihot (2020) has identified four primary modes of terrorism financing: donations, misuse of foundation funds, business activities, and collection from crimes. The security officer has identified at least six modes of collecting funds for terrorist groups, such as donations from group members, selling personal assets, robbery or *fa'i*, stealing motor vehicles, online donations, and loan services. Other sources have similarly identified ways of raising funds for terrorism in Indonesia, including funding international terrorist networks, donations from group members and sympathizers, criminal acts, legal business entities, and misuse of institutions and charitable funds. Freeman and Reuhsen (2013) argue that terrorist organizations consider several factors when deciding funding strategy for their operations, such as the policies and laws enforced by security forces and demographic conditions within their country (Freeman & Ruehsen, 2013). Additionally, government corruption, weak legislation and law enforcement, opaque financial institutions, geographical positioning, weak border control, and economic conditions also play a significant role in shaping the funding methods chosen by these groups. This information has been supported by Roth and Sever (2011), Freeman and Ruehsen (2013), and Wibowo (2011).

2.2 Method

This study utilizes qualitative research methods and multiple primary and secondary data collection techniques. The primary data sources are collected from policy documents, provisions, related media documents and reports from various institutions. We triangulated data from this method with interviews with policymakers from the National Counterterrorism Agency (BNPT), Special Anti Terrorism Squad (Densus 88/ AT), and the Indonesian Financial Transaction Reports and Analysis Center (Pusat Pelaporan Analisa, Transaksi Keuangan/PPATK). Names of the informants are withheld for security and privacy reasons. Additionally, we supplemented our primary sources with secondary sources such as books and scientific journals.

3. Result and Discussion

3.1 Modus of Misuse of Religious Charities for Terrorism Purposes

In general terrorist groups or networks have used several modus of charitable activities to garner funds for terrorism, including placing donation boxes with images of children in small stalls like Warung Tegal (PPATK officer, 2022). Moreover, they created fundraising activities with socio-religious and humanitarian aids as the primary fundraising tool to cover terrorist activities, including offline and online

donations (Laksmi, 2022). For example, Jemaah Islamiyah utilizes charity boxes and *infaq* collections during religious programs to finance their activities, including terrorist acts. Law enforcement in Indonesia has identified several groups that misuse religious donations for terrorism financing.

Moreover, a faction within the DI/TII network uses mini-markets and ATMs under the guise of a religious foundation to solicit donations. They often assign members to distribute envelopes in hopes of receiving donations. Radical or terrorist groups prefer the locations as they do not require special permission from the government. Instead, they only need approval from the stall owner. According to BNPT, between 2011 and 2020, at least thirteen charitable organizations provided financial support to terrorist groups both directly and indirectly. They are associated with JI, JAD, and JAK. The organization created a fundraising movement using the following names or brands.

3.1.1 Hilal Ahmar Society (HASI)

The Hilal Ahmar Society (HASI) is a non-governmental organization established in 2011. It is involved in humanitarian assistance in Syria, with the code QDe.147. However, it has been unequivocally identified by the PPATK as a religious donation funds misuser, financing terrorist activities. The UN Security Council has officially listed the HASI as the organizational wing of JI and was involved in several terrorist activities, including recruitment, funding, and facilitating terrorist travel in various cities in Indonesia. HASI raised tens of thousands of dollars in 2012 through a fundraising program to finance humanitarian volunteers going to Syria. However, after the Indonesian government disassembled their activities, HASI split into two groups: Syam Organizer and Golden Future (BNPT officer, 2022).

3.1.2 Abdurahman Bin Auf Foundation (LAZ BM ABA)

LAZ BM ABA is a non-governmental organization directly affiliated with JI. They use charity boxes as their modus of financing terrorism. The boxes are distributed in various cities across Indonesia to collect funds for various causes. The boxes in Jakarta, Lampung, Malang, Surabaya, Temanggung, Yogyakarta, and Semarang are made of glass with aluminum frames. The boxes in Solo, North Sumatra, Pati, Magetan, and Ambon are made of wooden frames. Some of the collected funds have been misused to finance JI activists who have supported ISIS in Iraq, Syria, and Afghanistan under the guise of a program called “Global Jihad”. The collected funds were used to pay the group’s leader, who could earn up to 15 million monthly, plus other facilities. The terrorist group also used the donated funds to send members to Syria for training and fighting (BNPT officer, 2022).

