e- ISSN: 0000-0000
p- ISSN: 0000-0000

SALSABIL
Journal of Sharia and Economic Law

Shariah Compliance and Governance Accountability in Disaster Aid Distribution: A Comparative Analysis of Aceh Tamiang and Padang Flash Flood Relief Operations

Irham Dongoran[1], Ahmad Nizar[2]
[1-2] Sekolah Tinggi Agama Islam As-Sunnah Deli Serdang, Indonesia
irhamregar729@gmail.com

Abstract

This article examines the shariah compliance and governance accountability mechanisms employed in two Islamic higher education institution-led disaster relief operations in Indonesia during late 2025. Drawing on empirical data from documented relief distributions in Aceh Tamiang (November 2025) and Padang, West Sumatra (December 2025), the study analyzes how Islamic legal principles of amanah (trustworthiness), transparency, and adl (justice) were operationalized in emergency humanitarian contexts. The research employs comparative case analysis to evaluate governance structures, accountability mechanisms, fund management protocols, and beneficiary verification systems across both operations. Findings reveal that while both institutions implemented systematic beneficiary registration and transparent fund sourcing, critical governance gaps emerged in third-party oversight, standardized verification protocols, and formal shariah audit mechanisms. The Aceh operation distributed Indonesian Rupiah 138,500,000 to 270 households through multi-stakeholder coordination, while the Padang operation channeled Rupiah 57,000,000 to 150 households via international Islamic philanthropy networks. Both cases demonstrate adaptive governance responding to emergency conditions, yet lack formalized shariah compliance frameworks required for institutional Islamic finance operations. The article contributes to Islamic Economic Law scholarship by identifying specific regulatory deficits in disaster-related sadaqah governance and proposing a five-tier shariah accountability framework for emergency humanitarian operations undertaken by Islamic institutions.

Keywords: Shariah compliance, humanitarian governance, amanah, disaster relief accountability, Islamic philanthropy regulation, emergency sadaqah

Article Info
Article History:
Received: 25-01-2026 Accepted: 26-02-2026 Publish: 28-02-2026

: 10.51590/salsabil.v2i1.65

Introduction

The governance of Islamic humanitarian aid occupies a critical intersection between emergency response imperatives and shariah compliance requirements. When Islamic institutions mobilize resources for disaster relief, they invoke religious obligations of mutual assistance (taʿāwun) while simultaneously assuming fiduciary responsibilities governed by Islamic legal principles. The November and December 2025 flash flood disasters in Aceh Tamiang and Padang, West Sumatra, generated two documented cases of Islamic higher education institution-led relief operations that raise fundamental questions about shariah governance in emergency contexts.

Sekolah Tinggi Agama Islam As-Sunnah Deli Serdang coordinated relief distributions in both locations, operating under distinct institutional arrangements. In Aceh Tamiang, the institution mobilized 42 personnel to distribute Rupiah 138,500,000 across four villages, reaching 270 households between November 5 and 8, 2025.[1] In Padang, the same institution partnered with Bayaan Association Singapore through Yayasan Peduli Kemanusiaan Arrisalah, distributing Rupiah 57,000,000 to 150 households affected by four consecutive flash floods in Batu Busuak between December 24 and 27, 2025.[2]

Existing scholarship on Islamic disaster management emphasizes theological motivations and community mobilization but provides limited empirical analysis of actual governance mechanisms employed during emergency operations. Studies on Islamic Corporate Social Responsibility in Indonesia have documented the role of religious values in motivating philanthropic action, yet the translation of abstract principles like amanah and transparency into operational protocols remains underexamined. The humanitarian logistics literature addresses efficiency and coordination challenges but rarely engages with shariah-specific accountability requirements that distinguish Islamic aid operations from secular humanitarian interventions.[3]

This article addresses a critical gap in Islamic Economic Law scholarship by subjecting documented relief operations to systematic shariah governance analysis. The central research question asks: How were Islamic legal principles of amanah, transparency, and accountability operationalized in these two emergency relief operations, and what governance deficits emerge when evaluated against shariah compliance standards applicable to institutional Islamic finance?

The contribution to Islamic Economic Law lies in three areas. First, the article provides empirical documentation of governance mechanisms actually employed by Islamic institutions in emergency contexts, moving beyond normative prescriptions to analyze implemented practices. Second, it develops a comparative framework for evaluating shariah compliance across different operational models—domestic multi-stakeholder coordination versus international Islamic philanthropy partnerships. Third, it identifies specific regulatory gaps and proposes a shariah accountability framework calibrated to emergency humanitarian operations, addressing the absence of sector-specific governance standards in Indonesian Islamic finance regulation.

Literature Review

The governance of Islamic humanitarian aid requires engagement with multiple scholarly domains: shariah principles governing charitable transactions, humanitarian logistics management, and regulatory frameworks for Islamic financial institutions. This review employs the 5C model—Cite, Compare, Contrast, Critique, and Connect—to position this study within existing knowledge.

