Volume: 11 Issues: 85 Special Issue [August, 2026] pp. 685 - 693
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/JISED.118549

DEVELOPING THE ISLAMIC MODEL OF ECONOMIC EMPOWERMENT FOR INCLUSIVITY AMONG CAREGIVERS OF CHILDREN WITH DISABILITIES

Azila Abdul Razak[1*]
Zuraidah Zainol[2]
Fidlizan Muhammad[3]
Mohd Yahya Mohd Hussin[4]
Nurhanie Mahjom[5]
Zuriadah Ismail[6]

[1] Department of Economics, Universiti Pendidikan Sultan Idris, Malaysia
Email: azila@fpe.upsi.edu.my
[2] Department of Business Management and Entrepreneurship, Universiti Pendidikan Sultan Idris, Malaysia
Email: zuraidah@fpe.upsi.edu.my
[3] Department of Economics, Universiti Pendidikan Sultan Idris, Malaysia
Email: fidlizan@fpe.upsi.edu.my
[4] Department of Economics, Universiti Pendidikan Sultan Idris, Malaysia
Email: yahya@fpe.upsi.edu.my
[5] Department of Economics, Universiti Pendidikan Sultan Idris, Malaysia
Email: nurhanie@fpe.upsi.edu.my
[6] Department of Accounting and Finance, Universiti Pendidikan Sultan Idris, Malaysia
Email: zuriadah@fpe.upsi.edu.my

Article history

Received date	:	19-6-2026
Revised date	:	20-6-2026
Accepted date	:	25-7-2026
Published date	:	1-8-2026

To cite this document:

Abdul Razak, A., Zainol, Z., Muhammad, F., Mohd Hussin, M. Y., Mahjom, N., & Ismail, Z. (2026). Developing the Islamic model of economic empowerment for inclusivity among caregivers of children with disabilities. *Journal of Islamic, Social, Economics and Development (JISED),* 11 (85), 685 – 693.

Abstract: *Caregivers of children with disabilities (CWDs) in Malaysia face significant financial challenges, including the high costs of specialized healthcare, medical treatment, special education, and daycare. While government initiatives, such as zakat assistance and social welfare programs, provide short-term relief, many caregivers continue to struggle due to the absence of a structured, long-term financial planning model tailored to their specific needs. To address this gap, this concept paper proposes the Islamic Model of Economic Empowerment for Inclusivity (IMEEI) to enhance the financial resilience of CWD caregivers by leveraging Islamic financial instruments, specifically zakat, waqf, and Shariah-compliant investments. The proposed model aligns with global and national agendas, including the Sustainable Development Goals (SDG 1: No Poverty, SDG 8: Decent Work and Economic Growth, and SDG 10: Reduced Inequality), Malaysia's MADANI Economy vision, and the Shared Prosperity Vision 2030. To empirically validate the IMEEI framework, a quantitative cross-sectional research design is outlined. Qualitative interviews with key stakeholders (caregivers, welfare officers, and religious authorities) will first inform the development of a structured survey instrument. Subsequently, survey data will be collected from a sample of 500 caregivers across Malaysia using systematic sampling and analyzed via Structural Equation*

Copyright © Academic Inspired Network - All rights reserved

This work is licensed under CC BY 4.0

Volume: 11 Issues: 85 Special Issue [August, 2026] pp. 685 - 693
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/JISED.118549

Modeling (SEM). The expected outcome of this study is a validated financial framework that equips policymakers, Islamic financial institutions, and welfare organizations with structured mechanisms to promote long-term economic inclusion and sustainable empowerment for CWD caregivers in Malaysia.

