

THE IMPACT OF PANDEMIC COVID-19 ON THE ACTIVISM, FINANCIAL AND DIGITAL WELL BEING OF MOSQUE INSTITUTION

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Abstract: *The pandemic driven Movement Control Order (MCO) caused pain to mosque institutins in terms of activities, financial and digital. As the pandemic Covid-19 hit the country in early 2020, mosques were closed, number of congregation reduced, Friday and tarawih prayers were postponed, sadaqah collection dropped, and lesser knowledge based activities or Islamic teachings programmes were recorded due to social distancing order as the authority intended to stop the lethal virus transmission. In certain circumstances, social gathering activities were permitted at mosque; however, with a strict permission and stringent standard operating procedures. Coupled with lack of digital literacy, skills and equipment, as well as insufficient financial resources, mosque's engagement and visibility with larger societal members were also unfavourably impacted. Consequently, mosque institution is not able to carry out its function effectively as a centre of knowledge, centre of economy, and centre of community engagement. The research aims to explain the impact of pandemic Covid-19 towards mosque institutionn. Specifically, this conceptual paper discusses the implication of pandemic Covid-19 on activism, financial and digital well-being of mosques. It explores initial publications like academic articles, news, reports, and ministerial statements about the issue. The findings indicated the impact of pandemic Covid-19 towards mosque institutions' well-being in the three areas i.e. activism, financial, and digital, and the response of mosques' leadership and Muslim community. The study offers conceptual discussion, and generalisation take place cautiously. The value of the research embedded in its intention to assess the impact of pandemic Covid-19 on mosque institutions from three different dimensions namely activism, financial and digital. Moreover, the findings shall enhance the preparedness of mosque institution in those three areas to brace future shock. The findings also shall support the aspiration of SDG 16 in preparing mosque as a peace, justice and strong institution for community.*

Keywords: *Mosques, Activism, Financial, Digital, Pandemic Covid-19*

Introduction

On 31 December 2019, the Wuhan Municipal Health Commission of China reported to World Health Organisation (WHO) about a cluster of cases of pneumonia in Wuhan. Hubei Province. The following day, WHO had set up the Incident Management Support Team (IMST) at headquarters, regional headquarters and country level, placing the global health agency on alert to response with potential outbreak. On 13 January 2020, the authority confirmed a case of Covid-19 in Thailand – the first recorded case outside of China. On 22 January 2020, the WHO mission to Wuhan issued a statement specifying that there was evidence of human-to-human

transmission in Wuhan but more investigation was needed. The WHO Director-General called an Emergency Committee (EC) meeting under the International Health Regulations (IHR 2005) to assess whether the outbreak constituted a public health emergency of international concern. However, the attendees from around the world could not reach a consensus based on the evidence available at the time. The meeting agreed that the committee to be reconvened within 10 days after receiving more information. Subsequently, the WHO Director-General reconvened the EC on 30 January 2020, which was earlier than the 10-day period and only two days after the first reports of limited human-to-human transmission were reported outside China. This time, the EC reached consensus and advised the Director-General that the outbreak constituted a Public Health Emergency of International Concern (PHEIC). The Director-General accepted the recommendation and declared the novel coronavirus outbreak (2019-nCoV) a PHEIC. This is the 6th time WHO has declared a PHEIC since the International Health Regulations (IHR) came into force in 2005. On the day itself, the WHO's situation report stated 7818 total confirmed cases worldwide, with the majority of these in China, and 82 cases reported in 18 countries outside China. WHO gave a risk assessment of very high for China, and high at the global level. On 11 February 2020, the International Committee on Taxonomy of Viruses adopted the official name "severe acute respiratory syndrome coronavirus 2" (SARS-CoV-2). To avoid confusion with the disease severe acute respiratory syndrome (SARS), the WHO sometimes refers to SARS-CoV-2 as 'the COVID-19 virus' in public health communications. Later, on 11 March 2020, WHO declared the Covid-19 outbreak as a pandemic¹.

