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AN INTEGRATED ISLAMIC SOCIAL ENTREPRENEURSHIP MODEL FOR EMPOWERING PERSONS WITH DISABILITIES IN MALAYSIA

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Abstract:

This study develops an Integrated Islamic Social Entrepreneurship Model (IISEM) for empowering Persons with Disabilities (PWDs) in Malaysia through a holistic framework that integrates Islamic values, social entrepreneurship principles, and disability-inclusive empowerment practices. The study addresses the limitations of existing social entrepreneurship models, which are predominantly rooted in Western paradigms and often overlook the roles of spirituality, Islamic ethical principles, and Shariah-compliant social finance mechanisms in promoting sustainable entrepreneurial empowerment among Muslim PWDs. Guided by the Islamic worldview (*tasawwur Islami*) and the objectives of *maqasid al-shariah*, this study adopts a qualitative

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phenomenological approach to explore the lived experiences of Muslim entrepreneurs with disabilities. Data were collected through in-depth semi-structured interviews with 18 entrepreneurs with disabilities and seven key informants representing policymakers, Islamic finance institutions, and disability-related organisations. The data were further enriched through focus group discussions and document analysis. All qualitative data were analysed using reflexive thematic analysis supported by NVivo 12 software. The findings reveal five interrelated themes that shape entrepreneurial empowerment among Muslim PWDs: (1) Spiritual and Ethical Foundations, where faith, sincerity (*ikhlas*), trustworthiness (*amanah*), perseverance (*sabr*), and reliance on Allah (*tawakkul*) strengthen entrepreneurial motivation and resilience; (2) Inclusive Islamic Financing, highlighting the importance of *zakat*, *waqf*, and *qard al-hasan* as mechanisms for sustainable entrepreneurial support; (3) Entrepreneurial Resilience and Adaptive Capacity, reflecting the ability of entrepreneurs to overcome disability-related and market challenges through innovation and persistence; (4) Community-Based Support and Social Capital, involving the contributions of family, mentors, non-governmental organisations, religious institutions, and government agencies; and (5) Operationalisation of *Maqasid al-Shariah*, which emphasises the preservation of human dignity, welfare, justice, and social inclusion. These themes were subsequently synthesised into the Integrated Islamic Social Entrepreneurship Model (IISEM), which positions entrepreneurship as a form of *ibadah* and integrates spiritual, financial, entrepreneurial, social, and developmental dimensions within a unified empowerment framework. The study contributes to the social entrepreneurship literature by extending existing empowerment models through an Islamic epistemological perspective and by providing a contextualised framework for addressing the multidimensional challenges faced by Muslim entrepreneurs with disabilities. Practically, the model offers valuable guidance for policymakers, Islamic social finance institutions, and community development agencies in designing inclusive and sustainable entrepreneurship ecosystems for PWDs.

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Key Words:

Disability Empowerment; Inclusive Entrepreneurship; Islamic Social Entrepreneurship; Islamic Social Finance; *Maqasid Al-Shariah*; Persons with Disabilities

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Introduction

Entrepreneurship is widely recognised as an important driver of economic development, innovation, and social transformation. Beyond its economic contributions, entrepreneurship can function as a mechanism for empowerment by enabling individuals to achieve greater self-reliance, participate actively in society, and improve their quality of life. For vulnerable and marginalised populations, entrepreneurial activities provide opportunities to overcome

structural disadvantages and create sustainable pathways towards social and economic inclusion. Among these groups, persons with disabilities (PWDs) continue to face substantial challenges that limit their participation in mainstream economic activities.

Disability has emerged as a significant global development issue. According to the World Health Organization (WHO, 2023), approximately 1.3 billion people worldwide, representing around 16 per cent of the global population, live with significant disabilities. Despite international efforts to promote equality and inclusion, persons with disabilities continue to experience disproportionately high levels of poverty, unemployment, and social exclusion compared to non-disabled populations (International Labour Organization [ILO], 2022; Organisation for Economic Co-operation and Development [OECD], 2022). These inequalities are often associated with limited access to education, healthcare, employment opportunities, financial resources, and supportive social environments.

The situation in Malaysia reflects many of these global concerns. Statistics from the Department of Social Welfare Malaysia indicate that 736,607 persons with disabilities were officially registered in 2023, representing approximately 2.2 per cent of the national population (Department of Social Welfare Malaysia, 2023). However, the actual prevalence of disability may be considerably higher, as many individuals remain unregistered due to geographical, social, and administrative barriers. Findings from the National Health and Morbidity Survey further suggest that disability-related functional limitations affect a larger proportion of the population than reflected in official registration records (Institute for Public Health, 2020).

Although Malaysia has introduced various policies and initiatives to enhance disability inclusion, including the Persons with Disabilities Act 2008 and the National Entrepreneurship Policy 2030, many persons with disabilities continue to encounter barriers in accessing education, vocational training, employment, business financing, and entrepreneurial opportunities. These challenges are further compounded by inaccessible infrastructure, limited social support, and persistent societal misconceptions regarding disability. According to the United Nations Development Programme (UNDP, 2024), representation of persons with disabilities within the Malaysian public sector remains below the government's targeted employment quota, highlighting the continuing gap between policy aspirations and practical outcomes.

Given these challenges, entrepreneurship has increasingly been viewed as an alternative pathway for empowering persons with disabilities. Through entrepreneurship, individuals can create their own employment opportunities, reduce dependence on welfare assistance, and enhance their economic resilience. More importantly, entrepreneurship enables persons with disabilities to demonstrate their capabilities, challenge negative stereotypes, and contribute meaningfully to community development. However, conventional entrepreneurship models often focus primarily on economic outcomes and may not adequately address broader issues of social inclusion and community wellbeing.

In response to these limitations, social entrepreneurship has emerged as an approach that combines economic sustainability with social impact. Social entrepreneurship seeks to address social problems through innovative and sustainable solutions while simultaneously generating economic value. Unlike traditional business models that emphasise profit maximisation, social entrepreneurship places equal importance on social outcomes, community empowerment, and long-term societal benefits (Dees, 2001; Mair & Martí, 2006). For persons with disabilities,

social entrepreneurship offers opportunities for economic participation while fostering social inclusion, self-confidence, and community engagement.

