

Towards an Ecosystem Capacity Framework for Sustaining Islamic Social Innovation and Community Resilience

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Abstract: Contemporary studies on Islamic social innovation primarily focus on the effectiveness of Islamic social finance instruments such as zakat, waqf, sadaqah, Islamic microfinance, and Islamic fintech in addressing socio-economic challenges. However, limited attention has been given to the ecosystem capacities that enable Islamic social innovation to emerge, evolve, and sustain its contribution over time. At the same time, innovation ecosystem scholarship emphasizes that innovation depends on interdependent actors, institutions, and support structures, while community resilience research highlights the adaptive, relational, and organizational capacities that sustain collective wellbeing under conditions of uncertainty and change. Yet these conversations have rarely been integrated into a single conceptual framework capable of explaining how Islamic social innovation can be sustained and how such continuity may contribute to community resilience. This study aims to develop an ecosystem capacity framework linking Islamic social innovation, ecosystem capacity, and community resilience. Methodologically, the paper is positioned as a conceptual study supported by an integrative literature review. It synthesizes insights from three adjacent domains of scholarship: (1) Islamic social finance and Islamic social innovation, (2) innovation ecosystems and social innovation ecosystems, and (3) community resilience. Through comparative conceptual synthesis, the study identifies five interrelated dimensions of ecosystem capacity that support the continuity of Islamic social innovation: institutional orchestration, resource integration, community embeddedness, adaptive learning, and ethical value alignment. The paper argues that Islamic social innovation should not be understood merely as a set of isolated welfare interventions or as a descriptive label attached to successful Islamic social-finance programs. Rather, it should be conceptualized as a continuous social process whose continuity depends on the capacity of the surrounding ecosystem to coordinate actors, combine resources, embed innovation in community life, support adaptive learning, and maintain ethical legitimacy over time. On this basis, community resilience is positioned not simply as a short-term program outcome, but as a longer-term collective condition that may be strengthened when Islamic social innovation becomes continuous, adaptive, and socially embedded. The study contributes by shifting the analytical focus from an instrument-centered perspective toward an ecosystem-capacity perspective, by clarifying the relationship between Islamic social finance and Islamic social innovation, and by proposing a conceptual bridge between Islamic social innovation and community resilience. The proposed framework provides a conceptual basis for assessing ecosystem readiness and for guiding future empirical research on how Muslim communities can sustain socially beneficial innovation and strengthen resilience in the face of evolving societal challenges.

Keywords: Islamic social innovation; ecosystem capacity; community resilience; Islamic social finance; innovation ecosystem.

Introduction

Islamic social finance has increasingly been discussed as an important instrument for addressing poverty, vulnerability, and social exclusion in Muslim societies. Through zakat, waqf, sadaqah, Islamic microfinance, and more recent digital welfare platforms, Islamic welfare institutions are expected not only to redistribute resources but also to support empowerment, social protection, and broader socio-economic development (Hassan et al., 2020; Widiastuti et al., 2022). In recent years, this discussion has expanded beyond traditional charitable distribution toward more integrated models of welfare provision, productive asset development, and digitally enabled social-finance innovation (Aris et al., 2025; Rabbani et al., 2021; Sudi, 2025).

Yet an important analytical limitation remains. Much of the existing literature still concentrates on the design, integration, governance, or performance of particular Islamic social-finance instruments and programs. This body of work has generated valuable insights, but it often leaves underdeveloped a broader question: what enables Islamic social innovation to be sustained over time rather than remaining episodic, fragmented, or dependent on isolated initiatives? Put differently, current scholarship is generally stronger in explaining the operation or effectiveness of specific interventions than in explaining the wider ecosystem conditions that make socially beneficial innovation durable and adaptive across changing circumstances (Ghalbane, 2024; Widiastuti et al., 2022; Yustanti et al., 2025).

This question matters because Islamic social innovation should not be understood solely as the successful deployment of a single instrument, digital platform, or institutional arrangement. If it is to contribute meaningfully to poverty reduction, social protection, and community empowerment under conditions of uncertainty, then its continuity depends on a wider configuration of actors, institutions, resources, relationships, and learning

processes. In this respect, the ecosystem perspective becomes highly relevant. Innovation scholarship has shown that innovation rarely emerges from a single organization acting in isolation; rather, it is shaped by interdependent constellations of actors, support structures, and institutional relationships that condition whether innovation can emerge, endure, and evolve (Granstrand & Holgersson, 2020).

A second conversation that becomes important in this context is community resilience. Resilience scholarship increasingly understands resilience not as a static end-state, but as the capacity of communities to adapt, reorganize, and sustain collective functioning under conditions of disturbance and change. In community development research, this capacity is closely linked to participation, trust, social networks, institutional support, and adaptive learning (Cavaye & Ross, 2022). These concerns are highly compatible with the ambitions often attached to Islamic social innovation. If Islamic social innovation is expected to contribute not only to immediate welfare provision but also to longer-term communal wellbeing, then its significance should be assessed in relation to the resilience of the communities it serves.

However, despite the conceptual proximity of these discussions, the literature still lacks a sufficiently explicit framework linking Islamic social innovation, ecosystem capacity, and community resilience. Existing studies do show that Islamic social-finance initiatives can support welfare, inclusion, crisis response, and community support. At the same time, ecosystem studies clarify that sustained innovation depends on more than isolated organizational effort, while resilience scholarship shows that longer-term collective wellbeing depends on adaptive and relational capacities rather than on resource transfer alone (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020; Widiastuti et al., 2022). Yet these conversations have rarely been brought together within a single conceptual architecture capable of explaining how the capacity of an Islamic social-innovation ecosystem may shape the continuity of innovation and, through that continuity, contribute to community resilience. This is the central gap to which the present paper responds.

Accordingly, the contribution of this article is not to claim simply that Islamic social finance matters for welfare, nor merely to restate that resilient communities require adaptive capacity. Those broad propositions are already well established. Rather, the paper addresses a more specific conceptual problem: what ecosystem capacities are required to sustain Islamic social innovation in ways that can strengthen community resilience over time? To answer this question, the article develops an ecosystem capacity framework that positions Islamic social innovation as a continuous social process supported by interdependent institutional, relational, resource, learning, and ethical capacities rather than as a one-off intervention or a mere aggregate of Islamic social-finance instruments (Cavaye & Ross, 2022; Ghalbane, 2024; Granstrand & Holgersson, 2020).

Methodologically, the article is positioned as a conceptual paper supported by an integrative literature review. Its objective is not to test causal relationships empirically, but to synthesize fragmented insights from adjacent literatures into a more coherent conceptual framework for future research and practice. In that sense, the article makes two contributions. First, it shifts the analytical focus of Islamic social-innovation research from an instrument-centered perspective toward an ecosystem-capacity perspective. Second, it offers a conceptual basis for understanding how the sustained organization of Islamic social innovation may contribute to community resilience in contexts of uncertainty, vulnerability, and social change (Torraco, 2005; Webster & Watson, 2002).

The remainder of the paper is organized as follows. Section 2 reviews the relevant literature on Islamic social finance and Islamic social innovation, innovation ecosystems, and community resilience. Section 3 identifies the research gap and clarifies the paper's conceptual positioning. Section 4 develops the proposed ecosystem capacity framework. Section 5 explains the methodological approach of the integrative literature review and conceptual synthesis. Section 6 discusses the theoretical and practical implications of the framework, and Section 7 concludes by outlining the paper's contributions, limitations, and directions for future research.