The contagious Covid-19 virus also impacted Muslim nations and society. Iran, Turkey, and Pakistan were reported to experience considerable outbreak. The first reported case of Covid-19 in the Islamic Republic of Iran occurred on 19 February 2020. Meanwhile, the first reported case of Covid-19 in Turkey was on 11 March 2020. As the results of outbreak, both governments took actions by closing schools, prohibiting social gatherings, temporarily shutting down institutions including mosques, border checking for inter-city travelling, and imposing curfews or lockdowns. Indeed, there was considerable variations in the beginning and the rate of infection development of Covid-19 across Muslim nations. Besides, there was also significant differences in the approaches or strategies taken by the authorities in Muslim world. In addition, there was also substantial distinctions in the manner of the Muslim community responded to the pandemic and government regulations in curbing the transmission.

In Malaysia, the first reported case of pandemic Covid-19 was verified by the Minister of Health on 25th January 2020, involving three Chinese, who had entered the country via Johor from Singapore on 23rd January 2020. The first case involving Malaysian was recorded on 4th February 2020, after arriving from China. The first transmitted local case was confirmed on 6th February 2020. On 16th March 2020, the

Prime Minister announcement the Movement Control Order (MCO) for 14 days from 18th March to 31st March 2021 through Prevention and Control of Infectious Diseases Act 1988 and the Police Act 1967, as Malaysia recorded cumulative case of 553. During the announcement day, 95 of 125 new reported cases were related to religious gathering programme at Sri Petaling Mosque in Kuala Lumpur. As of 31 December 2020, the accumulated cases were 113,010, 471 deaths, 88941 recovered cases, and 23598 active casesⁱⁱ.

On the same day of 16th March 2020, the Minister at Prime Minister Department in charge of Islamic Affairs, had made the ministerial media statement ordering the postponement of all activities at mosque institutions covering the period of 17th until 26th March 2020. This covered daily congregational prayer and Friday congregational prayer. The decision was made after the briefing by the top officials of the Ministry of Health at the Special Muzakarah Committee Meeting on 15th March 2020 at the Pulse Grande Hotel, Putrajayaⁱⁱⁱ. The recommendation and decision was consented by the Supreme King of Malaysia. According to List 2, 9th Table of the Federal Constitution, along with Article 3 and Article 150 (6A), as Islamic affairs is states matters and jurisdiction, the ministerial media statement informed that the order was enforced to all mosques and 'surau' of Federal Territory, and shall leave the matter to states Islamic authorities for final decision of enforcement and implementation. Eventually, all states adopted the same measure and announced the similar actions. In fact, the state of Perlis through its Majlis Agama Islam dan Adat Istiadat Melayu Perlis^{iv} had ordered the postponement of Friday prayers on 13th March 2020, and replaced by Zuhur prayer. The order was signed and consented by the State Regent, who is also the Chairman of the council. In addition, the ministerial media statement also mentioned that the management of deceased due to Covid-19 should follow the decision adopted at the 107th National Muzakarah Fatwa Committee meeting on 10th and 11th February 2015.

In order to contain the transmission of the lethal virus, the government extended the MCO to second phase until 14th April 2020, followed by the third phase until 28th April 2020, and the fourth phase until 12th May 2020. As of 9th May 2020, Malaysia had confirmed 6,535 cases and 107 deaths, with 4,864 recovered^v. Since then, mosque institutions across Malaysia experienced various stages of situation, depending much on the development and progress of pandemic, as well as the MCO. In fact, mosque institutions still face varying degree of phases, consistent with the conditions in National Recovery Plan. The Islamic authorities and the implementation agencies, from time to time issued various *fatwa* (Islamic decrees), circulars, guidelines, procedures regarding the conduct of Islamic activities and other related activities at mosque institutions, dependable with the embrace of new norms and new normal. The year 2020 and 2021 marked the postponement or adoption of new norms in the performing of terawih congregation during the holy month of Ramadhan, the conduct of Aidilfitri and Aidiladha congregational prayer. Islamic knowledge related

programmes were also postponed, or migrated to digital platform. The following Table 1 summarises the implementation of movement control order by Malaysia authorities, as an effort to curb the transmission of the lethal Covid-19 virus

