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Empowering People With Disabilities Through Productive Zakat A Baznas Blitar Regency Initiative To
Enhance The Quality Of Life Of Vulnerable Groups

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ABSTRACT

Limited access to economic opportunities for people with disabilities leaves them vulnerable to social and economic disempowerment, necessitating sustainable empowerment strategies through productive zakat. This study aims to analyze the management of productive zakat for people with disabilities at BAZNAS Blitar Regency, identify the factors supporting and hindering its implementation, and examine its impact on improving the quality of life of beneficiaries. The study employed a qualitative approach using a case study design. Data were collected through in-depth interviews, observations, and documentation involving BAZNAS Blitar Regency, the Indonesian Association of People with Disabilities (PPDI) Blitar Regency, and beneficiaries with disabilities, and were subsequently analyzed through data reduction, data presentation, and the drawing and verification of conclusions. The results of the study indicate that the management of productive zakat has been implemented through the stages of planning, organizing, implementation, supervision, and evaluation, supported by needs assessments, the provision of business capital, training, mentoring, and monitoring. The program's success was supported by BAZNAS's commitment, collaboration with PPDI, active participation by beneficiaries, and training activities, while limitations in the number of mentors, human resources, and the intensity of mentoring posed the main challenges. Informants reported that the program contributed to increases in income, skills, self-confidence, independence, and social participation among people with disabilities. These findings indicate that productive zakat has the potential to be an effective empowerment tool for improving the quality of life of vulnerable groups through strengthened governance and sustainable mentoring.

INTRODUCTION

Indonesia is the world's most populous country and continues to face serious challenges in poverty alleviation. Data from the Central Statistics Agency (BPS) for 2025 show that the poverty rate in Blitar Regency stood at 7.57%, or approximately 95,000 people out of a total population of 1.26 million, slightly lower than the East Java provincial average of 9.50% [10]. This figure indicates that vulnerable groups, including people with disabilities, still face significant economic pressures that require more targeted social policy interventions. Zakat is a redistributive instrument with great potential to reduce socioeconomic inequality. Zakat management in Indonesia is regulated by Law No. 23 of 2011 on Zakat Management, which mandates improving the effectiveness of zakat services to promote public welfare and alleviate poverty [1]. However, the national zakat potential, estimated at Rp327 trillion per year, has only been realized at around 7–8%, according to the 2025 BAZNAS RI National Zakat Report, indicating that the optimization of productive zakat remains highly relevant and must continue to be developed so that mustahik can achieve sustainable economic independence [2]. In the context of inclusion for people with disabilities, the BAZNAS RI 2025 Annual Report notes that the proportion of mustahik with disabilities in the national zakat program remains below 2% of total beneficiaries [3], while the 2025 National Socio-Economic Survey (Susenas) by BPS recorded approximately 4,740,000 people with disabilities in Indonesia across various categories, including intellectual disabilities, congenital disabilities, hearing impairments, physical disabilities, visual

impairments, and emotional/behavioral disorders [4]. The disparity between the size of the population with disabilities and their proportion as zakat beneficiaries points to the need for stronger affirmative action policies at the local level.

At the local level, Blitar Regency is reported to have 5,048 people with disabilities, according to 2025 data from the Blitar Regency Central Statistics Agency (BPS) [5]. In response to this situation, the Blitar Regency BAZNAS launched a productive zakat program that, by 2025, had reached 104 people with disabilities, comprising 34 deaf individuals, 35 blind individuals, and 35 physically disabled individuals [6]. Nevertheless, this program faces structural constraints in the form of a shortage of mentoring staff. The disproportionate ratio of mentors to beneficiaries results in low mentoring intensity, meaning that some mustahik who have received business capital have not yet been able to develop their businesses independently. This situation is reinforced by a 2025 survey by the Blitar Regency Social Services Agency, which noted that approximately 60% of people with disabilities of working age in Blitar Regency do not yet have steady employment or their own businesses, even though some have received capital assistance from social and religious programs [7]. From a regulatory perspective, Law No. 8 of 2016 on Persons with Disabilities [8] and Government Regulation No. 52 of 2019 on the Implementation of Social Welfare for Persons with Disabilities [9] should promote stronger integration between zakat institutions and disability inclusion programs. However, in practice, the alignment between these social regulations and Islamic philanthropy programs at the local level, including in Blitar Regency, remains limited, and this implementation gap serves as one of the starting points for this study. Mustika et al. examined the utilization of zakat for people with disabilities at BAZNAS Bulukumba [10], Sholikhah et al. analyzed the empowerment of people with disabilities through the IZI East Java "Lapak Berkah Disabilitas" Program [11], while Aulia and Kamelia highlighted the relationship between the utilization of zakat and the human resource development of people with disabilities in the BAZNAS RI "Disabilitas Berdaya" Program [12]. Wardani, Safitri, and Juliana, as well as Rianto, also demonstrated the contribution of productive zakat to the well-being, poverty alleviation, and empowerment of people with disabilities [13], [14], [15].

