
Living Islam Through Disability-Inclusive *Zakāh*: Self-Transformation, Dignity, and Social Participation Among LAZISMU Beneficiaries

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ABSTRACT

This study examines how LAZISMU's inclusive productive zakat intervention contributes to the self-transformation of persons with disabilities in Indonesia. While previous studies have largely focused on the economic outcomes of zakat distribution, this research explores how zakat operates as a catalyst for multidimensional self-transformation. Using a qualitative phenomenological approach, specifically Interpretative Phenomenological Analysis (IPA), this study draws on in-depth interviews with seven beneficiaries of LAZISMU's inclusive economic program: five with visual impairments who received business capital assistance, and two with physical disabilities who received prosthetic support. The findings reveal that productive zakat functions not only as economic assistance but also as a catalyst for self-efficacy, social recognition of dignity, spiritual meaning-making, and social participation among persons with disabilities. However, this transformation occurs within persistent structural constraints, including limited market access, social stigma, inadequate post-disbursement mentoring, and infrastructural barriers. This study contributes to the literature on Islamic philanthropy by demonstrating that productive zakat should be evaluated not only by income indicators, but also by its capacity to foster agency, self-confidence, social participation, and spiritual resilience among marginalized *mustahik*. The study also highlights the need to integrate structural transformation including disability-sensitive mentoring, accessible infrastructure, and stable market access into empowerment programs for persons with disabilities.

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INTRODUCTION

Indonesia is home to approximately 28.05 million persons with disabilities, representing 10.38% of the national population and the highest disability prevalence in Southeast Asia (BPS, 2020; Sari et al., 2024). Despite significant legal progress through the ratification of the Convention on the Rights of Persons with Disabilities (CRPD) and the enactment of Law No. 8 of 2016 on Persons with Disabilities, persons with disabilities continue to face structural exclusion in employment, education, transportation, and public services. Only 9% of the eight million disability workforce participates in formal employment, while households headed by persons with disabilities face a significantly higher risk of poverty than non-disabled households (Bella & Dartanto, 2020; Nuryanto et al., 2024).

From the perspective of disability studies, disability-related poverty is not merely the consequence of individual impairment but is produced through social and structural barriers. Limited accessibility, social stigma, restricted employment opportunities, and inadequate support systems reduce participation in economic and social life (Oliver, 1990; Anomsari & Mursalim, 2020). Furthermore, persons with disabilities often bear additional costs associated with mobility, assistive devices, and healthcare, creating a cycle of economic vulnerability that is difficult to escape (Demography Institute FEUI & TNP2K, 2014). Consequently, disability and poverty reinforce one another through interconnected economic, social, and psychological mechanisms.

Within this context, Islamic philanthropy has increasingly been viewed as an alternative mechanism for promoting social inclusion and economic empowerment. Productive zakat differs from conventional charitable assistance because it aims to strengthen beneficiaries' productive capacities through business capital, skills development, assistive support, and mentoring. Grounded in the *maqāṣid al-sharī'ah* principles of protecting human dignity (*hifẓ al-nafs*) and developing economic capacity (*hifẓ al-māl*), productive zakat seeks to transform beneficiaries from passive recipients of aid into active participants in economic and social life (Ramadhita et al., 2022; Muyassarrah et al., 2025).

As a manifestation of living Islam, productive zakat represents the practical enactment of Islamic values of justice, solidarity, and social responsibility in everyday life. Through zakat-based empowerment programmes, religious teachings are translated into concrete interventions addressing poverty, exclusion, and social inequality. Consequently, productive zakat should not be understood solely as a mechanism of wealth redistribution but also as a social practice that shapes how beneficiaries interpret themselves, their communities, and their future opportunities.

Previous studies have demonstrated the positive contribution of productive zakat to income growth, business sustainability, poverty reduction, and institutional effectiveness (Mawardi et al., 2023; Hidayat et al., 2025). However, existing scholarship remains dominated by economic and programmatic evaluations. Beneficiary outcomes are commonly measured through financial indicators, while limited attention is paid to how recipients themselves experience and interpret transformation following programme participation. At the same time, disability studies have largely focused on accessibility, vulnerability, stigma, and policy issues, with relatively little attention given to the subjective experiences of persons with disabilities receiving Islamic philanthropic interventions (Syamraeni et al, 2025). Recent scholarship on zakat governance further shows that the effectiveness of productive zakat depends not only on programme design, but also on transparent institutional governance, accountable distribution mechanisms, and the balance between state regulation and civil society participation in zakat management (Hidayat et al., 2025; Zaari et al., 2025).

This study identifies three gaps in the existing literature. First, research on productive zakat largely emphasizes economic outcomes while neglecting the lived experiences and subjective meanings attached to empowerment processes (Khair et al., 2025; Nuryanto et al., 2024). Second, studies on disability empowerment frequently examine psychological, economic, social, or spiritual dimensions separately rather than as interconnected aspects of a broader transformation process. Third, no study has examined how different forms of zakat-based intervention namely productive business capital and assistive-device support generate distinct pathways of transformation among persons with disabilities. These gaps are particularly relevant in the case of LAZISMU's Inclusive Economic Program, which combines multiple interventions through a collaboration with the Muhammadiyah Disabled Association/ Himpunan Difabel Muhammadiyah (HIDIMU) and the LimbCare Center, a provider of orthotic and prosthetic devices. The program provides productive business capital for visually impaired beneficiaries,

prosthetic devices for physically disabled beneficiaries, and mentoring for beneficiaries. This integrated model offers a unique opportunity to examine how productive zakat contributes to transformation beyond purely economic outcomes.

Central to this study is the concept of self-transformation, understood as a multidimensional process through which individuals reconstruct their sense of self, agency, social participation, and spiritual meaning following an enabling intervention. In this study, self-transformation is analysed through four interconnected dimensions: psychological transformation, economic transformation, social transformation, and spiritual transformation. Rather than viewing persons with disabilities as passive beneficiaries, this perspective highlights their capacity to negotiate structural barriers, reinterpret life experiences, and actively shape their own futures.

