

# Analysis of Zakat, Infaq, and Alms Fundraising Policy Through IRAC Method

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Submitted:  
JANUARY 3, 2025

Accepted:  
APRIL 6, 2025

## ABSTRACT

This study analyzes the Zakat, Infaq, and Sedekah (ZIS) fundraising model in Bontang City with a focus on the policy of zakat deductions from the salaries of State Civil Apparatus (ASN) based on the Mayor's Regulation in 2013. The approach used is a juridical-normative approach with the IRAC (Issue, Rule, Analysis, and Conclusion) method to influence treatment and identify the optimal potential of ZIS. The results of the study indicate that although the mandatory zakat policy for ASN has been implemented, its contribution to increasing ZIS funds is still limited. This is because the regulation does not yet cover employees of State-Owned Enterprises (SOEs) and the private sector which have great potential in increasing zakat collection. This study also compares previous findings which show that countries with zakat regulations that are inclusive of the private sector have higher levels of compliance and fund acquisition. Therefore, regulations that cover SOEs employees and large companies in Bontang City are considered important to optimize ZIS fund collection. A more inclusive policy will strengthen zakat distribution programs, support poverty alleviation, education, and community economic empowerment.

**Keywords:** Zakat, Infaq, Alms, Baznas, Fundraising, Zakat Policy

## ABSTRAK

Penelitian ini menganalisis model penggalangan dana Zakat, Infaq, dan Sedekah (ZIS) di Kota Bontang dengan fokus pada kebijakan pemotongan zakat atas gaji Aparatur Sipil Negara (ASN) berdasarkan Peraturan Wali Kota tahun 2013. Pendekatan yang digunakan adalah yuridis-normatif dengan metode IRAC (Issue, Rule, Analysis, and Conclusion) untuk mengevaluasi efektivitas regulasi serta mengidentifikasi potensi optimal pengumpulan ZIS. Hasil kajian menunjukkan bahwa meskipun kebijakan zakat wajib bagi ASN telah berjalan, kontribusinya terhadap peningkatan dana ZIS masih terbatas. Hal ini disebabkan regulasi belum mencakup karyawan Badan Usaha Milik Negara (BUMN) dan sektor swasta yang memiliki potensi besar dalam meningkatkan penghimpunan zakat. Studi ini juga membandingkan temuan sebelumnya yang menunjukkan bahwa negara dengan regulasi zakat yang inklusif terhadap sektor swasta memiliki tingkat kepatuhan dan perolehan dana yang lebih tinggi. Oleh karena itu, perluasan regulasi yang mencakup karyawan BUMN dan perusahaan besar di Kota Bontang dinilai penting untuk mengoptimalkan pengumpulan dana ZIS. Kebijakan yang lebih inklusif akan memperkuat program distribusi zakat, mendukung pengentasan kemiskinan, pendidikan, dan pemberdayaan ekonomi masyarakat.

**Kata kunci:** Zakat, Infaq, Sedekah, Baznas, Penggalangan Dana, Kebijakan Zakat

**JIAKES**

## INTRODUCTION

The National Zakat Agency (*Badan Zakat Nasional/Baznas*) of Region K is targeting 2024 capable collect zakat up to Rp20 billion or an increase of around Rp 4 billion from the target year Then amounting to Rp16 billion. For to realize this target, Baznas often do socialization, good formally held by Baznas and also informally when There is activity certain and limited. According to Deputy Chair I for Zakat Collection for Baznas Region K, the socialization that is the main material delivered to the community is about awareness of paying zakat, because zakat must start from self-awareness, intention and be realized. This is done, even though the income is large, if the zakat payers are not aware, they will have difficulty paying zakat. In fact, he continued, the potential for zakat in Region K reaches IDR 6.9 trillion per year, based on the calculation of income in Region K in 2021, so this potential is believed to increase. The greatest zakat potential is in the mining and excavation sector, then in the plantation sector, but most of them are from companies and employees. Not yet aware of paying zakat on property. Although zakat is obligatory for Muslims, the level of awareness to pay zakat of 2.5 percent of the property owned has not been fully embedded in the souls of Muslims, so this is a challenge for the National Zakat Agency to continue to socialize (Boonyamanond & Chaiwat, 2020). According to Deputy Chair I for Zakat said that the potential for zakat B City is very large, it's just that it is still scattered and the level of awareness is not yet optimal, especially from employees and mining and plantation companies.