Table 1. Chronology of Movement Control Order in Malaysia 2020-2021

Category	Phase	Period
MCO 1.0	Phase 1	18.3.2020 – 31.3.2020
	Phase 2	1.4.2020 – 14.4.2020
	Phase 3	15.4.2020 – 28.4.2020
	Phase 4	29.4.2020 – 3.5.2020
Conditional Movement Control Order (CMCO)	Phase 1	4.5.2020 – 12.5.2020
	Phase 2	13.5.2020 – 9.6.2020
Recovery Movement Control Order (RMCO)	Phase 1	10.6.2020 – 31.8.2020
	Phase 2	1.9.2020 – 31.12.2020
Emergency beginning 11.1.2021	Phase 3	1.1.2021 – 12.1.2021
MCO 2.0		13.1.2021 – 31.5.2021
MCO 3.0/ "Total Lockdown"	Phase 1	1.6.2021 – 14.6.2021
	Phase 2	15.6.2021 – 28.6.2021
National Recovery Plan (NRP) Emergency ending 31.8.2021		1.7.2021 onwards

Source: Authors' compilation

The pandemic Covid-19 and the response to curb the transmission through MCO had resulted various impacts to mosque institutions. Consequently, mosque institution was not able to carry out its function effectively as a centre of knowledge, centre of economy, centre of brotherhood, and centre of community engagement. Therefore, the situation raised a question of what is the impact of pandemic Covid-19 and the Movement Control Order on mosque institution? Specifically, what is the impact on activism, financial and digital aspects? Hence, this paper aims to conceptually discuss the effects of pandemic Covid-19 in three aspects, with a special attention to mosque institutions in Malaysia.

Method

The conceptual analysis was prepared by reviewing publications like academic articles, news, reports, and ministerial statements about the impact of pandemic and movement control order on mosque institutions. The focus of review was on pandemic Covid-19 impact towards activism, financial, and digital well-being of mosque institutions. To find news, reports and ministerial statements on the subject, Google was utilized to find news reports for Muslim country. The search location was set to the country of interest and searches were conducted pairing the country name with the keywords "mosque", "COVID-19", "coronavirus", "pandemic", "impact", "financial",

“digital” and “activism”. The first ten pages of search results were screened and relevant articles were opened to look for indication of impact. Impact was then categorized as being by activism, financial, and digital. The study also explores academic publication such as journal articles and conference proceedings that explained the impact on pandemic on mosque institutions around the globe in terms of activism, financial and digital.

Discussion

The mosque is a very important institution in the development of Islam and its people. The first thing Rasulullah S.A.W. did after migrating or *hijrah* from Makkah to Madinah was to build a mosque named Quba 'Mosque. Since then, the mosque institution has become a place of worship for all Muslims and is a center for the spread of Islamic da'wah and knowledge. In Malaysia, the Muslim community is a close-knit community and mosque institution plays a vital role in this ecosystem, serving as centres where Muslims congregate for a range of activities including congregational prayers, religious classes and even social events such as weddings. However, the pandemic Covid-19 had caused mosques and the communities to confront increasing and unprecedented pressures to adapt and evolve. In order to combat the spread of COVID-19, a large number of Islamic countries including Saudi Arabia, Iran, Turkey, Singapore, United Kingdom, Morocco, Indonesia, and Malaysia had put restrictions on religious congregations and gatherings^{vi vii}. **Furthermore, during the movement control order period, mosques had been disallowed to conduct five daily congregational prayers, weekly Friday prayer, annually Eid prayers, corpse prayer was replaced by gaib prayer, and many other religious and social activities^{viii v}**. The next sub-sections discuss conceptually the impact of pandemic Covid-19 on mosque activism, financial, and digitalisation; particularly in the context of Malaysia.

Impact of pandemic on mosque activism

At the beginning of the pandemic Covid-19, the first impact felt related to religious mass gathering of *tabligh* at Sri Petaling Mosque. The situation took centre stage when the International Health Regulations (IHR) of Brunei informed its counterpart in Malaysia about a positive case was verified and confirmed after attending the gathering from 27th February to 1st March 2020^{ix}. The gathering was reported to receive more than 10,000 participants from multiple countries^x. Subsequently, the case created new cluster of local transmission, and resulted sharp increase of new cases with more than 50% of cases associating with the gathering participants or close contacts^{xi}. The case showed that gathering of religious activities at mosque institution has a potential to transmit the lethal virus, and created new cluster. From the experience at the beginning of the pandemic, the Islamic authorities have taken proactive measure to

postpone Friday congregational prayer, daily congregational prayer, and other religious and social activities at mosque institutions such as *terawih* congregational prayer, breaking fast, and delivery of *kuliyah*, *taʿkirah* or lecture.