3.1.3 Muslimah Bima Peduli – Mama Charity

Muslimah Bima Peduli Mama Charity (MBP-MC) is a registered organization under the Ministry of Law and Human Rights of the Republic of Indonesia. Furthermore, it is also recorded in the PPATK. Led by Parmila Zulfadyanti, also known as Lala or Midwife Mila, and Muasih as treasurer, MBP-MC utilizes Facebook to raise funds for humanitarian philanthropy through the account numbers of Muslimah Bima Peduli Mama Charity. However, there are suspicions of charitable donations being misused to support the Abu Ahmed Foundation (AAF) activities, allegedly linked to the Al-Nusrah Front for the People of the Levant. This group is known by several other names: *Hayat Tahrir al-Sham*, Assembly for the

Liberation of Syria, Assembly for the Liberation of the Levant, Jabhat al-Nusra, and Al-Nusra Front, operating in Iraq and Syria. Jabhat Al-Nusra is affiliated with Al-Qaeda in Iraq and Syria and is classified as a suspected terrorist organization by the Indonesian police. Therefore, BNPT has requested that Bima Peduli Muslimah - Mama Charity cease its operations, and the public should refrain from donating money to the institution (www.bappebti.go.id).

3.1.4 Coin 4 Syam

The Coin 4 Sham movement began with a community page on Facebook. The prominent figure involved in this movement is Aldian Razak. The Indonesian police named Aldian on the list of wanted people (Daftar Pencarian Orang/DPO) for his involvement in the CIMB Niaga Bank robbery in Medan City, North Sumatra in 2010. In the 2013 grand sermon (*tabligh*) event in North Sumatra, Aldian Razak managed to raise funds of 100 million Rupiah. Additionally, from May to December 2015, the Coin 4 Syam movement raised funds to 300 million Rupiah. Aldian Razak gave the money to one of the Indonesian ISIS combatants, Bachrun Naim, who fought in Syria (BNPT officer, 2022).

3.1.5 GASHIBU (One Thousand Day Movement) and Gubug Sedekah Amal Ummah (GSAU)

The GASHIBU movement has been soliciting funds through community pages on Facebook. Led by suspected terrorist Irkham Fuadi, the movement aims to provide financial support to the families of imprisoned terrorists in Indonesia. However, BNPT has strongly advised the public against donating through GASHIBU and called for the organization to cease its donation activities. GASHIBU has since changed its donation method to GSAU (Gubug Sedekah Amal Ummah). Still, recent reports have revealed that GSAU is attempting to raise funds for the JAD network under the guise of humanitarian aid for the 2022 Cianjur Earthquake. As such, the BNPT strongly advises the public against donating through GSAU, exercising caution, and avoiding contributions to organizations allegedly supporting terrorism (Prabowo, 2022).

3.1.6 Anfiq Center (AC)

The Anfiq Center is a charitable organization suspected of having connections to the Azzam Dakwah Center (ADC), associated with ISIS. The Anfiq Center's main objective is to assist ISIS-affiliated prisoners in reintegrating into society after being released from jail. Anfiq Center collaborates with GASHIBU in fundraising projects for terrorism-related activities. Despite its active Facebook account, BNPT has warned publicly not to donate to this organization (Pal, 2020).

3.1.7 RIS Al Amin

RIS Al Amin is a relatively new charitable organization operated by a couple connected to JAD. The couple are former inmates and members of Harakah Sunni for Indonesian People (Harakah Sunni Untuk Masyarakat Indonesia/ HASMI). BNPT investigation revealed that RIS Al Amin was initially part of the Anfiq Center institution which was suspected of misusing public funds to support halfway houses for families visiting prisoners on Nusakambangan Island. RIS Al Amin also provided transportation for prisoners released from these prisons. BNPT has warned the public against donating to RIS Al Amin to prevent fraudulent activity (Pal, 2020).

