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The Role of BAZNAS in the Province of West Kalimantan in Managing Zakat for Persons with Disabilities

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Abstract: *This study analyzes the role of the National Zakat Agency (BAZNAS) of West Kalimantan Province in managing zakat for persons with disabilities and its relevance to the Sustainable Development Goals (SDGs) and the National Medium-Term Development Plan (RPJMN). Using a descriptive qualitative approach, data were collected through in-depth interviews and observation. Research participants included BAZNAS managers, persons with disabilities as mustahik, officials from the Social Rehabilitation Department, and community representatives. The findings show that BAZNAS West Kalimantan has not implemented zakat programs specifically targeting persons with disabilities, and distribution remains dominated by consumptive assistance and limited empowerment initiatives. Key challenges include the lack of accurate disability data, limited human resource capacity, and insufficient coordination with relevant stakeholders. Although zakat has the potential to enhance economic independence and social inclusion for persons with disabilities, its current impact remains limited. Therefore, a more structured and strategic approach is required, including strengthening data collection systems, improving institutional capacity, and enhancing collaboration between BAZNAS, local governments, and the private sector. Such efforts are essential to increase the effectiveness, inclusiveness, and sustainability of zakat programs for persons with disabilities in West Kalimantan.*

Keywords: *BAZNAS; Disabilities; RPJMN; SDGs; Zakat*

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INTRODUCTION

Zakat is an important instrument in Islamic economics that aims to reduce social inequality and improve the welfare of society, especially vulnerable groups. According to data from the National Zakat Agency (BAZNAS), zakat collection in Indonesia in 2022 reached more than IDR 21.3 trillion, with significant contributions from various programs for people in need, including people with disabilities (BAZNAS, 2022). In West Kalimantan Province, BAZNAS plays a strategic role in distributing zakat to empower people with disabilities so that they can participate more actively in economic activities.

People with disabilities who are entitled to receive zakat are the poor and needy as stated in QS. At-Taubah (9:60). In Rawls' Theory of Social Justice (1971), zakat reflects fair distribution (Faiz, 2009), while Mannan's Islamic Economic Theory (1986) emphasizes zakat as an instrument for poverty reduction (Menita, 2017). Oliver's Theory of Disability Rights (1990) also affirms equal access (Noreen, 2012), and Rappaport's Empowerment Theory (1981) explains zakat as a

means of building independence (Vryhof, 2019). In practice, BAZNAS has implemented productive zakat programs in the form of business capital, skills training, and work equipment assistance, proving that zakat is not only charitable but also an instrument of inclusive empowerment in line with the SDGs and RPJMN.

According to Article 1 of Law Number 8 of 2016 concerning Persons with Disabilities, persons with disabilities are individuals who experience long-term physical, intellectual, mental, and/or sensory limitations that, in their interactions with their environment, may encounter barriers and difficulties in participating fully and effectively with other citizens based on equal rights (Republic of Indonesia, 2016). Operationally, this category includes physical disabilities (impaired motor function), intellectual disabilities (impaired thinking and adaptive abilities), mental disabilities (impaired thinking, emotions, and behavior), and sensory disabilities (impaired sensory function). This definition is an important basis for research to ensure that the analysis of BAZNAS' role in zakat management is truly in line with the national legal framework while also guaranteeing social inclusion and equal rights for persons with disabilities in West Kalimantan.

The province of West Kalimantan has a significant population of persons with disabilities. Based on data from the West Kalimantan Central Statistics Agency, in 2020, there were 6,829 people with disabilities in West Kalimantan, most of whom had physical disabilities, namely 1,917 people (28.07%), and 1,779 (26.05%) had other disabilities. The number of deaf people with disabilities was 966 (14.15%), blind people with disabilities was 936 (13.71%), people with mental/psychological disabilities was 817 (11.96%), and people with physical and mental disabilities was 414 (6.06%), (DUKCAPIL, 2020). The Ministry of Social Affairs' Disability Inclusion (2023), Office states that people with disabilities face various challenges in education, employment, and access to social services. These limitations cause greater inequality compared to other groups in society. Therefore, the role of zakat in improving the welfare of people with disabilities is very important, especially in efforts to reduce inequality in line with SDG 10 (Ramadhona et al., 2023).

The Sustainable Development Goals (SDGs) are a global framework that aims to achieve sustainable development, one of which is SDG 10, which focuses on reducing inequality in various forms, including economic, social, and opportunity inequality. BAZNAS, as an institution that manages zakat, has a role in supporting the achievement of SDGs, especially in the aspect of empowering vulnerable groups such as people with disabilities. Through targeted zakat programs, BAZNAS can help create equal opportunities for people with disabilities in West Kalimantan.

In the 2020-2024 National Medium-Term Development Plan (RPJMN), disability issues are one of the main focuses, with the government committed to improving accessibility and inclusion for persons with disabilities in various sectors. One of the RPJMN's objectives is to increase the economic independence of persons with disabilities through various empowerment programs. BAZNAS, as a strategic partner of the government in zakat management, is expected to contribute

to achieving this objective by distributing zakat to persons with disabilities in an effective and efficient manner (Novrizaldi, 2021).

BAZNAS in West Kalimantan has implemented various programs to empower people with disabilities, ranging from providing business capital to skills training. The program aims to improve the economic capabilities of people with disabilities so that they are not only recipients of zakat, but also economically independent (BAZNAS, 2023). People with disabilities in West Kalimantan face significant inequality challenges. Data from the Central Statistics Agency (BPS) shows that the labor force participation rate of persons with disabilities is lower than that of non-disabled groups, with a higher unemployment rate. This adds to the income gap and access to economic resources. In this context, BAZNAS' zakat program can play an important role in reducing inequality by providing the financial support and training needed by persons with disabilities (DUKCAPIL, 2020).