Yūsuf al-Qaraḍāwī's seminal treatment of zakah in Islamic jurisprudence establishes foundational principles for charitable resource management, emphasizing that Islamic philanthropy must

[1] Dori Chandra et al., "The Collaboration of Academics, Students, and Volunteers in Responding to the Aceh Tamiang Flood Disaster: A Participatory Action Research-Based Aid Distribution Model," *Al-Arkhabiil: Jurnal Pengabdian Masyarakat* 5, no. SI-1 (2025): 2–20.

[2] Slamet Riyadi et al., "Humanitarian Aid for Flash Flood Victims in Batu Busuak: An International Collaboration Between STAI As-Sunnah and Bayaan Association Singapore," *Al-Arkhabiil: Jurnal Pengabdian Masyarakat* 5, no. SI-1 (2025): 22–31.

[3] Nurdin Hasan and Ahmad Nizar Yogatama, "Islamic Philanthropy and Social Justice: The Role of Islamic CSR in Indonesia," *Kyoto Bulletin of Islamic Area Studies* 6 (2013): 85–105.

balance compassion with procedural rigor to ensure funds reach legitimate recipients. Al-Qaraḍāwī articulates eight categories of zakah recipients (aṣnāf) and delineates trustees' obligations to verify eligibility and maintain transparency.[4] While comprehensive for zakah governance, this framework addresses obligatory almsgiving rather than voluntary sadaqah distributed in emergency contexts, where recipient verification faces practical constraints absent in routine charitable operations.

Nurdin Hasan and Ahmad Nizar Yogatama's empirical work on Islamic Corporate Social Responsibility in Indonesia documents how religious organizations leverage values of ukhuwah islāmiyyah and social solidarity to mobilize resources for humanitarian purposes.[5] Their analysis confirms that Islamic motivations generate significant philanthropic capital but does not examine operational governance mechanisms or accountability systems implemented during actual aid distributions. The study demonstrates mobilization capacity without addressing fiduciary management or shariah compliance protocols.

In contrast, Luk Van Wassenhove's framework for humanitarian logistics emphasizes supply chain efficiency, demand uncertainty, and coordination challenges in disaster response. Van Wassenhove identifies that humanitarian operations face unpredictable timing, geographic dispersion, and heterogeneous aid requirements—factors requiring adaptive management systems.[6] However, this secular humanitarian logistics literature does not engage with shariah-specific requirements for transparency, beneficiary dignity, or halal compliance in procured goods, representing a fundamental operational distinction for Islamic institutions.

Gyöngyi Kovács and Karen Spens extend humanitarian logistics analysis to examine coordination mechanisms among multiple stakeholders, emphasizing that effective disaster response requires information sharing, role clarity, and joint decision-making protocols. Their empirical research on relief operations identifies coordination failures as primary causes of aid distribution inefficiencies.[7] While valuable for operational design, this literature treats all humanitarian actors as functionally equivalent, overlooking how Islamic institutions' theological commitments create additional accountability dimensions beyond operational efficiency.

The Indonesian regulatory context provides limited guidance for shariah compliance in disaster relief. Law Number 24 of 2007 on Disaster Management establishes governmental coordination frameworks but does not address shariah-specific requirements for Islamic institutions. Similarly, regulations governing Islamic financial institutions, including Bank Indonesia's Sharia Governance provisions, focus on commercial transactions rather than emergency charitable distributions. This regulatory vacuum means Islamic institutions conducting disaster relief operate without sector-specific shariah compliance standards, relying instead on general fiduciary principles and institutional discretion.

Recent scholarship on community-based disaster risk reduction in Indonesia emphasizes participatory approaches and local empowerment but rarely analyzes governance accountability from shariah legal perspectives. Jonatan Lassa and colleagues document twenty years of community resilience programming, highlighting trust-building and social capital formation.[8] While these studies recognize the importance of legitimacy and stakeholder confidence, they do not examine how Islamic legal principles shape accountability expectations or how shariah compliance affects institutional credibility among Muslim disaster-affected populations.

---

[4] Yūsuf al-Qaraḍāwī, *Fiqh Al-Zakāh: Dirāsah Muqāranah Li-Aḥkāmihā Wa Falsafatihā Fī Ḍaw' Al-Qur'ān Wa Al-Sunnah*, vol. 2 (Beirut: Mu'assasat al-Risālah, 1973).

[5] Hasan and Yogatama, "Islamic Philanthropy and Social Justice: The Role of Islamic CSR in Indonesia."

[6] Luk N Van Wassenhove, "Humanitarian Aid Logistics: Supply Chain Management in High Gear," *Journal of the Operational Research Society* 57, no. 5 (2006): 475–89, https://doi.org/10.1057/palgrave.jors.2602125.

