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Economic Inclusion of Persons with Disabilities from the Perspective of Fiqh Muamalah: An Analysis of Maqashid Hifzh al-Mal in the Development of Agribusiness MSMEs

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ABSTRACT

This study examines the relationship between Fiqh Muamalah principles, Maqashid hifzh al-mal, and the economic inclusion of people with disabilities in agribusiness Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. A quantitative explanatory approach with a cross-sectional survey design was employed, involving 55 respondents selected through purposive sampling. Primary data were collected using structured questionnaires with a five-point Likert scale and analyzed using IBM SPSS Statistics version 25. Data analysis included descriptive statistics, validity and reliability testing, regression diagnostics, and multiple linear regression. The findings reveal that Fiqh Muamalah has a positive and statistically significant relationship with economic inclusion ($\beta = 0.398$, $p = 0.003$), while hifzh al-mal also demonstrates a significant positive relationship ($\beta = 0.303$, $p = 0.021$). Simultaneously, both variables exhibit a statistically significant relationship with economic inclusion ($F = 15.443$, $p < 0.001$), explaining 37.3% of its observed variation ($R^2 = 0.373$). Descriptive findings indicate moderate implementation of Fiqh Muamalah, wealth-protection principles, and economic inclusion, with financial sustainability representing a particular area requiring improvement. The study concludes that Islamic commercial ethics and wealth-protection principles provide complementary frameworks for strengthening disability-inclusive entrepreneurship. These findings contribute to Islamic economic literature by integrating Fiqh Muamalah and Maqashid hifzh al-mal into an empirical framework for evaluating economic inclusion and offer practical implications for developing equitable financing mechanisms, accessible entrepreneurial support, and sustainable agribusiness opportunities for people with disabilities.

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1. INTRODUCTION

Economic inclusion has become an essential component of sustainable development, particularly in addressing structural inequalities that restrict marginalized populations from participating in productive economic activities. People with disabilities frequently encounter barriers to employment, financial services, entrepreneurial resources, and institutional support, limiting their opportunities to achieve economic independence. Economic inclusion extends beyond employment opportunities to encompass access to productive assets, business ownership, market participation, and independent economic decision-making. In Indonesia, Law Number 8 of 2016 concerning Persons with Disabilities guarantees equal rights to employment, entrepreneurship, and economic participation. Nevertheless, legal recognition has not entirely eliminated structural inequalities. According to Statistics Indonesia [1], approximately 72.84% of employed people with disabilities worked in the informal sector in 2025, compared with 57.68% of employed individuals without disabilities. These conditions highlight persistent challenges relating to financial security, business sustainability, and access to productive resources. Micro, Small, and Medium Enterprises (MSMEs), particularly those operating in agribusiness, offer opportunities for inclusive entrepreneurship through agricultural production, livestock management, food processing, and distribution activities. However, meaningful participation requires accessible financing, appropriate technologies, entrepreneurial training, market networks, and equitable institutional arrangements. Previous studies have emphasized the significance of entrepreneurial independence, institutional assistance, community support, and social networks in strengthening economic opportunities for people with disabilities [2], [3] [4], [5]. Consequently, disability-inclusive agribusiness development requires an integrated framework that addresses both productive empowerment and economic justice.

From the perspective of Islamic economic jurisprudence, Fiqh Muamalah provides a normative foundation for establishing equitable, transparent, and ethically responsible economic relationships. Its fundamental principles encompass justice (al-'adl), mutual consent (an-taradin), trustworthiness (amanah), and the prohibition of exploitative commercial practices. These principles are particularly relevant to disability-inclusive entrepreneurship because they emphasize the protection of legitimate economic rights, fair contractual arrangements, and equitable access to commercial opportunities. Within agribusiness MSMEs, their implementation may be reflected in transparent financing agreements, equitable profit-sharing mechanisms, fair compensation, and protection against discriminatory transactions. The ethical foundation of Fiqh Muamalah is closely associated with Maqashid Shariah, which emphasizes the realization of human welfare (maslahah) and the prevention of harm (mafsadah). Among its five essential objectives, hifzh al-mal, or the protection of wealth, is particularly relevant to economic inclusion because it encompasses the lawful acquisition, preservation, utilization, and development of economic resources. Its contemporary interpretation extends beyond protecting existing property to include financial accessibility, productive investment, responsible wealth management, and protection against economic exploitation. [6] emphasized the importance of hifzh al-mal in strengthening financial independence and sustainable economic welfare through responsible financial practices. Accordingly, integrating Fiqh Muamalah and hifzh al-mal into agribusiness development provides a comprehensive framework for evaluating whether entrepreneurial activities contribute to both economic productivity and the protection of individual financial interests.

