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Empowering Persons with Disabilities through Inclusive Productive Zakat Models: Insights from Indonesian Local Cases

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ABSTRACT

The process of empowerment through the collection of charitable resources for individuals with disabilities is predominantly associated with economic factors. Nonetheless, the distribution of zakat plays a pivotal role for beneficiaries (*mustahiqq*), emphasizing inclusive models rather than productive approaches. To explore these dynamics, the researchers conducted fieldwork in Rowosari Village, Semarang City, Indonesia. Data were collected through in-depth interviews with representatives from relevant institutions and disability advocacy groups, employing a phenomenological analytical framework. The findings reveal that zakat institutions, such as Darut Tahuhid Peduli, have implemented the Indonesia Peduli Difabel initiative, which focuses on sustainable economic empowerment, entrepreneurial training, and community integration. These programs have demonstrated success in planning, assessment, distribution, assistance, and evaluation. Consequently, a bottom-up model for empowering individuals with disabilities has emerged, facilitating the development of pertinent business models, such as catfish farming, through the verification of beneficiaries' eligibility and the execution of feasibility studies. The initiatives are effectively utilizing allocated zakat funds in aquaculture and financial management. Continuous support is provided to assist individuals with disabilities in both economic and personal development. This research not only addresses material considerations but also incorporates social and spiritual dimensions as mechanisms for empowerment that positively influence personal well-being. Thus, this article contributes to the advancement of knowledge regarding welfare provision discourses, aligning with additional elements that enhance empowerment studies.

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Introduction

Although Indonesia's enactment of Law No. 8 of 2016, which signifies its commitment to ratifying the United Nations (UN) Convention on the Rights of Persons with Disabilities in 2011, it continues to experience marginalization of these groups in both the planning and implementation of national development initiatives (Yusuph & Hussein, 2022). It is noteworthy that over 80 per cent of individuals with disabilities worldwide reside in developing countries, including Indonesia, where they face significant barriers to accessing education, healthcare, vocational training, and gainful employment, thereby rendering them particularly susceptible to poverty (Morwane et al., 2021; Rioux et al., 2024). According to Halimatussadiah et al. (2018), they indicate a persistently low and declining labor participation rate among individuals with disabilities. This vulnerability is further compounded by the limited engagement of local and village governments in fostering the potential of these individuals (Ro'fah et al., 2022; Simanjuntak et al., 2023), as well as by empowerment programs that frequently overlook comprehensive legal considerations, resulting in approaches that are often superficial and unsustainable (Siregar & Purbantara, 2020). In this context, zakat institutions, as components of Islamic philanthropy, possess significant potential to facilitate the upward mobility of individuals with disabilities through productive and inclusive zakat initiatives, rather than merely providing consumptive aid (Herianingrum et al., 2024; Sarker & Khan, 2024). However, there remains a paucity of research critically assessing the effectiveness of productive zakat interventions in enhancing the economic welfare of individuals with disabilities. Consequently, the pertinent academic inquiry that arises is how zakat institutions can be systematically and sustainably optimized to empower individuals with disabilities within the framework of inclusive development.

Numerous investigations into disability groups in Indonesia have highlighted critical issues such as accessibility to public services, the realization of rights, state responsibilities, and strategies for empowerment (Ajrur, 2023; Mutia & Cahyani, 2021; Zamorano et al., 2022). However, a predominant focus remains on the economic dimension, particularly the enhancement of income through productive zakat programs (Asyasyafi'I et al., 2023; Muhammad et al., 2022; S. Sarif et al., 2024). While it has been established that zakat contributes to the vertical mobility of *mustahiqq* (worthy, deserving, or eligible) and enhances economic welfare (Apriliyah & Arifianto, 2022; Hani'ah & Pebruary, 2024; Ridlo et al., 2020; Suprayitno, 2020), prevailing methodologies frequently overlook the legal, social, and spiritual aspects, as well as the comprehensive empowerment process from inception to conclusion (Farouk et al., 2017; Widiastuti et al., 2021). In light of the increasing demand for innovation and inclusivity in zakat programs within the technological landscape (Muda et al., 2024; Sarif & Ariyanti, 2025; Utami et al., 2021), there exists a notable gap in the literature concerning the holistic application of zakat for individuals with disabilities. Prior research has not thoroughly explored how zakat can effectively integrate material, social, and spiritual dimensions within a sustainable empowerment framework. Consequently, this study aims to address this gap

by investigating the processes and objectives of empowering individuals with disabilities through zakat funds in a more comprehensive and multidimensional context.

This study seeks to elucidate the strategies employed by DT Peduli Central Java to improve the welfare of individuals with disabilities in Rowosari Village, which serves as the case study site. The research specifically investigates the role of DT Peduli in fostering welfare enhancement for people with disabilities through inclusive empowerment initiatives. It delineates the phases of inclusive empowerment grounded in productive zakat, with the aim of augmenting welfare provision. Furthermore, the study addresses additional dimensions that extend beyond a solely economic perspective. By examining innovative and integrated models of inclusive empowerment, this research aspires to contribute novel insights and tangible examples, particularly concerning the stages and strategies that prove most effective in empowering individuals with disabilities via productive zakat. This investigation will also aim to fill existing gaps in the literature and provide actionable recommendations for zakat administrators and policymakers.

This article posits that the application of suitable empowerment strategies significantly influences the outcomes of disability programs. The implementation of empowerment initiatives must be executed with precision, in a systematic manner, and with a holistic approach. The primary objective is to enhance the welfare of the *mustahiqq*. Furthermore, the mentoring process is a critical component in evaluating the potential success of empowerment efforts, particularly when the beneficiaries are individuals with disabilities. In addition to the appropriateness of the methods employed, the expertise and capabilities of a professional facilitator are also essential for effective empowerment.

Theoretical Review: Inclusive Zakat Distribution for Persons with Disabilities

The convergence of disability and poverty constitutes a multifaceted and intricate issue that necessitates a comprehensive and sustainable strategy for welfare. Disability, understood as a social construct, arises not solely from physical or mental impairments but also from the societal stigmatization and systemic marginalization encountered by individuals with disabilities (Logeswaran et al., 2019; Tabassum & Rahman, 2023; Zolkowska & Kaliszewska, 2014). These individuals frequently endure compounded vulnerabilities, such as limited access to education, employment, healthcare, and social recognition, which perpetuate their entrapment in a cycle of poverty and exclusion (Banks et al., 2017; Groce et al., 2011).

