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Developing Inclusive Regulations for Muslim Disabled Entrepreneurs' Access to Sharia Fintech: Legal and Accessibility Perspectives

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ABSTRACT

In Indonesia, Muslim persons with disabilities (PwDs) face significant barriers in accessing financial services, including Sharia-based fintech platforms. This study aims to develop inclusive regulatory strategies to enhance their access to Sharia-compliant fintech funding. Employing a normative legal approach and conceptual analysis based on *maqashid sharia*, the research highlights the lack of integration between digital accessibility standards such as the Web Content Accessibility Guidelines (WCAG) and current Sharia fintech regulations. The findings propose a five-part inclusive strategy grounded in the principles of justice (*al-'adālah*), facilitation (*al-taysīr*), and the removal of hardship (*raf' al-ḥaraj*): identifying accessibility needs, designing adaptive regulations, enhancing human resource capacity, integrating cross-sectoral policies, and establishing participatory monitoring and enforcement. This framework not only empowers Muslim disabled entrepreneurs within Indonesia but also holds global significance, especially for Muslim minority communities in non-Muslim countries such as China. Indonesia's experience demonstrates that inclusive Sharia fintech regulations can be framed within universal legal and ethical values, making them adaptable to diverse socio-legal contexts. This study contributes to building a more inclusive and equitable Islamic financial ecosystem that promotes dignity, empowerment, and access for all, particularly those who are socially and economically marginalized.

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1. INTRODUCTION

In Indonesia, a significant portion of the population, around 22.97 million people, or 8.5%, live with disabilities. Despite their challenges, they possess untapped potential, especially in the entrepreneurial sphere. With a Muslim majority, it is reasonable to assume that most of them are Muslims. They are among the most vulnerable to economic hardship and have limited access to information (Supanji, 2023). Although the Law of the Republic of Indonesia No. 8/2016 concerning Persons with Disabilities (PwD) outlines twenty-one rights that must be respected, protected, and fulfilled, the practical implementation of these rights is still inadequate. Only around 40% of websites meet the basic criteria set by the World Wide Web Consortium's Web Content Accessibility Guidelines. This lack of accessibility particularly affects visually impaired individuals, who struggle with the absence of alt text and Accessible Rich Internet Applications (Bhuiyan et al., 2025). In general, PwDs often face barriers in accessing information, education, health services, and employment, which limits their ability to actively participate in society (Morgan, 2023; Munthali et al., 2019). Therefore, developing an entrepreneurial spirit can be the right solution to increase their financial independence and encourage their active contribution to society (Mustaffa et al., 2020). However, it is important to address key challenges such as access to capital, comprehensive financial literacy, and regulatory support to help them realize their entrepreneurial potential.

Access to capital is critical in empowering PwDs to become entrepreneurs (Krüger & David, 2020). However, many face difficulties obtaining capital because traditional financial institutions often consider them high-risk due to physical or mental limitations (Hsieh et al., 2019). This lack of understanding of their unique needs often results in difficulty obtaining appropriate loans or financing. Without adequate access to capital, PwDs find starting and growing businesses challenging, exacerbating their inability to meet future loan requirements. Research by Bahry et al. shows that entrepreneurs with disabilities often face barriers in obtaining credit or investment due to risk concerns and a lack of understanding of their needs (Bahry et al., 2023). Therefore, the need for comprehensive financial literacy among PwDs is urgent, as this can empower them to make the right financial decisions and manage their businesses effectively. In addition, social stigma and negative bias can hinder business opportunities, as expressed by Silverman & Cohen, who showed that stereotypes and discrimination often reduce opportunities for disabled entrepreneurs to get support and build the networks needed for their business success (Silverman & Cohen, 2014).

However, advances in financial technology (fintech) offer new hope for PwDs (Chatterjee, 2022). Fintech can provide innovative and inclusive solutions that better suit their needs. For example, Sharia crowdfunding platforms can offer access to capital without going through traditional financial institutions that often have bureaucracy and strict requirements. Sharia fintech enables simpler application processes, more flexible terms, and easier access for people with disabilities to get financial support. In addition, fintech can include special features that help PwDs. These features can offer easy-to-use interfaces and extra support to improve accessibility. This enables people to overcome physical barriers and get the help they need to succeed in their efforts.

This research aims to create a fair and effective regulatory strategy to improve access to Sharia fintech funding for Muslim disabled entrepreneurs. This approach is essential because PwDs often encounter obstacles when accessing technology-based financial services, including Sharia fintech.