The application of hifzh al-mal to disability-inclusive agribusiness MSMEs introduces an important perspective on sustainable entrepreneurship by integrating economic performance with ethical wealth management and social justice. Conventional

entrepreneurial assessments frequently emphasize profitability, business expansion, employment creation, and competitiveness, whereas the hifzh al-mal framework additionally considers whether economic resources are acquired lawfully, managed responsibly, protected against exploitation, and utilized to generate sustainable welfare. For entrepreneurs with disabilities, these considerations include accessible financing, secure ownership of productive assets, transparent contractual arrangements, financial literacy, and equitable opportunities to participate in economic activities. Recent studies have increasingly examined the relationship between Islamic economic principles and disability inclusion. [7] explored Islamic financial inclusion for people with disabilities through the perspective of Maqashid Shariah, emphasizing financial accessibility, justice, and wealth protection. Similarly, [8] developed an inclusive entrepreneurial framework for Muslims with disabilities by integrating institutional collaboration, entrepreneurial resilience, and stakeholder participation. Although these contributions demonstrate the relevance of Islamic economic principles to inclusive development, their primary emphasis remains on financial service accessibility, conceptual empowerment models, and general entrepreneurship. Furthermore, financial inclusion does not necessarily guarantee substantive economic inclusion because access to financial services alone may be insufficient when entrepreneurs continue to experience barriers involving production facilities, adaptive technologies, market information, business training, and institutional assistance. Therefore, evaluating disability-inclusive agribusiness development requires examining both the availability of economic resources and individuals' capacity to manage, protect, and utilize those resources for sustainable entrepreneurial participation.

Despite the growing literature on disability entrepreneurship and Islamic economic inclusion, an important empirical research gap remains regarding the integrated examination of Fiqh Muamalah and hifzh al-mal within disability-inclusive agribusiness MSMEs in Indonesia. Previous investigations have addressed entrepreneurial independence and institutional empowerment [2]; [3] community support and business resilience [9], supportive social networks [5], and Islamic financial accessibility [7]. Meanwhile, [8] emphasized collaborative approaches to strengthening entrepreneurship among Muslims with disabilities. However, these research contributions have not sufficiently established an integrated quantitative framework examining how Islamic commercial principles and wealth-protection objectives relate to economic inclusion within agribusiness enterprises. Moreover, hifzh al-mal is frequently discussed from a normative perspective, with comparatively limited empirical operationalization through measurable dimensions such as ethical financial accessibility, asset protection, responsible wealth management, and financial sustainability. This limitation creates a need for research that translates Islamic economic principles into observable indicators and statistically examines their relationships with entrepreneurial participation, productive resource accessibility, economic autonomy, and business continuity. Addressing this gap is particularly important because the development of inclusive agribusiness enterprises requires an understanding of how ethical commercial relationships and wealth-protection mechanisms are associated with sustainable economic participation among people with disabilities.

Based on these considerations, this study aims to examine the relationships between the implementation of Fiqh Muamalah principles, the actualization of Maqashid hifzh al-mal, and the economic inclusion of people with disabilities in the development of agribusiness MSMEs in Indonesia. The study positions Fiqh Muamalah and hifzh al-mal as independent variables, while economic inclusion in agribusiness MSME development serves as the dependent variable. Through a quantitative explanatory approach, the

research investigates whether stronger implementation of Islamic commercial ethics and wealth-protection principles is associated with greater entrepreneurial participation, improved access to productive resources, enhanced economic autonomy, and sustainable business involvement. The novelty of this study lies in integrating Islamic commercial jurisprudence, the wealth-protection objectives of Maqashid Shariah, and disability-inclusive agribusiness entrepreneurship within a unified empirical framework. Theoretically, the research extends the application of Fiqh Muamalah beyond contractual compliance by examining its relationship with substantive economic inclusion and sustainable wealth development. Empirically, it contributes to the operationalization of hifzh al-mal through measurable dimensions relevant to entrepreneurial experiences among people with disabilities. Practically, the findings are expected to provide insights for government institutions, Islamic financial organizations, MSME development agencies, and disability-support organizations in designing accessible financing mechanisms, equitable commercial arrangements, and inclusive entrepreneurship programs. Ultimately, this study contributes to understanding economic inclusion as a process through which people with disabilities obtain fair opportunities to acquire, manage, protect, and develop productive economic resources in accordance with Islamic economic principles.

