

Improving the Quality of Life of People with Disability through Zakat: A Zakat Utilization Model Canvas Perspective

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Abstract. Islam upholds the principle of equality for all individuals, regardless of their disability status. The sole distinction between people lies in their level of piety. However, in reality, people with disabilities (PWD) continue to face various forms of discrimination, ranging from education and employment to societal stigma, hindering their ability to improve their quality of life. Furthermore, the exclusion of PWD from the economy can result in a national GDP loss of up to 7% per year. Zakat optimization presents a potential solution to enhance the lives of PWD. In this context, PWD can be classified under the asnaf of fakir (the poor) and/or miskin (the destitute). Their categorization as fakir stems from their limitations in meeting basic needs, while their classification as miskin is supported by data and research indicating a strong correlation between disability and poverty. Unfortunately, the attention given to PWD within the zakat system remains relatively low. Therefore, employing a qualitative research methodology, this paper delves into the distribution of zakat in the disability sector and proposes an integrated distribution model for PWD. This model entails grouping PWD based on their age and work capabilities before providing appropriate assistance. Additionally, utilizing the Zakat Utilization Model Canvas (ZUMC), this paper explores the ideal planning framework for disability programs that can be implemented by zakat institutions. ZUMC adopts a holistic approach, considering not only the commercial aspects of programs but also the empowerment of mustahik (zakat recipients) in each element. This paper aims to contribute to the still-limited research on zakat and disability in Indonesia.

Key words: Consumptive, disability, productive, zakat, Zakat Utilization Model Canvas.

Abstrak. Islam memandang semua orang setara baik bagi penyandang disabilitas atau tidak karena yang membedakan hanyalah tingkat ketakwaan. Hanya saja pada praktiknya, people with disability (PWD) masih mendapatkan berbagai macam diskriminasi mulai dari pendidikan, pekerjaan, hingga stigma masyarakat sehingga mereka tidak bisa meningkatkan kualitas hidup mereka. Padahal ketidakikutsertaan PWD ke dalam perekonomian dapat membuat negara kehilangan Growth Domestic Product hingga 7% per tahun. Salah satu cara yang bisa dilakukan untuk mengoptimalkan hidup PWD adalah dengan optimalisasi zakat. Dalam hal ini, PWD dapat masuk ke dalam asnaf fakir dan atau miskin. Fakir karena keterbatasan mereka dalam memenuhi kebutuhan hidup dan miskin karena data-data maupun penelitian menunjukkan bahwa PWD dekat dengan kemiskinan. Sayangnya, perhatian zakat terhadap penyandang disabilitas pun masih tergolong rendah. Oleh karena itu dengan menggunakan metode kualitatif paper ini bertujuan untuk mengelaborasi terkait dengan penyaluran di bidang disabilitas serta mengusulkan model integrasi penyaluran bagi PWD di mana PWD dikelompokkan dari segi usia dan kemampuannya bekerja sebelum diberikan bantuan yang tepat. Tidak hanya itu, dengan menggunakan metode Zakat Utilization Model Canvas (ZUMC), paper ini juga akan membedah perencanaan program disabilitas ideal seperti apa yang dapat diterapkan oleh para lembaga zakat. ZUMC tidak hanya melihat program dari aspek komersial tetapi juga dari aspek pemberdayaan mustahik pada setiap elemennya. Paper ini akan berkontribusi terhadap penelitian tentang zakat dan disabilitas yang masih terbatas di Indonesia.

Kata Kunci: Disabilitas, konsumtif, produktif, zakat, Zakat Utilization Model Canvas.

INTRODUCTION

The existence of people with disability is *sunnatullah* and is part of life (Alam et al., 2021). As many as 16% of the world's population or in other words one in six people in the world are People with Disability (PWD) (WHO, 2023). This makes people with disability the largest minority group in the world (Bella and Dartanto, 2016). In Indonesia, according to the 2020 National Census Survey, PWD in Indonesia reached 28.05 million or the equivalent of 10.38% of Indonesian society. If illustrated, the number of PWD is more or less equivalent to the population of Madagascar and Australia.

Many PWD have more than one type of disability (Martin and Dyah, 2020) so it is not surprising that they encounter many difficulties, starting from access to health and transportation (WHO, 2023). Not only that, PWD also have limited access to social, economic and political life (Gunawan and Rezki, 2022; Bella and Danarto, 2016). PWD also have a higher vulnerability to poverty. In Indonesia, PWD who have decent work make up less than 1% of the total number of PWD in Indonesia (BPS, 2022). Meanwhile, if we look at the comparison of formal and informal jobs, according to Gunawan and Rezki (2022), the majority of PWD work in informal sector and was increased during pandemic time. If we look at gender, female PWD are more likely to not work than male PWD. On the other hand, the World Bank (2021) states that the country loses Gross Domestic Income (GDP) of around 3% - 7% per year due to suboptimal absorption of PWD workers.

On the other hand, zakat, which has a role as an intermediary between muzakki and mustahik, has a great opportunity to empower them. This is because the programs owned by zakat institutions vary from consumptive to productive assistance. It's just that until now assistance for PWD has not yet become a top priority program. Assistance for PWD is still focused on consumer assistance such as basic assistance and tools. This is good but there needs to be long-term planning to help PWD become more empowered.