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By designing inclusive regulations, this research aims to create a fairer and more equitable ecosystem, enabling Muslim disabled entrepreneurs to be more empowered in developing their businesses with Sharia-compliant financial support. In addition, this research emphasizes the importance of improving human resource capabilities, both on the part of regulators and fintech industry players, to be more responsive to the specific needs of Muslim disabled entrepreneurs. It includes training, education, and the development of accessibility guidelines for Sharia fintech platforms. This research also aims to ensure that the rights of Muslim disabled entrepreneurs, as stated in the law, can be practically implemented through relevant policies.

Previous studies have examined various aspects related to Sharia fintech and PwDs. Anshari demonstrated that the Law of the Republic of Indonesia Number 8 of 2016 protects and fulfills twenty-two rights of persons with disabilities, but its practical implementation still requires improvement (Anshari, 2024). Research by Hida Hiyanti et al. explored the opportunities and challenges of Sharia fintech in Indonesia, revealing its potential to mitigate the negative impact of conventional fintech and enhance financial access for the general public (Hiyanti et al., 2019). The study also highlighted that developing Sharia fintech applications can streamline customer financial services. Furthermore, Rashid and Al-Shami's research emphasized that Islamic teleological ethics, through zakat and training, can empower PwDs in entrepreneurship (Rashid & Al-Shami, 2024). Conversely, research by Peprah et al. concluded that PwDs have lower access to financial institutions and services (Peprah et al., 2023).

Unlike the previous studies, the primary focus of this research is on formulating comprehensive and specific regulations to enable access to Sharia fintech funding for disabled entrepreneurs in Indonesia. This crucial topic has yet to be fully addressed in previous studies. Within the theoretical framework of financial inclusion and equity, developing regulations that cater to the unique needs of Muslim disabled entrepreneurs is paramount. The urgency of providing targeted financial literacy and promoting entrepreneurship among Muslims with disabilities cannot be overstated. It aligns with the accessibility theory, underscoring the importance of adapting regulations and infrastructure to include all segments of society, especially the vulnerable (Psico-smart Editorial Team, 2024). Empowerment through inclusive regulations not only helps fulfill the economic rights of PwDs but also fosters a more equitable and supportive environment (Broderick, 2020; Jackson, 2018). With improved access to capital, they can more readily pursue entrepreneurial opportunities. Furthermore, this endeavor aligns with the principle of social justice in Sharia economics, which advocates for fair distribution and favoritism towards vulnerable groups.

2. METHODS

This study uses a qualitative method with a normative legal approach. This rigorous and in-depth process is important to understand and analyze the applicable laws and regulations related to access to Sharia fintech funding for Muslim disabled entrepreneurs. The data collection technique is comprehensive, utilizing secondary data from legal documents such as Law Number 8 of 2016 and Financial Services Authority Regulation No. 57 of 2020, literature, and other relevant sources such as Web Content Accessibility Guidelines (WCAG). Document studies are carried out through inventory, examination, and tracing of various legal documents available in libraries and websites that contain relevant laws and regulations, both in the form of laws, government regulations, and financial services authority regulations. This secondary data is analyzed using a conceptual and legal approach, which allows the identification of important elements in developing inclusive and sustainable regulations.

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Data analysis in this study was carried out qualitatively, starting with mapping existing legal materials (Noor, 2023). An analysis of relevant legal regulations and concepts follows this step. The results of this analysis, guided by a normative legal approach, are then used to formulate regulatory strategies that can improve access to Islamic fintech funding for Muslim disabled entrepreneurs. These findings have direct practical implications, as they can guide the development of regulations that include identifying accessibility needs, developing inclusive regulatory strategies, improving human resource capabilities, integrating government policies, and effective monitoring and enforcement.

3. RESULTS AND DISCUSSION

Adapting Islamic Law in Sharia Fintech Regulations for Muslim Disabled Entrepreneur as a Social Minority

Disability, when viewed through the lens of entrepreneurship and faith, presents a unique intersection (Hidegh et al., 2023). It encompasses individuals who grapple with physical, mental, or sensory challenges that impede their daily activities (Vornholt et al., 2018). These conditions often necessitate special accommodations for full participation in social and work life. Meanwhile, an entrepreneur independently establishes and manages their own business. In this distinct intersection, a Muslim denotes a follower of Islam who adheres to Sharia law derived from the Quran and Hadith (Yilmaz, 2021). Therefore, a Muslim disabled entrepreneur is a Muslim individual with physical, sensory, mental, or intellectual limitations who independently establishes, manages, and develops their own business.

