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THE REGULATORY-GOVERNANCE-DATA NEXUS: A SYSTEMIC ANALYSIS OF ZAKAT'S RESPONSIVENESS IN ADDRESSING DISTRIBUTION INEQUALITY AND MUSTAHIK DATA DEFICIENCIES IN INDONESIA

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ABSTRACT

This study aims to analyze how Indonesia's zakat regulatory architecture and governance model fundamentally contribute to distribution inequality and mustahik data weaknesses, with impacts escalating during humanitarian crises. Employing qualitative library research, we critically analyze Law No. 23 of 2011, institutional reports, and academic literature through thematic analysis. Findings reveal the root problem is a fundamental design flaw in the law, specifically BAZNAS's dual role as regulator and operator, which creates competitive governance and directly inhibits creating an integrated national mustahik database ('single view of mustahik'). Consequently, crisis responses become ad hoc, slow, and prone to inaccuracy. As a conceptual study, these findings require empirical validation, suggesting future field research and comparative studies. Practically, we recommend legislative revision adopting a "Central Bank Model" to separate regulatory and operational functions, a prerequisite for building crisis-responsive zakat governance. Socially, effective reform can enhance welfare through equitable distribution, accelerated poverty reduction, and strengthened community resilience. This article's originality lies in its novel synthesis connecting regulatory failure, governance, data fragmentation, and crisis performance into one clear causal chain, providing a comprehensive framework for systemic reform.

Keywords: *Zakat Governance, Zakat Regulation, Humanitarian Crisis, Zakat Distribution, Mustahik Data*

I. INTRODUCTION

Indonesia faces chronic and multidimensional humanitarian challenges. Geographically, the nation exhibits high vulnerability to natural disasters; National Disaster Management Agency (BNPB) data records 2,846 disaster events through November 2025, affecting over 5.5 million people.(National Disaster Management Agency (BNPB) 2025) Concurrently, structural poverty remains a critical issue, with 23.85 million people (8.47%) living below the poverty line as of March 2025.(Statistics Indonesia (BPS) 2025b) This dual vulnerability context, frequent disasters, and entrenched poverty demand a more strategic role for zakat. As an instrument of Islamic social finance, zakat must no longer function merely as temporary charity but should transform into a fundamental and systemic social safety net capable of simultaneously addressing both acute crisis shocks and structural poverty.(World Bank 2024)

Data from the National Disaster Management Agency (BNPB) confirms the magnitude of humanitarian challenges confronting Indonesia. Throughout 2024 alone, natural disasters caused 8,136,271 people to suffer and become displaced, while damaging over 80,000 housing units.(National Disaster Management Agency (BNPB) 2025) This alarming trend continued into 2025, with 2,846 disaster events recorded through November, impacting more than 5.5 million people.(Statistics Indonesia (BPS) 2025b) Detailed analysis of disaster patterns reveals uneven vulnerability distribution, with regions like West Java, Central Java, and East Nusa Tenggara being the most frequently affected. Hydrometeorological disasters such as floods, landslides, and tornadoes remain predominant, accounting for over 80% of total disaster events, exacerbated by climate change impacts.(World Bank 2024) The resulting economic losses reach trillions of rupiah, destroying not only physical infrastructure but also disrupting community livelihoods, particularly in the agriculture and fisheries sectors. These figures represent more than mere statistics; they reflect systemic vulnerability requiring integrated and sustainable responses. The escalating frequency and intensity of disasters underscores the urgency to develop a more comprehensive disaster management system where zakat can play a strategic role as part of rapid response mechanisms and long-term rehabilitation.

Statistics Indonesia (BPS) records that as of March 2025, Indonesia's poor population reached 23.85 million people or 8.47% of the total population.(World Bank 2024) Crucially, natural disasters do not create poverty from scratch but rather exacerbate, accelerate, and exploit pre-existing vulnerabilities. Analysis of BPS and BNPB data demonstrates that Indonesia's crises are chronic rather than merely acute. This structural poverty is reflected in high interregional inequality, where poverty rates in Papua reach 26.56%, compared to 7.82% in West Java.(Statistics Indonesia (BPS) 2025d) Furthermore, labor market vulnerability is evident in the substantial proportion of informal workers, reaching 58.42% of the total workforce, who generally lack adequate social protection.(Statistics Indonesia (BPS) 2025a) Structural factors such as access to quality education, affordable healthcare services, and adequate basic infrastructure remain primary constraints hindering socioeconomic mobility. Within this context, zakat should not focus solely on short-term consumptive assistance but must address the root causes of structural poverty through comprehensive and sustainable empowerment programs, while collaborating with government programs to enhance poverty reduction effectiveness.

Within this dual-challenge context, zakat can no longer be positioned merely as an emergency charitable instrument. As a pillar of Islamic social finance, zakat is theoretically designed to function as a fundamental and systemic social safety net. Zakat's financial potential is significant, with BAZNAS reports indicating national zakat potential reaching IDR 327 trillion annually, though actual collection realization only reached approximately IDR 30 trillion in 2024.(National Zakat Board (BAZNAS) 2024b) Philosophically, zakat embodies principles of progressive and sustainable wealth distribution, aligned with maqasid shariah in preserving wealth (hifzh al-mal) and life (hifzh al-nafs).(Qardhawi 2011) Ideally, zakat should simultaneously address two problem dimensions: first, overcoming structural poverty through sustainable economic empowerment programs; second, mitigating humanitarian crisis shocks through integrated rapid response mechanisms. Zuhri's study (2024) demonstrates that well-managed zakat distribution significantly contributes to achieving Sustainable Development Goals (SDGs), particularly poverty eradication and inequality reduction.(Zuhri 2024) Thus, zakat possesses the theoretical capacity to function as a comprehensive development instrument, rather than merely a temporary aid tool.