City B has a Muslim majority of 89.84% with a potential for *Zakat, Infak, and Sedekah* (Alms) (ZIS) reaching IDR 605 billion. This potential is considered capable of eradicating poverty in City B, as conveyed by the Head of Baznas City B. Although its area is narrower than other areas and does not have significant agricultural, plantation, or mining sectors, City B still has strong economic potential because it is an industrial city with many large companies. In addition to ZIS from employees, the company's Corporate Social Responsibility (CSR) is also included in the potential ZIS funds that can be empowered. If all ZIS funds are utilized optimally, poverty in City B can be overcome without the need to use Regional Revenue and Expenditure Budget (*Anggaran Pendapatan dan Belanja Daerah/APBD*) funds (Perdana et al., 2024; Hasan, 2020). However, the collection of ZIS by Baznas City B until now is still dominated by deductions from the salaries of the State Civil Apparatus (*Aparatur Sipil Negara/ASN*) of the City Government through the mayor's regulation. Unfortunately, this regulation has not accommodated employees of large companies in B City as obligated to pay zakat.

Several previous studies have highlighted the challenges in zakat collection, such as research by Ansorayah et al. (2022), which found that zakat regulations that only focus on ASN hinder the potential for collection from the private sector. Another study by Anwar (2020), showed that expanding regulations to include private companies can increase ZIS revenues by up to 30%. The rules applied in this study include national zakat regulations and regional policies related to ZIS. In its analysis, this study evaluates the impact of regulations that only require ASN to pay zakat on total ZIS revenues and compares it with the optimal potential if private employees are also required. Findings from Mukhlisin (2024), show that countries with zakat regulations that are more inclusive of the private sector have higher levels of compliance and greater fundraising. This study analyzes the mechanism of ZIS fundraising by Baznas City B using the Issue, Rules, Analysis, and Conclusion (IRAC) approach.

## LITERATURE REVIEW

Fundraising ZIS (Zakat, Infaq, and Sedekah) is a fundraising process that aims to collect ZIS funds to support social and institutional programs (Rizki, 2021). Success in fundraising activities is highly dependent on a good, planned, and targeted strategy. In its development, technological innovation, especially in the payment sector, is increasingly rapid, thus influencing fundraising methods. The strategy in fundraising involves mobilizing funds in both financial and non-financial forms to support the implementation of programs and institutional operations (Mmaiti, 2020). Zakat and donation

management institutions must have effective methods to attract the attention of the public, both individuals and organizations, so that they get to know the institution and are encouraged to channel their donations or zakat (Owoyemi, 2020; Abdullah et al., 2023; Assaidi & Nahar, 2024).

One of the main strategies in fundraising is to build public trust in the transparency and accountability of the institution (Amartha et al., 2024). This can be achieved through the publication of financial reports, regular delivery of program progress, and the use of digital technology to facilitate donation transactions. Digital fundraising through crowdfunding platforms, digital wallets, and social media is a growing trend in attracting more donors. In addition, personal approaches and education about the importance of zakat also play an important role in increasing public awareness (Hendrawan et al., 2023). Campaigns based on religious and social values that arouse empathy can increase donor participation (Park & Rhee, 2024). Collaboration with various parties such as companies, communities, and community leaders can also expand the fundraising network. With the right strategy, ZIS fundraising can be more effective in collecting funds, so that it can provide wider benefits for zakat recipients and support the sustainability of social programs and community welfare.

Zakat is obligation for every Muslim who is able For give part from treasure they to entitled group accept it, like the poor, people who are entangled debt, amil (zakat officer), and so on (Bin-Nashwan et al., 2021). Zakat has clear rules in Islam, including the types of assets that are subject to zakat and the percentage that must be given. Zakat is usually given annually and is calculated based on the amount of assets owned by an individual after deducting obligations and basic needs (Aulia, 2023). Infaq is the act of giving wealth or money for the public interest or social good without any obligations or specific requirements. Infaq can be given at any time and in any form, according to the individual's ability. There is no limit to the amount or percentage of wealth that must be given as infaq. Infaq also does not have a specifically designated recipient and can be given to anyone in need. BAZNAS Regulation No. 2 of 2016, alms are assets or non-assets issued by a person or business entity outside of zakat for the public good. is a voluntary donation in Islam, but different from infaq and zakat because it is not regulated by specific rules or obligations. Alms can be given in the form of money, food, or services to anyone in need, regardless of the Islamic status or social class of the recipient (Anita et al., 2024)

IRAC is a systematic method in legal analysis used to structure arguments clearly and logically (Termini, 2022). The acronym IRAC stands for Issue, Rule, Application, and Conclusion. This structure is often applied in legal essays, legal opinions, and academic writing to comprehensively evaluate legal issues. The first step is the Issue, which identifies the legal problem that is the focus of the analysis. This issue is formulated in the form of a question, for example does the defendant's action fall into the category of a violation of the law under applicable law. After that, at the Rule stage, the relevant legal basis is determined, such as applicable laws, jurisprudence, or legal doctrine (Nurdin & Turdiev, 2021). Next, the Application stage is the main part of the analysis, where the rule of law is applied to the facts of the case, accompanied by arguments that show how the law supports or rejects the claim being made. Finally, at the Conclusion stage, the results of the analysis are presented based on the application of the rule to the issue being discussed. This conclusion provides a clear answer to the legal question posed at the beginning. By following the IRAC structure, legal analysis becomes more systematic and easier to understand, so that each issue and sub-issue in a case can be evaluated in a logical and organized manner.