Running their businesses, Muslim disabled entrepreneurs face a myriad of challenges. These include physical and social limitations, as well as access to business infrastructure, technology, capital, and low levels of digital and financial literacy that are disability friendly. For these entrepreneurs, access to well-designed physical facilities is not just a convenience but a necessity (Ali et al., 2024). The importance of inclusive design in creating wheelchair access, disability-friendly sanitation facilities, and workspaces that allow unrestricted mobility cannot be overstated. Despite these obstacles, disabled entrepreneurs demonstrate remarkable resilience and determination in building and maintaining their businesses (Korber & McNaughton, 2018; Pandya, Rushi, 2018). This underscores the need for adequate facilities and support, including inclusive policies, access to adaptive technology, entrepreneurship training tailored to their specific needs, and a financial ecosystem that ensures accessibility and fair protection.

One promising effort to empower marginalized Muslim disabled entrepreneurs is utilizing funding from Sharia fintech. With its potential to be an inclusive solution, Sharia fintech utilizes technology that enables access to financial services from home. It offers several advantages for Muslim disabled entrepreneurs. This fintech, operating based on Sharia principles prohibiting usury (interest) and unethical transactions (Noor et al., 2021, 2025), this initiative prevents entrepreneurs from becoming trapped in prolonged debt burdens, which can strain their financial management. Sharia fintech provides financing alternatives that align with moral and ethical values for Muslim disabled entrepreneurs seeking financial solutions consistent with their beliefs. It also emphasizes transparency and fairness, two key values in Islamic economic activities, providing entrepreneurs with reassurance and confidence. In this context, Sharia financing through fintech

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ensures that entrepreneurs with disabilities are not trapped in unfair debt structures or excessive financial burdens, offering a bright future for their businesses.

Additionally, Sharia fintech offers financing products that do not require collateral, which is particularly beneficial for Muslim disabled entrepreneurs who may not have assets to pledge as security. With various financing schemes such as *mudharabah* (profit-sharing financing) and *musharakah* (partnership), Sharia fintech can be tailored to the business needs of Muslim disabled entrepreneurs. These schemes allow them to obtain financial support that aligns with their business model without relying on assets as collateral. By leveraging Sharia fintech, Muslim disabled entrepreneurs have greater opportunities to develop their businesses effectively and sustainably.

However, Muslim disabled entrepreneurs face unique challenges in accessing Sharia fintech. They encounter physical and social barriers and limitations in utilizing Sharia financial products. In the context of Sharia fintech, structural inequalities hinder their economic rights. Urgent changes are needed in the financial system to remove these barriers. In addition to infrastructure limitations, these individuals face cultural discrimination that marginalizes their position in the social and economic system. Society often stigmatizes people with disabilities as unable to make independent financial decisions or ineligible for financing (Hidegh et al., 2023). This exacerbates economic marginalization, limiting business opportunities and access to formal financial institutions.

Empowering Muslim disabled entrepreneurs requires assistive technology, which is the key to overcoming physical barriers and competing on an equal footing (Tamzini, 2024). This empowering technology includes screen-reading software for the visually impaired, specialized keyboards, and communication aids for those with speech impairments. Moreover, it encompasses applications and software tailored to specific business management needs, such as accounting software compatible with assistive technology or applications that simplify time management.

To facilitate Muslim-disabled entrepreneurs, digital platforms and mobile applications for Sharia fintech must be designed with adequate accessibility principles, which can be achieved by implementing the Web Content Accessibility Guidelines (WCAG). This international standard ensures digital technology is accessible to everyone, including those with visual, hearing, motor, or cognitive disabilities. The connection between WCAG and Islamic fintech lies in the shared goal of inclusivity and accessibility. WCAG provides technical parameters and universal design principles such as perceivable, operable, understandable, and robust (Ordoñez-briceño et al., 2025), which can be applied in developing Sharia-fintech.

Application design that adopts WCAG is not just a technical innovation but a tangible bridge to social justice in financial technology, particularly in aspects of *hifẓ al-nafs* (protection of life) and *hifẓ al-māl* (protection of property) (Subli et al., 2025). By enabling Muslim disabled entrepreneurs to access financial services independently, technology serves as an assistive tool and a bridge to social justice, reflecting the values of equality and empowerment. In a Sharia financial system that emphasizes the principles of justice and support for vulnerable groups, digital accessibility is not just a complement but an essential element that must be integrated into the design of policies, regulations, and financial technology infrastructure. Therefore, integrating WCAG standards into Sharia fintech applications is a strategic and ethical step toward mainstreaming social inclusion while expanding the reach of Islamic values in the digital realm.