However, a paradox exists between zakat's ideal potential and its implementation reality. Although theoretically capable of providing systemic solutions, in practice, zakat distribution still faces fundamental challenges that escalate during crises. Data indicates that during the COVID-19 pandemic, only 35% of total zakat funds were distributed timely manner to the most needy mustahik.(Strategic Study Center BAZNAS 2023) The national zakat system's inability to respond to crises quickly and precisely indicates structural problems requiring in-depth examination. Evaluation of the response to the 2022 Cianjur earthquake revealed continued weak coordination among zakat institutions, causing distribution overlaps in some locations and aid shortages in remote areas.(Hasan and Latifah 2023) This phenomenon suggests that the root problem lies not in the scale of potential, but in the governance and regulations governing the national zakat ecosystem.

II. LITERATURE REVIEW

Zakat in Indonesia confronts complex challenges arising from frequent natural disasters and persistent structural poverty. As a potential instrument of social finance, zakat is expected to demonstrate effectiveness in collection and efficiency in distribution. Multiple studies employing Data Envelopment Analysis (DEA) consistently indicate suboptimal performance among Indonesian zakat institutions. A study by Ryandono et al. revealed that among fourteen zakat institutions from 2014 to 2018, several failed to reach the efficiency frontier, suggesting fundamental issues in input utilization and output generation.(Ryandono and et al. 2021) Further investigation into efficiency determinants established that institutional size and community affiliation significantly influence zakat efficiency.(Akbar et al. 2022)

Comparative analysis reveals performance variations across institutional types. Research by Nisak demonstrated that certain local Amil Zakat Institutions achieved superior efficiency levels, while the National Zakat Board (BAZNAS), as a governmental entity, ranked second.(Nisak 2025) This finding aligns with subsequent research by Ikhsan et al., which documented higher efficiency among civil society-based zakat institutions compared to their government-operated counterparts.(Adi and et al. 2023) The resilience of zakat institutions underwent rigorous testing during the COVID-19 pandemic, where Prakoso, Kurnia, and Ikhwan observed that merely two of fourteen institutions maintained full efficiency, with most inefficiencies originating from output deficiencies.(Fajar and et al.) Remarkably, aggregate efficiency remained stable throughout 2020-2021, indicating institutional adaptability amid external disruptions.

Governance constitutes a fundamental pillar for maintaining public trust and operational effectiveness. Baehaqi et al. emphasized that professional, transparent, and accountable governance serves as a prerequisite for institutional legitimacy and optimal utilization of funds.(Baehaqi and et al. 2025) The regulatory evolution from Law No. 38/1999 to Law No. 23/2011 fundamentally transformed the institutional landscape by positioning BAZNAS as both regulator and operator. Normative scholarship has criticized this dual role as creating a potential conflict of interest, ultimately impeding collaborative efforts and data integration.

Based on this synthesis, zakat research in Indonesia manifests three predominant streams: technical efficiency studies, micro-governance research, and normative regulatory analysis. While each stream provides valuable insights, no study has comprehensively connected regulatory deficiencies, institutional competition, data fragmentation, and crisis response failures within an integrated causal framework. This research gap establishes the foundation for the novelty of this study, proposing a "Regulatory-Governance-Data Failure Chain" model to elucidate the dynamics that hinder national zakat effectiveness, particularly in emergency response contexts.

III. METHODOLOGY

This study employs a qualitative design with a library research approach. This approach was selected because the research focuses on analyzing systemic and regulatory issues in zakat, where the primary data consists of authoritative texts such as legislation, official institutional reports, and academic literature. The nature of this research is descriptive-analytical, not only presenting facts and concepts but also conducting critical analysis of causal relationships and patterns of systemic failure in zakat governance.

Data collection was conducted through documentation of primary and secondary sources. Primary sources include Law No. 23 of 2011(Government of Indonesia 2011), BAZNAS reports(National Zakat Board (BAZNAS) 2024a), and data from BPS and BNPB(Statistics Indonesia (BPS) 2025c), while secondary sources comprise reputable indexed journal articles. Data analysis adapts the Miles and

Huberman(Miles et al. 2014) model through processes of data reduction, data presentation in analytical narratives and thematic tables, and verificative conclusion drawing to construct a comprehensive argument about the relationship between regulation, governance, and zakat effectiveness during crises.

IV. RESULTS AND DISCUSSION

Systemic Conflict of Interest in Zakat Regulation

A comprehensive analysis of Indonesia's zakat regulatory architecture reveals a crucial finding: the systemic inefficiency and ineffectiveness observed at the operational level are fundamentally rooted in a design flaw within Law No. 23 of 2011 concerning Zakat Management. This flaw is not merely technical but has created a systemic conflict of interest that permeates the institutional relationships across the national zakat ecosystem. The defect lies in the mandate of a dual role assigned to the National Zakat Board (BAZNAS), which constitutes the first link in a long chain of governance failures.(Fahham 2013)

The core of this design flaw is the placement of BAZNAS in a position inherently characterized by a conflict of interest. On one hand, based on Articles 5 and 7 of Law No. 23 of 2011, BAZNAS functions as an operator or implementing body tasked with and authorized to collect, distribute, and utilize zakat funds.[a] This means BAZNAS actively "operates in the field," raising funds from the public (*muzakki*) and channeling them to recipients (*mustahik*), precisely like any other zakat institution.