According to the background, this paper investigates the practices of zakat institutions in Indonesia and proposes a model for empowering people with disability (PWD). First, it examines the existing programs offered by these institutions, including their types (consumptive or productive program) and the institutions responsible for them. Second, the paper explores how the Zakat Utilization Model Canvas (ZUMC), developed by Sari et al. (2023), can be applied to design effective zakat programs specifically for PWD. By using the ZUMC, zakat institutions can identify relevant stakeholders and optimize various aspects crucial for empowering this population.

LITERATURE REVIEW

Disability in Indonesia

The Central Statistics Agency stated that the population of PWD in Indonesia reached 22.97 million people or 10.38% of Indonesia's population (BPS, 2020). In other words, 1 in 10 people is PWD and this value is slightly below the world average where 1 in 6 people in the world are people with disability (WHO, 2023). Of the total number of PWD, 11.2 million of them (48%) are of productive age, 19-59 years (Gunawan and Rezki, 2022).

If we look at the type of disability, the province with the highest number of disabilities in Indonesia is Central Java Province which reaches 1.3 million people and if we look at the percentage, South Sulawesi Province is the province with the highest percentage of PWD, reaching 3.28% (Ministry of Social Affairs, 2021). Meanwhile, looking at the distribution of types of disabilities into medium to high categories, the highest PWD is Sensory PWD (3.07 million people), Intellectual PWD (1.7 million people), Physical PWD (1.2 million people) and finally Mental PWD (149 thousand people) (Ministry of Social Affairs, 2021). Most PWD come from women, namely 55% and the rest are men (Gunawan and Rezki, 2022).

Every year, the number PWD in Indonesia are decreases (Sari et al., 2023). However, the problem of disability remains a complex condition where improving the quality of life of PDW requires high commitment from the government and collaboration between sectors. The government has indeed paid more attention to increasing disability inclusion as a priority in accordance with Law no. 8 of 2016. This law is the basis for the development of a National Action Plan which has several commitments to disabilities, namely equal and non-discriminatory opportunities in work and business, sanctions for the government and private sector who do not provide inclusiveness to PWD, as well as quotas for workers from PWD with provisions a minimum of 2% for the government and State-Owned Enterprises (BUMN) and 1% for the private sector in Indonesia.

Regardless of whether the enforcement of the law is optimal or not, this shows awareness that PWD are not a group of people who can only receive assistance but can also be empowered through their own efforts. Even though laws related to disability inclusion already exist and have been reduced to more concrete steps, Indonesia's disability index ranking is still low. In Southeast Asia, Indonesia's ranking fell to the bottom, while for the world ranking, Indonesia was ranked 115th.

This could be because there is still a lot of discrimination against PWD. In fact, PWD have the same rights and can be treated equally (Anshori, 2022; A Purinami et al., 2018). Discrimination that looks simple but actually has a big impact, one of which is by referring to PWD or other terms that have a pejorative meaning. Zola (1988) in Maftuhin (2016) argues that the choice of terms will have an impact on wrong perceptions of an object/behavior. Maftuhin (2016) illustrates that someone's behavior that is considered crazy will make people less concerned with what that person does than if that behavior were labeled with the term mental disability. The second term will invite more empathy to help the PWD compared to the first term.

Another example of discrimination experienced by PWD is from the education sector (Masykur and Ghofur, 2019). Gunawan and Rezki (2022) found that the number of PWD who received education up to junior high school level was less than 50% of the total population, and those who received education up to junior high school level were less than a third. In fact, inclusive education is the right of all students, whether PWD or not, to receive attention, empathy and humane treatment (Moriña et al, 2020).

From the employment aspect, PWD also still face discrimination so they choose to work in the informal sector (A Purinami et al., 2018). Laws that regulate the portion of PWD in private companies or state institutions do open up new job opportunities, but PWD are faced with other problems, namely adapting to other workers who do not have disabilities (A Purinami et al., 2018). Furthermore, A Purinami et al. (2018) stated that there are three things that cause PWD to have difficulty adapting, namely the skills gap, low education level, and society's discriminatory attitude towards PWD.

Another finding also conveyed by the Gunawan and Rezki (2022) is that there are still many PWD who do not have access to health insurance, namely 37.6%. Likewise with access to health information, for example during the Covid-19 era. Pawi et al. (2022) produced findings from survey results that 59.40% of PWD respondents did not have adequate access to information about Covid-19 vaccination because the information media used was not inclusive. This could be because when the Covid-19 policy was made, PWD were not included (Pawi et al., 2022) so that the policy results were not inclusive enough to touch all levels of society.

Disability and Poverty

Poverty and disability are closely related. Disability can arise from poverty, for example due to a mother's lack of nutrition during pregnancy or a child's lack of nutrition due to inadequate financial conditions. Poverty can also arise due to discrimination against people with disability, namely limited access to education, work, law, and even health (Bella and Dartanto, 2016). The Ministry of Social Affairs (2021) also said the same thing, where when PWD's needs are hampered so that they cannot

be accommodated, it will make them lose the opportunity to participate in various things, which can increase poverty rates and also increase the risk for PWD.