Nevertheless, these studies have primarily focused on the effectiveness of the programs or the final outcomes of empowerment, while research into the management process of productive zakat—covering planning, organizing, implementation, and supervision, as well as its relationship with the limited availability of mentoring staff at the regional BAZNAS level—remains limited, particularly in the context of BAZNAS Blitar Regency. This study offers a novel contribution by comprehensively analyzing the management of productive zakat at the Blitar Regency BAZNAS, identifying the factors that support and hinder its implementation—including the structural problem of limited mentors and explaining its contribution to improving the quality of life of people with disabilities as a vulnerable group. The findings of this study are also expected to be relevant to the Sustainable Development Goals (SDGs), specifically Goal 1 (No Poverty) and Goal 10 (Reduced Inequalities) [17]. Based on the above description, this study aims to analyze the management of productive zakat by BAZNAS Blitar Regency in improving the quality of life of people with disabilities, with three main focuses: (1) mechanisms for managing and distributing zakat funds; (2) factors supporting and hindering program implementation; and (3) the program's impact on the quality of life of beneficiaries.

METHODS

This study employs a qualitative approach using a case study design to examine the management of productive zakat for people with disabilities at BAZNAS Blitar Regency. The qualitative approach was chosen because it allows the researcher to gain an in-depth understanding of the phenomenon based on the experiences, perspectives, and interactions of the informants in a natural setting. Meanwhile, the case study design was used because the research focuses on a single *bounded system* namely, the productive zakat program of BAZNAS Blitar Regency so that the program's management process and its impact on the quality of life of people with disabilities can be analyzed comprehensively. This study follows the case study design proposed by Yin [18], while data analysis employs the interactive analysis model developed by Miles, Huberman, and Saldaña [19]. The research was conducted at BAZNAS Blitar Regency as the primary site because this institution is the implementing agency for the productive zakat program for people with disabilities. To obtain a more complete picture of the program's implementation, research was also conducted at the Blitar Regency Office of the Indonesian Association of People with Disabilities (PPDI) as well as at the homes or business locations of the productive zakat beneficiaries. The selection of these locations was based on the consideration that all three sites are directly involved in the planning, implementation, mentoring, and evaluation of the empowerment program. Research informants were selected using *purposive sampling*, which involves selecting informants based on their involvement, experience, and knowledge regarding the implementation of the productive zakat program. The informants consisted of one BAZNAS Blitar Regency staff member responsible for planning, finance, and reporting; one Chairperson of the Blitar Regency PPDI; and two people with disabilities who are beneficiaries of the productive zakat program. When necessary to obtain more comprehensive information, family members of the beneficiaries were also interviewed as supporting informants to identify changes in social and economic conditions following participation in the program [20]. During the data collection process, PPDI served as a *gatekeeper*, facilitating communication and the researcher's access to people with disabilities in an ethical and coordinated manner.

The characteristics of the four research informants are presented in Table 2.

Table 2. Profile of Research Informants

Informant Code	Role / Status	Involvement in the Program
Informant 1	BAZNAS staff, Blitar Regency	Planning, finance, and reporting for the productive zakat program
Informant 2	Chairperson of PPDI, Blitar Regency	Collaboration in identifying, assessing, and mentoring prospective beneficiaries
Informant 3	Person with a disability, beneficiary	Participant in the productive zakat program (self-employment)
Informant 4	Person with a disability, beneficiary	Participant in the productive zakat program (self-employment)

Research data were collected through semi structured interviews, passive participant observation, and a documentation study. Interviews were conducted using interview guidelines developed based on the research objectives, while still allowing informants the freedom to explain their experiences and views in depth. Passive participant observation was carried out to observe program implementation, the mentoring process, and the socioeconomic conditions of beneficiaries, without the researcher's direct involvement in program activities. Meanwhile, the documentation study was conducted on program reports, financial reports, mustahik profiles, activity documentation, and various official BAZNAS Blitar Regency documents related to the management of productive zakat. The use of these various techniques was intended to obtain comprehensive data while enhancing the credibility of the findings through source triangulation and methodological triangulation [18]. Data analysis was conducted concurrently with the data collection process using the interactive analysis model of Miles, Huberman, and Saldaña, which includes data condensation, data presentation, and the drawing and verification of conclusions [19]. All interview results were transcribed verbatim, followed by a coding process based on the research focus. Coding combined deductive and inductive approaches: an initial set of codes was derived deductively from the study's three research foci fund management mechanisms, supporting and hindering factors, and impact on quality of life and was then supplemented inductively with codes emerging directly from informants' narratives during transcription. To reduce the risk of researcher subjectivity in interpreting the data, the coding results for each informant group (BAZNAS, PPDI, and beneficiaries) were cross-checked against one another, and any inconsistencies in interpretation were resolved by returning to the raw transcripts and, where necessary, seeking reconfirmation from the relevant informant. Codes with similar meanings were then grouped into themes representing the management of productive zakat, the factors supporting and hindering program implementation, and its impact on the quality of life of people with disabilities. Data obtained from interviews, observations, and documentation were then continuously compared to identify consistent patterns, resulting in interpretations aligned with the research objectives. To ensure the validity of the data, this study applied source triangulation and methodological triangulation by comparing information obtained from BAZNAS Blitar Regency, PPDI Blitar Regency, beneficiaries with disabilities, field observation results, and supporting documents [18].