Within the Malaysian context, the integration of Islamic values into social entrepreneurship presents a particularly relevant framework for empowerment. Islamic perspectives on economic development emphasise justice, compassion, human dignity, accountability, and collective wellbeing. These principles are closely aligned with the objectives of social entrepreneurship, particularly in promoting inclusion and supporting vulnerable groups within society. Furthermore, Islamic social finance instruments such as zakat, *waqf, sadaqah* and *qard al-hasan* possess significant potential to support entrepreneurial initiatives and facilitate sustainable socioeconomic development among disadvantaged communities.

Despite the growing body of literature on disability, entrepreneurship, and social entrepreneurship, significant gaps remain in existing scholarships. Most studies have examined disability inclusion, entrepreneurship development, or Islamic economic practices as separate areas of inquiry. Consequently, limited attention has been given to understanding how Islamic values, social entrepreneurship principles, and disability-inclusive practices can be integrated within a comprehensive empowerment framework. Furthermore, there remains insufficient empirical understanding of the factors that contribute to entrepreneurial success, resilience, and sustainability among persons with disabilities in Malaysia.

The absence of an integrated framework limits the ability of policymakers, practitioners, and support institutions to develop effective interventions that address the multidimensional needs of disabled entrepreneurs. As Malaysia continues to promote inclusive development and social innovation, there is a growing need for a holistic model that combines entrepreneurial capabilities, social support systems, and Islamic ethical principles to facilitate sustainable empowerment among persons with disabilities.

Therefore, this study seeks to develop an Integrated Islamic Social Entrepreneurship Model (IISEM) for empowering persons with disabilities in Malaysia. Specifically, the study aims to:

1. Explore the lived experiences of successful persons with disabilities entrepreneurs in Malaysia through a phenomenological approach.
2. Identify the adaptive capacities, social capital dimensions, and religious motivations that contribute to entrepreneurial resilience and sustainability.
3. Examine the role of ecosystem support mechanisms, including government policies, inclusive training programmes, mentorship networks, and Shariah-compliant financing facilities in facilitating entrepreneurial development among persons with disabilities.
4. Develop a comprehensive and empirically grounded model that integrates Islamic social entrepreneurship principles with disability-inclusive empowerment practices.

The proposed model is expected to contribute to both theory and practice. Theoretically, it extends the discourse on social entrepreneurship by incorporating Islamic values and disability inclusion within a single conceptual framework. Practically, the findings will provide evidence-based recommendations for policymakers, social enterprises, Islamic financial institutions, and community development organisations seeking to strengthen entrepreneurial opportunities for persons with disabilities. Ultimately, the study aspires to support the creation of a more inclusive and sustainable entrepreneurial ecosystem that promotes dignity, equity, and social participation for all members of society.

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Problem Statement

The empowerment of persons with disabilities (PWDs) has become an increasingly important agenda within global discussions on sustainable development, social inclusion, and economic participation. Although significant progress has been achieved through international conventions, national policies, and disability rights movements, persons with disabilities continue to experience disproportionate levels of social exclusion, unemployment, and economic vulnerability. According to the World Health Organization (WHO, 2023), approximately 1.3 billion people worldwide, representing around 16 percent of the global population, live with some form of significant disability. Despite constituting a substantial segment of society, persons with disabilities remain underrepresented in education, employment, entrepreneurship, and decision-making processes, limiting their opportunities to achieve economic independence and social mobility.

The challenges faced by persons with disabilities extend beyond physical impairments and are often rooted in structural, institutional, and societal barriers. Contemporary disability scholarship increasingly recognises that exclusion is shaped not only by individual limitations but also by environmental constraints, inaccessible systems, and discriminatory attitudes that restrict meaningful participation in social and economic life. As a result, many persons with disabilities continue to experience lower employment rates, reduced income opportunities, and higher levels of poverty compared to the general population (International Labour Organization [ILO], 2022). These conditions not only affect individual well-being but also limit the ability of societies to harness the talents, skills and contributions of a significant portion of their population.

The Malaysian context reflects many of these global concerns. Over the past decade, Malaysia has demonstrated a strong commitment towards disability inclusion through legislative reforms and policy initiatives. These include the Persons with Disabilities Act 2008, the ratification of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) in 2010, and various national development policies aimed at promoting equal opportunities and social participation. Nevertheless, significant disparities continue to exist between policy aspirations and actual outcomes. Statistics from the Department of Statistics Malaysia indicate that 736,607 persons with disabilities were officially registered in 2023, although the actual number is likely higher due to underreporting and registration barriers (Department of Statistics Malaysia, 2024). Furthermore, evidence from government agencies and international organisations suggests that persons with disabilities continue to face considerable challenges in accessing education, employment opportunities, vocational training, financial services, and entrepreneurial support systems.

The persistence of these challenges highlights the limitations of conventional empowerment approaches that have largely focused on welfare assistance, social protection, and employment placement programmes. While such interventions remain important, they often position persons with disabilities as recipients of support rather than active contributors to economic development. Consequently, there is growing recognition that sustainable empowerment requires approaches that promote self-reliance, capability development and active participation in wealth creation. Within this context, entrepreneurship has emerged as a promising mechanism for enabling persons with disabilities to achieve economic independence, strengthen social participation, and improve their overall quality of life.

Entrepreneurship provides opportunities for persons with disabilities to create their own employment, utilise their unique skills and experiences, and overcome some of the barriers associated with conventional labour markets. However, entrepreneurial participation among persons with disabilities remains relatively limited due to multiple constraints, including inadequate access to capital, limited business networks, insufficient entrepreneurial training, and persistent social stigma. These barriers are often interconnected and require comprehensive interventions that address not only economic factors but also social, cultural, institutional and psychological dimensions of empowerment.

In recent years, social entrepreneurship has gained increasing attention as an alternative approach capable of addressing both economic and social challenges simultaneously. Unlike conventional entrepreneurship, social entrepreneurship seeks to create sustainable social value while generating economic returns. It emphasises innovation, community engagement, social inclusion, and long-term societal impact. Consequently, social entrepreneurship has been widely recognised as a potential vehicle for empowering marginalised communities, including persons with disabilities. Through social entrepreneurial initiatives, individuals can participate in income-generating activities while simultaneously contributing to social change and community development.