[7] Gyöngyi Kovács and Karen M Spens, "Humanitarian Logistics in Disaster Relief Operations," *International Journal of Physical Distribution & Logistics Management* 37, no. 2 (2007): 99–114, https://doi.org/10.1108/09600030710734820.

[8] Jonatan A Lassa et al., "Twenty Years of Community-Based Disaster Risk Reduction Experience from a Dryland Village in Indonesia," *International Journal of Disaster Risk Science* 10, no. 3 (2019): 343–55, https://doi.org/10.1007/s13753-019-00222-4.

The critical gap emerges clearly: existing literature provides either shariah principles divorced from operational contexts or humanitarian logistics frameworks inattentive to Islamic legal requirements. No systematic empirical analysis examines how Islamic institutions operationalize shariah governance during actual emergency relief operations in Indonesia, nor do regulatory frameworks provide specific compliance standards for this sector. This study addresses that deficit by subjecting documented relief operations to shariah governance analysis, revealing both adaptive practices and critical accountability deficits.

Theoretical Framework

This analysis employs three interconnected theoretical constructs from Islamic Economic Law: the principle of amanah (trustworthiness) in fiduciary relationships, the doctrine of transparency as manifestation of ʿadl (justice), and the maqāṣid al-sharīʿah framework for evaluating institutional practices against higher objectives of Islamic law.

Amanah and Fiduciary Responsibility

The Quranic injunction "Indeed, Allah commands you to render trusts to whom they are due" (QS. An-Nisa: 58) establishes amanah as foundational to Islamic governance. In the context of disaster relief, amanah creates a trilateral fiduciary relationship among donors who provide funds based on religious motivation, institutional intermediaries who manage and distribute resources, and beneficiaries who possess rights (ḥuqūq) to receive assistance.[9] Wahbah al-Zuḥaylī articulates that amanah requires trustees to preserve entrusted property, employ it for designated purposes, and account for its disposition.[10] Applied to humanitarian operations, amanah demands that Islamic institutions implement verification systems ensuring funds reach intended beneficiaries, maintain records documenting resource allocation, and provide transparent reporting to all stakeholders.

The empirical question becomes: What specific mechanisms operationalize amanah in emergency conditions where time pressures and access constraints challenge systematic verification? The comparative analysis examines beneficiary registration protocols, fund sourcing documentation, and stakeholder reporting practices against this shariah standard.

Transparency as Manifestation of ʿAdl

Justice (ʿadl) in Islamic law requires both substantive fairness and procedural transparency. Muḥammad al-Ṭāhir Ibn ʿĀshūr's exposition of maqāṣid identifies preservation of wealth (Aceh) as among five essential objectives, requiring legal systems to prevent misappropriation and ensure resources serve their intended purposes.[11] Transparency functions as the procedural mechanism enabling ʿadl verification—stakeholders cannot assess fairness absent information about resource allocation.

For disaster relief operations, transparency encompasses multiple dimensions: disclosure of fund sources and amounts collected, clarity regarding beneficiary selection criteria, documentation of aid quantities and types distributed, and accessibility of distribution records. The theoretical framework predicts that Islamic institutions will implement higher transparency standards than secular counterparts due to shariah accountability requirements. The empirical analysis tests this prediction by examining what information was disclosed, to whom, and through what mechanisms across both cases.

Maqāṣid al-Sharīʿah as Evaluative Framework

Ibn ʿĀshūr's maqāṣid framework provides criteria for evaluating institutional practices beyond literal rule compliance. The five essential objectives—preservation of religion (dīn), life (nafs), intellect (ʿaql), lineage (nasl), and wealth (māl)—establish hierarchical priorities. In disaster contexts, preservation of life assumes paramount importance, potentially justifying expedited procedures that might compromise documentation rigor under normal circumstances.

---

[9] Al-Qur'an 4:58.

[10] Wahbah al-Zuḥaylī, *Al-Fiqh Al-Islāmī Wa Adillatuh*, vol. 4 (Damaskus: Dār al-Fikr, 1989).

[11] Muḥammad al-Ṭāhir Ibn ʿĀshūr, *Maqāṣid Al-Sharīʿah Al-Islāmiyyah* (Jordan: Dār al-Nafā'is, 2001).

However, maqāṣid analysis also requires assessing whether emergency adaptations preserve or undermine secondary objectives, particularly wealth preservation through accountability systems. The framework asks: Do expedited distribution protocols sacrifice amanah safeguards unnecessarily, or do they represent proportionate adaptations to emergency conditions? Do transparency mechanisms adequately balance operational urgency against stakeholder rights to information?

This tripartite framework—amanah as fiduciary standard, transparency as justice mechanism, and maqāṣid as evaluative hierarchy—provides analytical tools for assessing shariah governance quality across the two documented relief operations.

Methodology

This study employs comparative case analysis of two documented disaster relief operations, extracting empirical data from peer-reviewed publications describing the Aceh Tamiang flood response (November 2025)[12] and Padang flash flood relief (December 2025)[13].Both operations were coordinated by Sekolah Tinggi Agama Islam As-Sunnah Deli Serdang, providing institutional consistency that enables meaningful comparison while operational contexts and partnership structures differed significantly.