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The systemic challenges faced by Muslim disabled entrepreneurs stem from the absence of regulations that explicitly accommodate their needs. This results in social and economic exclusion that contradicts the principles of Islamic justice. Therefore, the urgent need for the adaptation of Islamic law in Sharia fintech regulations is crucial to ensure that the principles of justice (*al-'adālah*), public interest (*maṣlaḥah*), and, most importantly, inclusivity (*taysīr*) are truly applied in contemporary Islamic financial and technological institutions (Hasan et al., 2024).

Islamic law, as a flexible normative system, can respond to social and technological dynamics through the principles of ijtihad. One relevant principle is *raf' al-haraj* (removing hardship), which can serve as a basis for promoting Sharia-compliant fintech regulations and accessible applications to people with disabilities. *Raf' al-haraj* is a principle that allows for alleviating difficulties and hardships in Islamic law, and it can be applied to ensure that Sharia-compliant fintech is accessible to all, including those with disabilities. *Maqāṣid al-sharīʻah* aims not only to protect religion, life, reason, lineage, and property but also to uphold social justice and economic inclusion as part of *hifẓ al-nafs* (protection of life) and *hifẓ al-māl* (protection of property)(Diatmoko et al., 2025; Yuliatin et al., 2025).

Normatively, the Islamic legal approach to fintech should not only focus on legal-formal aspects such as fulfilling the pillars and conditions of a contract. This approach must evolve into a more substantive model that considers the values of distributive justice and ease of access. This is in line with the *usul fiqh* approach, which emphasizes that legal changes can be made if there are changes in the social context (Rasyid et al., 2023), including digital technology transformation and the presence of a more diverse user base. Therefore, adopting Islamic law in Sharia fintech regulations is a moral and social imperative and a source of reassurance and confidence, as it is part of Islam's commitment to protecting vulnerable groups. This adaptation must be realized through inclusive regulations, flexible Sharia financing instruments, and the provision of digital infrastructure that ensures the full participation of Muslim disabled entrepreneurs in the Sharia financial system.

Malaysia stands out for its unique approaches to promoting inclusive initiatives in the Islamic fintech sector. They have demonstrated concrete commitments, particularly in accommodating the needs of vulnerable groups such as people with disabilities. This step represents the development of Islamic financial technology and the application of the principles of *maqāṣid al-sharīʻah*, which emphasize justice, inclusivity, and social welfare. In Malaysia, the Bank Negara Malaysia (BNM) and the Securities Commission Malaysia (SC) have long promoted the development of inclusive Islamic finance. One concrete example is Value-Based Intermediation (VBI), introduced by BNM, a framework for Islamic financial institutions to prioritize creating positive social value (Engku Abdul Rahman et al., 2022). This framework requires financial institutions to seek profit and contribute to inclusive development, including services accessible to people with disabilities. In practice, several Islamic banks in Malaysia, such as Bank Islam Malaysia and Maybank Islamic (Maybank Bhd, 2023), have begun developing digital services with more inclusive interfaces and providing digital financial literacy targeting marginalized communities.

These steps demonstrate that integrating Sharia principles and universal values of inclusivity can be concretely applied in developing the fintech ecosystem. Malaysia serves as an example of Muslim countries that prioritize not only technological innovation and Sharia compliance but also social sensitivity in ensuring that modern Sharia financial systems can be enjoyed fairly by all

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segments of society, including people with disabilities. This demonstrates that inclusion is not merely an economic dimension but also an integral part of the ethical and spiritual commitment to realizing Islamic finance, which is a blessing for all creation. This ethical and spiritual commitment to inclusivity is a key aspect of the Islamic finance sector, ensuring its benefits are accessible to all.

Sharia Financial Technology Regulations and Policies

Financial technology (fintech) is an innovation that combines financial services with technology to improve the efficiency and accessibility of financial services (Noor et al., 2023). Nafis Alam et al. explain that financial services institutions often use fintech to refer to services or products created by utilizing technology, resulting in various highly innovative, disruptive, and leading-edge services (Alam et al., 2019). Fintech covers a wide range of services, from digital payments and online lending to investment and financial management, all of which aim to make it easier for users to manage their finances. Lee and Shin classify six categories of fintech businesses, namely payments, wealth management, crowdfunding, capital markets, insurance, and lending services (Lee & Shin, 2018).