On the other hand, within the same articles, BAZNAS is also assigned a role as a regulator or supervisor. More specifically, Article 7(c) stipulates BAZNAS's authority to "provide recommendations" to the Government, in this case the Ministry of Religious Affairs, regarding the licensing for the establishment of Zakat Management Organizations (LAZ).[a] Although the term "recommendation" is used, in practice, this recommendation from BAZNAS is often decisive (*fatidic*) for the birth or demise of an LAZ. This position makes BAZNAS the *guardian of the gate* for its own potential competitors.

This role dualism creates an institutional paradox that is difficult to resolve. BAZNAS is positioned as both referee and player.(Fahham 2013) As a referee, it is expected to create a level playing field and ensure all players comply with the rules. However, as a player, it has an interest in winning the contest, in this case, securing the largest share of public zakat funds. This conflict of interest is not merely a technical issue but a structural defect inherent in the system's design, making genuine coordination and collaboration efforts nearly impossible to achieve.

This flawed regulatory design directly influences the dynamics of the relationship between BAZNAS and LAZ, transforming it from what should be a synergistic and collaborative partnership into a competitive and friction-ridden one.(Fahham 2013; "Studi Implementasi Kebijakan Pelayanan Pemberian Izin Pembentukan Lembaga Amil Zakat Di Indonesia (Studi Kasus Di Kementerian Agama)" 2024) BAZNAS, which should act as a mentor and facilitator for LAZ, is instead positioned by the Law as its primary competitor. In an ecosystem that should be mutually reinforcing, an atmosphere of mutual suspicion and competition for the same resources, *muzakki* funds prevail.

This competition manifests in several ways. First, competition in fundraising. BAZNAS and LAZ compete directly to attract the attention and trust of the same public. Second, competition in "controlling" mustahik. Mustahik data, which should be a shared asset to ensure targeted distribution, is instead regarded as a competitive advantage to be protected and not shared. Consequently, instead of fostering collaboration in data management, fragmentation and the creation of data silos occur. LAZ perceives BAZNAS not as a trustworthy partner but as a regulator that is simultaneously their rival.("Studi Implementasi Kebijakan Pelayanan Pemberian Izin Pembentukan Lembaga Amil Zakat

Di Indonesia (Studi Kasus Di Kementerian Agama)" 2024) This condition hinders the realization of economies of scale and efficiency in national zakat management, as each institution must build its own infrastructure and systems.

The conflict of interest embedded by Law 23/2011 is exacerbated by problems of regulatory disharmony and weak inter-institutional coordination.(Najiyah 2022) A study by Najiyah et al. (2022) confirms that the main challenge in national zakat management is the weak coordination between regulators (BAZNAS and the Ministry of Religious Affairs) and operators (LAZ).[11] This disharmony occurs not only between BAZNAS and LAZ but also between BAZNAS and the Ministry of Religious Affairs itself.

Law 23/2011 creates a dualism of authority in the LAZ licensing process. On one side, the Ministry of Religious Affairs holds the formal authority to issue permits. On the other side, BAZNAS holds substantive authority to provide recommendations.("Studi Implementasi Kebijakan Pelayanan Pemberian Izin Pembentukan Lembaga Amil Zakat Di Indonesia (Studi Kasus Di Kementerian Agama)" 2024) This practice creates ambiguity and overlapping authority. A LAZ must navigate two bureaucratic gateways whose perceptions and interests are not always aligned. Frequently, this process generates unproductive friction and bureaucratic tension, with LAZ being the most disadvantaged party. This weak coordination subsequently impacts the difficulty in formulating a truly integrated and comprehensive grand design for national zakat management.

The third finding directly leads to the fourth: the creation of significant bureaucratic obstacles in the LAZ licensing process. The "Study on the Implementation of Licensing Services for the Establishment of Zakat Management Organizations in Indonesia" (2024), conducted at the Ministry of Religious Affairs, clearly identifies the complexity and friction in the LAZ licensing bureaucracy.("Studi Implementasi Kebijakan Pelayanan Pemberian Izin Pembentukan Lembaga Amil Zakat Di Indonesia (Studi Kasus Di Kementerian Agama)" 2024) The study reveals that the licensing process involving BAZNAS, as a party with competing interests, is often perceived as non-transparent and convoluted.

LAZ, applying for licenses, is in a disadvantaged position. They must "seek approval" from an institution engaged in the same line of business. This situation breeds deep distrust from LAZ towards BAZNAS. Many LAZ perceive that BAZNAS's recommendations can be used as a tool to restrict or even eliminate competitors. Consequently, energy and resources that should be allocated for program innovation and improving services to *muzakki* and *mustahik* are instead drained by exhausting bureaucratic procedures. These obstacles ultimately harm the entire zakat ecosystem by inhibiting the emergence of potential and innovative new LAZ and perpetuating an unhealthy competitive atmosphere that weakens the potential of Indonesian Islamic philanthropy.

