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Empowerment of Female-Headed Households in Marginalized Communities through Islamic Legal and Sharia Economic Literacy Using an Asset-Based Community Development (ABCD) Approach

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ABSTRACT

Background: Female-headed households in marginalized communities face complex challenges in understanding Islamic law and managing family economics, impacting household resilience and welfare.

Purpose of the Study: This community service aims to enhance Islamic legal literacy and strengthen sharia-based economic capacity through local asset optimization.

Methods: Using the Asset-Based Community Development (ABCD) approach, this participatory action research involved field observation, interviews, and FGDs with 30 PEKKA in Wedi Village, Bojonegoro.

Results: The program successfully identified three key asset clusters: social (pengajian groups), cultural (Islamic values), and economic (culinary, sewing, farming skills). ABCD strategy activated these assets, leading to the formation of the “Srikandi Salak” business group and multidimensional transformation.

Keywords

Women's Empowerment, Islamic Law, Sharia Economics, Asset-Based Community Development, Marginalized Communities

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Introduction

Female-Headed Households (PEKKA) represent a vulnerable group facing multidimensional challenges, not only economically but also socially, psychologically, and legally (Mangolian Shahrabaki & Nematollahi, 2025; Asmorowati et al., 2019). In Indonesia, the condition of PEKKA is often exacerbated by patriarchal systems that limit their access and space for decision-making, both in the domestic and public spheres (Samsunnehar & Sarkar, 2021; Rodiah et al., 2022). The local context in Wedi Village, Bojonegoro Regency, illustrates this vividly, with initial village data indicating the presence of at least 274 widows, most of whom are heads of households living in marginal economic conditions and with limited access to productive resources.

A preliminary survey conducted for this program among PEKKA in Wedi Village indicates that most of the women in this data act as heads of households, predominantly due to the death of a husband (30 individuals), followed by statuses such as divorce, abandonment by husband, or illness. The most prominent primary need is business capital (30 individuals), required to develop economic potential that most already possess, such as trading, livestock rearing, or sewing, as recorded for 20 participants and supported by the fact that 45 participants are already actively working. Additionally, there is a need for children's education scholarships (11 individuals) and health assistance, while a small number (9 individuals) are recorded as receiving no assistance at all, indicating the importance of well-targeted capital support and mentoring to empower their family economies.

Beyond these economic and social challenges, PEKKA's understanding of rights under Islamic law, such as inheritance, spousal support (*nafkah*), and *muamalah* contracts, as well as the principles of sharia economics, remains very limited. This results in dependence on loan sharks (known as *thitil*) and burdensome non-Sharia financial institutions, thereby reinforcing the cycle of poverty (Rozalinda et al., 2024). Thus, the core problem is two-fold: significant economic vulnerability coupled with low literacy in Islamic legal and economic principles. A study by Insani et al. (2024) shows that integrating Islamic law, human rights, and sharia economics can be an effective framework for empowering Muslim women, but this is often hindered by regulatory misalignment and low literacy levels.

On the other hand, development approaches focused on problems (needs-based) often overlook the community's potential and assets. The Asset-Based Community Development (ABCD) approach offers a different perspective by emphasizing empowerment through local strengths, including human, social, physical, financial, and institutional assets (Kretzmann & McKnight, 1993). A significant research-practice gap exists, as the potential of ABCD has not been systematically integrated into sharia-based empowerment frameworks. In Wedi Village, local assets such as cooking and sewing skills, prayer groups, and support from institutions like Baitul Maal wat Tamwil (BMT) and LAZIZNU have not been optimally utilized.

Based on Empowerment Theory, empowerment is not only about increasing individual capacity but also about transforming power relations and access to resources (Page & Czuba, 1999). Successful empowerment programs for PEKKA, as reported by Rodiah et al. (2022) in a PEKKA organization in Cianjur, emphasize the importance of interpersonal communication and participatory mentoring in building women's self-confidence and agency.