Literature Review

1. Islamic Social Finance and Islamic Social Innovation

Islamic social finance (ISF) has increasingly been positioned as an important instrument for addressing poverty, vulnerability, and social exclusion in Muslim societies. Through zakat, waqf, sadaqah, Islamic microfinance, and related redistributive mechanisms, ISF is expected not only to channel charitable resources but also to support empowerment, social protection, and inclusive socio-economic development (Hassan et al., 2020; Widiastuti et al., 2022). In this regard, contemporary scholarship has moved beyond viewing Islamic philanthropy merely as a set of isolated charitable practices and has increasingly framed it as part of a broader architecture of welfare provision, productive asset development, and institutional coordination (Widiastuti et al., 2022).

Within this development, a significant strand of the literature emphasizes the need for greater integration among Islamic social-finance instruments and their supporting institutions. Rather than treating zakat, waqf, Islamic microfinance, and related mechanisms as separate domains, recent work highlights the importance of integrated governance, institutional coordination, and complementary resource mobilization in order to improve social impact and long-term effectiveness (Widiastuti et al., 2022). This shift is important because many socio-

economic problems faced by Muslim communities—such as chronic poverty, educational inequality, vulnerability to crisis, and weak local economic resilience—cannot be addressed adequately through fragmented and short-term interventions alone.

At the same time, the literature also records an important expansion of Islamic social finance into more innovative and digitally enabled forms. Studies on Islamic fintech, digital zakat and waqf, sharia crowdfunding, and waqf-linked financial models indicate that Islamic social finance is no longer discussed solely in terms of traditional collection and distribution mechanisms. Instead, it is increasingly associated with experimentation in platform-based giving, productive waqf management, hybrid financing arrangements, and socially oriented financial innovation designed to broaden outreach, efficiency, and developmental impact (Aris et al., 2025; Rabbani et al., 2021; Sudi, 2025). These developments suggest that innovation has become an increasingly visible dimension of Islamic social-finance practice.

However, the growing literature on innovation in Islamic social finance does not automatically resolve the conceptual status of Islamic social innovation itself. In many studies, innovation is still treated primarily as an extension of Islamic social-finance instruments—for example, as innovation in fundraising, governance, financial integration, or digital delivery (Aris et al., 2025; Rabbani et al., 2021; Sudi, 2025). While these developments are important, they do not fully capture the broader social, organizational, and community-based processes through which Islamically grounded solutions to social problems may emerge, evolve, and be sustained. This is where the distinction between Islamic social finance and Islamic social innovation becomes analytically important.

In this paper, Islamic social innovation is not treated as identical to Islamic social finance, although the two are closely related. Islamic social finance remains a major institutional and resource infrastructure for welfare-oriented action in Muslim societies, but Islamic social innovation refers more broadly to the generation, coordination, adaptation, and continuation of socially beneficial solutions inspired by Islamic values and carried by networks of actors, institutions, and communities (Ghalbane, 2024; Howaldt et al., 2018; Yustanti et al., 2025). This broader perspective allows the analysis to move beyond the question of how specific Islamic social-finance instruments operate and toward the question of how socially beneficial innovation can be sustained over time.

Although Islamic social finance and Islamic social innovation are closely related, the two should not be treated as analytically identical. Islamic social finance refers primarily to the institutional, financial, and governance arrangements associated with instruments such as zakat, waqf, sadaqah, Islamic microfinance, and related welfare mechanisms. By contrast, Islamic social innovation, as used in this paper, refers to socially beneficial innovations that are directed toward collective social needs, are normatively or institutionally connected to Islamic values and Muslim welfare institutions, and involve a degree of novelty in the way social problems are addressed, coordinated, financed, or organizationally managed (Ghalbane, 2024; Howaldt et al., 2018; Yustanti et al., 2025). This distinction is important because not every Islamic social-finance activity necessarily constitutes Islamic social innovation. Routine charitable transfer, even when socially valuable, remains conceptually different from innovation unless it is accompanied by new organizational arrangements, collaborative mechanisms, delivery models, or socially embedded problem-solving practices that alter how welfare needs are collectively addressed. In this sense, Islamic social finance is treated in this article as a major institutional and resource infrastructure for Islamic social innovation, but not as its automatic equivalent.

2. Innovation Ecosystems

The concept of innovation ecosystems offers an important lens for addressing that broader question. In contrast to approaches that treat innovation as the output of a single organization, firm, or program, ecosystem perspectives emphasize that innovation emerges within a wider configuration of interdependent actors, institutions, resources, and relationships. Innovation is therefore not merely a matter of designing a new product or intervention, but of understanding the environment that enables innovation to emerge, diffuse, endure, and evolve (Granstrand & Holgersson, 2020).

Granstrand and Holgersson (2020) define innovation ecosystems as evolving sets of actors, activities, artifacts, institutions, and relations that are important for the innovative performance of a focal entity or set of entities. This perspective shifts attention from isolated organizational action to systemic interdependence. It foregrounds the importance of complementarities, coordination, enabling institutions, and value-creating interactions among multiple actors. For the purposes of this paper, this is especially relevant because Islamic social innovation is unlikely to be sustained through the effort of a single charitable institution, donor platform, or community organization acting alone. Rather, its continuity depends on a wider ecology of support, legitimacy, collaboration, and learning.

A second relevant strand of scholarship comes from social innovation ecosystem research. While general innovation-ecosystem literature often emerges from business, technology, or regional innovation studies, social innovation scholarship places greater emphasis on collective problem-solving, new social practices, civic participation, institutional experimentation, and socially embedded change. Howaldt et al. (2018), for example, frame social innovation not simply as technological novelty but as the development of new social practices that respond to societal needs and reorganize social relations in meaningful ways. This perspective is especially useful

for the present study because Islamic social innovation is not reducible to financial or technological novelty; it also involves moral purpose, institutional reconfiguration, and community-oriented problem solving.

Taken together, these ecosystem perspectives suggest that the sustainability of innovation depends on more than the presence of a promising instrument or a successful pilot program. It also depends on whether the surrounding environment is capable of coordinating actors, integrating resources, supporting experimentation, embedding innovation socially, and maintaining the institutional relationships necessary for continuity over time (Granstrand & Holgersson, 2020; Howaldt et al., 2018). This insight provides an important bridge from instrument-centered discussions of Islamic social finance toward a broader inquiry into the ecosystem conditions that may sustain Islamic social innovation.

3. Community Resilience

A third body of literature relevant to this paper is community resilience. Community resilience is increasingly understood not as a static condition or a simple capacity to “bounce back,” but as the ability of communities to adapt, reorganize, and sustain collective wellbeing under conditions of disturbance, uncertainty, and change (Cavaye & Ross, 2022). In community development scholarship, resilience is closely associated with adaptive capacity, participation, trust, social networks, institutional support, and the ability of communities to mobilize resources and respond collectively to social, economic, and environmental pressures (Cavaye & Ross, 2022; Mulligan et al., 2025).

This perspective is highly relevant to Islamic social innovation for at least two reasons. First, many Islamic social-finance and welfare initiatives are directed precisely toward communities facing vulnerability, instability, or structural disadvantage. Second, if Islamic social innovation is expected to contribute not only to immediate assistance but also to longer-term social strengthening, then its significance cannot be assessed solely in terms of short-term outputs such as funds distributed, beneficiaries reached, or platforms launched. It must also be considered in relation to whether it helps communities develop the capacities needed to cope with uncertainty, maintain collective functioning, and sustain socially beneficial change over time (Cavaye & Ross, 2022; Mulligan et al., 2025).

Community resilience scholarship therefore broadens the evaluative horizon of this paper. Rather than treating resilience as a narrow post-crisis outcome, the literature invites a view of resilience as a longer-term collective condition shaped by relational, organizational, and institutional capacities (Cavaye & Ross, 2022). This makes resilience an appropriate conceptual partner for the study of Islamic social innovation, particularly when innovation is understood as a continuing social process rather than a one-off intervention.