2. LITERATURE REVIEW

2.1 Economic Inclusion of People with Disabilities

Economic inclusion ensures equitable access to economic resources, employment, entrepreneurship, and productive opportunities for individuals with disabilities, enabling sustainable economic independence. However, structural barriers, including limited financial access, inaccessible infrastructure, discrimination, and inadequate entrepreneurial support, continue to restrict their participation [4]. From the capability approach, meaningful inclusion requires not only access to resources but also the ability to transform them into sustainable economic benefits. [10] highlighted that entrepreneurship enhances income, skills, and self-confidence, although limited resources and business expertise remain significant challenges. In Indonesia, [11] guarantees the economic rights of persons with disabilities, while [12] emphasized the importance of accessible entrepreneurship education and supportive institutional environments. Accordingly, this study conceptualizes economic inclusion in agribusiness MSMEs through financial accessibility, entrepreneurial participation, access to productive resources, economic autonomy, and business continuity, emphasizing equitable opportunities and sustainable economic empowerment.

2.2 Fiqh Muamalah and Inclusive Economic Justice

Fiqh Muamalah is a branch of Islamic jurisprudence governing economic transactions, contractual obligations, property rights, and ethical business practices based on justice (al-'adl), mutual consent (an-taradin), trustworthiness (amanah), and transparency. These principles promote fair commercial relationships while preventing exploitation, discrimination, and fraudulent practices. In disability-inclusive entrepreneurship, Fiqh

Muamalah provides an ethical foundation for equitable financing, accessible contracts, fair compensation, and responsible resource management. [13] emphasized that Islamic entrepreneurship should promote social welfare (maslahah) through ethical business practices and sustainable economic development. Within agribusiness MSMEs, implementing these principles can strengthen economic participation and protect the entrepreneurial rights of people with disabilities. Accordingly, this study positions Fiqh Muamalah as an independent variable encompassing transactional justice, contractual transparency, mutual consent, and trustworthiness, examining its relationship with economic inclusion and sustainable entrepreneurial opportunities.

2.3 Maqashid Shariah and the Principle of Hifzh al-Mal

Maqashid Shariah represents the objectives of Islamic law in promoting human welfare and preventing harm through five essential protections: religion (hifzh al-din), life (hifzh al-nafs), intellect (hifzh al-'aql), lineage (hifzh al-nasl), and wealth (hifzh al-mal). Among these, hifzh al-mal emphasizes the lawful acquisition, protection, management, and development of wealth to ensure economic justice and sustainability. [14] highlighted its role in safeguarding property rights, promoting equitable wealth circulation, and supporting economic growth, while [15] emphasized the importance of measurable indicators for evaluating wealth preservation. In disability-inclusive agribusiness MSMEs, hifzh al-mal provides a framework for addressing financial accessibility, asset security, responsible resource management, and protection against economic exploitation. Accordingly, this study positions hifzh al-mal as an independent variable encompassing ethical financial accessibility, asset protection, responsible wealth management, and financial sustainability to examine its relationship with economic inclusion and sustainable entrepreneurship among people with disabilities.

2.4 Agribusiness MSME Development and Disability-Inclusive Entrepreneurship

Agribusiness MSMEs encompass agricultural production, processing, distribution, and marketing activities that contribute to local economic development and entrepreneurial opportunities. Their flexible structures provide opportunities for people with disabilities to participate in productive activities according to their skills and accessibility needs. However, inclusive agribusiness development requires accessible infrastructure, adaptive technologies, entrepreneurial training, financial support, and market networks. [4] identified structural and interpersonal barriers affecting entrepreneurs with disabilities, while [10] emphasized the importance of institutional and community support in sustaining entrepreneurial participation. From an Islamic economic perspective, [13] highlighted that

entrepreneurship should promote social welfare through ethical business practices aligned with Maqashid Shariah. Accordingly, this study examines agribusiness MSMEs as a context for evaluating the relationship between Fiqh Muamalah, hifzh al-mal, and economic inclusion, emphasizing productive resource accessibility, entrepreneurial autonomy, equitable participation, and business sustainability among people with disabilities.

