https://jurnal-umbuton.ac.id/index.php/aiqu
https://doi.org/10.35326/aiqu.v8i4.

AIQU: Journal Multidiscipliner of Science Vol. 3, No. 1 March 2025, Hal. 38-45

Analysis of Zakat Distribution Patterns of National Zakat Collection Institutions

Aisa Arif [1*], Nurul Khatimah [2], Waode Zehan Masyitah [3]

[1,2,3] Faculty of Islamic Studies, Muhammadiyah University of Buton, Indonesia

ABSTRACT

This study aims to analyze the distribution patterns of zakat in Indonesia using an Islamic Statistics approach as the analytical framework. Islamic Statistics is understood as a quantitative method grounded in Sharia values, particularly emphasizing justice and public welfare. The data were obtained from the annual reports of national zakat management organizations (BAZNAS and Dompet Dhuafa) for the period 2020–2023 and analyzed using descriptive statistical methods. The results show that zakat distribution remains concentrated on two primary asnaf categories the destitute and the poor with most funds allocated to the Greater Jakarta area (Jabodetabek). In contrast, the eastern regions of Indonesia and other asnaf categories, such as riqab and ibnu sabil, receive minimal attention. This imbalance indicates the need for a more equitable, data-driven zakat distribution system. The Islamic Statistics approach presented in this study offers a new perspective for more just and effective zakat distribution decision-making. These findings serve as a foundation for the future development of digital zakat management systems based on maqashid shariah principles

Keywords: *Distribution Pattern Analysis, Zakat, National Zakat Collection Institution*

1. Introduction

Zakat is one of the fundamental pillars of Islam, carrying both profound spiritual and socio-economic dimensions. Within the framework of Islamic economics, zakat is not merely a form of personal religious obligation; it is also a powerful instrument for the redistribution of wealth, aiming to foster social justice, reduce economic inequality, and promote development grounded in collective welfare (*maslahah 'ammah*). As a vital component of the Islamic financial system, zakat embodies principles of solidarity, justice, and social responsibility, making it a unique mechanism in addressing poverty and economic disparity in Muslim societies.

Indonesia, home to the world's largest Muslim population, holds enormous potential for zakat collection and distribution. According to the 2023 report from the National Zakat Agency (BAZNAS), the estimated national zakat potential exceeds IDR 327 trillion annually. However, actual zakat collection remains significantly below this potential. More concerning is the inequitable and imbalanced distribution of collected zakat funds. The key challenge in current zakat governance lies in the disparity of distribution, both in terms of the beneficiary categories (*asnaf*) and in the geographic allocation across different regions.

Annual reports from major zakat institutions such as BAZNAS and Dompet Dhuafa reveal that more than 68% of zakat funds are allocated to just two primary groups: the *fakir* (extremely poor) and *miskin* (poor). Meanwhile, other *asnaf* groups—including *riqab* (those in bondage) and *ibnu sabil* (stranded travelers)—receive less than 5% of the total distribution. Geographically, over 54% of zakat funds are directed to urban centers such as Greater Jakarta (Jabodetabek), while

Korespondensi: Aisa Arif, Email: aysaarif415@gmail.com

underdeveloped regions like Papua, East Nusa Tenggara (NTT), and other eastern border areas receive only about 13%. This pattern indicates a centralized and data-insensitive distribution system that is insufficiently responsive to regional disparities and the diverse needs of *mustahik* (zakat recipients).

In response to these challenges, several previous studies have proposed the use of technology to enhance the efficiency and effectiveness of zakat distribution. For instance, Rohmah & Suryanto (2022) recommend the use of Geographic Information Systems (GIS) for spatial mapping of *mustahik* needs, enabling more geographically targeted and equitable zakat distribution. Similarly, Amalia (2020) emphasizes the importance of integrating digital platforms and big data analytics in zakat planning and reporting, to improve accountability and institutional responsiveness to changing socio-economic conditions.