Data Sources and Extraction Strategy

The primary empirical sources are two published community service reports documenting aid distributions. The Aceh Tamiang study provides detailed data on 270 household beneficiaries across four villages, fund mobilization totaling Rupiah 138,500,000, multi-stakeholder coordination involving 42 personnel (seven lecturers, five students, thirty volunteers), and distribution methodologies employed across five locations between November 5 and 8, 2025.[14] The Padang study documents assistance to 150 households in Batu Busuak area, international partnership between Indonesian and Singaporean Islamic organizations, fund mobilization of Rupiah 57,000,000, and distribution operations conducted December 24-27, 2025.[15]

Data extraction focused on governance-relevant indicators rather than operational outcomes. Specific variables included fund sourcing mechanisms and disclosure protocols, beneficiary identification and verification procedures, stakeholder coordination structures and decision-making processes, documentation and record-keeping systems, transparency mechanisms including public disclosure of fund amounts and sources, and institutional arrangements defining roles and accountabilities.

Analytical Approach

The analysis proceeds through three stages. First, descriptive mapping reconstructs governance architecture for each operation, identifying key actors, formal coordination mechanisms, and documented accountability protocols. Second, shariah compliance assessment evaluates documented practices against theoretical framework criteria—amanah operationalization, transparency implementation, and maqāṣid alignment. Third, comparative analysis identifies convergences and divergences between cases, examining how different operational contexts (domestic multi-stakeholder versus international partnership) and disaster characteristics (ongoing November flooding versus December flash flood series) influenced governance choices.

The methodological limitation is reliance on published documentation rather than primary field research. The analysis cannot assess undocumented practices or stakeholder perceptions not captured in published reports. However, published community service documentation from

[12] Chandra et al., "The Collaboration of Academics, Students, and Volunteers in Responding to the Aceh Tamiang Flood Disaster: A Participatory Action Research-Based Aid Distribution Model."

[13] Riyadi et al., "Humanitarian Aid for Flash Flood Victims in Batu Busuak: An International Collaboration Between STAI As-Sunnah and Bayaan Association Singapore."

[14] Chandra et al., "The Collaboration of Academics, Students, and Volunteers in Responding to the Aceh Tamiang Flood Disaster: A Participatory Action Research-Based Aid Distribution Model."

[15] Riyadi et al., "Humanitarian Aid for Flash Flood Victims in Batu Busuak: An International Collaboration Between STAI As-Sunnah and Bayaan Association Singapore."

Indonesian Islamic higher education institutions represents formal institutional claims about implemented practices, making it appropriate source material for governance analysis. When documentation is silent on specific governance dimensions, the analysis notes these evidentiary gaps as significant findings—absences in formal reporting itself indicate governance weaknesses.

Comparative Framework

Four governance dimensions structure the comparison. Accountability architecture examines organizational structures, reporting relationships, and oversight mechanisms. Fund governance analyzes resource mobilization, financial management, and expenditure documentation. Beneficiary verification assesses targeting protocols, eligibility determination, and recipient registration systems. Transparency mechanisms evaluate information disclosure, stakeholder communication, and public reporting practices.

For each dimension, the analysis asks: What practices were documented? How do documented practices align with shariah principles articulated in the theoretical framework? What governance gaps emerge from documentation silences or reported limitations? This systematic interrogation of empirical evidence against normative standards generates findings regarding shariah compliance quality across both operations.

Result and Analysis

Fund Governance and Amanah Operationalization

The Aceh Tamiang operation mobilized Rupiah 138,500,000 through multiple channels, though the published report does not specify individual donor identities or detailed sourcing mechanisms. The documentation states that fundraising occurred "through various channels" involving the institutional network of STAI As-Sunnah, but provides no breakdown of donor categories, contribution amounts, or solicitation methods employed. In contrast, the Padang operation explicitly identifies fund sources through international partnership: Bayaan Association Singapore mobilized resources from Singaporean Muslims, with Yayasan Peduli Kemanusiaan Arrisalah serving as implementing partner. The Padang documentation specifies the total amount (Rupiah 57,000,000) and attributes it to this cross-border Islamic philanthropy network, providing greater sourcing transparency.

Both operations demonstrate partial amanah operationalization through systematic beneficiary registration. The Aceh study reports that beneficiary names were recorded in comprehensive lists capturing household head names, addresses, and family member counts, ensuring accountability and transparency in distribution. The documentation explicitly states that recipient data was "recorded in full, including the name of the head of the family, address, and number of family members to ensure accountability and transparency in the distribution of aid." Similarly, the Padang operation implemented manual recipient lists created on-site, with the team carrying institutional banners identifying fund sources and implementing organizations.

