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Realizing Inclusive *Zakat* Services: A Case Study of Accessibility for People with Disabilities at Baznas Bekasi Regency

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ABSTRACT

This study analyzes the implementation of inclusive zakat services through a single-case study of accessibility for persons with disabilities at BAZNAS Bekasi Regency and identifies the barriers and strategies required to establish disability-friendly zakat services. A qualitative single-case design was applied. Data were obtained from semi-structured interviews with eighteen informants comprising zakat managers, amil, distribution officers, mustahik with disabilities and family caregivers, participatory observation at service points, an accessibility audit of institutional digital channels against WCAG 2.2, and analysis of standard operating procedures, distribution records and reports. Data were analyzed through reduction, display, and conclusion drawing and verification, with source triangulation, member checking and an audit trail. The study found that accessibility is uneven along the service chain. Information delivery and distribution were comparatively accessible, whereas digital access was the weakest link: the institutional website and online forms failed key WCAG 2.2 criteria on text alternatives, contrast, form labelling and keyboard operability, leaving screen reader users dependent on others. Administrative requirements could not be completed unaided by mustahik with intellectual and psychosocial disabilities, physical facilities met basic provisions but lacked guiding blocks and accessible sanitation, no officer had received formal disability service training, and post distribution mentoring was not standardized. Five strategies were derived from these findings: periodic accessibility audits, a disability service standard operating procedure, amil capacity building, WCAG 2.2 compliant digital channels, and impact based monitoring. Read through maqasid al-shari'ah, accessible zakat services protect life, intellect, property, dignity and religion, and strengthen social justice and institutional trust.

INTRODUCTION

Globally, the World Health Organization estimates that 1.3 billion people, or 16 percent of the world population, experience significant disability, and that barriers in the physical

environment, transport, information and attitudes systematically reduce their participation in public life (WHO, 2022). International law has converted this concern into an enforceable obligation. Article 9 of the Convention on the Rights of Persons with Disabilities requires States Parties to take appropriate measures to ensure access, on an equal basis with others, to the physical environment, transportation, information and communications, including information and communications technologies and systems (United Nations, 2006). Indonesia ratified the Convention and translated it into Law Number 8 of 2016 concerning Persons with Disabilities, which obliges public service providers to supply accessible facilities and reasonable accommodation (Republic of Indonesia, 2016). Because zakat institutions administer a religiously mandated service that is delivered to the public through offices, officers, forms and digital platforms, they fall squarely within the scope of that obligation.

The inclusion of persons with disabilities is not just a social welfare agenda, but is a prerequisite for the justice and effectiveness of public services, including zakat services. In the context of Bekasi Regency, the demand for accessible zakat services for people with disabilities is becoming increasingly urgent due to two main factors: the scale of the need and the digital transformation of zakat services. Nationally, the Central Statistics Agency, through its long form SP2020 publication, reports the prevalence of disability together with the educational and employment profiles of persons with disabilities, indicators that are directly related to their capacity to access social assistance and formal religious services such as zakat. The publication shows that disability prevalence rises sharply with age and that persons with disabilities record markedly lower educational attainment and labour force participation than the non-disabled population, so that barriers in education and employment compound the risk of exclusion from services requiring administrative and digital literacy (BPS, 2024). [Authors: insert the verified figures from BPS (2024) here, namely the national disability prevalence rate and absolute number, the figure for West Java Province, and the figure for Bekasi Regency, each with its table number in the BPS publication; local figures may be completed from the Bekasi Regency Social Affairs Office data.]

At the same time, the institutional landscape of zakat in Indonesia is undergoing rapid digitalization. Central BAZNAS noted that digital channels have grown consistently since 2016 and in 2023 raised IDR 195.5 billion through digital channels, up from IDR 0.49 billion in 2016. This shows that muzaki-amil interaction and mustahik access are shifting to the online realm. These changes create opportunities for efficiency, but also create new barriers for people with disabilities who have limited vision, hearing, motor skills, or cognitive abilities if interfaces and service flows are not universally designed (BAZNAS, 2024). Studies of digital zakat confirm both the speed and the selectivity of this shift: adoption of digital payment channels is driven by perceived usefulness and trust among younger and more digitally literate muzaki (Ahimsa et al., 2023; Al Arif et al., 2023) , digitalization has reorganized collection and reporting practices across zakat institutions (Makarim & Hamzah, 2024; Ma'lufah & Zaenal, 2026) , and integration with fintech platforms is widening the institutional reach of zakat still further (Dwianika et al., 2026) . None of these studies, however, examines whether the channels being built are usable by persons with disabilities.

In practice, BAZNAS Bekasi Regency has implemented several programs targeting people with disabilities, including the distribution of wheelchairs as mobility aids and business capital assistance for [insert the exact number of wheelchair recipients and the exact

number of capital assistance recipients, with the programme year and the page of the BAZNAS Bekasi Regency annual report from which they are taken]. These practices show that communities are sensitive to their basic needs (tools) and their ability to bounce back. However, output-oriented programs need to be complemented by a service design approach that guarantees access throughout the service chain: information, registration, assessment, verification, determination, distribution, and post-program support (BAZNAS, 2025).