In low-and middle-income nations, such as Indonesia, the cycle of poverty is exacerbated by systemic inequalities and inadequate welfare systems. Empirical research conducted by the SMERU Institute (see, Rahayu et al., 2007) and Alabshar et al. (2024) substantiates the positive correlation between disability and poverty within the Indonesian context. Individuals with disabilities not only face an elevated risk of extreme poverty but also encounter significant barriers to accessing state services, experience employment

discrimination, and have limited opportunities for participation in policy-making processes. Utilizing Sen's capability approach, these challenges can be understood as a form of poverty that extends beyond economic deprivation to encompass a lack of fundamental capabilities necessary for leading a dignified life (Fragoso, 2024; Sen, 1985, 2004). In this context, zakat—a fundamental principle of Islamic social finance—emerges as a potentially transformative mechanism for fostering inclusive welfare reform. Qaradawi (1994, p. 154) posits that zakat transcends mere financial obligation, serving as a social, moral, and political instrument for redistribution and justice. The inherent egalitarian nature of zakat is underscored by the Qur'anic injunction that wealth should not be concentrated solely among the affluent (see, Sūrah, 9:60), thereby reinforcing its role as a tool for structural correction and equity (Ihsan et al., 2022; Nurlaelawati, 2010).

The Indonesian Zakat Law No. 23/2011 delineates the dual role of zakat, which encompasses addressing immediate consumptive needs while simultaneously promoting long-term productive empowerment. Productive zakat is characterized by its emphasis on fostering economic self-sufficiency through capacity-building initiatives, including microfinance, training, and social entrepreneurship (Hamidah et al., 2021; Rachman, 2022; Razak, 2020). This approach is congruent with the Sustainable Development Goals (SDGs), particularly those focused on poverty alleviation, employment generation, and the reduction of inequality (Shaikh & Ismail, 2017). Nevertheless, achieving inclusivity in the distribution of zakat—particularly for individuals with disabilities—necessitates a concerted and systematic reconfiguration of existing models. As articulated by Kaliannan et al. (2023), inclusivity must entail the active engagement of all stakeholders, irrespective of their status, in both the design and execution of programs. This principle is especially critical within the Indonesian context, where labor market discrimination, insufficient institutional accommodations, and inaccuracies in data hinder access to welfare services for individuals with disabilities (Barnes & Mercer, 2005; Handoyo et al., 2022; Rioux et al., 2024).

Inclusion within zakat-based programs extends beyond mere accessibility; it necessitates a comprehensive reconfiguration of empowerment frameworks to embody principles of justice, participation, and community ownership. The evolution of zakat from a charity-oriented model to one focused on empowerment exemplifies this paradigm shift. In this context, empowerment is conceptualized as the process of augmenting individuals' capabilities to achieve self-reliance (Izudin et al., 2024; Kunyati & Radianti, 2024a; Pratiyudha et al., 2022), facilitated by the supportive roles of zakat institutions, governmental entities, and civil society organizations (Ansoriyah et al., 2020; Ganiyev & Umaraliev, 2020; Owoyemi, 2020). As a result, the equitable distribution of zakat must be grounded in a commitment to justice and human dignity, aligning with both Islamic ethical principles and contemporary development frameworks. Programs should be adaptable, participatory, and specifically designed to address the unique challenges faced by individuals with disabilities. This necessitates precise identification of beneficiaries, inter-institutional collaboration, and capacity-building initiatives for zakat administrators. When executed in a holistic manner, zakat has the potential to function as a

transformative instrument that not only mitigates poverty but also promotes inclusion, agency, and sustainable development for marginalized communities.

Research Method

This study employs a qualitative methodology, specifically structured as a field study, which is frequently aligned with a naturalistic approach due to its focus on capturing phenomena as they manifest in real-world settings (Khan, 2014). This methodology aims to provide comprehensive and contextual explanations rather than broad generalizations. As articulated by Anselm Strauss and Juliet Corbin, the fundamental objective of qualitative research is to generate findings derived from descriptive and interpretive analyses, rather than from numerical data or statistical methods (Giorgi, 2008; Turley et al., 2016). Within this framework, the research adopts a phenomenological approach, which emphasizes the exploration and interpretation of the lived experiences of individuals with disabilities. This approach seeks to investigate the essence of human experiences by analyzing how individuals perceive, comprehend, and derive meaning from the events in their lives. The phenomenological perspective enables researchers to capture the subjective meanings underlying participants' actions, emotions, and interactions, thereby offering a more profound and nuanced understanding of the phenomenon under investigation. By focusing on the perspectives of participants, the research aspires to uncover the deeper significance and fundamental meanings inherent in everyday experiences, particularly those influenced by cultural, social, or situational contexts.

The research utilizes qualitative data collection techniques, specifically through in-depth interviews and direct field observations. One of the hallmarks of qualitative research is the use of open-ended interviews, which allow for flexibility in the questioning process. As noted by Creswell and Poth (2017), open interviews typically begin with a main question that can develop into several sub-questions based on the direction of the conversation. This flexible structure enables the researcher to explore deeper insights into participants' experiences and perceptions. The fieldwork takes place in Rowosari Village, located within the Tembalang District of Semarang City, from August to September 2022. The empowerment initiative being studied involves a small, focused group comprising six persons with disabilities, one of whom holds the role of group leader and coordinator. To ensure a balanced and comprehensive understanding of the program's impact, interviews are conducted with both the participants from the disability group and key representatives from the DT Peduli Jateng organization. Engaging these two distinct perspectives helps the researcher gain a more holistic view of the empowerment program's implementation, challenges, and outcomes.