These dimensions are analytically distinct but empirically interconnected. Psychological reconstruction encourages economic participation, economic engagement facilitates social inclusion, while spiritual meaning-making sustains resilience throughout the transformation process. Together, these dimensions form the analytical framework used in this study to examine the lived experiences of beneficiaries of LAZISMU's inclusive productive zakat programme.

Using Interpretative Phenomenological Analysis (IPA), this study explores how beneficiaries of LAZISMU's Inclusive Economic Programme experience self-transformation following productive zakat interventions. The study seeks to answer the following research question: How does LAZISMU's inclusive productive zakat programme contribute to the psychological, economic, social, and spiritual self-transformation of persons with disabilities, and what structural factors facilitate or constrain this process?

Theoretically, this study contributes to Islamic philanthropy and disability studies by proposing a multidimensional understanding of self-transformation that extends beyond income-based measures of empowerment. Empirically, it provides a phenomenological account of how persons with disabilities experience productive zakat in their everyday lives. Practically, it offers evidence-based insights for developing more inclusive, sustainable, and disability-sensitive zakat empowerment programmes.

METHOD

The research method employed is a qualitative approach with a phenomenological design, specifically Interpretative Phenomenological Analysis (IPA). IPA focuses on the meaning and phenomena embodied in human lived experiences (VanderStoep & Johnston, 2009). The phenomenological approach was selected because it focuses on participants' lived experiences. This allows the researcher to understand how participants make sense of and interpret transformative events or processes in their lives. This research design was used to explore the subjective depth of self-transformation, which encompasses mental, social, and spiritual dimensions.

The participants in this study are beneficiaries of the inclusive economic program implemented by the Muhammadiyah Zakat, Infaq, and Sadaqah Institution/LAZISMU (Lembaga Amil Zakat Infak dan Sedekah Muhammadiyah). The program operates in collaboration with the Muhammadiyah Disability Association/Hidimu (Himpunan Disabilitas Muhammadiyah) and the LimbCare Center. The LimbCare Center serves as a production facility for orthoses and prostheses. The program is a form of productive zakat utilization that supports the economic independence of persons with disabilities by providing business capital and entrepreneurial mentorship.

This study involved seven beneficiaries of the LAZISMU inclusive economic program as research participants. Participants were selected through purposive sampling based on their involvement in the productive zakat empowerment program for people with disabilities. Of the seven participants, five were visually impaired, while the other two had physical disabilities resulting from leg amputations and used prosthetic devices.

The five visually impaired participants were engaged in various productive economic activities, such as coffee businesses, grocery stalls, snack sales, and reseller businesses. Meanwhile, the two participants with physical disabilities received prosthetic legs to support their mobility and the sustainability of their work activities.

To protect participant privacy, all names used in this article are pseudonyms (initials), real names are not disclosed. Before data collection, all participants provided verbal and written informed

consent after receiving a full explanation of the study's purpose, procedures, voluntary nature, right to withdraw, and confidentiality measures. Given that the study involved persons with disabilities a potentially vulnerable group the researchers took additional care to ensure that participation did not cause distress and that participants retained full control over what they shared. Interview data were anonymized during transcription and stored securely.

The inclusion criteria for this study were as follows: (1) recipients of the LAZISMU Inclusive Economy Program, whether through business capital assistance (for persons with visual impairments) or prosthetic device support (for persons with physical disabilities resulting from leg amputations), (2) active members of Hidimu and the LimbCare Center, (3) business owners who have operated their business for at least one year since receiving zakat assistance, and (4) willingness to participate in in-depth interviews. Conversely, the exclusion criteria included individuals who had ceased operating their business or were unwilling to share information about their experiences and how receiving productive zakat impacted them. Participant details are presented in Table 1 below.

Table 1. Participant Profile of LAZISMU Inclusive Economic Program Beneficiaries

Code	Gender	Age Range	Type of Disability	Form of Assistance	Economic Activity	Location
RF	Male	30–40	Visual impairment	Business capital	Coffee business (Pas Coffee)	Jakarta
SN	Male	30–40	Visual impairment	Business capital	Side dish sales; teacher	South Tangerang
FR	Female	20–30	Visual impairment	Business capital	Small shop / grocery stall	Jakarta
DW	Female	30–40	Visual impairment	Business capital	Snack sales / reseller	South Tangerang
AR	Male	30–45	Visual impairment	Business capital	Coffee / snack business	Jakarta
IR	Male	30–45	Physical disability (leg amputation)	Prosthetic leg (LimbCare)	Motorcycle repair shop; employee	Depok
BB	Male	30–45	Physical disability (leg amputation)	Prosthetic leg (LimbCare)	Entrepreneur	Jakarta

Through in-depth interviews with seven participants, the researcher aimed to explore their experiences, perceptions, and subsequent changes in socioeconomic conditions following receipt of productive zakat assistance. This process was essential for understanding the effectiveness of the LAZISMU inclusive economic program in promoting the economic independence of individuals with visual impairments and physical disabilities.

The collected data were analyzed using standard Interpretative Phenomenological Analysis (IPA) procedures following Smith et al, (2008). All interviews were audio-recorded with participants' consent, transcribed verbatim, and analyzed in the following sequence: (1) repeated reading and close familiarization with each transcript, with initial exploratory notes on descriptive, linguistic, and conceptual features of the text; (2) identification of emergent themes for each individual transcript; (3) clustering of emergent themes into higher-level superordinate themes that capture the essential structure of experience; (4) cross-case analysis to identify patterns and divergences across all participants; and (5) development of an interpretive narrative connecting these themes to the research context and existing literature on self-transformation and disability.

RESULTS AND DISCUSSION

Psychological Dimension: Reconstruction of Self-Confidence and Courage

The data suggest that productive zakat intervention operates across multiple levels simultaneously, not only generating economic change but also producing significant reconstruction of self-confidence, courage, and perceived self-competence, which enables beneficiaries to actively engage in economic and social life. These findings support the argument that material resources such as capital and assistive devices become effective only when mediated by self-efficacy, which transforms opportunity into meaningful action (Kyambade et al., 2024).