Synergy between BAZNAS, SDGs, and RPJMN is crucial in creating sustainable and inclusive programs for persons with disabilities. BAZNAS, through its zakat programs, has the potential to support the achievement of SDG 10 and RPJMN targets related to disability by ensuring that zakat is managed appropriately and has a direct impact on improving the welfare of persons with disabilities. This synergy can also strengthen an inclusive and sustainable policy framework in West Kalimantan. Although various programs have been launched, the implementation of zakat for persons with disabilities in West Kalimantan still faces challenges, such as a lack of accurate data on the number of persons with disabilities in need, as well as limitations in terms of program assistance and supervision. Much remains to be done to achieve a broader and more sustainable impact, particularly in terms of social inclusion and the active participation of persons with disabilities in the local economy.

Research on zakat management for persons with disabilities and its relation to the achievement of SDGs and RPJMN has been conducted by a number of researchers. Rianto (2015) researched zakat management in the economic empowerment of persons with disabilities and found that well-managed zakat can improve living standards, especially in terms of access to business capital and skills training, although data limitations and coordination remain obstacles. Ansoriyah *et al*. (2022) through document analysis and interviews showed that zakat management organizations (OPZ) contribute to the achievement of SDGs, particularly poverty eradication, quality education, and health, but cross-party coordination is not yet optimal. Sholikhah, *et al*. (2022) researched the role of productive zakat through the Lapak Berkah Disabilitas program in East Java and found that this program succeeded in improving the economy of mustahik (recipients) with business capital, assistance, and financial management guidance. Mustika *et al*. (2024), researched the utilization of zakat by BAZNAS in Bulukumba Regency and found that distribution was carried out in consumptive (basic foodstuffs, disability aids) and productive (business capital, work tools) forms, which contributed to education, employment, health, and accessibility for persons with disabilities.

Anindita, R., & Sidiq (2018) used the Panel Vector Error Correction Models (PVECM) method to analyze the relationship between zakat and SDG indicators,

and found that zakat can reduce income inequality and increase economic growth, although it is not yet effective in reducing poverty and increasing HDI. Hariyanto, S., & Junaidi (2023), using SWOT analysis, showed that there are opportunities for synergy between zakat programs and government social protection, despite internal limitations and external threats. Sholikhah *et al*, (2022) analyzed the impact of zakat on poverty reduction and income inequality, with the result that zakat can reduce the number of poor families and the severity of poverty. Meanwhile, Sofianto (2019) researched the integration of zakat programs with SDGs and RPJMN policies in Central Java and found that implementation remains weak because SDGs tend to be perceived as solely the responsibility of Bappeda, with weak commitment among stakeholders in providing data, programs, and action plans.

Research on the role of BAZNAS in managing zakat for people with disabilities is relevant to various theories. John Rawls' Social Justice Theory (1971) emphasizes the fair distribution of resources (Faiz, 2009), while Julian Rappaport's Empowerment Theory (1981) views zakat as a means of economic independence (Vryhof, 2019). Max Weber's Theory of Social Inequality (1946) explains the limitations of access to resources that can be overcome by zakat (Grabb, 2007), while Wilensky & Lebeaux's Theory of Social Welfare (1965) places zakat within the welfare system (Firman *et al*., 2020) . Furthermore, the Brundtland Report's Theory of Sustainable Development (1987) links zakat with the achievement of SDGs, particularly SDG 10 (Gram-Hanssen, 2012), and Pierre Bourdieu's Theory of Social Capital (1986) sees zakat as building social networks (Syahra, 2003). The integration of zakat with the RPJMN is supported by Policy Integration Theory (Mickwitz, 2003), while Scott's Institutional Theory (2004) emphasizes the role of BAZNAS norms and regulations (Eksan & Amin, 2018). Mannan's (1986) Islamic Economic Theory affirms zakat as a pillar of wealth distribution (Menita, 2017), while Oliver's (1990) Theory of Disability Rights emphasizes equal access for people with disabilities to the benefits of zakat (Noreen, 2012).

This study aims to provide an overview of the role of BAZNAS in managing zakat to empower people with disabilities in West Kalimantan by integrating the zakat program with the SDGs and RPJMN. This effort will not only reduce economic inequality but also provide equal opportunities for people with disabilities to develop and contribute to regional development.

RESEARCH METHODS

The research used a descriptive qualitative approach, which emphasized the process, challenges, and impact of the zakat program run by BAZNAS in West Kalimantan Province. The location was in West Kalimantan Province, at the provincial BAZNAS office. The research subjects were stakeholders involved in zakat management for people with disabilities, including: BAZNAS West Kalimantan Province administrators (BAZNAS chairperson or represented by planning, finance, and reporting staff), persons with disabilities (including the 8 asnaf groups) who are beneficiaries (mustahik) of the zakat program, and government officials related to disability policy (Head of Social Rehabilitation of the West Kalimantan Provincial Social Service) as well as the community. Data

collection techniques in this study will be gathered through interviews and observations. The research uses primary and secondary data (official documents related to the BAZNAS zakat program, SDGs, and RPJMN), with the analysis method using thematic analysis.

RESULTS AND DISCUSSION

Zakat management in West Kalimantan still shows a relatively small contribution compared to the national scale. With only 16 zakat administrators, West Kalimantan has limited institutional capacity compared to the national total of 702 administrators. This has an impact on the low amount of zakat collected. Based on the national zakat management report, the total amount of Maal zakat collected in West Kalimantan at the end of 2023 was only IDR 7.85 billion, far smaller than the national total of IDR 3.66 trillion. In terms of distribution, West Kalimantan also lags behind the national average, both in the amount of funds distributed and in the diversity of beneficiaries. In 2023, the total funds (zakat and infaq/alms from the general public, civil servants (PNS), state-owned enterprises (BUMN), and private companies, as well as potential funds from the regional budget (APBD) distributed in West Kalimantan reached IDR 12.75 billion, an increase of 43.49% from the previous year, but still far below the national scale, which reached Rp 9.13 trillion (PPID BAZNAS RI, 2024).