2.5 Relationship Between Fiqh Muamalah and Economic Inclusion

The relationship between Fiqh Muamalah and economic inclusion is grounded in Islamic commercial principles emphasizing justice, transparency, mutual consent, and responsible business conduct. These principles promote equitable economic participation by reducing discriminatory practices, exploitative agreements, and informational disparities, particularly among entrepreneurs with disabilities. Fair contractual arrangements, accessible financial services, and ethical transactions can strengthen entrepreneurial confidence and protect economic rights. [13] emphasized that Islamic entrepreneurship should promote social welfare and sustainable economic development in accordance with Maqashid Shariah. However, the relationship between Fiqh Muamalah and economic inclusion may also depend on financial accessibility, institutional support, and entrepreneurial experience. Therefore, this study proposes the following hypothesis:

H1: The implementation of Fiqh Muamalah principles has a positive and statistically significant relationship with the economic inclusion of people with disabilities in agribusiness MSMEs in Indonesia.

2.6 Relationship Between Hifzh al-Mal and Economic Inclusion

The relationship between hifzh al-mal and economic inclusion emphasizes the protection and responsible management of economic resources to strengthen entrepreneurial participation and financial independence. Financial accessibility, asset security, and sustainable wealth management are essential for supporting business continuity, particularly among entrepreneurs with disabilities who face financial and institutional barriers. [14] emphasized that hifzh al-mal encompasses property protection, lawful wealth generation, equitable distribution, and sustainable economic development, while [15] highlighted the importance of measurable indicators for assessing wealth preservation. Within disability-inclusive agribusiness MSMEs, these principles promote fair financing, secure asset ownership, responsible resource utilization, and sustainable entrepreneurial opportunities. Accordingly, this study proposes that the actualization of hifzh al-mal is positively associated with economic inclusion among people with disabilities.

H2: The actualization of Maqashid hifzh al-mal has a positive and statistically

significant relationship with the economic inclusion of people with disabilities in agribusiness MSMEs in Indonesia.

2.7 *Integrated Relationship Between Fiqh Muamalah, Hifzh al-Mal, and Economic Inclusion*

Fiqh Muamalah and hifzh al-mal provide complementary Islamic economic frameworks for promoting economic inclusion among people with disabilities. Fiqh Muamalah emphasizes transactional justice, transparency, and ethical business practices, while hifzh al-mal focuses on wealth protection, responsible resource management, and financial sustainability. Within agribusiness MSMEs, their integration supports fair contractual arrangements, accessible financing, secure asset ownership, and sustainable entrepreneurial participation. Although conceptually interconnected, these principles represent distinct dimensions of Islamic economic development that may contribute independently and jointly to economic inclusion. Accordingly, this study employs multiple linear regression to examine their combined statistical relationship with economic inclusion, recognizing that cross-sectional findings indicate associations rather than causality.

H3: The implementation of Fiqh Muamalah principles and the actualization of Maqashid hifzh al-mal jointly demonstrate a statistically significant relationship with the economic inclusion of people with disabilities in agribusiness MSMEs in Indonesia.

3. METHODS

This study employs a quantitative explanatory research design with a cross-sectional survey approach to examine the relationships between Fiqh Muamalah principles, Maqashid hifzh al-mal, and the economic inclusion of people with disabilities in agribusiness MSMEs in Indonesia. The study involves 55 respondents selected through non-probability purposive sampling, with inclusion criteria requiring participants to be at least 18 years old, have a disability, and possess direct experience in agribusiness activities. The research examines two independent variables, Fiqh Muamalah (X_1) and hifzh al-mal (X_2), and one dependent variable, economic inclusion (Y). Primary data are collected through structured questionnaires using a five-point Likert scale, with accessible digital, printed, or interviewer-assisted formats provided according to respondents' needs. Secondary data from scholarly literature and relevant legislation support the theoretical framework. Data are processed using IBM SPSS Statistics version 25.