In addition, the researcher sought re-clarification from informants whenever discrepancies in information were found during the data analysis process, in order to enhance the credibility of the research findings. The entire research process was conducted in accordance with research ethics by explaining the research objectives to all informants, obtaining informed consent, maintaining the confidentiality of respondents' identities, and ensuring that informants' participation was voluntary. To ensure the quality and validity of the findings, this study referred to four criteria for the validity of qualitative data: credibility, dependability, confirmability, and transferability. Credibility was achieved through source triangulation (comparing data from BAZNAS Blitar Regency, PPDI, and beneficiaries) and methodological triangulation (comparing the results of interviews, observations, and documentation) [19]. Dependability was maintained through the consistency of the data collection and analysis processes, which were systematically documented from the early stages of the research. Confirmability was obtained through a process of re-clarification with informants (member checking) whenever discrepancies in information were found during data analysis. The transferability of this study is limited given the single-case study design used; consequently, the findings are best understood as an in-depth portrayal of the context of BAZNAS Blitar Regency rather than a generalization applicable across regions. The application of these procedures is expected to enhance the credibility, dependability, and transparency of the research, thereby enabling the study to be replicated in similar contexts.

RESULT AND DISCUSSION

A. Management of Productive Zakat Funds for People with Disabilities at BAZNAS Blitar Regency

The research findings indicate that the management of productive zakat funds at BAZNAS Blitar Regency has been geared toward the economic empowerment of people with disabilities through three main functions—namely planning, implementation, and coordination as mandated in Article 1(1) of Law No. 23 of 2011 on Zakat Management [2]. Institutionally, BAZNAS Blitar Regency is an official institution established pursuant to the Decree of the Regent of Blitar Regency No. 180 of 2022 concerning the National Zakat Agency of Blitar Regency, which derives from Presidential Decree of the Republic of Indonesia No. 8 of 2001 governing the establishment of BAZNAS at the central, regency, and city levels. This institution pursues the vision of "Pay Zakat, Bring Prosperity to the People," which is articulated through seven missions, including achieving trustworthy, accountable, and professional management of zakat; increasing the collection, distribution, and utilization of zakat, infaq, and sadaqah in a targeted manner; and optimizing the institution's role in eradicating poverty and

reducing social inequality. To achieve this vision and mission, BAZNAS Blitar Regency implements five flagship programs, namely Blitar Cerdas, Blitar Sehat, Blitar Peduli, Blitar Berdaya, and Blitar Berdakwah. The program for empowering people with disabilities through productive zakat, which is the focus of this study, falls under the Blitar Berdaya program, which is specifically aimed at distributing business capital, providing work tools for mustahik, business training, and empowering micro, small, and medium-sized enterprises (MSMEs) for vulnerable groups in Blitar Regency. The placement of the disability program within the Blitar Berdaya scheme rather than the charitable Blitar Peduli scheme underscores that, from the policy formulation stage onward, BAZNAS Blitar Regency has positioned people with disabilities as subjects of economic empowerment, rather than merely as recipients of social assistance.

This shift in orientation was directly confirmed by a staff member from the Planning, Finance, and Reporting Division of BAZNAS Blitar Regency, who stated that the policy on the utilization of zakat for people with disabilities "is no longer merely consumptive in nature," but is instead directed toward empowerment that fosters independence, given that people with disabilities are positioned as a priority group due to their layered vulnerabilities, both in economic terms and in terms of social access. At the technical level, the program planning process is not carried out instantly or uniformly for all beneficiaries. The process begins with identifying the circumstances of people with disabilities in the field, either through data from the Social Services Agency or direct assessments, followed by a needs analysis that considers not only their limitations but also explores the business potential of prospective beneficiaries, before finally being coordinated with relevant parties and formulated into appropriate forms of assistance, such as business capital, training, or assistive work tools. This gradual, needs-based planning approach explains why the form of assistance received differs among people with disabilities, as it has been confirmed that the process is tailored to actual conditions on the ground and is not standardized for all beneficiaries. Budget planning also reflects this empowerment-oriented approach. Budget preparation is not merely calculated based on the amount of funds to be disbursed as business capital, but also explicitly includes training and mentoring cost components as an integral part of the program, on the basis that the utilization of zakat "is not sufficient through fund disbursement alone, but also requires a coaching process" so that the results can be more optimal and sustainable. During the implementation phase, the forms of zakat utilization provided by BAZNAS Blitar Regency are quite diverse, ranging from consumptive assistance for basic needs to productive assistance such as business capital, work tools, skills training, and business mentoring, with a greater emphasis on productive schemes. The principle instilled in beneficiaries is that the assistance provided serves as a stimulus, not a source of dependency, so that recipients are encouraged to manage their businesses genuinely independently, with the guidance of mentors who provide motivation and technical direction. The types of businesses developed are also tailored to each beneficiary's capabilities to make them more realistic to run independently in the long term.