3.1.8 Abu Ahmed Foundation (AAF)

The Abu Ahmed Foundation was established in 2014 by Acep Ahmad Setiawan, also known as Abu Ahmad, after his return from Syria to Tasikmalaya. PPATK has identified the group with names, including Abu Ahmed Foundation (AAF), Abu Foundation, New AAF Media, and Alliance Help and Da'wah (AHAD). This group has been linked to Jabhat Al-Nusrah/Al-Nusrah Front and has facilitated foreign combatants' involvement in the Syria conflict since 2014. The foundation received funding from Bima Peduli - Mama Charity through philanthropic advertisements on Facebook (Ramos, 2021).

3.1.9 Azzam Da'wah Center (ADC)

The Azzam Dakwah Center (ADC) was established in 2015 by JAD activist Achmad Romadlan Deny. The center aims to support JAD, known to back ISIS. ADC used advertising on internet pages and the misuse of charity *infaq* boxes with "AD Center" stickers distributed in several restaurants and shops. In this modus, the center raised IDR 90 million to facilitate JAD officials' travel, including providing bombings using modified glass bottles, biscuit tins, and stones with Molotov-type explosives (BNPT officer, 2022).

3.1.10 Infaq Da'wah Center (IDC)

The Infaq Dakwah Center (IDC) is an organization that collects charitable funds for Islamic activities from the community. In 2015, the Center for the Study of Radicalism and Deradicalization (PAKAR) classified IDC as an institution that misused charitable funds to support terrorist groups despite not being directly involved in terrorist activities. IDC used the money to finance the general public, and the wives and children of terrorist prisoners, housing assistance to families of homeless prisoners. Farid Ahmad Okbah chairs IDC and is also the editor-in-chief of Voice of Al-Islam/ VOA-Islam, a news channel considered radical and blocked by the BNPT and the Ministry of Communication and Informatics (Pal, 2020). IDC has recently removed several posts, including Abu Bakar Baasyir's testimony supporting terrorist groups in Indonesia, from their website. In 2022, Farid Ahmad Okbah was convicted and sentenced to 3 years in prison by the East Jakarta District Court (CNN Indonesia, 2022).

3.1.11 Baitul Mal Ummah (BMU)

BMU is a fundraising entity associated with JAD. It was established in In 2015 by Aznop Priyandi, Pepen Pranyoto, and Reza Alfino. BMU used a Telegram group named "Warung Kopi/Warkop" to collect public funds for humanitarian assistance as its cover. However, the security officers have recently uncovered that the funds were misused to train combatants, purchase illegal weapons, including 20 sharp weapons, throwing knives, 29 FN-type of firearm ammunition and three pieces of ammunition for M16-type firearms, as well as attacks against Shia adherents. As a result, the security officers apprehended the institution's leaders and disbanded the organization (Pal, 2020).

3.1.12 Aseer Crue Center (ACC) and Baitul Mal (BM) Al-Muuqin

The Aseer Crue Center (ACC) and Baitul Mal Almuuqin are associated with Jamaah Ansharut Khilafah (JAK). Led by Edi Siswanto, a.k.a. Abu Zubair, ACC provides financial and housing aid to prisoners' families and JAK religious studies organizers and trains potential JAK fighters for terrorism operations

overseas. Although ACC has not directly participated in terrorist acts, it offers support and training to individuals interested in becoming JAK combatants. ACC raises funds through Instagram accounts, including @team aseer and then changed its name to Alif Infaq & Shodakoh after the arrest of its leading managers (Pal, 2020). BM Al-Muuqin is a fundraising group associated with JAK, an ISIS affiliate. The group misused the collected money to support the indoctrination process to JAK followers and sympathizers in Java Island and Madura islands (Expert, 2020).