However, critical amanah safeguards remain undocumented in both cases. Neither study reports independent verification of fund receipts beyond institutional self-documentation. No third-party audits, financial statements, or external oversight mechanisms appear in published accounts. While both operations emphasize transparency as operational principle, the evidence of transparency consists primarily of disclosure to beneficiaries at distribution points rather than systematic financial reporting to donors or independent verification bodies.

The fund utilization documentation reveals another accountability dimension. The Aceh operation allocated the entire Rupiah 138,500,000 to procuring 250 food packages, clothing bales, medical supplies, and other necessities distributed across 270 households.[16] The Padang operation similarly allocated Rupiah 57,000,000 to necessity packages for 150 households. Both studies report procurement occurring locally (in Padang and in Aceh) for logistical efficiency, but neither provides

[16] Chandra et al., "The Collaboration of Academics, Students, and Volunteers in Responding to the Aceh Tamiang Flood Disaster: A Participatory Action Research-Based Aid Distribution Model."

itemized expenditure accounting or unit cost documentation that would enable verification of fund utilization efficiency.[17]

Beneficiary Verification and Targeting Accuracy

Both operations employed participatory needs assessment involving local authorities and community leaders rather than independent eligibility verification. The Aceh study describes coordination with village heads, sub-district officials, and community leaders to identify aid recipients and distribution locations. The documentation states that location selection was "based on several considerations: the severity of the flood impact, the urgent needs of the community, accessibility, and recommendations from village officials and local community leaders."[18]

The Padang operation similarly relied on coordination with local government (Koto Panjang Ikua Koto Village officials and Lambung Bukik Village officials) and community leaders for beneficiary identification. The study reports that coordination ensured activities aligned with "local protocols and needs," with verbal consent obtained from household heads receiving aid.[19]

This participatory approach operationalizes Islamic principles of consultation (shūrā) and local knowledge integration, but creates potential governance weaknesses regarding targeting accuracy. Neither operation documents independent verification that identified beneficiaries met objective vulnerability criteria or that aid reached the most affected households. The reliance on community leader recommendations, while culturally appropriate and operationally efficient, introduces risks of clientelism or elite capture absent in independent assessment protocols.

The Aceh documentation provides more granular beneficiary categorization, though still not meeting institutional zakah standards. Recipients were classified into three categories based on damage severity: families whose houses were completely washed away, families with severely damaged houses requiring extensive repairs, and general recipients with minor to moderate damage.[20] However, the study does not document the evidentiary basis for these classifications or verification procedures ensuring accurate damage assessment.

The Padang operation categorized 150 beneficiary households into three groups: eleven families whose houses were completely washed away, forty-six families with severely damaged houses, and ninety-three general recipients.[21] The documentation provides household head initials for the first two categories but not for general recipients, suggesting differential verification rigor based on damage severity. This graduated approach demonstrates proportionate response to varying need levels, though without documented assessment protocols.

Organizational Accountability Architecture

The Aceh operation implemented more elaborate organizational structure than Padang, dividing 42 personnel into functional groups: coordination group maintaining communication with local authorities, packing and distribution group managing logistics, documentation and data collection group recording processes and recipients, and health group providing basic counseling. This functional differentiation created role clarity and specialized accountability, with documented leadership by STAI As-Sunnah officials.

The Padang operation employed simpler structure, with the team led directly by the Chairman of STAI As-Sunnah departing from Medan, while an advance team prepared procurement in Padang. The documentation emphasizes institutional leadership involvement but provides less detail regarding internal accountability structures or role differentiation among team members.

---

[17] Riyadi et al., "Humanitarian Aid for Flash Flood Victims in Batu Busuak: An International Collaboration Between STAI As-Sunnah and Bayaan Association Singapore."

[18] Chandra et al., "The Collaboration of Academics, Students, and Volunteers in Responding to the Aceh Tamiang Flood Disaster: A Participatory Action Research-Based Aid Distribution Model."

[19] Riyadi et al., "Humanitarian Aid for Flash Flood Victims in Batu Busuak: An International Collaboration Between STAI As-Sunnah and Bayaan Association Singapore."

[20] Chandra et al., "The Collaboration of Academics, Students, and Volunteers in Responding to the Aceh Tamiang Flood Disaster: A Participatory Action Research-Based Aid Distribution Model."

[21] Riyadi et al., "Humanitarian Aid for Flash Flood Victims in Batu Busuak: An International Collaboration Between STAI As-Sunnah and Bayaan Association Singapore."

Neither operation reports formal oversight mechanisms beyond institutional self-management. No independent observers, shariah advisory boards, or external monitoring bodies appear in documented governance structures. The institutional arrangement in Padang involved three entities—STAI As-Sunnah, Yayasan Peduli Kemanusiaan Arrisalah, and Bayaan Association Singapore—but the documentation does not clarify accountability relationships among these organizations or specify how international partnership affected governance protocols.