Keywords: *Economic Empowerment; Caregivers of Children with Disabilities; Zakat; Waqf; Shariah-compliant Investment; Structural Equation Modeling (SEM)*

Introduction

Economic empowerment is a cornerstone of national progress, yet many vulnerable groups, particularly caregivers of children with disabilities (CWDs), face considerable financial hardship, limiting their ability to achieve long-term stability. In Malaysia, caregivers of CWDs bear substantial financial and emotional burdens, due to the high costs associated with caregiving, healthcare, special education, and daycare. As of October 2024, the Department of Social Welfare reports 740,844 persons with disabilities (PWDs) in Malaysia (Department of Social Welfare, 2024), underscoring the scale of the challenge. While social welfare programs offer some relief, they remain insufficient in ensuring economic empowerment for caregivers, leaving many dependent on short-term assistance without pathways for sustainable financial security.

Recent research highlights the severe financial strain faced by these caregivers. Khairul et al. (2024) found that caregivers of CWDs in Sabah experience moderate to high levels of stress, with financial difficulties identified as one of the three primary stressors, alongside emotional overwhelm and behavioral challenges. Similarly, Carter (2024) in Forbes reports that parents raising children with special needs require 17.8% more income annually, and the lifetime cost of raising a child with special needs can reach $2.5 million. These financial demands are exacerbated by higher medical costs, with 16% of families with CWDs struggling to cover medical bills, compared to 7% of families without disabled children. The economic strain not only undermines household stability but also restricts caregivers' ability to generate income and accumulate wealth, further entrenching economic inequality.

Given these challenges, it is crucial to shift from passive financial aid to active economic empowerment strategies, grounded in risk sharing principles. In this context, Islamic finance offers a robust framework for addressing these issues. Islamic financial mechanisms, particularly zakat, waqf, and Shariah-compliant investment, provide an opportunity to build long-term financial sustainability. These tools are based on the principles of shared responsibility and social justice, aligning closely with the Maqasid al-Shariah, which prioritizes the protection and empowerment of individuals through economic, social, and moral means (Kamaruddin, et. al., 2024). Abdul Rasool et al. (2024) argue that zakat, waqf, and Shariah-compliant investment can mobilize significant resources to support caregivers, providing sustainable income, healthcare, and education opportunities for CWDs. However, limited awareness, misconceptions, and fragmented implementation of these financial instruments hinder their full potential (Ab Rahman et al., 2023). Current aid models, which emphasize short-term relief, fail to provide the long-term solutions needed to alleviate caregivers' financial burdens.

Copyright © Academic Inspired Network - All rights reserved

This work is licensed under CC BY 4.0

Volume: 11 Issues: 85 Special Issue [August, 2026] pp. 685 - 693
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/JISED.118549

To address this gap, this concept paper proposes the Islamic Model of Economic Empowerment for Inclusivity (IMEEI), which seeks to leverage zakat, waqf, and Shariah-compliant investment within a comprehensive economic framework to empower caregivers of CWDs. This model will address existing financial gaps by integrating Islamic financial principles into the broader national agenda for shared prosperity and economic sustainability. By promoting financial resilience and fostering self-sufficiency, IMEEI will not only support caregivers but also encourage inclusive economic participation, reducing economic inequality in the long term.

The findings of this research will have important implications for policy implementation. Specifically, they will inform the design of targeted government interventions that can integrate Islamic financial instruments into social welfare programs. These policy recommendations will advocate for collaborations between government agencies, Islamic financial institutions, and non-governmental organizations to facilitate the deployment of zakat, waqf, and Shariah-compliant investment in ways that directly benefit caregivers of CWDs. Structured recommendations will include developing awareness campaigns, streamlining the legal and administrative processes for accessing these financial tools, and ensuring that caregivers are equipped with the knowledge and resources needed to leverage these mechanisms effectively. Such initiatives will not only enhance financial security for caregivers but will also contribute to a more inclusive and resilient economy, aligned with Malaysia's goals for equitable development.

The objectives of this study are:

1. To determine the effects of zakat, waqf, and Shariah-compliant investment on the economic empowerment of caregivers of children with disabilities.
2. To validate the proposed Islamic Model of Economic Empowerment for Inclusivity (IMEEI), in measuring the effect of zakat, waqf, and Shariah-compliant investment on economic empowerment of caregivers of children with disabilities.