In addition to conducting interviews, the researchers carried out direct observations of the village to gain insights into its environment and how it contributes to the empowerment of individuals with disabilities. This process employed a non-participant

observation method, where researchers did not engage directly with the activities but rather observed from an external standpoint. Researchers carefully monitored how participants interacted within their social environment, including exchanges between residents from the local area and those from outside the community. Detailed field notes were compiled during this stage to capture the nuances of participants' everyday lives, habits, and behaviors. These notes provided contextual information that helped to deepen the researchers' understanding of the lived experiences of those involved in the program. Afterward, the collected observational data were systematically analyzed to uncover recurring patterns, behaviors, and themes that aligned with the overall research objectives. The insights obtained from these observations were used to reinforce and cross-validate the findings gathered through interviews. Through this integration of observational data and personal narratives, the study endeavors to present a comprehensive and in-depth portrayal of the social interactions and realities that shape the empowerment process in the local context.

This study employed data analysis using a phenomenological approach as outlined by Cudjoe (2023). This method allowed researchers to identify and extract key statements that, while not always explicit, reflected participants' experiences in empowering process for persons with disabilities. Through close examination of field notes and transcripts, meanings were distilled and categorized into overarching themes and subthemes, highlighting commonalities across participant narratives. To ensure the accuracy and depth of the findings, the researchers conducted follow-up interviews with several participants, holding two additional sessions to gather further supporting data. If new, more relevant data emerged, it was incorporated into the final analysis. Methodological rigor was maintained by applying verification and validation strategies, including literature reviews, systematic categorization of relevant studies, comprehensive field note utilization, careful participant selection, identification of outliers, and continued interviews until data saturation occurred.

Findings

This research presents three primary findings. Firstly, it demonstrates a dedication to inclusive development aimed at supporting individuals with disabilities. Secondly, it showcases empowering models through various management case studies. Finally, it highlights the enhancement of the lives of individuals with disabilities through grassroots initiatives.

Towards Inclusive Empowerment: DT Peduli's Support for Disability Welfare

DT Peduli is a national zakat management organization established by K.H. Abdullah Gymnastiar (Aa Gym) on June 16, 1999. Since its inception, the organization has evolved into a multifaceted institution that implements a variety of programs across economic, educational, health, humanitarian, and advocacy sectors. As of 2022, DT

Peduli has expanded to include over 30 branches both domestically and internationally, with DT Peduli Central Java located in Semarang serving as a notable example. A significant initiative of the organization is the Indonesia Peduli Difabel (IPD), an annual empowerment program for individuals with disabilities, which takes place every December 3 in recognition of the International Day of Persons with Disabilities. The IPD features several integrated programs, including the Difabel Creative Center (DCC), educational support, community collaboration, training events, and assistance for small and medium enterprises (SMEs) led by individuals with disabilities. Through the establishment of the DCC, DT Peduli aims to create 25 training centers designed to enhance the skills and capacities of individuals with disabilities. This comprehensive Disability Empowerment Program highlights DT Peduli's dedication to social inclusion, a commitment that is also evident within the organization itself, as 10% of the personnel at its central office in Bandung are individuals with disabilities. This commitment is further emphasized by Dendy Prasajo, the Head of DT Peduli Central Java.

“The Indonesia Peduli Difabel program was originally established in response to the inspiration and recommendations of AA Gym, who had a younger sibling with a disability who is now deceased. AA Gym regarded this sibling as a significant teacher, imparting numerous valuable life lessons.”

Figure 1. Launching of the Difabel Tangguh Program by DT Peduli Central Java



Source: Courtesy Photograph of DT Peduli Management, 2022.

The inclusive empowerment initiative aimed at individuals with disabilities signifies a notable advancement in DT Peduli's dedication to social responsibility. It is apparent that there is a deficiency of national zakat management organizations that actively focus on economically empowering individuals with disabilities, rather than solely providing consumptive charity. The program, titled "Difabel Tangguh", was initiated in Central Java in 2020 (see Figure 1). DT Peduli's inclusive empowerment model specifically targets disability groups with the goals of enhancing entrepreneurial skills, improving access to economic resources, and increasing the income of group members. The overarching aim is to elevate their well-being across financial, social, and spiritual dimensions. DT Peduli underscores the importance of ensuring that the individuals with disabilities they assist contribute positively to their surrounding communities.

The Difabel Tangguh program transcends the boundaries of a mere skills training initiative; it actively promotes the development of organizational competencies among individuals with disabilities and functions as a forum for communal exchange. This program has played a pivotal role in the reorganization of previously informal disability groups and community-based initiatives into more structured entities. As articulated in an interview with Jadi Supriyo, a representative of the DT Peduli Central Java program, the execution of this program encompasses multiple phases, including planning, assessment, distribution, mentoring, and evaluation.

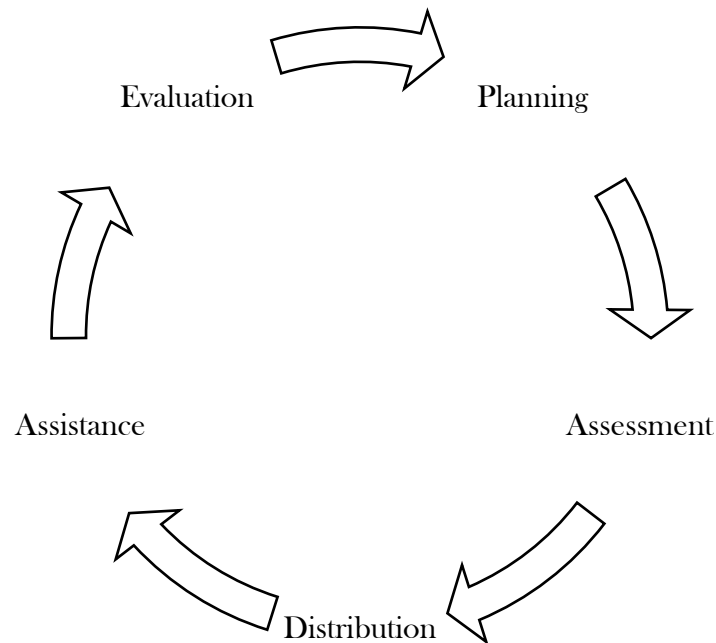
"Initially, DT Peduli Jateng was directed by central authorities to develop a program aimed at empowering individuals with disabilities. The intention was to inaugurate this program in conjunction with the International Day of Persons with Disabilities. To advance this initiative, we engaged in discussions with various partners to ensure a successful launch. Concurrently, in accordance with the standard procedures established by the central office, we meticulously outlined the program's phases, including its structure, the identification of consultants, the number of training sessions, and other relevant details."