In terms of supervision, monitoring is carried out periodically through on-site visits and regular communication with beneficiaries via mentors, with evaluation indicators including business development, stability, and beneficiaries' ability to manage their businesses independently. Interestingly, if a business is found not to be developing as expected, BAZNAS Blitar Regency does not immediately cease assistance, but instead provides further guidance or adjusts the type of business. This approach demonstrates that the supervisory function is carried out not as a punitive evaluative instrument, but as part of a cycle of continuous guidance, while also serving as evidence of the institution's commitment to the long-term success of beneficiaries, rather than merely the administrative success of fund disbursement. Meanwhile, regarding the coordination function, the partnership with PPDI Blitar Regency is carried out on an ongoing basis, ranging from data collection and the selection of beneficiaries to program evaluation, rather than being limited to the initial identification stage alone. From PPDI's perspective, the division of roles is complementary: BAZNAS acts as the primary manager, from planning and fund disbursement through to evaluation, while PPDI plays a greater role in social mentoring, facilitating communication with members, and providing input regarding actual conditions on the ground. This division of roles demonstrates that program coordination is not carried out unilaterally by BAZNAS, but rather as a two-way collaboration in which the respective capacities of each institution complement one another toward a shared goal: improving the welfare of people with disabilities. These three functions are carried out continuously, ranging from the identification and assessment of potential beneficiaries, the provision of skills training, the distribution of business capital and work equipment, mentoring, to the monitoring of business progress. These findings indicate that the utilization of zakat is no longer positioned as consumptive aid that merely meets short-term needs, but is directed toward building the economic independence of people with disabilities through the development of productive enterprises tailored to the abilities and needs of each beneficiary. This continuous execution of managerial functions from planning through implementation to evaluation is what ultimately determines whether a productive zakat program achieves lasting impact rather than merely short-term relief. These findings demonstrate that managerial functions are a key factor in producing productive zakat programs that are more effective and sustainable than distribution models focused solely on providing short-term assistance. A summary of these stages is presented in Table 2.

Table 2. Stages in the Management of Productive Zakat Funds for People with Disabilities

Stages	Key Activities	Parties Involved
Planning	Identification of the circumstances of people with disabilities, field assessments, needs analysis	BAZNAS Blitar Regency, PPDI Blitar Regency
Implementation	Distribution of business capital, work equipment, skills training, mentoring	BAZNAS Blitar Regency
Coordination	Synchronization of data on prospective beneficiaries, determination of assistance targets	BAZNAS Blitar Regency, PPDI Blitar Regency
Supervision and Monitoring	Periodic evaluation, identification of obstacles, follow up guidance	BAZNAS Blitar Regency

This management model is in line with the concept of productive zakat put forward by Qardhawi, who distinguishes between consumptive zakat intended to meet the immediate needs of the mustahik and productive zakat, namely funds channeled as capital for business ventures or economic activities capable of generating sustainable income, thereby enabling the mustahik to escape economic dependency [21]. The approach adopted by BAZNAS Blitar Regency the provision of business capital preceded by a needs assessment and skills training is consistent with this concept. Qardhawi also emphasizes that the poor and destitute, including people with disabilities facing economic constraints, constitute the group given top priority in the distribution of zakat [21]. The targeting of the BAZNAS Blitar Regency program toward people with disabilities who meet the criteria for mustahik and possess business potential reflects this principle of distributive justice in zakat. The findings of this study are consistent with the research by Mustika et al., which showed that the utilization of zakat for people with disabilities at BAZNAS Bulukumba Regency is carried out through business capital grants, the provision of assistive devices, and skills training to enhance the independence of beneficiaries. However, this study identified an aspect not extensively covered in the research by Mustika et al., namely the importance of a needs assessment process conducted prior to determining the form of assistance, as well as the integration of mentoring and monitoring as part of the program management system. The study by Mustika et al. also highlighted the weakness of post-distribution mentoring and the absence of long-term impact evaluations on its research subjects [11]; conversely, BAZNAS Blitar Regency has implemented regular monitoring and mentoring, although its intensity is still constrained by the limited number of mentors. This difference indicates that BAZNAS Blitar Regency has developed a relatively more comprehensive model for zakat utilization, although it still requires strengthening in terms of mentoring staff. These findings also reinforce the research by Sholikhah et al. on the Lapak Berkah Disabilitas Program implemented by the Indonesian Zakat Initiative (IZI) in East Java, which successfully enhanced the economic capacity of beneficiaries through entrepreneurship training and business mentoring [12]. The difference lies in the fact that the Lapak Berkah Disabilitas Program places greater emphasis on business coaching after beneficiaries have joined, whereas BAZNAS Blitar Regency implements a more comprehensive process ranging from assessment, training, capital disbursement, mentoring, to monitoring, ensuring that the assistance provided is better tailored to the individual circumstances and capabilities of each person with a disability.

The success of this management approach is also attributable to the institutional collaboration between BAZNAS Blitar Regency and the Indonesian Association of Persons with Disabilities (PPDI) Blitar Regency, from the data collection stage through to program evaluation. PPDI's involvement provided more accurate information regarding the social and economic circumstances, types of disability, and business potential of prospective beneficiaries, thereby ensuring that the process of determining aid was more targeted. Viewed in the context of Law No. 23 of 2011, this synergy reflects the implementation of the coordination function in zakat management, which emphasizes that the utilization of zakat cannot be carried out in isolation by zakat collection agencies alone, but requires the support of other parties who understand the characteristics of the target groups [2]. This finding reinforces the research by Aulia and Kamelia, which explains that inter-institutional collaboration is a key factor in enhancing the effectiveness of empowerment programs for people with disabilities [13], while expanding upon it by demonstrating that partnerships at BAZNAS Blitar Regency have become an integral part of the management mechanism from the planning stage onward, rather than merely serving as support for program implementation. The results of this study also expand upon Wardani's findings, which state that the success of empowerment programs for mustahik is influenced by the continuity of mentoring following the provision of aid [14]. This study demonstrates that, for people with disabilities, the role of mentoring is not only related to business development but also encompasses strengthening motivation, boosting self-confidence, and facilitating social adaptation in carrying out economic activities; consequently, the mentoring needs of this group are more complex than those of typical empowerment programs for mustahik. Overall, the main contribution of these findings lies in the explanation that the success of productive zakat is not solely determined by the amount of assistance received by beneficiaries, but by the quality of program governance that is able to tailor assistance to the individual needs of people with disabilities, supported by strong institutional collaboration. These findings have practical implications: zakat management institutions need to strengthen their assessment mechanisms, expand partnerships with organizations representing people with disabilities, and enhance the capacity of mentors so that the benefits of productive zakat can be sustained over the long term.