The research variables are operationalized through measurable indicators. Fiqh Muamalah (X_1) encompasses transactional justice, contractual transparency, mutual consent, and trustworthiness, while hifzh al-mal (X_2) includes ethical financial accessibility, asset protection, responsible wealth management, and financial sustainability. Economic inclusion (Y) is measured through entrepreneurial participation, productive resource accessibility, economic autonomy, and business continuity. Questionnaire responses are screened for completeness and consistency before analysis. Descriptive statistics summarize respondents' characteristics and variable distributions, while instrument validity and reliability are assessed using corrected item-total correlations and Cronbach's alpha. Regression assumption testing and multiple linear regression are employed to examine the individual and simultaneous relationships between the independent variables and

economic inclusion. Given the cross-sectional design and purposive sampling approach, the findings are interpreted as statistical associations rather than causal relationships and are not assumed to represent the entire population of entrepreneurs with disabilities in Indonesia.

Table 2. Operational Definitions and Measurement Indicators

Variable	Dimension	Measurement indicator	Code
Fiqh Muamalah (X_1)	Transactional justice	Fair treatment in commercial transactions	FM1
	Contractual transparency	Clarity and accessibility of business agreements	FM2
	Mutual consent	Voluntary participation in business transactions	FM3
	Trustworthiness	Fulfillment of business commitments and obligations	FM4
Hifzh al-Mal (X_2)	Ethical financial accessibility	Access to transparent and Shariah-compliant financing opportunities	HM1
	Asset protection	Security of ownership and control over productive business assets	HM2
	Responsible wealth management	Appropriate allocation and management of business financial resources	HM3
	Financial sustainability	Implementation of financial practices that protect business continuity	HM4
Economic Inclusion (Y)	Entrepreneurial participation	Meaningful involvement in agribusiness activities	EI1
	Productive resource accessibility	Accessible production facilities, equipment, and market opportunities	EI2
	Economic autonomy	Independence in entrepreneurial decision-making	EI3
	Business continuity	Opportunities to sustain participation in business activities	EI4

The study employs a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) to measure Fiqh Muamalah, hifzh al-mal, and economic inclusion, with composite scores calculated from the average of valid responses. Instrument validity is assessed through content validity and corrected item-total correlations (≥ 0.30), while reliability is evaluated using Cronbach's alpha (≥ 0.70). Data analysis is conducted using IBM SPSS Statistics version 25, incorporating descriptive statistics, regression assumption testing, and multiple linear regression. Diagnostic tests examine residual normality, multicollinearity, heteroscedasticity, linearity, and independence of observations. Multiple linear regression evaluates the individual and simultaneous relationships between Fiqh Muamalah (X_1), hifzh al-mal (X_2), and economic inclusion (Y). Hypotheses are tested using partial t-tests and simultaneous F-tests at a 5% significance level ($p < 0.05$), while R^2 and adjusted R^2 assess the model's explanatory power. Given the cross-sectional design, the findings are interpreted as statistical associations rather than causal relationships.

4. RESULTS AND DISCUSSION

4.1 Descriptive Statistical of Research Analysis

Descriptive statistical analysis with each construct measured through four questionnaire indicators evaluated on a five-point Likert scale.

Table 2. Descriptive Statistics of Research Variables

Research variable	N	Min.	Max.	Mean	Std. deviation	Category
Fiqh Muamalah (X_1)	55	1.25	5.00	3.332	0.866	Moderate
Hifzh al-Mal (X_2)	55	1.50	4.25	2.941	0.762	Moderate

Economic Inclusion (Y)	55	1.50	5.00	3.082	0.885	Moderate

Table 2 presents the descriptive statistics of the research variables based on 55 respondents. Fiqh Muamalah (X_1) recorded the highest mean score of 3.332 (SD = 0.866), with values ranging from 1.25 to 5.00, indicating a moderate level of implementation. Economic Inclusion (Y) had a mean score of 3.082 (SD = 0.885), ranging from 1.50 to 5.00, also categorized as moderate. Meanwhile, Hifzh al-Mal (X_2) showed the lowest mean score of 2.941 (SD = 0.762), with values ranging from 1.50 to 4.25, reflecting a moderate level of actualization. Overall, all three variables fall within the moderate category, suggesting that Islamic commercial principles, wealth protection, and economic inclusion have been implemented to a certain extent but still offer opportunities for improvement in supporting disability-inclusive agribusiness MSMEs.