Based on many studies, PWD have a higher poverty status compared to non-PWD (Bella and Dartanto, 2016). Uniquely, among PWD there are differences in poverty, one of which is caused by differences in types of disabilities (Bella and Dartanto, 2016). Apart from that, research conducted by Bexley et al., (2020) in Sulawesi also found that gender differences can trigger differences in poverty conditions. Furthermore, Bexley A et al. (2020) explained that the difference is not feminist poverty but rather gender roles which make men poorer in some gender dimensions and women poorer in other dimensions than men. The dimensions of poverty used by Bexley A et al. (2020) are food, water, shelter, health, education, energy, sanitation, relationships, clothing, family planning, environment, voice, time use, and work.

Employment serves as a key strategy for PWD to break free from the cycle of poverty. Research conducted by Saunders and Nedelec (2013) employing a review methodology of 52 disability-related studies found a consistent theme: the majority of research participants expressed that work provides them with a sense of purpose and significance (Saunders and Nedelec, 2013). This finding effectively counters any misconceptions that PWD lack the desire or capacity for work and independent living.

However, the Indonesian context presents a different picture. A significant number of PWD remain unemployed due to employment discrimination (BPS, 2022). Data from Central Bureau of Statistics (BPS) reveals a meager 0.53% of PWD holding decent jobs in 2023, with a breakdown of 0.54% for males and 0.52% for females. This figure, though slightly higher than the 0.21% recorded in 2021, still falls far short of even 1% of the total PWD population in Indonesia.

The challenge extends beyond the limited number of PWD in formal employment. Once employed, PWD often face additional hurdles. Environmental factors and a lack of self-confidence in adapting to the workplace can contribute to various forms of discrimination (Bella and Dartanto, 2016). Effective solutions require a multifaceted approach to policy development, encompassing not just minimum quotas for PWD worker inclusion but also policies addressing infrastructure, access to education, healthcare, and other crucial support systems.

Islamic Perspectives on Disability

As a religion of mercy for all creation (*rahmatan lil 'alamin*), Islam encompasses not only the relationship between humanity and God but also interactions among humans and with the universe (Ridho, 2017). Regarding human relationships, Allah has provided guidelines on how Muslims should conduct themselves. Honesty, trustworthiness, and responsibility are just a few of the many values enshrined in Islam. Ridho (2017) asserts that none of Islam's directives contradict human nature.

In the context of disability, Islam has long emphasized equality, recognizing that all individuals deserve love, care, and respect (Widinarsih, 2017). Allah clearly states in Surah Al Hujurat, verse 13, that the only criterion that distinguishes one human from another is the level of piety. Allah does not assert that physical perfection determines a person's worth in His eyes; rather, all are considered equal. This stands in stark contrast to pre-Islamic Arabia, where physical strength held immense importance within tribal societies (Anshori, 2022).

Numerous studies have explored Islamic perspectives on disability. The consensus among these studies, based on Quranic verses, is that there is no discriminatory treatment of PWD (Anshori, 2022). While the Quran does not explicitly use the term "disability," it employs terms that refer to specific disabilities, such as blindness, deafness, mutism, and physical impairments (Masykur and Ghofur, 2019).

The Quran provides several narratives that underscore Islamic perspectives on disability. One such example is found in Surah 'Abasa, the 80th chapter, verses 1-10. This story revolves around Abdullah

Ibn Umami Maktum, a visually impaired individual, who approached the Prophet Muhammad (PBUH) while he was engaged in a conversation with a Quraishi dignitary. Abdullah, unaware of the ongoing discussion, sought guidance from the Prophet. The Prophet, preoccupied with the important conversation, turned away from Abdullah, inadvertently displaying a frown. This incident prompted Allah to reveal Surah 'Abasa, not only reprimanding the Prophet for his discriminatory behavior but also praising Abdullah for his pure heart and unwavering faith despite his visual impairment (Anshori, 2022).

Surah 'Abasa serves as a powerful reminder of the inherent equality between individuals with and without disabilities (Anshori, 2022). Anshori (2022) draws three key conclusions from this chapter:

1. Equality: All individuals possess the fundamental right to equal access to facilities and infrastructure.
2. Right to Education: PWD have the right to acquire knowledge and education, enabling their intellectual development.
3. Equal Potential: PWD possess the same potential as their non-disabled counterparts.

Another narrative illustrating Islamic perspectives on disability involves a companion of the Prophet who despite his physical limitations, expressed a desire to participate in a war. His children, concerned for his safety, attempted to dissuade him. Upon learning of this situation, the Prophet permitted the companion to join the battle, emphasizing his capacity to contribute. In a separate incident, the Prophet counseled the companion's children, urging them not to hinder their father's aspirations. Ultimately, the companion participated in the war and attained the honorable status of martyrdom.