B. Factors Supporting and Hindering the Program for the Utilization of Zakat Funds for People with Disabilities

The research findings indicate that the success of managing productive zakat funds for people with disabilities at BAZNAS Blitar Regency is influenced by several interrelated supporting factors, namely BAZNAS's institutional commitment, collaboration with PPDI Blitar Regency, and the active participation of beneficiaries throughout the entire series of empowerment programs. Conversely, this study also found that the limited number of mentors, differences in the capacity and characteristics of beneficiaries, constraints on fund disbursement at certain times, the uneven competence of external mentors, and the lack of intensive monitoring remain obstacles to optimizing the program's success. Consequently, the effectiveness of productive zakat management is determined not only by the amount of funds disbursed but also by the institution's ability to manage the various factors influencing the program's implementation. A key supporting factor is BAZNAS Blitar Regency's commitment to developing productive zakat as an instrument of economic empowerment, as reflected in the design of programs that are not only oriented toward fund disbursement but also encompass skills training, the provision of business capital, mentoring, and monitoring of beneficiaries' business progress. This finding is in line with the objectives of zakat management set out in Article 3 of Law No. 23 of 2011, namely to improve the effectiveness and efficiency of zakat management services and to enhance the benefits of zakat in order to realize community welfare and alleviate poverty [2]. This finding also aligns with the research by Safitri and Juliana, which demonstrated that productive zakat makes a tangible contribution to improving the welfare of beneficiaries when accompanied by sustainable coaching mechanisms [15], yet provides more specific findings, as the institutional

commitment in this study is also realized through the development of programs tailored to the characteristics of people with disabilities as an inclusive target group. A further supporting factor is the collaboration between BAZNAS Blitar Regency and PPDI, which facilitates the process of identifying potential beneficiaries, conducting assessments, and providing mentoring throughout the program, as PPDI possesses a deeper understanding of the circumstances, potential, and needs of people with disabilities. This finding reinforces the research by Aulia and Kamelia, which explains that inter-institutional collaboration is a key factor in enhancing the effectiveness of empowerment programs for people with disabilities [13], while also highlighting a broader dimension, as this collaboration has become an integral part of the management mechanism from the planning stage through to evaluation, rather than merely providing support for implementation.

In addition to institutional support and partnerships, the active participation of people with disabilities is also a key factor in the program's success. Beneficiaries who are highly motivated to attend training, develop their businesses, and receive mentoring experience better business growth compared to those who are less active. Therefore, productive zakat cannot be understood as a one-way process from the institution to the beneficiaries, but rather as a collaborative process requiring commitment from both parties. Further analysis of the supporting factors indicates that the readiness of BAZNAS's institutional structure also plays a significant role in underpinning the program's success, although programs specifically targeting people with disabilities still require a more tailored approach compared to general zakat utilization programs. This situation is fully recognized by PPDI Blitar Regency, which assesses that, institutionally, BAZNAS already has a clear structure for implementing programs; however, the success of disability programs is determined by the extent to which coordination among the program's stakeholders functions effectively, as the organization of such programs does not stem from a single party but involves several stakeholders simultaneously. Another supporting factor that has been specifically identified is the involvement of beneficiaries in determining the type of business to be run. One beneficiary with a disability confirmed that they were sufficiently involved through discussions regarding the business they wished to run, so that the type of business chosen was not entirely determined unilaterally by the aid provider, but took into account the wishes and capabilities of the beneficiary themselves. This pattern of involvement directly enhances beneficiaries' sense of ownership of the business they run, which in turn influences their commitment to developing the business sustainably. On the other hand, this study identified several inhibiting factors. The main obstacle was the limited number of mentors compared to the number of beneficiaries, meaning that intensive monitoring could not yet be carried out for all program participants. This situation is similar to the findings of Mustika et al., who revealed that limited mentoring is one of the obstacles to maintaining the sustainability of businesses run by people with disabilities after receiving productive zakat assistance [11], as well as Wardani's research, which explains that the limited number of mentors means that the coaching process has not yet been able to reach all beneficiaries intensively [14]. This similarity indicates that the quality of mentoring remains a challenge faced by many zakat management institutions in Indonesia, not limited to BAZNAS Blitar Regency alone. In terms of inhibiting factors, the limited number of mentors is a barrier consistently mentioned by all three categories of informants without exception; consequently, it can be categorized as a finding with a high level of credibility through source triangulation. From BAZNAS's perspective, this limitation is openly acknowledged: the number of mentors is "honestly still not entirely sufficient," as the number of people with disabilities requiring mentoring is quite high, while the number of mentoring staff who are truly prepared and competent remains limited; consequently, mentoring has not yet been able to be provided to the full extent for all beneficiaries. From the perspective of PPDI as the field partner, the same observation was raised: the number of mentors is insufficient compared to the large number of beneficiaries, meaning not all beneficiaries can receive intensive mentoring, even though such mentoring is considered vital, particularly for those currently running a business. The impact of these limitations is felt directly by beneficiaries at the operational level of their day-to-day business activities. One beneficiary informant stated that the limited mentoring often forced them to find solutions to business problems independently without adequate guidance, which did not always yield results; they therefore emphasized that the presence of intensive mentoring is actually crucial to the smooth running of their business.