Identification of Zakat Programs for Persons with Disabilities by BAZNAS West Kalimantan Province.

Zakat distribution still does not explicitly target persons with disabilities who are classified as 8 asnaf. In the context of the SDGs and the RPJMN's (Inclusive Development), optimizing the role of BAZNAS in supporting the welfare of persons with disabilities can be an important strategy to reduce inequality and promote more inclusive development in West Kalimantan.

Based on interviews with BAZNAS West Kalimantan Province, it was found that BAZNAS does not have a program specifically targeted at persons with disabilities. However, BAZNAS West Kalimantan Province provides assistance to persons with disabilities through other programs such as:

1) Business capital assistance to support economic independence (KalBar Sejahtera Program).
2) Consumptive financial assistance, such as temporary living allowances (KalBar Peduli Program).
3) Distribution of assistive devices, such as wheelchairs and hearing aids (KalBar Sehat Program).

The scope of this assistance is limited, both in terms of the number of beneficiaries and its long-term effectiveness. The zakat program of BAZNAS West Kalimantan Province reflects the relevance of John Rawls' Theory of Social Justice (1971) because it seeks to distribute resources more fairly in order to reduce inequality and expand economic access for people with disabilities (Faiz, 2009) . In the context of social justice, zakat becomes an instrument to reduce inequality and increase access to economic opportunities.

Rianto (2015) and Mustika *et al*. (2024), in their research, show that zakat plays an important role in empowering vulnerable groups, including the poor, the

destitute, and people with disabilities. Sofianto (2019), stated that the main obstacle in managing zakat for vulnerable groups is the lack of strategies focused on the specific needs of beneficiaries. Ansoriyah *et al*. (2022), highlighted in their research that productive zakat-based assistance can be an instrument of economic empowerment for marginalized groups.

The results of this study reinforce previous studies that emphasize the importance of zakat management in creating social justice and reducing inequality. This study also makes a new contribution by showing that in West Kalimantan, there are still gaps in the implementation of zakat programs for persons with disabilities, thus requiring more focused and systematic policies.

Challenges Faced by BAZNAS West Kalimantan Province in Empowering Persons with Disabilities

The main challenges in empowering persons with disabilities through the West Kalimantan Province BAZNAS zakat program include limitations in data, human resources, accessibility, and socialization, as identified from the literature and the results of thematic interview analysis.

1) Lack of Accurate Data

One of the biggest challenges faced by BAZNAS West Kalimantan Province in implementing the zakat program for people with disabilities is the lack of accurate data. Without adequate data on the number of people with disabilities and their socio-economic conditions, it is difficult to design targeted programs. The latest data on persons with disabilities obtained from the West Kalimantan Provincial Social Service report in 2020 shows that there are 4,097 persons with disabilities (Diskominfo Kalbar, 2020). Incomplete or outdated data can lead to ineffective zakat allocation, with most of the aid not reaching those who really need it. Therefore, efforts to improve a more integrated and up-to-date data collection system are urgently needed. More systematic and organized data collection will also enable BAZNAS West Kalimantan Province to map areas that require further intervention.

The data collection system for persons with disabilities in West Kalimantan needs to be developed using a more systematic, participatory, and integrated approach. Community-based surveys can be the primary method, in which village officials, social cadres, and local organizations for persons with disabilities are actively involved to ensure that all individuals are properly recorded (WHO & World Bank, 2011). Through this method, the data obtained not only records the number of persons with disabilities, but also compiles a more comprehensive socio-economic profile (BPS, 2020). The profile includes the type of disability, age, gender, level of education, skills possessed, health condition, source of income, and their special needs. This more detailed data will greatly assist BAZNAS West Kalimantan Province in designing more targeted interventions, such as consumptive assistance for those who are no longer able to work, and productive assistance in the form of business capital or skills training for those who still have the potential to be independent (Ministry of Social Affairs of the Republic of Indonesia, 2021).

In its implementation, modern technology support needs to be optimized to improve data accuracy and sustainability. The development of an integrated digital

database that can be accessed by BAZNAS, the Social Service, Bappeda, and health institutions enables real-time updating through a mobile-based application used by field officers during data collection (Kumar *et al*., 2020). The goal is to map the distribution of persons with disabilities down to the sub-district or village level, thereby facilitating spatial analysis to determine priority areas for zakat distribution (Hafiz, M., & Nugroho, 2021). To ensure data validity, it is necessary to establish a cross-institutional collaboration mechanism, including medical verification from community health centers and hospitals, integration of regional development planning by Bappeda, and contributions from civil society organizations and disability communities in data sharing and field validation (Setiawan, A., & Putri, 2022; WHO, 2011). With this system, BAZNAS West Kalimantan will have an accurate, up-to-date, and sustainable database, which ultimately enhances the effectiveness, fairness, and inclusivity of zakat programs for persons with disabilities.

The data management theory proposed by Jogianto (2005) in the research Nusantara (2018) on the importance of information management as a strategic asset can be used as a basis (Wijoyo *et al*., 2023). Accurate data is the basis for effective policies in empowering people with disabilities. Research by Ariesta & Nugroho (2023) also shows that incomplete socioeconomic data is one of the main obstacles in designing effective social programs. Therefore, there needs to be an improvement in the quality of data collection through technology-based mapping and collaboration between government agencies, social institutions, and the community.