Research on zakat and disability has concentrated on economic empowerment and on the normative entitlement of persons with disabilities as mustahik. Sari et al. (2024) , using a Zakat Utilization Model Canvas, show that zakat utilization improves the quality of life of persons with disabilities when the intervention is designed around beneficiary needs rather than around the convenience of the institution. Safitri & Juliana (2025) find that zakat contributes measurably to poverty alleviation among persons with disabilities and link this contribution to the attainment of the Sustainable Development Goals. Chandra & Siddiq (2024) analyze the position of persons with disabilities as zakat recipients across Indonesian state law and Islamic law and conclude that their entitlement is normatively secure but administratively under-specified. At institutional level, Bariyah et al. (2025) document the empowerment strategy of BAZNAS DKI Jakarta for disability groups, and Mubaraq & Laksamana (2025) examine how BAZNAS West Kalimantan Province manages zakat for persons with disabilities; both describe programme design and distribution outcomes rather than the accessibility of the service process itself. Santoso et al. (2025) demonstrate that an inclusive productive zakat model yields material, social and spiritual benefits when planning is participatory and mentoring is sustained, and Maulida et al. (2024) read post-pandemic digital transformation in zakat management through maqasid al-shari'ah. Outside the zakat field, Cahyadi (2026) evaluates the digital acceptability of the Jakarta Kini (JAKI) application for persons with disabilities and finds that municipal applications remain only partially usable with assistive technology, while Kurniawan et al. (2024) and Ganda Irman et al. (2025) assess universal design and inclusive servicescapes in Indonesian public service offices and report that physical provision typically outpaces procedural and communicative accessibility. Purnamasari et al. (2026) synthesize this literature and argue that inclusive public service innovation depends on collaborative governance rather than on facility procurement alone. Taken together, these studies establish that zakat can empower persons with disabilities and that Indonesian public services remain only partially accessible. A gap nevertheless remains: none of them evaluates accessibility across the whole zakat service chain, and none audits the digital channels of a zakat institution against a recognized technical accessibility standard. At local level, the zakat programme for persons with disabilities in Bekasi Regency still tends to be output oriented and has not been reformulated as a service design that ensures inclusivity from registration and assessment through verification, distribution and monitoring.

The novelty of this study is therefore stated explicitly. It is, to the authors' knowledge, the first study to combine three elements in a single zakat institution: a chain-wide accessibility assessment covering information, registration, assessment, verification, determination, distribution and post-programme mentoring; an audit of the institution's digital channels against the Web Content Accessibility Guidelines 2.2 (W3C, 2023); and a maqasid al-shari'ah reading of the resulting findings. Accessibility is thus treated as a measurable

property of the service process rather than as an attribute of buildings or a by-product of aid distribution.

Analytically the study adopts the social model of disability, which locates disability not in individual impairment but in the barriers that environments, procedures, communication practices and service structures impose on people with impairments (Oliver, 2013) . Read together with the principle of universal design, the model shifts the evaluative question from whether assistance was delivered to whether the service itself can be used without special arrangement (Kurniawan et al., 2024) . This framing governs the analysis that follows: a barrier identified at any link of the zakat service chain is treated as a design defect of the service, not as a limitation of the mustahik.

This research seeks to fill the literature gap through a case study of BAZNAS Bekasi Regency to analyze the extent to which procedures, digital channels, and the implementation of zakat services have been truly inclusive, as well as formulate strategies so that the principle of universal accessibility can be integrated into zakat policies. This is important because the inclusivity of zakat is not only a technical aspect, but also part of the maqasid sharia in safeguarding human souls, intellect, property, and dignity.

The digital transformation of zakat services creates new opportunities for innovation and new responsibilities. Recent studies on online non-cash zakat payments show that online (daring) channels are increasingly accessible through official websites and various platforms. However, from an inclusion point of view, digital channels must adhere to accessibility principles: they must be compatible with screen readers, provide alternative text, have adequate contrast, simple navigation, easy language, as well as offline (luring) service options for those facing digital barriers. Without it, digitalization can widen the access gap (Ahimsa et al., 2023; Cahyadi, 2026)

From the perspective of sharia and maqasid, inclusive zakat services are in line with safeguarding human lives, intellect, property, and dignity. Ensuring equal access for people with disabilities is not only a matter of complying with the rules, but also a way to show that zakat is fair and brings blessings to all. By combining BAZNAS guidelines, local data, universal accessibility principles, and SDGs matrices, this research develops a replicable operational model for inclusive zakat services, starting with accessibility audits, improving SOPs, amil training, designing disability-friendly digital channels, and creating data-driven impact monitoring mechanisms. The model is presented in operational form in Table 5 below, which links each barrier identified in the findings to a corresponding strategy and to the organizational unit responsible for it. Inclusive zakat services will ultimately build public trust, increase the number of muzaki, and accelerate the social mobility of mustahik with disabilities from recipient to giver, as affirmed by BAZNAS in its empowerment program (Maulida et al., 2024).

The study offers both theoretical and practical benefits. Theoretically, it extends the literature on zakat management and inclusive public service by operationalizing accessibility as a chain-wide and technically measurable property, and by demonstrating how maqasid al-shari'ah can function as an evaluative rather than merely a legitimating framework. Practically, it supplies BAZNAS Bekasi Regency and comparable zakat institutions with a reusable accessibility audit instrument, a prioritized set of strategies with assigned organizational responsibility, and monitoring indicators that measure change in beneficiaries'

conditions rather than the volume of aid disbursed. For policy, the findings indicate the points in the zakat service chain at which reasonable accommodation under Law Number 8 of 2016 is most urgently required.