Despite its potential, existing social entrepreneurship models present several limitations when applied to the context of disability empowerment. Much of the current literature has been developed within Western socioeconomic environments and is primarily influenced by secular conceptions of social innovation and social value creation. Although these frameworks provide valuable insights into inclusive entrepreneurship and community development, they often pay limited attention to the role of religion, spirituality, and faith-based values in shaping entrepreneurial behaviour and empowerment outcomes. This limitation is particularly significant within Muslim-majority societies such as Malaysia, where religious beliefs and ethical considerations continue to influence economic decision-making, social relationships and community development practices.

At the same time, Malaysia possesses one of the most developed Islamic finance ecosystems in the world. Islamic financial institutions, zakat agencies, waqf organisations, and other Islamic social finance mechanisms have long played important roles in supporting socioeconomic development and poverty alleviation. Islamic economic principles emphasise justice, human dignity, social responsibility, compassion, and collective well-being, values that closely align with the objectives of disability inclusion and social entrepreneurship. Furthermore, Islamic social finance instruments such as *zakat, waqf, sadaqah, and qard al-hasan* possess considerable potential to support entrepreneurial activities among disadvantaged populations through more inclusive and ethically grounded financing mechanisms.

However, despite the availability of these resources, their application within disability entrepreneurship remains relatively underdeveloped. Existing programmes often operate independently, with limited integration between disability support services, entrepreneurial development initiatives, and Islamic social finance institutions. As a result, opportunities to create comprehensive support systems that combine financial assistance, entrepreneurial capacity building, mentorship, social inclusion, and spiritual development remain largely unexplored. This fragmentation limits the effectiveness of current empowerment efforts and reduces the potential impact of available resources.

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A further challenge concerns the conceptual and theoretical foundations underpinning existing empowerment models. Current disability entrepreneurship studies frequently focus on economic outcomes such as business performance, income generation, and employment creation. Similarly, many social entrepreneurship frameworks emphasise social impact and organisational sustainability. While these dimensions are important, they often fail to capture broader aspects of human development that are particularly relevant within Islamic perspectives, including spiritual fulfilment, ethical conduct, social solidarity, and holistic well-being. Consequently, there remains a lack of comprehensive frameworks capable of integrating material and non-material dimensions of empowerment within a single analytical model.

The literature also reveals limited understanding regarding the factors that contribute to entrepreneurial success among persons with disabilities within Muslim-majority contexts. Although previous studies have examined entrepreneurship, social entrepreneurship, disability inclusion, and Islamic social finance as separate areas of inquiry, relatively few have explored how these domains interact to influence entrepreneurial resilience, sustainability, and empowerment outcomes. This gap is particularly evident in Malaysia, where the intersection between disability, social entrepreneurship, and Islamic values remains underexplored despite its significant practical relevance.

Therefore, the central problem addressed by this study is the absence of an integrated framework that systematically combines disability-inclusive entrepreneurship, social entrepreneurship principles, and Islamic ethical foundations to support the sustainable empowerment of persons with disabilities. Existing approaches remain fragmented, resulting in insufficient understanding of how entrepreneurial capabilities, social capital, ecosystem support, Islamic values, and Islamic social finance mechanisms can collectively contribute to empowerment and long-term well-being.

Addressing this gap is essential for both theoretical and practical reasons. From a theoretical perspective, there is a need to extend existing social entrepreneurship scholarship by incorporating disability inclusion and Islamic ethical principles within a unified framework. From a practical perspective, policymakers, social enterprises, Islamic financial institutions, disability organisations, and community development agencies require evidence-based guidance to design more effective interventions that support entrepreneurial participation among persons with disabilities.

In response to these challenges, this study seeks to develop an Integrated Islamic Social Entrepreneurship Model (IISEM) for empowering persons with disabilities in Malaysia. The proposed model aims to integrate disability-inclusive practices, social entrepreneurial principles, ecosystem support mechanisms, and Islamic ethical values within a comprehensive framework capable of promoting economic empowerment, social inclusion, entrepreneurial sustainability, and holistic well-being. By doing so, the study is expected to contribute towards the development of a more inclusive and sustainable entrepreneurial ecosystem that supports the aspirations of persons with disabilities while advancing Malaysia's broader goals of equitable and inclusive development.

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Research Objectives

General Objective

To develop an integrated Islamic social entrepreneurship model that effectively promotes economic empowerment and holistic well-being among persons with disabilities (PWDs) in Malaysia.

Specific Objectives

1. To identify and analyze the primary barriers faced by entrepreneurs with disabilities in Malaysia, particularly concerning access to Islamic financial resources, market inclusion, and institutional support systems.
2. To critically evaluate the applicability and limitations of prevailing social entrepreneurship models (medical, social, and hybrid) in addressing the multidimensional needs of Muslim PWD entrepreneurs, and to assess how Islamic social finance instruments (*zakat, waqf, qard al-hasan*) align with the objectives of *maqasid al-shar`iyyah*.
3. To design and propose an integrated Islamic social entrepreneurship model that synthesizes *fiqh* principles, Islamic ethical finance, and contemporary entrepreneurial practices to empower PWD entrepreneurs and foster inclusive socio-economic development in Malaysia.

Literature Review: Towards an Integrated Islamic Social Entrepreneurship Model for Persons with Disabilities in Malaysia

Entrepreneurship Among Persons with Disabilities: Barriers, Inclusion and Empowerment

Entrepreneurship has increasingly emerged as an important pathway for promoting economic participation, self-reliance, and social inclusion among persons with disabilities (PWDs). Unlike conventional employment, entrepreneurship provides greater flexibility in work arrangements and enables individuals to adapt business activities according to their capabilities and circumstances. Consequently, entrepreneurship has been widely recognised as a mechanism through which PWDs can overcome labour market exclusion, achieve financial independence, and contribute meaningfully to community development. Nevertheless, the effectiveness of entrepreneurship as an empowerment strategy remains contingent upon the availability of supportive financial, institutional and social ecosystems.

Existing literature demonstrates that entrepreneurs with disabilities continue to face a complex range of barriers that restrict entrepreneurial participation and business sustainability. These barriers extend beyond individual limitations and are often rooted in structural inequalities embedded within financial systems, market institutions, and societal attitudes. Recent studies indicate that disabled entrepreneurs frequently encounter challenges related to access to capital, entrepreneurial training, business information, market opportunities, and institutional support. Financial constraints remain particularly significant, as many entrepreneurs with disabilities report difficulties obtaining credit facilities, start-up capital, and formal financing due to limited collateral, inadequate financial records, and perceptions of higher business risk.