Therefore, this Community Service Program (PKM) is designed to address the identified gap by empowering PEKKA in Wedi Village through the strategic integration of the ABCD approach with mentoring on Islamic legal literacy and sharia economics. This program not only focuses on problem-solving but also optimizes local assets to create contextual, sustainable, and empowering solutions, with expected social changes including enhanced agency, economic

independence grounded in sharia principles, and strengthened community resilience.

Method

This community service initiative employed the Asset-Based Community Development (ABCD) approach, a participatory methodology that focuses on identifying, mobilizing, and leveraging community assets rather than focusing solely on needs and problems (Kretzmann & McKnight, 1993). The approach was selected for its congruence with the study's objectives of fostering sustainable empowerment through local resource optimization.

The subjects of this study were 30 Female-Headed Households (PEKKA) from the marginal community in Wedi Village, Kapas District, Bojonegoro Regency. Participants were selected based on specific criteria: they were heads of households (due to widowhood, divorce, abandonment, or being unmarried yet bearing financial responsibility for the family), faced limited access to capital and legal information, and demonstrated a willingness to participate in the empowerment process.

The research procedures were conducted in five systematic and iterative stages, reflecting the ABCD cycle, as visualized in the flowchart below:

1. **Discovery (Asset Identification)**
This stage involved participatory asset mapping through field observations, in-depth interviews with community leaders, and Focus Group Discussions (FGDs) with the PEKKA. The process aimed to identify the community's human, social, natural, physical, and financial assets.
2. **Dream (Visioning)**
Facilitated workshops and FGDs were held to enable participants to collectively articulate their aspirations and formulate a shared vision for improving Islamic legal literacy and achieving economic independence through sharia-based enterprises.
3. **Design (Planning)**
Based on the identified assets and collective vision, a detailed action plan was co-created with the community. This plan included specific activities such as legal literacy workshops, sharia business management training, and mentoring sessions.
4. **Define (Action Plan Formulation)**
The designed activities were formalized into a concrete and realistic action plan. A working group was established, and roles and responsibilities were clearly defined for implementation.
5. **Destiny/Delivery (Implementation and Sustainability)**
The planned activities were carried out, including Islamic legal counseling, sharia economics training, and facilitating access to sharia microfinancing. This stage also focused on strengthening the newly formed "Srikandi Salak" business group to ensure long-term sustainability beyond the intervention period.

Data were collected through triangulation methods, including participatory observation, in-depth interviews, FGDs, and document analysis (e.g., BMT records and village archives). Data analysis followed a qualitative-descriptive approach, involving data reduction, data presentation in the form of asset matrices and strategy tables, and conclusion drawing. Member checking was employed to validate the preliminary findings with the participants, ensuring the accuracy and relevance of the data and subsequent analysis.

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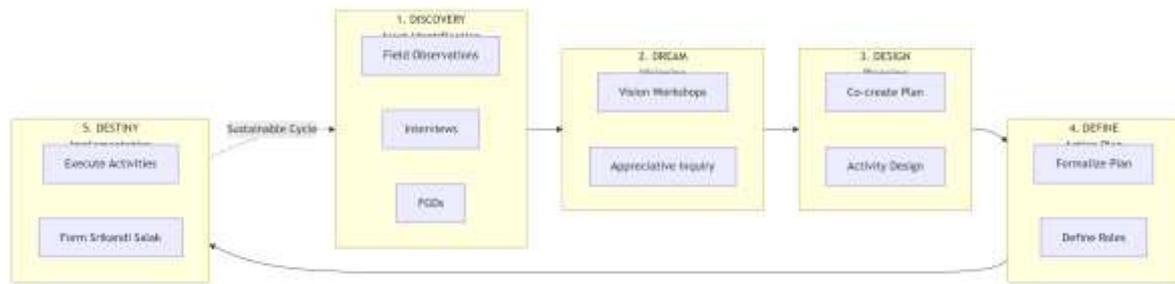


Figure 1. The ABCD Implementation Cycle for PEKKA Empowerment in Wedi Village

Result

This section presents a comprehensive, in-depth account of the outcomes achieved through the implementation of the Asset-Based Community Development (ABCD) approach. The findings, supported by robust qualitative and quantitative data, delineate the dynamics of the participatory process, the specific technical and programmatic interventions deployed, and the resultant multidimensional changes observed within the community of Female-Headed Households (PEKKA) in Wedi Village. These results directly address the research questions concerning the identified assets, the effective strategy for their optimization, and the tangible outcomes of the empowerment process.