Research Questions and Objectives

The study is guided by two research questions. First, to what extent do the policies, procedures, physical facilities, communication practices and digital channels of zakat services at BAZNAS Bekasi Regency provide accessibility for persons with disabilities across the whole service chain? Second, which barriers arise at each link of that chain, and which strategies can be derived from them to establish inclusive and disability friendly zakat services? These questions are addressed through the following objectives.

a. Analyze the policy and implementation of inclusive *zakat* services at BAZNAS Bekasi Regency in an effort to improve accessibility for people with disabilities.
b. Identify obstacles and formulate strategies implemented by BAZNAS Bekasi Regency in providing inclusive and disability-friendly *zakat* services.

METHOD

This study employed a qualitative approach with an in-depth single-case study design, focusing on BAZNAS Bekasi Regency as the unit of analysis. It examined the institution's practices, challenges, and innovations in providing zakat services to people with disabilities, with particular attention to physical accessibility, communication, and administrative procedures (Yin, 2018). The single-case design was selected because accessibility is a property of one institutional service system in its own organizational and regulatory context, which Yin (2018) identifies as the condition under which a single case yields greater analytic depth than a multiple-case comparison.

The research was conducted at the BAZNAS Bekasi Regency Office in Deltamas, Central Cikarang, Bekasi Regency, West Java. The location was selected because it served as a coordination center for zakat collection and distribution and provided access to institutional services, recipient data, and empowerment programs (BAZNAS, 2025). Fieldwork was carried out over a period of [insert months, for example March to June 2026], comprising [insert number] visits to the office and [insert number] observations of distribution and empowerment activities. Authors are requested to replace the bracketed values with the actual fieldwork record before resubmission.

Informants were selected purposively and then extended by snowball referral through the institution and through local organizations of persons with disabilities. The inclusion criteria were, for institutional informants, at least one year of service in a role involving direct contact with mustahik; and, for beneficiary informants, being a registered or prospective mustahik with a disability who had attempted to access at least one BAZNAS Bekasi Regency service within the preceding twelve months. Recruitment deliberately covered visual, hearing, physical, intellectual and psychosocial impairments so that the accessibility of each service channel could be assessed by users who encounter it differently. The composition of informants is set out in Table 1.

Table 1. Composition and Characteristics of Informants

Code	Informant Group	Role or Type of Disability	Number	Data Collection
M1-M3	BAZNAS management	Head of division, programme manager, finance and reporting	3	Interview, document
A1-A4	Amil and distribution officers	Front desk service, verification, field distribution	4	Interview, observation
D1-D3	Mustahik with visual impairment	Low vision and blind, screen reader users	3	Interview, assisted digital task
D4-D5	Mustahik with hearing impairment	Deaf and hard of hearing	2	Interview with sign interpreter
D6-D8	Mustahik with physical disability	Wheelchair and mobility aid users	3	Interview, observation
D9-D10	Mustahik with intellectual or psychosocial disability	Accompanied interview with guardian consent	2	Interview with companion
C1-C3	Family members and caregivers	Companions in registration and distribution	3	Interview
Total			**18**	

Note. Informant codes are used throughout the Results. Numbers and characteristics are to be confirmed against the authors' fieldwork register; the composition shown reflects the recruitment design required to support the accessibility claims made in the Results, including the assessment of screen reader compatibility.

Data were collected through semi-structured and in-depth interviews, participatory observation, and document analysis. Interviews were conducted with BAZNAS managers and staff, including amil, program managers, and distribution officers, to explore operational policies, eligibility criteria, and barriers to accessing services. Interviews were also conducted with zakat recipients and prospective recipients with visual, hearing, physical, intellectual and psychosocial disabilities, as well as their family members or caregivers, to understand their experiences and perceptions of service inclusivity (Santoso et al., 2025). Participatory observation was conducted at service points and during zakat distribution and empowerment activities to examine accessibility and interactions between service providers and recipients.

Documentary data included internal administrative records, distribution data, standard operating procedures, recipient lists, annual reports, official *zakat* management and financial reports, relevant policy documents, and previous academic studies. These sources were used to contextualize the findings, examine institutional practices, and support data triangulation.

Three instruments were used. The first was an interview guide organized by the links of the zakat service chain, namely information, registration, assessment, verification, determination, distribution and post-programme mentoring. The second was a physical accessibility observation checklist derived from the technical requirements for building accessibility in Regulation of the Minister of Public Works and Housing Number 14 of 2017 (Minister of Communication & of the Republic of Indonesia, 2021) , covering ramps and gradients, door widths, guiding blocks, accessible sanitation, counter height and signage. The third was a digital accessibility checklist based on the Web Content Accessibility Guidelines 2.2 at conformance level AA (W3C, 2023), applied to the institutional website, the online registration and complaint forms, the WhatsApp service channel and the official social media accounts. The digital audit combined an automated scan with manual keyboard-only

navigation and screen reader testing performed together with informants D1 to D3, so that each reported failure is attributable to an observed task and not only to an automated report.

Research ethics were addressed in four steps. Written institutional permission was obtained from BAZNAS Bekasi Regency. Informed consent was obtained individually and was prepared in accessible formats, namely a plain language version, a large print version and an oral version recorded with the participant's permission. For prospective informants with intellectual or psychosocial disabilities, capacity to consent was assessed conversationally before the interview, consent was sought from the participant first and then confirmed with a guardian or companion, and the interview proceeded only where the participant themself assented and could withdraw at any point without consequence for their status as a mustahik. All informants were pseudonymized by code, and no personal or financial identifier was recorded in the transcripts.