The decision to close mosque institution and prohibition of all worshipping and assembling activities was further supported by the spike of cases at Bandar Baru Ibrahim Majid (BBIM), Simpang Renggam, Kluang. As a result, the Kluang District Health Office (Pejabat Kesihatan Daerah Kluang) declared the outbreak on 18th March 2020, followed by the Enhanced Movement Control Order (EMCO) beginning 28th March until 28th April 2020 where 193 cases and 4 deaths were recorded^v. Further assessment showed that the three index cases involved participants from the religious gathering at Sri Petaling Mosque, and after returning, they were frequent attendees of daily congregation prayers and religious classes at the local mosque (*Al Huda Mosque*), and it contributed to 38.3% of risk factors (the third contributing factor, after attendees of wedding ceremony (54.9%), and close household contacts (50.8%).

Around the globe including among Muslim nation, similar restrictions was enforced. In Saudi Arabia, worshippers were not allowed to enter Mecca's Grand Mosque (*Masjidil Haram*) nor the Prophet's Mosque (*Masjidil Nabawi*) in Medinah, the top two most sacred mosques for Muslims, since the authorities had suspended prayers beginning 19 March 2020, as part of strategies to break the spread of the virus. Other restrictions including banning of worshippers to pray near the Kaaba, the cube-shaped structure in the centre of the Grand Mosque's courtyard which Muslims across the world pray towards; and a ban on the Umrah pilgrimage, which seven million Muslims perform every year. In addition, the call to prayer had included a line at the end asking people to perform prayers at home. Additionally, there were no Friday prayers and sermons at these two most important mosques in Muslim world. Furthermore, the Saudi Arabia authorities imposed a 24-hour curfew in Mecca and Medina on April 2, forcing residents to stay home at all times other than to buy food, necessities, or access medical care. Similarly, at the Al-Aqsa mosque, the third most sacred mosque for Muslim after the *Masjidil Haram* and *Masjidil Nabawi*, daily prayers were suspended on 23 March 2020. Besides, worshippers were not allowed to attend the Friday prayers and sermon, except for officers and employees of the Mosque. Access was also prohibited to the nearby compound of Al-Aqsa mosque including the site, where Muslim believe Prophet Muhammad s.a.w began the night journey during the *Isra' Mikraj*. Similar banning of activities at mosque took place at Turkish Fatih Mosque (16 March), the United Arab Emirates' Sheikh Zayed Grand Mosque (16 March), Iraq's Moussawi Grand Mosque (17 March), East London Mosque (24 March), and the Islamic Culture Centre of New York (24 March)^{xiii}. Such restrictions had followed the curfew or fully lockdown or partial lockdown order by respective governments.

Nevertheless, the mosque leaders and Muslim community learnt fast, and took up necessary actions to ensure the continuity of mosque activism despite of threat from the lethal virus. A survey^{xiiii} which involved 400 respondents in 190 cities from 60

countries (inclusive Malaysia), evidenced the continuous accessibility, engagement and adaptability of mosque institutions and Muslim community. Even though the pandemic caused difficulties and disrupted the mosque activism, it had created and emerged resilience among mosque institutions leadership and Muslim community. The study revealed that (1) majority of mosques in cities are open for private worship, even though almost half of those mosques had their congregational prayers disrupted, (2) More than one-third of respondents are very satisfied with the level of communications and information provided by mosques, and (3) quick adoption of required measures to ensure the safety of the worshippers. **Despite of mosque closure order, its function as centre for community had not stopped. Several initiatives had been organised to ease the effect of Covid-19 on the community^{xiv}. Religious and health authorities had formulated standard operating procedures that balance the requirements of religious or ritual conduct and the necessities to safeguard public health interest and safety^{xv}.**

Though many mosques had prohibited mass gatherings, the roles in educating society on spiritual elements were kept intact. For example, mosques had called Muslims to prayers by replacing the text “come to pray” with “pray in your homes” in their *azan*^{vii}. Besides, mosques had continued offering spiritual guidance to community, by broadcasting Friday sermon and prayers on loud speakers or local radio channel. Meanwhile, at some locations, daily congregational prayers were still permitted by imposing new norms guidelines among worshippers^{xvi}. These activities had kept the strong bonding between mosque institutions and community. In addition, several mosques had played significant roles in helping community to confront the pandemic Covid-19 and restriction orders physically, emotionally, spiritually and psychologically. For example, in Kenya, health professionals like psychologists, societal leaders and mosque-goers conducted workshops to assist affected community members in reorganising daily life due to pandemic and lockdown^{xvii}. Several studies had evidenced a significantly positive relationship of spirituality engagement and morale, positive experience, happiness, and life satisfaction^{xviii}. Additionally, multiple studies confirmed that connecting to mosques was spiritually and socially rewarding^{xix}.