Prior to program participation, most beneficiaries experienced social alienation, prolonged unemployment, and a deep crisis of self-confidence. As described by Pincock et al. 2024, such psychological vulnerability is often the result of structural exclusion and multilayered inequality faced by persons with disabilities. Field data show that the provision of productive assistance, whether in the form of business capital for visually impaired beneficiaries or prosthetic limbs for those with physical disabilities, marked a critical turning point in participants' self-perception.

Consistent with Bandura's theory of self-efficacy, beneficiaries demonstrated increased confidence after experiencing successful mastery of economic activities. This finding aligns with Kim's study in Brain and Behavior, which confirms that improvements in self-efficacy, self-esteem, and self-acceptance significantly enhance psychological well-being and social participation among persons with disabilities. In this study, visually impaired beneficiaries who managed micro-enterprises—such as snack businesses, coffee stalls, and service provision—reported that early economic success strengthened their belief in their own capabilities and encouraged them to expand their ventures despite physical limitations (Kim, 2023).

One participant, Mr. RF, described a trajectory of loss and gradual reorientation following the onset of his visual impairment. His account illustrates the intersection of personal agency, social support, and institutional access that characterises the transformation process:

"The turning point came when I decided to fight back against my circumstances. I began learning to be independent in 2019, learning to use a cane and utilizing screen reader technology on my phone and laptop. Although my progress stalled due to the COVID-19 pandemic, I resumed my recovery efforts in 2022. I took a coffee brewing course and realized that I, too, could be an entrepreneur just like anyone else." -Mr. RF-

The account traces a common trajectory in IPA studies of disability onset: an initial period of distress, during which the participant experienced a period of despair characterized by depression, anxiety, and a loss of self-confidence due to the changes in their physical condition. This situation demonstrates that disability not only impacts physical aspects but also affects an individual's psychological well-being, self-identity, and social relationships.

The participant's decision to "defy the odds" served as the initial catalyst for the emergence of agency or the awareness to rise above their limitations. The process of self-directed learning, participating in training, and attempting to establish a coffee business indicated a shift in the participant's self-perception. The informant no longer sees himself as a helpless individual but begins to realize that he still possesses the potential and ability to be productive like anyone else. The initial success of selling coffee at a bazaar further strengthens his self-confidence and the belief that physical limitations do not prevent someone from becoming an entrepreneur and participating in socio-economic life.

From the perspective of Islamic philanthropy, this psychological shift reflects the evolving role of zakat institutions. As emphasized by Latief, Indonesian zakat organizations are increasingly expected to function as agents of social transformation rather than mere distributors of charity. In this context, productive zakat acts as an external catalyst that opens access to interaction, productivity, and social engagement. When beneficiaries utilise capital or assistive devices to perform tasks previously deemed beyond their reach, their self-belief is validated through action. This validation marks a crucial stage in self-transformation, where identity shifts from "aid recipient" to "productive subject."

The transformation process is further reinforced through peer interaction and collective motivation. Exposure to success stories of fellow beneficiaries such as a person with a physical disability running a workshop or a visually impaired individual managing a coffee business fosters a sense of shared experience (*senasib sepenanggungan*). This collective dynamic reshapes internal narratives from

limitation to possibility, creating a supportive psychological environment where individual success becomes a source of communal hope.

A similar pattern emerged among beneficiaries receiving physical assistive devices. Mr. IR, a prosthesis recipient, described the device not only as a means of restoring mobility but also as a psychological bridge that eliminated negative self-perceptions and restored confidence for social participation. This finding corresponds with Von Kaeppler et al., who demonstrate that prosthetic provision improves quality of life and reduces social dependency. In phenomenological terms, assistive devices function as entry points for reconstructing self-identity, enabling beneficiaries to regain control over their lives (Von Kaeppler et al., 2021).

This psychological reconstruction is closely aligned with the objectives of *maqāṣid al-sharī'ah*. The resurgence of self-confidence observed among beneficiaries represents the realization of *ḥifẓ al-naḥs* (the preservation of human dignity) in its broader sense. As noted by Ramadhita et al., zakat utilization must respond to the essential needs of mustahik. For persons with disabilities, these needs extend beyond subsistence to include dignity, autonomy, and social recognition (Ramadhita et al., 2022).

Participants' accounts indicate that the programme contributed to the gradual recovery of *'izzah* (self-worth) among beneficiaries whose identities have been eroded by stigma and dependency. When a person with a physical disability can stand independently with a prosthetic limb or when a visually impaired individual can conduct economic transactions autonomously, zakat operates as a mechanism for healing the psychological wounds caused by long-term marginalization and learned helplessness.

Mr. IR, who received a prosthetic leg, described the effects of restored mobility on his sense of self:

"The personal transformation I've experienced after receiving a prosthetic device from LAZISMU is that I've become more enthusiastic and confident in my daily activities. Getting around has become easier, and I no longer have a negative mindset about my condition" - Mr. IR -

This experience demonstrates that previous mobility limitations not only had physical consequences but also affected mental well-being and how individuals perceived themselves. As access to mobility began to open up through the use of prosthetic devices, the informants underwent a process of self-identity reconstruction, transforming from individuals who felt limited into more optimistic and productive people. Thus, the transformation that took place was not merely a change in physical function but also a shift in their outlook on life and their own potential.

Social support plays a critical role in sustaining this psychological transformation. Family and community acceptance reinforce positive self-perceptions through social persuasion, as described in Bandura's framework. This finding is consistent with Ayuningtyas et al., who show that community support significantly enhances work participation and inclusivity among persons with disabilities in Indonesia. Psychological empowerment, therefore, emerges from the interaction between individual agency and supportive social environments (Ayuningtyas et al., 2022).

Moreover, the relationship between economic and psychological dimensions is bidirectional. While productive assistance initiates confidence, the durability of self-transformation depends on continuous mentoring and institutional support. A systematic review by Saran et al. confirms that integrated interventions combining financial aid, psychosocial support, and social inclusion yield stronger and more sustainable psychological outcomes than isolated economic assistance (Saran et al., 2023).

In confronting social stigma, beneficiaries demonstrated high levels of agency by actively challenging public misconceptions through consistent performance and visibility in economic spaces. As illustrated by Mr. SN, engaging directly with the public becomes a form of psychological resistance against prejudice. This indicates that self-transformation is a dual process: the internal formation of an internal locus of control and the gradual reconstruction of social perceptions in the external environment.