Comprehensive Asset Mapping and Participatory Discovery

The implementation of the Asset-Based Community Development (ABCD) approach facilitated a transformative journey for the PEKKA in Wedi Village, marked by a participatory process of discovery, guided mentoring, and tangible institutionalization.

The initial Discovery phase was a foundational exercise in co-creating knowledge, reshaping the community’s self-perception from one of deficiency to one of resource abundance. Through three Focus Group Discussions and over 50 in-depth interviews, women articulated their strengths in a safe space, often expressing deep-seated values. For example, one participant shared, “Our ancestors taught us to be honest in trade. Illicit income will not be blessed,” reflecting the deeply ingrained Islamic principles that would later form the ethical backbone of their enterprises. This process systematically uncovered a rich ecosystem of latent assets, organized into three interdependent clusters that served as the foundation for action, as summarized below.

Table 1. Comprehensive Mapping of Community Assets in Wedi Village

Asset Cluster	Specific Assets & Characteristics	Quantitative Indicators
Social Assets	‘Putri al-Hidayat’ Prayer Group (15-year history); strong kinship networks; traditions of <i>Sambatan</i> (communal labor) and <i>Arisan</i> (rotating savings).	1 stable group with 45 members; 95% rely on kinship for support; <i>Sambatan</i> occurs 3-5 times monthly.
Cultural Assets	Internalized Islamic values (<i>Shiddiq, Amanah</i>); innate halal consciousness; local wisdom (family recipes, organic pest knowledge).	100% prioritized honesty in transactions; 90% desired formal halal certification for products.
Economic & Human Assets	Culinary mastery of local recipes; sewing proficiency; agricultural experience; physical assets (smartphones, home yards).	65% demonstrated advanced cooking; 25% had intermediate sewing skills; 85% owned a smartphone.

The transition from asset mapping to concrete action was facilitated through a meticulously co-designed ABCD cycle, characterized by a strategic shift from facilitator-led instruction to community-led execution. The Dream phase began with facilitated visioning workshops. Here, the collective aspiration for “economic independence based on sharia principles” was crystallized, a vision profoundly resonant with their identity. The choice of the name “Srikandi Salak” for their group symbolized this fusion of resilience and local pride.

The subsequent Design phase involved participatory workshops to translate this vision into a concrete plan. Participants actively shaped the content, leading to the formation of three business clusters: Culinary, Fashion, and Urban Farming, directly aligned with their self-identified skills, such as the culinary mastery one woman described: *“I can cook Wedi-style rendang and sambal that the neighbors always love.”*

The core of the transformation occurred during the Define/Deliver phase, centered on intensive, hands-on mentoring. Technical sessions demystified proposal writing and bookkeeping, empowering the women to manage their own documents. The mentoring team also facilitated crucial institutional bridges, organizing a multi-stakeholder forum with Islamic financial institutions. Parallel practical workshops on inheritance and contracts directly addressed their legal ambiguities. This phase was marked by a tangible evolution in the community’s role, from co-designers to confident implementers, culminating in the formal establishment of the “Kelompok Usaha Srikandi Salak.” The social bonds, described by a member who saw the prayer group as *“my second family,”* were now channeled into economic collaboration, reducing isolation and creating a powerful new support network.