## METHODS

Model for raising zakat, infak, alms and waqf funds can done with different models, according to with system management, resources Power available humans, the approach used, as well the scope /area of the zakat institution is. This article tries to analyze the fundraising model by zakat institutions. Which aims to understand several fundraising models carried out by zakat institutions. This type of research is library research (library

research) using a juridical-normative approach that is specifically designed to study and analyze the models of zakat, infaq, and sedekah fundraising, which exist in zakat institutions. Study This use method approach normative with IRAC (*Issue, Rules, Analysis, and Conclusion*) analysis. IRAC method in law is the core of analysis law that allows For think about every problem as equality with two sides - one side represent obedience or violation contract and the other side represents their respective solutions (such as change loss) (Slagter & Van Doorn, 2023). The IRAC method lifts issue policies implemented City Government Bontang related ZIS fund deductions above ASN salary, which becomes a number of talks Because considered Not yet fair, because Lots employee private or more SOEs employees big income his compared to ASN but not yet made policy ZIS top cut wages his.

## RESULTS

The results of this study indicate that the zakat collection model is generally divided into two, namely direct and indirect. Directly carried out when the muzakki comes to the zakat institution themselves or through salary deductions at the institution where they work. Meanwhile, indirectly carried out through transfers, activities (events), outlets, and zakat information systems and applications (Maulana & Fikriyah, 2020; Amri, 2022). Both of these models have proven effective in increasing the collection of zakat, infaq, and sedekah. However, development and improvement are still needed in their implementation, especially to make it easier for muzakki and increase their participation. Technological innovation and a more personal approach are strategies that can be applied to attract the interest of muzakki to be more active in distributing zakat. Further analysis of the effectiveness of each model is used to understand the obstacles and potential for developing a more optimal and sustainable zakat collection system in the future (Kahfi & Imsar, 2022; Bisyrri et al., 2024).

The primary issue in B City lies in the disproportionate number of muzakki (zakat payers) compared to the overall Muslim population. Ideally, the number of muzakki should reflect the city's demographic composition to ensure optimal zakat collection and distribution. However, this balance remains unmet due to several structural challenges. Currently, zakat contributions through BAZNAS B are only mandatory for ASN within the local government. This regulation excludes employees of SOEs and private sector workers, despite their significant presence in the city and their potential as muzakki. As a result, a considerable segment of eligible zakat payers is not legally obliged to contribute through the formal system, leading to suboptimal zakat revenue. This regulatory gap not only limits the impact of BAZNAS programs but also undermines efforts to build a more inclusive and sustainable zakat ecosystem that supports the city's underprivileged communities effectively.

Despite the presence of major SOEs operating in Bontang, many of these corporations have yet to fully engage in zakat contributions through BAZNAS. This lack of participation is concerning, especially considering the significant number of Muslim employees within these companies. As a result, there is a substantial untapped potential in zakat collection, which, if optimized, could lead to a more impactful and inclusive social welfare system. A more comprehensive local zakat regulation is urgently needed—one that extends beyond ASN and includes SOEs and private sector employees as active contributors. By revising the policy framework, the local government can encourage broader zakat participation. Additionally, strengthening CSR initiatives and implementing workplace-based zakat deduction mechanisms would enhance both the efficiency and equity of the zakat system. Such reforms could significantly boost available zakat funds, enabling greater support for underprivileged communities and contributing to social justice in B City.

BAZNAS B City operates under the full support of the B City Government, primarily through a Regional Regulation and a Mayor's Decision issued in 2013. These legal instruments mandate that all ASN within the B City Government pay ZIS through BAZNAS. To facilitate compliance, the city government implemented an automatic

deduction system, ensuring that zakat payments are directly deducted from salaries. Additionally, to offset any financial burden, allowances for ASN were increased before the regulation was enforced. Despite this structured approach for ASN, no equivalent legal framework exists for employees of SOEs operating in Bontang (Kahfi & Imsar, 2022; Sakti & Fahrullah, 2022). While SOEs employees constitute a significant portion of the city's Muslim workforce, there is no mandatory regulation requiring them to pay ZIS through BAZNAS. This gap in regulation results in an uneven zakat contribution landscape, where only ASN are legally obligated, while SOEs employees remain outside the formal zakat collection system. The absence of such regulations limits the potential zakat collection in Bontang, given the substantial number of SOEs employees (Alinda & Nasrulloh, 2023; Hagi et al., 2023; Bisyrri et al., 2024). To optimize zakat collection and distribution, policymakers should consider expanding the legal framework to include SOEs workers. Encouraging corporate zakat deductions or introducing new local regulations requiring SOEs participation could significantly enhance BAZNAS' role in social welfare and economic empowerment within the city (Astuti et al., 2023).