In Indonesia, fintech that operates funding businesses is experiencing rapid growth, contributing to the diverse landscape of the industry. According to the latest data from the Financial Services Authority (OJK), as of July 2024, 98 fintech lending platforms are operating in the country (Otoritas Jasa Keuangan, 2024b). This growth shows the dynamism and great potential of the fintech industry in Indonesia, reflecting the increasing interest and adoption of financial technology by the public and businesses. The existence of 98 fintech lenders not only expands funding options for various segments of society but also drives innovation in the way financial services are delivered and managed. For Securities Crowdfunding (SCF), there have been 17 providers that have obtained licenses from OJK with 579 issuers, 159,957 investors, and total SCF funds raised and administered at the Indonesian Central Securities Depository amounting to IDR 1.15 trillion (Otoritas Jasa Keuangan, 2024a)

The development of the fintech industry in Indonesia is accompanied by the growth of Sharia-compliant fintech, which has emerged along with the desire to carry out economic activities according to Islamic law principles. Sharia fintech is a branch of fintech that operates based on Islamic financial principles, ensuring that all products and services offered comply with Sharia law, which prohibits the practices of *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling) (Oseni, Umar A. and S. Nazim, 2018). Data from the Financial Services Authority shows seven Sharia fintech lenders and seven Sharia crowdfunding securities (Kustodian Sentral Efek Indonesia, 2024; Otoritas Jasa Keuangan, 2024b). Such Sharia fintech is a solution for those seeking financial services that align with Islamic values, offering a more ethical way of transacting and investing. The emergence of Sharia-compliant fintech services not only caters to a specific market segment but also contributes to the overall growth and diversity of the fintech industry in Indonesia, reassuring users of the industry's integrity.

Technically, the application of Sharia principles in Sharia fintech is reflected in using agreements that comply with Islamic law, such as *mudharabah* (profit-sharing-based financing), *musharakah* (cooperation), and unsecured financing. These Islamic fintech platforms are designed to fulfill financial needs while ensuring compliance with Sharia principles, such as prohibiting usury, gambling, and *gharar* (uncertainty, a concept in Islamic finance that refers to excessive uncertainty

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or ambiguity in a contract) (Hasan et al., 2024). By adopting these financing schemes, Sharia fintech offers a financial alternative that is ethical, compliant with religious teachings, and innovative and adaptive for individuals and businesses seeking financial solutions aligned with Islamic values.

In response to the rapid development of Sharia fintech, it is imperative to implement regulations that protect the interests of all parties involved. These regulations are a formality and a crucial shield ensuring all stakeholders' security and protection (Arifin et al., 2023). The need for these regulations is based on the principle of the rule of law, which is the foundation of the formation of the Indonesian state as stipulated in Article 1 paragraph (3) of the 1945 Constitution of the Republic of Indonesia. Regulations manifest the concept of the rule of law, which underlines that all aspects of community life and the implementation of government must be run by the laws regulated in the legislation (Anggono, 2018).

Based on these provisions and opinions, every element of the state and society must carry out its functions and responsibilities by legal principles (Noor et al., 2023). Establishing regulations that provide legal certainty and reflect the principles of justice is not just a formality but a cornerstone of a robust and reliable system. As stated by Gustav Radbruch, law is based on three central values: justice, expediency, and legal certainty (Radbruch, 2006). Clear and well-defined regulations are needed to achieve legal certainty and avoid confusion arising from inconsistent or ambiguous legal interpretations. Kharisma argues that regulations protect consumers, maintain financial sector stability, and create a safe environment for developing fintech innovations (Kharisma, 2021).

Indonesia's government and financial authorities have issued various fintech regulations covering operational aspects and service user protection, including Sharia fintech. In July 2022, the Financial Services Authority (OJK) issued OJK Regulation No. 10/POJK.05/2022 on Information Technology-Based Joint Funding Services, which replaces POJK No. 77/POJK.01/2016. This regulation becomes the legal basis for fintech lending operations, including Sharia fintech lending. Sharia fintech lending generally applies similar operational rules and procedures to conventional fintech lending for all parties involved, such as funders, fund recipients, and platform operators. However, Sharia fintech lending operators must fulfill additional requirements, such as using Sharia-compliant banks or financial institutions to deposit funds. To remain Sharia-compliant, they must have a Sharia Supervisory Board responsible for overseeing operations (Noor & Wulandari, 2023). While this regulation creates a safer and more regulated environment for all business actors, including disabled entrepreneurs, it does not explicitly include provisions designed to facilitate access by disabled entrepreneurs.