Table 3. Mean Scores of Research Indicators

Variable	Indicator	Mean	Category
X_1	Transactional justice (FM1)	3.31	Moderate
X_1	Contractual transparency (FM2)	3.29	Moderate
X_1	Mutual consent (FM3)	3.36	Moderate
X_1	Trustworthiness (FM4)	3.36	Moderate
X_2	Ethical financial accessibility (HM1)	2.98	Moderate
X_2	Asset protection (HM2)	3.02	Moderate
X_2	Responsible wealth management (HM3)	2.98	Moderate
X_2	Financial sustainability (HM4)	2.78	Moderate
Y	Entrepreneurial participation (EI1)	3.09	Moderate
Y	Productive resource accessibility (EI2)	3.18	Moderate
Y	Economic autonomy (EI3)	3.07	Moderate
Y	Business continuity (EI4)	2.98	Moderate

Table 3 presents the mean scores of 12 research indicators, all categorized as moderate. For Fiqh Muamalah (X_1), mutual consent and trustworthiness recorded the highest mean scores (3.36), followed by transactional justice (3.31) and contractual transparency (3.29). For Hifzh al-Mal (X_2), asset protection showed the highest mean (3.02), while financial sustainability recorded the lowest score (2.78), indicating a particular need to strengthen long-term financial security. Regarding Economic Inclusion (Y), productive resource accessibility achieved the highest mean (3.18), followed by entrepreneurial participation (3.09), economic autonomy (3.07), and business continuity (2.98). Overall, these findings indicate moderate implementation of Islamic economic principles and economic inclusion, highlighting opportunities to improve financial sustainability, contractual transparency, and business continuity among entrepreneurs with disabilities in agribusiness MSMEs.

4.2 Validity and Reliability Testing

Instrument testing assessed item consistency using corrected item-total correlations (≥ 0.30) and reliability using Cronbach's alpha (≥ 0.70) to ensure acceptable measurement quality across the three research constructs.

Table 4. Corrected Item-Total Correlation Results

Variable	Item	Corrected item-total correlation	Assessment
Fiqh Muamalah	FM1	0.633	Acceptable
	FM2	0.823	Acceptable
	FM3	0.764	Acceptable
	FM4	0.773	Acceptable

Hifzh al-Mal	HM1	0.677	Acceptable
	HM2	0.618	Acceptable
	HM3	0.707	Acceptable
	HM4	0.592	Acceptable
Economic Inclusion	EI1	0.699	Acceptable
	EI2	0.719	Acceptable
	EI3	0.745	Acceptable
	EI4	0.752	Acceptable

Table 4 presents the corrected item-total correlation results for 12 measurement indicators across three research variables. Fiqh Muamalah recorded correlation values ranging from 0.633 to 0.823, Hifzh al-Mal from 0.592 to 0.707, and Economic Inclusion from 0.699 to 0.752. All indicators exceeded the minimum threshold of 0.30, demonstrating acceptable item consistency and supporting their retention for subsequent reliability testing and statistical analysis.

Table 5. Reliability Test Results

Variable	Number of items	Cronbach's alpha	Assessment
Fiqh Muamalah (X_1)	4	0.884	Reliable
Hifzh al-Mal (X_2)	4	0.822	Reliable
Economic Inclusion (Y)	4	0.873	Reliable

Table 5 presents the reliability test results for the three research variables, each consisting of four indicators. Fiqh Muamalah (X_1) recorded the highest Cronbach's alpha of 0.884, followed by Economic Inclusion (Y) at 0.873 and Hifzh al-Mal (X_2) at 0.822. All values exceeded the minimum threshold of 0.70, indicating satisfactory internal consistency. Therefore, all three constructs are considered reliable and suitable for subsequent statistical analysis.

4.3 Classical Assumption Testing

Before interpreting the multiple linear regression model, diagnostic tests were conducted to the evaluation of residual normality, multicollinearity, and heteroscedasticity.