The disability empowerment initiatives undertaken by DT Peduli, particularly through the Indonesia Peduli Difabel (IPD) and Difabel Tangguh programs, exemplify a robust institutional commitment to inclusive social responsibility. These initiatives represent a paradigm shift from traditional consumptive charity towards sustainable and productive empowerment. Inspired by the personal vision of Aa Gym and bolstered by systematic planning and collaboration, the programs are designed to enhance the economic, social, and spiritual well-being of individuals with disabilities. By cultivating entrepreneurial skills, strengthening organizational capacity, and encouraging active community participation, DT Peduli serves as a significant model among national zakat organizations in its efforts to integrate inclusivity into zakat-based welfare initiatives.

The Initiatives of Empowering Process in Persons with Disabilities

Figure 2 provides a detailed examination of individuals with disabilities in relation to the enhancement of empowerment models, encompassing the entire process from

Figure 2. Cycle process in empowering local communities



Source: Researchers' elaboration.

initiation to evaluation. This perspective is crucial for a more thorough comprehension of the research findings, which will be further elucidated in the subsequent paragraph. As can be seen, the first is planning. The facilitators of the DT Peduli Central Java program delineate the preliminary phases of the process preceding the program's implementation. The planning phase was initiated in accordance with directives from the DT Peduli Central Office located in Bandung. Following this, the program team engaged in collaboration with the branch head to formulate a program plan specifically designed for the target community, with particular emphasis on groups with disabilities. Simultaneously, DT Peduli Central Java identified a *mustahiqq* with a disability, referred to as Imran.

“At the outset, DT Peduli Jateng had a pre-existing cohort of beneficiaries with disabilities. To enhance the program's efficacy, it is prudent to engage in preliminary communication with the beneficiary partners. Following this coordination, the outcomes revealed potential avenues for collaboration with Mr. Imran's associates regarding empowerment initiatives. Naturally, the nature of these empowerment programs will be tailored to align with the interests and capabilities of the beneficiaries.”

Subsequent to this, the disability group developed a proposal delineating their preferred business initiatives within the community. Following a thorough review and discussion of the proposal between the organization and the disability community, a consensus was achieved to adopt catfish farming as the chosen business model.

Consequently, the Tangguh Difabel Group was established, comprising six members. The program planning adopted a bottom-up approach, whereby DT Peduli aligned its initiatives with the capabilities and aspirations of the disability group. This methodology ensured that the program was not governed by top-down directives from institutional authorities. Drawing from DT Peduli's experiences, it has been observed that failures in empowerment initiatives frequently stem from the imposition of business models that do not correspond with the needs or preferences of the *mustahiqq*. Consequently, tailoring the program to the specific requirements of the disability group significantly reduces the likelihood of failure. Following a thorough assessment of their potential and willingness, the disability group expressed an interest in engaging in catfish farming. In response, the program team took proactive measures to address this request by assembling the necessary tools and resources, which included identifying mentors for catfish farming, sourcing vendors for pond supplies, and procuring catfish fry.

The principal phases of the planning process are delineated as follows: (a) conducting a mapping exercise to identify appropriate empowerment models for the target beneficiaries; (b) engaging in socialization efforts with the prospective beneficiaries to ensure that the objectives of the organization are congruent with those of the disability group. The initial socialization was facilitated by a dedicated team that convened members of the disability community; (c) coordinating with local stakeholders, including community leaders and local government officials, to obtain necessary permissions, support, and collaboration for the empowerment program; and (d) identifying a suitable location that corresponds with the characteristics of the intended economic empowerment model. An initial site survey was conducted to evaluate land requirements and to determine whether the site could be utilized at no cost or if rental arrangements were necessary. Upon the completion of these processes, the subsequent phase involved evaluating the proposed pond location, identifying mentors for catfish farming, and calculating the initial capital requirements. The assessment process adhered to several criteria, beginning with the eligibility of the *mustahiqq*, the appropriateness of the location, and the feasibility of the business type. The objective was to ensure that each of these criteria conformed to the program's standards of viability.

The second is assessment. The assessment process encompasses evaluation, review, and site surveys aimed at determining the feasibility of the business and validating essential data. This process also functions as a mechanism for identifying the potential within the group. The program team initiates field surveys, commencing with the verification of eligibility status for all prospective beneficiaries. This verification is conducted through a questionnaire designed to assess the minimum criteria for an individual to be classified as a *mustahiqq*, which includes factors such as monthly income, housing conditions, types of household items, educational status, and other pertinent criteria. The execution of this data verification is imperative to ensure that the distribution of zakat funds adheres to the principles governing the *mustahiqq* categories as delineated in Islamic law.

“Initially, a field survey process is undertaken to conduct interviews with a selection of potential beneficiaries. Additionally, Mr. Imran, serving as the group leader, is

invited to identify a suitable location within his village for the empowerment of catfish livestock.”

Upon completion of the verification process, a group is established, and a member is designated as the leader. The inclusion of a group leader in the empowerment initiative enhances coordination and communication between the organization and all group members. The group leader acts as a liaison for collecting ideas, feedback, or opinions from members to communicate with the organization through the program team, thereby improving the efficiency of communication between the organization and the group. The data assessment process involves the collection of personal identification information, such as ID cards and family cards, from each member to develop a database for the organization’s reports. Furthermore, the assessment seeks to ascertain the total budget requirements by investigating the costs of necessary business supplies and collaborating with the catfish farming mentor.

The third is distribution. The subsequent phase entails the program team allocating the initial business capital (*tašarruf*) in accordance with the program’s planning data. This capital is derived from zakat funds, which include contributions from both individual and corporate donors. The distribution process is facilitated by the program team, which oversees the procurement of essential supplies, thereby allowing group members to remain uninvolved due to their limited mobility and access. As a result, expenditures from zakat funds are conducted under stringent supervision and monitoring, with all financial reports meticulously documented by program facilitators.