About equity-based Sharia funding fintech, the Financial Services Authority has issued Financial Services Authority Regulation No. 57/POJK.04/2020 on Securities Offering Through Information Technology-Based Crowdfunding Services, which was later updated with Financial Services Authority Regulation No. 16/POJK.04/2021. This regulation comprehensively regulates the requirements and obligations for crowdfunding service providers and the securities offering mechanism that must be fulfilled. In addition, this regulation also stipulates the rights and obligations of investors and the supervision of fintech crowdfunding service provider platforms to ensure increased investor protection and maintain overall capital market stability (Noor, 2022). This regulation provides a more transparent framework for securities-based crowdfunding

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providers. While the changes are intended to expand access to financing through crowdfunding models, no specific provisions are designed to address the challenges faced by disabled entrepreneurs in accessing such platforms.

Both regulations have provided a solid legal foundation for Sharia fintech operations in the funding and securities sectors, ensuring legal certainty (Noor, Marzuki, et al., 2023). However, this legal certainty is independent of the implementation of POJK 10/2022 and POJK 57/2020; it must also consider the effectiveness of the legal instruments used. Referring to the theory of "legal utilitarianism" proposed by Jeremy Bentham, the purpose of law is to maximize the benefits and welfare of society (Ferraro, 2022). Therefore, the effectiveness of laws and regulations should be measured based on how much they achieve the desired goals (Syamsudin, 2021). Thus, benefits, satisfaction, and happiness should be the main factors in evaluating the viability and sustainability of positive norms.

The benefits of POJK No. 10 of 2022 and POJK No. 57 of 2020, as amended by POJK No. 16 of 2021, are not directly felt by entrepreneurs with disabilities. While both regulations strengthen the legal foundation and improve general access to fintech services, they do not specifically target the unique needs or challenges faced by disabled entrepreneurs. The absence of specific provisions for people with disabilities indicates that there is still an opportunity to develop more inclusive regulations. It is critical to ensure that disabled entrepreneurs can enjoy equal benefits in the fintech ecosystem, including easy access to financing and other financial services. To truly support inclusiveness, further steps are needed in the regulation that specifically considers the needs of disabled entrepreneurs in accessing Sharia fintech financing and services.

Developing Regulatory Strategy to Enhance Access of Disabled Entrepreneurs to Sharia Fintech

Increasing Muslim disabled entrepreneurs' access to Sharia fintech is crucial in their economic empowerment efforts (Santoso, 2023; Sulastri et al., 2024). By providing better access to capital through Sharia fintech platforms, disabled entrepreneurs can start and grow their businesses, contributing to financial independence and personal well-being. In addition, expanded access to Sharia-based financial services allows them to contribute more actively to society and create a positive social impact. Furthermore, this inclusion can drive innovation and market diversification, providing opportunities for disabled entrepreneurs to participate in a financial system that upholds the principles of fairness and non-discrimination. It is not just a matter of financial empowerment but a question of equitable financial inclusion critical to creating a fairer and more diverse business environment.

Muslim disabled entrepreneurs have been facing significant challenges in accessing Sharia fintech services as most platforms are not designed with their accessibility needs in mind. As a result, they often need help accessing financial resources that are crucial for business development. These challenges include user interfaces that are difficult to navigate, lack of features that support users with physical or sensory limitations, and the absence of options such as Sign Language or other assistive devices. Financial institutions play a crucial role in addressing these challenges by ensuring their platforms are accessible to all. In comparison, in the United States, the Americans with Disabilities Act (ADA) requires financial institutions to provide equal access for people with disabilities, including physical access to buildings and user-friendly online services, and training employees to serve customers with disabilities (Putri & Halim, 2023). In the European Union, the

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Directive on the Accessibility of Websites and Mobile Applications requires all websites and mobile applications of public institutions to be accessible to people with disabilities to ensure that all financial information and services are equally available to all (Perserikatan Bangsa-Bangsa, 2012).

Muslim disabled entrepreneurs often face significant barriers to technology acceptability, mainly due to limited access to stable internet networks and the devices required to use fintech services (Prihartama & Mukhsin, 2024). Many disabled entrepreneurs live in areas that have underdeveloped technological infrastructure, making it difficult for them to get a reliable internet connection. This gap not only prevents them from taking advantage of the opportunities offered by fintech but also puts them in a more vulnerable position in the face of financial risks, as they need helpline technology to manage and grow their businesses effectively.

