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# Implementation of mudharabah contracts between ship owners and fishermen in sanrobone village, Takalar district

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This research aims to analyze how mudharabah contracts are implemented between ship owners and fishermen in Sanrobone Village, Takalar Regency. A mudharabah agreement is a way of cooperation in Islamic economics involving capital owners (shahibul mal) and business managers (mudharib), where profits are shared according to the agreement made. This study applies a qualitative approach using descriptive methods, where information is obtained through in depth interviews, observation and documentation. The results of the research state that in the practice of mudharabah contracts in Sanrobone Village, the ship owner provides capital in the form of a boat and fishing equipment, while the fishermen are in charge of carrying out fishing operations. However, there are several challenges that must be faced in implementing this contract, such as a lack of understanding of sharia principles, distribution of profits that is not in line with the original agreement, and the risk of losses that have not been resolved fairly. The conclusion of this research is the need to increase sharia financial literacy among fishing communities and ship owners to ensure that mudharabah contracts are carried out in accordance with sharia principles, as well as the important role of supporting institutions in providing education and mediation.

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## 1. Introduction

The introduction to this article discusses the importance of mudharabah contracts as an instrument in Islamic economics that supports the fisheries sector, especially in Sanrobone Village, Takalar Regency. This Village is known as an area that relies on the fisheries sector as the backbone of the community's economy [1]. The mudharabah agreement allows for mutually beneficial cooperation between capital owners (shahibul mal), namely ship owners, and workers or managers (mudharib), namely fishermen [2].

However, the implementation of this contract is often faced with various challenges, such as uncertainty of income from catches, fair distribution of profits, and lack of understanding of the parties regarding the principles of mudharabah [3]. In the local economic context, the use of this contract is expected to improve the welfare of fishermen and reduce economic inequality at the Village level [4].

This research aims to find out how mudharabah contracts are implemented in the working relationship between ship owners and fishermen in Sanrobone Village, as well as to find out the factors that influence the success or failure of implementing these contracts [1]. The approach used includes in depth interviews with related parties as well as a literature review to understand the relevance of the mudharabah concept to the local context [2].

## 1.1 Background

A mudharabah agreement is a form of sharia economic cooperation that allows capital owners (shahibul mal) and business implementers (mudharib) to collaborate. In this practice, profits are shared based on an agreed ratio, while losses are borne by the capital owner unless caused by managerial negligence [7]. This contract is often used in trust based businesses, including in fisheries sector, because it allows for fair sharing of results [8].

However, the implementation of mudharabah contracts at the local level, such as in Sanrobone Village, faces challenges such as lack of community understanding of sharia principles, high risks in fishing businesses, and uncertainty in business results. Literature studies show that mudharabah agreements not only provide sharia economic solutions but also become a means of empowering the community through transparent and mutuallybenefical cooperation [9]. This reseach aims to identify forms of implementation of mudharabah contracts in the informal sector in order to provide more optimal economic benefits for fishing communities [10].

## 1.2 problem Streatment

Sanrobone village, Takalar Regency, is an area where the majority of the population relies on the fisheries sector as their main source of livelihood. In the economic activities cooperation system between ship owners (shahibul maal) and fishermen (mudharib) often uses the mudharabah contract as a partnership model. This contract aims to create a mutually beneficial cooperative relantship, where ship owners provide capital in the form of ships, and fishermen carry out fishing efforts.

However, in its implementation, the mudharabah contract often faces various problems, such as a lack of understanding of the related parties regarding the sharia principles in the contract, imbalances in profit sharing and obcstacles to transparency and accountability. These problems can cause dissatisfaction and potential conflict between ship owners and fishermen. In addition, there has been no in depth reseach on how this mudharabah contracts is applied in the local context of sanrobone village, including the extent to which its implementation is in accordance with sharia principles.

## 1.3 Objective and Scope

The scope of this study can include geographical scope. Where this study is focused on the area of sanrobone village,Takalar Regency. Researches will explore the social economic, and cultural conditions of the community in this area, especially those related to fisheries activities. With this scope, the study will provide a comprehensive picture of the implementation of the mudharabah contract in the fisheries sector in the village, both in terms of theory and practice.