The Role of Zakat in Empowering PWD

Surah At Taubah, verse 60, outlines the eight categories of zakat recipients: the poor, the needy, zakat collectors, new converts, slaves, debtors, those fighting for Allah's cause, and travelers. While the verse does not explicitly mention PWD as a separate recipient category, they may fall under the categories of the poor. Below is the definition of poor based on 4 imams:

Table 1 Definition of poor according to 4 imams

No	Name	Definition of Poor
1	Imam Hanafi	Someone who has no wealth even a little bit.
2	Imam Syafi'i	Someone who has property or income but not enough to fulfill their daily lives.
3	Imam Hanbali	Someone who has property or income but is only able to fulfill part of their needs.
4	Imam Maliki	Someone who has absolutely no possessions.

Source: Chandra and Siddiq, 2024.

Assistance for PWD is not solely based on their disability status, but rather on their eligibility as one of the recipients of zakat (alms) as outlined in Surat At Taubah: 60. This aligns with the perspective of Sabiq (2008), who asserts that zakat recipients are not solely determined by physical strength but also by their efforts to earn an income. Qardhawi (2002) further emphasizes the need to assist individuals lacking physical capacity to fulfill their basic needs, such as food and clothing. In the context of contemporary society, Rianto (2015) highlights that the social impact of zakat is substantial, making it a valuable tool for empowering and improving the well-being of impoverished Muslim PWD. Furthermore, one of the objectives of the Zakat Fund Distribution Program is to enhance the socio-economic welfare of PWD (Sari et al., 2023).

Although limited in number, several studies have investigated the impact of zakat assistance on PWD. Alam et al. (2021) found that zakat aid provided by the Rumah Zakat Solo branch supported PWD during the pandemic. While the amount of assistance was modest, it enabled visually impaired PWD

to sustain their businesses. Alam et al. (2021) recommended increasing the amount of zakat assistance for PWD and establishing regular programs for their empowerment.

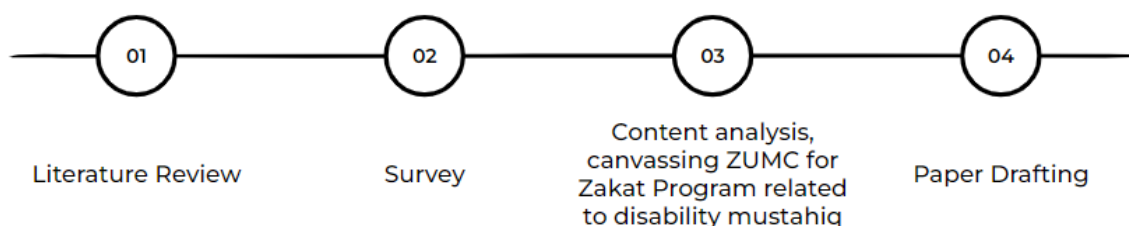
Sholikhah et al. (2022) examined the Lapak Berkah Disabilitas program initiated by National Amil Zakat Institution Inisiatif Zakat Indonesia (IZI) in East Java. Despite the limited financial assistance, the program improved the economic well-being of PWD recipients. In addition to providing business capital, Lapak Berkah Disabilitas also offered carts or store displays, financial counseling, and spiritual guidance.

Sari et al. (2023) studied a zakat program for PWD recipients at Baitul Mal Aceh Tamiang Regency. The assistance was directed towards PWD with moderate and severe disabilities. Sari et al. (2023) findings revealed that the provided aid fell short of the intended impact, failing to achieve the targeted level of well-being for PWD recipients.

METHOD

Literature Review and Content Analysis

The methodology of research undertaken is literature review by systematically searching for peer-reviewed articles, books, and conference papers related to the research topic. The types of data used are primary and secondary data. The primary data collected from an online survey through the zakat institution in Indonesia regarding programs dedicated for PWDs. Thus, secondary data literature searches from search gateway for public collections and zakat institution program reports which are not published for the public. The stages of research in this paper are as follows:



Source: Authors, 2024.

Figure 1 Research's steps of improving quality of life of people with disability through zakat with zakat utilization model canvas perspective

Firstly the researcher conducted a literature study to find research gaps and relevant literature sources. After that the researchers carried out a survey to capture the distribution of disability mustahik programs in zakat institutions, both The National Board of Zakat (BAZNAS) and Amil Zakat Institution (LAZ). In the next stage, the researchers conducted a content analysis, which is a qualitative research method that carries out in-depth discussion techniques on written or printed information in a document or other media while still paying attention to the context of the document or media (Krippendorff, 2018). The results of the content analysis were then canvassed to the Zakat Utilization Model Canvas (Sari et.al, 2023) to describe the business model of the zakat program related to PWD. Lastly, researchers carried out research drafting by formulating relevant policy recommendations.

Zakat Utilization Model Canvas

This research uses the Zakat Utilization Model Canvas (ZUMC) tools as designed by Sari et al. (2023). The ZUMC is modified from the Business Model Canvas (Osterwalder and Pigneur, 2010) which is a management strategy in the form of a visual chart consisting of 9 elements. Throughout its evolution, BMC has advanced significantly to translate the business models of both commercial and social programs.