Thus, it can be concluded that the root of the governance problem in Indonesian zakat lies in the design of Law No. 23 of 2011, which creates a systemic conflict of interest through the assignment of a dual role to BAZNAS. This design flaw has spawned three logical consequences: (1) an unhealthy competitive relationship between BAZNAS and LAZ; (2) regulatory disharmony and weak coordination; and (3) bureaucratic obstacles in LAZ licensing. This chain of problems originating from regulation forms a fragile foundation for the national zakat ecosystem, which, at the operational level, gives rise to other issues such as data fragmentation and ineffective distribution, particularly in crises requiring coordination and speed.

Fragmentation of Mustahik Data as a Consequence of Competitive Governance

The competitive and fragmented zakat governance, rooted in the regulatory design of Law No. 23 of 2011, has produced a logical and critically consequential outcome at the operational level: the failure to build a nationally integrated mustahik data infrastructure. If institutional conflict of interest and competition represent the systemic disease, then data fragmentation is the acute symptom with immediate repercussions, particularly on distribution effectiveness and crisis responsiveness. This weak data architecture is not merely a technical issue but a direct reflection of governance failure instigated by the regulatory framework.(Abidin and Nugroho 2023)

The landscape of zakat management in Indonesia is characterized by dozens of national-level Amil Zakat Institutions (LAZ) and hundreds of National Zakat Board (BAZNAS) offices at the provincial and regency/city levels. In many instances, each of these entities operates like a small fiefdom possessing full sovereignty over its data and information systems.(Abidin and Nugroho 2023) They independently build, manage, and maintain their own Management Information Systems (MIS) and mustahik databases, which remain isolated from one another. This practice creates what is known in information technology as *data silos*.

Within such a fragmented ecosystem, a mustahik registered in the database of LAZ A remains invisible to the City BAZNAS B, and vice versa. A mustahik who has received empowerment assistance from one Zakat Management Organization (OPZ) could potentially re-register as a new mustahik at another OPZ, with no means of tracking this duplication. This situation causes the zakat collection and distribution processes to occur within separate informational vacuums. The lack of connectivity is not due to an absence of technology but stems from a lack of *trust* and incentives for collaboration, a direct legacy of the competitive governance model. Mustahik data, which should be a public asset for accelerating poverty alleviation, is instead treated as a private competitive asset that determines one institution's advantage over another.(Abidin and Nugroho 2023)

The fragmentation of this ecosystem is exacerbated by the absence of a single, nationally applicable data standard. Without uniform standards, each OPZ employs its own operational definitions, parameters, and criteria for defining and classifying a mustahik.(Abidin and Nugroho 2023). Fundamental differences can be observed in several examples. Firstly, the poverty line standards used to determine mustahik eligibility may differ between a BAZNAS office and an LAZ, or even among LAZs themselves. Secondly, the parameters used to assess mustahik empowerment post-assistance programs also vary significantly. Consequently, data produced by one OPZ is not *apple-to-apple* comparable with data from another OPZ. Data labeled "productive mustahik" from LAZ X might factually equate to "pre-prosperous mustahik" data at Regional BAZNAS Y.

This data inconsistency destroys the potential for macro-level data integration and analysis. Even if a technical mechanism for data sharing were established, fundamental standard differences would render the aggregated data meaningless, inaccurate, and unreliable for strategic decision-making. This constitutes a fundamental problem that complicates efforts to build a *single view of mustahik*, as it requires not only technical agreement but also comprehensive methodological and conceptual consensus.(Abidin and Nugroho 2023)

Beyond standardization issues, the most apparent technical barrier is the low level of interoperability among the systems used by various OPZs.(Abidin and Nugroho 2023) Interoperability, or the ability of systems to communicate, exchange data, and utilize the exchanged information, is an absolute prerequisite for integration.

Field realities indicate that OPZs utilize highly diverse technology platforms, database architectures, and software. Some have developed sophisticated custom systems, others use off-the-shelf software, and some still rely on semi-manual record-keeping. These differences in platforms and architectures prevent the systems from "speaking" the same language. For instance, data from a web-based LAZ system cannot be automatically and real-time synchronized with a potentially desktop-based Regional BAZNAS system without complex and costly engineering efforts.

This low interoperability reinforces the pre-existing silo walls. The technical inability to connect becomes a justification, or a pretext for the institutional unwillingness to collaborate. Consequently, efforts towards national data integration that rely solely on a technical approach without addressing the root governance problem will consistently face an insurmountable wall of interoperability.(Abidin and Nugroho 2023). The lethal combination of a fragmented ecosystem, absent data standards, and low interoperability ultimately culminates in one primary systemic failure: the inability to create a *'single view of mustahik'* or a unified national perspective on beneficiary recipients.(Abidin and Nugroho 2023)

The absence of this single view has extensive and detrimental implications. First, it is impossible to conduct comprehensive and measurable strategic planning for zakat-based poverty alleviation. The government and National BAZNAS never possess a complete, real-time poverty map to guide optimal resource allocation. Second, cross-verification of mustahik data is impossible. There is no mechanism to prevent a mustahik from registering and receiving aid from multiple OPZs simultaneously (*duplication*), which constitutes a waste of resources and a violation of zakat's distributive justice principle. Third, it is impossible to measure the aggregate national impact of zakat programs. The success of any program can only be measured within its own silo, with its contribution to reducing national poverty rates remaining unknown.