In sum, the psychological dimension of self-transformation identified in this study demonstrates that inclusive Islamic philanthropy generates more than economic redistribution. Productive zakat functions as a medium for identity reconstruction, dignity restoration, and agency formation, thereby advancing the *maqāṣid* objective of holistic well-being (*ḥalāl*).

Economic Dimension: Status Shift from Passive *Mustahik* to Active Economic Agent

The economic dimension of self-transformation identified in this study signifies a pivotal shift in status from *mustahik* (aid recipient) to an active economic agent with entrepreneurial agency. This transition represents a concrete manifestation of empowerment, as beneficiaries are no longer positioned as passive recipients of assistance but as actors who exercise control over productive resources. Such a shift directly contributes to the restoration of individual dignity and aligns with the principles of social justice and equality within the framework of Sharia economics (Nuryanto et al., 2024).

The movement from dependency toward economic self-reliance provides empirical evidence of a transformation in the social and economic position of *mustahiq*. These findings challenge the critique advanced by Sari et al., which argues that zakat distribution to persons with disabilities often reinforces unsustainable patterns of charitable consumption. In contrast, the asset-based empowerment model implemented by LAZISMU demonstrates that productive zakat, when accompanied by mentoring and facilitation, can foster sustainable economic agency (Sari et al., 2023).

The program's effectiveness is reflected in its capacity to generate upward economic mobility, a key indicator of empowerment-oriented interventions. As emphasized by Sahroni et al., empowerment programs are characterized by productive activities, long-term orientation, and structured follow-up mechanisms (Sahroni et al., 2019). For persons with disabilities, economic transformation in this study manifests through several pathways: (1) reactivating or initiating micro-enterprises such as food production and handicrafts; (2) integrating into local markets through simple but adaptive marketing strategies, including door-to-door sales and community-based networks; and (3) reinvesting small profits to expand business capacity. These patterns are consistent with studies on productive zakat in Indonesia, which highlight that intensive mentoring significantly reduces the risk of business failure among *mustahiq* (Khotib et al., 2025).

The observed transformation is not merely the result of capital transfer, but rather an institutional process in which the institution has attempted to function as both a fund distributor and an ecosystem facilitator, providing capital management guidance, entrepreneurial training, and network building—though, as shown above, the depth of this support has been inconsistent, the institution enables beneficiaries to navigate market participation despite physical and social limitations. This process underscores that economic self-transformation emerges from the interaction between individual initiative and supportive institutional structures.

Empirical cases further illustrate this adaptive entrepreneurship. Mr. RF successfully established an MSME, Pas Coffee, which has obtained halal certification. He strategically allocated IDR 6 million in zakat assistance to purchase essential equipment, such as a coffee grinder and cooling box, demonstrating an understanding of quality control and business sustainability. Mr. SN, a special-needs school teacher, operates a side business selling cooked side dishes and uses zakat assistance as reserve and operational capital. This strategy reflects income diversification as a form of risk mitigation. Moreover, the availability of physical assistive devices significantly enhances economic participation by improving mobility and fostering the confidence required to interact with customers in public spaces.

Despite these achievements, the sustainability of economic self-transformation remains constrained by structural barriers. Mobility and transportation emerged as the most critical challenges. High transaction costs for transportation—particularly the reliance on online taxis or hired vehicles—place persons with disabilities at a disadvantage compared to non-disabled entrepreneurs. These constraints reduce operational efficiency and accelerate capital depletion. As a result, for novice and intermediate entrepreneurs, zakat capital often lasts only one production cycle or semester when not supported by adequate financial management and logistical access. These findings point to a broader market failure in providing inclusive infrastructure for disability entrepreneurship.

A related account was provided by Mr. SN, whose narrative connects economic visibility with social recognition:

"I sometimes go to the market not just to sell things, but also to show that we are capable of working. In the neighborhood where I live, people have started to change their perspective; they no longer park their motorcycles in the middle of the street because they've gotten used to interacting with visually impaired people like me who often pass by."

This quote suggests that the economic activities undertaken by people with disabilities are not

solely aimed at earning an income, but also serve as a symbolic struggle to gain social recognition. For the informant, being present in public spaces as a vendor is a way to challenge societal stigma that has long viewed people with disabilities as a passive, dependent, and unproductive group. By working and interacting directly in the market, the informant seeks to prove that physical limitations do not negate the ability to be self-reliant and contribute economically.

A further participant in the capital-assistance group described the psychological significance of the decision to enter business:

"The most significant personal transformation I experienced after receiving the assistance was the courage to start a business. Before, I lacked confidence in the business world. However, after giving it a try, I found a business model that suited me (a small shop) and became even more motivated to build a more successful business." -Mrs. FR-

After receiving business capital support from LAZISMU, significant changes emerged in the form of the courage to try new things, take risks, and build a business independently. This transformation marks a shift in self-identity from individuals who were passive and doubted their own capabilities to individuals who possess agency and optimism about their future. The courage to start a business serves as the starting point for the development of self-confidence, independence, and the belief that people with disabilities are also capable of economic empowerment just like the general public.

This trajectory is consistent with the concept of "living Islam," in which Islamic values of hard work, self-reliance, and the preservation of human dignity are put into practice in daily life. In this context, productive zakat serves not only as economic assistance but also as an instrument of social transformation that enables people with disabilities to participate more equally in society.

The analysis further reveals that one-time or fragmented support is insufficient to sustain the newly acquired economic status of mustahik. Two factors are decisive for long-term transformation: access to follow-up financing and stable market penetration. Consistent with Saran et al., micro-enterprises initiated with zakat capital tend to stagnate or revert to dependency when continuous market access and financial linkages are absent. Therefore, sustainable economic self-transformation requires long-term strategies, such as revolving fund schemes, partnerships with cooperatives, and collaboration with marketing platforms that enhance income resilience.