Furthermore, the absence of disability-sensitive financing mechanisms continues to limit entrepreneurial growth and sustainability.

Within Muslim-majority societies, the issue of financial exclusion is further complicated by the need for Shariah-compliant financing alternatives. While Islamic finance has expanded considerably in recent decades, limited attention has been devoted to understanding how Islamic financial instruments can be adapted to support entrepreneurs with disabilities. Existing Islamic financial products are primarily designed for broader market segments and often fail to address the unique challenges associated with disability entrepreneurship, including adaptive business costs, accessibility requirements, and customised support services. Consequently, there remains a significant gap in understanding how Islamic social finance can function as an inclusive entrepreneurial mechanism for PWDs.

Market inclusion constitutes another persistent challenge. Entrepreneurs with disabilities frequently encounter barriers in accessing business networks, supply chains, distribution channels, and customer markets. These obstacles are often reinforced by negative societal perceptions and misconceptions regarding the capabilities of persons with disabilities. Existing studies suggest that many entrepreneurs with disabilities possess comparable entrepreneurial competencies to non-disabled entrepreneurs; however, they continue to face unequal opportunities arising from structural and attitudinal barriers. Such findings indicate that market exclusion should be understood not merely as an economic issue but as a broader challenge of social recognition and inclusion. In many instances, entrepreneurial success depends as much on social acceptance and network accessibility as it does on business capability and financial resources.

Institutional support systems also play a critical role in shaping entrepreneurial outcomes. Governments, educational institutions, financial organisations, disability advocacy groups, and civil society actors collectively contribute to entrepreneurial ecosystems through policy development, training programmes, mentorship initiatives, and resource mobilisation. However, the literature consistently highlights the fragmented nature of support systems available to entrepreneurs with disabilities. Existing programmes often operate independently and focus on isolated dimensions of entrepreneurship without establishing integrated support mechanisms capable of addressing multiple challenges simultaneously. Consequently, entrepreneurs with disabilities may receive financial assistance without mentorship support, business training without market access opportunities, or policy incentives without sustainable institutional guidance. This fragmentation significantly reduces the long-term effectiveness of entrepreneurial empowerment initiatives.

The limitations of current support mechanisms suggest that disability entrepreneurship cannot be adequately understood through economic frameworks alone. Rather, entrepreneurial success among PWDs is influenced by dynamic interactions among financial accessibility, institutional support, social capital, market inclusion, and personal resilience. Such findings have important implications for Malaysia, where disability inclusion, Islamic finance, and social entrepreneurship continue to evolve as important components of national development policy. More importantly, they indicate that entrepreneurial empowerment requires a holistic framework capable of integrating economic, social, institutional, and ethical dimensions within a single conceptual model.

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Critical Synthesis

The literature reveals three important patterns. First, entrepreneurship possesses considerable potential as a mechanism for enhancing economic participation and self-reliance among persons with disabilities. Second, entrepreneurs with disabilities continue to experience persistent barriers associated with financial exclusion, market access, and fragmented institutional support systems. Third, while existing studies acknowledge the importance of inclusive entrepreneurship, relatively limited attention has been devoted to understanding how Islamic social finance, social entrepreneurship, and disability empowerment can be integrated within a unified framework. As a result, current scholarship remains fragmented across disability studies, entrepreneurship research, and Islamic economic literature. This fragmentation provides a strong justification for the present study and directly supports the first objective of identifying and analysing the barriers faced by entrepreneurs with disabilities in Malaysia.

Critical Evaluation of Existing Models

The literature on disability empowerment and entrepreneurship is predominantly informed by three major perspectives: the medical model, the social model, and the hybrid social-business model. Although each model has contributed significantly to understanding disability and entrepreneurial development, none adequately addresses the multidimensional realities faced by Muslim entrepreneurs with disabilities.

The medical model conceptualises disability primarily as an individual impairment requiring treatment, rehabilitation, or correction. Historically, this perspective has influenced the design of welfare programmes and rehabilitation services. While the model has contributed to improving healthcare access and support services, it has been criticised for reinforcing dependency and portraying persons with disabilities as passive recipients of assistance rather than active economic actors. From an entrepreneurial perspective, the medical model provides limited guidance regarding empowerment, capability development, and economic participation. Its emphasis on deficits rather than strengths restricts its usefulness as a framework for entrepreneurship development. (Oliver, 2013).

The social model emerged as a response to these limitations by shifting attention from individual impairments to societal barriers. According to this perspective, disability results primarily from inaccessible environments, discriminatory attitudes, and exclusionary institutions rather than from physical or cognitive impairments themselves. The social model has significantly advanced disability rights discourse and influenced policies promoting accessibility, inclusion, and equal opportunities. Nevertheless, its predominantly secular orientation provides limited consideration of religious values, spiritual motivations, and ethical principles that influence behaviour within Muslim societies. Consequently, although the social model offers a stronger foundation for inclusion, it remains insufficient for explaining how Islamic values shape entrepreneurial empowerment among Muslim PWDs. (Shakespeare, 2018).

Hybrid social-business models seek to combine commercial sustainability with social impact. These models have gained considerable attention within the social entrepreneurship literature because they provide mechanisms for addressing social challenges while maintaining financial viability. Social business approaches emphasise innovation, community engagement, and

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sustainable value creation, making them particularly attractive for marginalised populations. However, many hybrid models operate within conventional financial systems and therefore provide limited consideration of Shariah-compliant financing principles. Furthermore, tensions frequently arise between social objectives and commercial priorities, potentially affecting organisational legitimacy and stakeholder trust. As a result, hybrid models may struggle to balance economic sustainability with ethical and spiritual objectives in Muslim-majority contexts. (Yunus, 2007).

Collectively, these limitations demonstrate that existing models remain fragmented. None fully integrates disability inclusion, social entrepreneurship, Islamic social finance, maqasid al-shariah, and holistic well-being within a single framework. This theoretical gap directly supports the second objective of the study, which seeks to critically evaluate prevailing models and assess the relevance of Islamic social finance instruments in addressing the multidimensional needs of Muslim entrepreneurs with disabilities.