Transparency Mechanisms and Information Disclosure

Both operations implemented field-level transparency through visible institutional identification. The Aceh study describes large banners reading "From the Indonesian People - Through the Humanities Project" and standing banners from STAI As-Sunnah displayed at distribution locations. The Padang operation similarly utilized institutional banners and standing signage identifying STAI As-Sunnah as implementing organization.

This visible identification serves important transparency functions, signaling to beneficiaries that aid comes through institutional channels rather than political or individual largesse, and creating public documentation through photographic evidence. However, transparency to beneficiaries at distribution points differs categorically from financial transparency to donors or public accountability reporting.

Neither study provides evidence of post-distribution financial reporting to donors, public disclosure of itemized expenditures, or accessible documentation enabling external verification of fund utilization. The Aceh documentation states that collected testimonials and photographic documentation were compiled for "reporting and learning purposes," but does not indicate whether formal reports were disseminated to donors or made publicly available.

The international partnership in Padang theoretically creates stronger accountability pressures, as Bayaan Association Singapore must account to Singaporean donors for fund utilization in Indonesia. However, the published study does not document reporting protocols between Indonesian implementing partners and Singaporean fundraising organization, leaving this critical accountability linkage unexamined.

Comparative Governance Assessment

Three significant patterns emerge from cross-case comparison. First, both operations prioritized operational urgency over systematic governance documentation, reflecting emergency context pressures. The emphasis in both studies falls on describing aid delivery logistics, distribution methods, and community responses rather than detailing accountability mechanisms or financial management protocols. This prioritization is understandable given immediate humanitarian imperatives but reveals that shariah governance received secondary consideration to operational execution.

Second, transparency mechanisms focused on beneficiary-facing disclosure rather than donor accountability or public reporting. Both operations implemented visible institutional identification and beneficiary registration, but neither documented financial reporting systems or independent verification mechanisms. This suggests that accountability was conceptualized primarily as preventing misappropriation at distribution points rather than as systematic fiduciary reporting to resource providers.

Third, governance relied heavily on institutional reputation and trust rather than formal compliance systems. Both operations were led by Islamic higher education institutions with established religious credentials in their communities. The implicit governance logic appears to be that institutional Islamic identity provides sufficient accountability assurance without requiring shariah-specific verification mechanisms. However, this trust-based model lacks the systematic safeguards characterizing regulated Islamic financial institutions.

Discussion

Shariah Governance Deficits in Emergency Contexts

The empirical evidence reveals a fundamental tension between emergency operational requirements and shariah governance standards developed for institutional Islamic finance. Both

relief operations adapted procedures to emergency conditions—simplified beneficiary verification, expedited procurement without competitive bidding, manual record-keeping systems—in ways that would violate governance protocols required for Islamic banks or zakah institutions under normal circumstances.

The maqāṣid framework provides analytical tools for evaluating whether these adaptations represent legitimate emergency accommodations or unnecessary governance compromises.[22] Preservation of life (ḥifẓ al-nafs) clearly takes precedence in disaster contexts, justifying procedural simplifications that accelerate aid delivery. However, preservation of wealth (ḥifẓ al-māl) through accountability safeguards remains operative even in emergencies, requiring proportionate rather than abandoned governance mechanisms.[23]

The documented practices fall short of proportionate adaptation in several respects. First, the absence of third-party oversight or independent verification represents governance deficit not necessitated by emergency conditions. External observers could have accompanied distribution teams without impeding operations, providing independent documentation of aid delivery. Second, the failure to implement post-distribution financial reporting to donors reflects institutional choice rather than emergency constraint. Detailed expenditure accounting could have been compiled after operations concluded without affecting operational responsiveness. Third, the reliance on community leader recommendations for beneficiary identification, while operationally efficient, could have been supplemented with spot-checking or sample verification to guard against targeting errors.

These deficits suggest that emergency conditions were invoked to justify governance simplifications that benefited institutional convenience rather than genuinely serving preservation of life objectives. A shariah-compliant emergency governance framework would distinguish between simplifications necessary for operational speed and those merely reducing institutional administrative burden.

Legal Implications of Governance Gaps

The documented governance gaps carry significant legal implications for Islamic institutions conducting disaster relief. Under Indonesian positive law, religious organizations managing charitable funds assume fiduciary duties governed by general civil code provisions and organizational law. However, when Islamic institutions explicitly invoke religious motivations and shariah principles in fundraising appeals, they create additional legal and ethical obligations rooted in Islamic law.

Donors contributing to religiously-framed disaster appeals reasonably expect shariah compliance in fund management, including amanah safeguards and transparency mechanisms.[24] The absence of documented accountability systems exposes Islamic institutions to potential legal and reputational risks if fund mismanagement or targeting errors occur. More fundamentally, governance deficits undermine the Islamic sector's claim to distinctive ethical standards distinguishing religious philanthropy from secular charitable action.