2) Limitations of Human Resources

The next challenge faced is the limited human resources (HR) available to run the zakat program optimally. The limited number of experts, especially those with knowledge of disabilities and skills in zakat program management, hinders the effectiveness of program implementation. A successful zakat program requires a workforce trained in identifying needs, managing distribution, and providing ongoing training or assistance. In this regard, BAZNAS West Kalimantan Province needs to invest more in training and HR capacity building to ensure the sustainability and success of the program. Organizational capacity, as described in the book Irawan (2016), states that an organization must have adequate capacity in terms of human resources to run programs effectively.

Previous studies, such as those conducted by Novianti *et al.* (2024), show that the management of social assistance programs requires adequate human resource training, especially in dealing with vulnerable groups such as people with disabilities. BAZNAS needs to invest more in staff training so that they can understand the specific needs of people with disabilities and the best ways to distribute aid to the right targets. In addition, the human capital model proposed by Becker (1993) is also relevant, because improving human resource skills will increase the positive impact of zakat programs on people with disabilities (Sukoco & Prameswari, 2017).

3) Accessibility Challenges in Remote Areas

Accessibility is also an important issue in empowering people with disabilities. In many areas, especially remote areas, people with disabilities face major obstacles in accessing zakat assistance. The lack of disability-friendly

infrastructure, such as accessible transportation or supportive public facilities, exacerbates their condition. To overcome this problem, cooperation between the West Kalimantan Provincial BAZNAS and local governments is needed to improve infrastructure in these areas (Sofianto, 2019). In addition, the use of digital technology in zakat distribution can also be an alternative to reach isolated persons with disabilities, with due regard to the principle of digital accessibility.

Social accessibility explains that persons with disabilities are often hindered in accessing various basic services, including social assistance, due to physical and social barriers (Propiona, 2021). Research Sofianto (2019), also notes that persons with disabilities in remote areas face great difficulties in obtaining health services, education, and social assistance due to the lack of disability-friendly infrastructure. To overcome this, there needs to be an information technology-based approach that utilizes digital platforms to reach persons with disabilities living in hard-to-reach locations. This is in line with the theory of digital inclusion, which states that the use of technology can reduce the accessibility gap between marginalized groups and more fortunate groups (Boediman et al., 2024).

4) Lack of Socialization Regarding the Zakat Program

The lack of awareness about the existence of zakat programs aimed at persons with disabilities is an obstacle to increasing participation. The community and persons with disabilities often do not know or understand how to access the available assistance. Therefore, BAZNAS West Kalimantan Province needs to increase its outreach efforts by using various communication channels, including social media, direct outreach in communities, and collaboration with organizations for persons with disabilities. Intensive outreach will open up greater opportunities for persons with disabilities to benefit from existing zakat programs.

The theory of social communication in Nurhadi's book (2017), which states that effective and targeted communication can increase community participation and understanding, is very relevant. Yusuf Sukman's research (2017), found that inadequate socialization of social programs in Indonesia has led to low community involvement, especially among vulnerable groups such as people with disabilities. Therefore, to increase the participation of persons with disabilities in zakat programs, BAZNAS West Kalimantan Province needs to design more effective communication strategies. The use of mass media, social media, and direct outreach to the community must be intensified so that more persons with disabilities are aware of and take advantage of existing zakat programs (Putri, 2023).

Overall, the challenges faced by BAZNAS West Kalimantan Province in overcoming these challenges, related theories, such as data management theory, organizational capacity, social accessibility, and social communication, can be used as guidelines for designing more effective policies and strategies. Previous research also provides evidence that the success of empowering persons with disabilities is highly dependent on good data management, human resource training, improved accessibility infrastructure, and intensive socialization. BAZNAS West Kalimantan Province needs to adapt these findings in order to strengthen its empowerment programs for persons with disabilities, so that it can be more effective in reducing social inequality and improving their quality of life.

Integration of the Zakat Program with the RPJMN

In general, BAZNAS has zakat programs that are in line with the RPJMN policy, particularly in supporting the empowerment of vulnerable groups and economic independence. However, to date, BAZNAS in West Kalimantan Province does not have programs specifically aimed at persons with disabilities. Interviews with BAZNAS and the Social Services Agency indicate that inter-agency coordination is often only technical and informal in nature, without any binding regulatory mechanisms. In fact, normatively, there are a number of relevant regional regulations, such as West Kalimantan Provincial Regulation No. 1 of 2014 and West Kalimantan Provincial Regulation No. 2 of 2024 concerning respect, protection, and fulfillment of the rights of persons with disabilities, West Kalimantan Governor Regulation No. 95 of 2020 concerning social assistance mechanisms for persons with disabilities (West Kalimantan Provincial Government, 2014; West Kalimantan Provincial Government ,2024) , as well as Pontianak City Regulation No. 5 of 2022 concerning the management of zakat, infaq, sadaqah, and other religious social funds. However, these regulations have not explicitly included zakat as an instrument in the social inclusion strategy for persons with disabilities, in line with the findings of (Ansoriyah *et al*., 2022) . This situation highlights a gap between the regulatory framework and on-the-ground practices, necessitating policy synchronization efforts to ensure that BAZNAS's zakat programs are more integrated with regional inclusive development strategies and yield more sustainable impacts for persons with disabilities in West Kalimantan.

Policy integration is defined by Biesbroek (2021) as the effectiveness of a policy being highly dependent on the level of coordination between stakeholders. In this context, the lack of coordination between BAZNAS, local governments, and related institutions has resulted in zakat policies for persons with disabilities not being optimally integrated with the RPJMN. As a result, although zakat programs are generally in line with government policies, there are still groups that have not received special attention, such as persons with disabilities. The Social Welfare Theory in the research entitled emphasizes that the state and non-governmental institutions have a responsibility to ensure the welfare of vulnerable groups. The lack of specific programs for people with disabilities shows that the role of zakat as part of the social welfare system has not been fully optimized in creating more inclusive economic access.