The Social Enterprise Model Canvas (SEMC) is an enhancement of BMC, designed as a platform to prevent potential 'mission drift' caused by challenges stemming from the mismanagement of programs or institutions with a social mission (Sparviero, 2019). However, the SEMC model still cannot fully explain the business model of zakat utilization programs, as the commercial aspect cannot be separated from these programs. Additionally, there needs to be an emphasis on da'wah and advocacy indicators as the core values of zakat-based empowerment programs (Sari et al., 2023). Based on these considerations, this research uses ZUMC as an appropriate model canvas to describe the business model of the zakat utilization program for PWD.

Table 2 Zakat Utilization Model Canvas (ZUMC)

Governance (GOV)					
Key Partnerships (KP)	Key Activities (KA)	Value Proposition (VP)	Customer Relationship (CR)	Customer Segments (CS)	
Empowerment and Commercial Indicators	Empowerment and Commercial Indicators	Empowerment and Commercial Indicators	Empowerment and Commercial Indicators	Empowerment and Commercial Indicators	
	Key Resources (KR)		Channels (CH)		
	Empowerment and Commercial Indicators		Empowerment and Commercial Indicators		
Mission Values (MV)			Empowerment and Commercial Indicators	Impact Measures (IM)	
Economy Education Health Humane Social Da'wah and Advocacy Environment (adjusted to the program)				Economy Education Health Humane Social Da'wah and Advocacy Environment (adjusted to the program)	
Objectives (Obj)				Output Measures (OM)	
Economy Education Health Humane Social Da'wah and Advocacy Environment (adjusted to the program)		Economy Education Health Humane Social Da'wah and Advocacy Environment (adjusted to the program)			
Cost Structure (C\$)			Revenue Streams (RS)		
Empowerment and Commercial Indicators			Empowerment and Commercial Indicators		

Source: Sari et.al., 2023.

Utomo and Pangeran (2020) categorize the components of the business canvas into four logical models: Input, Process, Output, and Outcome. The input logic model includes Mission Values, Objectives, Governance, Key Partnerships and Key Resources. Mission values define the long-term goals that the organization aims to achieve, while objectives outline measurable short-term goals. Governance clarifies who supervises the organization, such as the Board of Commissioners (BOC).

Key partnerships include stakeholders and partners involved in value creation, excluding consumers and beneficiaries. Key resources refer to the essential assets required for the sustainability of the business model.

The process logic model consists of Channels, Customer Relationships, Key Activities, and Cost Structures. Channels describe how the organization communicates with and reaches consumers and beneficiaries to convey the value proposition. Building relationships between the organization and its consumers and beneficiaries is the focus of customer relationships. Key activities are the critical tasks the organization must perform to maintain the sustainability of its business model. The cost structure encompasses all expenses necessary for the continued operation of the business model.

The output logic model comprises Customer Segment, Value Proposition and Revenue Stream. Customer segments include the consumers and beneficiaries targeted by the organization. The value proposition consists of the products and services offered that create value for specific consumers and beneficiaries. Revenue streams encompass all financial income from both for-profit and non-profit activities that support the business model.

Finally, the outcome logic model is tailored to the customers and beneficiaries of the program. Impact measures define how the organization assesses its success in achieving its mission, while output measures specify how the organization evaluates the achievement of its business model objectives (Sari et.al, 2023).

RESULTS AND DISCUSSION

Zakat Programs for Disabilities: Existing and Proposed Model

This study also distributed questionnaires to zakat institutions and the National Zakat Agency. A total of 22 questionnaires were returned, representing various zakat management levels, from district/city, provincial and national levels. The survey results revealed that 81.82% of zakat institutions have provided assistance to PWD, while 18.18% have not. Meanwhile, of the 81.82% zakat institutions, 72.22% have provided productive zakat assistance to PWD and 100% have provided consumptive zakat assistance.

The total number of mustahik (zakat recipients) assisted, both productive and consumptive, is still below 1%. These findings are in line with Sari et al. (2020), who found that 94.7% of respondents from 19 national zakat institutions have provided assistance to PWD in the form of both productive and consumptive aid, although the focus remains on consumptive support. To further understand the programs provided to PWD by zakat institutions, the following sub-section will explain the PWD empowerment programs based on the type of assistance, whether consumptive or productive.

Existing zakat programs for PWD in the consumptive sector

Consumptive zakat programs are designed to assist mustahik (zakat recipients) in meeting their fundamental needs, including food, clothing, and shelter. As outlined in the BAZNAS Republic of Indonesia (BAZNAS RI) Chairman's Decree No. 64 of 2018 regarding Zakat Distribution and Utilization, consumptive assistance can be categorized into four areas: humanitarian aid, healthcare, education (excluding infrastructure-related aid), and religious propagation. The research findings indicate that zakat institutions have provided assistance to PWD in at least four of these areas: humanitarian aid, healthcare, religious, and education.

a. Humanitarian Aid

In the humanitarian sector, there are several types of assistance provided, for example Home Improvement for Disabled People. This program helps people with disability have a decent place to live. Apart from that, there is also social assistance such as food or sacrificial meat, disability circumcisions, corpse equipment for disabilities, going home with disabilities, food aid, and others related to humanity. This program is carried out by BAZNAS BAZIS DKI