The research hypotheses are:

1. Zakat significantly affects the economic empowerment of caregivers of children with disabilities.
2. Waqf significantly affects the economic empowerment of caregivers of children with disabilities.
3. Shariah-compliant Investment significantly affects the economic empowerment of caregivers of children with disabilities.

The research questions are:

1. How do zakat, waqf, and Shariah-compliant investment affect the economic empowerment of caregivers of children with disabilities?
2. How can the proposed Islamic Model of Economic Empowerment for Inclusivity (IMEEI), incorporating zakat, waqf, and Shariah compliant investment, be empirically validated in enhancing the economic empowerment of caregivers of children with disabilities?

Copyright © Academic Inspired Network
- All rights reserved

This work is licensed under
CC BY 4.0

Volume: 11 Issues: 85 Special Issue [August, 2026] pp. 685 - 693
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/JISED.118549

Literature Review

Raising children with disabilities presents unique and multifaceted challenges for caregivers, which are often exacerbated by sociocultural, economic, and institutional factors. In Malaysia, these challenges are further amplified by cultural perceptions, financial burdens, and limited support systems. Existing literature suggests that caregivers of children with disabilities frequently experience higher levels of stress, emotional distress, and economic hardships compared to their peers raising typically developing children (Islam et al., 2022; Millaku & Kraja-Bardhi, 2022; Ismail et al., 2022). Additionally, the limited availability of institutional resources, coupled with societal stigma towards disability, further complicates their caregiving responsibilities. This literature review explores these challenges in Malaysia, particularly financial strain, emotional distress, lack of support, and cultural attitudes, while discussing potential solutions, including the development of the Islamic Model of Economic Empowerment for Inclusivity (IMEEI) and enhancing social awareness and community acceptance. The role of Islamic financial instruments, such as zakat, waqf, and Shariah-compliant investment, is emphasized in addressing these challenges through the lens of the IMEEI framework.

One of the most pressing challenges faced by caregivers of children with disabilities is the significant financial strain that arises from the extensive costs associated with healthcare, therapy, and educational services. In Malaysia, this burden is particularly acute due to the healthcare system's limited capacity to comprehensively cater to the specialized and often complex needs of children with disabilities. Consequently, caregivers are frequently compelled to bear substantial out-of-pocket expenses for essential medical treatments, rehabilitative therapies, assistive devices, and specialized educational services (Barak et al., 2022). These financial demands are further exacerbated by the necessity for caregivers to reduce their working hours or, in many cases, leave employment altogether to assume full-time caregiving responsibilities at home (Barak et al., 2022). As a result, caregivers experience a dual financial strain through escalating direct expenses and diminishing household income, leading to long-term economic insecurity.

Beyond the immediate costs, additional hidden expenses such as transportation to medical appointments, modifications to living spaces, and adaptive learning materials further compound the financial burden. Research by Islam et al. (2022) highlights the financial distress experienced by these families, revealing that many caregivers must make considerable sacrifices in both their personal and professional lives to ensure their children receive adequate care. Barnard-Brak et al. (2014) and Parish et al. (2015) similarly document these dual pressures, demonstrating how caregivers raising children with disabilities often experience greater economic vulnerabilities compared to caregivers with typically developing children. In Malaysia, the financial strain is further intensified by the lack of sufficient government subsidies and targeted financial aid programs tailored to these caregivers' specific needs.

Islamic financial principles provide significant potential for addressing these economic challenges. The application of zakat, waqf, and Shariah-compliant investment mechanisms can play a transformative role in alleviating financial burdens and fostering long-term financial sustainability for these caregivers. Zakat serves as an essential tool for redistributing wealth and supporting economically disadvantaged groups, including caregivers of children with disabilities. Allocating zakat funds for healthcare, therapy, and educational assistance can provide immediate financial relief and reduce out-of-pocket expenses (Ab Rahman et al., 2023).