In the context of Malaysia, with the drop of reported cases by April 2020, had prompted the government to relax the Movement Control Order, and had introduced the Recovery Movement Control Order (RMCO) beginning 10th June 2020 until 31st March 2021. With the implementation of RMCO, despite the mass gathering of religious activities was still banned, gathering of limited number of congregants (not more than 30-40 people or one-third of seating capacity, depending on state’s ruling) were allowed at mosques and selected suraus while complying to standard operating procedures such as social distancing, performing ablution at home, using own’s prayer mat, no gathering after prayers^{xx}. Subsequently, the level of activism at mosque

institution turned stronger, and at certain state, Friday congregational prayer was permitted.

Despite of order of mosque institutions and restrictions of social gathering including congregation or communal prayers in some Muslim countries, there were reports on defying the orders. Some oppositions were met with violence clashes. There were 16 countries for which resistance to physical distancing was reported by authorities (etc., Bangladesh, Djibouti, Egypt, Indonesia, Iraq, Islamic Republic of Iran, Mali, Morocco, Niger, Nigeria, Pakistan, Senegal, Somalia, Syrian Arab Republic, Sudan and Turkmenistan). Of these 16 countries, 11 had small outbreaks and 9 had outbreaks categorised as starting late. In Morocco, Niger and Senegal, some resistance to the restriction had escalated to protests and violence with the public and in some cases religious leaders being detained. In Iraq, Nigeria, Senegal and Somalia there was a mixed response from religious leaders; for instance, in Somalia some militant religious leaders have spread misinformation on the closure restrictions^{xxi}.

Impact of pandemic on mosque financial

The mosque institution is the sacred place for Muslims around the world. Muslims perform various rituals of worship such as congregation prayers, Friday prayers and religious lectures, forum and classes. Not limited to rituals activities, mosque institution does carry out various social based activities including helping the poor, orphanage, and socially vulnerable groups within the surrounding community. All these spiritual and social activities are consistent with the function of mosques as a place to develop Islamic propagations^{xxii}. In order to implement those activities, mosque institution needs funds. Pre-pandemic, mosque institution depends on donation, *sadaqah*, or *infaq* from congregates – particularly from Friday congregational prayer. With the impact of pandemic Covid-19, and the continuous Movement Control Order, the presence of congregates had reduced, eventually had impacted the collection of fund^{xxiii}. It had imposed challenges for mosque institution to meet its operational expenses, and assisting the needy surrounding community. The challenges were significant for *kariah* or community mosques; especially at rural area. The situation was different for mosque institution under the governance of Islamic authorities such as the National Mosque, state mosques, royal mosques, and district mosques, as these institutions receive annual allocation or budget. The similar situation applied to institutional mosque (*mosque managed by other institution like statutory bodies, universities or agencies*). In Selangor, the state government had agreed to allocate RM 3 million to support payment of mosques and *surau* officers' allowances, so that the groups continue to receive the same amount of pre-pandemic period^{xxiv}.

One of the crucial expenses for mosque institution during the pandemic was complying the safety measures by health and religious authorities such as buying face mask, sanitizer and sanitising expenses when there were confirmed reported case

involving congregation. In order to facilitate the management of funding, several religious authorities like the state of Perak had introduced guidelines on the utilisation of funds^{xxv}. Generally, the guideline was consistent with the principle of general *waqf* or general *infaq*, which can be utilised for general purposes or aims including supporting pandemic related compliance cost. However, for specific *waqf* or specific *infaq* fund, such utilisation was not approved. Furthermore, there were several non-profitable organisation like the Muslim Volunteer Malaysia who had helped 150 mosques and *surau* especially in rural areas to conduct cleaning and disinfecting works on voluntarily basis, or by sponsoring the cost carried out by the outsourced vendors or contractors through the project called *Taharah COVID-19: Sanitasi Masjid dan Surau*^{xx}. Besides, in the state of Pulau Pinang, its Zakat Pulau Pinang had distributed RM 500 to each mosque and RM 300 to each *surau* for carryout cleaning and disinfecting activities, in compliance to new norms requirements by health authorities^{xxvi}.