4. Toward an Ecosystem Capacity Perspective on Islamic Social Innovation

Taken together, the three streams of literature reviewed above point to an important but still underdeveloped conceptual intersection. Research on Islamic social finance and Islamic social innovation demonstrates the developmental relevance of zakat, waqf, Islamic fintech, and related welfare initiatives, but much of that discussion remains focused on instruments, governance arrangements, and program-level interventions (Aris et al., 2025; Rabbani et al., 2021; Sudi, 2025; Widiastuti et al., 2022). Innovation-ecosystem scholarship, by contrast, shows that sustained innovation depends on broader constellations of actors, institutions, support structures, and learning processes (Granstrand & Holgersson, 2020; Howaldt et al., 2018), while community-resilience research emphasizes the adaptive, relational, and organizational capacities that sustain collective wellbeing over time (Cavaye & Ross, 2022; Mulligan et al., 2025).

Read together, these literatures suggest that the continuity of Islamic social innovation cannot be explained adequately at the level of instruments alone. What is needed is a perspective capable of linking Islamic social innovation to the ecosystem conditions that support its continuity and to the community-level capacities through which its longer-term significance may be understood. In other words, the key question is not only whether a particular Islamic social-finance initiative works, but what kinds of ecosystem capacity allow socially beneficial innovation to be sustained, adapted, and embedded in community life over time (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020; Widiastuti et al., 2022).

This unresolved intersection provides the starting point for the next section. Although the relevant conceptual ingredients are already present across these adjacent literatures, they have not yet been integrated into a sufficiently explicit framework for explaining how Islamic social innovation, ecosystem capacity, and community resilience relate to one another.

Research Gap and Conceptual Positioning

The literature reviewed in the preceding section suggests that the building blocks for a stronger understanding of Islamic social innovation already exist, but they remain conceptually dispersed. Islamic social-finance scholarship explains welfare instruments and governance arrangements; innovation-ecosystem

scholarship explains interdependence, coordination, and systemic support; and community-resilience scholarship explains the adaptive and relational capacities that sustain collective wellbeing (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020; Widiastuti et al., 2022). What remains insufficiently developed is a framework that brings these conversations together to explain how Islamic social innovation is sustained over time and how such continuity may contribute to community resilience.

This article argues that the main problem is not simply the absence of empirical studies, but the absence of a sufficiently explicit ecosystem-capacity perspective within current discussions of Islamic social innovation. More specifically, the literature reveals three interrelated gaps—an integration gap, an explanatory gap, and a conceptualization gap—which together limit the ability of existing scholarship to explain why some forms of Islamic social innovation remain episodic or fragmented while others may become continuous, adaptive, and socially embedded.

1. The Integration Gap

The first gap is an integration gap. Although Islamic social finance, innovation ecosystems, and community resilience each offer relevant conceptual resources, they are usually discussed in separate scholarly conversations. Research on Islamic social finance often focuses on governance, digitalization, productive use of charitable funds, or the social impact of particular instruments (Aris et al., 2025; Rabbani et al., 2021; Sudi, 2025; Widiastuti et al., 2022). Ecosystem studies, by contrast, concentrate on inter-organizational relations, coordination, and innovation-supporting environments (Granstrand & Holgersson, 2020; Howaldt et al., 2018), while resilience research emphasizes adaptive collective capacity, trust, participation, and the ability of communities to cope with disturbance and change (Cavaye & Ross, 2022; Mulligan et al., 2025).

The problem is not that these literatures are unrelated, but that they are rarely brought into direct analytical conversation. As a result, Islamic social innovation is often discussed without a sufficiently developed account of the ecosystem conditions that support its continuity, while resilience is invoked as a desirable outcome without a clear explanation of how faith-based welfare innovation might contribute to it over time. What remains missing is a framework that can connect these literatures in a way that explains how ecosystem conditions shape the continuity of Islamic social innovation and, through that continuity, its relevance for community resilience.

2. The Explanatory Gap

The second gap is an explanatory gap. A considerable portion of the literature on Islamic social finance and Islamic social innovation remains centered on instruments, programs, or organizational initiatives. Studies commonly examine the integration of zakat and waqf, the role of Islamic fintech, crowdfunding models, digital payment systems, governance practices, or the performance of particular welfare interventions (Aris et al., 2025; Rabbani et al., 2021; Sudi, 2025; Widiastuti et al., 2022). These studies are valuable and often policy-relevant, but their analytical emphasis tends to remain at the level of what the intervention is, how it is governed, or whether it generates certain outputs or impacts.

What is less clearly explained is what makes socially beneficial innovation sustainable beyond the lifespan of a single initiative. A project may be effective in the short term and still remain dependent on exceptional leadership, temporary funding, weakly coordinated institutions, or narrow delivery mechanisms. In such cases, innovation may occur, but it does not necessarily become a durable social capability. The explanatory gap therefore lies in the relative absence of scholarship that asks not only whether a given Islamic social-finance initiative works, but whether the surrounding ecosystem possesses the capacities required to sustain innovation across changing conditions, institutional transitions, and recurring community needs (Granstrand & Holgersson, 2020).

This gap matters because the continuity of Islamic social innovation cannot be adequately understood by examining instruments alone. It requires attention to the wider ecology in which innovation is embedded: how actors are coordinated, how resources are mobilized and combined, how communities participate, how institutions learn, and how legitimacy is maintained over time (Granstrand & Holgersson, 2020; Howaldt et al., 2018). Without such an ecosystem-capacity perspective, Islamic social innovation risks being reduced to a descriptive label attached to successful projects rather than being treated as a process that depends on broader institutional and relational conditions.

3. The Conceptualization Gap

The third gap is a conceptualization gap. Even where the term Islamic social innovation is used, its analytical boundaries often remain unclear. In some studies, it functions mainly as an extension of Islamic social finance and refers to innovative delivery mechanisms, digital platforms, or integrated financial instruments (Aris et al., 2025; Rabbani et al., 2021; Sudi, 2025). In others, it points more broadly to welfare-oriented social initiatives inspired by Islamic values (Ghalbane, 2024; Yustanti et al., 2025). While both tendencies capture important

aspects of the phenomenon, they do not by themselves provide a sufficiently precise account of what kind of innovation is being discussed, at what level of analysis, and through what mechanisms it becomes sustainable.

This paper addresses that ambiguity by adopting a meso-level perspective. It does not treat Islamic social innovation as identical to Islamic social finance, but neither does it detach the two concepts. Instead, Islamic social finance is understood as a major institutional and resource infrastructure of Islamic social innovation, without exhausting its boundaries. Islamic social innovation may include innovation within zakat, waqf, and related Islamic welfare institutions, but it also extends to the broader organizational, relational, and community-based processes through which Islamically grounded social solutions are generated, coordinated, adapted, and sustained (Ghalbane, 2024; Howaldt et al., 2018; Yustanti et al., 2025).

This distinction is important for two reasons. First, it avoids reducing Islamic social innovation to improvements in financial instruments or delivery channels alone. Second, it avoids severing Islamic social innovation from the redistributive and institutional foundations that remain central to many Muslim welfare systems. The framework proposed in this paper therefore conceptualizes Islamic social innovation not as a one-off intervention, nor as a synonym for Islamic social finance, but as a continuous social process whose durability depends on ecosystem capacity and whose significance can be assessed in relation to community resilience.

4. Conceptual Positioning of the Paper

Taken together, these three gaps justify the need for a more explicit conceptual framework. The present article responds by positioning ecosystem capacity as the missing analytical bridge between Islamic social innovation and community resilience. The paper's central claim is not merely that Islamic social-finance initiatives can generate social benefits, nor that resilient communities require adaptive capacities. Rather, it argues that the continuity of Islamic social innovation depends on the capacity of its surrounding ecosystem, and that this continuity may strengthen community resilience when innovation becomes socially embedded, adaptive, ethically grounded, and institutionally supported over time.