Nonetheless, such approaches remain largely technocratic, relying heavily on conventional statistical models that emphasize numerical precision, predictability, and operational efficiency. While these methods offer clarity and control in measuring distributional outcomes, they often neglect the deeper ethical and normative dimensions central to Islamic economic thought. Specifically, the absence of Islamic moral values such as *'adl* (justice), *maslahah* (public welfare), and *amanah* (trustworthiness) creates a significant gap between the technical application of zakat and its intended spiritual and societal functions. In Islamic jurisprudence, zakat is not merely a fiscal mechanism but a tool for socio-economic transformation, aiming to uplift marginalized communities and create a more balanced and ethical society. When zakat distribution is guided solely by quantitative metrics without embedding these core principles, it risks becoming a bureaucratic exercise rather than a form of worship and social reform. This disconnect diminishes the potential of zakat to foster systemic equity, restore dignity to recipients, and build communal solidarity. Therefore, there is an urgent need to integrate Islamic values into the analytical and decision-making frameworks of zakat institutions, ensuring that distribution models not only achieve efficiency but also embody the moral vision of Islam in addressing poverty and inequality.

To bridge this gap, this study proposes a novel approach by introducing a framework grounded in Islamic Statistics a distinctive quantitative methodology that integrates the precision of conventional statistical tools with the ethical underpinnings of *maqashid shariah* (the higher objectives of Islamic law). Unlike traditional statistics, which primarily focus on numerical accuracy and efficiency, Islamic Statistics expands the function of data to serve moral and spiritual objectives, such as *adl* (justice), *rahmah* (compassion), and *maslahah* (public welfare). This integrative framework does not view data as a neutral or purely technical artifact, but as a morally charged instrument capable of guiding zakat distribution in alignment with Islamic principles. It employs familiar statistical techniques—such as distribution patterns, variance, and correlations—while embedding values that ensure outcomes contribute to human dignity, reduce economic disparity, and fulfill collective obligations to the poor and vulnerable. Through this lens, zakat distribution is not only assessed in terms of quantity and reach but also in terms of ethical alignment and societal impact. This approach aspires to transform zakat management from a bureaucratic obligation into a dynamic, value-driven system that fully embodies the spirit and goals of Islamic social justice.

This study seeks to address two critical questions that lie at the intersection of quantitative analysis and Islamic ethical frameworks. First, it examines the extent to which the current pattern of zakat distribution aligns with the principles of justice (*'adl*) as articulated in the *maqashid shariah*, which emphasizes equity, public welfare, and the protection of human dignity. In doing so, the research evaluates whether existing distribution practices genuinely fulfill the transformative and moral objectives intended by Islamic law, or whether they remain confined within technocratic routines. Second, the study explores the potential of Islamic Statistics as an innovative analytical tool to assess and enhance the fairness of zakat allocation, particularly in terms of its distribution across different *asnaf* (eligible recipients) and geographic regions. By integrating conventional statistical techniques with Islamic ethical values, this approach aims to offer a more holistic framework that not only measures outcomes with precision but also ensures that zakat fulfills its socio-spiritual mission. Ultimately, this study aspires to develop a normative and empirical model that informs more just, transparent, and value-oriented zakat distribution strategies.

Through this inquiry, the study aspires to make meaningful contributions both academically and practically by developing an evaluative framework for zakat distribution that is not only empirical in nature but also deeply rooted in Islamic ethical principles. The proposed framework seeks to move beyond the conventional technocratic models by incorporating Islamic normative values into the design and interpretation of statistical analyses. This dual approach ensures that zakat distribution is assessed not solely based on efficiency and numerical reach but also on its ability to fulfill the higher objectives of *maqashid shariah*, such as justice (*'adl*), public welfare (*maslahah*), and trustworthiness (*amanah*). The novelty of this research lies in its methodological innovation—merging the rigor of quantitative statistical tools with a value-based interpretive lens grounded in Islamic teachings. This integration provides a strategic foundation for more informed, equitable, and spiritually aligned decision-making processes within national zakat institutions. By doing so, the study offers a fresh perspective for policy makers, zakat administrators, and Islamic economists to evaluate and improve zakat practices in a way that is both data-driven and morally conscious, ultimately enhancing the role of zakat as a transformative instrument for social justice in contemporary Muslim societies.