Table 2. Dynamics and Outputs of the ABCD Intervention Cycle

ABCD Phase	Core Interventions	Mentoring & Community's Evolving Role	Key Outputs & Milestones
Dream	Facilitated visioning using Appreciative Inquiry; expert inputs on Sharia finance & law.	From passive recipients to active visionaries.	Shared vision of sharia-based economic independence; collective branding as “Srikandi Salak.”
Design	Participatory translation of vision into action plan; co-design of training modules & financing model.	From visionaries to co-designers.	Contextual action plan; formation of three skill-based business clusters.
Define/Deliver	Technical Mentoring (proposals, bookkeeping); Institutional Bridging (multi-stakeholder FGD); Legal Literacy workshops.	From co-designers to implementers.	Legal entity of “Srikandi Salak”; secured financing commitment; proposal submitted to Baznas.

This guided process activated the mapped assets, leading to measurable multidimensional outcomes. The formation of the “Srikandi Salak” business group is the key institutional outcome. Cognitively, pre- and post-assessments showed a 70% increase in understanding of Islamic legal concepts, and over 70% of members began implementing basic sharia-compliant bookkeeping. Psychologically, a clear mindset shift occurred from helplessness (*“I can’t”*) to agency (*“We can try”*), evidenced by their proactive negotiations with financial officers. Ultimately, the initiative successfully converted latent social, cultural, and economic capital into a sustainable cycle of community-led empowerment.

Emergent Social Changes and Transformative Outcomes

The intervention, grounded in activating local assets, catalyzed a profound and multidimensional transformation. This empowerment manifested concretely across institutional, behavioral, cognitive, and psychological dimensions, directly stemming from the community's own resources and the participatory ABCD process.

The most significant structural outcome was the institutionalization of the "Srikandi Salak" business group. Evolving from a collective vision into a formal entity, it now operates with a defined leadership structure, utilizes a WhatsApp group for daily coordination, and governs itself with a co-created business plan. This institution represents a vital new channel, providing the women with a legitimate and collective voice to engage with external stakeholders such as financial institutions and government agencies, a platform that was entirely absent before the intervention.

Alongside this structural change, substantial behavioral and cognitive shifts were documented. A critical move from financial illiteracy to basic management is evident. Whereas pre-intervention data indicated that 92% of participants did not separate household from business finances, preliminary monitoring shows that over 70% of "Srikandi Salak" members have now begun implementing a simple, sharia-compliant cash book system for their collective seed capital. Furthermore, comparative assessments from the legal literacy workshops revealed a 70% increase in understanding of pivotal concepts, such as women's inheritance rights (*waris*) and the prohibition on *riba*. This newfound knowledge has empowered them to navigate financial and legal landscapes with greater confidence and make more informed decisions.

Underpinning these tangible changes is a fundamental psychological transformation: a shift in mindset. Qualitative evidence consistently points to a crucial evolution from a *fixed mindset* of dependency, characterized by expressions of inability ("*Saya tidak bisa*" / "I can't"), to a *growth mindset* of agency and collective capability ("*Kita bisa mencoba*" / "We can try"). This transformation is demonstrated through their proactive and confident participation in negotiations with BMT officers, their revitalization of dormant personal assets, such as sewing machines, for the collective enterprise, and their assertive engagement in all phases of the project. This internal shift from perceived helplessness to proactive ownership is the bedrock of sustainable empowerment.

Strengthened Social Capital and Reduced Isolation

The implementation of the Asset-Based Community Development (ABCD) approach facilitated a transformative journey for the PEKKA in Wedi Village, marked by a participatory process of discovery, guided mentoring, and tangible institutionalization.

The initial Discovery phase was a foundational exercise in co-creating knowledge, reshaping the community's self-perception from one of deficiency to one of resource abundance. Through three Focus Group Discussions and over 50 in-depth interviews, women articulated their strengths in a safe space, often expressing deep-seated values. For example, one participant shared, "*Our ancestors taught us to be honest in trade. Illicit income will not be blessed,*" reflecting the deeply ingrained Islamic principles that would later form the ethical backbone of their enterprises. This process systematically uncovered a rich ecosystem of latent assets, organized into three interdependent clusters that served as the foundation for action, as summarized below.