Accordingly, the paper adopts the following conceptual position. Islamic social innovation is treated as the focal social process; ecosystem capacity is treated as the enabling set of institutional, relational, resource, learning, and normative capacities that shape whether that process can be sustained; and community resilience is treated as a longer-term collective condition that may be strengthened by the continuity and quality of ecosystem-supported Islamic social innovation. This positioning does not assume that resilience is a simple or automatic outcome of innovation. Rather, it suggests that resilience becomes more plausible when innovation is not episodic, fragmented, or dependent on isolated interventions, but is supported by a wider ecosystem capable of coordination, adaptation, and ethical continuity (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020).

To operationalize this position, the paper develops an ecosystem capacity framework composed of five dimensions: institutional orchestration, resource integration, community embeddedness, adaptive learning, and ethical value alignment. These dimensions are not introduced as arbitrary categories, but as higher-order conceptual clusters distilled from recurring concerns across the literatures reviewed in this article.

Table 1 summarizes this derivation process by showing how each dimension is anchored in the literatures on Islamic social finance and Islamic social innovation, innovation ecosystems, and community resilience.

Ecosystem Capacity Dimension	Recurrent Themes in the Literature	Main Literature Base	Relevance to Islamic Social Innovation
Institutional orchestration	Coordination among multiple actors; governance alignment; inter-organizational collaboration; reduction of fragmentation; continuity beyond isolated projects	Widiastuti et al. (2022) on integrated Islamic social finance governance; Granstrand and Holgersson (2020) on interdependent actors and institutional relations in innovation ecosystems	Islamic social innovation often involves zakat institutions, waqf managers, Islamic microfinance, philanthropic organizations, religious authorities, digital platforms, and communities. Its sustainability depends on the ecosystem's capacity to align these actors and maintain coordinated social action over time.
Resource integration	Mobilization and combination of diverse resources; complementarities	Widiastuti et al. (2022) on integrated Islamic social finance; Rabbani et al. (2021) on	Islamic social innovation is not sustained by charitable funds alone. It also depends on the

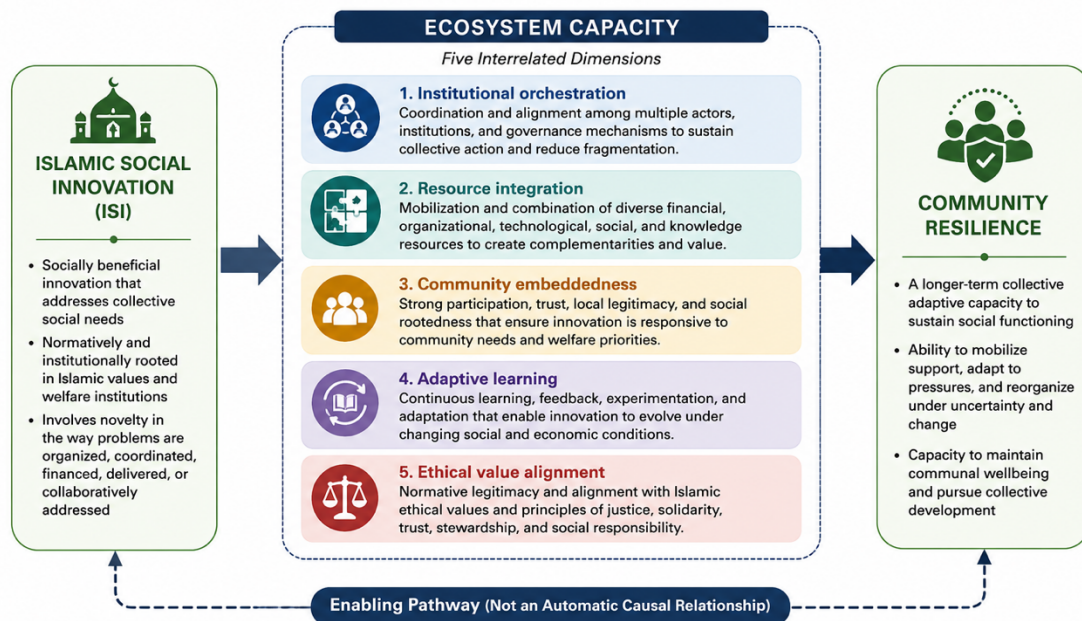
	between financial and non-financial assets; integration of institutional, technological, and social resources	Islamic fintech; Sudi (2025) on digital waqf and sharia crowdfunding; Granstrand and Holgersson (2020) on complementarities in innovation ecosystems	integration of financial resources, organizational capabilities, digital infrastructure, community networks, local knowledge, and legitimacy in order to generate durable social value.
Community embeddedness	Participation, trust, local legitimacy, community engagement, responsiveness to lived needs, social rootedness of innovation	Cavaye and Ross (2022) on participation and community resilience; Ghalbane (2024) on organizational features enabling social innovation; Yustanti et al. (2025) on Islamic social entrepreneurship in community settings	Islamic social innovation becomes more sustainable when it is socially rooted in the communities it seeks to serve. Community embeddedness strengthens legitimacy, encourages participation, and helps innovation remain responsive to local needs and communal welfare priorities.
Adaptive learning	Learning from experience; feedback loops; institutional adaptation; experimentation; responsiveness to changing social and economic conditions	Cavaye and Ross (2022) on adaptive community capacity; Howaldt et al. (2018) on socially embedded innovation and experimentation; Granstrand and Holgersson (2020) on evolving innovation systems	Islamic social innovation operates in contexts of poverty, vulnerability, institutional change, and technological transformation. Its continuity depends on whether the ecosystem can learn from implementation, adjust practices, and adapt innovation to changing community needs and environmental pressures.
Ethical value alignment	Normative legitimacy; moral purpose; trustworthiness; justice, solidarity, stewardship, and social responsibility as sustaining principles of innovation	Ghalbane (2024) on Islamic economics-inspired social innovation; Yustanti et al. (2025) on Islamic social entrepreneurship; Cavaye and Ross (2022) indirectly through legitimacy and collective orientation in community processes	Islamic social innovation derives legitimacy not only from efficiency or performance, but also from alignment with Islamic ethical commitments. Ecosystem sustainability therefore depends on whether innovation remains normatively grounded in justice, social responsibility, stewardship, and concern for collective wellbeing.

As shown in Table 1, the proposed dimensions are not intended as isolated variables imported from a single theoretical tradition. They are conceptual clusters derived from recurring concerns across the reviewed literatures and brought together here to explain the continuity of Islamic social innovation in relation to community resilience. On this basis, the next section elaborates the five dimensions as an integrated ecosystem capacity framework for sustaining Islamic social innovation over time.

The framework proposed in this paper does not assume that Islamic social innovation automatically produces community resilience. Rather, it positions ecosystem-supported Islamic social innovation as one enabling pathway through which resilience may be strengthened over time within Muslim social-welfare settings. Community resilience, in this article, is understood as a longer-term collective capacity to sustain social functioning, mobilize support, adapt to pressures, and maintain communal wellbeing under changing conditions. Such resilience is shaped not only by Islamic social innovation, but also by broader determinants such as institutional quality, social trust, community participation, leadership, and socio-political context (Cavaye & Ross, 2022; Mulligan et al., 2025). Accordingly, this paper advances a more bounded claim: when Islamic social innovation is sustained through a capable ecosystem—supported by institutional orchestration, resource integration, community

embeddedness, adaptive learning, and ethical value alignment—it may enhance the conditions under which community resilience becomes more attainable and durable.

Figure 1. Ecosystem Capacity Framework for Sustaining Islamic Social Innovation and Community Resilience



Note: The framework positions ecosystem-supported Islamic social innovation as one of several enabling pathways that may strengthen community resilience over time, alongside other social, institutional, and political factors.