A report^{xxvii} described that the collection for mosque funds around the state of Selangor dropped by 95% due to the impose of pandemic driven MCO. Some mosques and *surau* reported difficulty to meet monthly operational expenses as number of congregation were restricted during the month of Ramadhan. Pre-pandemic period, provided opportunities for mosques and *surau* committee to drive aggressive donation campaigns and initiatives, as Muslims took the opportunities of the blessed month to make greater *sadaqah*, and *infaq*. The collection did not only help the mosques and *surau* to meet the expenses of enliven or *pengimarahan* programme during the fasting month; but the surplus of the collection had enabled the committees and officers to meet commitment of subsequent months. Despite of less utility expenses due to closure of mosque institutions and less of activities, the savings was not significant. In addition, several mosque leaderships had decided to manage the operational expenses by revising and reducing manpower like general workers, and security guards, or slashing the monthly allowance by 50%, as the weekly collection from *sadaqah* and *infaq* dropped significantly^{xxviii}. Some mosques had received special contribution, *zakat* and donation for corporate entities, statutory bodies, and agencies to continue its activism and meeting the operational costs^{xxix}. Additionally, in the state of Perlis, its state Islamic religious council had allocated RM 765,000 among 102 community mosques as an emergency fund to assist the needy groups, and it was expected to ease 5,100 beneficiaries^{xxx}.

Impact of pandemic on mosque digitalisation

Digital or digitalisation is seldomly included in the context of mosque governance or administration. Even, in the Standard Penarafan Masjid Malaysia (SPMM), an indicator of mosque performance formulated in 2009 by the Jabatan Kemajuan Islam Malaysia (JAKIM) with the assistance of Unit Pemodenan Tadbiran dan Perancangan Pengurusan Malaysia (MAMPU), Prime Minister's Department, the

digital aspect is a sub-set of facilities or infrastructure indicators^{xxx1}. The other three performance indicators are governance, activism, and environment. The existing indicators seek the digital facilities at mosques such as computer labs, multimedia, WIFI, audio-visual facilities, online references, banking kiosks, electronic payments, and the database of congregation. Nevertheless, the gradual efforts by Islamic religious authorities and mosque governing committee before the pandemic, had to some extent improved the level of digital preparation for mosque institutions. The initial and gradual efforts with the aim to upgrade the mosques facilities and in meeting the SPMM requirements, later brought benefits to mosque institutions, congregation and surrounding community in dealing with pandemic Covid-19. However, more need to be done to improve the digital literacies and resources of mosque institution, especially in preparing for future shock or crisis. During the pandemic, the limited digital literacies and resources was found crucial to ensure connectivity of mosque institutions with community in terms of education and financial.

During the pandemic, despite of the closure, several mosques had provided religious education to Muslim community in meeting their religious and spiritual needs, and had nurtured positive values, attitudes and behaviour. Religious classes or *kuliyah* went to livestreaming platforms such as radio, video conferencing, Youtube or FB Live. Besides, mosque institution had developed various programmes on digital platform for the benefits of Muslims community and larger segment of audience such as livestreaming supplication, *tadarrus* (group recitation of Quran), and religious talks. In short, Islamic preachers, mosque officers, and teachers (*Ustaz and Ustazah*) at mosques had adopted new approaches of online religious classes or guidance session^{xxxii}. At Al-Aqsa mosque in Baitulmaqdis, the Friday prayers and sermon was made livestreaming, as part of the effort to continue educating and engaging community during the pandemic Covid-19. A similar arrangement was made by several regional and local mosques in Saudi Arabia. In many societies, mosque had formulated engagement method by using alternative approaches such as digital technologies or new media to assist community in need^{xxxiii}. For instance, a mosque in Philadelphia of the United States of America had proceeded to feed children who used to getting food from the mosque before the lockdown^{xxxiv}. Some mosques had provided grab-and-go meal or delivery of meals to needy families or residents including among non-Muslims. In Malaysia, the initiatives by several mosques were supported by public agencies and non-profitable entities through utilising of social media networks^{xvii}.