In a study by Isman (2023) and supported by the book Khasanah (2010), it is revealed that although zakat has the potential to be an instrument of economic empowerment, its success depends on how the program is designed and implemented. The results of this study are in line with these findings, where the lack of specific programs for people with disabilities is caused by challenges in coordination, data collection, and limited resources. Research by Pratama(2015); Widiastuti & Rosyidi (2015) emphasizes the importance of productive zakat in supporting vulnerable groups.

The Impact of Zakat Programs on Economic Independence and Social Inclusion

The beneficiary with a disability who received business capital was Mr. Erwin (44 years old), who belongs to the poor category of asnaf. Mr. Erwin is a

private employee who experienced a drastic change in his life after suffering a work accident that resulted in the amputation of one of his legs. This condition caused him to lose his permanent job and the main source of income for his family. Before the accident, Mr. Erwin was able to independently meet his household needs. However, after the amputation, he faced serious economic difficulties, both in paying for medical treatment for his leg and in meeting his family's daily needs. This situation placed him in the category of mustahik, particularly because he lost his job due to his disability.

In desperate circumstances, Mr. Erwin sought information regarding financial assistance for medical treatment and business capital. This proactive effort demonstrates Mr. Erwin's resilience and desire to regain his economic independence. Through his independent search for information, he learned about an assistance program offered by BAZNAS in West Kalimantan Province. After going through the administrative and verification process, Mr. Erwin received zakat assistance in two forms: first, consumptive assistance to support medical care costs after amputation; second, productive assistance in the form of business capital that can be used to start new economic activities.

The impact of zakat on Mr. Erwin's daily life is quite significant. From a social perspective, this assistance makes him feel cared for and not marginalized. From an economic perspective, the business capital he received encouraged him to open a small business, so even though the income he earns is not yet comparable to his income before the accident, it gives him the opportunity to be productive again. The assistance also reduces his dependence on his family and increases his confidence to contribute again to social life.

Empowerment Theory by Julian Rappaport (1981) in the book Kemendes PDT (2018), which emphasizes that empowerment is a process in which marginalized individuals or groups gain control over their lives and social environment (Pertiwi, 2006). In this context, the zakat given by BAZNAS to persons with disabilities in the form of business capital reflects economic empowerment efforts. The increase in income, although still on a small scale, shows that the zakat program contributes to increasing the economic independence of mustahik with disabilities.

John Rawls' Theory of Social Justice (1971) in his book "A Theory of Justice" also emphasizes the importance of fair distribution of resources for vulnerable groups, including people with disabilities. Zakat distributed for business capital and social assistance serves as a mechanism to reduce social and economic inequality faced by people with disabilities (Faiz, 2009). However, the existence of challenges in the form of strong social stigma reflects the relevance of Max Weber's Theory of Social Inequality (1946), which states that inequality in access to resources, employment, and social participation is often reinforced by society's perceptions of certain groups (Grabb, 2007). People with disabilities still face discrimination in various aspects of life, which hinders the effectiveness of zakat programs in achieving full social inclusion (Novialdi *et al*., 2021; Tri Nuke Pudjiastuti *et al*., 2022).

Other studies have found that zakat can improve the economic welfare of mustahik, but its impact is often limited by restricted market access and a lack of

business assistance (Agustine *et al*., 2022; Sintya & Kurnia Siwi, 2023; Siti Hanipah & Abdul Haris, 2021; Susilawati, 2018). In this study, although zakat recipients experienced an increase in income, the scale was still small, indicating that business capital assistance alone was not sufficient to create a sustainable impact.

Hudaifah A (2020), emphasizes in his book that the effectiveness of zakat in economic empowerment is highly dependent on external factors, such as access to skills training and social networks. In this context, the results of the study show that although mustahik with disabilities experienced increased social participation after receiving zakat assistance, social stigma remains a major barrier that limits their opportunities in society. This study also reinforces the findings of (2019) and Febrian (2022), which emphasize that zakat can help marginalized groups become more independent, but requires supporting strategies such as training and access to additional resources to increase its effectiveness.

Overall, the assistance provided by BAZNAS West Kalimantan Province has had a positive impact on the economic independence and social inclusion of persons with disabilities, although there are still challenges that need to be addressed. To improve the effectiveness of this program, a more integrated strategy is needed, including business assistance, public education to reduce social stigma, and cooperation with various stakeholders to create a more supportive ecosystem for persons with disabilities.

Effectiveness of Program Monitoring and Evaluation

The interview results show that BAZNAS West Kalimantan does not yet have a robust monitoring system to assess the long-term impact of zakat programs on people with disabilities. Most programs are only evaluated based on the number of beneficiaries, not on the aspects of sustainability and economic independence of the mustahik. Institutional Theory by Scott (2004) explains that the effectiveness of an institution is highly dependent on the system of rules, norms, and procedures applied in its operations (Hoepner *et al*., 2021) . In this context, BAZNAS West Kalimantan still faces obstacles in developing a systematic monitoring and evaluation system, so that the long-term impact of the zakat program on persons with disabilities cannot yet be measured optimally.

Kirkpatrick's (1998) Program Evaluation Theory emphasizes that program evaluation should encompass more than just the number of beneficiaries; effective evaluation must consider the sustainability and socio-economic impact of the intervention (Diana & Sari, 2023). In the case of BAZNAS West Kalimantan, evaluations that are still quantitative-based (number of beneficiaries) show that the program evaluation approach is still input-based, not outcome-based, so it does not provide a real picture of the program's effectiveness in creating economic independence for disabled mustahik.

Public Accountability by Mardiasmo (2006), is also relevant in this context. Accountability in zakat management not only includes transparency in the distribution of funds, but also includes a strong evaluation mechanism to ensure that the programs implemented truly provide long-term benefits for zakat recipients. Without a good monitoring system, it is difficult for BAZNAS to prove the effectiveness of its programs to the public and stakeholders.