Source: developed by the author through comparative conceptual synthesis of the literatures on Islamic social finance/social innovation, innovation ecosystems, and community resilience.

Ecosystem Capacity Framework for Sustaining Islamic Social Innovation and Community Resilience

The framework developed in this paper builds directly on the conceptual positioning established in Section 3. Islamic social innovation is treated as a continuous social process rather than as a single project, a one-off intervention, or a mere synonym for Islamic social finance. The central question, therefore, is not only how particular Islamic social-finance initiatives perform, but what ecosystem capacities enable socially beneficial innovation to be coordinated, adapted, embedded in community life, and sustained over time (Granstrand & Holgersson, 2020; Howaldt et al., 2018).

From this perspective, ecosystem capacity refers to the enabling conditions that shape whether Islamic social innovation can move beyond fragmented initiatives and become a durable contributor to community wellbeing. The framework links this ecosystem-capacity perspective to community resilience by treating resilience not as an automatic output of innovation, but as a longer-term collective condition that may be strengthened when innovation becomes continuous, socially embedded, adaptive, and normatively legitimate (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020).

The framework consists of five interrelated dimensions of ecosystem capacity: (1) institutional orchestration, (2) resource integration, (3) community embeddedness, (4) adaptive learning, and (5) ethical value alignment. These dimensions are analytically distinguishable but conceptually interconnected; together, they help explain whether Islamic social innovation can move beyond isolated initiatives and become a sustained contributor to community wellbeing and resilience.

1. Institutional Orchestration

The first dimension is institutional orchestration. This refers to the capacity of the ecosystem to align actors, roles, and institutional functions around a continuing social-innovation process. In the context of Islamic social innovation, relevant actors may include zakat and waqf institutions, Islamic microfinance providers, philanthropic foundations, community organizations, religious authorities, local governments, social enterprises, digital

platforms, and beneficiary communities themselves. The presence of multiple actors can expand the reach and resources of Islamic social innovation, but it can also produce fragmentation, duplication, and weak coordination if no mechanism exists to connect these actors into a more coherent system (Granstrand & Holgersson, 2020; Widiastuti et al., 2022).

Institutional orchestration therefore goes beyond the existence of formal organizations. It concerns whether the ecosystem possesses sufficient coordinating capacity to clarify roles, facilitate collaboration, reduce fragmentation, and maintain continuity across organizational boundaries. In an ecosystem-capacity perspective, the key question is not merely whether institutions exist, but whether they can work in a sufficiently aligned way to sustain social innovation beyond isolated projects or charismatic leadership. This is particularly important in Islamic social innovation settings, where welfare initiatives often involve overlapping domains of religious legitimacy, charitable administration, community trust, and practical service delivery (Granstrand & Holgersson, 2020; Widiastuti et al., 2022).

In this paper, institutional orchestration is treated as a foundational dimension because sustained innovation requires more than isolated goodwill or financial availability. It requires an institutional environment capable of connecting initiatives, stabilizing collaboration, and translating dispersed efforts into a more durable social process. Without such orchestration, Islamic social innovation may remain episodic, dependent on temporary coalitions, or vulnerable to organizational discontinuity (Granstrand & Holgersson, 2020).

2. Resource Integration

The second dimension is resource integration. Islamic social innovation does not depend only on the presence of charitable funds or financial instruments, but on the ecosystem's ability to mobilize, combine, and redeploy multiple forms of resources in support of socially beneficial problem-solving. These resources include financial capital, of course, but also organizational capabilities, volunteer labor, local knowledge, digital infrastructure, professional expertise, religious legitimacy, social trust, and access to community networks (Granstrand & Holgersson, 2020; Rabbani et al., 2021; Widiastuti et al., 2022).

This distinction matters because resource abundance in one form does not automatically produce sustainable innovation. An Islamic welfare initiative may possess financial resources yet still struggle if it lacks implementation capacity, trusted community intermediaries, technological support, or collaborative links to other organizations. Conversely, community-based initiatives with limited formal funding may still generate durable innovation when they can combine modest financial inputs with strong local participation, institutional partnerships, and adaptive organizational support. Resource integration therefore refers not simply to fundraising or capital accumulation, but to the ecosystem's ability to assemble complementary resources in ways that support continuity, responsiveness, and scale-appropriate innovation (Granstrand & Holgersson, 2020; Sudi, 2025; Widiastuti et al., 2022).

In the context of Islamic social innovation, this dimension is especially important because many initiatives operate at the intersection of philanthropy, social welfare, entrepreneurship, and community development. The effectiveness of such initiatives depends not only on whether zakat, waqf, or other resources are available, but on whether those resources can be connected with organizational capacities and community needs in a coherent way. Resource integration thus shifts attention away from isolated financial instruments toward the broader capacity of the ecosystem to convert diverse assets into sustained social value (Aris et al., 2025; Rabbani et al., 2021; Widiastuti et al., 2022).

3. Community Embeddedness

The third dimension is community embeddedness. This refers to the extent to which Islamic social innovation is socially rooted in the communities it seeks to serve, rather than operating as an externally designed intervention with weak local connection. Community embeddedness matters because social innovation aimed at addressing poverty, vulnerability, exclusion, or community welfare cannot be sustained through institutional design alone. It must also be anchored in local relationships, social legitimacy, lived needs, and forms of participation that make innovation meaningful and credible within the community context (Cavaye & Ross, 2022; Ghalbane, 2024).

From this perspective, community embeddedness involves more than consultation or symbolic inclusion. It concerns whether communities participate as active contributors to problem identification, adaptation, implementation, and feedback. It also concerns whether the innovation process is recognized as legitimate, relevant, and responsive to local priorities. In Islamic social innovation, community embeddedness is particularly significant because welfare practices are often mediated by trust, religious credibility, local social norms, and longstanding patterns of communal support. Where these relational foundations are weak, even well-funded or technically sophisticated initiatives may struggle to gain traction or sustain engagement over time (Cavaye & Ross, 2022; Yustanti et al., 2025).

Community embeddedness also matters because it links Islamic social innovation to resilience more directly.

Innovation that is socially embedded is more likely to strengthen local networks, reinforce participation, and generate forms of collective ownership that endure beyond the initial intervention. By contrast, innovation that remains externally driven and weakly connected to community life may produce short-term outputs without strengthening the social capacities through which communities adapt and respond to future challenges. For this reason, community embeddedness is treated here as a central ecosystem capacity rather than a secondary implementation issue (Cavaye & Ross, 2022; Mulligan et al., 2025).

4. Adaptive Learning

The fourth dimension is adaptive learning. If Islamic social innovation is understood as a continuous process rather than a fixed program, then its sustainability depends on whether the ecosystem can learn from experience, respond to feedback, and adjust to changing social, economic, and institutional conditions. Adaptive learning refers to the capacity of actors and institutions within the ecosystem to reflect on outcomes, revise practices, absorb new information, and modify collaborative arrangements in response to emerging needs or failures (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020; Howaldt et al., 2018).

This dimension is essential because many social challenges addressed by Islamic social innovation—poverty, precarity, educational exclusion, livelihood vulnerability, or crisis response—are not static problems. They evolve over time and are shaped by shifting institutional environments, technological changes, policy pressures, and community dynamics. An ecosystem that merely repeats established routines without learning is unlikely to sustain innovation in a meaningful sense. By contrast, an ecosystem capable of experimentation, evaluation, and iterative adjustment is better positioned to preserve the relevance and effectiveness of innovation under changing conditions (Cavaye & Ross, 2022; Howaldt et al., 2018).

Adaptive learning also helps explain why some initiatives survive beyond initial enthusiasm while others stagnate. Innovation continuity is not only a matter of having the right initial design, but of possessing the institutional and relational capacity to revise that design as conditions change. In this paper, adaptive learning is therefore treated not as a managerial add-on, but as a core ecosystem capacity that allows Islamic social innovation to remain responsive, cumulative, and durable over time (Granstrand & Holgersson, 2020; Howaldt et al., 2018).