Moreover, as the pandemic eased, number of activities at mosque institutions were allowed with the strict procedures or new norms. In order to facilitate the crowd or congregation management, while complying with the health authorities' instruction, several digital initiatives took place. For instance, to attend Friday prayers and sermons, worshippers must register in advance. Therefore, the mosque governance committee

deployed QR code, google form, and mobile apps to accommodate registration. The digital platform also allowed the authorities to monitor and control the crowd. With the introduction and enforcement of *MySejahtera* – the dedicated application developed by the Malaysian Ministry of Health, digital literacies, digital accessibility and digital equity has emerged as important elements in the governance of mosque institutions. In addition, some mosques with WIFI facilities like Masjid Kariah Paroi Jaya in the state of Negeri Sembilan and Masjid Jamek Kampung Slim in the state of Perak, had enabled children to continue their formal education and learning process as Malaysian adopted the digital learning concept or “*Pengajaran dan Pembelajaran di Rumah (PdPR)*”. This had ensured the free of charge connectivity of marginalised group of children at every locality with respective teachers, educators and lecturers during the pandemic and MCO seasons. In fact, the Islamic Department of Perak had provided free internet access through 58 mosque institutons around the state in supporting the digital learning activities for needy children.

During the pandemic, mosque was much more than just places of worship. Mosque had provided much-needed community services like supplementary education, welfare and aid, counselling and even career, or legal advice. Mosque had helped children with out-of-school clubs and classes, supported women and the elderly, and was hubs for charity and interfaith work. Most mosques had little to no cash reserves, and survived simply on collection bucket donations from one Friday prayer to the next^{xxxv}. A study showed that the pandemics have economic effect in terms of lesser collection of zakat by Unit Pengumpul Zakator – the Zakat Management Unit at Mosque (UPZ Masjid) of Indonesia^{xxxvi}. Others relied on larger, one-off donations received during the month of Ramadan to stay afloat throughout the pandemic. However, this was just short-term solutions. In the long term, mosques must work to be financially independent and sustainable. One of the ways is enhancing the endowments and *waqf* combined with sound financial management, investment, and technology applications; thus ensure that mosques can weather any storm, and continue to provide the support to community^{xxxix}.

Furthermore, from Malaysian perspective, the financial aspect of mosque institution should take the opportunities and the unique advantage of the country being home to a vibrant Islamic financial industry across all segments including banking, *takaful* (Islamic insurance), and asset management, as well as Islamic social institutions and non-governmental organisations leveraging Islamic financial instruments. Its robust regulatory environment, well-established Islamic financial community, increasingly influential and affluent population, unshakeable government commitment to Shariah finance, and foresight as well as willingness to adapt, lay the foundation for a fertile Islamic fintech sector^{xxxvii}. Financial technology or fintech, which is technology-based financial services has become a major role player in enhancing the effectiveness and efficiency of financial services. The global financial industry has evolved significantly with the impact of technological innovation. As a

developing nation of about 32 million, where over 77% of its population are urbanised and are growing in affluence, fintech is steadily gaining mainstream prominence with considerable promise for expansion. The key to an effective fintech ecosystem is a collaborative environment comprising traditional incumbents and “disruptive” fintech players. It is about leveraging on Islamic social finance instruments as well as small and micro start-ups, such as mosque, Islamic cooperatives, Islamic asset managers including Tabung Haji and Permodalan Nasional, *zakat*, *sadaqah* and *waqf* bodies in Islamic fintech dialogues, strategy, and action plan. Next is to orientate communication and engagement into Bahasa Malaysia medium in order to involve micro and small start-ups into ecosystem. Two different Islamic Peer-to-Peer (P2P) models, namely Mudhārabah (equity-based) and Murābahah (sale-based) based crowdfunding models^{xxxviii} can be further promoted to zakat, waqf and sadaqah Institutions inclusive of mosques. Furthermore, the impact of fintech also had changed the social finance sector such as zakat institutions. For example, in Malaysia, during the old days, people have to pay zakat or to collect the zakat as counter. Nevertheless, with the help of various technology-based financial services such as online banking, mobile banking and FPX (Financial Process Exchange) where the payment can be done in real time directly from ones’ internet banking^{xxxix}. The similar benefits of fintech can be extended to *waqf* and *sadaqah* institutions like mosques; hence, mosque is no longer rely on daily or weekly congregation to put *sadaqah* into bucket. It also enables mosque to enjoy steady revenue, and continue to carry out educational activities and *dakwah* without disruption, even to extend monetary and non-monetary assistance to community without worry of turbulence hour like pandemic Covid-19.