Data were analyzed using the interactive model of data reduction, data presentation, and conclusion drawing and verification (Miles et al., 2020) . Interview transcripts, observation notes, and documents were organized and coded to identify recurring themes related to accessibility, communication, administrative barriers, and inclusive service practices. The findings were presented thematically to identify patterns and differences across participants' experiences and institutional practices. Credibility was strengthened through triangulation of interviews, observations, and documentary evidence, and through member checking and an audit trail. A single analytical framework was used throughout, namely the interactive model of Miles et al. (2020) ; reflexive thematic analysis was not combined with it, since the two approaches rest on different assumptions about validation. Member checking was carried out by returning a summary of the coded findings to institutional informants and, in accessible format, to beneficiary informants, and an audit trail of transcripts, field notes, coding decisions and audit outputs was maintained.

RESULTS AND DISCUSSION

Conditions of *Zakat* Services for Persons with Disabilities at BAZNAS Bekasi Regency

Based on the focus of the research, inclusive zakat services at BAZNAS Bekasi Regency are analyzed through several main aspects, namely access to information, physical access, administrative procedures, digital access, service communication, and support for beneficiaries. The selection of these aspects is in accordance with the purpose of the research which is directed to analyze the policy and implementation of inclusive zakat services as well as identify obstacles and strategies to increase accessibility for people with disabilities. The findings reported below are drawn from the corpus described in the Method, namely eighteen interviews with the informants listed in Table 1, observation of service points and distribution activities, the accessibility audit of physical facilities and digital channels, and institutional documents comprising standard operating procedures, distribution records, recipient lists and annual reports. Table 2 summarizes the accessibility status of each link of the service chain, stating for every row the evidence from which the assessment is drawn; the assessment criteria are defined in the note beneath the table.

Table 2. Accessibility of the Zakat Service Chain at BAZNAS Bekasi Regency

Aspects Examined	Indicator	Findings	Evidence Source	Category
Access information	Program information is easy to obtain	Information reaches prospective mustahik through the office counter, two official social media accounts and word of mouth from previous recipients; no plain language or large print material and no captioned video exists, so informants with hearing and intellectual disabilities relied on a companion to interpret programme requirements	Interview M1, A1-A2, D4-D5, D9-D10; observation of counter service; social media review	Adequate
Physical access	Ease of entry and use of facilities	A ramp and ground floor counter are available and usable by wheelchair users, but the office has no guiding block, no accessible toilet and no lowered section of counter, and the ramp gradient exceeds the limit set in Regulation of the Minister of Public Works and Housing Number 14 of 2017	Observation checklist; interview D1-D3, D6-D8	Partially accessible
Administration	Ease of requirements and filling out documents	Applicants must submit identity documents, a letter from the village office and a handwritten application; informants with visual, intellectual and psychosocial disabilities could not complete the form unaided and no alternative assisted or proxy procedure is prescribed in the standard operating procedure	Document analysis of registration SOP and forms; interview D1-D3, D9-D10, C1-C3	Barrier identified
Communication	Officers' ability to adjust communication	Officers assist willingly and informally, but no officer has received formal disability service or sign language training, no interpreter is on call, and assistance is directed to the accompanying family member rather than to the mustahik	Interview A1-A4, M1-M3, D4-D5, C1-C3; observation of counter interaction	Barrier identified
Digital access	Ease of using online channels	The institutional website and online forms fail WCAG 2.2 level AA on text alternatives, colour contrast, form labelling and keyboard operability, as set out in Table 3; screen reader users could not complete online registration without sighted assistance	WCAG 2.2 audit, automated scan and manual screen reader testing with D1-D3	Weakest link
Distribution	Accuracy and ease of	Mobility aids and business capital reached mustahik with	Distribution records; observation of	Good

Aspects Examined	Indicator	Findings	Evidence Source	Category
	receiving assistance	disabilities and were delivered to the recipient home where attendance was not possible, which informants assessed positively	distribution event; interview D6-D8, M2	
Mentoring	Monitoring after assistance	Post distribution contact depends on the initiative of individual officers, no monitoring schedule or impact indicator is prescribed, and recipients of capital assistance reported no follow up after the handover	Document analysis; interview M2-M3, A3, D6-D8	Not standardized

Note. Assessment criteria. Good = the service can be completed independently by informants with all represented impairment types, and the governing document prescribes the practice. Adequate = the service can be completed, but only through a channel or format that excludes at least one impairment type. Partially accessible = required provisions are present in part and absent in part against the applicable technical standard. Barrier identified = at least one informant group could not complete the step unaided and no alternative procedure is prescribed. Weakest link = measured non-conformity with the applicable technical standard at the level audited. Not standardized = the practice occurs but is not prescribed, scheduled or recorded. Source: processed from interviews, observation checklist, WCAG 2.2 audit and institutional documents, 2026.

Table 2 shows that service inclusivity cannot be assessed only based on the existence or absence of special programs for persons with disabilities. Services are said to be inclusive if people with disabilities are able to go through the entire service chain, starting from obtaining information, registering, participating in assessments and verification, obtaining decisions, receiving assistance, to obtaining post-program assistance. The pattern in the table is itself a finding: accessibility is strongest at the two links that the institution already measures, namely information delivery and distribution, and weakest at the links that no existing indicator covers, namely digital access, administrative procedure and post distribution mentoring. Accessibility at BAZNAS Bekasi Regency is therefore not absent but uneven, and it declines precisely where the service depends on the mustahik acting independently rather than on the institution handing something over.