Copyright © Academic Inspired Network - All rights reserved

This work is licensed under CC BY 4.0

Volume: 11 Issues: 85 Special Issue [August, 2026] pp. 685 - 693
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/JISED.118549

Establishing targeted zakat-based financial assistance programs, particularly through zakat institutions, can ensure sustainable and structured financial aid for these caregivers.

Waqf (endowment) can be leveraged to create sustainable support systems, such as waqf-funded healthcare centers, therapy centers, and educational institutions specifically catering to children with disabilities. Long-term waqf-based programs can provide continuous funding for special education schools and rehabilitation services, reducing financial dependency on government aid.

Encouraging investment in ethical and Shariah-compliant financial products can enable caregivers to secure long-term financial stability. Programs promoting microfinance, social enterprises, and investment can help caregivers generate income, thereby reducing their economic vulnerability.

The relationship between financial hardship and emotional well-being presents additional challenges, as financial strain often serves as a catalyst for heightened stress, anxiety, and mental health concerns among caregivers. Hsiao (2017) emphasizes that financial difficulties amplify emotional burdens, creating a recurring strain that negatively impacts both parents and their children. The psychological toll of managing financial uncertainty, coupled with the day-to-day caregiving responsibilities, can result in feelings of helplessness, social isolation, and even depression. Furthermore, the absence of adequate social support systems exacerbates these difficulties, leaving caregivers to navigate these challenges in isolation.

Jeong et al. (2013) highlight the importance of informal and formal support networks in mitigating stress, suggesting that community-based interventions and peer support groups could provide crucial emotional and practical assistance. In this regard, the IMEEI framework integrates financial, emotional, and social dimensions to create a holistic empowerment model for these caregivers.

Given the challenges outlined, policymakers and stakeholders must consider comprehensive strategies that incorporate Islamic financial principles into a structured economic empowerment model. The development of IMEEI can provide caregivers with essential financial tools, including budgeting strategies, investment planning, and access to zakat, waqf, and takaful. This model can empower caregivers by offering customized financial planning tools to help manage resources effectively, integration of zakat and waqf-based support systems to ensure sustainable financial assistance, investment strategies that promote economic resilience through ethical financial products, and social and community-based support programs to alleviate emotional distress and social isolation.

The financial challenges faced by caregivers of children with disabilities in Malaysia are multifaceted and deeply interconnected with their emotional and social well-being. Addressing these issues requires a multifaceted approach that integrates financial assistance, educational support, and mental health resources. The incorporation of zakat, waqf, and Shariah-compliant investment within the IMEEI framework offers a viable solution to empowering these caregivers, ensuring long-term financial security and socio-economic inclusion. Additionally, enhancing public awareness and fostering inclusive community environments can further empower caregivers and improve their overall well-being. Moving forward, Islamic financial institutions, policymakers, and community organizations must

Copyright © Academic Inspired Network - All rights reserved

This work is licensed under CC BY 4.0

Volume: 11 Issues: 85 Special Issue [August, 2026] pp. 685 - 693
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/JISED.118549

collaborate to implement these solutions, ultimately creating a more inclusive and financially stable society for caregivers of children with disabilities.

Methodology

Research Design and Approach

This study will adopt a quantitative research design to develop the Islamic Model of Economic Empowerment for Inclusivity (IMEEI), aimed at enhancing the economic empowerment of caregivers of children with disabilities (CWDs). The IMEEI will incorporate key Islamic financial principles such as zakat, waqf, and Shariah-compliant investment as independent variables, while economic empowerment will be the dependent variable. The central aim of this research is to investigate how these Islamic financial tools can help improve the financial stability, well-being, and long-term economic outcomes of caregivers. By focusing on these tools, the study will explore how zakat, waqf, and Shariah-compliant investment can empower caregivers economically, thereby improving their ability to meet the financial demands of caring for children with disabilities.