“Upon the completion of all preliminary stages, we allocate zakat funds to meet the requirements for purchasing goods and empowerment equipment. The procurement process is entirely managed through mentorship and rigorous oversight from our team, given the substantial amount involved, which totals in the tens of millions. The distribution of these funds occurs incrementally rather than in a single disbursement.”

In conjunction with the preparations for establishing facilities for catfish farming, the DT Peduli program team also organizes training sessions for the beneficiaries, specifically the disability group. These training sessions are conducted by a practitioner and instructor specializing in aquaculture, including a lecturer from Diponegoro University. The training is not delivered in a single day but is instead spread over several days in a phased approach. Following the construction of the ponds, additional intensive training sessions are conducted with the support of program facilitators. This training emphasizes practical application, as the necessary equipment, including ponds, water pumps, and catfish fry, is already in place. Mentors are also available to address any challenges that may arise in the field, with communication typically facilitated through program staff.

Training is recognized as a critical component of the initial allocation of productive zakat funds, as it incurs costs associated with the mentors. Furthermore, the program team organizes financial management training, which is directly overseen by the program

facilitators. This training enables group members to differentiate between capital, gross income, savings for business development, and personal profit. Proficiency in financial management is essential to ensure the appropriate allocation and documentation of all financial transactions, thereby facilitating monitoring and evaluation for both the disability group and the program team. The distribution phase can be categorized into several components:

- **Provision of Business Capital:** This aspect entails the allocation of financial resources concurrent with the initiation of catfish pond construction. The facilitators of the program are instrumental during this phase, overseeing vendor selection and ensuring adherence to construction standards. The initial phase of implementation encompasses the establishment of three biofloc catfish ponds, each measuring 3x3 meters.
- **Catfish Farming Training:** This training is delivered in multiple phases, exceeding three sessions, to facilitate a comprehensive understanding of the subject matter. In the second year of the empowerment initiative, the program team introduces training focused on the production of catfish flakes, aimed at fostering business development and enhancing product value.
- **Basic Group and Financial Management Training:** This training is designed to be straightforward and accessible. The primary goal is to equip group members with the skills to categorize finances according to their sources and purposes, as well as to maintain accurate records. This practice is essential to prevent the conflation of incoming funds (revenue), capital, profits, and savings intended for business development.
- **Initial Fry Distribution:** The group initially distributes 3,000 catfish fries, with an anticipated increase in subsequent months during the second year. This distribution is followed by a maintenance period for the catfish, lasting 3-4 months prior to harvesting. Although the optimal harvesting interval is every 3-4 months, the disability group frequently encounters challenges during the initial harvesting phase due to the requisite patience and discipline for effective maintenance.
- **Expansion in Subsequent Years:** In the subsequent year, the disability group enhances its operations by constructing six additional ponds. Additionally, they diversify their offerings by developing derivative products, such as processed catfish flakes.

The fourth is assistance. The facilitation of empowerment programs is conducted by a staff member from DT Peduli Central Java, who possesses the requisite competencies for effective program management. Support for the group encompasses monitoring the catfish farming process to ensure compliance with established protocols, overseeing

Figure 2. Assistance and Monitoring of Making Catfish Floss



Source: Courtesy Photograph of DT Peduli Management, 2022.

financial documentation, tracking fish growth, and evaluating the well-being of group members. Weekly coordination meetings are convened, typically on Wednesdays, at the residence of the group leader, which also serves as the site for the catfish farming ponds (see Figure 2). These meetings involve participation from group members, the leader, and the program facilitator, and cover topics such as the progress of fish farming, challenges encountered, and institutional guidance for the disability group. This guidance may include religious education and updates on organizational policies.

According to the leader of the Tangguh Difabel Group, the implementation of the program over approximately two years has revealed several challenges. Reported issues include harvest yields falling short of targets, uneven task distribution among group members, and difficulties in marketing the catfish. In the initial six months, the program team conducted an evaluation that focused on three primary concerns: suboptimal harvest yields, task allocation among group members, and marketing challenges. To address the issue of harvest yields, intensive retraining was provided to mitigate fish mortality rates, and mentors conducted multiple site visits to oversee fish maintenance. In terms of task distribution, coordination with the group leader was undertaken to reorganize responsibilities according to a structured schedule. Marketing challenges were addressed by forming partnerships with various stakeholders, including restaurants, zakat donors, and local traders, along with the implementation of adjusted pricing strategies.

“Following the seeding and training phase, the initial three months did not yield optimal results, as a significant number of catfish perished. This may have been due to several stages or treatments not being executed as required. We consistently communicate with the program facilitator regarding subsequent steps. Additionally, we face marketing challenges due to a limited number of partners and marketing channels.”

During the marketing phase of the catfish harvest, the disability group expanded its operations by processing the harvest into a branded product known as “Abon Tangguh Roso”. The training for producing catfish flakes consisted of three sessions with a mentor, after which the group developed a proprietary recipe tailored to market preferences. By 2021, a dedicated disability group was established specifically for the management of catfish flake production. The transformation of the harvest into flakes added value to the product, thereby enhancing the group’s income. This entrepreneurial initiative exemplifies a creative response to the challenges encountered in the field. The program facilitators, in collaboration with the group, devised innovative solutions to address each challenge faced.

In addition to promoting economic empowerment, the program team prioritized spiritual reinforcement through religious education. Weekly religious gatherings function not only as a coordination platform for group members but also as a mechanism for instilling values such as diligence, collaboration, and spirituality. These religious discussions are incorporated into regular coordination meetings, often focusing on fundamental themes such as the merits of congregational prayer, charitable acts, and spiritual purification (*Tazkiyatun Nafs*). Occasionally, the disability group organizes study sessions featuring external guest speakers, facilitated by the organization, to enhance the spiritual awareness of the *mustahiqq* community.

Figure 3. Harvesting catfish conducted by persons with disabilities



Source: Courtesy Photograph of DT Peduli Management, 2022.

The fifth is evaluation. Program evaluation entails a reassessment of an ongoing initiative. Typically, evaluations are conducted at various intervals: weekly, monthly, biannually, and annually. These evaluations take place during regular coordination meetings that include both the disability group and the program facilitators. After more than a year of operation, program reports indicated that the data concerning harvest yields and sales fell short of the benchmarks established by the mentors (see Figure 3). As a result, the income generated was insufficient for equitable distribution among group members.