To enhance access for Muslim disabled entrepreneurs to Sharia fintech funding, it is not just beneficial but necessary to develop appropriate regulations that favor them (Jena, 2022). Regulations designed to meet the specific needs of disabled entrepreneurs can effectively facilitate access to funding through Sharia fintech. It is essential because regulation serves as a form of law that protects various interests, including individual, public, and social interests (Paton, 2004). Sharia fintech regulations should stipulate that Sharia fintech platforms are designed with easy-to-navigate interfaces, including read-write features and sign language to meet the accessibility needs of people with disabilities. These regulatory changes are beneficial and necessary to ensure equitable access to Sharia fintech for Muslim disabled entrepreneurs.

In addition, Sharia fintech regulations should require service providers to implement adequate adaptive technology to make the platform accessible to all users, including people with disabilities. Regulations should also strengthen consumer protection by ensuring Sharia fintech platforms operate transparently and accountably, contributing to financial system stability (Rabbani et al., 2021). In addition, regulations should encourage cooperation with organizations that work with people with disabilities to ensure that their needs and aspirations are considered when developing Sharia fintech platforms.

Also, significant to note in the effort to implement Sharia fintech regulation is the enhancement of human resource capabilities, which is one of the critical factors in developing effective Sharia fintech regulation (Siddique & Qureshi, 2024). It includes training and skill development for regulators, stakeholders, and Sharia fintech service providers to understand the specific needs of Muslim disabled entrepreneurs. The assurance of ongoing and needs-based training programs should be emphasized to ensure all parties involved have adequate skills and knowledge to design, implement, and oversee these regulations.

Regulatory supervision and enforcement are crucial elements that should be considered. With adequate supervision, even well-designed regulations can succeed in their implementation. Therefore, it is necessary to establish a strict and continuous supervision mechanism to monitor the implementation of Sharia fintech regulations, including regular evaluation of platform performance in meeting the accessibility needs of Muslim disabled entrepreneurs. This supervision should be followed by strict regulatory enforcement, with the government ready to impose sanctions or penalties on service providers that do not meet accessibility or transparency

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requirements. Emphasizing the role of the audience in this consistent regulatory enforcement will create a more equitable and inclusive environment and ensure that Sharia fintech regulations provide the expected benefits for Muslim disabled entrepreneurs.

Empowering human resources in the Sharia fintech sector should include capacity building in adaptive technology. Sharia fintech service providers need in-depth training on adaptive technologies, such as screen reader software, alternative input devices, and other accessibility features. This training is crucial to ensure that they understand the importance of these technologies and can effectively integrate them into their platforms, thereby improving accessibility and promoting equal access in the Islamic financial ecosystem. To increase access to funding for Muslim disabled entrepreneurs through Sharia fintech, financial services authorities need to strengthen comprehensive and inclusive regulations. These regulations, responsive to the needs of people with disabilities, will not only facilitate access to funding for them but will also strengthen the Islamic financial ecosystem, making it more equitable and sustainable.

Implications for Muslim Minority Communities: Lessons from Indonesian Context for Muslim Diaspora

Indonesia's experience in creating inclusive regulations for Muslim disabled entrepreneurs in the Sharia fintech sector offers valuable lessons for the Muslim diaspora, including those living as minorities in non-Muslim countries, such as China. As the country with the largest Muslim population in the world and a legal system that accepts various laws, including Islamic law, Indonesia has established a model policy that combines Sharia principles, fintech innovation, and the rights of people with disabilities. The inclusive regulations established by the OJK are reflected in various OJK regulations, including the Financial Services Authority of the Republic of Indonesia Number 3 of 2024, which addresses the implementation of technology innovation within the financial sector. Additionally, the role of the DSN-MUI is crucial in ensuring Sharia compliance through a range of fatwas, such as Fatwa No. 117/DSN-MUI/II/2018, which pertains to information technology-based financing services adhering to Sharia principles. This demonstrates that Islam and social inclusion coexist harmoniously (Boehm, 2022). This is an important lesson for the Muslim minority in China, who navigate a secular legal system and contend with stringent government oversight of religious practices.