To address these structural limitations, this study proposes the development of a mutually sustainable business ecosystem. Within such an ecosystem, internal supply chains could be formed among beneficiaries—for example, snack producers sourcing raw materials from fellow mustahik entrepreneurs. In addition, zakat institutions such as LAZISMU and affiliated organizations (e.g., HIDIMU) should actively support beneficiary MSMEs by prioritizing their products for institutional needs, thereby creating captive markets. This approach is more effective than isolated capital provision, as it ensures a clear pathway from production to market access and strengthens zakat's contribution to poverty alleviation and the achievement of disability-inclusive SDGs (Safitri & Juliana, 2025).

From an Islamic economic perspective, this transformation resonates with the broader objective of liberating the ummah from structural dependency. Hariyanto argues that Islamic economics seeks to redistribute assets to counterbalance capitalist concentration (Hariyanto, 2020). In this framework, productive zakat functions as an instrument of social justice (*al-'adālah al-ijtimā'iyah*), as articulated in *Surah al-Hashr* (59:7). Furthermore, interpretations of *Surah al-Nūr* (24:61) emphasize the obligation to remove barriers to livelihood access for persons with disabilities (Billah et al., 2025). The economic self-reliance achieved by beneficiaries in this study confirms that Islamic social justice is realized not through perpetual charity, but through enabling equal participation in economic life via productive assets and assistive tools.

Viewed through the lens of *al-darūriyyāt al-khams*, the program directly advances *hifz al-naḥs* (protection of life and dignity) and *hifz al-māl* (protection and development of wealth). Assistive devices enhance functional capacity and mobility, while business capital transforms mustahik into productive economic actors. This integration reflects a holistic understanding of zakat as both a welfare mechanism and a developmental instrument.

Consistent with Hamka's interpretation of Islamic social justice, equitable wealth distribution is essential to preventing the marginalization of vulnerable groups. Academic discourse further affirms that fulfilling the economic rights of persons with disabilities aligns intrinsically with Islamic

conceptions of justice. In this regard, productive zakat represents a redistributive yet empowering model that moves beyond charitable handouts (Hamka, 2015).

Historically, as noted by Fauzia, Muhammadiyah has played a pioneering role in transforming traditional charitable practices into organized Islamic philanthropy oriented toward social change (Fauzia, 2016). This evolution marks a shift from compassion-based charity to strategic empowerment (Maftuhin, 2022). Within this tradition, productive zakat emerges as a modern manifestation of Islamic social justice that emphasizes sustainability and agency.

Theoretically, these findings extend the concept of Islamic philanthropy from mere redistribution toward structural empowerment. When designed to strengthen individual capabilities and economic networks, productive zakat functions as an instrument of local economic development (Purwanti and Arifudin, 2026). In practice, this study supports the recommendation that LAZISMU develop integrated service packages combining capital provision, disability-sensitive entrepreneurial training, and assured market access, thereby ensuring a durable and inclusive transformation from passive *mustahik* to active economic agents.

Spiritual Dimension: Integration of Spiritual Meaning in Coping with Disability

The spiritual transformation experienced by participants also contributed to the development of resilience. Religious values such as *ṣabr* (patience), *shukr* (gratitude), and *tawakkul* (trust in God) enabled beneficiaries to reinterpret disability and economic hardship as meaningful life experiences rather than merely sources of suffering. Previous studies have shown that resilience is strengthened when individuals perceive their activities as meaningful and aligned with deeply held values (Wulan et al, 2025). Similarly, participants in this study viewed productive activities not only as a source of income but also as a means of fulfilling religious and social responsibilities. This spiritual meaning-making process helped sustain motivation, optimism, and perseverance despite continuing structural barriers.

The spiritual dimension is shown to function as both a foundation and a primary catalyst for mental resilience and self-transformation. This affirms the central role of the Islamic worldview in overcoming life's adversities. The spiritual meanings internalised by the participants emphasise the importance of cultivating gratitude and accepting their circumstances, based on the belief that the true remedy lies in accepting their divinely ordained fate with sincerity. This acceptance is not fatalism — passive surrender without effort but active surrender (*tawakkul*), which generates renewed motivation to strive.

After a period of spiritual reconnection involving increased worship, introspection and acceptance of daily challenges, the beneficiaries reported feeling a sense of ease and support from Allah in navigating their lives. Their determination to become self-reliant and avoid dependence on others also emerged as a significant spiritual motivation, resulting in a strong work ethic and commitment to economic independence.

Classical fiqh literature often discusses disability primarily within the framework of *rukḥṣah*, or religious dispensations, in ritual obligations. However, Fikih Difabel by Muhammadiyah moves beyond a mere dispensatory approach toward an empowerment-oriented paradigm. Beneficiaries' experiences expressing gratitude and acceptance of their destiny (*qaḍā' wa qadar*) after achieving economic self-reliance indicate a significant theological shift. Disability is no longer perceived as solely a passive trial, but rather as a condition that can be engaged with through *ikhtiyār* (human agency and effort) and the effective utilization of assistance (Bhaty et al., 2009).

Such spiritual meaning aligns with fundamental Islamic values identified in the literature as mechanisms of religious coping, particularly *tawakkul*, or entrusting oneself to Allah. Ikhwanisifa et al.. conclude that individuals with strong religious conviction and trust in God, expressed through *tawakkul* when confronted with life challenges, possess higher levels of subjective wellbeing. These values are reflected in the narratives of the beneficiaries, who described feeling closer to God, becoming more resilient in the face of their physical limitations and being increasingly motivated to utilise the capital assistance to provide benefit and service to others (Ikhwanisifa et al., 2022).

As Mr. RF said,

“When I drew closer to God, maintained a regular prayer routine, and lived each day with sincerity, God began to make my path easier... The lesson here is patience and gratitude.”

These experiences illustrate how Islamic teachings are lived out and interpreted in concrete terms in daily life. Islam is not merely present in the form of formal rituals, but serves as a source of meaning, hope, and strength in confronting difficult social realities. The attitudes of *tawakal* (trust in God), patience, and gratitude demonstrated by the informants reflect the internalization of Islamic values in the process of self-transformation among people with disabilities.

From the perspective of critical social theory, spirituality in the informants' experiences can also be understood as a form of emancipatory power that helps individuals survive amidst social structures that are often exclusive and discriminatory toward people with disabilities. With the support of productive zakat and spiritual strengthening, the informants were able to reconstruct their identities from individuals experiencing despair into people who are more independent, dignified, and hopeful about the future.