Conclusion

The conceptual analysis provided initial understanding on the effect of pandemic Covid-19 on mosque institutions’ activism, financial and digital well-being, particularly in Malaysia. The pandemic had resulted decrease of activism level at mosques due to authorities’ instruction of temporarily shutting down public spaces in curbing the transmission of the lethal virus. Hence, there was no prayers congregation, no social activities and no gathering related programmes at mosques. The closure instructions had also impacted the reduced of other religious knowledge based events such as *kuliyah*, *tazkirah*, and teaching. Without congregation presence and community gatherings, it had badly affected the collection of mosque institutions via *sadaqah*, *infaq* or donation. With the reduced collection, the pandemic Covid-19 had impacted the financial resources of mosque institutions. It had limited the ability of mosque institutions to extend monetary and non-monetary assistance to the surrounding community. Additionally, to survive the pandemic situation, some mosque institutions had carried out austerity measures such as decreasing the allowances for officers and supporting staff or reducing number of activities or the allocation for programmes. Furthermore, the pandemic Covid-19 revealed the lack of preparedness in terms of digital literacies,

resources and accessibilities of mosque institutions.

Nevertheless, despite of the inability to perform the common functions, mosques had responded with improvised strategies. These were enabled as the authorities relaxed some of the restrictions, and as the situation moved to recovery period. Mosques had adopted innovative plans to continue executing their roles as center of worship, center of brotherhood, and center of education and center of socioeconomic. They too have created suitable ecosystem that attracts people to stay connected with mosque or see mosque as a centre that they could refer to, or seek help from. In addition to operating as a worship centre, mosques in many places have been functioning as centre for social activities. Moreover, mosques with substantive economic resources provide free meals, organise entrepreneurial initiative, and initiate coordinated welfare projects to benefit multiple segments of groups during and post pandemic^{xxxxi}. In ensuring its effective functions, mosques should retain their good engagement with the surrounding communities, taking their spiritual, social, or economic expectations into account of. In ensuring consistent digitalisation progress, mosque institutions shall continue enhancing the digital literacies of the committee leaders, officers, volunteers and community members. Besides, the right upskilling and reskilling initiative shall continue in ensuring the success of post pandemic recovery efforts^{xl}, as well as any future crisis like movement restriction, curfew or lockdown^{xvii}. Hence, mosques' good level of preparation is crucial in confronting any future untoward scenarios.

Future study shall be conducted to quantify the effects, and make a comparative of pre against post pandemic impacts. Besides, new investigation shall take into account multiple sociodemographic settings of mosque institutions in responding the pandemic Covid-19 impacts in terms of activism, finance, and digital. For example, in Malaysia, mosque institution is classified into several categories such as national mosque, state mosque, royal mosque, district mosque, and 'mukim' or *jamek* (county) mosque. Each category has its governance structure, thus affecting its resources availability and accessibility. In addition, mosque may be located in urban, semi-urban or rural areas with variation of influence and support of stakeholders, communities, and congregation. The response towards pandemic by mosque institution also varies, depending on the size of fund, the size of governance committee and the number of years of establishment. In addition, future study also shall warrant a comparative analysis on the impacts of pandemic Covid-19 on mosque institutions in terms of activism, finance, and digital among Muslim countries.

Overall, the initial findings of the conceptual paper provides the first platform to transform mosque institution in Malaysia into regional Centre of Excellence (CoE) for digital competencies; hence improving activism and financial aspects. The CoE aspiration is consistent to the 10th Key Economic Growth Area of Shared Prosperity Vision 2030. The strengthening of digital aspect in mosque institution shall enhance

the role of mosque as centre for global learning and micro-credentials of Islamic learning, cultures and art via leveraging digital capacity and capability, as indicated by 10-10MySTIE, which is consistent with the aspiration of the 16th United Nation's Sustainable Development Goal, a peace, justice and strong institution for community.

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