## 2. Literature Review

### 2.1 Basic concept of mudharabah agreement

The mudharabah agreement is a form of cooperation in islamic economics, where the capital owner (shahibul mal) provides capital, while another party (mudharib) provides labor or expertise to manage the business [11]. Profits are shared according to the agreement, while losses are only borne by the capital owner unless there is negligence on the part of the manager [12].

## *2.2 implementation of mudharabah in the sector fishery*

The fisheries sector often uses mudharabah contracts, considering that many fishermen do not have their own capital. This agreement provides a solution to utilize marine resources without burdening fishermen with interest bearing loans. However, challenges such as fairness in sharing results and monitoring mechanisms often become major issues in implementation in the field [13]

## *2.3 Social and economic factors in implementation of the mudharabah*

Agreement the level of trust between boat owners and fishermen greatly influences the success of mudharabah contracts. In addition, local economic factors, such as market access and fluctuations in seafood prices, also influence the results of this collaboration [14]. Studies show that the role of local institutions can increase efficiency and fairness in this contract [15].

## *2.4 conformity with islamic law*

In the context of a mudharabah agreement, it is important to ensure that the agreement is in accordance with sharia principles. This includes transparency, fairness in the distribution of results, and avoiding elements of usury gharar and maysir [16].

## **3. Methodology**

This research uses a qualitative approach method. This approach is generally used to gain in-depth understanding of certain social phenomena, laws or economic practices.

### *3.1 Data Collection*

Data collection methods for qualitative topics related to mudharabah contract practices use methods such as in-depth interviews, field observations, documentation or collecting important notes related to mudharabah contracts, and literature studies. These methods are often used in combination to ensure data accuracy and provide a comprehensive picture of the implementation of mudharabah contracts at the research location.

### *3.2 Analysis Techniques*

This research uses interview analysis techniques, observation and documentation or collecting important notes.

## **4. Results and Discussion**

From the results of this research, it can be concluded that the parties involved are the ship owners as shahibul mal (capital owners) who provide ships, fishing equipment and operational costs such as fuel, while the fishermen are mudharib (managers). Profits from the catch are divided according to the agreement, for example 60% for fishermen and 40% for ship owners or vice versa. If a loss occurs, the ship owner bears the loss of capital, while the fishermen only lose their labor. In some cases, fishermen bear some of the losses that should be the responsibility of the capital owner, for example the costs of repairing ships or replacing damaged equipment.

## 5. Discussion

Implementation of mudharabah contracts, namely cooperation between ship owners as shaibul maal (capital owners) and fishermen as mudharib (capital managers) in the fisheries sector.

### 5.1 implementation of the mudharabah

Agreement mudharabah contract in sanrobone village carried out with a profit sharing pattern according to the initial agreement, for example in 60:40 or 50:50 ratio between owners ships and fishermen. Ship owner providing ships, sea equipment, and other capital, while fishermen responsible for operations and fish catch. However, in practice, many contracts are made orally, without official documents, so has the potential to cause conflict in later. This shows the need for a more administrative system good so that the contract is in accordance with the principles sharia [17].

## 6. Conclusion

The conclusion of the study regarding the implementation of mudharabah contracts between ship owners and fishermen in Sanrobone Village, Takalar Regency, generally shows that this contract is implemented as a form of cooperation based on sharia principles. Ship owners act as capital providers by providing boats and fishing equipment, while fishermen run fishing businesses. The catch is then divided based on an initial agreement, usually with a profit sharing system.

## 7. Recommendation

Recommendations in studies regarding the implementation of mudharabah contracts between ship owners and fishermen in Sanrobone Village, Takalar Regency are usually focused on efforts to increase effectiveness and fairness in their implementation. One important thing is the need to increase both parties understanding of the sharia principles that form the basis of the mudharabah agreement. This education aims to ensure that both ship owners and fishermen understand their respective rights and obligations, as well as how to share profits according to sharia.s

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