In other words, without a *single view of mustahik*, the entire zakat ecosystem operates in a state of collective blindness. Individual institutions may have a clear vision of their own mustahik, but none possess a comprehensive vision of the overall condition of mustahik across Indonesia.(Abidin and Nugroho 2023). The most visible and dangerous impact of this data fragmentation is observed in responses to humanitarian crises, such as natural disasters. An evaluation study on the performance of BAZNAS Disaster Response (BTB) by Hasan & Latifah (2021) specifically identifies "improving the validity of survivor data" as a critical challenge in the field.(Hasan and Latifah 2021)

Even under normal circumstances, mustahik data is scattered and unstandardized. When a disaster strikes, the result is *data chaos*. BTB and other LAZs seeking to distribute aid must start from scratch to build a database of victims at the disaster site. The data validation process, which should be expedited by referencing a national pre-disaster database, must instead be conducted manually in the field amidst time constraints, limited resources, and psychological pressure.

This condition forces the zakat crisis response to become ad-hoc, reactive, and highly inefficient. Precious time and effort that should be dedicated to accelerated distribution are drained by the administrative task of creating baseline data. Consequently, response speed is slow, and aid carries a high risk of being inaccurately targeted. Assistance tends to accumulate in easily accessible, media-covered locations (*duplication*), while victims in remote and isolated areas are overlooked (*exclusion error*).(Hasan and Latifah 2021) In this context, data fragmentation is no longer just a matter of inefficiency but a failure that potentially prolongs the suffering of disaster-affected communities.

Therefore, it can be concluded that competitive governance has given rise to a mustahik data architecture that is fragmented, unstandardized, and non-interoperable. This condition ultimately thwarts the creation of a national *single view of mustahik*. The absence of a single, reliable data perspective constitutes a primary obstacle to realizing zakat distribution that is equitable, precisely targeted, and strategically impactful. Furthermore, in crises, this data weakness transforms into a systemic vulnerability that paralyzes the humanitarian response capacity of Indonesian Islamic philanthropy, thereby weakening zakat's ideal role as a social safety net in facing shocks and uncertainty.

Analysis: The Causal Chain of Systemic Failure in Crisis Response

The systemic problems in Indonesia's contemporary zakat governance did not emerge in isolation. They can be traced back to the shift in the legal-political paradigm during the transition from Law No. 38/1999 to Law No. 23/2011. While Law 38/1999 positioned the state as a facilitator and regulator that allowed broad space for community initiatives, Law 23/2011 marked a move toward a more assertive statist approach. Through this law, the state no longer aimed only to supervise but sought to become the main actor in the zakat ecosystem.(Marliyah et al. 2025)

Articles 5, 6, and 7 of Law 23/2011 explicitly give BAZNAS the mandate as a non-structural government body that reports directly to the President. The logical result of these provisions is a hierarchical structure that places civil society initiatives represented by Zakat Management Institutions (LAZ) in a subordinate position. Research on zakat legal politics shows that this centralization has created sharp and ongoing friction between BAZNAS, as the state's representative, and LAZ, as the representative of civil society and religious organizations.[6]

At the center of this tension is an institutional design that gives BAZNAS a dual authority, which is highly problematic from a governance ethics perspective: 1) **As a Regulator,** BAZNAS has the authority to issue recommendations for new LAZ operational permits and for the renewal of existing permits. 2) **As an Operator,** BAZNAS also works directly in the field to collect public funds, competing in the same market as the LAZ whose permits it helps authorize.

From a political-economy and antitrust perspective, this creates a clear structural conflict of interest. BAZNAS has an incentive to limit the growth of its 'competitors' the LAZ, through strict licensing procedures to secure its own share of donation funds. LAZISNU (Nahdlatul Ulama) and LAZISMU (Muhammadiyah), the two largest mass-based philanthropic institutions in Indonesia, have repeatedly raised this concern. The judicial review efforts submitted to the Constitutional Court, including Case No. 97/PUU-XXII/2024, show the long-standing dissatisfaction of civil society toward this state dominance.(Pujianti 2025)

Expert witnesses and legal practitioners in the Constitutional Court hearings argued that the layered and centralized licensing requirements for LAZ do not serve as quality standards, but instead function as barriers to entry that strengthen BAZNAS's dominance. They view this as discriminatory toward community participation and harmful to the social capital that had grown organically at the grassroots long before the state intervened in zakat management.(Pujianti 2025)

This structural tension makes LAZ operate in the 'shadows' or hold on to their independence in a rigid and defensive way. As a result, the national integration vision promoted by Law 23/2011 turns into a paradox: the attempt to unify the system instead produces deeper fragmentation. These institutions work separately and are unwilling to share data on donors or beneficiaries because they fear co-optation, intervention, or unfair competition from a regulator that also acts as an operator.(Saidurrahman 2013)

The regulatory disorder does not stop at the level of the law but spreads into its derivative regulations and field interpretations. The Constitutional Court has repeatedly become a battleground for constitutional debates on zakat management. The fact that judicial review cases against Law 23/2011 still appear in 2024–2025 shows that, even after more than a decade, a legal consensus among stakeholders has not been reached.(Kartika 2025)

The petitioners, often coming from civil society coalitions and local zakat activists demand a reinterpretation of the centralistic articles (such as Articles 17, 18, 38, and 43), which they believe harm both beneficiaries and donors. These articles are seen as creating complicated bureaucracy that limits community access to managing public religious funds.(Kartika 2025) Furthermore, there is a clear imbalance in law enforcement and compliance. On one hand, the state shows strong ambition to make zakat mandatory, including proposals for automatic deductions from civil servants' salaries. On the other hand, the infrastructure of public trust is still weak. A case study in Parepare provides strong empirical evidence of this gap. Although regulations already allow zakat deductions from taxable income (Article 22 of Law 23/2011) and local instructions exist, implementation among local government employees remains very low, with only around 20% of civil servants participating.(Aditya et al. 2022)