3.1.13 Aksi Cepat Tanggap/ Quick Response Action (ACT)

ACT is a reputable charitable institution which collects and distributes community funds to Muslims in Indonesia affected by natural disasters, conflicts, and poverty. Recent reports uncovered that ACT leaders misused public funds for personal gain. PPATK stated that ACT misused part of public funds to finance terrorist groups in Egypt and Syria (PPATK officer, 2022). PPATK has forwarded the information to BNPT and Densus 88 AT for further investigation (CNN Indonesia, 2022). Through the Ministry of Social Affairs, the Indonesian government has also taken swift action by revoking ACT's Collection of Money and Goods permit (Chaterine, 2022).

3.2 Government Countermeasures in Addressing the Misuse of Religious Donations for Terror

3.2.1 Regulation Making

The Indonesian government is fully committed to eradicating terrorism and recognizes the significance of taking necessary measures to tackle the issue of terror financing. In line with the rule of law, the government has passed several laws and implemented operational or law enforcement measures to combat terrorism financing. The Indonesian parliament has ratified the International Convention for the Suppression of the Financing of Terrorism, which outlines various forms of terrorist financing, including funding obtained through movable and immovable assets, tangible or intangible, obtained through any means, including digital/electronic means, as well as evidence of ownership or association with such assets or objects, including bank credit, traveler's checks, government-issued checks, remittance orders, stocks, bonds, securities, bank drafts, or letters of recognition.

Following the law, the president has issued Presidential Decree No. 18 of 2017 to prevent Civil Society Organizations (CSOs) from obtaining suspicious funds. The decree stipulates protocols for accepting and providing contributions by CSOs to prevent terrorism financing crimes. This regulation reinforces the guidelines outlined in Law No. 9 of 2013, which outlines the procedures for CSOs to accept donations. To enforce strict control over the misuse of Islamic charity organizations to misuse the public fund for terrorism, The Zakat Charitable Institution (LAZ) and National Zakat Agency (Baznas), BNPT, and PPATK have established Joint Data & Facts Team, which is responsible for conducting thorough background checks and screening organizations that apply for LAZ permits or license renewals. They collect relevant data and facts about the organization or charity, including relationships with other organizations or links with terror groups. Furthermore, the team scrutinizes the financial transactions of specific entities or individuals through PPATK. The Ministry of Religion and Baznas then evaluated report generated with this critical information to determine if permits or license renewals should be

granted. With this task force in place, there is high confidence that religious organizations will not misuse any charitable or religious donations.

To ensure the public's safety and trust, Densus 88/AT as the terrorism law enforcement Squad, is closely collaborating with the Ministry of Religion and the Indonesian Council of Ulama (MUI) to investigate registered charities for potential terrorist involvement. The Ministry has been advised to thoroughly scrutinize all charities, regardless of their legitimacy, to identify any signs of terrorist activity. Donors should know how their donations will be used, and Densus 88/AT will thoroughly investigate their motives. It is within the Ministry of Religion, MUI, and the Ministry of Social Affairs' jurisdiction to oversee fundraising activities for CSOs, including religious organizations (Densus 88/AT officer, 2022).

3.2.2 Law Enforcement

Stringent measures have been implemented by authorities to combat terrorism financing through strict enforcement of regulations. The Indonesian Task Force to combat terrorism financing, established under Law No. 9 of 2013, has thoroughly investigated 24 civil society and non-profit organizations for their potential entanglement to terrorism financing from 2019 until the first quarter of 2022. Eighteen organizations have been officially registered, while 4 are suspected of being involved in terrorism and terror financing without proper registration. Currently, law enforcement officials are taking necessary legal actions against the leaders of these organizations;