5. Ethical Value Alignment

The fifth dimension is ethical value alignment. This refers to the capacity of the ecosystem to sustain innovation in ways that remain normatively grounded in the ethical commitments that give Islamic social innovation its legitimacy and social meaning. In the present framework, Islamic social innovation is not understood merely as “innovation by Muslim actors,” nor simply as innovation funded through Islamic financial instruments. It is understood as social innovation whose purpose, legitimacy, and orientation are shaped by values such as justice, social responsibility, stewardship, solidarity, and concern for human wellbeing within an Islamic moral horizon (Ghalbane, 2024; Yustanti et al., 2025).

Ethical value alignment matters because Islamic social innovation often derives part of its legitimacy not only from efficiency or performance, but from its ability to remain consistent with normative commitments that are recognizable and meaningful to participating communities and institutions. If the ecosystem supports innovation that is financially effective but ethically unmoored, the innovation may lose trust, legitimacy, or social coherence over time. Conversely, when ethical commitments are actively integrated into institutional priorities, organizational practices, and community relationships, they can provide continuity, trust, and motivational force that strengthen the long-term viability of innovation (Ghalbane, 2024; Yustanti et al., 2025).

This dimension should not be reduced to a symbolic appeal to religious values. Rather, it concerns whether the ecosystem can translate normative commitments into practical orientations that shape governance, resource use, inclusion, accountability, and social purpose. Ethical value alignment therefore functions as a distinct ecosystem capacity because it helps explain why some forms of Islamic social innovation are experienced as legitimate, trustworthy, and worth sustaining, while others may remain technically innovative but socially thin or normatively disconnected (Ghalbane, 2024; Yustanti et al., 2025).

6. Interrelationship among the Five Dimensions

Although the five dimensions are analytically distinguishable, they are not intended to operate as isolated variables. The proposed framework assumes that ecosystem capacity is relational and configurational: the strength of one dimension often depends on the presence of others, and the weakness of one may undermine the effectiveness of the rest. Institutional orchestration, for example, can improve the coordination of actors and initiatives, but without resource integration it may remain administratively coherent yet practically underpowered. Resource integration may broaden the material base of innovation, but without community embeddedness it risks supporting interventions that are weakly rooted in local needs and social legitimacy. Adaptive learning may improve responsiveness, but its effects are limited if institutions are fragmented or if ethical commitments are too

weak to sustain trust and collective orientation over time (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020; Howaldt et al., 2018).

For this reason, the framework should not be read as a checklist of independent components. It is better understood as a configuration of mutually reinforcing capacities that shape whether Islamic social innovation can become continuous, socially embedded, and resiliently supported. Community embeddedness, for instance, can strengthen adaptive learning by generating feedback and local knowledge; ethical value alignment can reinforce institutional collaboration by sustaining trust and shared purpose; and institutional orchestration can make resource integration more effective by connecting actors and clarifying roles. The ecosystem-capacity perspective therefore emphasizes not only the presence of individual dimensions, but the quality of their interaction (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020).

7. From Ecosystem Capacity to Community Resilience

The final proposition of the framework concerns the relationship between ecosystem capacity and community resilience. This paper does not assume a simple linear relationship in which Islamic social innovation automatically produces resilience. Rather, it proposes a more modest and conceptually careful claim: community resilience becomes more plausible when Islamic social innovation is sustained through a capable ecosystem. In other words, resilience is not treated as the direct output of a single innovation initiative, but as a longer-term collective condition that may be strengthened when socially beneficial innovation is continuous, adaptive, community-embedded, institutionally coordinated, and normatively legitimate (Cavaye & Ross, 2022; Mulligan et al., 2025).

Under this framework, ecosystem capacity matters for resilience because it shapes whether innovation remains episodic or becomes part of a community's wider repertoire of adaptive support. Where institutional orchestration is weak, initiatives may remain fragmented and difficult to sustain. Where resource integration is poor, promising interventions may collapse when one funding stream disappears. Where community embeddedness is thin, innovation may fail to generate participation, ownership, or trust. Where adaptive learning is absent, innovation may become rigid and lose relevance. And where ethical value alignment is weak, institutions may struggle to maintain legitimacy and commitment over time. Together, these weaknesses limit the extent to which Islamic social innovation can contribute to a community's capacity to navigate uncertainty and sustain collective wellbeing (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020).

By contrast, when these ecosystem capacities are present and mutually reinforcing, Islamic social innovation is more likely to become a continuing social process rather than a sequence of isolated interventions. It is under these conditions that Islamic social innovation may contribute not only to welfare provision in the narrow sense, but also to the relational, organizational, and adaptive capacities through which community resilience is strengthened. The framework proposed here is therefore intended as a conceptual bridge: it explains how Islamic social innovation may be sustained and why that sustainability matters for resilience, while also providing a basis for future empirical research on ecosystem readiness, institutional capacity, and community-level outcomes in Muslim social-innovation settings (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020; Mulligan et al., 2025).

Method

This article is positioned as a conceptual paper supported by an integrative literature review. Its purpose is not to test causal relationships empirically, but to develop a conceptual framework capable of explaining how ecosystem capacity may sustain Islamic social innovation and how such continuity may contribute to community resilience. This methodological choice follows from the nature of the problem addressed in the paper. As demonstrated in the preceding sections, the relevant literature is not absent, but fragmented across adjacent domains of scholarship. Research on Islamic social finance and Islamic social innovation offers insights into welfare-oriented instruments, governance arrangements, and innovation practices; innovation ecosystem scholarship clarifies the systemic and relational conditions of innovation; and community resilience research explains the adaptive, relational, and organizational capacities through which collective wellbeing is sustained under uncertainty (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020; Widiastuti et al., 2022). What remains underdeveloped is an integrative conceptual framework that connects these insights in a coherent analytical structure.

For that reason, the article adopts a conceptual rather than an empirical design. Conceptual papers are particularly appropriate when a field requires clarification of constructs, integration of dispersed theoretical insights, and the development of new analytical relationships among concepts rather than immediate hypothesis testing (Torraco, 2005; Webster & Watson, 2002). In the present case, the objective is to move beyond instrument-centered descriptions of Islamic social-finance initiatives and to construct a meso-level explanation of how the surrounding ecosystem may shape the continuity of Islamic social innovation. The methodological task is therefore one of conceptual synthesis: identifying relevant literatures, clarifying their points of convergence and divergence, and reorganizing them into a framework that can guide future analysis.

To achieve this objective, the paper employs an integrative literature review. An integrative review is suitable when the aim is not merely to summarize prior findings, but to bring together different streams of scholarship in order to develop new conceptual understanding (Torraco, 2005). In contrast to a narrowly bounded systematic review that is designed primarily to assess empirical evidence within a highly specific question, an integrative review allows the researcher to synthesize conceptual, theoretical, and empirical contributions across related domains when the purpose is framework building (Torraco, 2005; Webster & Watson, 2002). This makes it especially appropriate for a study such as the present one, where the central problem lies in the conceptual disconnection between adjacent literatures rather than in the absence of data about a single intervention or variable.

The review process in this paper was therefore guided by a problem-centered logic rather than by the evaluation of one isolated program or instrument. The literature was assembled and interpreted in order to answer the following conceptual question: what ecosystem capacities are required to sustain Islamic social innovation in ways that may strengthen community resilience over time? This question required the paper to engage with bodies of work that do not usually appear in a single conversation, but which become mutually illuminating when read together.

The integrative review was organized around three interrelated domains of scholarship.