A cross-sectional survey approach will be used to collect data from a sample of 500 caregivers of children with disabilities across five geographical regions in Malaysia: Northern, Central, Southern, East Coast, and Sabah & Sarawak. The sample size is determined based on the suggested sample size to perform SEM (Kline, 2016). The caregivers will be selected through systematic sampling to ensure a representative and unbiased sample. This methodology will provide insights into the relationship between the use of zakat, waqf, and Shariah-compliant investment and caregivers’ economic empowerment, helping to develop a culturally sensitive Islamic model for inclusivity.

Phase 1: Stakeholder Interviews for Initial Insights

Before initiating the quantitative survey, stakeholder interviews will be conducted to gather initial insights into the financial challenges faced by caregivers of children with disabilities. Interviews will be held with key stakeholders, including caregivers, teachers from the Integrated Special Education Program (PPKI), Department of Social Welfare (JKM) officers, and Majlis Agama Islam Negeri (MAIN) officers. These discussions will help identify the financial strains experienced by caregivers and their awareness and use of Islamic financial products such as zakat, waqf, and Shariah-compliant investment. This qualitative data will inform the development of the questionnaire by ensuring that the items address caregivers' real-world challenges and financial needs.

The interviews will be analyzed using thematic analysis, which involves identifying recurring themes and patterns related to financial difficulties, the understanding of Islamic financial products, and their perceived impact on caregivers’ economic empowerment. These findings will inform the formulation of the survey items and help ensure the questionnaire is grounded in the real experiences of caregivers.

Phase 2: Development of the Questionnaire

The next step will involve the development of a structured questionnaire, which will be informed by the qualitative findings from the stakeholder interviews and existing literature. The questionnaire will include both newly developed items and adapted items from previous studies. It will capture various aspects of Islamic financial awareness, and economic empowerment. Specifically, the questionnaire will focus on the following variables:

Copyright © Academic Inspired Network
- All rights reserved

This work is licensed under
CC BY 4.0

Volume: 11 Issues: 85 Special Issue [August, 2026] pp. 685 - 693
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/JISED.118549

Economic Empowerment: This will be the dependent variable, focusing on caregivers' financial stability, income generation, savings, debt management, and overall self-sufficiency.
Zakat: Caregivers' awareness of and engagement with zakat, its potential to alleviate financial burdens, and its role in addressing immediate caregiving expenses.
Waqf: Caregivers' understanding of waqf as a charitable financial mechanism that could provide long-term support, particularly in funding healthcare, education, and therapy for children with disabilities.
Shariah-compliant investment: Caregivers' knowledge and involvement in Islamic investment products, such as Islamic savings accounts and investment funds, which can contribute to long-term financial stability.

The questionnaire will be designed to assess both the extent to which caregivers utilize these Islamic financial products and their perceived impact on their economic empowerment.

Phase 3: Pilot Study

A pilot study will be conducted with experts and 100 caregivers to test the questionnaire's clarity, relevance, and reliability. The pilot study will also allow the researchers to refine the survey based on experts and respondents' feedback. The data collected from the pilot study will also undergo Exploratory Factor Analysis (EFA) to test the factor structure of the items and ensure they align with the intended constructs. Additionally, Cronbach's alpha will be used to assess the reliability of the constructs. Based on the findings from the pilot study, the questionnaire will be revised and finalized for the main data collection phase.

Phase 4: Data Collection

Once the questionnaire is finalized, data will be collected from 500 caregivers of children with disabilities in the Integrated Special Education Program (PPKI) across the five regions of Malaysia. Systematic sampling will be employed to ensure a representative sample from diverse geographical areas. The survey will be administered in both online and paper-based formats, depending on participants' access to technology.

The survey will gather data on caregivers' demographic information, their usage and awareness of Islamic financial tools such as zakat, waqf, and Shariah-compliant investment, and their level of economic empowerment. The goal is to examine how these financial tools influence the caregivers' financial stability and ability to provide for their children with disabilities. The data collected will provide the necessary information to test the relationships between the independent variables (zakat, waqf, and Shariah-compliant investment) and the dependent variable (economic empowerment).