“Upon completion of all catfish farming processes and achieving the minimum time requirement to assess the harvest results, we conducted several evaluations. These evaluations occur weekly, monthly, and annually. Internal evaluations are also performed weekly to communicate the program’s progress to all DT Peduli Jateng staff. A comprehensive evaluation required two years, as the process was hindered by the COVID-19 pandemic, complicating matters.”

The disability group receives feedback through discussions that address both challenges and opportunities. Program facilitators document these insights and relay them to the organization. During internal weekly meetings, program facilitators and other staff members engage in discussions to identify solutions related to the development of the disability empowerment program. This approach fosters a more nuanced understanding of issues, strengths, and weaknesses, facilitating the generation of solutions from diverse perspectives. A thorough evaluation is conducted at the end of the year to provide a comprehensive overview of the program’s progress. The findings from this report will inform the branch head and program team in formulating subsequent strategies for implementation.

“We at DT Peduli also conducted an assessment of the achievement of the initial empowerment mission. The results of the initial assessment were compared with those of the final assessment across several evaluative dimensions, such as income conditions and religious spiritual conditions.”

The outcomes of the empowerment initiative are evaluated through interviews conducted with participants from the disability group. This assessment is structured around three dimensions: material, social, and spiritual. The data pertaining to these dimensions are qualitatively articulated, eschewing quantitative metrics. The empowerment process, which has been in effect for approximately two years, has resulted in several welfare advancements, which can be categorized into the aforementioned three dimensions.

Emphasizing the Program: A Strategic Approach to Inclusive Social Welfare

The outcomes of the empowerment initiative are evaluated through interviews conducted with participants from the disability group. This assessment is structured around three dimensions: material, social, and spiritual. The data pertaining to these

dimensions are qualitatively articulated, eschewing quantitative metrics. The empowerment process, which has been in effect for approximately two years, has resulted in several welfare advancements, which can be categorized into the aforementioned three dimensions: material, social, and spiritual.

First of all, the program is enacted to material dimensions in social welfare provision. A central aim of the empowerment program is to facilitate an increase in income for group members. Prior to the implementation of the initiative, members of the disability group engaged in various income-generating activities, including sewing services, retail sales, and casual labor. However, these income streams were frequently unstable and, at times, fell below the Regional Minimum Wages (*Upah Minimum Regional* – UMR) in Semarang. The group leader noted that the catfish farming endeavor initially encountered numerous challenges. The program was temporarily suspended during the COVID-19 pandemic, which adversely affected the market sales of harvested catfish.

“The initial outcomes were suboptimal. The income received by each member did not align with the targets established during the program’s socialization phase. At the time of harvest, a significant proportion of the catfish (over 20%) from the initial stock in the 3x3 meter pond had perished. Furthermore, the average size of the catfish at harvest, three months later, did not meet market standards, which stipulate a weight of one kilogram for 7-9 catfish.”

As time progressed, the disability group implemented necessary adjustments. In terms of sales, they expanded their focus beyond local buyers to include partnerships with traders. One of the primary objectives of the catfish farming program is to provide employment opportunities for the disability group and to foster independence. Although the financial returns from the catfish farming remain suboptimal, members have acquired valuable knowledge and experience, thereby enhancing their potential for diverse income opportunities. The group members exhibit increased motivation to be more productive than they were prior to the initiation of the empowerment program.

The training and knowledge imparted to the group are structured to be sustainably developed and maintained by the members themselves. This self-directed learning approach empowers individuals within the disability community to not only retain the information acquired but also to potentially establish their own independent catfish farming enterprises. Such initiatives align with the program’s overarching objective of promoting autonomy and entrepreneurial spirit among participants. Concurrently, the group has acquired foundational skills in financial literacy, albeit through informal means. Regular coordination meetings and mentoring sessions provide consistent guidance and motivation for members to implement sound financial management practices in their daily activities. These sessions function as platforms for knowledge exchange, reinforcement of discipline, and enhancement of financial awareness. A primary educational objective is to ensure that all members can accurately distinguish between capital, income, and savings. This comprehension is deemed crucial for facilitating informed financial decision-making and fostering sustainable business growth. Ultimately, the program aims to promote both economic empowerment and financial independence.

Figure 4. Logo and Administrative Office



Source: Courtesy Photograph of DT Peduli Management, 2022.

In addition to the economic advantages, the program has generated significant social impacts. A key observation made by the group leader is the enhanced sense of solidarity and collaboration among members of the disability group participating in the collective catfish farming initiative. Engaging in a common objective has not only cultivated mutual trust but has also promoted a deeper sense of belonging and support within the group. This social cohesion appears to have transcended the immediate activities of the project, as numerous participants have begun to express a strong desire to engage more actively with their broader community. Prior to the intervention, the disability community that benefited from the program exhibited limited motivation or initiative to formalize their collective efforts, lacking an official organization to represent their interests. However, through ongoing encouragement, mentoring, and facilitation provided by DT Peduli Central Java, this situation underwent a significant transformation. The empowerment process ultimately culminated in the establishment of a formal institution, Yayasan Disabilitas Tangguh, which was founded not only by group members but also included other individuals from the larger disability community (see Figure 4). Imran, who assumed a leadership role within the catfish farming group, was appointed as the coordinator of the foundation, reflecting the trust and confidence bestowed upon him by the community.

“Initially, these individuals did not possess an official community name and were engaged in various informal jobs independently. Upon the arrival of the DT Peduli team program, we received extensive education and support, including encouragement to establish a legal foundation. We were fully assisted by the DT Peduli team throughout the process of managing the legal entity.”

The formation of a legally recognized foundation, which emerged from a collaborative initiative in catfish farming, is anticipated to gradually diminish the societal stigma associated with disabilities. This development represents a significant milestone

that enhances the social visibility and acknowledgment of individuals with disabilities within the community. The establishment of this foundation is a direct and beneficial outcome of the empowerment initiatives led by DT Peduli's disability program. Additionally, the foundation has been instrumental in improving the organization of activities within the disability community. It has enabled structured collaboration with various entities, including both governmental and private organizations (see Figure 5).