Jakarta, BAZNAS West Java Province, National Amil Zakat Institution Rumah Zakat, Amil Zakat Institution Harapan Dhuafa Banten Province, National Amil Zakat Institution Dompot Dhuafa, National Amil Zakat Institution Rumah Amal Salman, National Amil Zakat Institution Indonesian Zakat Initiative, Province Amil Zakat Institution Zakat Success, BAZNAS Ngawi Regency, as well as National Amil Zakat Institution NU Care.

b. Healthcare Assistance

One of the tools needed by PWD is a mobility aid such as a prosthetic leg. Not all people with disability can buy prosthetic legs because the price is quite expensive, reaching millions of rupiah. With a prosthetic leg, PWD can walk or carry out activities more easily. Apart from prosthetic legs, equipment such as wheelchairs and hearing aids are also part of the programs at zakat institutions. Several zakat institutions that have programs for providing these aids are BAZNAS RI, BAZNAS BAZIS DKI Province, BAZNAS West Java Province, National Amil Zakat Institution Rumah Zakat, National Amil Zakat Institution Dompot Dhuafa, and National Amil Zakat Institution Indonesian Zakat Initiative.

c. Religious Assistance

The Braille Al Quran, whether digital or printed, is an Al Quran that can be used by PWD who cannot see. This program is carried out quite a lot by zakat institutions so that there are relatively many beneficiaries. Apart from that, in the field of da'wah there are also programs for disabilities such as Al-Quran madrassas for people with sensory disabilities and digital murattal. The zakat institutions that have this program are National Amil Zakat Institution Rumah Zakat, BAZNAS Yogyakarta City, BAZNAS BAZIS DKI Province, and BAZNAS RI.

d. Education Assistance

Education that is included in the type of consumptive assistance is assistance that is not in the form of infrastructure such as building schools, computer equipment and desks. In the field of education, several scholarship programs for both formal and informal education and mental education are provided to PWD. Zakat institutions that have implemented this program include BAZNAS RI, BAZNAS BAZIS DKI Province, National Amil Zakat Institution Rumah Zakat, and National Amil Zakat Institution Dompot Dhuafa.

Existing zakat programs for PWD in the productive sector

Productive zakat programs are designed to provide sustainable support for mustahik, aiming to enhance their quality of life and empower them to achieve greater self-sufficiency. These programs encompass both economic and educational initiatives, with a focus on infrastructure development. While infrastructure-related assistance is yet to be fully implemented for PWD, economic assistance programs are currently in operation, as detailed below.

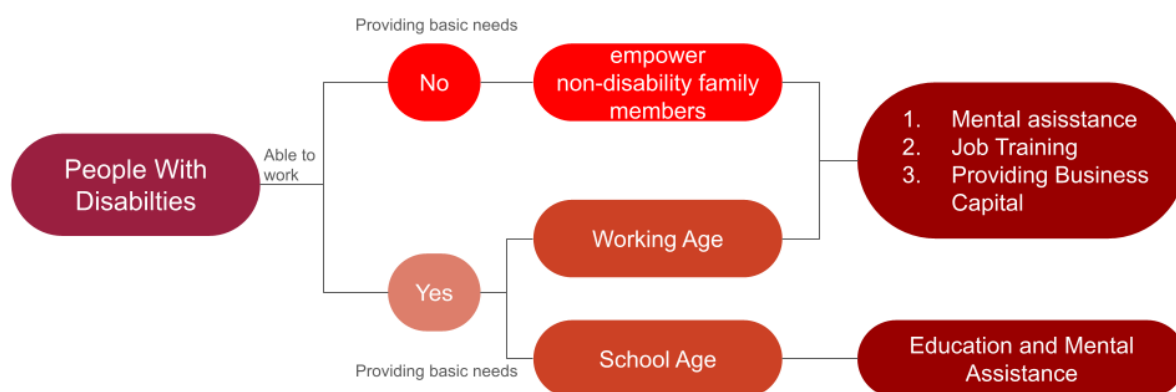
While consumptive assistance remains the primary focus of zakat institutions, economic empowerment programs for PWD are gaining traction. These initiatives aim to provide PWD with the tools and resources they need to achieve financial independence and contribute to society. Several notable examples of these programs include:

- a. ZChicken and Zmart Business Capital Assistance: Initiated by BAZNAS RI, this program provides financial capital to PWD to establish or expand their businesses, empowering them to generate income and become self-sufficient.
- b. Kafe Difabis: This café, operated by BAZNAS BAZIS DKI, employs PWD, providing them with employment opportunities and fostering their integration into the workforce.
- c. Disabilitas Berdaya: National Amil Zakat Institution Inisiatif Zakat Indonesia's program empowers PWD through economic support and skill development, enabling them to achieve greater self-reliance.
- d. Disabilitas Mandiri: National Amil Zakat Institution Dompot Dhuafa's initiative promotes the independence of PWD by providing financial assistance and entrepreneurial training, enabling them to establish sustainable livelihoods.