The need for program treatment in BAZNAS B City arises from several crucial factors that ensure the effectiveness, accountability, and sustainability of zakat management. First, compliance with Sharia is fundamental in zakat collection and distribution. BAZNAS must ensure that all processes adhere to Islamic principles, guaranteeing that zakat funds are collected, managed, and distributed in a manner that aligns with religious teachings. Second, reporting and accountability are essential, particularly in maintaining transparency and trust (Mursyida & Maulina, 2023; Alkatiri et al., 2023; Fahmie et al., 2024). BAZNAS B City must align its financial reporting with the standards set by the Central BAZNAS, ensuring accurate documentation of zakat collection and disbursement. This accountability strengthens public confidence and encourages more contributions from muzakki. Third, the benefits for public welfare must be a priority. The collected zakat should directly improve the socio-economic conditions of the underprivileged, addressing issues such as poverty, education, and healthcare (Munir & Muhammad, 2022). Effective program implementation ensures that zakat achieves its intended impact. Fourth, quality service is crucial in maintaining efficiency in zakat management. This includes streamlined zakat payment systems, accessible information for the public, and a responsive service approach that enhances donor satisfaction. Fifth, silaturahmi and communication play a key role in fostering relationships between BAZNAS, muzakki, and the beneficiaries. Strengthening outreach programs and collaboration with businesses, government institutions, and religious leaders can enhance zakat awareness and participation. Lastly, increasing BAZNAS B city's income through expanded zakat contributions, particularly from private companies and SOEs, is necessary for long-term sustainability. Strengthening regulatory frameworks and corporate engagement can significantly boost zakat revenue and its impact on community development (Mohamed & Shafiai, 2021).

The B City Government, through the Mayor, has implemented a policy that requires ASN to pay zakat through BAZNAS B City. This policy is implemented with an educational approach first, so that ASN understands the obligation of zakat and the importance of obeying the regulation. As a result, ASN employee compliance in paying zakat is very high, indicating that proper education and regulation can increase awareness and participation in zakat. However, this policy is still limited to ASN, while Muslim employees in regional companies and SOEs operating in B City do not yet have similar obligations. In fact, the number of Muslim workers in this sector is quite large and has the potential to significantly increase zakat revenues. Therefore, it is necessary to immediately draft and enforce a Regional Regulation (*Peraturan Daerah/Perda*) that requires Muslim employees in SOEs to pay zakat through BAZNAS Bontang (Kahfi & Imsar, 2022). The existence of this regulation will create a more inclusive zakat system, so that optimization of zakat fund collection can be realized. With the increase in zakat collected, the benefits can be broader, such as supporting poverty alleviation programs, education, health, and economic empowerment of the community (Nur et al., 2024; Rohmah et al., 2024). In

addition, with clear regulations, companies also have legal guidelines in implementing zakat policies for their Muslim employees. As with the success of zakat regulations for ASN, the same educational approach can be applied in the implementation of this Perda. Thus, SOEs employees not only understand their obligations, but also realize that the zakat they pay will provide great benefits for the welfare of the community in B City.

## CONCLUSION

The ZIS fundraising model can be implemented through various approaches, depending on the management system, available human resources, applied strategies, and the operational scope of the zakat institution. This article analyzes the policy model for zakat fundraising implemented by zakat institutions in B City, particularly through the 2013 Regional Regulation issued by the Mayor of B. This study employs a normative legal approach using the IRAC method. The findings indicate that the mandatory zakat policy for ASN through the 2013 Regional Regulation has been implemented well. However, the regulation has not yet had a significant impact on increasing zakat fundraising for BAZNAS Bontang City. One major limitation is that the regulation only applies to ASN and does not mandate zakat contributions from employees of SOEs or large private companies operating in B City. Given the substantial number of Muslim employees in these sectors, the absence of a legal obligation limits zakat collection potential. To optimize zakat fundraising, it is necessary to introduce a regulation that mandates zakat contributions from SOEs employees and major companies in Bontang. If implemented, this policy could significantly increase the amount of ZIS funds managed by BAZNAS Bontang City. This would enhance zakat distribution programs, supporting social welfare, poverty alleviation, education, and economic empowerment in the city. Expanding the regulatory framework would ensure a more inclusive and effective zakat management system, ultimately benefiting the broader Muslim community in B.

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