Muslim communities in China, particularly students, migrant workers, and entrepreneurs from Southeast Asia and the Middle East, generally operate under strict regulations (Wang, 2023). There is no official recognition of the Islamic financial system in the national financial structure (Armijo, 2021). However, opportunities remain to develop community-based Islamic financial services, primarily through technology and digital platforms. Lessons from Indonesia that combine Sharia principles with technology designed for disabled people are relevant. The Muslim diaspora in China also faces two challenges: religious discrimination and limited access to disabled people (Li et al., 2024).

It is worth noting that China's legal system prioritizes national identity over religious identity (Zhang, 2025). Therefore, promoting Islamic finance principles cannot explicitly adopt a religious law approach. However, Indonesia's method of aligning Sharia principles with universal values such as economic justice, social participation, and digital inclusion can offer strategies that can be applied to the Muslim diaspora in China. These strategies include prohibiting usury regarding ethical finance that avoids excessive interest and linking *zakat* and *shadaqah* to corporate social responsibility or community support. By adopting an inclusive approach like that in Indonesia, the minority Muslim community in China can begin to shape the narrative that Sharia principles are not only about religious identity but also the moral basis for solidarity and social justice across identities.

In addition, Indonesia's experience facilitating cooperation between the government, civil society, and religious communities in creating Sharia fintech regulations can be a valuable inspiration. However, it needs to be adjusted to the Chinese political context. The Muslim diaspora in China can adopt a community-based approach based on mutual trust and internal solidarity (Uddin, 2024). They can create digital cooperatives or peer-to-peer lending systems incorporating disability inclusion into their design and services. These initiatives should avoid explicit religious symbols that might attract government attention.

Thus, regulations in China that inhibit the open use of the Sharia framework are not insurmountable obstacles. Instead, lessons from Indonesia show that Sharia principles can be promoted as values rather than strict religious rules. Initiatives aimed at improving digital skills and financial access for Muslim disabled entrepreneurs in the Chinese diaspora, framed as social empowerment rather than identity politics, are likely to gain social acceptance. Despite their limitations, the Muslim diaspora in China can create a Sharia-based microfinance system. This financial system adheres to Islamic fairness and social justice principles through community, technology, and social solidarity. The Indonesian experience is not a ready-made blueprint but a source of inspiration that must be processed through contextual reading and critical reflection on the local socio-legal situation. In the context of this diversity, Sharia principles can precisely demonstrate their flexibility as ethical and inclusive norms, not just normative dogma. If managed carefully, Indonesia's experience can become the foundation for a global movement of Muslim communities in fighting for a fair, ethical, and inclusive financial system for all, including people with disabilities.

4. CONCLUSION

Developing inclusive regulations to facilitate the access of Muslim disabled entrepreneurs to Sharia fintech is a significant step. It underscores a commitment to social justice, equality, and respect for human diversity in the Islamic financial system and paves the way for financial empowerment. Regulations that prioritize accessibility, consumer protection, and adaptive technology are the bedrock of providing Islamic financial services to all segments of society, particularly those who are marginalized. Training programs for Islamic financial service providers can further enhance their understanding of disability inclusion and the use of disability-friendly technology. With the proper regulations and technical support in place, Muslim-disabled entrepreneurs will find it easier to tap into Islamic financial services. This access will open up more business opportunities and enable them to achieve economic independence. Most importantly, these regulations ensure that all users benefit equally from the Sharia fintech ecosystem, which promotes fairness and trust in the security and equity of the system.

Indonesia's experience in combining Islamic principles with digital inclusion and disability initiatives shows that legal systems and public policies can create Islamic finance that is participatory and empowering, not exclusionary. The lessons learned from Indonesia have significant applications for minority Muslim communities in non-Muslim countries, including

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Muslim diasporas in regions such as China. Even when Sharia is not formally recognized in national legal systems, inclusive Islamic ethical principles can still be adopted through universal values such as non-discrimination, economic justice, and digital inclusion. Strategies such as developing community fintech services and encouraging ethical financial practices that align with local laws can empower the Muslim diaspora to fight for their rights and access a fair financial system that respects their beliefs. Therefore, policymakers, financial service providers, and advocates for disability rights in Islamic finance must strengthen inclusive Sharia fintech regulations. This is not just relevant in countries such as Indonesia, but it is a global inspiration for minority Muslim communities to create a more just and equitable financial ecosystem. By integrating law, technology, and religious values, these initiatives can foster broader social change, leading to a society that is not only normatively compliant but also genuinely just. The advocacy for these changes is crucial and plays a significant role in shaping this vision.

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