Furthermore, the findings of this research are expected to provide a foundational basis for the development of a digitally integrated zakat management system that is transparent, data-driven, and fully aligned with the ethical imperatives of *maqashid shariah*. By incorporating the insights gained from Islamic Statistics, the system can ensure that zakat distribution is not only efficient and measurable but also morally guided. This vision includes the implementation of advanced intelligent technologies such as spatial mapping, which can visualize and identify disparities in zakat distribution across geographic regions, enabling more equitable outreach. In addition, real-time analytics can facilitate immediate data monitoring and responsiveness, ensuring that zakat is distributed in accordance with current socio-economic needs and shifting demographic conditions. Moreover, the integration of AI-based zakat planning systems holds the potential to automate the decision-making process in a manner that adheres to Islamic ethical values, optimizing allocation based on fairness, need, and strategic impact. Such a system would enhance institutional accountability, promote public trust, and contribute to the broader goal of poverty alleviation and social welfare. Ultimately, this research seeks to pave the way for a modern zakat ecosystem that harmonizes technological innovation with Islamic moral philosophy, creating a more just and sustainable socio-economic framework.

2. Methods

This study employs a descriptive quantitative approach combined with the principles of Islamic Statistics as its analytical framework. This approach was chosen because it allows for a systematic and objective evaluation of zakat distribution patterns based on quantitative data, while also considering normative Islamic values as the basis for interpretation. Thus, this method not only statistically measures the inequality in zakat distribution but also assesses the extent to which such distribution aligns with the objectives of Shariah (maqashid shariah), particularly in terms of justice, balance, and community empowerment. (Jufri, 2024)

This research is a descriptive quantitative documentary study, where the primary data were obtained from the annual reports of two national zakat management institutions, namely the National Amil Zakat Agency (BAZNAS) and Dompet Dhuafa, for the period 2020 to 2023. Data were collected through documentation methods, focusing on the details of zakat distribution based on recipient categories (asnaf) and distribution regions. The main variables analyzed include zakat distribution according to the eight asnaf categories mentioned in QS At-Taubah:60, namely fakir, miskin, amil, muallaf, riqab, gharimin, fisabilillah, and ibnu sabil, as well as distribution by geographical regions, grouped in this study into the Jabodetabek area, Central Indonesia, and Eastern Indonesia.

The research instruments used were classification sheets for asnaf distribution and tables of regional distribution spreads. Data analysis was conducted in stages. First, descriptive statistical analysis was performed to calculate the percentage and average zakat distribution per asnaf category and per region. Additionally, the coefficient of variation was used to measure the degree of distribution inequality between groups and regions. Second, to identify the concentration and inequality of distribution, ratio analyses were conducted between dominant groups (fakir and miskin) and marginalized groups (riqab, ibnu sabil, and others), as well as mapping of regions with low zakat reception levels. Third, the results of the statistical analysis were interpreted using the Islamic Statistics approach, which assesses how much the zakat distribution reflects the principles of maqashid shariah such as justice (‘adl), public welfare (maslahah), balance (tawazun), and accountability (amanah). To maintain data validity, source triangulation was conducted by comparing information from more than one zakat management institution and referencing relevant recent academic literature. This study was also conducted with attention to research ethics and Shariah accountability principles, where all analyses and interpretations were based on valid data and Islamic values widely recognized in the discourse of zakat and Islamic finance.

3. Findings and Discussions

3.1 Findings

Data analysis from the annual reports of BAZNAS and Dompet Dhuafa during the 2020–2023 period highlights a notable imbalance in zakat distribution patterns, particularly when assessed across the eight asnaf categories and various geographic regions in Indonesia. The findings indicate that more than 68% of the total national zakat funds were concentrated on just two primary groups: *fakir* (the extremely poor) and *miskin* (the poor). While these groups are undeniably central to zakat's purpose in alleviating poverty, the disproportionality raises questions about the inclusiveness and comprehensiveness of the current distribution strategy.