Phase 5: Data Analysis

The data collected from the survey will be analyzed using Structural Equation Modeling (SEM), which is a powerful statistical technique for testing complex relationships between observed and latent variables. Before performing SEM, the data will be screened for normality, outliers, and multicollinearity to ensure that the assumptions for SEM are met.

The first step will be to assess the measurement model, which will evaluate the Goodness-of-fit (GOF), reliability and validity of the constructs. GOF indices such as Chi-Square, Normed Chi-square, RMSEA, SRMR, CFI, and TLI will be used to assess the fit of the model. Average Variance Extracted (AVE) and composite reliability (CR) will be used to measure the reliability of the constructs. In addition, convergent validity will be assessed using AVE, CR and

Copyright © Academic Inspired Network
- All rights reserved

This work is licensed under
CC BY 4.0

Volume: 11 Issues: 85 Special Issue [August, 2026] pp. 685 - 693
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/JISED.118549

standardized factor loadings, while discriminant validity will be tested by comparing the square root of AVE with inter-construct correlations.

Once the measurement model is validated, the structural model will be tested. This step is also called hypothesis testing. Specifically, the analysis will explore the relationships between the independent variables (zakat, waqf, and Shariah-compliant investment) and the dependent variable (economic empowerment).

Phase 6: Development of the IMEEI Model

The findings from the SEM analysis will be used to develop the Islamic Model of Economic Empowerment for Inclusivity (IMEEI). This model will outline how zakat, waqf, and Shariah-compliant investment can be used to empower caregivers economically. The IMEEI will demonstrate how these financial tools can alleviate the financial strain on caregivers, provide long-term financial security, and help them build financial independence.

The model will emphasize zakat as an immediate solution for addressing financial challenges, waqf as a sustainable long-term support mechanism, and investment as a way to create long-term wealth and stability. The IMEEI will provide a comprehensive framework for caregivers to use these Islamic financial tools to enhance their economic well-being.

Phase 7: Feedback of the IMEEI Model

After developing the IMEEI model, it will undergo a feedback process from key stakeholders, including caregivers, teachers from the Integrated Special Education Program (PPKI), Department of Social Welfare (JKM) officers, and Majlis Agama Islam Negeri (MAIN) officers. This process will gather input and testimonials on the model in addressing the needs of caregivers.

Conclusion

This research proposes an Islamic Model of Economic Empowerment for Inclusivity (IMEEI) to support caregivers of children with disabilities (CWDs), forging impactful transformations across the Quintuple Helix. Society benefits from enhanced financial literacy and culturally attuned solutions that reduce caregiving burdens. Academia gains novel insights bridging Islamic finance and disability studies, expanding theoretical and practical horizons. Government bodies receive evidence-based frameworks to fine-tune policies, ensuring inclusive resource allocation. Industry, particularly Islamic financial institutions and NGOs, is guided toward developing specialized products, enabling corporate social responsibility initiatives that champion vulnerable communities. Environmental sustainability principles are embedded through responsible resource usage and alignment with global developmental goals. Collectively, these outcomes foster equitable financial ecosystems, strengthen community resilience, and uphold the dignity of CWDs and their families.

Acknowledgement

This research was supported by the Ministry of Higher Education Malaysia through the Fundamental Research Grant Scheme: 2025-0152-106-02 (FRGS/1/2025/SS06/UPSI/02/1).

Copyright © Academic Inspired Network - All rights reserved

This work is licensed under CC BY 4.0

Volume: 11 Issues: 85 Special Issue [August, 2026] pp. 685 - 693
Journal of Islamic, Social, Economics and Development (JISED)
eISSN: 0128-1755
Journal website: academicinspired.com/jised
DOI: 10.55573/JISED.118549

References

Ab Rahman, M. F., Abdullah Thaidii, H. A., Ab Rahman, A., & Mohd Arif, M. I. A. (2023). Medical philanthropy's effectiveness via zakat distribution: a case study at Hospital Canselor Tuanku Muhriz UKM. Al-Qanatir: International Journal of Islamic Studies, 30(2), 338-348.