Figure 5. After the Foundation was Established: Visit by the Mayor of Semarang and Opening of Partnerships with Various Institutions



Source: Metro TV (see <https://www.youtube.com/watch?v=GE-MDecc5Mg&t=30s>)

This systematic approach has not only optimized internal operations but has also created opportunities for external partnerships and support. Furthermore, Yayasan Disabilitas Tangguh is strategically positioned to investigate and cultivate further empowerment opportunities. Its establishment exemplifies the potential of community-driven initiatives to promote inclusivity and resilience. The foundation's ongoing endeavors are expected to lead to additional progress in empowering individuals with disabilities, thereby contributing to the development of a more inclusive and equitable society.

Finally, the DT Peduli Central Java program, which prioritizes resilience among individuals with disabilities, effectively combines economic empowerment with spiritual development. A fundamental aspect of this initiative is the integration of Islamic spiritual values, particularly the awareness of monotheism, which directs participants to align their actions with the will of Allah *Subhanahu Wa Ta'ala*. This spiritual framework is incorporated into regular coordination meetings, where facilitators blend religious teachings with practical training. Although the financial returns from catfish farming are modest, participants report significant advantages from the Islamic study sessions. These frequent gatherings cultivate a religious environment, promoting a sense of comfort and tranquility among group members. The spiritual component of the program not only enhances individual well-being but also fortifies communal ties, motivating participants to engage more actively with their wider community. The incorporation of spiritual values into empowerment initiatives is consistent with broader efforts in Indonesia aimed at fostering social inclusion and equality for individuals with disabilities. By addressing both economic and spiritual needs, the DT Peduli Central Java program provides a

comprehensive approach to empowerment, promoting resilience and self-sufficiency among its participants.

“We are pleased that each weekly meeting not only addresses the program’s progress and challenges but also includes a component focused on spiritual enhancement. During monitoring sessions led by the program facilitator, we convene at the group leader’s residence, commencing with a prayer and receiving motivational religious teachings to encourage continued engagement in worship.

The empowerment initiative centered on catfish farming has increased the frequency of spiritual enrichment opportunities available to the disability group. Additionally, participants occasionally receive assessments regarding their adherence to both obligatory and voluntary religious practices. Program facilitators actively inquire about the extent to which group members are fulfilling their religious duties. This process of spiritual support ultimately impacts the understanding and religious observance of group members, leading to observable improvements in their daily worship practices.

Table 1 delineates the outcomes of the empowerment program, which has engendered a multifaceted transformation in the lives of individuals with disabilities, particularly in the realms of material, social, and spiritual welfare. In the material dimension, prior to the intervention, beneficiaries faced a lack of supplementary income sources and had limited access to economic networks and opportunities. They were devoid of independent group-scale enterprises and had little familiarity with catfish farming or financial management practices. However, following the intervention, participants have commenced generating income, albeit modestly, and are now overseeing group-based independent businesses. This advancement is bolstered by enhanced access to economic networks and the acquisition of pertinent skills in aquaculture and business finance. Furthermore, they have acquired essential production infrastructure, including pools, equipment, production facilities, and marketing tools, signifying a substantial advancement in economic self-sufficiency. Socially, the program has fostered increased confidence among individuals with disabilities, enabling them to engage more actively in society and contribute economically. Previously, there was minimal collaboration among these individuals, coupled with a lack of formal organizational structures. Currently, collaborative economic ventures are being established, and a legal framework has been developed to support these initiatives. Additionally, the feelings of exclusion and lack of recognition from the community have transitioned to enhanced social acceptance and broader networking opportunities, thereby strengthening social ties and promoting a sense of equality. In the spiritual dimension, the intervention has revitalized religious and existential engagement. Initially, study sessions were infrequent, and participants possessed limited religious knowledge. Through consistent companionship and guidance from religious leaders, spiritual education has improved, leading to enhanced understanding and motivation for worship. Notably, individuals who once felt powerless and pessimistic about their futures now express gratitude and optimism. This renewed sense of purpose and faith exemplifies a

significant psychological and emotional transformation facilitated by the empowerment initiative.

Welfare Dimension	Indicators	Before the implementation of the empowerment program interventions	Implications to people with disabilities after the initiative interventions
Material	Financial	No additional income yet	There is additional income although not significant
	Proficiency	Do not have a group-scale independent business. Network access to limited economic resources. Do not have catfish cultivation skills yet. Not familiar with business financial management	Have a group-scale independent business. There is an increase in access to economic resources. Already have catfish cultivation skills. Get to know financial management in business
	Equipment	Do not have pools, production equipment, production houses, and promotional tools	Has own pool, production equipment, production house, and promotional tools
Social	Solidarity	There is a lack of confidence in working in society. There is still no joint economic venture between disabilities	More confident in working (contributing) to society. Initiatives have been developed to establish joint economic ventures among persons with disabilities
	Management	No foundation has been formed	Established a legal entity foundation
	Equality	Not yet networked. Feeling unrecognized by the local community. Tend to be lacking in social bonds	The network is getting wider. Feeling more valued and equal in society. Able to build more positive social bonds
Spiritual	Worship	The intensity of the study is rare	Once a week through a companion and once a month through a preacher
	Meaning of life	Limited religious understanding. The daily acts of worship are already running	There is an increase in religious understanding in general. The motivation for daily worship is increasing
	Optimism	Still feeling powerless. Pessimistic picture of the future	Woke up grateful that they are the chosen ones. Optimism arises to face life

Table 1. Additional components for measuring personal well-being. *Source:* Researchers' elaboration.

Discussion

Disability groups remain marginalized and undervalued within society, as noted by Siregar and Purbantara (2020). This prevailing perception has detrimental effects on the development of their capabilities and skills. DT Peduli effectively incorporates the principle of social inclusion into its empowerment framework, which is consistent with the Sustainable Development Goals (SDGs) that underscore the significance of inclusion in sustainable development (Ipsos Indonesia, 2024; Ridzuan et al., 2022). A key transitional strategy to eliminate access barriers for individuals with disabilities involves productive empowerment based on zakat. DT Peduli Central Java implements empowerment strategies specifically designed for disability groups to improve their access to welfare resources.