The regulatory vacuum becomes apparent: Indonesian law provides no sector-specific shariah governance requirements for disaster relief operations, unlike the detailed regulations governing Islamic banks, takaful operators, or formal zakah institutions. This absence means Islamic higher education institutions conducting emergency relief operate without clear compliance benchmarks, relying on institutional discretion to determine adequate governance levels.

The comparative analysis reveals that international partnerships, as in the Padang case, create stronger theoretical accountability pressures through cross-border reporting requirements. However, without documented protocols specifying accountability mechanisms between

[22] Ibn ʿĀshūr, *Maqāṣid Al-Sharīʿah Al-Islāmiyyah*.

[23] Ibn ʿĀshūr.

[24] Wahbah Zuḥaylī, *Al-Fiqh Al-Islāmī Wa Adillatuhu* (Dār al-Fikr al-Mouaser, 2003).

Singaporean fundraising entities and Indonesian implementing partners, this potential advantage remains unrealized.

Institutional Credibility and Long-Term Implications

The governance quality documented in these cases affects institutional credibility and sectoral development beyond immediate relief operations. Islamic institutions that fail to implement systematic accountability mechanisms risk eroding public trust essential for future philanthropic mobilization. In competitive philanthropic markets, donors increasingly demand transparency and impact documentation, particularly from institutions claiming ethical superiority through religious affiliation.

The documented emphasis on photographic documentation and testimonial collection suggests awareness of accountability pressures, but visual evidence and anecdotal beneficiary responses provide weaker accountability than systematic financial reporting and independent verification. Social media-era documentation priorities may serve institutional reputation management without addressing substantive governance requirements.

Both studies acknowledge limitations regarding ongoing beneficiary needs beyond initial emergency distributions, with testimonials indicating requirements for tents, sleeping equipment, and water storage that initial aid did not address. This recognition of incomplete response highlights broader governance questions about needs assessment adequacy and resource allocation optimization. Shariah principles of ihsan (excellence) and itqan (perfection) arguably require more systematic needs analysis than participatory consultation alone provides, particularly when resource constraints necessitate prioritization among competing urgent requirements.

Toward Shariah-Compliant Emergency Governance

The empirical evidence supports development of shariah-compliant emergency governance standards calibrated to disaster relief contexts. Such standards would maintain core accountability principles while acknowledging operational constraints. Five elements emerge as essential components:

First, independent observer presence during distributions, providing external verification without impeding operations. Observer roles could be performed by representatives from local Islamic organizations not involved in implementation, creating arms-length documentation of aid delivery.

Second, mandatory post-distribution financial reporting to donors within specified timeframes (for example, thirty days after operations conclude), including itemized expenditure accounting, beneficiary statistics, and photographic evidence. This reporting requirement accommodates emergency operational flexibility while ensuring subsequent accountability.

Third, documented beneficiary selection protocols specifying objective criteria and assessment procedures, even when relying on community leader input. Protocols would require recording the basis for beneficiary identification decisions, enabling post-hoc verification of targeting accuracy.

Fourth, procurement documentation maintaining records of supplier selection, unit costs, and quantity procured, supporting efficiency analysis and providing evidence against misappropriation concerns. Emergency procurement may proceed without competitive bidding, but documentation requirements should not be waived.

Fifth, partnership agreements clarifying accountability relationships when multiple organizations collaborate, specifying reporting obligations, financial management roles, and dispute resolution procedures. The Padang case demonstrates that international partnerships create complex accountability landscapes requiring explicit governance protocols.

These elements constitute minimum shariah governance standards appropriate for emergency contexts, balancing operational urgency against fiduciary accountability. Their adoption would strengthen Islamic sector credibility while providing clearer compliance benchmarks for institutions conducting disaster relief.

Conclusion and Policy Recommendations

This comparative analysis of two Islamic institution-led disaster relief operations reveals significant shariah governance deficits in emergency humanitarian action. While both the Aceh Tamiang and

Padang operations successfully delivered material assistance to hundreds of disaster-affected families, demonstrating operational capacity and religious commitment, neither implemented systematic accountability mechanisms required for shariah compliance in institutional Islamic finance contexts.

The documented governance gaps—absence of independent oversight, limited financial transparency, participatory but unverified beneficiary selection, and undocumented accountability relationships in partnership arrangements—reflect broader regulatory vacuums in Indonesian Islamic philanthropy governance. Emergency conditions justify procedural adaptations but not abandonment of core amanah safeguards and transparency requirements derived from Islamic legal principles.

The theoretical framework reveals that maqāṣid-based analysis supports emergency governance flexibility while maintaining accountability to preservation of wealth objectives. The empirical evidence demonstrates that documented adaptations exceeded proportionate responses to emergency constraints, sacrificing governance mechanisms feasible under operational conditions for institutional administrative convenience.