First, the paper reviewed literature on Islamic social finance and Islamic social innovation, including studies on zakat, waqf, Islamic microfinance, Islamic fintech, digital waqf, sharia crowdfunding, and related welfare-oriented innovations. This body of literature was used to clarify how Islamic social-finance institutions are currently discussed in relation to poverty alleviation, empowerment, inclusion, governance, and innovation. It also helped identify the extent to which existing scholarship treats innovation as an attribute of instruments, programs, organizational arrangements, or broader socially embedded processes (Aris et al., 2025; Ghalbane, 2024; Rabbani et al., 2021; Sudi, 2025; Widiastuti et al., 2022; Yustanti et al., 2025).

Second, the paper reviewed literature on innovation ecosystems and social innovation ecosystems. This domain was necessary because the article seeks to move beyond program-centered explanations and to examine the wider conditions that enable innovation to emerge, endure, and evolve. The innovation ecosystem literature contributes concepts such as interdependence, coordination, complementarities, and systemic support structures, while social innovation ecosystem scholarship adds a stronger emphasis on collective problem-solving, institutional experimentation, and socially embedded change (Granstrand & Holgersson, 2020; Howaldt et al., 2018). These ideas provide the analytical vocabulary for understanding why the continuity of innovation depends not only on a focal initiative but also on the broader ecosystem in which it is embedded.

Third, the paper reviewed literature on community resilience. This body of work was included because the article does not treat Islamic social innovation as valuable only in terms of immediate program outputs, but also in relation to longer-term communal capacities. Community resilience research contributes concepts such as adaptive capacity, trust, participation, institutional support, collective learning, and the ability of communities to maintain or reorganize collective functioning under changing conditions (Cavaye & Ross, 2022; Mulligan et al., 2025). These concepts are important because they help frame community resilience not as a short-term project outcome, but as a longer-term collective condition that may be influenced by the continuity and quality of ecosystem-supported innovation.

The analytical procedure of the paper involved four interconnected stages of conceptual synthesis.

The first stage was organizing the literature by problem domain. Rather than collecting sources only by disciplinary label, the paper grouped them according to their relevance for explaining one of three questions: (1) how Islamic social innovation is currently understood in relation to Islamic social finance, (2) what ecosystem perspectives contribute to the understanding of sustained innovation, and (3) how community resilience is conceptualized as a collective adaptive condition. This stage made it possible to distinguish the main contribution of each literature while keeping sight of their potential overlap (Torraco, 2005; Webster & Watson, 2002).

The second stage was identifying recurrent themes and analytical blind spots across the three domains. Through repeated reading and comparison, the review traced recurring ideas such as coordination, resource mobilization, trust, participation, institutional support, adaptive response, legitimacy, and continuity. At the same time, it identified where the literatures tended to stop short of one another: Islamic social-finance studies often remained focused on instruments and governance arrangements; ecosystem studies rarely addressed the specific normative and welfare context of Islamic social innovation; and resilience studies seldom engaged directly with Islamic welfare innovation as a sustained social process (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020; Widiastuti et al., 2022). This stage was essential for formulating the integration, explanatory, and conceptualization gaps discussed in Section 3.

The third stage was clustering these recurrent themes into higher-order dimensions of ecosystem capacity. Rather than importing an existing framework wholesale, the paper used comparative conceptual synthesis to group related themes into broader capacities that repeatedly appeared across the literature as relevant to innovation continuity and collective wellbeing. Through this process, five dimensions were identified as analytically central: institutional orchestration, resource integration, community embeddedness, adaptive learning, and ethical value

alignment (Cavaye & Ross, 2022; Ghalbane, 2024; Granstrand & Holgersson, 2020; Howaldt et al., 2018; Widiastuti et al., 2022). These dimensions were selected not because they exhaust all possible ecosystem features, but because they represent recurring capacities that help explain whether Islamic social innovation can become continuous, socially embedded, and resiliently supported over time.

The fourth stage was interpreting the relationship among these dimensions processually rather than statically. In other words, the framework was not built as a checklist of independent variables, but as a conceptual model of mutually reinforcing ecosystem capacities. The paper therefore treats ecosystem capacity as a relational configuration rather than as a simple inventory of resources or institutions. This step was important because the central concern of the article is not merely whether a community or organization “has” a given capacity, but how the interaction among capacities may shape the sustainability of Islamic social innovation and its possible contribution to community resilience (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020).

The framework proposed in this article should therefore be understood as a conceptual synthesis, not as a tested causal model. It does not claim to establish empirical proof that the five proposed dimensions always produce resilient outcomes, nor does it assume that all Islamic social-finance initiatives operate under the same institutional conditions. Instead, the framework offers a theoretically grounded interpretive model that can help scholars and practitioners move from an instrument-centered reading of Islamic welfare innovation toward a broader understanding of the ecosystem capacities that may sustain it (Torraco, 2005; Webster & Watson, 2002).

This methodological position has two implications. First, the framework is intended to function as an analytical guide for future empirical research. It can be used to inform case studies, comparative institutional analysis, organizational assessments, or mixed-method research on ecosystem readiness and the continuity of Islamic social innovation in different settings. Second, the framework is also intended to serve as a conceptual bridge for scholars working across Islamic social finance, innovation studies, and community development. By clarifying how these literatures can be brought into a single analytical conversation, the paper aims to reduce conceptual fragmentation and provide a more coherent basis for future inquiry.

As a conceptual paper, this study necessarily has limitations. It does not test the proposed framework empirically, and it does not claim that the five dimensions identified here are exhaustive or universally applicable across all Muslim social-innovation contexts. The framework is derived from an interpretive synthesis of selected literatures and is therefore shaped by the scope, emphasis, and conceptual language of the sources reviewed (Torraco, 2005; Webster & Watson, 2002). Moreover, because the paper intentionally bridges multiple domains of scholarship, it prioritizes conceptual integration over exhaustive treatment of every subfield within Islamic social finance, innovation ecosystems, or resilience studies.

These limitations do not reduce the value of the framework, but they do clarify its intended use. The contribution of this methodology lies in building an analytical structure where one is currently lacking, not in replacing the need for empirical investigation. The framework should therefore be read as a proposition for future testing, refinement, and contextual adaptation. It is precisely because Islamic social innovation is often discussed through fragmented institutional or programmatic lenses that a conceptual synthesis of this kind becomes necessary before more focused empirical work can proceed.

Results and Discussion

The framework developed in this paper shifts the evaluation of Islamic social innovation from the success of isolated instruments, platforms, or programs to the capacity of the surrounding ecosystem to sustain socially beneficial innovation over time. This shift matters because much of the existing literature still assesses Islamic welfare innovation mainly through instrument design, governance arrangements, financial integration, or immediate program outputs (Aris et al., 2025; Rabbani et al., 2021; Sudi, 2025; Widiastuti et al., 2022). Those contributions remain important, but they are less well suited to explaining why some initiatives remain episodic, fragmented, or heavily dependent on exceptional actors, while others become continuous, adaptive, and socially embedded.

The paper’s main theoretical contribution is therefore to position ecosystem capacity as the analytical bridge between Islamic social innovation and community resilience. The argument is not that zakat, waqf, Islamic microfinance, or Islamic fintech are unimportant; rather, their longer-term significance depends on whether the surrounding ecosystem can coordinate actors, integrate complementary resources, support learning, maintain community participation, and preserve ethical legitimacy (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020; Howaldt et al., 2018). The analytical question thus shifts from whether a particular initiative works to the conditions under which socially beneficial innovation can endure, adapt, and remain meaningful over time.