Methodology

Research Design

This study adopts a qualitative phenomenological design to investigate the lived experiences of Muslim persons with disabilities (PWDs) engaged in entrepreneurial activities in Malaysia. Phenomenology is particularly suitable because the primary objective is to understand how individuals experience and interpret a specific phenomenon, namely the intersection of disability, entrepreneurship, and Islamic values within their daily economic and social lives (Creswell & Poth, 2018; Neubauer et al., 2019).

Unlike conventional entrepreneurship studies that predominantly focus on business performance indicators, this study seeks to uncover deeper meanings associated with entrepreneurial empowerment, including spiritual fulfilment, social inclusion, resilience and ethical business conduct. The phenomenological approach allows participants to articulate how they navigate structural barriers, access entrepreneurial opportunities, and draw upon Islamic values as sources of motivation and guidance.

The study is underpinned by a constructivist paradigm, which assumes that reality is socially constructed through interactions, experiences and contextual interpretations (Lincoln & Guba, 1985). This paradigm aligns closely with Islamic epistemology, which recognises both empirical and spiritual dimensions of knowledge. Consequently, entrepreneurial experiences are interpreted not merely as economic activities but as manifestations of human agency, ethical responsibility, and social contribution consistent with the principles of *maqasid al-shariah* (Al-Attas, 1995).

Research Context

Malaysia represents a highly relevant setting for examining Islamic social entrepreneurship due to its dual commitment to disability inclusion and Islamic socioeconomic development. The research context consists of two interconnected dimensions.

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Policy and Institutional Dimension

Malaysia has implemented several policy initiatives aimed at enhancing disability inclusion, including the Persons with Disabilities Act 2008, the National Entrepreneurship Policy 2030, the Shared Prosperity Vision 2030, and the ratification of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD). Despite these initiatives, persons with disabilities continue to face significant obstacles in accessing entrepreneurial financing, vocational development, market opportunities, and institutional support systems.

Socio Religious Dimension

Malaysia's comprehensive Islamic finance ecosystem, consisting of zakat institutions, waqf organisations, Islamic banks, and social finance agencies, provides a unique environment for examining how Islamic values can contribute to entrepreneurial empowerment. The principles of justice (*adl*), benevolence (*ihsan*), trustworthiness (*amanah*), and social welfare (*maslahah*) offer important ethical foundations for developing inclusive entrepreneurial ecosystems.

Table 1: Alignment Between Research Objectives and Methodological Components

Research Objective	Data Source	Data Collection Method	Analytical Output
Identify barriers faced by PWD entrepreneurs	PWD entrepreneurs	Semi structured interviews	Themes on barriers and exclusion
Evaluate existing entrepreneurship models and Islamic social finance mechanisms	Key informants and documents	FGDs and document analysis	Critical evaluation framework
Develop an Integrated Islamic Social Entrepreneurship Model	All data sources	Thematic synthesis	Integrated Islamic Social Entrepreneurship Model (IISEM)

Table 1 illustrates the alignment between the research objectives and the methodological procedures adopted in this study. Objective 1 was addressed through semi-structured interviews with PWD entrepreneurs to identify the barriers and challenges they encounter. Objective 2 was achieved through focus group discussions and document analysis to evaluate existing social entrepreneurship models and Islamic social finance mechanisms. Finally, Objective 3 involved the integration and synthesis of findings from all data sources to develop the Integrated Islamic Social Entrepreneurship Model (IISEM). This alignment ensures that each research objective is systematically supported by appropriate data sources, data collection methods, and analytical procedures, thereby strengthening the credibility and coherence of the study.

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Sampling Strategy

Purposive criterion-based sampling was employed to identify participants capable of providing rich and relevant insights into the phenomenon under investigation (Patton, 2015).
Participants were selected according to the following criteria:

1. Registered or self-identified persons with disabilities.
2. Muslim entrepreneurs operating micro, small, or medium enterprises.
3. Business owners with a minimum of two years of entrepreneurial experience.
4. Entrepreneurs who demonstrate social entrepreneurship characteristics through community engagement, social value creation, or reinvestment for social benefit.

To achieve maximum variation sampling, participants were recruited from multiple economic sectors, including agriculture, handicrafts, digital services, retail, food industries, and social consultancy. Geographical representation included Penang, Kedah, Perlis, and Perak.
The final sample consisted of:

• 18 Muslim entrepreneurs with disabilities.
• 7 key informants comprising zakat administrators, Islamic finance practitioners, policymakers, and disability advocacy leaders.

Data collection ceased when theoretical saturation was achieved, whereby additional interviews no longer generated new conceptual insights (Guest et al., 2020).

Data Collection Procedures

Semi Structured Interviews

Eighteen-in-deep interviews were conducted with entrepreneurs with disabilities. Interviews ranged from 60 to 120 minutes and explored entrepreneurial experiences, challenges, adaptive strategies, faith-based motivations, access to Islamic social finance and perceptions of empowerment.

Focus Group Discussions

Two focus group discussions were conducted with institutional stakeholders to obtain broader perspectives regarding policy implementation, financing accessibility, ecosystem support, and institutional readiness.

Document Analysis

Documentary evidence was collected from government reports, disability policies, zakat annual reports, waqf strategic plans, Islamic banking publications, NGO reports, and social enterprise documentation. The use of multiple sources enabled methodological triangulation and strengthened the credibility of findings.

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Data Analysis

Data were analysed using Braun and Clarke's (2021) Reflexive Thematic Analysis approach supported by NVivo 12 software.
The analytical process involved six stages.

Stage 1: Data Familiarisation
All interviews were transcribed verbatim and reviewed repeatedly to facilitate immersion.
Stage 2: Initial Coding
Open coding generated 187 preliminary codes representing entrepreneurial experiences, challenges, support mechanisms, and Islamic values.
Stage 3: Theme Construction
Codes were clustered into conceptual categories through iterative comparison.
Stage 4: Theme Review
Themes were examined for coherence, consistency, and distinctiveness.
Stage 5: Theme Definition

Five major themes emerged:

1. Spiritual and Ethical Foundations of Entrepreneurship
2. Barriers to Inclusive Islamic Financing
3. Entrepreneurial Resilience and Adaptive Capacity
4. Community Support and Social Capital Networks
5. Operationalisation of Maqasid al-Shariah in Entrepreneurial Practice

Stage 6: Conceptual Integration and Model Development
The final stage involved synthesising empirical findings with existing theoretical frameworks from disability studies, social entrepreneurship, Islamic social finance and *maqasid al-shariah* literature. The process generated the Integrated Islamic Social Entrepreneurship Model (IISEM).