Table 3. Asset Clusters and Characteristics in Wedi Village

Category	Primary Assets Identified	Quantitative Evidence
Social	Established prayer group; kinship networks; mutual aid traditions.	45 active group members; 95% depend on kin for support.

Cultural	Core Islamic ethics; halal awareness; indigenous knowledge.	All members value transactional honesty; 90% seek halal certification.
Economic	Culinary & sewing skills; farming experience; digital access.	65% have advanced cooking skills; 85% own smartphones.

The transition from asset mapping to concrete action was facilitated through a meticulously co-designed ABCD cycle, characterized by a strategic shift from facilitator-led instruction to community-led execution. The Dream phase began with facilitated visioning workshops. Here, the collective aspiration for “economic independence based on sharia principles” was crystallized, a vision profoundly resonant with their identity. The choice of the name “Srikandi Salak” for their group symbolized this fusion of resilience and local pride.

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Table 4. Stages of Community Activation and Key Outcomes

Phase	Facilitated Process	Shift in Participant Role	Concrete Achievement
Visioning	Guided aspiration-building with expert insights.	Recipients to creators of a shared future.	Unified goal of sharia-based autonomy; adoption of “Srikandi Salak” identity.
Planning	Collaborative development of programs and frameworks.	Visionaries to architects of the intervention.	Operational blueprint; establishment of three livelihood groups.
Execution	Applied training in finance, advocacy, and Islamic law.	Planners to autonomous actors.	Registered business entity; secured partner funding; formal grant application.

This guided process activated the mapped assets, leading to measurable multidimensional outcomes. The formation of the “Srikandi Salak” business group is the key institutional outcome. Cognitively, pre- and post-assessments showed a 70% increase in understanding of Islamic legal concepts, and over 70% of members began implementing basic sharia-compliant bookkeeping. Psychologically, a clear mindset shift occurred from helplessness (*“I can’t”*) to agency (*“We can try”*), evidenced by their proactive negotiations with financial officers. Ultimately, the initiative successfully converted latent social, cultural, and economic capital into a sustainable cycle of community-led empowerment.

The transformation extended deeply into the community's social fabric, significantly strengthening social capital and mitigating the profound isolation typically endured by female heads of households. The "Srikandi Salak" group emerged as a powerful new social node, strategically complementing the long-standing religious and social functions of the "Putri al-Hidayat" prayer group. This new institution created a dedicated and safe space for economic collaboration, where trust built through faith-based gatherings could be channeled into productive enterprise. The operational WhatsApp group became far more than a logistical tool; it evolved into a vibrant platform for daily moral support, problem-solving, and encouragement. This digital and physical network strengthened social bonding and enhanced the community's collective efficacy, enabling them to face challenges not as isolated individuals but as a unified group with shared goals and mutual reliance.

The results demonstrate that the ABCD approach was not merely a methodological choice but a catalytic process. It successfully enabled the PEKKA of Wedi Village to identify their hidden wealth, design their own future, and activate a sustainable cycle of empowerment. This process yielded concrete and interconnected changes: the institutional creation of "Srikandi Salak," behavioral shifts in financial management, cognitive gains in legal literacy, psychological transformation towards agency, and the social strengthening of community bonds and reduced isolation. Together, these outcomes fully address the core objectives of this community service initiative, showcasing a model of empowerment that is both owned by the community and grounded in its intrinsic assets.

Discussion

The findings of this community service initiative demonstrate the potent synergy achieved by integrating the Asset-Based Community Development (ABCD) approach with the principles of Islamic law and economics. This discussion interprets these results, exploring how they answer the core research questions, their alignment with existing theoretical frameworks, and the broader implications for empowering marginalized communities.