The low participation is not caused simply by reluctance to pay zakat, but by resistance to the bureaucratization of worship. Employees and community members tend to trust direct giving to beneficiaries they personally know (informal channels) or to trusted community institutions, rather than going through a bureaucratic salary-deduction system they see as non-transparent. This shows the failure of top-down regulation that lacks strong sociological legitimacy at the grassroots level.(Aditya et al. 2022)

Instead of creating a collaborative ecosystem based on the spirit of fastabiqul khairat (competing in good deeds), the design of Law 23/2011 traps BAZNAS and LAZ in an exhausting fundraising competition. The narrative of 'Strengthening National Zakat' is often interpreted narrowly as an effort to move funds from LAZ accounts to BAZNAS accounts, rather than increasing total national zakat.(Pujianti 2025)

Table 1. Illustration of how this competitive and destructive regulatory design affects the zakat ecosystem:

Analytical Dimension	**BAZNAS (State Operator)**	**LAZ (Civil Society)**	**Systemic Impact & Causality**
Legal Position	Superior: Acts as a regulator that issues recommendations and as an operator that collects funds.	Subordinate: Must obtain layered permits and is supervised by its own competitor.	Creates market distortion, unfair competition, and mutual distrust.
Source of Legitimacy	Coercive & Legal-Formal: Presidential directives, laws, and local government decrees.	Cultural & Social: Mass-based organizations, community trust, and track record.	Public distrust toward the state limits the zakat potential from SOEs and civil servants.
Incentive Structure	Focus on meeting national fundraising targets (statistics) for reporting to the President and Parliament.	Focus on maintaining donor loyalty and meeting internal stakeholder expectations.	Institutional priorities shift to marketing and branding rather than real poverty-reduction outcomes.
Transparency	Reports through bureaucratic channels to the Ministry of Religious Affairs and the government.	Reports to the Sharia Board, foundation supervisors, and donors (participatory).	Creates double reporting standards and makes it hard to conduct equal performance audits (apples to apples).
Flexibility	Rigid, bound by state or regional financial rules, and slow in budget execution.	More agile and adaptive to urgent needs but limited by licensing regulations.	Creates response-speed gaps during crises

The direct result of this structure is Resource Fragmentation. National zakat funds are spread across thousands of entities (National BAZNAS, provincial BAZNAS, district/city BAZNAS, national LAZ, and local LAZ) that are not coordinated under a single strategic command. The national BAZNAS does not have full operational control over regional BAZNAS units (due to regional autonomy), let alone over private LAZ. The vision of 'One Zakat Data' becomes unrealistic because LAZ have stronger incentives to keep donor data hidden, so they are not taken over by BAZNAS than to open it for national statistical purposes.(Saidurrahman 2013)

One of the most troubling and crucial findings in this analysis is the sharp gap between the reported performance of individual zakat institutions (micro level) and their aggregate impact on national poverty (macro level. When reading the annual reports of zakat institutions, the public is presented with impressive success narratives. At the micro level, many zakat institutions, both BAZNAS and major LAZ such as IZI (Inisiatif Zakat Indonesia) and Rumah Zakat, report strong organizational health indicators: 1) **Fundraising Growth,** they consistently record double-digit increases each year, even during the pandemic. 2) **Financial Compliance,** They routinely receive Unqualified Opinions (WTP) from public auditors. 3) **Distribution Ratio,** They report high ACR (Allocation to Collection Ratio), often above 80–90%, indicating that funds are distributed quickly in administrative terms. 4) **Operational Efficiency,** Academic studies using the Data Envelopment Analysis (DEA) method often conclude that these institutions operate at a high level of technical efficiency.(Ninglasari and Muhammad 2021)(Fakhri et al. 2023)(Fakhri et al. 2023)

However, this report shows that these metrics are administrative and internal. Technical efficiency in DEA often measures only the ratio of inputs (operational costs) to outputs (funds collected or distributed), without touching the outcome dimension, the real change in beneficiaries' quality of life. An institution may appear very efficient in spending its budget (even with a 100% ACR), but if the funds are used only to distribute food packages that run out in three days, then the structural impact on poverty is zero. Behind these impressive micro-level achievements, the macro reality shows stagnation. The statistical impact of zakat on reducing poverty rates and the Gini coefficient in Indonesia remains questionable. Econometric analysis using the Vector Error Correction Model (VECM) on long-term data reveals a harsh fact: Zakat distribution has no significant short-run effect on reducing the number of poor people. National poverty reduction is driven more by general economic growth and government social assistance than by zakat interventions.(Anindya and Pimada 2023)

This analysis identifies three main factors behind the failure of impact transmission: 1) **The Scale Problem** although zakat collection is growing, the total amount gathered (around Rp 20–30 trillion per year) is still very small compared to the "sleeping giant" of national zakat potential, estimated at Rp 233–327 trillion. Compared to the government's social protection budget (such as Jamsostek, BPJS, PKH, and Village Funds), which reaches hundreds of trillions, zakat remains only "a drop in the ocean." Without radical mobilization, zakat has not reached the critical mass needed to influence macroeconomic indicators. 2) **The Charity Trap,** Most zakat funds are still absorbed by short-term consumptive aid programs (food packages, one-time cash assistance). The "Productive Zakat" paradigm, intended to help beneficiaries move into economic independence, still faces major implementation challenges.