Policy Recommendations

First, Indonesia's Ministry of Religious Affairs should develop sector-specific shariah governance guidelines for disaster relief operations conducted by Islamic institutions. These guidelines should specify minimum accountability requirements including independent observer presence, post-distribution financial reporting timelines, beneficiary verification protocols, procurement documentation standards, and partnership accountability clarification. Guidelines should explicitly address emergency context adaptations while maintaining core shariah principles.

Second, Islamic higher education institutions conducting disaster relief should establish institutional shariah compliance protocols applicable to emergency operations. Protocols should designate internal shariah advisory functions responsible for reviewing proposed emergency governance adaptations, ensuring modifications serve preservation of life objectives without unnecessarily compromising accountability safeguards. Institutional protocols provide immediate governance improvement without awaiting regulatory development.

Third, Indonesian Islamic philanthropic networks should develop standardized partnership agreements for cross-border Islamic humanitarian collaboration. Agreements should specify financial management responsibilities, reporting obligations, beneficiary verification procedures, and dispute resolution mechanisms. The Padang case demonstrates international partnership potential while revealing governance relationship ambiguities requiring contractual clarification.

Fourth, Indonesian disaster management authorities should incorporate shariah governance requirements into coordination frameworks for religious organization participation in disaster response. Integration would ensure Islamic institutions conducting relief under governmental coordination structures meet minimum accountability standards while accommodating religious compliance obligations.

Fifth, academic institutions should prioritize systematic research on Islamic humanitarian governance, moving beyond theological exposition to empirical analysis of implemented practices. This study's reliance on published community service documentation reveals broader research gaps—field-based governance research could provide richer empirical foundations for regulatory development and institutional improvement.

The documented cases demonstrate that Indonesian Islamic institutions possess significant capacity for rapid disaster response mobilizing substantial resources through religious networks. However, governance quality lags operational capability, creating accountability deficits that undermine sectoral credibility and expose institutions to legal and reputational risks. Addressing these deficits through regulatory development, institutional protocol adoption, and partnership standardization would strengthen Islamic humanitarian action while advancing shariah compliance in emergency contexts.

Reference

al-Qaraḍāwī, Yūsuf. *Fiqh Al-Zakāh: Dirāsah Muqāranah Li-Aḥkāmihā Wa Falsafatihā Fī Ḍaw' Al-Qur'ān Wa Al-Sunnah*. Vol. 2. Beirut: Mu'assasat al-Risālah, 1973.

al-Zuḥaylī, Wahbah. *Al-Fiqh Al-Islāmī Wa Adillatuh*. Vol. 4. Damaskus: Dār al-Fikr, 1989.

Chandra, Dori, Taufik Hidayat, Tiy Kusmarrabbi Karo, Indra, Andri Rivai, and Ade Muhammad Ritonga. "The Collaboration of Academics, Students, and Volunteers in Responding to the Aceh Tamiang Flood Disaster: A Participatory Action Research-Based Aid Distribution Model." *Al-Arkhabiil: Jurnal Pengabdian Masyarakat* 5, no. SI-1 (2025): 2–20.

Hasan, Nurdin, and Ahmad Nizar Yogatama. "Islamic Philanthropy and Social Justice: The Role of Islamic CSR in Indonesia." *Kyoto Bulletin of Islamic Area Studies* 6 (2013): 85–105.

Ibn ʿĀshūr, Muḥammad al-Ṭāhir. *Maqāṣid Al-Sharīʿah Al-Islāmiyyah*. Jordan: Dār al-Nafā'is, 2001.

Kovács, Gyöngyi, and Karen M Spens. "Humanitarian Logistics in Disaster Relief Operations." *International Journal of Physical Distribution & Logistics Management* 37, no. 2 (2007): 99–114. https://doi.org/10.1108/09600030710734820.

Lassa, Jonatan A, Edbert Sembiring, Riyanti Djalante, and Yohanes Ginting. "Twenty Years of Community-Based Disaster Risk Reduction Experience from a Dryland Village in Indonesia." *International Journal of Disaster Risk Science* 10, no. 3 (2019): 343–55. https://doi.org/10.1007/s13753-019-00222-4.

Riyadi, Slamet, Arbonas Lubis, Fian Triadi, Dirja Hasugian, Zulham Effendi, Muhammad Syarif Muda Hasibuan, Khairul Anhar, Syahri Ramadona, and Muhajirah Binti Jamaluddin. "Humanitarian Aid for Flash Flood Victims in Batu Busuak: An International Collaboration Between STAI As-Sunnah and Bayaan Association Singapore." *Al-Arkhabiil: Jurnal Pengabdian Masyarakat* 5, no. SI-1 (2025): 22–31.

Wassenhove, Luk N Van. "Humanitarian Aid Logistics: Supply Chain Management in High Gear." *Journal of the Operational Research Society* 57, no. 5 (2006): 475–89. https://doi.org/10.1057/palgrave.jors.2602125.

Zuḥaylī, Wahbah. *Al-Fiqh Al-Islāmī Wa Adillatuhu*. Dār al-Fikr al-Mouaser, 2003.