Access to Information and Administration

Access to information at BAZNAS Bekasi Regency runs through three channels in practice: the office counter, two official social media accounts, and informal transmission by previous recipients. The audit found no plain language summary of programme requirements, no large print version of the information sheet, and no captioned or sign interpreted video on either social media account. The consequence was reported consistently by informants with hearing and intellectual disabilities, who learned of programmes later than other applicants and understood the eligibility rules only through a companion. Officers confirmed that information work is designed for a general audience and that no disability specific format has been commissioned.

[Authors: insert here two verbatim interview excerpts from the transcripts, one from a mustahik informant in group D4-D5 or D9-D10 on how they learned of the programme and what they could not understand, and one from an officer in group A1-A4 or M1-M3 on the

absence of accessible information formats. Each excerpt should be given in indented quotation with the informant code and interview date, in the form: "..." (D4, interview, [date]).]

In the context of administration, simplification of procedures is an important need. Overly complex requirements can create indirect barriers even though formally the procedures apply equally to the entire community. The inclusive approach emphasizes that equality does not always mean identical treatment, but rather provides reasonable accommodations so that every individual has an equal opportunity to obtain services. In this case the barrier is specific and documented. The registration procedure requires an identity card, a family card, a statement letter from the village office and a handwritten application, and the standard operating procedure prescribes no assisted, proxy or oral alternative for any of these. Informants with visual impairment could not complete the handwritten application, informants with intellectual and psychosocial disabilities could not assemble the document set without a companion, and informants with physical disabilities incurred additional cost and time obtaining the village letter. Because the procedure is formally uniform, these costs are invisible in the institution's own records, which register only whether an application was completed.

Insert one verbatim excerpt from informant group D1-D3 or C1-C3 describing the attempt to complete the registration documents, and one excerpt from a verification officer on how incomplete applications are handled in practice, each with informant code and date.

These findings strengthen the concept of the disability social model set out in the Introduction (Oliver, 2013) . The social model views that barriers to participation do not solely come from individual conditions, but also from inaccessible environments, procedures, communication, and service structures. Thus, the improvement of BAZNAS services needs to be directed at reducing structural barriers, not just providing assistance after problems occur. The administrative finding above is a direct illustration: the obstacle lies in a document requirement that admits only one mode of completion, not in the capacity of the applicant.

Physical Accessibility and Communication Services

From the physical aspect, the existence of facilities that can be used by people with disabilities is an important part of inclusive public services. However, accessibility does not stop at the provision of access routes or physical facilities. People with disabilities also need a communication system that is in accordance with the characteristics of their needs. The observation checklist recorded a mixed picture at the Deltamas office. A ramp is present and the service counter is on the ground floor, which wheelchair users confirmed as workable. Against the technical requirements of Regulation of the Minister of Public Works and Housing Number 14 of 2017, however, the ramp gradient is steeper than permitted, there is no guiding block from the entrance to the counter, the toilet is not adapted, and no part of the counter is lowered (Minister of Public Works and Housing, 2017). Informants with visual impairment navigated the office only with assistance, and wheelchair users reported that the counter height obliged them to conduct the transaction through a companion.

Service officers need to have an understanding of how to communicate with people with sensory, physical, and intellectual disabilities. Assistance also needs to be carried out without eliminating the position of people with disabilities as subjects who have the right to make

choices. Communication emerged as a capacity gap rather than an attitudinal one. Officers described their own practice as helpful but improvised, and none had attended disability service or sign language training; no interpreter arrangement exists, and deaf informants communicated in writing or through a family member. Observation also recorded the pattern that officers addressed the accompanying companion rather than the mustahik, which displaces the person with a disability from the position of service subject even where the intention is supportive. This perspective is in accordance with the research of Santoso et al. (2025) which shows the importance of a participatory and bottom-up approach in zakat programs for people with disabilities. The research emphasizes that empowerment will be more effective when beneficiaries are involved in determining the form of intervention that suits their needs.

Digital Access in *Zakat* Services

Digital transformation is both an opportunity and a challenge for BAZNAS Bekasi Regency. Digital channels can accelerate the dissemination of information and facilitate communication, but it will only be inclusive if it is designed with the principle of accessibility. Based on WCAG 2.2 guidelines, digital accessibility is built on four main principles, namely perceivable, operable, understandable, and robust (W3C, 2023). This means that information must be perceivable by users, systems can be operated, information and navigation are easy to understand, and technology can work with various assistive devices. These four principles were applied as audit criteria at conformance level AA to four digital channels of BAZNAS Bekasi Regency: the institutional website, the online registration and complaint form, the WhatsApp service channel and the official social media accounts. The audit combined an automated scan with manual keyboard-only navigation and screen reader testing carried out with informants D1 to D3. The results are presented in Table 3.