This spiritual dimension has a tangible impact on social behaviour and reintegration. The sense of support and empowerment experienced by the beneficiaries boosts their confidence, encouraging them to visit the mosque more frequently and participate in communal worship. This indicates a deliberate return to public life, driven by spiritual conviction and strengthened psychological self-confidence. Mr. SN's philosophy "*Make friends with many people who can see, so they may become your eyes*" serves as an essential spiritual and social foundation, encouraging people with disabilities to engage in daily activities without fear. This social strategy embodies spiritual integration, enabling independence through the constructive use of social networks.

In the participants' narratives, this spiritual transformation manifests as a sense of 'inner peace' and 'renewed life purpose'. This psychosocial and spiritual stabilization occurs because productive zakat programs successfully supports the social recognition of dignity and foster social optimism among marginalized groups (Rodhiyana, et al., 2025). Consequently, beneficiaries are motivated not only to earn a living, but also to demonstrate that their limitations have greater significance within the context of worship and social responsibility. This is aligned with the core values of Islamic inclusivity, which dismantle social stigma by reshaping disability not as a divine punishment or a social burden, but as a unique path for moral growth and active community contribution (Santoso, et al., 2025; Billah et al., 2025).

Social Dimension: From Isolation to Social Participation

The social dimension of self-transformation emerges from this study as the most structurally mediated and relationally constituted of the four dimensions. Where psychological transformation occurs primarily within the individual and economic transformation is initiated through capital access, social transformation requires a sustained and reciprocal negotiation between the individual and their social environment. Prior to programme participation, all seven participants reported significant degrees of social withdrawal: curtailed mobility, reduced participation in communal activities, and a pervasive sense of invisibility within their immediate communities. The convergence of physical impairment, economic dependency, and social stigma produced what Oliver (1990) theorises as compounded disablement—a condition in which the social environment, rather than the impairment itself, becomes the primary source of exclusion (Macmbinji, 2023). This finding is consistent with the social model of disability's core contention that disabling barriers are located in structures, attitudes, and inaccessible systems, not in individual bodies.

Across both intervention groups, programme participation served as a structural access point that partially dismantled two intersecting barriers: the mobility barrier for prosthetic recipients, and the market access barrier for capital recipients. The removal of these barriers did not automatically produce social inclusion, but it created the preconditions for renewed social engagement. For participants with visual impairments, the act of establishing and operating a small business introduced them into networks of commercial exchange with suppliers, customers, and neighbouring vendors—that had previously been inaccessible. For prosthetic recipients, restored mobility enabled a return to shared physical spaces: mosques, markets, family gatherings, and public transportation. In both cases, what initially appeared as an economic or physical intervention produced secondary social effects that participants consistently described as among the most significant changes in their lives.

A central theme in participants' accounts of social transformation is what this study terms

performative participation—the deliberate use of economic and social visibility as a counter-narrative to disability stigma. Participants did not merely re-enter public spaces; they narrated their presence in those spaces as a form of agency directed at changing how community members perceived them. Mr. SN's account is illustrative in this regard:

"I sometimes go to the market not just to sell things, but also to show that we are capable of working. In the neighbourhood where I live, people have started to change their perspective; they no longer park their motorcycles in the middle of the street when I walk by."

This account captures a concrete and spatially specific form of social change: the clearing of a path in a shared street is a minor but symbolically significant act of communal recognition. The neighbourhood's altered behaviour however small reflects a renegotiation of the social meaning of disability in that immediate environment. This is consistent with Barnes and Mercer's (2010) argument that disability inclusion is not achieved through policy declarations alone but through repeated, embodied interactions in shared social spaces that gradually reconstruct attitudinal norms. Participants across both groups reported similar micro-level social shifts: being greeted more respectfully by neighbours, being consulted by community members on entrepreneurial matters, and being invited to participate in neighbourhood events from which they had previously felt excluded.

Peer networks within the programme constitute a second mechanism of social transformation. Membership in Hidimu (for participants with visual impairments) and in the LimbCare community (for prosthetic recipients) provided structured social environments in which disability was not a basis for exclusion but a shared point of identification and mutual support. Several participants described these networks as the first social spaces in which they felt neither pitied nor stigmatised. Mr. RF's description of inter-beneficiary collaboration sharing market intelligence, training each other in the use of assistive technology, and co-attending business development sessions illustrates how programme-facilitated peer relationships generate social capital that extends beyond the formal boundaries of the intervention. This finding aligns with Saran et al.'s (2023) evidence that peer-based social networks constitute a critical mediating variable between disability empowerment interventions and long-term social participation outcomes.

The two intervention groups exhibited distinct social transformation pathways that reflect the different access logics of their respective interventions. For capital recipients, social reintegration was mediated primarily through *economic visibility*: participation in market exchange created a social role—that of the entrepreneur—that conferred recognition and legitimacy. For prosthetic recipients, by contrast, social reintegration was mediated through *physical mobility*: the ability to move through shared spaces independently preceded and enabled economic engagement. Mr. IR articulated this sequence with clarity when he described how receiving a prosthetic leg first allowed him to re-enter the mosque, then the market, and only subsequently to contemplate resuming productive work. This sequencing suggests that social transformation for prosthetic recipients requires a distinct support timeline—one that prioritises communal reintegration and mobility confidence before introducing entrepreneurship mentoring.

Viewed through the lens of *maqāṣid al-sharī'ah*, the social dimension maps onto the objective of *ḥifẓ al-nasl* in its broader communal interpretation—the preservation and strengthening of social bonds, kinship networks, and community belonging. The Islamic tradition's emphasis on *silaturahmi* (the maintenance of relational ties) and *ukhuwwah* (brotherhood and communal solidarity) provides normative grounding for productive zakat's role not merely as a financial transfer but as a mechanism for restoring individuals to the social fabric of the *ummah*. Several participants framed their renewed social participation explicitly in these terms, describing their return to communal worship and neighbourhood activities as fulfilling a religious obligation to remain connected to their community—an obligation that disability-related isolation had previously prevented them from meeting.