Table 2: Data Analysis Matrix

Emerging Theme	Representative Concepts	Contribution to Model Development
Spiritual and Ethical Foundations	Tawakkul, amanah, *ihsan*	Islamic value dimension
Inclusive Islamic Financing	Zakat, *waqf, qard al-hasan*	Financial empowerment dimension
Entrepreneurial Resilience	Adaptability, persistence	Entrepreneurial capability dimension
Social Capital Networks	Mentorship, family support, community engagement	Social ecosystem dimension
Maqasid Operationalisation	Protection of wealth, dignity, intellect, and welfare	Holistic empowerment dimension

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Table 2 presents the key themes generated from the thematic analysis and their respective contributions to the development of the Integrated Islamic Social Entrepreneurship Model (IISEM). The findings indicate that entrepreneurial empowerment among persons with disabilities is influenced by five interrelated dimensions: Islamic values, inclusive Islamic financing, entrepreneurial capabilities, social ecosystem support and *maqasid al-shariah*-based empowerment outcomes. Together, these themes provide the conceptual foundation for the proposed model by integrating spiritual, economic, social, and developmental elements within a holistic framework for empowering Muslim PWD entrepreneurs in Malaysia.

Model Development Procedure

The Integrated Islamic Social Entrepreneurship Model (IISEM) was developed through a four-stage synthesis process adapted from qualitative model building approaches proposed by Jabareen (2009) and Gioia et al. (2013).

Stage 1: Empirical Theme Extraction
Phenomenological data generated core themes representing participants lived experiences.
Stage 2: Theoretical Mapping
Emergent themes were mapped against disability empowerment theories, social entrepreneurship frameworks, Islamic social finance principles and *maqasid al-shariah* constructs.
Stage 3: Conceptual Integration
Relationships between themes were examined to identify causal and enabling mechanisms influencing entrepreneurial empowerment.
Stage 4: Model Construction and Validation
The preliminary model was reviewed by key informants and refined through expert feedback before finalisation.

Figure 1: Integrated Islamic Social Entrepreneurship Model Development Process

Literature Review
↓
Semi Structured Interviews
↓
Focus Group Discussions
↓
Document Analysis
↓
Reflexive Thematic Analysis
↓
Theme Synthesis
↓
Theoretical Integration
↓
Expert Validation
↓
Integrated Islamic Social Entrepreneurship Model (IISEM)
Trustworthiness

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The trustworthiness of the study was established using Lincoln and Guba's framework.

Table 3: Strategies for Ensuring Research Rigour

Criterion	Strategy
Credibility	Data triangulation, member checking, prolonged engagement
Transferability	Thick description and contextual richness
Dependability	Audit trail and procedural transparency
Confirmability	Reflexive journaling and peer debriefing

Researcher Positionality and Reflexivity

The researcher occupies a dual role as an academic researcher and scholar of Islamic social entrepreneurship. To minimise interpretive bias, reflexive journaling and epoche practices were employed throughout data collection and analysis. Continuous reflection enabled the researcher to distinguish participants' perspectives from personal assumptions while preserving sensitivity to Islamic ethical and cultural contexts (Neubauer et al., 2019).This reflexive process contributed to the development of an empirically grounded and theoretically coherent model that reflects both participants' lived experiences and the normative principles of Islamic social entrepreneurship.

Findings and Discussion

Overview of Emergent Themes

Table 4: Summary of Emergent Themes and Contributions to the IISEM

Theme	Key Elements	Contribution to IISEM
Spiritual and Ethical Foundations	Tawakkul, amanah, ihsan, sabr	Spiritual dimension
Inclusive Islamic Financing	Zakat, *waqf, qard al-hasan*	Financial empowerment dimension
Entrepreneurial Resilience and Adaptive Capacity	Innovation, adaptability, persistence	Entrepreneurial capability dimension
Community-Based Support and Social Capital	Family, NGOs, mentors, religious institutions	Ecosystem support dimension
Operationalisation of *maqasid al-shariah*	Justice, dignity, welfare, inclusion	Holistic empowerment dimension

Narrative

The thematic analysis generated five interrelated themes that collectively explain the mechanisms through which Islamic social entrepreneurship contributes to the empowerment of persons with disabilities (PWDs) in Malaysia. These themes demonstrate that entrepreneurial empowerment extends beyond economic participation and encompasses spiritual, social,

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institutional, and developmental dimensions. Together, the themes form the conceptual foundation of the Integrated Islamic Social Entrepreneurship Model (IISEM), illustrating how Islamic values, entrepreneurial capabilities, financial inclusion, and ecosystem support interact to promote sustainable and holistic empowerment among Muslim entrepreneurs with disabilities.

Theme 1: Spiritual and Ethical Foundations of Entrepreneurship

This theme emerged as the most fundamental dimension of entrepreneurial empowerment. Participants consistently described entrepreneurship as an extension of their religious obligations and moral responsibilities rather than merely an economic activity.

Many participants perceived entrepreneurial engagement as a form of worship (*ibadah*) and viewed business success as a means of achieving both material well-being and spiritual fulfilment. Religious values such as *tawakkul* (reliance upon Allah), *sabr* (perseverance), *amanah* (trustworthiness), *ikhlas* (sincerity), and *ihsan* (benevolence) were repeatedly identified as guiding principles in decision-making, customer relations, and business management.

The findings indicate that faith functions as a psychological resource that strengthens entrepreneurial resilience and reduces the negative impact of disability-related barriers. Participants frequently interpreted business challenges as opportunities for spiritual growth rather than insurmountable obstacles. This finding supports recent scholarship suggesting that Islamic entrepreneurship differs fundamentally from conventional entrepreneurship because entrepreneurial behaviour is embedded within a broader framework of ethical accountability and spiritual consciousness (Ramadani et al., 2024; Al-Mubarak & Osmani, 2021). The findings also extend the work of Dusuki (2023), who argues that Islamic entrepreneurial activities should be understood as mechanisms for achieving both economic productivity and moral development.