Beyond this shortage of mentors, the study also identified administrative and technical obstacles, detailed below. Furthermore, the limited ability of some beneficiaries to expand their marketing and manage their business finances presents a challenge in its own right, given that most beneficiaries only started their businesses after receiving assistance from BAZNAS Blitar Regency, meaning their entrepreneurial experience remains limited. In addition to the structural obstacle of a disproportionate ratio of mentors, this study also identified two other obstacles of an administrative and technical nature. First, the issue of fund disbursement not always being made on time, which has the potential to disrupt the continuity of previously planned program activities; BAZNAS anticipates this issue through more thorough disbursement scheduling and the setting of priorities so that the most urgent needs can be addressed first. Second, the uneven standards of competence among external mentors or volunteers engaged by BAZNAS to address the shortage of internal mentors; although opportunities for volunteers and external practitioners have been opened up, the selection process and monitoring of their competence have not yet been fully standardized, meaning that the quality of mentoring received by beneficiaries tends to vary across the regions under BAZNAS's supervision. These three hidden obstacles—limitations in numbers, delays in disbursement, and variations in the competence of mentors—indicate that the challenges of managing productive zakat for people with disabilities cannot be reduced to a single issue, but rather constitute an accumulation of several interrelated human resource and administrative issues that require simultaneous attention so that the program's success can be felt equally by all 104 beneficiaries with disabilities. Overall, the research findings indicate that the supporting factors and barriers in the management of productive zakat are interrelated and determine the success of empowerment programs for people with disabilities. Institutional commitment, collaboration with PPDI, and the active participation of mustahik are key assets in enhancing the program's effectiveness, while limitations in mentoring resources, administrative constraints on fund disbursement, and variations in the competence of external mentors present challenges that require attention. These findings imply that strengthening the capacity of mentors, expanding partnership networks, establishing a more structured monitoring system, and improving the administrative mechanisms for fund disbursement are strategic steps that BAZNAS Blitar Regency needs to take to enhance the program's success on a sustainable basis.

C. The Impact of the Management of Productive Zakat Funds on Improving the Quality of Life of People with Disabilities

The research findings indicate that the management of productive zakat funds by BAZNAS Blitar Regency has had a positive impact on improving the quality of life of people with disabilities, not only in economic terms but also in terms of independence and social functioning. An analysis of this impact can be explained through Amartya Sen's theory of quality of life, which emphasizes that an individual's well-being cannot be measured solely by income level, but rather by the individual's ability to lead a life considered valuable, through three main concepts: functionings, capabilities, and agency [22]. The concept of "functionings" relates to the actual conditions a person can achieve in their life, such as the ability to meet basic needs, earn income, and fulfill social roles [22]. Based on informants' self-reported accounts, most beneficiaries experienced tangible changes after receiving business capital assistance; they described no longer being entirely dependent on family support or social assistance, as they had established income-generating economic activities, although the amount varied between individuals. As these accounts of income change were not independently verified against financial records, they should be interpreted as beneficiaries' own perceptions of improvement rather than objectively measured financial outcomes. This situation indicates an improvement in functionings, as people with disabilities have been able to perform economic functions that were previously difficult to carry out due to limited capital and employment opportunities. This improvement also supports the objectives of zakat management under Law No. 23 of 2011 to achieve public welfare and alleviate poverty [2]. This finding is consistent with the research by Mustika et al., which showed that the zakat utilization program for people with disabilities at BAZNAS Bulukumba Regency was able to increase the productivity and income of beneficiaries through the provision of business capital and skills training [11]. However, this study offers broader findings: an improvement in quality of life is evident not only from increased income but also from the enhanced ability of people with disabilities to carry out economic activities independently, in accordance with their individual circumstances and potential. The "functionings" dimension of the program's impact is reflected not only in increased income but also in the quality of fulfillment of beneficiaries' basic daily needs. One beneficiary with a disability stated that, prior to receiving assistance, their income was very limited and unpredictable, making it quite difficult to meet basic daily needs; after receiving business capital assistance, although the increase in income was not yet substantial, they now have their own income from the business they run and feel that their basic needs are now better met than before. However, this finding must be interpreted in a balanced manner, as PPDI Blitar Regency also noted that this increase in economic independence has not been evenly distributed among all beneficiaries. While some members have indeed begun to generate their own income and are less reliant on assistance, not all have achieved the same level of success, as this success is highly dependent on individual circumstances, including personal abilities, the type of business operated, and the intensity of mentoring received. This observation of unevenness reinforces the findings in the section on hindering factors, namely that the limited number of mentors has a direct impact on disparities in program outcomes among beneficiaries, such that the functionings achieved are tiered rather than uniform.