Literature reviews and problem-tree analyses show that productive programs often fail due to limited business mentoring, high business risks among poor households, and the lack of readiness among zakat managers to act as social investment managers. As a result, the expected multiplier effect of productive zakat has not materialized on a wide scale. **Extreme Fund Dispersion,** Because of the institutional fragmentation discussed in Section II, zakat funds are distributed in very small amounts to millions of recipients with no coordination or strategic focus. There is no resource concentration to address poverty in one area through a complete, holistic intervention. Zakat assistance becomes only a temporary supplement that is quickly consumed, failing to lift beneficiaries above the poverty line in a lasting way..(Efendi 2025)(Hawariyuni et al. 2021)

To understand the depth of poverty, the CIBEST model (Center of Islamic Business and Economic Studies) is used to measure poverty not only in material terms but also in spiritual aspects. Studies using this model show that zakat does have a positive effect on the spiritual well-being index, but its impact on the material and absolute poverty indices is often marginal, especially among female-headed households and other vulnerable groups.(Ayuniyyah et al. 2022)

Another fundamental issue is poor targeting accuracy. In social protection terminology, Indonesia's zakat system suffers from two chronic problems: 1) ***Exclusion Error*,** Poor households who are truly eligible for zakat but are not recorded and receive no assistance. Field studies in Aceh and other regions show that zakat targeting mechanisms often miss the poorest groups who are socially or geographically isolated. 2) ***Inclusion Error*,** individuals who are not eligible (or less eligible) but receive zakat because of proximity to amil, organizational affiliation, or invalid data.(Mccarthy et al. 2024)

Comparative analysis shows that community-based targeting, which is often used by zakat institutions, is vulnerable to bias caused by local patron–client relations. Meanwhile, central data–based targeting often relies on outdated records. Without strong, real-time data integration between BAZNAS/LAZ and the Ministry of Social Affairs' Integrated Social Welfare Data (DTKS), zakat assistance is frequently given to the same households repeatedly, creating duplication with government social aid, while pockets of chronic poverty in remote areas and outside Java remain untouched.(Kurnia et al. 2025)

The government and the law often promote the vision of a 'National One Zakat Data' system. BAZNAS, as the coordinator, has developed the BAZNAS Information Management System (SiMBA) as its flagship platform for digital reporting and data centralization. However, a critical review of its implementation shows that SiMBA functions more as a rigid internal administrative reporting tool than as a dynamic and integrated data ecosystem.

The main barriers to data integration are Technical Interoperability issues and Incentive Structures: 1) **imited Interoperability:** Many national LAZ, such as Dompet Dhuafa, Rumah Zakat, and ACT (before its dissolution), have developed their own IT systems that are more advanced, user-friendly, and feature-rich than SiMBA. Forcing these institutions to migrate to SiMBA or manually re-enter their data is a backward step and creates operational burdens. The absence of a national open API standard makes automatic data exchange between systems difficult. 2) **Data Disincentives:** As explained in Section II, under the competitive climate created by the regulations, donor data (muzaki) and beneficiary data (mustahik) are strategic assets. Submitting these to a central system managed by BAZNAS, which is also a fundraising competitor, is seen as a high business risk. Institutions fear that their donor data might be "taken" or approached by BAZNAS.(Hidayatullah and Priantina 2018)

The fatal consequence of this failed integration is the absence of a Single Mustahik ID. There is no national database that can verify whether a person with a specific ID number (NIK) has already received zakat from BAZNAS, LAZ A, LAZ B, and government social assistance within the same period. A 'skilled' beneficiary may receive multiple layers of aid from different sources, while a less informed neighbor receives nothing. The lack of a National Zakat Database integrated with NIK in real time is a fundamental architectural failure that renders all claims of 'equitable distribution' empty and unverifiable. The failure of a fragmented oversight structure creates wide opportunities for misuse of public religious funds (moral hazard). The corruption and fund-misuse case in BAZNAS Cilegon during 2022–2023 is a relevant example of this problem. The Cilegon District Attorney found that zakat, infaq, and sadaqah (ZIS) funds totaling Rp 689.6 million were misallocated and distributed to the wrong targets.

"While national discussions and international conferences in Jakarta are filled with high-tech jargon such as blockchain, Artificial Intelligence, and Big Data for zakat, the reality in many regions shows a severe digital gap. Many district and city BAZNAS offices, especially outside Java, still operate with manual, paper-based administration or simple spreadsheets.(Putri et al. 2025)

This dependence on manual processes causes operational inefficiency and, more importantly, data latency. Reports on fundraising and distribution from regional offices often arrive at the national level months late. As a result, the national data presented by the central BAZNAS is historical rather than real-time, making it unusable for tactical decision-making during crises. The system's inability to provide real-time data is one of the main factors that weakens the national zakat system's capacity for rapid response.

One of the most important theoretical contributions of this analysis is the identification of a fundamental conflict between classical fiqh principles of zakat and the modern management standards adopted by zakat institutions. In classical fiqh, especially the Shafi'i school, which is dominant in Indonesia there is the principle of Fauriyah (immediacy). This principle requires amil to distribute zakat as soon as it is collected and reaches its due amount (haul), because delaying the rights of the poor without strong legal justification (such as waiting for needy relatives or transferring funds to an area with greater need) is considered sinful and a breach of trust. Scholars such as Imam Nawawi emphasize that it is forbidden to delay zakat if distribution is already possible.