Ramadhani (2024), found in his research that one of the main challenges in zakat management in Indonesia is the lack of an impact-based monitoring and evaluation system. This study reveals that many zakat programs are evaluated based on the number of beneficiaries, but there is no mechanism strong enough to assess whether the program actually improves the welfare of mustahik in the long term. This finding is also reinforced by the research Wahyuni & Sasmito (2023), which highlights that the effectiveness of zakat programs is highly dependent on a comprehensive monitoring system, including measurements of improvements in the skills, income, and quality of life of mustahik. This study shows that without a good evaluation system, it is difficult to determine whether productive zakat assistance is truly successful in promoting the economic independence of beneficiaries with disabilities.

The Role of Stakeholders in Supporting the Zakat Program

Interviews with BAZNAS and the Social Services Agency revealed that collaboration between BAZNAS, local government, and the private sector remains limited, resulting in suboptimal involvement of various parties in supporting the sustainability of zakat programs. Public awareness of the rights of persons with disabilities is still low, which results in minimal social support. Pierre Bourdieu's Social Capital Theory (1986) states that social relationships, networks, and trust between actors in society play an important role in supporting the success of a program (Wati, 2015). In the context of zakat, collaboration between BAZNAS, local governments, the private sector, and the community is a form of social capital that can increase the effectiveness of zakat programs for persons with disabilities. However, because this collaboration is still limited, the impact of zakat programs has not been optimal.

In addition, Freeman's (1984) Stakeholder Participation Theory emphasizes that the success of a program depends on the involvement of all stakeholders (Prasetyaningrum & Haryati, 2024). In this study, the low involvement of the private sector and the lack of public awareness of the rights of persons with disabilities indicate that stakeholders have not played an optimal role in supporting the zakat program. As a result, the zakat program, which should be inclusive, still faces various implementation challenges.

Bovens' (2007) Theory of Public Accountability is also relevant in this context, as it emphasizes the importance of transparency and stakeholder involvement in the management of public funds, including zakat (Kholiq & Wahyunik, 2025). The lack of collaboration with local governments and the private sector can hamper the effectiveness of zakat programs and reduce accountability in their implementation.

Previous studies have found that a lack of coordination between local governments and zakat management institutions is often a major obstacle to the sustainability of zakat-based empowerment programs (Abasi, 2024; Kholiq & Wahyunik, 2025; Muhammad & Sari, 2021; Zainul Anwar *et al*., 2019). This study shows that weak synergy between stakeholders causes zakat programs to have no significant long-term impact on mustahik groups. These findings are also reinforced by research Miranda Febrianti *et al*., (2024) which shows that private sector involvement in social programs can increase the effectiveness of economic

empowerment of vulnerable groups. However, in the context of zakat, many private sector entities have yet to recognize the potential for collaboration with BAZNAS in supporting social inclusion for persons with disabilities. Additionally, research by Sekarini et al.,(2024) highlights that public awareness of the rights of persons with disabilities has a direct impact on the social support provided to them. This study found that in communities with higher awareness, empowerment programs for persons with disabilities are more successful due to strong support from various parties. Therefore, low public awareness in West Kalimantan may be one of the factors hindering the effectiveness of zakat programs for persons with disabilities.

BAZNAS Zakat Program Integrated with Local Government Programs and Other Policies in Supporting Persons with Disabilities

This study found that the BAZNAS zakat program in West Kalimantan has been linked to several regional policies, but there are still a number of obstacles to its implementation. BAZNAS has established cooperation with several local government agencies, such as the Social Services Agency, to distribute aid to people with disabilities. However, despite this coordination, the system used is still informal and not well structured. Several BAZNAS zakat programs are in line with national policies, including the RPJMN and regional regulations related to persons with disabilities. Interviews with the West Kalimantan Provincial Social Service confirmed that coordination with BAZNAS has mostly occurred at the technical level, such as in the distribution of direct assistance or skills training, but has not been bound by standard regulatory mechanisms. The Social Services Agency also stated that the lack of integrated data and operational budgets are the main obstacles to maximizing the potential of zakat as an instrument of empowerment. This shows that although zakat has contributed to social inclusion, a more formal institutional and regulatory framework is needed so that BAZNAS's role can be explicitly integrated into regional strategies for the empowerment of persons with disabilities.

The expediency of policy integration by Candel (2021), which explains that the effectiveness of a policy depends on the extent to which various policies and programs can be integrated synergistically. In the context of this study, although the BAZNAS zakat program has been linked to several regional policies, its implementation in the field still faces obstacles due to a lack of coordination between agencies and budget constraints. Institutional Theory by Eksan & Amin (2018), emphasizes that the success of an institution in carrying out its functions depends on the regulatory system, norms, and practices that are implemented. The coordination system, which is still informal and unstructured, shows that BAZNAS West Kalimantan faces challenges in adopting stronger institutional mechanisms in managing zakat programs for people with disabilities. The theory of social welfare in the research (Medaline, 2017) is also relevant in this context, as it underscores the importance of the role of the state and non-governmental institutions in providing inclusive social services. This study found that not all regional policies in West Java include zakat as part of the social inclusion strategy for persons with disabilities, resulting in gaps in the zakat-based social welfare approach.

The study Yamani & Zahra L (2023), found that limited coordination between agencies is often a major obstacle to the integration of social programs at the regional level. This study shows that although policies have been designed to

support vulnerable groups, their implementation is often suboptimal due to a lack of synergy between government agencies and non-governmental organizations. These findings are also reinforced by the research Rifin *et al*. (2020) which states that zakat programs managed by BAZNAS can be part of a social empowerment strategy if they are integrated with government policies in a more systematic manner. However, in many cases, budget constraints and weak coordination systems prevent zakat programs from being fully effective.