The remaining six asnaf categories received significantly less attention, despite their equally legitimate claims to zakat according to Islamic jurisprudence. For instance, the *muallaf* (new converts to Islam) were allocated only around 8% of total funds, while *gharimin* (those in debt) received approximately 7%. Meanwhile, the *fisabilillah* (those striving in the cause of Allah) were allocated about 13%, often in the form of funding for education, da'wah, or humanitarian programs. Though these figures reflect some degree of diversity in distribution, they also reveal a skewed prioritization that could compromise the broader objectives of *maqashid shariah* in ensuring justice and social equilibrium.

Of particular concern is the marginalization of the *riqab* (those in bondage) and *ibnu sabil* (stranded travelers), who together accounted for just 4% of total zakat distribution. While these categories may appear less visible in contemporary contexts, their neglect may reflect an overly rigid interpretation of current needs, or perhaps a lack of innovative frameworks to contextualize and identify modern equivalents of these groups. This underrepresentation not only limits the reach of zakat as a holistic social safety net but also undermines the dynamic spirit of Islamic law, which calls for contextual responsiveness and ethical inclusivity.

Geographically, the reports also point to uneven zakat allocation across provinces, with urban and more accessible areas receiving the lion's share of distribution while remote and underserved regions—such as parts of Eastern Indonesia—remain underfunded. This geographic disparity signals systemic inefficiencies and potential urban bias in program delivery, possibly due to logistical constraints or data limitations. Such trends call for a reassessment of distribution frameworks, incorporating spatial analytics and value-based metrics to ensure that zakat reaches all asnaf and regions in a balanced, just, and strategic manner, in line with the ethical directives of *maqashid shariah*.

Table 1. Distribution of zakat by National Zakat Collection Institutions

No.	**Fakir & Miskin**	**Persentasi (%)**
1.	Muallaf	68
2.	Gharimin	8
3.	Riqab & Ibnu Sabil	7
5.	Fisabilillah	4
6.	Wilayah Jabodetabek	13
7.	Wilayah Indonesia Timur	54

3.2 Discussions

The disparities evident in the zakat distribution data raise fundamental questions about the realization of social justice and the strategic effectiveness of zakat as a core instrument within Islamic finance. Zakat, in its essence, is not simply a ritual obligation or fiscal mechanism it is a pillar of Islamic economic ethics intended to address structural inequality and promote collective welfare. Within the framework of *maqashid shariah*, zakat plays a pivotal role in preserving wealth (*ḥifẓ al-māl*) by preventing the hoarding of resources, protecting life (*ḥifẓ al-nafs*) through the fulfillment of basic human needs, and ensuring justice (*'adl*) by redistributing wealth to rightful recipients across all asnaf categories. When zakat distribution is overly concentrated on only a few groups or regions, and others are consistently marginalized, it risks deviating from these foundational goals. Such imbalances undermine the transformative role zakat is meant to fulfill namely, to create a socially equitable and spiritually enriched society. Therefore, these findings call for a critical reassessment of current practices and the development of more inclusive, data-informed, and value-oriented distribution frameworks. Integrating Islamic ethical principles into data analysis and decision-making processes can enhance the moral and social effectiveness of zakat as both a faith-based duty and a public policy tool.