Table 6. Regression Diagnostic Test Results

Diagnostic test	Statistical indicator	Result	Interpretation
Residual normality	Shapiro–Wilk statistic	0.989	No indication of substantial non-normality
Residual normality	Shapiro–Wilk p-value	0.880	Normality not rejected
Multicollinearity, X_1	VIF	1.346	No severe multicollinearity
Multicollinearity, X_2	VIF	1.346	No severe multicollinearity
Heteroscedasticity	Breusch–Pagan LM statistic	1.269	No statistically significant evidence
Heteroscedasticity	Breusch–Pagan p-value	0.530	Homoscedasticity not rejected

Table 6 presents the regression diagnostic results, indicating that the model satisfies the assessed statistical assumptions. The Shapiro–Wilk test (W = 0.989, p = 0.880) suggests no significant deviation from residual normality. VIF values of 1.346 for both independent variables indicate no severe multicollinearity, while the Breusch–Pagan test (LM = 1.269, p = 0.530) shows no statistically significant evidence of heteroscedasticity. Overall, these findings support the suitability of the regression model for subsequent hypothesis testing.

4.4 Multiple Linear Regression Analysis

Multiple linear regression was used to examine the relationships between Fiqh Muamalah (X_1), hifzh al-mal (X_2), and economic inclusion (Y) among people with disabilities in agribusiness MSMEs, using composite questionnaire scores.

Table 7. Multiple Linear Regression Results

Variable	B	Std. error	Standardized β	t	Sig.
Constant	0.693	0.442	—	1.568	0.123
Fiqh Muamalah (X_1)	0.406	0.130	0.398	3.120	0.003
Hifzh al-Mal (X_2)	0.352	0.148	0.303	2.381	0.021

Table 7 presents the multiple linear regression results, indicating that both Fiqh Muamalah (X_1) and Hifzh al-Mal (X_2) have positive and statistically significant relationships with economic inclusion. Fiqh Muamalah recorded a regression coefficient of B = 0.406 (β = 0.398, t = 3.120, p = 0.003), while Hifzh al-Mal showed B = 0.352 (β = 0.303, t = 2.381, p = 0.021). Both variables were significant at the 5% level, with Fiqh Muamalah demonstrating a stronger standardized association with economic inclusion. These findings support H1 and H2, highlighting the relevance of Islamic commercial principles and wealth protection in disability-inclusive agribusiness MSMEs.

The simultaneous regression test indicates that Fiqh Muamalah and Hifzh al-Mal jointly have a statistically significant relationship with economic inclusion (F = 15.443, p < 0.001), supporting H3. This finding demonstrates the joint explanatory relevance of Islamic commercial principles and wealth protection in disability-inclusive agribusiness MSMEs.

The model summary indicates a moderate relationship between Fiqh Muamalah, Hifzh al-Mal, and economic inclusion (R = 0.610). The coefficient of determination (R^2 = 0.373) shows that both independent variables jointly explain 37.3% of the variation in economic inclusion, while the remaining 62.7% is attributable to factors outside the model and unexplained variation. The adjusted R^2 of 0.348 indicates an explanatory power of 34.8% after accounting for the number of predictors, with a standard error of estimate of 0.714. These findings demonstrate the explanatory relevance of Islamic economic principles in disability-inclusive agribusiness MSMEs.

4.5 Discussion

The findings demonstrate that the implementation of Fiqh Muamalah principles has a positive and statistically significant relationship with the economic inclusion of people with disabilities in agribusiness MSMEs (β = 0.398, t = 3.120, p = 0.003), supporting H1. This result suggests that Islamic commercial principles, particularly transactional justice, contractual transparency, mutual consent, and trustworthiness, are associated with greater opportunities for equitable entrepreneurial participation. The positive relationship highlights the relevance of ethical business practices in reducing transactional barriers and strengthening access to productive economic activities. These findings align with Jaelani (2019), who emphasized that Islamic entrepreneurship should promote social welfare through ethical commercial practices consistent with Maqashid Shariah. Furthermore, [2] and [3] highlighted the importance of supportive entrepreneurial environments and institutional empowerment in strengthening economic independence among people with disabilities. The findings also complement [5], who identified supportive social networks as important mechanisms for improving entrepreneurial capacity. Within agribusiness MSMEs, implementing Fiqh Muamalah principles may therefore strengthen economic inclusion by encouraging fair contractual relationships, transparent business transactions, and equitable access to entrepreneurial opportunities. However, the

moderate implementation score (mean = 3.332) indicates that these principles have not been fully realized, suggesting opportunities to strengthen inclusive commercial practices and institutional support.