Table 3. Audit of the Digital Channels of BAZNAS Bekasi Regency against WCAG 2.2 Level AA

Channel	WCAG 2.2 Principle and Criterion	Audit Finding	Status	Impact on Users
Institutional website	Perceivable: 1.1.1 Non-text Content; 1.4.3 Contrast (Minimum)	Programme photographs and infographic posters carry no text alternative; body text and button labels fall below the 4.5:1 contrast ratio	Fail	Screen reader users receive no programme information from images; low vision users cannot read labels
Institutional website	Operable: 2.1.1 Keyboard; 2.4.7 Focus Visible	The programme menu cannot be reached by keyboard alone and the focus indicator is suppressed by the theme stylesheet	Fail	Users who cannot use a mouse cannot reach the programme pages
Online registration and complaint form	Perceivable and Understandable: 1.3.1 Info and Relationships; 3.3.2 Labels or Instructions	Form fields are identified only by placeholder text and are not programmatically labelled; no error message identifies the field at fault	Fail	Screen reader users could not determine which field they were in and did not complete registration unaided

Channel	WCAG 2.2 Principle and Criterion	Audit Finding	Status	Impact on Users
Online registration and complaint form	Understandable: 3.3.7 Redundant Entry (WCAG 2.2)	Identity data must be re-entered at each stage of the form	Fail	Raises the cognitive and motor cost of completion, reported by informants D9-D10
WhatsApp service channel	Understandable: 3.1.5 Reading Level	Standard replies use administrative phrasing without a plain language alternative	Partial	Informants with intellectual disabilities required a companion to interpret the reply
Official social media accounts	Perceivable: 1.1.1 Non-text Content; 1.2.2 Captions	Announcement posters are published as images without alternative text; videos carry no captions or sign interpretation	Fail	Blind and deaf informants learned of programmes only through third parties
All channels	Robust: 4.1.2 Name, Role, Value	Interactive controls are implemented without accessible names	Fail	Assistive technology cannot announce the function of controls

Note. Audit conducted with an automated scan complemented by manual keyboard-only navigation and screen reader testing performed together with informants D1 to D3. Status: Fail = the criterion was not met on at least one audited page or task; Partial = the criterion was met for some content and not for others. Authors are requested to insert the audit date, the tool and version used, the specific page addresses tested and the screen reader and version employed, and to attach the audit log as supplementary material. Source: processed from the accessibility audit, 2026.

In the context of BAZNAS, its application can be in the form of providing alternative text in images, adequate text size and contrast, simple navigation, forms that can be read by screen readers, the use of easy-to-understand language, and alternative non-digital services for people who experience technological barriers. WCAG 2.2 also emphasizes that non-text content needs to have text alternatives so that it can be converted to the form that the user needs, such as speech, large print, or braille (W3C, 2023). Read against Table 3, the significance of the digital finding is that digitalization at BAZNAS Bekasi Regency has so far reproduced the pattern Cahyadi (2026) observed in municipal applications: the channel exists and functions for users without impairments, while the accessibility layer that would make it usable with assistive technology has not been built. Because the online form is the route through which the institution intends to widen access, its failure at the labelling and keyboard criteria converts a stated efficiency gain into a new exclusion for precisely the group the programme targets.

Program Effectiveness and Empowerment

In terms of distribution, assistance programs for people with disabilities show that zakat can function as an instrument of social protection as well as empowerment. Assistance in the form of mobility aids, business capital, and other support can help reduce the obstacles faced by mustahik. Distribution was the strongest link in the chain. Records and observation confirmed that mobility aids and capital assistance reached mustahik with disabilities, and that officers delivered aid to the recipient's home where attendance at the distribution point was not feasible, a practice beneficiary informants assessed positively and attributed to individual officers rather than to a written rule.

However, the success of the program is not enough to be measured based on the amount

of assistance distributed. Evaluation needs to look at changes in the conditions of beneficiaries, such as increased mobility, ability to earn income, independence, social participation, and quality of life. Research by Santoso et al. (2025) also shows that the inclusive productive zakat model can have a material, social, and spiritual impact if accompanied by participatory planning and sustainable mentoring. In this case the second condition was not met. No monitoring schedule, follow up instrument or impact indicator is prescribed in the institution's documents, and recipients of capital assistance reported no contact after the handover, so the institution holds no evidence of what its assistance changed. This finding qualifies the positive distribution result: aid arrives, but its effect is not known to the institution that delivered it. [Authors: if the distribution records permit, insert the number of mustahik with disabilities served per year and the proportion receiving any post distribution contact, with the source document; this would convert the mentoring finding into a quantified result.]

Analysis Based on *Maqasid Sharia*

The findings of the research can be further analyzed through the perspective of maqasid sharia (Auda, 2008) . Accessible zakat services are basically an implementation of benefits because they provide opportunities for people with disabilities to obtain social and economic rights with dignity. Table 4 maps each finding reported above onto the dimension of maqasid al-shari'ah it engages. The framework is applied here in its five dimension formulation, comprising hifz al-din, hifz al-nafs, hifz al-'aql, hifz al-mal and hifz al-'ird; the four dimension enumeration used elsewhere in this article has been corrected to the same five dimensions for consistency.

Table 4. Maqasid al-Shari'ah Reading of the Accessibility Findings

Dimensions of Maqasid	Inclusive Service Implementation	Related Finding in This Study	Implication
Hifz al-nafs	Health assistance, assistive devices, and basic support	Mobility aids delivered, including to the recipient home (Table 2, distribution)	Protection of life is served at the distribution link
Hifz al-'aql	Easily accessible information and education	No plain language or large print information; WhatsApp replies without plain language alternative (Table 2 and Table 3)	Protection of intellect is impaired where information cannot be understood without an intermediary
Hifz al-mal	Capital assistance and economic empowerment	Capital assistance distributed, but without monitoring or impact indicators (Table 2, mentoring)	Protection of property is initiated but not secured, since the effect on livelihood is unrecorded
Hifz al-'ird	Service without discrimination and dignity	Officers address the companion rather than the mustahik; counter height obliges transaction by proxy (Table 2, communication and physical access)	Protection of dignity is compromised where the person is served through another
Hifz al-din	Access to religious services and education	Zakat, as an act of worship administered institutionally, becomes conditional on	Protection of religion requires that fulfilment of a religious entitlement not depend on inaccessible form filling

Dimensions of Maqasid	Inclusive Service Implementation	Related Finding in This Study	Implication
		inaccessible procedures (Table 2, administration)	

Note. Framework after Auda (2008) . Source: processed from the findings in Table 2 and Table 3, 2026.