As emphasized by classical scholar Al-Ghazali (2020) and reinforced by contemporary Islamic economists such as M. Umer Chapra (2008), the distribution of wealth in Islam is not only a matter of fulfilling individual religious duties but a collective mechanism aimed at reducing structural inequalities and empowering marginalized populations. Both scholars argue that the proper management of wealth including zakat must reflect the ethical commitment of Islam to uphold *adl* (justice), ensure *maslahah* (public benefit), and promote social cohesion. However, the current pattern of zakat distribution in Indonesia, as reflected in the data from BAZNAS and Dompet Dhuafa (2020–2023), reveals a concentration of funds in only two asnaf categories *fakir* and *miskin* as well as a geographic bias toward urban areas. This pattern suggests a partial and technocratic implementation of zakat, rather than a comprehensive and ethical realization of its socio-economic goals. The underrepresentation of other asnaf such as *gharimin*, *muallaf*, *riqab*, and *ibnu sabil* and the neglect of rural and remote regions demonstrate a gap between Islamic normative ideals and practical execution. Thus, there is an urgent need to reorient zakat management strategies using a framework that integrates both statistical data and Islamic ethical values, to achieve more balanced, just, and inclusive outcomes.

Previous studies have highlighted the need for reform in zakat distribution systems. For instance, Rohmah & Suryanto (2022) advocate for the use of Geographic Information Systems (GIS) and spatial analysis to map mustahik (zakat recipients) needs by region. This study supports those recommendations but also introduces the concept of Islamic Statistics, a quantitative method integrated with Islamic ethical values such as justice, public welfare (maslahah), and trustworthiness (amanah). According to Aziz et al. (2021), Islamic Statistics goes beyond technical numerical analysis to include epistemological principles rooted in Islam. This means that zakat distribution should not only be fair in numeric terms but also just in a spiritual and social sense. This approach encourages zakat institutions to become more transparent, accountable, and responsive to the diverse needs of the community, beyond simple ratio-based evaluations. Furthermore, the Islamic Statistics approach can be developed into a maqashid-based zakat distribution dashboard, where each asnaf category and region is analyzed based on indicators of real needs and public welfare. By integrating technologies such as real-time analytics, AI-based decision making, and spatial mapping guided by Islamic values, national zakat distribution can be transformed into a system that is more equitable, targeted, and sustainable.

4. Conclusion

This study concludes that zakat distribution in Indonesia remains uneven, both in terms of asnaf categories and geographic coverage. The application of Islamic Statistics offers a more comprehensive perspective by integrating Islamic values into the interpretation of data. As a recommendation for development, national zakat institutions are encouraged to implement integrated, real-time data systems, potentially utilizing GIS-based technology to more accurately identify underserved regions and marginalized asnaf groups. For future research, it is advisable to explore the use of machine learning and digital mapping within an Islamic framework to support fairer and shariah-compliant zakat distribution. This approach is expected to enhance the effectiveness and justice of zakat management going forward.

References

Amalia, E. (2020). *Zakat and Poverty Alleviation: A Case Study of Indonesia*. International Journal of Islamic Economics and Finance, 2(3), 122–135.Rahman, F. (2017). *Analyzing Literary Works through Linguistic Structuralism Approach.* Makassar: Faculty of Cultural Sciences Hasanuddin University.

Aziz, M., Fauzan, M., & Hasan, H. (2021). *Islamic Statistics in Zakat Management: A New Paradigm in Data Analysis*. Journal of Islamic Economics, 5(1), 45–60.

Bahri, E. S., Aslam, M. M. M., Wibowo, H., & Mubarok, A. (2023). Measuring the Effectiveness of Zakat Distribution at the National Board of Zakat of Bandung City. *ITQAN: Journal of Islamic Economics, Management, and Finance*, 2(2), 99–107. https://doi.org/10.57053/itqan.v2i2.23

Choirin, M., Kurniawan, R., Arbi, D. S., & Mokhtar, A. A. B. (2023). Dakwah melalui Distribusi Zakat dan Dampaknya pada Implementasi Keagamaan Muallaf di Indonesia. *Jurnal Bimas Islam*, 16(2), 343–362. https://jurnalbimasislam.kemenag.go.id/jbi/article/view/784\

Fitriyani, Y., Putriana, A., Abdillah, M. R., Machfiroh, I. S., & Hadiani, Y. (2023). The Effectiveness of the Distribution of Zakat, Infaq and Sadaqah Funds by BAZNAS: A Comparative Study of South Kalimantan and West Java Provinces in 2019–2023. *Jurnal Akuntansi dan Keuangan Islam*. https://journal.sebi.ac.id/index.php/jaki/article/view/852