A second contribution is conceptual clarification. The framework distinguishes Islamic social finance from Islamic social innovation without severing the relationship between them. Islamic social finance remains a major institutional and resource infrastructure for welfare-oriented action in Muslim societies, but Islamic social innovation is broader: it includes the continuing generation, coordination, adaptation, and sustaining of socially beneficial solutions inspired by Islamic values (Ghalbane, 2024; Howaldt et al., 2018; Yustanti et al., 2025). This

distinction matters because it prevents the analysis from collapsing innovation into financial instruments or delivery mechanisms alone, while still recognizing that many Islamic social innovations are materially and institutionally rooted in Islamic social-finance arrangements (Widiastuti et al., 2022).

The five dimensions proposed in this paper specify what such ecosystem capacity entails. Institutional orchestration highlights the need to align multiple actors and maintain collaboration across organizational boundaries. Resource integration shows that continuity depends not only on funding, but on the ability to combine financial, organizational, technological, social, and moral resources in support of problem-solving. Community embeddedness emphasizes that innovation becomes more durable when it is socially rooted in local needs, trust, and participation. Adaptive learning explains why continuity requires feedback, experimentation, and revision rather than routine repetition. Ethical value alignment, finally, clarifies that Islamic social innovation derives part of its durability from normative legitimacy, not only from technical performance (Cavaye & Ross, 2022; Ghalbane, 2024; Granstrand & Holgersson, 2020; Howaldt et al., 2018; Widiastuti et al., 2022).

Taken together, these dimensions recast Islamic social innovation as an ecosystem-supported social process rather than a sequence of discrete projects. Theoretical attention therefore moves from short-term intervention success to the conditions that allow innovation to survive institutional turnover, resource volatility, shifting community needs, and changing forms of vulnerability (Granstrand & Holgersson, 2020; Howaldt et al., 2018). In this sense, the framework advances a more processual and relational account of Islamic welfare innovation than is typically found in instrument-centered studies.

The framework also reframes the place of community resilience in this discussion. Resilience is not treated here as an automatic or immediate outcome of innovation, but as a longer-term collective condition that becomes more plausible when Islamic social innovation is continuous, adaptive, community-embedded, institutionally coordinated, and normatively legitimate (Cavaye & Ross, 2022; Mulligan et al., 2025). This bounded claim is important: it avoids overstating causality while still showing why the continuity of innovation matters for communities facing uncertainty, vulnerability, and social change.

Beyond its theoretical contribution, the framework also carries practical implications for organizations involved in Islamic social finance and welfare innovation. For zakat institutions, waqf managers, Islamic philanthropic organizations, social enterprises, and Muslim community-based initiatives, the framework suggests that strengthening social impact is not only a matter of increasing funds, expanding programs, or digitizing service delivery. It also requires attention to the wider ecosystem in which those initiatives operate (Granstrand & Holgersson, 2020; Widiastuti et al., 2022). Organizations may therefore need to ask whether they are building collaborative relationships, integrating complementary resources, embedding programs in community life, creating mechanisms for feedback and adaptation, and maintaining ethical legitimacy in ways that sustain trust and continuity over time.

The framework has practical implications for policymakers and ecosystem builders as well. If Islamic social innovation is expected to strengthen community resilience, policy support should not focus only on isolated projects or short-term financial outputs. Greater attention is needed to inter-organizational coordination, shared infrastructure, community participation mechanisms, institutional learning processes, and governance arrangements that allow multiple actors to collaborate without duplication or fragmentation (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020). In practical terms, the framework points toward ecosystem building rather than project proliferation.

The framework also opens a clear agenda for empirical research. Because this paper is conceptual, the five dimensions remain propositions rather than tested variables. Future studies can examine how these capacities appear in different settings—such as zakat-based livelihood programs, waqf-linked community enterprises, Islamic fintech platforms for social welfare, pesantren-based social entrepreneurship, or local Muslim community resilience initiatives—and whether some dimensions become more decisive under particular institutional conditions. Comparative, mixed-method, and longitudinal designs would be especially useful for assessing how ecosystem capacity develops over time and how it shapes the continuity of Islamic social innovation in practice.

At the same time, the framework should not be read as a universal blueprint for all Muslim social-welfare initiatives. Islamic social innovation unfolds across diverse legal, organizational, political, and cultural settings. The value of the framework lies not in imposing a single model, but in providing a more coherent language for asking why some forms of Islamic social innovation become durable and socially meaningful while others remain short-lived, fragmented, or weakly embedded.

Overall, the discussion supports a central proposition: the continuity of Islamic social innovation is an ecosystem problem as much as an institutional or financial one. By foregrounding institutional orchestration, resource integration, community embeddedness, adaptive learning, and ethical value alignment, the paper redirects attention from isolated interventions toward the capacities that may sustain socially beneficial innovation and, under appropriate conditions, strengthen community resilience over time (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020).

Conclusion

This paper has argued that the sustainability of Islamic social innovation cannot be adequately understood through an instrument-centered perspective alone. While the literature on Islamic social finance has generated important insights into zakat, waqf, Islamic microfinance, Islamic fintech, and other welfare-oriented mechanisms, it has been less effective in explaining the broader conditions under which socially beneficial innovation can be sustained over time (Aris et al., 2025; Rabbani et al., 2021; Sudi, 2025; Widiastuti et al., 2022). By bringing this literature into conversation with innovation ecosystem scholarship and community resilience research, the paper has addressed that gap through an ecosystem-capacity perspective (Cavaye & Ross, 2022; Granstrand & Holgersson, 2020).

The article's central contribution is the development of an ecosystem capacity framework linking Islamic social innovation, ecosystem capacity, and community resilience. The framework proposes five interrelated capacities—institutional orchestration, resource integration, community embeddedness, adaptive learning, and ethical value alignment—as the enabling conditions that shape whether Islamic social innovation becomes continuous, adaptive, and socially embedded rather than episodic and fragmented.

The paper also clarifies the relationship between Islamic social finance and Islamic social innovation. Islamic social finance remains a major institutional and resource infrastructure for welfare-oriented action in Muslim societies, but it does not exhaust the meaning of Islamic social innovation. Islamic social innovation, as defined here, refers more broadly to the continuing generation, coordination, adaptation, and sustaining of socially beneficial solutions inspired by Islamic values and carried through a wider ecology of institutions, communities, and relationships (Ghalbane, 2024; Howaldt et al., 2018; Widiastuti et al., 2022; Yustanti et al., 2025).

A further contribution lies in how the paper positions community resilience. Resilience is treated not as an immediate program outcome, but as a longer-term collective condition that may be strengthened when Islamic social innovation is sustained through a capable ecosystem (Cavaye & Ross, 2022; Mulligan et al., 2025). The claim is therefore intentionally bounded: the framework does not assume that innovation automatically produces resilience, but argues that resilience becomes more plausible when innovation is continuous, adaptive, community-embedded, institutionally supported, and normatively legitimate.

As a conceptual paper, this study also has clear limitations. The framework has not been tested empirically, and the five dimensions proposed here should not be treated as exhaustive or universally applicable across all Muslim social-welfare contexts. The model is interpretive rather than causal, and its purpose is to provide an analytical lens for future inquiry rather than a final explanatory account (Torraco, 2005; Webster & Watson, 2002).

The next step is therefore empirical. Future research can examine how ecosystem capacity operates in different settings of Islamic social innovation, including zakat-based livelihood programs, waqf-linked community enterprises, Islamic fintech platforms for social welfare, pesantren-based social entrepreneurship, and local Muslim community resilience initiatives. Comparative and longitudinal studies would be especially valuable for assessing how the five dimensions interact in practice, which capacities matter most under particular institutional conditions, and how sustained Islamic social innovation may contribute to resilience across different community contexts.

In sum, this paper advances a simple but consequential proposition: the continuity of Islamic social innovation is an ecosystem problem as much as an institutional or financial one. By shifting attention from isolated interventions toward the capacities that sustain socially beneficial innovation over time, the proposed framework offers a more coherent conceptual basis for future research and for more ecosystem-aware practice in Islamic social finance, social innovation, and community development.

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