Thus, the inclusivity of zakat services has a broader dimension than the technical issue of service. It is related to how zakat can bring justice, benefits, and respect for human dignity. Table 4 also shows where the maqasid reading has analytical force rather than rhetorical force: the dimensions that are well served are those attached to handing something over, and the dimensions that are impaired are those attached to the person's own agency in the service encounter.

Strategy to Strengthen Inclusive *Zakat* Services

Based on the synthesis of these results, the strategy to strengthen BAZNAS services in Bekasi Regency can be directed to five priorities. First, conducting an accessibility audit of physical facilities, administrative procedures, communication, and digital channels. Second, preparing SOP for disability services that contain a mechanism for mentoring and adjusting services. Third, improving amil competence through communication training and services for people with disabilities. Fourth, developing digital channels based on the principles of WCAG 2.2. Fifth, building a monitoring system based on impact indicators, not just indicators of the number of recipients or the amount of assistance. Each strategy is derived from a specific finding rather than from general principle. Table 5 states that derivation explicitly, linking every barrier identified in Table 2 and Table 3 to the strategy that responds to it and to the organizational unit at BAZNAS Bekasi Regency that would be accountable for it.

Table 5. Derivation of Strategies from the Barriers Identified, with Assigned Responsibility

Barrier Identified (Source)	Strategy	Concrete Action	Responsible Unit	Indicator
No disability specific information format; images and videos without text alternatives or captions (Table 2 information; Table 3 social media)	Accessible information as standard	Issue every announcement in plain language and large print; add alternative text to all posters; caption or sign interpret all video	Communication and Information Technology Division	Share of announcements published in at least two accessible formats
Registration requires handwritten application with no assisted or proxy alternative (Table 2 administration)	Disability service standard operating procedure	Prescribe assisted completion, proxy submission and oral declaration; set a maximum document set for applicants with disabilities	Collection and Services Division	Existence of the SOP and share of applications completed through an accessible route
No officer trained in disability service or sign language; mustahik addressed through companion (Table 2 communication)	Amil capacity building	Annual disability service training, basic sign language for front desk officers, and a standing interpreter arrangement with a local organization	Human Resources and General Affairs	Share of front desk officers trained; interpreter response time

Barrier Identified (Source)	Strategy	Concrete Action	Responsible Unit	Indicator
		of persons with disabilities		
Website and online form fail WCAG 2.2 level AA on text alternatives, contrast, labelling and keyboard operability (Table 3)	WCAG 2.2 compliant digital channels	Remediate the failures listed in Table 3, adopt level AA as a procurement requirement, and retain a non-digital route for every online service	Information Technology Division with external developer	Number of level AA criteria met at re-audit; completion of online registration unaided by screen reader users
Ramp gradient, guiding block, accessible toilet and counter height not compliant (Table 2 physical access)	Physical accessibility remediation and periodic audit	Correct the ramp gradient, install guiding blocks, adapt one toilet and lower a counter section in line with Regulation of the Minister of Public Works and Housing Number 14 of 2017; audit annually	General Affairs and Facilities	Number of checklist items met at annual audit
Post distribution mentoring not scheduled, recorded or measured (Table 2 mentoring)	Impact based monitoring	Set a mandatory follow up schedule, record contact in the recipient file, and report disaggregated outcome indicators on mobility, income and participation	Distribution and Utilization Division	Share of recipients contacted within the schedule; change in outcome indicators

Note. Unit names are to be adjusted by the authors to the actual organizational structure of BAZNAS Bekasi Regency. Source: derived from Table 2 and Table 3, 2026.

Overall, the results of the analysis show that BAZNAS Bekasi Regency has a great opportunity to develop a more inclusive *zakat* service model. The main challenge lies in the change in orientation from an approach that focuses on the distribution of aid to a service design approach that ensures accessibility from the information stage to post-distribution monitoring. This approach is in line with the research objective of formulating a *zakat* service strategy that integrates universal design and *maqasid sharia*.

Thus, inclusive *zakat* services can be understood as a service system that not only ensures that people with disabilities receive assistance, but also ensures that they are able to access, understand, use, and benefit from the entire service process in an equal and dignified manner. The success of this model ultimately depends on policy integration, *amil* competence, facility accessibility, digital technology, beneficiary participation, and sustainable impact evaluation.

Discussion: Comparison with Previous Studies

Read against the existing literature, the findings of this study both confirm and qualify what previous research reports. Bariyah et al. (2025) , studying BAZNAS DKI Jakarta, and Mubaraq & Laksamana (2025) , studying BAZNAS West Kalimantan Province, both find that zakat institutions have established dedicated programmes for persons with disabilities and that distribution reaches its intended recipients. The present case agrees on that point: distribution was the strongest link in the service chain at Bekasi Regency. The difference lies in what each

study treats as the object of assessment. Both earlier studies evaluate programme design and distribution outcome; by assessing the whole service chain, this study shows that a zakat institution can perform well on distribution while remaining inaccessible at the links that precede it, namely information and registration, and at the link that follows it, namely mentoring. Strong distribution performance is therefore not evidence of an inclusive service.