1. In 2017, the Densus 88/AT arrested Achmad Romadlan Deny. Leader of Azam Dakwah Center. In 2018 Deny was tried at the West Jakarta District Court where he and his friends were found guilty (BNPT officer, 2022).
2. In 2020, Densus 88/AT dismantled the LAZ AB fundraising scheme through 13,000 charity boxes. Therefore, it is crucial for Densus 88/AT to differentiate legitimate humanitarian activities from terrorism, and intelligence activities are essential to achieve this objective.
3. The security officers have arrested 41 individuals associated with charitable and humanitarian organizations. 25 are from sham organizations, and 16 others are from LAZ BM ABA. In the same year, the Ministry of Religious Affairs of the Republic of Indonesia revoked the license of LAZ BM ABA after it was declared illegal earlier that year (Maharani, 2021).
4. A Densus 88/AT took down 11 people who used social media platforms to fund terrorism between 2017 and October 2022. Notably, these organizations were not officially registered, and as such, they were considered illegal (BNPT officer, 2022).
5. BNPT has successfully frozen all financial assets related to the management or activities affiliated with the Abu Ahmed Foundation in 2021 (Ramos, 2021).

3.3 Challenges

The misappropriation of religious charity donations for terrorist financing is a prevalent problem. Despite implementing regulations and enforcement measures by command agencies, there are still obstacles to overcome to ensure the effective enforcement of terrorism financing laws.

3.3.1 Touching Religious Charity is a Sensitive Issue

Densus 88/AT understands the sensitivity of addressing the misuse of donations for terrorist financing and, therefore, it has chosen not to issue a circular recommendation letter. It is widely believed that charity is intertwined with ritual activities, and to avoid involving the public, Densus 88/AT refrains from contacting donors who contribute to charity boxes. Instead, they focus on tracing the origin of the donation box and the funds collected from it. Their primary goal is to determine whether the funds are being used for humanitarian purposes or terrorist activities. Densus 88/AT values the sanctity of mosques and respects charity boxes circulated within them. The squad only intervenes if donors are aware of their intended use, as their intentions become a critical factor (Densus officer 88, 2022).

3.3.2 Difficult to Show Evidence

The risk of infiltration of funds from terrorist groups in religious charity is high, given the ease of the donation process. Donations can be made in cash and distributed among members, making it difficult for law enforcement officials to detect funds for terrorist activities. Additionally, transferring funds across borders without a trace adds to the complexity of identifying which funds are intended for nefarious purposes.

3.3.3 Inadequacy of Regulations

The Financial Action Task Force (FATF) has highlighted the inadequacy of current laws and regulations regarding non-profits, especially those about terrorism financing. It recommends that the government monitor such organizations for potential terrorist financing closely. As such, the Indonesian government must undertake a thorough evaluation and oversight of these laws and regulations to prevent any potential misuse by terrorist groups.

3.3.4 Less Pressure on Prevention

The current laws and regulations for handling terrorism funding focus more on punishment than prevention. The security officers may take legal action if they find proof that the funds are used to finance terrorism. Current laws need to be revised to prevent the collection of money and goods for this purpose. In other words, current Indonesian rules cannot be effectively used to prevent the misuse of religious charity funds for terrorism. The laws and regulations for money and goods collection do not mandate permits for religious purposes. As a result, some groups take advantage of this loophole by masquerading as foundations or institutions to collect funds. Unfortunately, some of these funds end up being utilized for terrorist activities. Minister of Social Affairs, Tri Rismaharini, has uncovered 176 philanthropic institutions suspected of misusing donation funds. Shockingly, only three of these organizations have been granted permits from the ministry for collecting money and goods. The charity boxes used for donations also lack transparency regarding the donors and recipients of the funds (Hartanto, 2016).

3.3.5 Illegal Organizations and Charities on Social-Media

Social media serves as a platform for various movements, charities, and humanitarian organizations to garner public donations. However, certain elements misuse religious donations to fund terrorism. They even resort to social media platforms to carry out their nefarious activities. These institutions are not

bound by any license, which exempts them from submitting financial statements or undergoing audits related to the public funds they handle. This lack of supervision has made it challenging to govern and monitor their activities, which may result in multiple institutions or organizations utilizing public funds for financing terrorist activities.