The integration of BAZNAS' zakat program with regional policies still faces various obstacles, particularly in terms of coordination, regulation, and limited resources.

Several key factors affecting the implementation of this program include:

1. Coordination that is Still Informal
   The main institutional obstacle lies in the coordination between BAZNAS and local governments, which is still informal. Cooperation with the Social Services Agency or other agencies often only occurs in certain programs, without a binding regulatory framework. This results in the absence of a joint roadmap, difficulties in data synchronization, and weak accountability. In the context of West Kalimantan, this coordination should be formalized through a Cross-Sector Coordination Forum mechanism or through integration into the Regional Development Planning Consultation (Musrenbangda), so that the role of zakat can be recognized in official planning documents.
2. Budget Constraints
   Bureaucratic obstacles also arise in the limited budget allocated specifically for zakat-based empowerment programs for people with disabilities. Most of BAZNAS' funds are still directed towards consumptive programs, while productive programs only operate on a small scale. These obstacles indicate the need for policies that encourage diversification of funding sources, for example by integrating regional corporate CSR funds, community donations and alms, as well as support from the regional budget through social partnership schemes. Thus, budget constraints will not be a major obstacle to developing inclusive and sustainable programs.
3. Lack of Zakat Integration in Regional Policies
   Another institutional obstacle is the lack of integration of zakat into regional social inclusion policies. Zakat is still often positioned as charitable social assistance, rather than as an economic empowerment instrument in line with the RPJMN and SDGs. To overcome this, regional policies such as the Regional Disability Action Plan, Provincial Medium-Term Development Plan (RPJMD), or Regional Regulation on the Protection of Persons with Disabilities can explicitly include zakat as part of poverty alleviation and inclusion strengthening strategies. The synchronization of these policies is important so that zakat does not run independently, but becomes part of a formal social protection system recognized by local governments.
4. Lack of Monitoring and Evaluation Mechanisms
   The absence of a measurable monitoring and evaluation system makes it difficult to comprehensively evaluate the impact of zakat programs. Currently, evaluations focus more on outputs such as the number of beneficiaries, rather

than outcomes such as increased income, economic independence, or social participation of persons with disabilities. Therefore, an evaluation mechanism based on socio-economic performance indicators is needed, such as the sustainability of zakat recipients' businesses, improvements in quality of life, or changes in community participation. The implementation of a technology-based Monitoring and Evaluation System (e.g., online reporting applications) and participatory social audits can be a solution to strengthen accountability while providing valuable feedback for program improvement.

Within the institutional framework, Bappeda can act as the planning coordinator, the Social Services Agency as the data and service manager, while BAZNAS acts as the implementing partner for zakat-based distribution. With these steps, zakat can become a more effective instrument in supporting the empowerment of persons with disabilities while strengthening social inclusion strategies in West Kalimantan.

Public and Stakeholder Awareness of the Rights of Persons with Disabilities Affects the Effectiveness of BAZNAS Zakat Programs

From the results of literature reviews, interviews, and surveys, it was found that the level of awareness of the community and stakeholders regarding the rights of persons with disabilities still varies:

1. Public Awareness:
   Some members of society still view persons with disabilities as a group that needs assistance, rather than as individuals who can be independent, as stated by one respondent. Understanding of the importance of economic empowerment for them is also still limited. Although some communities and social organizations have begun to actively advocate for the rights of persons with disabilities, the scope of these efforts is still relatively limited.
2. Awareness Among Stakeholders:
   Several government officials and BAZNAS administrators understand the importance of social inclusion for persons with disabilities, but not all policies are truly oriented towards empowerment. Awareness of the integration of zakat in achieving the SDGs and RPJMN is also still uneven among BAZNAS administrators. In addition, the private sector has not been heavily involved in supporting zakat programs for persons with disabilities. Efforts to advocate for the rights of persons with disabilities have been made, but their scope is still limited.

Social Capital Theory by Pierre Bourdieu (1986) states that social capital in the form of networks, trust, and social norms greatly influence the effectiveness of a program or policy (Wati, 2015). In the context of this study, the low awareness of the community and stakeholders regarding the rights of persons with disabilities indicates that the social capital needed to support the effectiveness of the BAZNAS zakat program is still limited. Without strong understanding and support from the community and stakeholders, it is difficult for the zakat program to achieve its goal of sustainable economic empowerment for persons with disabilities. Furthermore, Stakeholder Participation Theory (Freeman, 1984) explains that the involvement of various stakeholders, including the government, community, and private sector, is crucial to the success of a program (Prasetyaningrum & Haryati, 2024). The results

of this study indicate that although some government officials and BAZNAS managers understand the importance of social inclusion for persons with disabilities, the policies implemented are not yet fully oriented towards empowerment. This indicates that stakeholder involvement in supporting zakat programs for persons with disabilities is still not optimal.

Zahra (2023) in her research found that low public awareness of the rights of persons with disabilities is one of the main factors hindering the success of zakat-based economic empowerment programs. This study shows that the public tends to view persons with disabilities as a group that only needs consumptive assistance, rather than as individuals who can contribute to the economy. Adi *et al*. (2022)**,** also shows that effective zakat programs must be supported by public education in order to create broader social change. This study reveals that in areas with higher levels of awareness, productive zakat programs are more successful in helping mustahik achieve economic independence. In addition, research by Novaria *et al.* (2023), highlights that private sector involvement in supporting empowerment programs for persons with disabilities is still very limited. The results of this study are in line with findings that the private sector has not been widely involved in supporting zakat programs for persons with disabilities, even though this sector has great potential in creating job opportunities and training for them.