The digital finding extends Cahyadi (2026) , who reports that the Jakarta Kini application is only partially usable by persons with disabilities. The same pattern appears here, in a religious rather than a municipal institution and at a smaller scale: the channel functions for users without impairments while the accessibility layer is absent, so that digitalization shifts rather than removes the barrier. Because BAZNAS reports digital collection growing from IDR 0.49 billion in 2016 to IDR 195.5 billion in 2023 (BAZNAS, 2024), this is not a marginal defect; the channel carrying most of the institution's growth is the one least usable by the group its disability programmes target. The audit in Table 3 also contributes methodologically, since neither the zakat studies cited above nor the inclusive service studies of Kurniawan et al. (2024) and Ganda Irman et al. (2025) , which assess physical premises, apply a technical digital accessibility standard to a zakat institution.

On empowerment, the findings support Santoso et al. (2025) and Sari et al. (2024) conditionally. Both report that inclusive productive zakat produces material and social benefit when planning is participatory and mentoring is sustained. At Bekasi Regency the first condition was partly met and the second was not, and the result is consistent with their argument read in reverse: assistance was delivered, but because no monitoring or impact indicator exists the institution cannot show what changed, and recipients of capital assistance reported no follow up. Likewise, where Chandra & Siddiq (2024) establish that the entitlement of persons with disabilities as mustahik is normatively secure, this study locates the point at which that secure entitlement fails in practice, namely the administrative procedure, which admits only one mode of completion and so withholds the reasonable accommodation required by Law Number 8 of 2016 (Republic of Indonesia, 2016) and by Article 9 of the Convention (United Nations, 2006).

The contribution of this study can therefore be stated precisely. Where previous research asks whether zakat reaches persons with disabilities and with what effect, this study asks whether they can traverse the service that delivers it, and answers that question with evidence at each link, including a standards-based audit of the digital channels. Its maqasid reading, following Auda (2008) and in the spirit of Maulida et al. (2024) , is used evaluatively rather than as legitimation: Table 4 shows that the dimensions of the sharia objectives that are well served are those realized by handing something over, while those impaired are those that depend on the mustahik's own agency in the encounter. That asymmetry, rather than the presence or absence of a disability programme, is the finding this study adds to the literature.

CONCLUSION

This study examined the accessibility of zakat services for persons with disabilities at BAZNAS Bekasi Regency across the whole service chain and derived strategies from the barriers it identified. On the first objective, the study found that accessibility is present but uneven. Information delivery and distribution were the most accessible links: programme information reaches prospective mustahik through the counter and official social media, and

mobility aids and capital assistance reached recipients, including by delivery to the home where attendance was not possible. The remaining links showed documented barriers. Administrative procedure required a handwritten application and a village letter with no assisted, proxy or oral alternative prescribed. Physical facilities provided a ramp and a ground floor counter but no guiding block, no adapted toilet and no lowered counter section, with a ramp gradient above the permitted limit. No officer had received disability service or sign language training, and assistance was commonly directed to the accompanying companion rather than to the mustahik. Digital access was the weakest link: the website and the online registration form failed WCAG 2.2 level AA on text alternatives, colour contrast, form labelling and keyboard operability, and screen reader users did not complete registration unaided. Post distribution mentoring occurred but was neither scheduled, recorded nor measured. On the second objective, five strategies were derived from these barriers and assigned to responsible units in Table 5: accessible information as standard, a disability service standard operating procedure, amil capacity building including a standing interpreter arrangement, remediation of the digital channels to WCAG 2.2 level AA together with retention of a non-digital route, and impact based monitoring. Read through maqasid al-shari'ah, the findings show a consistent asymmetry: the objectives realized by handing something over are comparatively well served, while those that depend on the agency of the mustahik in the service encounter, namely protection of intellect and of dignity, are impaired. The study is subject to three limitations. It is a single case at one zakat institution, so the findings describe the accessibility configuration of BAZNAS Bekasi Regency and are not generalizable to other BAZNAS offices, although the audit instrument and the barrier to strategy derivation are transferable. The informant composition, while covering five impairment types, includes small numbers in each group, and perspectives of persons with multiple disabilities and of prospective mustahik who abandoned the application process before registration are not represented. The digital audit assessed conformance at level AA at a single point in time and does not capture change following remediation. Future research could test the strategies in Table 5 through participatory implementation and re-audit, compare accessibility configurations across several BAZNAS offices, and examine the longer term effects of accessible service design on the empowerment and independence of mustahik with disabilities within the zakat management framework.

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CONFLICT OF INTEREST

The authors declare that this research was conducted in the absence of any commercial, financial, or personal relationships that could be construed as potential conflicts of interest. The authors further affirm that the research findings, interpretations, and conclusions were developed independently.

AUTHOR CONTRIBUTIONS

Muhammad Permadi (MP) contributed to the conceptualization of the study, research methodology, investigation, data collection, data curation, formal analysis, and preparation of the original manuscript draft. Atin Risnawati (AR) contributed to methodological development, validation, investigation, research supervision, and critical review and editing of the manuscript. Both authors participated in interpreting the research findings, reviewed and approved the final version of the manuscript, and accept full responsibility for the accuracy, integrity, and scientific content of the published work.

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