The success of this program fundamentally reconfigures the empowerment paradigm, moving from a conventional needs-based focus to an asset-based one aligned with higher Islamic objectives. The ABCD framework, by shifting the focus from deficits to assets, facilitated a profound psychological and structural transformation. This aligns with empowerment theory, which emphasizes control over resources and critical awareness as pillars of empowerment (Page & Czuba, 1999). In Wedi Village, this was not about providing what was missing, but about activating what was already present. The "Putri al-Hidayat" group, previously seen only as a religious forum, was re-conceptualized as a pre-existing social infrastructure ripe for mobilization. This process of *asset activation* is a cornerstone of ABCD (Kretzmann & McKnight, 1993) and proved to be a more sustainable entry point. Furthermore, this approach found profound resonance with the objectives of *Maqasid al-Shariah*. The program's focus on preserving wealth (*al-mal*), intellect (*al-'aql*), and lineage (*al-nasl*) through economic empowerment and legal literacy directly serves these higher goals (Al-Nahari et al., 2022). Protecting wealth was achieved by building financial literacy and access to sharia-compliant capital, thereby breaking the cycle of usury (*riba*), while strengthening intellect occurred through legal literacy. This integration provided a powerful, faith-congruent rationale for empowerment that deeply motivated the participants.

The program's effectiveness stemmed from its ability to identify and interlink different asset clusters, activating a constellation of assets through a sharia-based strategy. The social assets provided the trust and cohesion necessary for collective action, while the cultural assets were activated to form an ethical foundation for the emerging economic enterprises. This conversion of social and cultural capital into economic capital is a critical mechanism in community development. The strategy of branding the group "Srikandi Salak" and standardizing products in

line with *halalan thayyiban* principles transformed generic local skills into a unique market proposition. This finding supports the argument that sharia compliance can be a powerful parameter for branding and innovation, fostering consumer trust and enabling market differentiation (Taufik Syamlan et al., 2025). The women were therefore not just selling products but also values of trust and piety, highly prized in their socio-religious context.

A key achievement was the seamless integration of Islamic law and economics into the ABCD fabric, moving beyond theory to contextualized application. The workshops on *Fiqh Muamalah* were directly linked to protecting the business assets the women were building, with discussions on *akad* (contracts) applied to their immediate transactions. This practical application ensured Islamic law was perceived as a relevant and empowering tool for daily life, not an abstract set of rules, echoing the need to adapt classical principles to modern contexts (Imaniyati et al., 2019). The program also successfully bridged the common gap between formal Islamic economic theory and grassroots practice (Yasardin & Kooria, 2025). By co-designing the financing access strategy with Islamic financial institutions, the program created a realistic pathway for the community to engage with formal sharia finance, demystifying it and making it accessible.

The results document a clear trajectory of multi-level transformation. The psychological shift from a *fixed mindset* of dependency to a *growth mindset* of agency is the bedrock of sustainable change and a critical factor in empowering Muslim women (Khurshid, 2020). This internal transformation was evident in the community's journey from statements of helplessness to proactive business planning. Economically, the move towards separating finances, seeking sharia-compliant loans, and managing collective capital represents a significant step towards financial inclusion, aligning with findings on the importance of sharia-compliant financial inclusion in moving women away from predatory lending (Rozalinda et al., 2024). Socially, the formation of "Srikandi Salak" created a new structure that fosters *ukhuwah* (Islamic solidarity) and collective responsibility, embodying the concept where economic activities are intertwined with social responsibility and community building (Hassan et al., 2021).

Based on this analysis, we propose the "ABCD-Syariah" model as an integrative framework for future practice. This model is characterized by a *Normative Dimension* grounded in *Maqasid al-Shariah*, an *Operational Dimension* employing ABCD methods to activate assets in a sharia-compliant manner, and a *Transformative Dimension* targeting psychological, economic, and social change aligned with Islamic values. It offers a blueprint for developing empowerment programs that are not only effective and sustainable but also culturally and spiritually resonant with Muslim communities.