Steps Needed to Improve the Effectiveness and Sustainability of BAZNAS's Zakat Program for People with Disabilities

Based on interviews with BAZNAS administrators, disabled mustahik, and other stakeholders, there are several steps that need to be taken to improve the effectiveness and sustainability of the zakat program:

1. Developing a More Accurate Database System
   BAZNAS needs to develop a digital-based data collection system that records more detailed information on disabled mustahik, including the type of disability, skills possessed, and the type of assistance received. In addition, private sector involvement in supporting zakat programs for people with disabilities is still limited. Efforts by the Ministry of Religious Affairs ( ) to advocate for the rights of people with disabilities have been made, but their scope is still limited.
2. Improving the Quality of Training and Assistance
   Training programs must be tailored to the needs of the job market and implemented on an ongoing basis, not just in the short term. In addition, business assistance for persons with disabilities who receive business capital needs to cover aspects of marketing, financial management, and access to business networks so that they can develop their businesses optimally. However, private sector involvement in supporting zakat programs for persons with disabilities is still limited. Although there are efforts to advocate for the rights of persons with disabilities, the scope of these programs is still narrow.
3. Promoting More Integrated Policies
   Local governments can adopt policies that ensure zakat programs are part of a broader social empowerment strategy, one of which is by integrating them into job training programs organized by labor agencies to increase their effectiveness. However, private sector involvement in supporting zakat

programs for persons with disabilities is still limited. Although there have been efforts to advocate for the rights of persons with disabilities, the scope of support provided is still not broad enough.

4. Increasing Private Sector Involvement
   The private sector can be encouraged to contribute to creating employment opportunities for persons with disabilities through more inclusive employment policies. In addition, zakat programs can be integrated with corporate CSR initiatives in the form of support for small businesses managed by persons with disabilities. However, private sector involvement in supporting zakat programs for persons with disabilities is still limited, and advocacy efforts for their rights have not been widespread.
5. Improving Transparency in Zakat Fund Management
   BAZNAS can implement stricter accountability standards in the management of zakat funds by presenting periodic reports that cover fund allocation, program impact, and challenges faced. In addition, community involvement in oversight is also important to ensure that zakat distribution is carried out in accordance with the principles of social justice and economic sustainability. On the other hand, the private sector has not been heavily involved in supporting zakat programs for people with disabilities. Although there have been advocacy efforts for their rights, the scope of these efforts is still limited.

Institutional Theory by Eksan & Amin (2018), emphasizes that the effectiveness of an institution depends on the regulatory system, norms, and management mechanisms that are implemented. In the context of this study, improving the effectiveness and sustainability of BAZNAS' zakat program for people with disabilities requires a more accurate data collection system, clear success indicators, and transparency in fund management. Without a strong institutional system, the effectiveness of the zakat program is difficult to achieve. Empowerment Theory by Julian Rappaport (1981). The empowerment of vulnerable individuals and groups is at the core of the productive zakat program (Kemendes PDT, 2018; Pertiwi, 2006). Measures such as skills training and business assistance for persons with disabilities are in line with the concept of empowerment, which aims to give them greater control over their own lives and economic conditions.

Social Capital Theory by Pierre Bourdieu (1986) in the form of a network of cooperation between BAZNAS, the government, the private sector, and the community is essential to improve the effectiveness and sustainability of the zakat program (Wati, 2015). Synergy with other stakeholders will increase the reach and impact of the program, strengthen social support, and create broader economic opportunities for persons with disabilities. Public Accountability Theory by Bovens (2007) states that transparency in zakat management is a key element in increasing public trust and program effectiveness (Kholiq & Wahyunik, 2025). Public reports on the allocation of zakat funds and their impact will ensure that zakat funds are truly utilized in accordance with the goal of economic empowerment for persons with disabilities.

Sulistiyaningsih *et al*. (2024), found in their research that zakat programs without a good monitoring system are often ineffective in achieving economic

empowerment goals. This study highlights the importance of measurable success indicators and accurate data collection systems for programs to run sustainably. Kholidah & Salma (2020), show that economic empowerment for people with disabilities through productive zakat is more effective when supported by job market-relevant skills training and business mentoring. The results of this study are in line with the steps recommended to increase the economic capacity of mustahik. Kirana *et al*. (2024), highlight that private sector involvement in supporting social programs is crucial in creating employment opportunities for vulnerable groups. In the context of this study, private sector involvement in supporting the businesses of persons with disabilities still needs to be improved to ensure the sustainability of zakat programs.

To overcome these challenges, a more comprehensive strategy is needed, including strengthening the database, increasing the economic capacity of mustahik, optimizing cooperation with the government and the private sector, and increasing transparency in zakat management. With these steps, the zakat program can become a more effective instrument in creating social and economic inclusion for persons with disabilities and supporting the achievement of sustainable development goals.

CONCLUSION

This study reveals that the role of BAZNAS in West Kalimantan in managing zakat for persons with disabilities is still not optimal, both in terms of collection, distribution, and the effectiveness of the programs implemented. Although there are several assistance initiatives such as business capital, consumptive assistance, and distribution of assistive devices, these programs are still general in nature and do not specifically target the needs of persons with disabilities. The main challenges faced in implementing the zakat program for persons with disabilities include a lack of accurate data, limited human resources, low accessibility, and minimal socialization related to the zakat program. In addition, synergy between BAZNAS and local governments and the private sector is still limited, so that the effectiveness of the zakat program in supporting the economic independence and social inclusion of persons with disabilities has not been maximized. The impact of the zakat program on beneficiaries with disabilities shows an increase in income and social participation, but still on a small scale. Factors such as social stigma and limited market access are major obstacles to achieving program sustainability. Therefore, a more comprehensive strategy is needed, such as improving data collection systems, business assistance, more targeted training, and strengthening coordination with various stakeholders. Overall, this study confirms that zakat has great potential as an instrument for empowering people with disabilities economically, but its implementation needs to be strengthened through more integrated policies, increased capacity of zakat management institutions, and support from the private sector and the community.

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