Proposed zakat programs models for PWD

Research results from Sari et al. (2020), programs for disabilities are dominated by consumptive assistance compared to productive assistance. According to Satriana et al. (2022), talking about PWD is not only limited to social assistance (consumptive) but also development in the field of data collection, environmental infrastructure without obstacles, access to justice and politics, habilitation and rehabilitation, access to work or business, educational services, and health insurance. Surwanti (2014) also stated that the availability of a database is important in accelerating assistance to PWD. The urgency of empowering PWD is apart from enabling them to independently fulfill their own living needs, because when PWD do not participate in the economy, the country loses potential GDP income of 3% -7%% per year (World Bank, 2021).

Therefore, the type of assistance that is separated between consumptive and productive is a drawback for disability programs. In fact, based on Law No. 23 of 2011 article 7, productive assistance can be provided when basic (consumptive) needs have been met. PWD need programs that are integrated between consumption and productivity so they can improve their quality of life on an ongoing basis. Consumptive assistance is given as the first basic assistance which can then be developed into productive assistance when the assessment results show that PWD are ready to receive productive assistance.



Source: Authors, 2024.

Figure 2 Integration of mustahik with disabilities empowerment

Based on these findings, zakat institutions can implement a two-pronged approach to support PWD. Firstly, they can conduct a needs assessment to map out the specific needs of PWD they intend to assist. This assessment should initially focus on the type of disability and prioritize providing consumptive assistance to meet their basic needs.

Secondly, the assessment should evaluate the PWD's potential for work or education despite their disability. If the PWD is deemed unable to work or pursue education, the focus should then shift towards empowering their non-disabled family members. Research by A Purinami et al. (2018) highlights the vulnerability of disabled individuals to exploitation by non-disabled family members who may rely on them for income.

To address this concern, zakat institutions can initially offer mental health support to such families. This intervention aims to shift the mindset of family members and foster a more supportive environment. Following this, zakat institutions can provide empowerment programs tailored to the interests and talents of non-disabled family members. Examples of such programs include job training or business capital assistance.

By implementing this two-pronged approach, zakat institutions can contribute to a dignified life for PWD, protecting them from exploitation. Furthermore, empowering non-disabled family members fosters a more positive mindset, enabling them to generate income and become self-sufficient.

Following the initial needs assessment, zakat institutions can further tailor their support based on the PWD's capacity. If the assessment indicates the mustahik can engage in work or educational activities, the next step involves determining their age group.

For PWD who have reached working age, zakat institutions can prioritize providing mental health support. Research by A Purinami et al. (2018) identifies a lack of confidence among many PWD regarding integration into mainstream work environments. This lack of confidence often stems from perceived skill gaps and negative societal stigma. By providing mental health support, zakat institutions can help PWD overcome these challenges and develop self-belief in their abilities. Once their mental well-being has been addressed, PWD can then be directed towards appropriate programs such as job training or business capital assistance.

ZUMC for Disabilities Programs

As explained in the methodology section, the analysis of ZUMC for disabilities in this section will refer to the proposed ZUMC which was previously written by Sari et al. (2023) with adjustments to the program business model for PWD.

The business model for PWD program in this discussion does not specifically describe a branding program, but rather a general description, especially key activities, value propositions, customer segments, and mission values for a zakat program that is concerned with PWD. The key activity that differentiates it from other zakat distribution programs for PWD program is how to utilize PWD according to the conditions and specialties of mustahik. The value proposition offered to ZUMC for PWD program is not only limited to alleviating poverty, but also achieving social and economic inclusiveness for mustahik by not only providing material and spiritual development, but also mental development in order to achieve inclusive mustahik conditions.

Table 3 Zakat Utilization Model Canvas for disabilities programs

GOVERNANCE (GOV) 1. Ministry of Religion 2. National Board of Zakat				
KEY PARTNERSHIPS (KP)	KEY ACTIVITIES (KA)	VALUE PROPOSITION (VP)	CUSTOMER RELATIONSHIP (CR)	CUSTOMER SEGMENTS (CS)
Empowerment: 1. National Board of Zakat, Amil Zakat Institution, Zakat Collection Unit 2. Local government Commercial: Private sector	Empowerment: <u>Main Activity</u> 1. Empowerment of PWD according to their conditions and specificities 2. Mental and spiritual assistance in empowerment programs Commercial: <u>Main Activity</u> 1. Building a marketing network 2. Building a sales channel for their commodities	Empowerment: Alleviating poverty and increasing inclusiveness for PWD through empowerment programs with material, mental, and spiritual assistance Commercial: The spirit of improving the welfare of mustahik through profit-oriented mustahik activities on increasing entrepreneurial abilities, market access and capital	Empowerment: 1. Coaching meeting 2. Entrepreneurship training 3. Technical assistance and technical training Commercial: 1. Monthly reports (infographics and activity reports) 2. Annual Report 3. Product catalog	Empowerment: 1. PWD Commercial: 1. General public 2. Muslim

Table 3 Zakat Utilization Model Canvas for disabilities programs (continue)