Social transformation was, however, the dimension in which structural constraints were most persistently evident. While participants reported meaningful gains in local-level social recognition, broader attitudinal change remained inconsistent and spatially bounded. Social stigma in market and public transport contexts continued to generate friction that was not fully addressed by the programme. The absence of systematic community awareness components—such as disability sensitisation sessions

for market traders, neighbours, and local government officials—means that the burden of social change falls disproportionately on individual beneficiaries, who must perform their competence repeatedly to earn recognition that non-disabled community members take for granted. This reproduces, at the relational level, the very dynamic that the social model identifies as the core mechanism of disablement: the placement of responsibility for social inclusion on the disabled individual rather than on the disabling environment.

In sum, the social dimension of self-transformation documented in this study is real and meaningful but partial and asymmetric. Participation in programme-facilitated economic and social activities generates local-level social recognition, peer network formation, and a reconstituted sense of communal belonging. However, broader structural barriers—attitudinal stigma, inaccessible public infrastructure, and the absence of community-level disability sensitisation—remain unaddressed by the current programme design, constraining the reach and durability of social gains. A genuinely inclusive productive zakat programme, from a social model perspective, would need to complement individual-level interventions with deliberate strategies for restructuring the social environments within which beneficiaries operate.

Distinct Transformation Pathways: Business Capital Assistance and Prosthetic Support

An important finding of this study is that the forms of assistance provided through LAZISMU's inclusive programme generated different, although interconnected, pathways of self-transformation. While both business capital assistance and prosthetic support contributed to beneficiaries' empowerment, the mechanisms through which transformation occurred were not identical.

For beneficiaries with visual impairments who received productive business capital, transformation primarily emerged through economic agency. Access to capital enabled participants to initiate or expand micro-enterprises, generate income, and exercise greater control over productive resources. The opportunity to engage in entrepreneurial activities fostered self-efficacy, strengthened confidence, and encouraged beneficiaries to view themselves as capable economic actors rather than passive recipients of assistance. In this context, business capital functioned as a catalyst for economic transformation, which subsequently reinforced psychological confidence, social participation, and a sense of dignity.

In contrast, beneficiaries who received prosthetic devices experienced transformation through a different pathway. Rather than directly generating income, prosthetic support first restored mobility and bodily autonomy. Improved mobility enabled participants to perform daily activities more independently, access public spaces, interact with others, and participate more actively in social and economic life. As expressed by participants, the prosthetic device reduced feelings of dependence and increased confidence in engaging with society. Thus, the primary outcome of prosthetic support was not immediate economic productivity but the restoration of functional capacity that made subsequent economic and social participation possible.

These findings suggest that mobility itself constitutes an important form of empowerment for persons with disabilities. Consistent with the social model of disability, barriers to participation often arise not solely from impairment but from limited access to enabling resources and supportive environments. In this regard, prosthetic devices function as enabling technologies that reduce participation restrictions and expand opportunities for agency and inclusion.

Although the transformation pathways differ, both forms of intervention ultimately converge in fostering self-transformation. Business capital promotes agency through productive economic engagement, whereas prosthetic support promotes agency through enhanced mobility and independence. Both contribute to greater self-confidence, social recognition, and participation in community life. Therefore, the findings indicate that disability-inclusive productive zakat should not be understood solely as an economic intervention but as a multidimensional empowerment strategy that addresses different forms of exclusion experienced by persons with disabilities.

This distinction also highlights the importance of designing empowerment programmes that are responsive to the diverse needs of beneficiaries. Economic assistance alone may be insufficient for individuals whose primary barriers relate to mobility and accessibility, while assistive-device support may not generate sustainable economic outcomes without complementary livelihood opportunities.

Consequently, a holistic empowerment approach that combines economic assistance, assistive technologies, mentoring, and social inclusion initiatives is more likely to generate durable and meaningful self-transformation among persons with disabilities.

Discussion and Programme Implications

Although LAZISMU's inclusive economic programme demonstrates considerable transformative potential, this study also identifies several critical challenges related to its long-term sustainability. A closer examination of programme implementation reveals a notable gap between the programme's normative design and its practical execution in the field.

According to Farabi (Utilization and Distribution Manager of LAZISMU), LAZISMU's disability empowerment initiatives are grounded in the philosophical principles of *tawhīd* and social justice, which affirm that every human being possesses inherent capacity and dignity to contribute meaningfully to society. Disability empowerment is conceptualised as *'amal jamā'ī* (collective action) aimed at realising the objectives of Islamic law (*maqāṣid al-sharī'ah*), particularly the protection of life and dignity (*hifẓ al-nafs*), honour and self-respect (*hifẓ al-'ird*), and socio-economic welfare (*hifẓ al-māl*).

This orientation is consistent with Jasser Auda's contemporary *maqāṣid* framework, which conceptualises *maqāṣid al-sharī'ah* as a dynamic, multidimensional, and human-centred system oriented toward justice, dignity, and social welfare. Auda argues that Islamic legal objectives should move beyond formalistic interpretations toward empowerment, inclusion, and social development as key indicators of *maṣlaḥah*. In this sense, LAZISMU's disability empowerment programme reflects a *maqāṣid*-based approach that integrates ethical commitments with concrete socio-economic interventions.

This normative foundation also aligns with the Sustainable Development Goals (SDGs), particularly Goal 1 (poverty alleviation) and Goal 8 (decent work and inclusive economic growth). Accordingly, LAZISMU's programme design prioritises productive economic assistance and mobility support through prosthetic provision. Physical mobility is recognised as a prerequisite for meaningful social and economic participation, while access to productive capital and capacity-building initiatives is essential for fostering self-reliance and sustainable livelihoods among persons with disabilities (Interview, 2025).

Despite LAZISMU's claim to have implemented a multifaceted programme supported by monitoring and evaluation, empirical findings suggest that post-disbursement mentoring remains suboptimal. Beneficiaries, such as Mr. RF, reported the absence of structured and functional mentoring after funds were distributed, with follow-up communication limited to general information shared through WhatsApp groups. This lack of sustained guidance constitutes a critical weakness, as insufficient post-disbursement support often leads to business stagnation and rapid capital depletion, inadvertently shifting the programme's orientation back toward charitable assistance rather than empowerment.