Fauzia (2017) posits that a just society is one that minimizes injustice while simultaneously enhancing the quality of life for all, particularly for marginalized populations. Justice encompasses not only the equitable distribution of resources but also the social structures that facilitate individuals' participation in all facets of life, including employment opportunities (Álvarez & Coolsaet, 2020; Ciftci, 2019; ILO, 2014). The pursuit of justice must not neglect the rights and needs of disadvantaged groups. This principle underscores the importance of ensuring equal access for the underprivileged as a fundamental aspect of achieving justice and welfare within society. Resource capital is a critical component in the empowerment process, often proving to be more significant than technology (Ansari et al., 2012; Rogošić & Baranović, 2016; Suyatna & Yuda, 2021). In this context, empowerment is conceptualized as a means of providing strength and capability, representing an initiative to liberate communities from poverty and promote welfare. A vital aspect of community empowerment is the delegation of authority and the enhancement of skills (Ibrahima, 2017; Ryberg-Webster, 2019; Zautra et al., 2008). Economic empowerment programs based on business initiatives serve as alternative methods for improving welfare, integrating both authority delegation and skills development. Research conducted by Zolkowska and Kaliszewska (2014) indicate that through employment and income generation, individuals with disabilities can attain independence. Moreover, individuals with disabilities can contribute to their families and experience various positive outcomes (Banks et al., 2017; Morwane et al., 2021).

DT Peduli employs a bottom-up empowerment model, aligning business initiatives with the interests and capabilities of the individuals being empowered. Conyers identifies three approaches to community empowerment and development: top-down, bottom-up, and partnership. The bottom-up approach is characterized by its community-driven nature and its focus on serving the community, with the organization acting primarily as a facilitator and consultant. This model serves as a risk mitigation strategy against potential failures. The bottom-up approach demonstrates a high degree of appropriateness and potential for success when considering program objectives, as it

inherently involves community participation and initiative in local decision-making (Ansari et al., 2012; Jones, 2012).

Community empowerment programs are intrinsically linked to the facilitation processes that underpin them. Facilitation is a critical component of these programs, particularly within communities of individuals with disabilities (Bixby, 2023; Dorfman, 2019). Various factors can hinder the effectiveness of empowerment initiatives, including: a lack of transparency in aid reception, inadequate coordination and collaboration, and limited social capital (Ibrahima, 2017; Sriyani, 2021). The organization DT Peduli exemplifies its commitment to these initiatives through consistent facilitation and monitoring, which are essential for overcoming these challenges. When empowerment groups face diverse issues and barriers, the support provided by the organization serves as a catalyst for progress. Research conducted by Morwane et al. (2021) indicate that facilitation is the most significant factor influencing empowerment, surpassing the impact of capital and training). Furthermore, the primary elements of micro-empowerment include: capital, training, market access, and enhancement of product quality (Izudin & Fittaqiya, 2024; Kunyati & Radianti, 2024b; Ogamba, 2019). Consequently, program facilitation is pivotal in areas such as training, market access, and product quality improvement, while capital management is predominantly handled at the institutional level.

DT Peduli's approach to welfare for individuals with disabilities transcends mere material assistance, encompassing social and spiritual dimensions as well. In Islamic thought, the motivation for entrepreneurship is not solely based on material gain but is also influenced by spiritual well-being. Islam harmonizes these two aspects of welfare through the concept of *Falāḥ* (Gumusay, 2015). Additionally, research exploring the interplay between spirituality and business reveals a positive correlation between these two elements (Hijriah, 2016). The principles of empowerment in Islam advocate for brotherhood (*ukhuwah*), mutual support (*ta'awun*), and equality (Garcia, 2020; Sany, 2019). DT Peduli instills these principles within the disability community through comprehensive facilitation efforts. This facilitation model is consistent with the CIBEST (Center of Islamic Business Economic Studies) paradigm, which evaluates the welfare status of *mustahiqq* not only through material metrics but also through spiritual dimensions (Beik & Arsyianti, 2016). Moreover, an individual is deemed to have attained genuine welfare in accordance with the objectives of productive zakat when both material and spiritual aspects of welfare are fulfilled. Similarly, Law No. 11 of 2009 emphasizes the importance of addressing material, spiritual, and social needs. In Islamic discourse, poverty is not exclusively defined by material lack but may also encompass spiritual deprivation (Hamidah et al., 2021; Widiastuti et al., 2021). Spiritual welfare is of paramount importance in Islam, where a believer's well-being is contingent upon their reliance on Allah *Subhanahu Wa Ta'ala* (Muda et al., 2024). Optimal welfare is achieved when material prosperity is governed by spiritual well-being, necessitating the coexistence of both dimensions for an individual to be regarded as truly prosperous (Purwana, 2014).

Conclusion

Inclusive empowerment strategies have the potential to significantly alter societal perceptions and foster a more supportive environment for individuals with disabilities. This methodology encompasses a systematic process that integrates planning, assessment, resource allocation, facilitation, and evaluation, all of which are interrelated. The DT Peduli initiative serves as a model of empowerment that positions beneficiaries as active participants rather than passive recipients. The results of this inclusive approach demonstrate that enhancements in welfare extend beyond material advantages to include social and spiritual dimensions, particularly within the framework of productive zakat-based initiatives.

Social transformation through inclusive empowerment not only improves access to welfare resources for individuals with disabilities but also promotes structural changes in their interactions with society. Research highlights the various challenges these individuals encounter in attaining vertical mobility, underscoring the necessity of tailoring strategies to specific local contexts. Despite the considerable potential for inclusive empowerment through zakat funds, many communities of individuals with disabilities remain inadequately served. Consequently, collaboration among government entities, private sectors, and community organizations, bolstered by disability-inclusive policies and socio-economic advocacy, is crucial. The study recognizes its limitations, including its concentration on a single location and organization, and recommends that future research should seek to quantify the welfare improvements resulting from inclusive empowerment interventions to facilitate a more thorough analysis.

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The authors made substantial contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation and discussion of results. The authors read and approved the final manuscript.

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