In addition to improved functionings, the research findings indicate an increase in the capabilities of people with disabilities to choose and make the most of opportunities to achieve a better life. Before participating in the program, some beneficiaries faced limitations in securing employment and tended to rely on family support; after receiving training and business capital, they began to manage their own businesses and make decisions regarding their business development. This finding is consistent with Qardhawi's concept of productive zakat, which states that the primary objective of utilizing zakat is to transform mustahik into individuals capable of meeting their own living needs independently, so that they do not remain in a state of perpetual dependency [21]. This finding also reinforces the research by Sholikhah et al. on the success of the "Lapak Berkah Disabilitas" Program in enhancing the economic independence of people with disabilities through business mentoring [12], with the caveat that such mentoring will be more effective if supported by an accurate assessment process and regular evaluation. In terms of capabilities, the expansion of beneficiaries' abilities and skills stems not solely from the formal training provided, but also from the direct experience of running a business as a form of non-formal learning. One beneficiary stated that they felt they had acquired new skills after participating in the program, particularly those related to the business they were running, and through this direct experience, they gained a better understanding of how to run a business even while still in the learning phase thereby feeling far more capable than before joining the program. A similar assessment was provided by PPDI, which stated that the program was quite helpful in improving skills, particularly for beneficiaries who actively participated in training or received mentoring, although more intensive and sustainable training will still be required in the future to maximize this enhancement of capabilities. This situation indicates that the expansion of capabilities among beneficiaries with disabilities is a cumulative process shaped by a combination of formal training, mentoring, and direct entrepreneurial experience, rather than the result of any single program component in isolation.

The third dimension, *agency*, is reflected in the beneficiaries' growing ability to make independent life choices: they are beginning to decide what type of business to run, manage their business proceeds, plan how to use their profits, and some are even daring to accept larger orders and expand the marketing of their products. These changes demonstrate that the zakat empowerment program not only provides economic assistance but also boosts the self-confidence of people with disabilities to determine the direction of their own lives, positioning them as subjects of development rather than merely as objects of aid. These research findings support the conclusions of Aulia and Kamelia, who state that the utilization of zakat contributes to the human resource development of people with disabilities through improved capabilities and productivity [13], while expanding upon this by demonstrating that such capacity-building also has an impact on the growth of self-confidence and motivation for business development. In addition to economic and independence aspects, the research findings indicate changes in the social functioning of people with disabilities. Some informants admitted that they had previously lacked confidence in interacting with the community because they had neither a job nor a steady income; after receiving training and running a business, they began to participate more actively in community activities, expand their relationships with customers, and interact with other business owners. This study provides more specific findings, as these changes occurred among a group of people with disabilities who previously faced greater barriers to accessing employment opportunities; consequently, the social impact of the BAZNAS Blitar Regency program holds strategic value in supporting social inclusion. The dimension of agency revealed the change most frequently highlighted by all

informants as the most tangible and personally felt: a change in self-confidence. PPDI observed firsthand that many members who had previously felt inferior or lacked self-confidence became, after establishing their own businesses and generating their own income, more courageous and self-assured, and emphasized that this self-confidence also influenced the way they interacted within the community and developed their businesses. These psychological changes go hand in hand with changes in the beneficiaries' social standing within their communities; PPDI also noted that beneficiaries with disabilities have become more active in interacting with their communities and no longer withdraw as they did before, while also gaining greater recognition from the surrounding community as a result of the businesses they run. From the beneficiaries' own perspective, the changes they have experienced are not viewed solely in economic terms but also encompass personal transformation. As they explained, while the most noticeable improvement is indeed economic since they now have their own income, albeit modest they also report increased self-confidence and independence in their daily lives. A more comprehensive assessment was also provided by the implementing institution, which stated that the improvement in beneficiaries' quality of life is not only evident in economic terms even though this is the most apparent aspect but also in social terms, such as increased self-confidence and community engagement, and even in psychological terms, such as a more optimistic attitude and a reduced sense of marginalization. Nevertheless, changes across these three dimensions cannot be regarded as permanent, unconditional achievements. PPDI notes that the sustainability of the program's impact remains heavily dependent on the consistency of future mentoring; if mentoring is carried out effectively, the benefits achieved have the potential to be sustainable; conversely, if mentoring is not carried out consistently, there is a real risk that the initiatives launched by beneficiaries will not be sustainable in the long term. This reflective note underscores that improving the quality of life for people with disabilities through productive zakat at BAZNAS Blitar Regency is an ongoing process that is conditional on the sustainability of the mentoring system, not a final outcome that is complete and requires no further reinforcement.