LAZISMU faces two interrelated challenges in sustaining beneficiaries' self-transformation: internal factors, such as fluctuating motivation and psychological fatigue following early business setbacks; and structural barriers, including social stigma, limited employment opportunities, and insufficiently inclusive environments. Addressing these challenges requires strategic input from programme partners and relevant experts to recalibrate the intervention model.

From a programme management perspective, Mrs. DW emphasised that the core issue lies not in capital disbursement, but in long-term capacity building. She highlighted the urgent need for continuous soft-skill development and financial management training, particularly to cultivate entrepreneurial resilience and responsible profit management. This perspective underscores the necessity of shifting from transactional charity toward relational and transformative empowerment.

Similarly, input from Limbcare reinforces the importance of a holistic and integrated approach. Limbcare argues that inclusive economic programmes must incorporate care dimensions, including physical and psychosocial health. Economic assistance, they contend, is most effective when accompanied by access to assistive devices and psychological support. This assertion is strongly supported by the empirical findings of this study, which demonstrate that the provision of prosthetic

devices directly enhances confidence, mobility, and willingness to engage in entrepreneurial activities. These findings align with Saran et al., who confirm that comprehensive inclusion strategies integrating health support are more effective in sustaining economic participation.

Based on empirical findings and theoretical analysis, this study proposes a conceptual synthesis illustrating how inclusive economic interventions rooted in Islamic philanthropy, specifically LAZISMU's programme can catalyse holistic self-transformation among persons with disabilities. This transformation emerges through the interaction of three interrelated dimensions: psychological, spiritual, and socio-economic. Productive zakat thus functions not only as a mechanism of economic redistribution, but also as a transformative instrument that enhances human dignity and strengthens individual and social resilience.

In the psychological dimension, capital assistance and business support tools generate early success experiences that enhance self-efficacy and entrepreneurial confidence. This finding supports Kim's conclusion that self-efficacy and self-acceptance are key predictors of social participation among persons with disabilities. In this context, zakat capital acts as a psychological catalyst that shifts self-identity from dependency toward productivity (Kim, 2023).

The spiritual dimension reinforces this process by cultivating values such as gratitude, patience, and *tawakkul*. These values strengthen intrinsic motivation and help beneficiaries interpret economic assistance as a moral mandate to strive, rather than merely as material support.

In the socio-economic dimension, productive zakat facilitates the transformation of mustahik into active economic agents. This finding corroborates Mawardi's research that the distribution of productive zakat has a significant impact on improving the material and spiritual well-being of zakat recipients. The study clearly demonstrates the existence of upward economic mobility, in which beneficiaries successfully break the cycle of social dependency and transform into self-reliant economic actors, in line with the concept of transitioning from passive recipients to active contributors (Mawardi, 2023).

The findings of this study demonstrate that productive zakat functions as a transformative instrument that enables persons with disabilities to reconstruct their identities and social roles. However, from a critical social theory perspective, this transformation should not be understood as purely individual success.

Rather, it reflects a complex interaction between agency and structure. While zakat provides access to economic resources and opportunities, beneficiaries continue to face structural barriers such as limited market access, high transportation costs, and persistent social stigma. These challenges indicate that empowerment through zakat operates within an unequal social system that still constrains full inclusion.

In this regard, productive zakat can be seen as both an emancipatory and limited intervention. On the one hand, it enables beneficiaries to reclaim dignity and agency, aligning with the Islamic principle of social justice (*al-'adālah al-ijtimā'īyah*). On the other hand, its impact remains partial as long as structural inequalities are not addressed.

From the perspective of living Islam, these findings highlight that Islam is not only practiced through rituals but also through social engagement and struggle. The experiences of mustahik illustrate how religious values are internalized, negotiated, and enacted in everyday life, particularly in contexts of marginalization.

This study has several limitations. First, the sample consisted of only seven participants and therefore does not aim for statistical generalization. Second, the findings rely on self-reported narratives that may be influenced by retrospective interpretation. Third, the study focuses on a single zakat institution, limiting institutional comparison. Finally, the cross-sectional design does not capture long-term transformation trajectories among beneficiaries.

Future studies should employ longitudinal designs to examine the sustainability of self-transformation over time, compare empowerment models across zakat institutions, and integrate mixed method approaches to measure both subjective transformation and objective economic outcomes.

CONCLUSION

This study demonstrates that LAZISMU's inclusive productive zakat programme contributes to the multidimensional self-transformation of persons with disabilities across psychological, economic, social, and spiritual dimensions. Using Interpretative Phenomenological Analysis (IPA), the findings reveal that productive zakat functions not merely as economic assistance but as an enabling intervention that strengthens self-efficacy, expands participation, and supports the development of spiritual resilience. Participants experienced a shift from dependency toward greater agency, confidence, and social engagement, although the extent of transformation varied across dimensions.

The findings show that psychological and spiritual transformations were the most consistent outcomes among participants, while economic and social transformations remained more vulnerable to structural constraints. Business capital assistance primarily fostered economic agency and entrepreneurship, whereas prosthetic support enhanced mobility and autonomy, creating distinct pathways toward empowerment. However, the sustainability of these transformations was limited by inadequate post-disbursement mentoring, restricted market access, disability-related transportation barriers, and the persistence of social stigma.

Theoretically, this study contributes to Islamic philanthropy and disability studies by proposing the Productive Zakat-Based Self-Transformation (PZST) Model, which integrates Bandura's self-efficacy theory, the social model of disability, and *maqāṣid al-sharī'ah* into a multidimensional framework for evaluating empowerment outcomes. The study further argues that productive zakat should be assessed not only through economic indicators but also through its capacity to generate agency, social participation, dignity recognition, and spiritual resilience among marginalized beneficiaries.

Practically, the findings highlight the importance of disability-sensitive mentoring, differentiated support mechanisms, and sustainable market access strategies as essential components of productive zakat programmes. Future initiatives should move beyond capital provision alone and adopt a more holistic empowerment approach that addresses both individual capabilities and structural barriers. By doing so, productive zakat can serve not only as a mechanism of redistribution but also as a meaningful instrument of inclusive social transformation.

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