From a theoretical perspective, the findings suggest that spirituality should not be treated as a peripheral factor within disability entrepreneurship research. Instead, it functions as a foundational mechanism that shapes entrepreneurial motivation, resilience, and social responsibility. Consequently, spiritual and ethical foundations constitute the first dimension of the proposed IISEM.

Theme 2: Barriers to Inclusive Islamic Financing

The second theme relates to persistent barriers in accessing financial resources. Participants acknowledged the potential benefits of Islamic social finance instruments such as *zakat, waqf*, and *qard al-hasan* but reported significant challenges in accessing these resources. Several participants indicated that existing support schemes were fragmented, highly bureaucratic and primarily welfare oriented. Although financial assistance was available, it was often designed to address immediate consumption needs rather than long-term entrepreneurial development.

The findings reveal a disconnect between the objectives of Islamic social finance institutions and the practical needs of entrepreneurs with disabilities. Participants frequently reported limited awareness of available financing programmes, insufficient entrepreneurial mentoring, and weak coordination among relevant agencies.

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These findings are consistent with recent studies indicating that Islamic social finance remains underutilised as a mechanism for productive empowerment and entrepreneurship development (Ascarya & Sakti, 2024; Haneef et al., 2023). While Zakat and waqf institutions possess significant resources, their integration into disability entrepreneurship ecosystems remains limited. The findings therefore suggest that inclusive Islamic financing should move beyond charitable assistance towards a developmental approach that combines financing, capacity building, mentorship, and market access. This dimension forms the financial empowerment pillar of the IISEM.

Theme 3: Entrepreneurial Resilience and Adaptive Capacity

The third theme highlights the importance of resilience and adaptive capacity in entrepreneurial success. Participants demonstrated remarkable ability to adapt to physical limitations, social stigma, and market uncertainties through innovation and continuous learning. Digital entrepreneurship emerged as a particularly important strategy, allowing participants to overcome mobility constraints and expand market access.

The findings reveal that entrepreneurial resilience is not solely an individual characteristic but is reinforced by religious conviction, family support, and institutional assistance. Participants frequently described how faith-based motivations strengthened their determination to persist despite repeated setbacks. These findings support contemporary disability entrepreneurship literature, which identifies adaptive capacity and resilience as critical determinants of entrepreneurial sustainability (Renko et al., 2023; Cooney & Williams, 2024).

Importantly, the findings extend existing literature by demonstrating that resilience among Muslim entrepreneurs with disabilities is simultaneously economic, psychological, social, and spiritual. This multidimensional resilience constitutes the entrepreneurial capability dimension of the proposed model.

Theme 4: Community-Based Support and Social Capital Networks

The fourth theme emphasises the role of social capital and ecosystem support in entrepreneurial development. Participants consistently highlighted the importance of family members, peer networks, NGOs, religious institutions, and government agencies in supporting their entrepreneurial journeys. These actors provided not only financial resources but also emotional support, business knowledge, mentorship, and market access opportunities.

The findings suggest that entrepreneurship among persons with disabilities should be understood as a socially embedded process rather than an individual endeavour. Access to supportive networks significantly enhanced participants' confidence, business sustainability, and social inclusion. This observation aligns with social capital theory, which argues that relationships and networks constitute valuable resources that facilitate economic and social advancement. Within the Islamic context, the concept of *ummah* further reinforces collective responsibility and mutual assistance. The findings support recent research emphasising the importance of collaborative ecosystems for disability-inclusive entrepreneurship (OECD, 2023; United Nations Development Programme, 2024). Consequently, social capital networks represent the ecosystem support dimension of the IISEM.

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Theme 5: Operationalisation of Maqasid al-Shariah in Entrepreneurial Practice

The final theme represents the highest level of conceptual integration. Participants demonstrated that entrepreneurial activities contributed directly to the achievement of maqasid al-shariah objectives. Economic participation enhanced *hifz al-mal* (protection of wealth), lifelong learning promoted *hifz al-aql* (protection of intellect), social inclusion strengthened human dignity, and community-oriented initiatives contributed to broader societal welfare (*maslahah*).

Rather than functioning as an abstract legal framework, maqasid al-shariah was operationalised through concrete entrepreneurial practices that improved both individual and community well-being. This finding supports contemporary maqasid scholarship that advocates the application of maqasid principles as practical frameworks for socioeconomic development and public policy (Auda, 2021; Dusuki, 2023). The findings further demonstrate that disability entrepreneurship can serve as an effective vehicle for realising *maqasid*-oriented development outcomes. Accordingly, this theme forms the holistic empowerment dimension of the IISEM and represents the ultimate outcome of the model.

Development of the Integrated Islamic Social Entrepreneurship Model (IISEM)

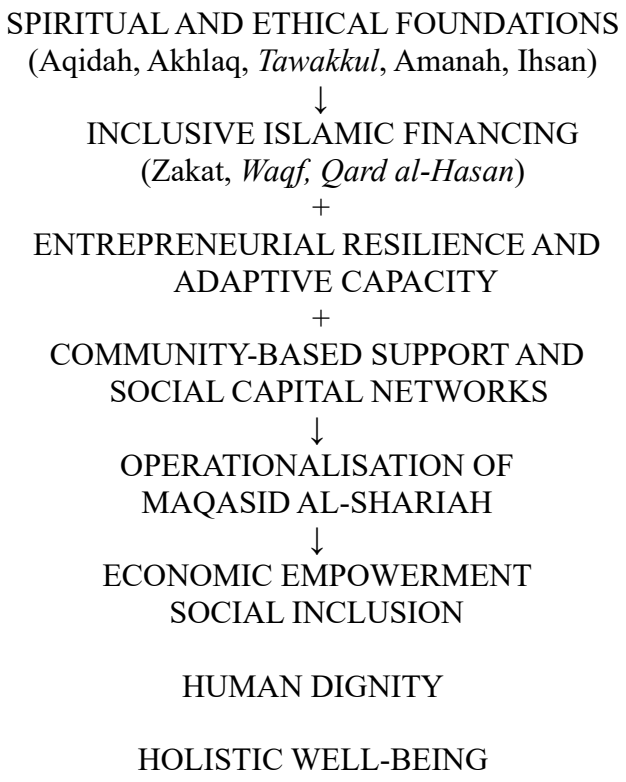


Figure 1: Integrated Islamic Social Entrepreneurship Model (IISEM)

Discussion of the Model

The Integrated Islamic Social Entrepreneurship Model (IISEM) proposes that entrepreneurial empowerment among persons with disabilities is generated through the interaction of four enabling dimensions: spiritual foundations, inclusive Islamic financing, entrepreneurial

capability, and ecosystem support. These dimensions collectively facilitate the operationalisation of *maqasid al-shariah* and ultimately contribute to multidimensional empowerment outcomes, including economic independence, social inclusion, enhanced dignity, and holistic well-being.