In contrast to Rianto's findings, which suggest that the success of productive zakat programs is often hampered by the low sustainability of beneficiaries' businesses due to inadequate post-distribution coaching [16], this study shows that BAZNAS Blitar Regency has endeavored to provide regular mentoring and monitoring, although the intensity of these efforts has not yet been optimal; consequently, the main challenge lies in limited human resources, rather than the absence of a mentoring system itself. This study is also consistent with the findings of Zaki and Hutabarat, which show that productive zakat at BAZNAS Bungo Regency contributes to an increase in income as well as the expansion of beneficiaries' social networks following the program [23]. This similarity reinforces the argument that the impact of productive zakat is multidimensional, encompassing both economic and social aspects, and is not limited solely to the context of people with disabilities. This pattern is further corroborated by recent zakat-governance research showing that structured and transparent zakat management contributes meaningfully to poverty reduction and sustained welfare improvement among recipients [24], as well as by evidence that productive zakat combined with business assistance has a measurable positive effect on the growth and well-being of mustahik [25]. Beyond the zakat literature specifically, these findings also resonate with broader international evidence on disability-focused economic empowerment: a recent study on microfinance for people with disabilities in Bangladesh similarly found that access to capital and structured support can improve both the economic and social standing of beneficiaries with disabilities, while also cautioning that such gains remain fragile without sustained institutional support [26]. Overall, the research findings indicate that the management of productive zakat funds at BAZNAS Blitar Regency makes a tangible contribution to improving the quality of life of people with disabilities through an integrated management system. Unlike previous studies, which have largely focused on program effectiveness or the final outcomes of empowerment alone, this study demonstrates that the quality of program governance including assessment, organizing, mentoring, monitoring, and institutional collaboration is the key factor determining the success of improving the quality of life for people with disabilities across all three dimensions: functionings, capabilities, and agency. These findings imply that zakat management institutions need to strengthen their mentoring systems, enhance human resource capacity, and expand partnerships with organizations representing people with disabilities so that the benefits of productive zakat can be sustained and replicated by zakat institutions in other regions. These findings regarding the improvement in the quality of life for people with disabilities are also relevant to the achievement of the Sustainable Development Goals (SDGs), particularly Goal 1 (No Poverty) and Goal 10 (Reduced Inequalities) [17]. Regarding the first goal, the productive zakat program of BAZNAS Blitar Regency contributes to poverty alleviation by increasing the independent income of people with disabilities, thereby reducing their dependence on social assistance or their families. Regarding the tenth goal, this program also helps reduce inequalities by opening up economic access for groups that are structurally marginalized from employment opportunities and business financing. Thus, the partnership-based productive zakat management model implemented by BAZNAS Blitar Regency can be viewed as a tangible contribution by an Islamic philanthropic institution at the local level toward achieving the broader sustainable development agenda, not limited solely to the internal interests of the institution or the mustahik. This study has limitations that must be taken into account when interpreting the above findings. First, the study employed a single-case study design focusing on one regional zakat management institution; consequently, the findings may not necessarily be generalizable to BAZNAS institutions in other regions with different socioeconomic characteristics. Second, the limited number of informants one BAZNAS staff member, one PPDI Chairperson, and two beneficiaries may not fully represent the overall experiences of people with disabilities who are program recipients. These limitations open the way for further research with a broader scope of informants and locations, including a quantitative approach to measure the extent of the impact in quantifiable terms.

This study is subject to several limitations. First, as a single-case study of one zakat institution, its findings are context-specific and may not be directly generalizable to other BAZNAS branches or zakat institutions with different institutional capacities. Second, the relatively small number of core informants, while consistent with recommended thresholds for narrowly bounded qualitative inquiry, limits the diversity of beneficiary experiences captured. Third, reported improvements in income and quality of life are based on informants' self-reported accounts rather than independently verified financial or administrative records, and may therefore be subject to recall or social-desirability bias. Future research employing longitudinal designs or triangulating self-reported outcomes with institutional financial records would help address these limitations.

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CONCLUSIONS

This study concludes that the success of productive zakat management for people with disabilities at BAZNAS Blitar Regency is determined by a systematic, integrated governance framework encompassing needs assessment, the disbursement of business capital, skills training, mentoring, and ongoing monitoring, carried out through institutional collaboration with the Indonesian Association of People with Disabilities (PPDI) Blitar Regency from the identification stage through to evaluation. This approach is in line with the concept of productive zakat, which positions the utilization of zakat as an instrument of sustainable empowerment, rather than merely consumptive aid. The program's success is underpinned by the institutional commitment of BAZNAS and the active participation of mustahik; however, challenges remain including a shortage of mentors, variations in the capacity and characteristics of beneficiaries, administrative hurdles in fund disbursement, uneven competence among external mentors, and limitations in intensive monitoring which need to be addressed to ensure that the program's benefits are felt more equitably by all beneficiaries.

This planned management approach appears, based on informants' accounts, to contribute to improving the quality of life of people with disabilities across three interrelated dimensions: the ability to perform tangible economic functions through self-reported increases in income and reduced dependence on assistance from others; the increased capacity of mustahik to manage their businesses and make decisions independently; and strengthened self-confidence and social participation in community life. These three dimensions confirm that the impact of productive zakat cannot be reduced to economic measures alone, but encompasses more comprehensive changes in the lives of beneficiaries.

Thus, this study confirms that the success of productive zakat as an instrument for empowering vulnerable groups is determined more by the quality of governance and the strength of partnerships between zakat management institutions and organizations for people with disabilities than by the amount of funds disbursed. These findings contribute to the development of an inclusive, partnership-based model for managing productive zakat, while also serving as a reference for zakat management institutions in other regions in designing more structured and sustainable empowerment programs for people with disabilities.

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