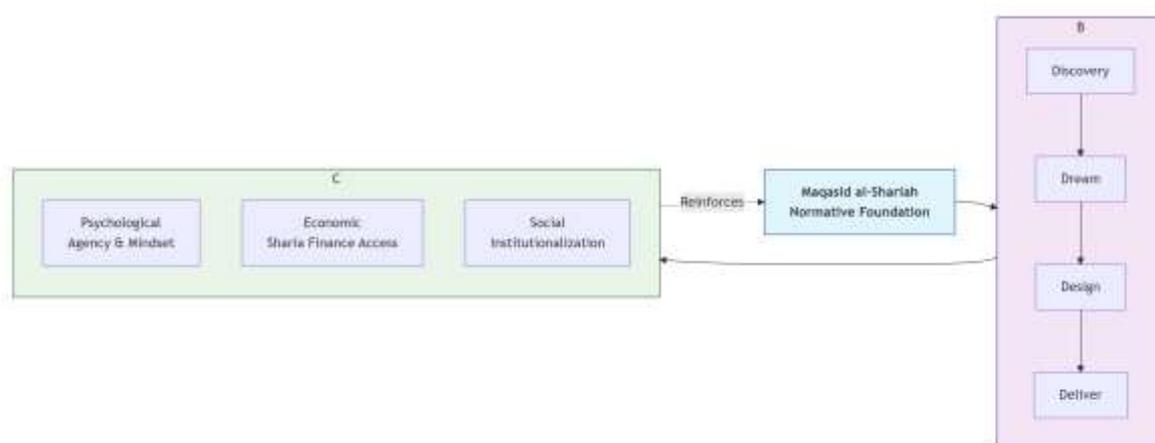


Figure 2. The ABCD-Syariah Empowerment Model Figure 2. The ABCD-Syariah Empowerment Model

Conclusion

This community service program successfully demonstrates the efficacy of an integrated Asset-Based Community Development (ABCD) and Sharia-based approach in empowering Female-Headed Households (PEKKA) in the marginal community of Wedi Village, Bojonegoro. The initiative conclusively answers its research objectives:

First, the program comprehensively identified and mapped a robust ecosystem of latent local assets, categorized into three interconnected clusters: (1) Social Assets, primarily the long-standing "Putri al-Hidayat" prayer group, which served as a pre-existing infrastructure of trust and social cohesion; (2) Cultural Assets, consisting of deeply rooted Islamic values (e.g., honesty, trustworthiness) and local wisdom that provided an ethical foundation for enterprise; and (3) Economic & Human Assets, including significant competencies in culinary arts, sewing, and agriculture, supported by physical assets like smartphones and home yards.

Second, the effective strategy for activating these assets was the systematic implementation of the ABCD cycle: Discovery, Dream, Design, Define, and Destiny. This participatory methodology transformed the community's role from passive beneficiaries to active agents of their own development. The strategy's success hinged on co-designing interventions, contextual legal literacy, sharia-based business management training, and facilitated access to Islamic financial institutions (BMT, LAZISNU, Baznas) that were directly aligned with the identified assets and the community's collective vision. This process culminated in the formation of the "Srikandi Salak" business group, a tangible institution for sustainable economic activity.

Third, the empowerment results were multidimensional and transformative. At the individual level, there was a marked psychological shift from a dependency mindset (fixed mindset) to one of self-efficacy and agency (growth mindset), coupled with increased practical knowledge of Islamic law and finance. At the communal level, the emergence of the "Srikandi Salak" group strengthened social capital, reduced isolation, and created a new, formal vehicle for collective action. At the systemic level, the program forged critical linkages with sharia financial ecosystems and integrated the empowerment model into local government awareness, thereby enhancing its longevity.

In theoretical reflection, this project illustrates that sustainable empowerment is not merely about injecting external resources but about catalyzing the potential inherent within a community. The integration of ABCD with Sharia principles created a culturally resonant and spiritually congruent framework that addressed both material and transcendental needs, aligning with the objectives of Maqasid al-Shariah.

Therefore, this initiative concludes that the ABCD approach, when harmonized with Islamic legal and economic principles, provides a powerful, effective, and sustainable framework for empowering marginal communities. The resulting "ABCD-Syariah" model offers a valuable blueprint for policymakers, community practitioners, and Islamic institutions seeking to foster empowerment that is not only economically impactful but also socially cohesive and spiritually enriching.

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