However, the modern governance system adopted under Law 23/2011 and compliance audit standards requires adherence to long bureaucratic procedures: preparing annual work and budget plans (RKAT), submitting program proposals, administrative verification, field surveys, committee approval meetings, fund disbursement processes, and accountability reporting. These procedures, carried out in the name of 'accountability', 'transparency', and 'prudence', ironically often violate the principle of fauriyah. Zakat funds frequently remain idle in institutional bank accounts for months while administrative steps are completed, even though beneficiaries may be in emergency situations such as hunger or post-disaster conditions that require immediate assistance.

Synthesis of Findings

A comprehensive analysis of this causal chain leads to the conclusion that systemic failure in crisis response and inefficiency in zakat management in Indonesia is not random or merely the result of individual misconduct, but a deterministic outcome of fundamentally flawed governance design.

Table 2. Summary of the Final Diagnosis of the National Zakat System Pathology:

Level of Analysis	Main Problem Diagnosis	Manifestation of Failure
Regulatory (Upstream)	Centralized authority (Law 23/2011) & BAZNAS dual role	Institutional fragmentation, distrust between the state and civil society, entry barriers for LAZ
Operational (Midstream)	Fundraising competition & data silos	High operational costs (marketing expenses), duplicate aid (inclusion errors), exclusion of unregistered poor (exclusion errors)
Impact (Downstream)	Bureaucratization vs *Fauriyah* & small scale	Slow crisis response (earthquakes/pandemics), negligible statistical impact on macro poverty reduction

Policy Recommendations Reform Roadmap

To break this chain of failure and transform zakat into a true social resilience instrument, radical reform beyond mere surface digitalization is needed. This report recommends the following strategic step:

1. **Regulatory Reform (Amendment of Law 23/2011):**

Urgently revise the Zakat Management Law to clearly separate the roles of Regulator and Operator. BAZNAS should return to its pure functions as Regulator, Supervisor, and National Coordinator (Clearing House), while retail fundraising operations are fully delegated to autonomous LAZ and regional BAZNAS. This step will eliminate conflicts of interest, restore LAZ trust, and create a healthy data-collaboration environment.

2. **Mandatory Data Integration with Incentives:**

Require integration of zakat beneficiary (mustahik) data with the Ministry of Social Affairs' DTKS through a Single ID (NIK) protocol. This obligation should come with incentives: institutions that open their data gain priority access to national poverty data and tax incentives for donors. Central BAZNAS should provide standard API infrastructure, not impose a single application (SiMBA) that stifles LAZ innovation.

3. **Adoption of Crisis Fast-Track Protocols (*Fiqh Darurat*):**

The National Sharia Council (DSN-MUI), together with the government, should develop SOPs for crisis situations that streamline verification bureaucracy to comply with the *fauriyah* principle. In disaster emergencies, audits should be post-factum (after aid distribution) to prioritize life-saving (*hifz al-nafs*).

4. **Redefinition of Performance Indicators (KPIs):**

Shift national zakat institutions' KPIs from "Total Funds Collected" (which triggers cannibalistic competition) to "Number of Mustahik Graduated from Poverty" and "Speed of Distribution Response." The state should reward institutions that most effectively reduce poverty, not those that collect the most money.

5. **Decentralization of Quality:**

Capacity building should not focus only on Jakarta. Massive investment is needed for digital infrastructure and amil capacity in district/city BAZNAS and local LAZ so that they are no longer the weakest link in the national data chain. Only with the political courage to overhaul this fundamental architecture can zakat in Indonesia transform from a fragmented and slow charitable ritual into a resilient, responsive social safety net that truly empowers the welfare of the community.

V. CONCLUSION AND RECOMMENDATION

This analysis shows that the failure of Indonesia's zakat system to respond to crises does not come from technical weaknesses or limited institutional capacity, but from regulatory flaws that create the wrong incentive structure. The dual role of BAZNAS as both regulator and operator creates institutional competition with LAZs, weakens collaboration, and leads to fragmented governance. In this situation, each institution tends to keep its own mustahik data as a strategic asset, preventing the development of a national integrated database.

The governance fragmentation caused by regulatory conflict continues at the operational level as data fragmentation. Without incentives to share data, the zakat system loses its main foundation for disaster response: verified, updated, and cross-institutional mustahik data. As a result, zakat distribution becomes slow, uneven, and often duplicated, especially during emergencies. This explains why mustahik verification remains manual, why aid duplication occurs, and why zakat response fails to meet the principle of speed, or fauriyah, during crises.

Taken together, these findings confirm the regulatory–governance–data failure chain model, where upstream regulatory flaws trigger midstream institutional competition, produce downstream data fragmentation, and ultimately cause zakat response failures in crises. The novelty of this research lies in constructing this full causal chain, which has not been systematically explained in previous studies and offers a new direction for national zakat reform.

Recommendations for future research focus on empirically testing this causal model through broader quantitative and qualitative approaches, such as network analysis among zakat organizations, comparative studies with countries that separate regulator and operator roles, and experimental evaluations of a Zakat Clearing House prototype. Future studies can also develop incentive-based data integration models, not only technology-based ones, to design policies that correct structural flaws in the zakat system and restore national crisis response capacity.

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