Abdul Rasool, M. S., Md Jani, S. H., Ahmad, S. N. A., & Muhd Irpan, H. (2024). Well-Being of Caregivers of Children with Disabilities: Role of Islamic Philanthropy. Global Business and Management Research: An International Journal, 16(2), 569-577.

Barak, S., Elad, D., Dafna, G., & Silberg, T. (2022). Using a biopsychosocial approach to examine parental sense of burden and competency associated with raising a child with a physical disability. Child Care Health and Development, 49(3), 518-528. https://doi.org/10.1111/cch.13066

Barnard-Brak, L., Nuner, J., Sulak, T., & Davis, T. (2014). Costs of and satisfaction with child care arrangements for parents of children with emotional or behavioral disorders. Journal of Family Issues, 36(14), 1887–1903. https://doi.org/10.1177/0192513x14539154

Carter, C. M. (2024). Effective Tools for Working Parents Raising Special Needs Children. https://www.forbes.com/sites/christinecarter/2024/09/08/effective-tools-for-working-parents-raising-special-needs-children/

Department of Social Welfare. (2024). Statistic of Registered PWDs (Active) Based on Gender Until 31 October 2024. (Statistik OKU(Aktif) Berdaftar Mengikut Jantina Sehingga 31 Oktober 2024). https://www.facebook.com/myjkmhq/posts/statistik-oku-aktif-berdaftar-mengikut-jantina-sehingga-31-oktober-2024-adalah-4/998569172297974/

Hsiao, Y. (2017). Parental stress in families of children with disabilities. Intervention in School and Clinic, 53(4), 201–205. https://doi.org/10.1177/1053451217712956

Islam, M., Rahman, M., & Akhtar, S. (2022). Psychosocial impact of parenting children with intellectual disabilities in Bangladesh. International Journal of Public Health Science, 11(1), 211. https://doi.org/10.11591/ijphs.v11i1.21072

Ismail, A., Sk Abd Razak, R., Suddin, L. S., Mahmud, A., Kamaralzaman, S., & Yusri, G. (2022). The economic burden and determinant factors of parents/caregivers of children with cerebral palsy in Malaysia: a mixed methods study. International Journal of Environmental Research and Public Health, 19(1), 475.

Jeong, Y., Jeong, Y., & Bang, J. (2013). Effect of social support on parenting stress of Korean mothers of children with cerebral palsy. Journal of Physical Therapy Science, 25(10), 1339–1342. https://doi.org/10.1589/jpts.25.1339

Kamaruddin, A. M., Adawiyah, R., Tsalis, K. N., & Abbas, A. (2024). Implementation of Maqasid Al-Syariah in Empowering the Zakah Community Development Program. Jurnal Ilmiah Mahasiswa Raushan Fikr, 13(1), 190-201.

Kline, R. B. (2016). Principles and practice of structural equation modeling (4th edition ed.). The Guilford Press.

Md. Yakup, K. A., Thanapalan, C. K. K., & Mohd Poot, E. F. (2024). The strain among caregivers of children with disabilities at the community-based rehabilitation centres in Kudat division of Sabah, Malaysia. Medical Journal of Malaysia, 79, 59-66.

Millaku, J. and Kraja-Bardhi, E. (2022). Depression among parents of disabled children. International Journal of Innovative Research and Scientific Studies, 6(1), 9-19. https://doi.org/10.53894/ijirss.v6i1.1062

Parish, S. L., Rose, R. A., & Andrews, M. E. (2015). Income poverty and material hardship among US families raising children with disabilities. Exceptional Children, 81(3), 262–279. https://doi.org/10.1177/0014402914563702

Copyright © Academic Inspired Network - All rights reserved

This work is licensed under CC BY 4.0