4. Conclusion

The misuse of social or religious donations for terrorism purposes has been common throughout the world. Al-Qaeda, Hezbollah, and ISIS capitalized on religious doctrine and symbols to collect money. Al Qaeda established the global Haramain foundation to collect money to fund its terrorist actions. In Indonesia DI /TII, a separatist movement, was considered the originator of Indonesia's Islamist terrorist group also collected money to finance its struggle to establish Islamic State. In the religious conflict in Poso and Maluku, Jemaah Islamiyah used religious charity distributed by KOMPAK to purchase weapons and explosive material from the South of Mindanao for fighting and terror attacks in the Poso and Maluku conflicts. This study complements former studies on the issue. It focuses on the misuse of religious charity by three notorious terrorist and extremist groups, Jemaah Islamiyah (JI) and Jemaah Ansharu Daulah (JAD) and Jemaah Ansharu Khilafah (JAK) in the last two decades. It seeks to find its collection modes, government measures to tackle it and obstacles posed. This study uses Freeman and Ruehsen (2013), and Wibowo (2011) theoretical frameworks to analyze the collected data. They posit that domestic government, legal and security policies influence terrorist organizations in choosing their financing strategies. A qualitative approach with multi-data collection methods was used, including policy documents, media news, and interviews with government policymakers responsible for addressing this crime.

This study found that JI, JAD, and JAK activists have capitalized on Islamic narratives and symbols such as *sadaqah* (charity), Hilal Ahmar, Syam, anfiq, Dakwah and other names associated with Islam such as Ahmad, Addurrahman, and Abu as a cover strategy to collect fund from the public for their terrorism actions. JI leaders established the Hilal Ahmar Society (HASI) to collect money to finance terrorist recruitment and their travelling activities to various cities in Indonesia. Other JI activists established Abdurahman Bin Auf Foundation (LAZ ABM). They put charity boxes in small stalls in several cities in Indonesia to collect money to be used to finance ISIS supporters from JI and JAD. ISIS followers also capitalized on Islamic symbols to create fundraising taglines such as Coin 4 Syam, GASHIBU Gubug Sedekah Amal Ummah (GSAU) (One Thousand Day Movement), Azzam Da'wah Center (ADC), *Baitul Mal Ummah (BMU)*, *RIS Al Amin*, *Anfiq Center*. Coin 4 Syam and GASHIBU, used Facebook to collect money from the donators, while Baitul Mal Ummah (BMU) used Instagram groups for the Islamic charity project. Jemaah Ansharu Khilafah, also a supporter of ISIS, created Baitul Mal (BM) Al-Muuqin) to collect money from their member. Abu Ahmad Foundation, which is linked to Jabhat An Nushro, created a Charity foundation, Muslimah Bima Peduli – Mama Charity, to fund their activist's travel to Syria. Another reputable Charity organization, Aksi Cepat Tanggap (ACT) was also entangled in the

problematic legal case, as it was allegedly an Islamic charity for personal purposes. Some portion of the fund was said to be distributed to terrorist groups in Egypt and Syria. The groups as the Freeman and Ruehsen (2013), and Wibowo (2011), capitalized on loopholes in Indonesian legal system and the grey social religious context.

The Indonesian government has taken strategies and measures to address terrorism financing by ratifying international regulations and enforcing the laws. In 2013 the government ratified the International Convention for the Suppression of the Financing of Terrorism, previously contained in Law No. 6 of 2006. To prevent social organizations from involving in terrorism financing, the president issued Presidential Decree No. 18 of 2017 on protocols for accepting and providing contributions by CSOs. To address possible misuse of religious charity for terrorism purposes, the Zakat Charitable Institution (LAZ) and National Zakat Agency (Baznas) established Joint Data & Facts Team to screen Islamic charity organizations which request license permits and renewal permits-following up on the regulation from 2019 until the first quarter of 2022. Law enforcement agencies have taken legal measures by investigating 24 civil society and non-profit organizations linked to terrorism financing. The security officers have arrested 41 individuals associated with charitable and humanitarian organizations that misused the collected fund for terrorism purposes. Nevertheless, the government still poses several challenges to optimize their efforts in eradicating terrorism financing, including; the sensitiveness of the issue as it pertains to religious matters, the difficulty in finding proof, insufficient regulation, poor prevention measures and poor law enforcement in the social media.

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