	<p>KEY RESOURCES (KR)</p> <p>Empowerment:</p> <ol style="list-style-type: none"> 1. Program companion 2. Management, secretarial 3. Zakat funds, infaq, alms, waqf <p>Commercial:</p> <p>Investment/ cooperation funds</p>		<p>CHANNELS (CH)</p> <p>Empowerment:</p> <ol style="list-style-type: none"> 1. Empowerment Gathering 2. Empowerment Assistant <p>Commercial:</p> <ol style="list-style-type: none"> 1. Website 2. Direct socialization 3. Stakeholder visit 4. Youtube channel 5. Instagram 6. Facebook 	
<p>MISSION VALUES (MV)</p>		<p>IMPACT MEASURES (IM)</p>		
<ol style="list-style-type: none"> 1. Improving the welfare of PWD through the utilization of ZIS and DSKL funds 2. Increasing access and inclusiveness of business for PWD 3. Building a marketing network for utilization products and their derivatives 4. Organizing administrative, financial, HR and institutional database systems in a professional and accountable manner 		<p>Assessing the Zakat Impact using several instruments such as CIBEST, HDI, Mustahik Independence, Zakat Utilization Index, SROI, SLIA etc</p>		
<p>OBJECTIVES (OBJ)</p>		<p>OUTPUT MEASURES (OM)</p>		
<p>Realizing the independence of PWD by:</p> <ol style="list-style-type: none"> 1. Economic independence 2. Mental and spiritual independence 3. Institutional independence 		<p><u>Economic Independence</u></p> <ol style="list-style-type: none"> 1. Increased production of the business of PWD 2. Increased revenue <p><u>Mental/Spiritual Independence</u></p> <ol style="list-style-type: none"> 1. Performing religious obligations (prayer, fasting) 2. High work ethic 3. Trustworthy 4. Paying ZIS 5. Inclusivity <p><u>Institutional Independence</u></p> <ol style="list-style-type: none"> 1. Independent Group 2. Self-funding 3. Access to capital 4. Local institutions (cooperatives) 		

Table 3 Zakat Utilization Model Canvas for disabilities programs (continue)

COST STRUCTURE (CS)	REVENUE STREAMS (RS)
<ol style="list-style-type: none"> 1. Program preparation costs (assessment, companion recruitment, companion training, program socialization, group formation) 2. Program implementation costs (financing, training of mustahik, network strengthening, mentoring, supervision and evaluation) 3. Self-reliance costs (marketing advocacy, asset reform, impact assessment, and program exit) 	<p>Empowerment:</p> <ol style="list-style-type: none"> 1. Zakat funds and infaq funds 2. Funds for zakat institution operational activities 3. Group Member Contributions: mandatory savings, infaq from sales 4. Member Savings: mandatory savings from the sale of products 5. CSR <p>Commercial:</p> <ol style="list-style-type: none"> 1. Investors 2. Sales of products

Source: Authors, 2024.

Thus, it is hoped that the ZUMC description for the disability program above will not only provide a sketch of a program that will lead mustahik to poverty alleviation but also increase the inclusivity of PWD, strengthen market access and capital, and build the independence of PWD by forming empowered and inclusive groups/communities that do not limited to the participation of PWD.

The business model canvas, which was originally initiated by Osterwalder and Pigneur (2010) has brought success to business competition case studies. Teams that used the elements of customer segment, value proposition, key activities or key partnerships performed significantly better (Ladd, 2018). Apart from that, the BAZNAS Livestock Center utilization program which has been dissected through ZUMC (Sari et al., 2023) shows good performance in measuring the impact of zakat on the material and spiritual aspects of mustahik as shown by good impact assessment scores and the eradication of mustahik from becoming muzakki through this program.

CONCLUSION

Conclusion

In Indonesia, PWD account for nearly 11% of the total population, with a significant portion lacking decent employment opportunities. Zakat, an Islamic social finance instrument, holds immense potential to empower PWD. However, the utilization of zakat for PWD remains limited, necessitating optimization efforts. Two primary approaches can be employed to optimize zakat distribution for PWD, first integration of Consumptive and Productive Assistance: This approach entails combining consumptive aid, which addresses immediate needs, with productive assistance, which fosters long-term self-sufficiency, empowering PWD to generate income and achieve financial independence.

Second, Strategic Program Planning through Zakat Utilization Model Canvas: The Zakat Utilization Model Canvas (ZUMC) provides a structured framework for designing and implementing effective zakat programs. By utilizing the ZUMC, zakat institutions can systematically identify target beneficiaries, define clear objectives, develop appropriate interventions, and evaluate program outcomes. Thus, the use of ZUMC for planning zakat utilization programs for PWD is expected to improve their quality of life regarding programs that suit their needs as well as measurable program monitoring and evaluation.

Recommendations

Based on the findings and analysis presented in this study, three key recommendations can be made for academics, practitioners, and regulators involved in zakat distribution for PWD:

1. Further Research: Conduct surveys to gain in-depth insights into the opportunities and challenges associated with zakat distribution for PWD and case studies about how zakat can empower PWD.
2. Practical Application: Adapt research findings to suit the specific needs of each zakat institution. Zakat institutions should strengthen their databases of PWD zakat recipients and collaborate with stakeholders, including government agencies and community organizations, to develop impactful programs.
3. Policy Enhancement: Advocate for the development of policies, infrastructure, and collaborative programs that empower PWD through zakat institutions.

By implementing these recommendations, zakat institutions can play a pivotal role in empowering PWD, fostering inclusivity, and contributing to a more just and equitable society.

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