The model contributes theoretically by integrating disability entrepreneurship, Islamic social finance, social entrepreneurship and *maqasid al-shariah* within a single framework. Unlike existing models that focus primarily on economic outcomes, the IISEM recognises empowerment as a multidimensional process encompassing material, social, ethical, and spiritual dimensions. This integration represents a significant contribution to both Islamic social entrepreneurship literature and disability empowerment scholarship.

Recommendations

The findings of this study highlight the importance of integrating Islamic values, inclusive financing mechanisms, entrepreneurial capabilities, and ecosystem support in empowering persons with disabilities (PWDs). Based on the empirical findings and the proposed Integrated Islamic Social Entrepreneurship Model (IISEM), several recommendations are advanced for policymakers, practitioners and future researchers.

Policy Recommendations

Develop a National Framework for Islamic Social Entrepreneurship and Disability Inclusion

The Malaysian Government, particularly the Ministry of Entrepreneur and Cooperatives Development (MEDAC), the Department of Social Welfare (JKM), and relevant Islamic institutions, should formulate a comprehensive national framework specifically designed to promote Islamic social entrepreneurship among PWDs. Such a framework should integrate disability inclusion policies with Islamic social finance mechanisms and entrepreneurship development initiatives. The framework should also incorporate maqasid al-shariah principles as a guiding foundation for programme design, implementation, and evaluation, ensuring that entrepreneurial development contributes not only to economic advancement but also to human dignity, social justice, and community well-being.

Strengthen the Integration of Islamic Social Finance for Entrepreneurial Empowerment

The findings demonstrate that access to financing remains a significant challenge for many PWD entrepreneurs. Therefore, zakat institutions, waqf organisations, Islamic banks, and regulatory authorities should strengthen collaboration to establish a dedicated Islamic Social Entrepreneurship Fund for PWDs. Rather than focusing solely on welfare assistance, Islamic social finance instruments should be mobilised as productive empowerment mechanisms through financing schemes such as *qard al-hasan, mudarabah, musharakah* and cash *waqf*. Such initiatives would facilitate sustainable business development while remaining consistent with Shariah principles and the objectives of maqasid al-shariah.

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Enhance Inclusive Procurement and Entrepreneurial Incentives

Government agencies should introduce targeted procurement policies that prioritise products and services provided by PWD-led enterprises. Additional incentives, including tax deductions, business grants, and preferential procurement opportunities, should be provided to organisations that actively support disability-inclusive entrepreneurship. These measures would enhance market access and improve the long-term sustainability of enterprises established by persons with disabilities.

Practical Recommendations

Establish Integrated Islamic Social Entrepreneurship Incubation Centres

Higher education institutions, Islamic financial institutions, non-governmental organisations, and entrepreneurship development agencies should collaborate to establish specialised incubation centres for entrepreneurs with disabilities. These centres should provide integrated support services, including entrepreneurial training, business mentoring, digital skills development, assistive technology support, and Shariah-compliant financial advisory services. Such a holistic approach would address both entrepreneurial capability development and disability-specific challenges simultaneously.

Utilise Mosques and Community Institutions as Entrepreneurial Support Hubs

The findings highlight the significant role of community support networks in entrepreneurial success. Consequently, mosques and community-based organisations should be mobilised as platforms for entrepreneurial mentoring, networking, business promotion, and social support. In addition to their spiritual functions, mosques can serve as important community anchors that facilitate access to information, social capital, and financial resources for aspiring entrepreneurs with disabilities.

Recommendations for Future Research

Advanced Research on Maqasid al-Shariah and Disability Entrepreneurship

Further research should explore how specific dimensions of maqasid al-shariah can be operationalised within disability entrepreneurship programmes and policies. Greater attention should also be given to the development of Shariah-compliant financing instruments and governance frameworks specifically designed to support entrepreneurs with disabilities.

Conclusion

This study sought to develop an Integrated Islamic Social Entrepreneurship Model (IISEM) for empowering persons with disabilities (PWDs) in Malaysia by examining their lived entrepreneurial experiences through a phenomenological approach. The findings reveal that entrepreneurial empowerment is a multidimensional process shaped by the interaction of spiritual and ethical values, inclusive Islamic financing, entrepreneurial resilience, social capital networks, and the practical operationalisation of maqasid al-shariah principles.

The study demonstrates that entrepreneurship among persons with disabilities extends beyond economic participation and serves as a mechanism for achieving broader outcomes related to social inclusion, human dignity, self-reliance, and holistic well-being. The findings further highlight that Islamic social entrepreneurship offers a distinctive framework for empowerment by integrating material and spiritual dimensions of development within a coherent and value-driven approach. The proposed IISEM contributes to the literature by bridging three important domains that have largely been examined separately: disability entrepreneurship, social entrepreneurship, and Islamic social finance. By synthesising these perspectives within a single conceptual framework, the study extends current understanding of inclusive entrepreneurship and provides a theoretically grounded model that is both contextually relevant and practically applicable within Muslim-majority societies.

From a policy and practice perspective, the model provides guidance for governments, Islamic financial institutions, social enterprises, non-governmental organisations, and community development agencies seeking to promote disability-inclusive entrepreneurial ecosystems. The findings suggest that sustainable empowerment requires coordinated efforts that combine access to financing, entrepreneurial capability development, social support mechanisms, and Islamic ethical principles.

Ultimately, the study argues that empowering persons with disabilities through Islamic social entrepreneurship is not merely an economic intervention but a broader developmental strategy that advances social justice, promotes human dignity, and contributes to the realisation of *maqasid al-shariah*. By addressing structural barriers while recognising the capabilities and potential of persons with disabilities, the proposed model offers a pathway towards a more inclusive, equitable, and sustainable socioeconomic future in Malaysia and beyond.

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