The results further indicate that Maqashid hifzh al-mal has a positive and statistically significant relationship with economic inclusion ($\beta = 0.303$, $t = 2.381$, $p = 0.021$), supporting H2. This finding emphasizes the importance of financial accessibility, asset protection, responsible wealth management, and financial sustainability in supporting entrepreneurial participation among people with disabilities. [14] explained that hifzh al-mal encompasses not only wealth preservation but also lawful wealth generation, equitable circulation, and sustainable economic development. Similarly, [15] emphasized the importance of measurable wealth-protection indicators in evaluating economic welfare. The findings also correspond with [7], who highlighted financial accessibility and wealth protection as essential dimensions of disability-inclusive Islamic financial systems. Nevertheless, the relatively low mean score for hifzh al-mal (2.941), particularly financial sustainability (2.78), suggests continuing challenges in maintaining secure financial resources and sustainable business operations. These results reinforce [10], [12], who identified limited resources, financial constraints, and inadequate entrepreneurial support as significant barriers to sustainable participation among entrepreneurs with disabilities. Accordingly, strengthening accessible Islamic financing, productive asset security, and financial management assistance may contribute to improving economic inclusion within agribusiness MSMEs.

The simultaneous regression results demonstrate that Fiqh Muamalah and hifzh al-mal jointly exhibit a statistically significant relationship with economic inclusion ($F = 15.443$, $p < 0.001$), supporting H3. The coefficient of determination ($R^2 = 0.373$) indicates that both variables collectively explain 37.3% of the observed variation in economic inclusion, while the remaining 62.7% reflects unexplained variation potentially associated with other socioeconomic, institutional, and entrepreneurial factors. These findings suggest that ethical commercial practices and wealth-protection principles provide complementary dimensions for understanding disability-inclusive economic development. Fiqh Muamalah emphasizes fairness and transparency in economic relationships, whereas hifzh al-mal focuses on protecting and developing financial resources to support sustainable entrepreneurship. This interpretation is consistent with [8], who emphasized institutional collaboration in inclusive entrepreneurship, and [9], who highlighted community support, training, and digital marketing adoption as relevant factors in entrepreneurial resilience. Furthermore, [4] demonstrated that entrepreneurs with disabilities encounter interconnected structural and institutional barriers requiring coordinated support mechanisms. Therefore, the integration of Fiqh Muamalah and hifzh al-mal offers a relevant framework for promoting equitable economic participation, financial security, and sustainable agribusiness entrepreneurship. Nevertheless, given the cross-sectional design, purposive sampling, and relatively limited sample of 55 respondents, these findings should be interpreted as statistical associations rather than causal effects or evidence generalizable to all entrepreneurs with disabilities in Indonesia.

5. CONCLUSION

This study concludes that Fiqh Muamalah principles and Maqashid hifzh al-mal demonstrate positive and statistically significant relationships with the economic inclusion of people with disabilities in agribusiness MSMEs in Indonesia. Fiqh Muamalah exhibits a stronger standardized association ($\beta = 0.398$, $p = 0.003$) than hifzh al-mal ($\beta = 0.303$, $p = 0.021$), highlighting the relevance of transactional justice, transparency, mutual consent, and ethical business practices in supporting inclusive

economic participation. Both variables jointly explain 37.3% of the observed variation in economic inclusion (R^2 = 0.373), confirming their complementary explanatory contributions. However, the moderate implementation levels and relatively low financial sustainability scores indicate continuing challenges in ensuring equitable access to productive resources and sustainable entrepreneurial opportunities. Theoretically, this research contributes to Islamic economic scholarship by integrating commercial jurisprudence and wealth-protection objectives into a quantitative framework for disability-inclusive entrepreneurship. Practically, the findings emphasize the importance of strengthening accessible Islamic financing, transparent business arrangements, asset protection, entrepreneurial training, and institutional collaboration. Government agencies, Islamic financial institutions, and MSME development organizations should prioritize inclusive policies that enhance economic autonomy and business continuity among entrepreneurs with disabilities. Nevertheless, the cross-sectional design and limited sample of 55 respondents restrict causal interpretation and broader generalization. Future research should incorporate larger and more geographically diverse samples, longitudinal approaches, and additional institutional or socioeconomic variables to provide a more comprehensive understanding of sustainable economic inclusion in agribusiness MSMEs.

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