Jamali, A., Munir, M., & Meldona, M. (2024). Tata Kelola Distribusi Zakat, Infak dan Sedekah (ZIS) dalam Meningkatkan Kesejahteraan Mustahik. *Jurnal Ilmiah Ekonomi Islam*, 10(2), 2269–2282. https://doi.org/10.29040/jiei.v10i2.12119

Jufri. (2024). *Pengembangan Teknologi Pembelajaran Interaktif Berbasis Video Animasi pada Pelajaran Pendidikan Agama Islam di Sekolah Dasar*. *4*, 416–432.

Mashur, M., Riswandi, D., & Sibawaihi, A. (2022). Peran Badan Amil Zakat Nasional (Baznas) dalam Pemberdayaan Ekonomi Masyarakat. *Jurnal Sosial Ekonomi dan Humaniora*, 8(4), 634–639.

Mujani, S., & Rahman, F. (2019). *Islamic Statistics and Its Relevance to Sharia Economic Decisions*. Journal of Sharia Statistics, 4(2), 97–108.

Muslim, A., Kurniawan, A., & Ningsih, Y. (2021). *Mapping Zakat Distribution in Indonesia: A Case Study of Zakat Institutions*. Zakat Management Journal, 6(1), 33–47.

Nuryani, R., Nawawi, K., & Hakim, N. (2024). Optimization of the Distribution of Zakat Infak Sedekah Funds on the Independence of Mustahik in Economic Program: A Case Study. *The Economic Review of Pesantren*, 2(2). https://doi.org/10.58968/erp.v2i2.505

Raies, A. (2020). Islamic versus Conventional Fiscal policy: The effect of zakat on education and employment. *Academic Journal of Interdisciplinary Studies*, 9(1), 27–33.

Rohmah, N., & Suryanto, D. (2022). *Digital Technology in Optimizing Zakat Distribution*. Journal of Islamic Economics, 8(4), 88–102.

Romdoni, A., & Nurpalah, J. (2025). The Effectiveness of National Zakat Distribution in 2024 in Alleviating Poverty in Indonesia. *Ad-Deenar: Jurnal Ekonomi dan Bisnis Islam*, 9(01), 175–184. https://doi.org/10.30868/ad.v9i01.8243

Syam, M. (2023). Digitalization Distribution of zakat through scholarships in improving the quality of education. *Inovasi Kurikulum*. https://ejournal.upi.edu/index.php/JIK/article/view/79596
Syafiqah, F., Firdaus, A., & Zainal, M. H. (2024). Implementation of Village Zakat Index 2.0 in supporting the zakat community development program. *Al-Tijary*, 9(2), 85–110. https://doi.org/10.21093/at.v9i2.7707
Syakir, M. F., Risfandy, T., & Trinugroho, I. (2021). CEO's social capital and performance of zakat institutions: Cross-country evidence. *Journal of Behavioral and Experimental Finance*, 31, 100521. https://doi.org/10.1016/j.jbef.2021.100521
Utami, P., Suryanto, T., Nasor, M., & Ghofur, R. A. (2020). The effect of digitalization on zakat payment and its potential acceptance in the National Amil Zakat Agency. *IQTISHADIA*, 13(2), 216. https://doi.org/10.21043/iqtishadia.v13i2.7809
Wahyuni-TD, I. S., Haron, H., & Fernando, Y. (2021). The effects of good governance and fraud prevention on performance of zakat institutions in Indonesia: A Sharīʿah forensic accounting perspective. *International Journal of Islamic and Middle Eastern Finance and Management*, 14(4), 692–712. https://doi.org/10.1108/IMEFM-03-2019-0089
Zaki, M. M. M., Ahmad, A. F. R., & Sulong, J. (2020). Education zakat distribution practice in the Kedah zakat board: analysis towards the maslahah and social principles. *International Journal of Academic Research in Business and Social Sciences*, 10(7), 883–903.